

PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.



**bank bjb**  
Tandamata Untuk Negeri



**2024**

Laporan Keberlanjutan  
Sustainability Report

# Redefining Sustainability Journey

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# Redefining Sustainability Journey

Tema laporan keberlanjutan bank **bjb** yang berjudul *Redefining Sustainability Journey* merepresentasikan perjalanan berkelanjutan bank **bjb** dalam mengembangkan dan menyempurnakan praktik keberlanjutan. Tema ini menunjukkan bahwa bank **bjb** tidak hanya berkomitmen mempertahankan pencapaian yang telah diraih tetapi juga terus berusaha melakukan redefinisi dan pembaruan dalam upaya perjalanan keberlanjutan. Di tengah perkembangan dunia yang semakin pesat, tuntutan untuk beradaptasi dengan aspek Lingkungan, Sosial, dan Tata Kelola (LST) semakin meningkat. bank **bjb** berkomitmen untuk tetap menjadi institusi yang adaptif dan responsif dalam menghadapi berbagai perubahan tersebut.

The theme of bank **bjb**'s Sustainability Report, "Redefining Sustainability Journey," represents the bank's continuous commitment to developing and refining its sustainability practices. This theme underscores that bank **bjb** is not only dedicated to maintaining its achievements but also strives for continuous redefinition and innovation in its sustainability journey. Amidst the rapid global developments, the demand for adaptability in Environmental, Social, and Governance (ESG) aspects continues to grow. bank **bjb** is committed to remaining an adaptive and responsive institution in navigating these evolving challenges.





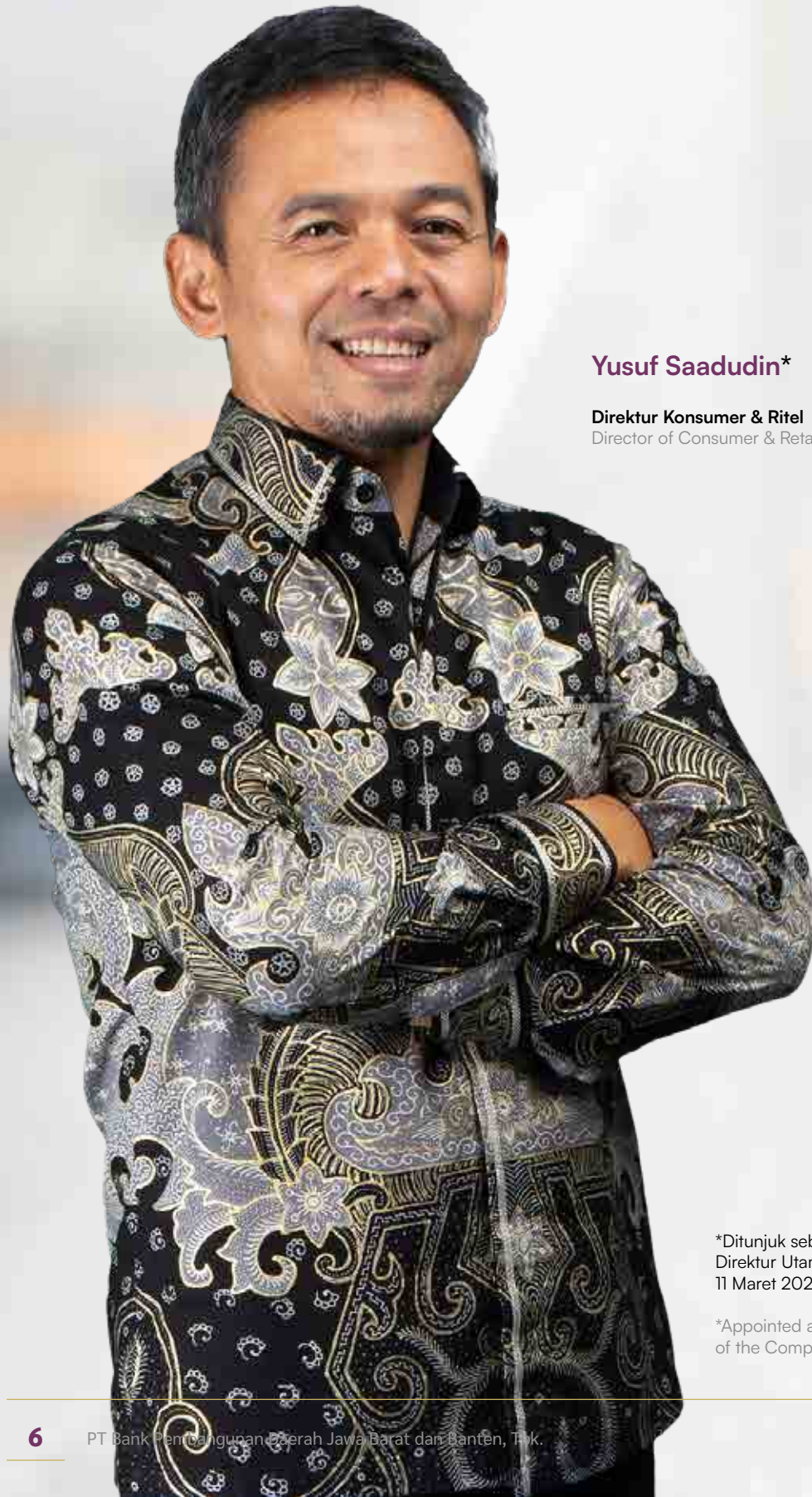




## Sambutan Direksi

Message from the Board of Directors

[GRI 2-22] [D.1.a] [D.1.b] [D.1.c] [A.1]



**Yusuf Saadudin\***

**Direktur Konsumer & Ritel**  
Director of Consumer & Retail

\*Ditunjuk sebagai Direktur Pengganti  
Direktur Utama Perseroan per tanggal  
11 Maret 2025

\*Appointed as Acting President Director  
of the Company as of March 11, 2025

**Assalamu’alaikum Wr. Wb.**

Salam sejahtera untuk kita semua,

Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Dengan penuh rasa syukur, kami memanjatkan puji dan terima kasih kepada Tuhan Yang Maha Esa atas limpahan rahmat dan berkah-Nya yang senantiasa menyertai perjalanan PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk—selanjutnya disebut sebagai “Perseroan” atau “bank **bjb**.” Berkat perlindungan dan bimbingan-Nya, Perseroan mampu menghadapi berbagai tantangan yang muncul sepanjang tahun 2024 dengan ketangguhan dan komitmen yang kuat terhadap pertumbuhan berkelanjutan.

Sebagai wujud transparansi dan akuntabilitas dalam mengimplementasikan prinsip keberlanjutan, dengan bangga kami mempersembahkan Laporan Keberlanjutan bank **bjb** Tahun 2024, yang mengusung tema *Redefining Sustainability Journey*. Tema ini mencerminkan tekad bank **bjb** untuk terus bertransformasi, memperkuat peran sebagai pendorong pertumbuhan ekonomi yang inklusif dan bertanggung jawab, serta menghadirkan nilai tambah bagi seluruh pemangku kepentingan. Melalui strategi yang adaptif dan inovatif, bank **bjb** berkomitmen untuk menjadikan keberlanjutan sebagai fondasi utama dalam setiap aspek bisnis, demi mendukung masa depan yang lebih baik bagi masyarakat dan lingkungan.

Memasuki tahun 2024, industri perbankan menghadapi lanskap yang semakin kompleks, ditandai dengan ketidakpastian ekonomi global, percepatan digitalisasi, serta peningkatan regulasi terkait keberlanjutan dan mitigasi risiko iklim. Tekanan inflasi, perubahan suku bunga, serta dinamika geopolitik turut memengaruhi strategi bisnis dan pengelolaan risiko di sektor keuangan. Di sisi lain, ekspektasi masyarakat terhadap layanan perbankan yang inklusif, inovatif, dan berbasis teknologi semakin meningkat, mendorong bank **bjb** untuk terus beradaptasi dan memperkuat fundamental bisnisnya.

Assalamu’alaikum Wr. Wb.

May peace be upon us all,

Esteemed Shareholders and Stakeholders,

With profound gratitude, we extend our praises and appreciation to the Almighty for His abundant grace and blessings, which have continuously guided PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk—hereinafter referred to as the “Company” or “bank **bjb**”. Through His protection and guidance, the Company has successfully navigated various challenges throughout 2024 with resilience and a strong commitment to sustainable growth.

As a testament to our transparency and accountability in implementing sustainability principles, we are proud to present the bank **bjb** 2024 Sustainability Report, carrying the theme *Redefining Sustainability Journey*. This theme embodies bank **bjb**’s dedication to continuous transformation, reinforcing its role as a driver of inclusive and responsible economic growth, and delivering added value to all stakeholders. Through adaptive and innovative strategies, bank **bjb** remains committed to embedding sustainability as a fundamental pillar across all aspects of its business, fostering a better future for society and the environment.

As we enter 2024, the banking industry faces an increasingly complex landscape, marked by global economic uncertainty, rapid digitalization, and heightened regulations on sustainability and climate risk mitigation. Inflationary pressures, interest rate fluctuations, and geopolitical dynamics further influence business strategies and risk management within the financial sector. At the same time, public expectations for inclusive, innovative, and technology-driven banking services continue to rise, driving bank **bjb** to continuously adapt and strengthen its business fundamentals.



Dengan semangat inovasi dan prinsip tata kelola yang baik, bank **bjb** berkomitmen untuk menjawab tantangan ini melalui strategi yang berkelanjutan, transformasi digital yang semakin progresif, serta penguatan praktik keuangan yang bertanggung jawab. Sebagai bank yang berperan aktif dalam pembangunan daerah, kami akan terus berupaya menciptakan nilai bagi seluruh pemangku kepentingan. Sejalan dengan visi kami untuk “Menjadi Bank Pilihan Utama Anda,” bank **bjb** akan terus menghadirkan layanan keuangan yang andal, inovatif, dan berorientasi pada kebutuhan nasabah serta pertumbuhan ekonomi yang berkelanjutan.

Dalam beberapa tahun terakhir, keberlanjutan telah menjadi faktor utama yang menentukan ketahanan dan daya saing sektor perbankan. Sejalan dengan dinamika global yang menuntut inklusivitas dan tanggung jawab dalam pertumbuhan ekonomi, bank **bjb** terus memperkuat komitmennya dalam menghadirkan solusi keuangan yang berkelanjutan. Sebagai lembaga keuangan yang berorientasi pada keberlanjutan, kami berupaya mengintegrasikan prinsip Lingkungan, Sosial, dan Tata Kelola (LST) ke dalam setiap aspek operasional dan strategi bisnis. Melalui inisiatif yang progresif dan kolaborasi dengan berbagai pemangku kepentingan, bank **bjb** berkomitmen untuk terus berkontribusi dalam membangun masa depan yang lebih berkelanjutan bagi generasi mendatang.

Kami meyakini bahwa keberlanjutan bukan sekadar tanggung jawab sosial, tetapi juga strategi bisnis yang dapat meningkatkan daya saing serta menciptakan nilai jangka panjang. Oleh karena itu, bank **bjb** mengadopsi kebijakan keuangan berkelanjutan yang mencakup prinsip LST, strategi investasi hijau, serta pengelolaan risiko iklim. Kebijakan ini telah ditetapkan dalam SK Direksi Nomor: 0376/SK/DIR-KAP/2024 tanggal 26 Agustus 2024 tentang Kebijakan Keuangan Berkelanjutan, sebagai bagian dari komitmen bank **bjb** dalam mendukung pertumbuhan ekonomi hijau dan memastikan keberlanjutan bisnis dalam jangka panjang.

With a spirit of innovation and a commitment to strong governance principles, bank **bjb** is dedicated to addressing these challenges through sustainable strategies, progressive digital transformation, and the strengthening of responsible financial practices. As a bank actively contributing to regional development, we remain committed to creating value for all stakeholders. Aligned with our vision to “Be Your Preferred Bank,” bank **bjb** will continue to provide reliable, innovative financial services that cater to customer needs while fostering sustainable economic growth.

In recent years, sustainability has become a key factor in determining the resilience and competitiveness of the banking sector. In line with global dynamics that demand inclusivity and responsibility in economic growth, bank **bjb** continues to strengthen its commitment to delivering sustainable financial solutions. As a sustainability-oriented financial institution, we strive to integrate Environmental, Social, and Governance (ESG) principles into every aspect of our operations and business strategies. Through progressive initiatives and collaboration with various stakeholders, bank **bjb** remains committed to contributing to a more sustainable future for generations to come.

We believe that sustainability is not merely a social responsibility but also a business strategy that enhances competitiveness and creates long-term value. Therefore, bank **bjb** has adopted a sustainable finance policy encompassing ESG principles, green investment strategies, and climate risk management. This policy has been formalized through Board of Directors Decree No. 0376/SK/DIR-KAP/2024, dated August 26, 2024, on Sustainable Finance Policy, as part of bank **bjb**'s commitment to supporting green economic growth and ensuring long-term business sustainability.

Sebagai langkah konkret dalam implementasi strategi tersebut, bank **bjb** telah membentuk Grup ESG di bawah supervisi SEVP Enterprise Risk. Grup ini bertanggung jawab dalam mengoordinasikan strategi keberlanjutan di seluruh unit bisnis serta mengembangkan *framework* dan *roadmap* ESG guna memastikan bahwa prinsip keberlanjutan terintegrasi dalam seluruh aspek operasional dan pengambilan keputusan. Melalui pendekatan ini, bank **bjb** berupaya mengoptimalkan kontribusinya dalam membangun sistem keuangan yang lebih inklusif, bertanggung jawab, dan berkelanjutan.

Kami menyadari bahwa perjalanan menuju keberlanjutan masih menghadapi berbagai tantangan, termasuk ketidakpastian regulasi, perubahan pola konsumsi energi, serta adaptasi terhadap teknologi hijau. Untuk menjawab tantangan ini, bank **bjb** mengadopsi pendekatan berbasis data dalam penilaian risiko LST serta mengembangkan strategi mitigasi risiko yang lebih adaptif. Kami juga memperkuat kolaborasi dengan berbagai pemangku kepentingan guna menciptakan solusi inovatif dan berkelanjutan.

Sepanjang tahun 2024, bank **bjb** mencatat berbagai pencapaian positif meskipun dihadapkan pada tantangan industri yang kompleks. Salah satu pencapaian signifikan adalah peningkatan total pembiayaan untuk Kategori Kegiatan Usaha Berkelanjutan (KKUB) sebesar 6,07% dibandingkan tahun sebelumnya. Peningkatan ini mencerminkan komitmen bank **bjb** dalam mendukung transisi menuju ekonomi hijau serta pembangunan yang inklusif dan berkelanjutan.

Untuk memperluas portofolio pembiayaan hijau, bank **bjb** memprioritaskan penyaluran kredit pada sektor energi terbarukan, efisiensi energi, dan proyek-proyek berwawasan lingkungan lainnya. Di sisi lain, transformasi digital terus diperkuat melalui platform DIGI bank **bjb** yang memberikan kemudahan akses layanan perbankan bagi nasabah, sekaligus mendukung efisiensi operasional dan percepatan implementasi keuangan berkelanjutan.

As a concrete step in implementing this strategy, bank **bjb** has established an ESG Group under the supervision of the SEVP Enterprise Risk. This group is responsible for coordinating sustainability strategies across all business units and developing the ESG framework and roadmap to ensure that sustainability principles are fully integrated into operational processes and decision-making. Through this approach, bank **bjb** aims to optimize its contribution to building a more inclusive, responsible, and sustainable financial system.

We recognize that the journey toward sustainability comes with various challenges, including regulatory uncertainties, shifts in energy consumption patterns, and the adaptation to green technologies. To address these challenges, bank **bjb** has adopted a data-driven approach in ESG risk assessment and developed more adaptive risk mitigation strategies. Additionally, we continue to strengthen collaboration with various stakeholders to create innovative and sustainable solutions.

Throughout 2024, bank **bjb** recorded various positive achievements despite the complexities of the industry. One of the most significant milestones was a 6.07% increase in total financing for the Sustainable Business Activities Category (KKUB) compared to the previous year. This growth reflects bank **bjb**'s commitment to supporting the transition toward a green economy and promoting inclusive and sustainable development.

To expand its green financing portfolio, bank **bjb** prioritizes credit disbursement in the renewable energy sector, energy efficiency, and other environmentally conscious projects. At the same time, digital transformation continues to be strengthened through the DIGI bank **bjb** platform, which enhances banking accessibility for customers while supporting operational efficiency and accelerating the implementation of sustainable finance.



Sebagai bentuk dukungan terhadap sektor UMKM, bank **bjb** menyalurkan kredit produktif, termasuk melalui program unggulan Kredit **bjb** Mesra yang telah memberikan pembiayaan lebih dari Rp103 miliar kepada 20.946 individu sejak diluncurkan pada 2018. Program ini berkontribusi dalam mendukung pemulihan ekonomi masyarakat melalui pemberdayaan UMKM.

Dalam aspek lingkungan, bank **bjb** berhasil mengurangi jejak karbon melalui program Gerakan Tanpa Kertas, yang menurunkan penggunaan kertas sebesar 80% dibandingkan tahun sebelumnya. Komitmen terhadap pelestarian lingkungan juga diwujudkan melalui program **bjb** Green School, yang berfokus pada edukasi lingkungan bagi pelajar, serta kegiatan penghijauan melalui pembibitan dan penanaman pohon di lahan kritis dan daerah rawan bencana.

Di bidang sosial, bank **bjb** terus memperkuat literasi dan inklusi keuangan melalui program seperti DIGI Goes to School untuk edukasi finansial sejak dini dan **bjb** Preneur yang mendukung pengembangan UMKM melalui pembiayaan dan pelatihan kewirausahaan. Selain itu, bank **bjb** juga menyalurkan pembiayaan rumah bagi Masyarakat Berpenghasilan Rendah (MBR) melalui program Kredit Pemilikan Rumah (KPR), guna mendukung penyediaan hunian yang layak bagi masyarakat.

Dalam aspek tata kelola, bank **bjb** terus memperkuat penerapan *Good Corporate Governance* (GCG) guna memastikan operasional yang transparan, akuntabel, dan berlandaskan prinsip keberlanjutan. Sistem manajemen risiko juga terus dikembangkan untuk mengantisipasi tantangan industri dan memastikan ketahanan perusahaan dalam jangka panjang.

As part of its commitment to supporting the MSME sector, bank **bjb** provides productive financing, including through its flagship Kredit **bjb** Mesra program, which has disbursed over Rp103 billion to 20,946 individuals since its launch in 2018. This program plays a vital role in supporting economic recovery by empowering MSMEs.

In the environmental aspect, bank **bjb** has successfully reduced its carbon footprint through the Paperless Movement Program, which has cut paper usage by 80% compared to the previous year. The Company's commitment to environmental conservation is also reflected in the **bjb** Green School Program, which focuses on environmental education for students, as well as reforestation initiatives, including seedling programs and tree planting in critical land areas and disaster-prone regions.

In the social sector, bank **bjb** continues to strengthen financial literacy and inclusion through programs such as DIGI Goes to School, which provides early financial education, and **bjb** Preneur, which supports MSME development through financing and entrepreneurship training. Additionally, bank **bjb** facilitates affordable housing financing for low-income communities through its Home Ownership Loan program, contributing to the provision of decent housing for the community.

In the governance aspect, bank **bjb** continues to strengthen the implementation of Good Corporate Governance (GCG) to ensure transparent, accountable, and sustainability-driven operations. Additionally, its risk management system is continuously enhanced to anticipate industry challenges and safeguard the company's long-term resilience.

Kami menyadari bahwa keberlanjutan bukan sekadar tujuan akhir, melainkan sebuah perjalanan yang membutuhkan komitmen, inovasi, dan sinergi dari berbagai pihak. Dengan semangat untuk terus berkembang dan beradaptasi, bank **bjb** berkomitmen untuk memainkan peran aktif dalam mendukung agenda keberlanjutan nasional dan global.

Kami menyampaikan apresiasi yang setinggi-tingginya kepada seluruh pemegang saham dan pemangku kepentingan atas dukungan dan kepercayaan yang telah diberikan. Kami meyakini bahwa melalui kolaborasi yang solid, kita dapat bersama-sama membangun masa depan yang lebih baik dan berkelanjutan. Dengan langkah-langkah strategis yang telah diambil, kami optimis bahwa bank **bjb** akan terus menjadi pelopor dalam penerapan keuangan berkelanjutan di Indonesia. Kami mengajak seluruh pihak untuk berkolaborasi dalam mewujudkan pertumbuhan yang inklusif, berdaya saing, dan berorientasi pada masa depan yang lebih hijau.

We recognize that sustainability is not merely a final destination but an ongoing journey that requires commitment, innovation, and synergy from various stakeholders. With a strong spirit of growth and adaptability, bank **bjb** remains committed to playing an active role in supporting both national and global sustainability agendas.

We extend our highest appreciation to all shareholders and stakeholders for their unwavering support and trust. We firmly believe that through strong collaboration, we can work together to build a better and more sustainable future. With the strategic steps we have taken, we are confident that bank **bjb** will continue to be a pioneer in sustainable finance in Indonesia. We invite all stakeholders to join us in fostering inclusive, competitive, and future-oriented growth towards a greener tomorrow.

Hormat kami,



**Yusuf Saadudin\***

Direktur Konsumer & Ritel  
Director of Consumer & Retail

\* Ditunjuk sebagai Direktur Pengganti Direktur Utama Perseroan per tanggal 11 Maret 2025.  
Appointed as Acting President Director of the Company effective March 11, 2025.



1

**1 Hana Dartiwan**  
Direktur Keuangan  
Director of Finance

2

**2 Tedi Setiawan**  
Direktur Operasional  
Director of Operations

3

**3 Nancy Adistyasari**  
Direktur Komersial dan Usaha Mikro  
Kecil dan Menengah (UMKM)  
Director of Commercial and Micro  
Small and Medium Enterprises (MSME)





**4 Yusuf Saadudin\***

Direktur Konsumer & Ritel  
Director of Consumer & Ritel

\*Ditunjuk sebagai Direktur Pengganti Direktur  
Utama Perseroan per tanggal 11 Maret 2025  
\*Appointed as Acting President Director of the  
Company as of March 11, 2025.

**5 Rio Lanasier**

Direktur Information Technology  
dan Transaction Banking  
Director of Information  
Technology and Transaction  
Banking

**6 Cecep Trisna**

Direktur Kepatuhan  
Director of Compliance

## Sambutan Dewan Komisaris

Message from the Board of Commissioners

[GRI 2-22] [D.1.a] [D.1.b] [D.1.c] [A.1]

**Taswin Zakaria**

**Komisaris Utama Independen**  
Independent President Commissioner



Assalamu'alaikum Wr. Wb.

Salam sejahtera untuk kita semua,

Dengan penuh rasa syukur, kami menghadirkan Laporan Keberlanjutan Tahun 2024 sebagai cerminan komprehensif atas kinerja bank **bjb** dalam aspek ekonomi, lingkungan, sosial, dan tata kelola. Laporan ini bukan sekadar dokumentasi pencapaian, tetapi juga wujud nyata dari komitmen bank **bjb** dalam mendukung pembangunan berkelanjutan dan pencapaian Tujuan Pembangunan Berkelanjutan (TPB).

Sebagai bank pembangunan daerah yang memiliki peran strategis dalam mendukung perekonomian nasional, bank **bjb** terus berupaya mengintegrasikan prinsip keberlanjutan ke dalam setiap aspek operasional dan pengambilan keputusan. Keberlanjutan tidak hanya menjadi kewajiban, tetapi telah menjadi bagian penting dari identitas perusahaan yang kami bangun dengan penuh tanggung jawab dan kesadaran akan dampaknya bagi masa depan.

Sejalan dengan visi kami untuk “Menjadi Bank Pilihan Utama Anda”, bank **bjb** senantiasa berkomitmen untuk menciptakan nilai bagi seluruh pemangku kepentingan melalui penerapan prinsip keberlanjutan. Pendekatan strategis ini kami terapkan guna memastikan bahwa pertumbuhan bisnis yang kami capai tidak hanya berorientasi pada hasil ekonomi, tetapi juga memberikan dampak positif terhadap masyarakat dan lingkungan.

Indikator ekonomi menunjukkan pemulihan yang bertahap, dengan inflasi yang mulai terkendali dan pertumbuhan ekonomi domestik yang tetap positif. Namun, dampak ketidakpastian global dan pergeseran kebijakan moneter di berbagai negara masih menjadi tantangan bagi industri perbankan. bank **bjb** tetap optimis dengan strategi bisnis yang tangguh dan fokus pada inovasi, transformasi digital, serta keberlanjutan sebagai pilar utama pertumbuhan.

Assalamu'alaikum Wr. Wb.

May peace be upon us all,

With profound gratitude, we present the 2024 Sustainability Report, a comprehensive reflection of bank **bjb**'s performance across economic, environmental, social, and governance aspects. This report is not merely a documentation of achievements but a tangible manifestation of bank **bjb**'s commitment to supporting sustainable development and the attainment of the Sustainable Development Goals (SDGs).

As a regional development bank with a strategic role in supporting the national economy, bank **bjb** continuously strives to integrate sustainability principles into every aspect of its operations and decision-making. Sustainability is not just an obligation but has become an integral part of our corporate identity, built with responsibility and a deep awareness of its impact on the future.

Aligned with our vision to “Be Your Preferred Bank,” bank **bjb** remains committed to creating value for all stakeholders through the implementation of sustainability principles. This strategic approach ensures that our business growth is not only driven by economic outcomes but also generates positive social and environmental impacts.

Economic indicators point to a gradual recovery, with inflation under control and domestic economic growth remaining positive. However, the uncertainties of the global economy and shifts in monetary policies across various countries continue to pose challenges for the banking industry. Despite these conditions, bank **bjb** remains optimistic, supported by a resilient business strategy that focuses on innovation, digital transformation, and sustainability as key pillars of growth.



Sebagai bank pembangunan daerah yang memiliki peran strategis dalam perekonomian nasional, bank **bjb** mengambil langkah-langkah proaktif untuk memastikan bahwa strategi keberlanjutan yang diterapkan mampu menjawab tuntutan pasar dan peraturan, serta menciptakan nilai tambah bagi seluruh pemangku kepentingan. Upaya ini diwujudkan melalui peningkatan efisiensi operasional, penguatan tata kelola perusahaan, serta ekspansi portofolio pembiayaan berkelanjutan yang bertujuan mendukung proyek-proyek ramah lingkungan dan mendorong inklusi keuangan.

Pada tahun 2024, bank **bjb** mencatat berbagai pencapaian penting yang mencerminkan komitmen kuat perusahaan dalam mendukung pembangunan berkelanjutan. Berbagai langkah strategis ini tidak hanya bertujuan untuk mendorong pertumbuhan bisnis yang berkelanjutan, tetapi juga berkontribusi pada pencapaian TPB dan mendukung program pemerintah dalam membangun perekonomian yang lebih inklusif dan ramah lingkungan.

Sebagai bagian dari upaya mendukung sektor ekonomi hijau, bank **bjb** secara aktif meningkatkan penyaluran kredit untuk Kategori Kegiatan Usaha Berkelanjutan (KKUB). Langkah ini merupakan bentuk nyata komitmen bank **bjb** dalam mendukung pertumbuhan usaha yang berorientasi pada pelestarian lingkungan dan dampak sosial yang positif. Melalui penyaluran kredit ini, bank **bjb** tidak hanya mendukung pengembangan bisnis ramah lingkungan, tetapi juga memperluas akses pembiayaan bagi pelaku usaha yang mengimplementasikan praktik berkelanjutan.

Selain itu, sebagai langkah strategis dalam memperkuat sumber pendanaan yang mendukung pertumbuhan berkelanjutan, bank **bjb** meluncurkan Obligasi Berkelanjutan I bank **bjb** Tahap I Tahun 2024. Penerbitan obligasi ini merupakan inisiatif penting untuk menghimpun dana yang akan digunakan dalam mendukung proyek-proyek berwawasan lingkungan, termasuk investasi pada sektor energi terbarukan, pembangunan infrastruktur hijau, serta proyek-

As a regional development bank with a strategic role in the national economy, bank **bjb** takes proactive measures to ensure that its sustainability strategies effectively address market demands and regulatory requirements while creating added value for all stakeholders. These efforts are realized through enhancing operational efficiency, strengthening corporate governance, and expanding the sustainable financing portfolio—aimed at supporting environmentally friendly projects and promoting financial inclusion.

In 2024, bank **bjb** achieved several key milestones, reflecting its strong commitment to supporting sustainable development. These strategic initiatives are not only aimed at driving sustainable business growth but also contribute to the achievement of the Sustainable Development Goals (SDGs) and support government programs in building a more inclusive and environmentally friendly economy.

As part of its commitment to supporting the green economy sector, bank **bjb** is actively increasing credit disbursement for the Sustainable Business Activities Category (KKUB). This initiative serves as a tangible demonstration of bank **bjb**'s dedication to fostering environmentally conscious businesses while generating positive social impacts. Through this financing, bank **bjb** not only supports the growth of eco-friendly enterprises but also expands access to funding for businesses that implement sustainable practices.

Furthermore, as a strategic initiative to strengthen funding sources that support sustainable growth, bank **bjb** launched the Sustainability Bonds I bank **bjb** Phase I 2024. This bond issuance is a significant initiative aimed at raising funds to finance environmentally conscious projects, including investments in renewable energy, green infrastructure development, and climate change

proyek yang berkontribusi pada mitigasi perubahan iklim. Langkah ini sekaligus mencerminkan komitmen bank **bjb** dalam memperluas portofolio keuangan berkelanjutan yang mampu memberikan dampak sosial dan lingkungan yang positif.

Di samping itu, bank **bjb** turut berkontribusi dalam mendukung penguatan sektor perbankan daerah dan memperluas inklusi keuangan melalui penyertaan modal ke Bank Jambi. Langkah ini merupakan bagian dari strategi bank **bjb** untuk memperluas jangkauan layanan keuangan, khususnya bagi masyarakat di daerah yang masih menghadapi keterbatasan akses perbankan. Dengan adanya penyertaan modal ini, bank **bjb** berperan aktif dalam memperkuat ketahanan industri perbankan daerah serta mendorong pertumbuhan ekonomi yang lebih merata dan inklusif.

Melalui berbagai inisiatif tersebut, bank **bjb** menegaskan komitmennya untuk terus berinovasi dalam mendukung pembangunan berkelanjutan. Kami percaya bahwa langkah ini tidak hanya memberikan manfaat bagi perusahaan, tetapi juga berkontribusi pada penciptaan nilai jangka panjang bagi seluruh pemangku kepentingan, termasuk masyarakat, pelaku usaha, dan pemerintah.

Sebagai bagian dari fungsi pengawasan, Dewan Komisaris memiliki peran penting dalam memastikan bahwa strategi keberlanjutan yang diterapkan bank **bjb** sesuai dengan regulasi yang berlaku serta prinsip keberlanjutan yang telah ditetapkan. Kami berkomitmen untuk terus meningkatkan efektivitas pengawasan, termasuk melalui evaluasi rutin terhadap kinerja keberlanjutan dan memberikan arahan strategis kepada Direksi guna memastikan pencapaian target yang telah ditetapkan.

Selama tahun 2024, Dewan Komisaris telah mengambil berbagai langkah strategis, seperti melakukan evaluasi berkala terhadap implementasi kebijakan keberlanjutan dan mengidentifikasi area perbaikan yang diperlukan. Kami juga terus mengawasi kepatuhan bank terhadap regulasi

mitigation initiatives. This step also reflects bank **bjb**'s commitment to expanding its sustainable finance portfolio, ensuring a positive social and environmental impact.

Additionally, bank **bjb** is contributing to the strengthening of the regional banking sector and the expansion of financial inclusion through capital investment in Bank Jambi. This initiative is part of bank **bjb**'s strategy to broaden access to financial services, particularly for communities in underserved regions with limited banking access. Through this capital investment, bank **bjb** plays an active role in enhancing the resilience of the regional banking industry while promoting more equitable and inclusive economic growth.

Through these various initiatives, bank **bjb** reaffirms its commitment to continuous innovation in supporting sustainable development. We believe that these efforts not only bring benefits to the company but also contribute to the creation of long-term value for all stakeholders, including communities, businesses, and the government.

As part of its supervisory function, the Board of Commissioners plays a crucial role in ensuring that bank **bjb**'s sustainability strategies align with applicable regulations and established sustainability principles. We are committed to continuously enhancing oversight effectiveness, including through regular evaluations of sustainability performance and providing strategic guidance to the Board of Directors to ensure the achievement of set targets.

Throughout 2024, the Board of Commissioners has undertaken various strategic measures, including conducting periodic evaluations of sustainability policy implementation and identifying areas for improvement. We also continue to oversee the bank's compliance with sustainability regulations,

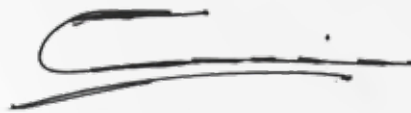
terkait keberlanjutan, termasuk Peraturan Otoritas Jasa Keuangan (POJK) No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan, serta mendorong integrasi prinsip LST dalam setiap pengambilan keputusan bisnis, termasuk dalam aspek pembiayaan dan investasi. Selain itu, kami juga turut mengembangkan sistem pemantauan kinerja keberlanjutan yang lebih komprehensif dan berbasis data.

Sebagai penutup, kami mengucapkan terima kasih yang sebesar-besarnya kepada seluruh pemangku kepentingan atas dukungan, kepercayaan, dan kerja sama yang telah terjalin sepanjang tahun 2024. Dengan komitmen kuat terhadap inovasi dan keberlanjutan, kami optimis bahwa bank **bjb** akan terus tumbuh sebagai institusi keuangan yang tidak hanya unggul dalam kinerja bisnis, tetapi juga berkontribusi positif bagi masyarakat dan lingkungan. Semoga bank **bjb** terus menjadi mitra terpercaya yang mampu menjawab kebutuhan nasabah dan memberikan dampak yang berkelanjutan bagi masa depan yang lebih baik.

including Financial Services Authority (OJK) Regulation No. 51/POJK.03/2017 on Sustainable Finance Implementation. Additionally, we actively promote the integration of ESG principles into all business decision-making processes, particularly in financing and investment activities. Furthermore, we have also contributed to the development of a more comprehensive and data-driven sustainability performance monitoring system.

In closing, we extend our deepest gratitude to all stakeholders for their support, trust, and collaboration throughout 2024. With a strong commitment to innovation and sustainability, we are confident that bank **bjb** will continue to grow as a financial institution that excels not only in business performance but also in making a positive impact on society and the environment. May bank **bjb** remain a trusted partner, capable of meeting customer needs and delivering sustainable impact for a better future.

Hormat kami,



**Taswin Zakaria**

Komisaris Utama Independen  
Independent President Commissioner







**1 Diding Sakri**  
Komisaris Independen  
Independent Commissioner

**2 Tomsy Tohir**  
Komisaris  
Commissioner

**3 Mohammad Taufiq Budi Santoso**  
Komisaris  
Commissioner



**4 Taswin Zakaria**  
Komisaris Utama Independen  
Independent President  
Commissioner

**5 Hilman Purakusumah**  
Komisaris Independen  
Independent Commissioner

**6 Rudie Kusmayadi**  
Komisaris  
Commissioner



# Tanggung Jawab Pelaporan Keberlanjutan 2024

The Responsibility of 2024 Sustainability Reporting

Manajemen bank **bjb** bertanggung jawab atas Laporan Keberlanjutan dan informasi lainnya yang terkait. Seluruh anggota Dewan Komisaris membubuhkan tanda tangan masing-masing di bawah ini pada 18 Maret 2025 sebagai tanda bahwa seluruh materialitas telah dikaji, disetujui, dan dijamin kebenaran serta cakupan materialitasnya. [GRI 2-14]

bank **bjb** management is responsible for the Sustainability Report and other related information. All members of the Board of Commissioners each signed below on March 18 2025 as a sign that all materiality has been reviewed, approved and guaranteed to be correct and the scope of the materiality. [GRI 2-14]

## Dewan Komisaris

Board of Commissioners



### Taswin Zakaria

Komisaris Utama Independen  
Independent President Commissioner



### Diding Sakri

Komisaris Independen  
Independent Commissioner



### Hilman Purakusumah

Komisaris Independen  
Independent Commissioner



### M. Taufiq Budi Santoso

Komisaris  
Commissioner



### Toms Tohir

Komisaris  
Commissioner



### Rudie Kusmayadi

Komisaris  
Commissioner

Laporan Keberlanjutan ini dan informasi lain yang terkait merupakan tanggung jawab Manajemen bank **bjb** dan seluruh materialitas telah dikaji, disetujui, dan dijamin kebenaran serta cakupan materialitasnya oleh seluruh anggota Direksi dengan membubuhkan tanda tangan masing-masing di bawah ini pada 18 Maret 2025. [GRI 2-14]

This Sustainability Report and other related information are the responsibility of bank **bjb**'s management and all materiality topics has been reviewed, approved, and it's accuracy and scope of materiality are guaranteed by all of all Directors whose signatures are written respectively below on March 18, 2025. [GRI 2-14]

**Direksi**  
Directors



**Hana Dartiwan**  
Direktur Keuangan  
Director of Finance



**Tedi Setiawan**  
Direktur Operasional  
Director of Operations



**Yusuf Saadudin\***  
Direktur Konsumer & Ritel  
Director of Consumer & Retail



**Cecep Trisna**  
Direktur Kepatuhan  
Director of Compliance



**Rio Lanasier**  
Direktur Information Technology dan  
Transaction Banking  
Director of Information Technology  
and Transaction Banking



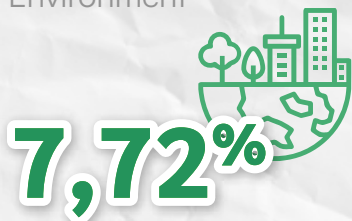
**Nancy Adistyasari**  
Direktur Komersial dan Usaha  
Mikro Kecil dan Menengah (UMKM)  
Director of Commercial and Micro  
Small and Medium Enterprises (MSME)

\* Ditunjuk sebagai Direktur Pengganti Direktur Utama Perseroan per tanggal 11 Maret 2025.  
Appointed as Acting President Director of the Company effective March 11, 2025.

# Ikhtisar Kinerja Keberlanjutan 2024

2024 ESG Performance Highlight  
[B.1] [B.2] [B.3]

## Lingkungan [B.2.a] [B.2.b] [B.2.d] Environment



### Peningkatan Pembiayaan Kegiatan Berwawasan Lingkungan

Increase in Financing for Environmental Activities

**Rp12.530.781** juta pada 2024  
**Rp11.632.766** juta pada 2023  
Rp12.530.781 million in 2024  
Rp11,632,766 million in 2023



### Penurunan Emisi Scope 1 (Pemakaian bahan bakar untuk transportasi dan operasional)

Reduction in Scope 1 Emissions (Fuel use for transportation and operations)

**5.980,34 ton** CO<sub>2</sub>e pada 2024  
**10.849,75 ton** CO<sub>2</sub>e pada 2019  
5,980.34 tons CO<sub>2</sub>e in 2024  
10,849.75 tons CO<sub>2</sub>e in 2019



### Peningkatan Penyerapan Emisi dari Aktivitas Penanaman Pohon

Increase in Emission Absorption from Tree Planting Activities

**28.484,40 ton** CO<sub>2</sub>e pada 2024  
**5.032 ton** CO<sub>2</sub>e pada 2019  
28.484.40 tons CO<sub>2</sub>e pada 2024  
5,032 tons CO<sub>2</sub>e pada 2019



### Penurunan Penggunaan Kertas

Reduction in Paper Use

**1.155.135** lembar pada 2024  
**11.690.715** lembar pada 2019  
1,155,135 sheets in 2024  
11,690,715 sheets in 2019



### Penurunan Penggunaan Listrik

Reduction in Electricity Usage

**5.703.932** kWh pada 2024  
**4.809.111** kWh pada 2023  
5,703,932 kWh in 2024  
4,809,111 kWh in 2023



## Sosial [B.3]

Social



**Customer  
Satisfaction  
Index**

**Wave I: 98,16  
Wave II: 98,19**



**81%**

**Employee  
Engagement  
Level Score**



**Jumlah Jam  
Pembelajaran Pegawai**  
Number of Employee  
Learning Hours

**Laki-laki/Male**  
193.776 jam/hours

**Perempuan/Female**  
100.692 jam/hours

## Tata Kelola & Ekonomi [B.1.d] [B.1.e]

Governance & Economy

**100%**

**Penyerapan Jumlah Pemasok  
Lokal yang Terlibat**  
Rate of Local Suppliers  
Engaged



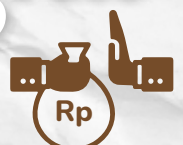
**Penerbitan Obligasi  
Kebertahanan Berkelanjutan I  
bank bjb Tahap I Tahun 2024**  
Issuance of Sustainable Bond I  
bank bjb Phase I Year 2024

**99,32**

**Skor Good Corporate Governance  
(GCG) dengan predikat Very  
Good oleh ASEAN Corporate  
Governance Scorecard (ACGS)**  
Good Corporate Governance  
(GCG) score with Very Good  
designation by the ASEAN  
Corporate Governance Scorecard  
(ACGS)



**93,90%**



**Tingkat partisipasi dari  
sosialisasi antikorupsi kepada  
pemangku kepentingan  
internal dan eksternal.**  
Level of participation in  
anti-corruption socialization for  
internal and external  
stakeholders.



**Pembentukan Grup ESG**  
Formation of ESG Group

# Peristiwa Penting di Tahun 2024

Important Events in 2024

5 Januari | January



bank **bjb** melakukan sinergitas dengan Perumdam Tirta Darma Ayu dan RSUD Indramayu  
bank **bjb** collaborates with Perumdam Tirta Darma Ayu and RSUD Indramayu

15 Januari | January



Business review semester II 2023 bank **bjb**  
Business review semester II 2023 bank **bjb**

25 Januari | January



bank **bjb** bersama petani mitra binaan di Jawa Tengah melaksanakan panen raya komoditas edamame  
bank **bjb**, in collaboration with its partner farmers in Central Java, conducted a grand harvest of edamame commodities

30 Januari | January



bank **bjb** menghadirkan program DIGI Goes to School, mengajak siswa dan sekolah semakin melek finansial  
Enhancing Financial Literacy, bank **bjb** Launches the "DIGI Goes to School" Program for Students and Schools

1 Februari | February



Meluncurkan program **bjbpreneur**, bank **bjb** ingin melahirkan UMKM yang berdaya saing dan berdampak bagi lingkungan.  
Driving Entrepreneurship Growth, bank **bjb** Launches the **bjbpreneur** Program to Foster Competitive and Environmentally Impactful MSMEs

2 Februari | February



bank **bjb** berkolaborasi dengan Universitas Pakuan  
bank **bjb** Collaborates with Universitas Pakuan



19 Februari | February



bank **bjb** menandatangani MoU dengan Kliring Berjangka Indonesia  
bank **bjb** Signs MoU with Kliring Berjangka Indonesia

29 Februari | February



bank **bjb** menandatangani PKS Jasa Layanan Perbankan dengan Balai Besar Kalibrasi Fasilitas Penerbangan  
bank **bjb** Signs Banking Service Agreement with the Balai Besar Kalibrasi Fasilitas Penerbangan

1 Maret | March



bank **bjb** mendukung Pesawaran Invesment Promotion  
bank **bjb** Supports Pesawaran Investment Promotion

1 Maret | March



bank **bjb** dan Bank NTT menandatangani kerja sama pemanfaatan program dana pensiun  
bank **bjb** and Bank NTT Sign Partnership for Pension Fund Program Utilization

1 Maret | March



bank **bjb** menuntaskan proses penyertaan modal tahap II ke Bank Bengkulu  
bank **bjb** Finalizes Phase II Capital Injection into Bank Bengkulu

4 Maret | March



bank **bjb** menandatangani dukungan pencapaian net zero emission di Indonesia  
bank **bjb** Signs Agreement to Achieve Net Zero Emissions in Indonesia

4 Maret | March



bank **bjb** menandatangani MoU dengan Bank Sultra untuk memperluas ekosistem Kelompok Usaha Bank (KUB)  
Expanding Collaborative Networks, bank **bjb** Signs MoU with Bank Sultra to Strengthen the Bank Business Group (KUB) Ecosystem

5 Maret | March



Earning Call FY-2023 bank **bjb**  
Earning Call FY-2023 bank **bjb**



20 Maret | March



bank **bjb** menjalin kemitraan strategis dengan Verihubs melalui penandatanganan Perjanjian Kerja Sama (PKS)  
bank **bjb** Signs Cooperation Agreement (PKS) with Verihubs

25 Maret | March



bank **bjb** terpilih sebagai pengelola *cash management system* (CMS) Rumah Sakit Universitas Padjadjaran  
bank **bjb** Selected to Manage Universitas Padjadjaran Hospital's Financial Operations

2 April | April



RUPST 2023 bank **bjb**  
bank **bjb** held Annual General Meeting of Shareholders (RUPST) 2023

17 April | April



bank **bjb** menandatangani MoU dengan UNHAS  
bank **bjb** Signs MoU with UNHAS

19 April | April



bank **bjb** menandatangani MoU dengan LLDIKTI III  
bank **bjb** Signs MoU with LLDIKTI III

25 April | April



bank **bjb** menerima Sertifikat Penerapan Sistem Manajemen dan Produk dari Komite Akreditasi Nasional (KAN)  
bank **bjb** Receives Management System and Product Certification from the National Accreditation Committee (KAN)

30 April | April



Earnings Call Triwulan I 2024 bank **bjb**  
Earnings Call Quarter I 2024 bank **bjb**

20 Mei | May



HUT bank **bjb** ke 63 Tahun  
bank **bjb**'s 63rd Anniversary

29 Mei | May



bank **bjb** mendukung upaya penyehatan BPR Indramayu Jabar  
bank **bjb** Supports Efforts to Restructure BPR Indramayu Jabar

28 Juni | June



bank **bjb** menandatangani PKS Penyertaan Modal, membawa Bank Jambi selangkah lebih dekat untuk menjadi anggota Kelompok Usaha Bank (KUB)  
Advancing Strategic Partnerships, bank **bjb** Signs Capital Injection Agreement, Bringing Bank Jambi a Step Closer to Joining the Bank Business Group (KUB)

5 Juli | July



bank **bjb** menandatangani MOU dengan Kementerian PUPR  
bank **bjb** Signs MoU with the Ministry of Public Works and Public Housing (PUPR)

19 Juli | July



bank **bjb** kembali ditunjuk oleh KSEI untuk menjadi Bank Administrator Rekening Dana Nasabah (RDN) dan Bank Pembayaran  
bank **bjb** Reappointed by KSEI as Account Administrator for Customer Fund Accounts (RDN) and Payment Bank

25 Juli | July



bank **bjb** menjalin kolaborasi dengan KAI melalui penamaan Stasiun LRT Jabodebek "Pancoran bank **bjb**"  
bank **bjb** Collaborates with KAI through the Naming of the Jabodebek LRT Station "Pancoran bank **bjb**"

29 Juli | July



bank **bjb** menandatangani Perjanjian Kerjasama dengan BPJS Kesehatan  
bank **bjb** Signs Cooperation Agreement with BPJS Kesehatan

30 Juli | July



Earning Call Triwulan II 2024 bank **bjb**  
Earning Call Quarter II 2024 bank **bjb**

6 Agustus | August



bank **bjb** bersinergi dengan Otoritas Jasa Keuangan (OJK) untuk menghadirkan program Ekosistem Keuangan Inklusif Digital berbasis Artificial Intelligence (AI)  
Fostering Financial Innovation, bank **bjb** Partners with the Financial Services Authority (OJK) to Launch a Digital Inclusive Financial Ecosystem Program Based on Artificial Intelligence (AI)



6 Agustus | August



bank **bjb** menandatangani MoU dengan MNC Kapital  
bank **bjb** Signs MoU with MNC Kapital

16 Agustus | August



bank **bjb** meluncurkan Kredit Digital **bjb** KGB Pisan untuk Aparatur Sipil Negara (ASN)  
bank **bjb** Launches **bjb** KGB Pisan Digital Loan for Civil Servants (ASN)

19 Agustus | August



bank **bjb** dan MNC Finance menjalin kerja sama *Joint Financing*  
bank **bjb** and MNC Finance Establish Joint Financing Partnership

20 Agustus | August



bank **bjb** menjalin kerja sama pemanfaatan program DPLK (Dana Pensiun Lembaga Keuangan) dengan Bank SulutGo  
bank **bjb** Partners with Bank SulutGo to Utilize the DPLK (Financial Institution Pension Fund) Program

23 Agustus | August



bank **bjb** membuka jaringan kantor baru di Malang  
bank **bjb** Opens New Branch in Malang

26 Agustus | August



bank **bjb** membuka KCP Unjaya di Sleman, Yogyakarta  
bank **bjb** Opens KCP Unjaya in Sleman, Yogyakarta

29 Agustus | August



bank **bjb** berkolaborasi dengan Info Tekno Siaga  
bank **bjb** Collaborates with Info Tekno Siaga

4 September | September



Harpelnas 2024: bank **bjb** komitmen untuk terus meningkatkan layanan dan inovasi produk perbankan demi kepuasan pelanggan  
Harpelnas 2024: bank **bjb** Commits to Continuously Enhancing Services and Banking Product Innovation for Customer Satisfaction



5 September | September



RUPS Luar Biasa bank **bjb** Tahun 2024  
2024 Extraordinary General Meeting of Shareholders (RUPS) of bank **bjb**

6 September | September



Kopi Wanoja, mitra UMKM binaan bank **bjb** yang semakin mendunia  
Kopi Wanoja, bank **bjb**'s MSME Partner, Expands its Reach Globally

17 September | September



bank **bjb** berperan sebagai *Joint Mandated Lead Arranger* dalam fasilitas kredit sindikasi untuk PT Rajawali Citra Televisi Indonesia (RCTI)  
bank **bjb** Acts as Joint Mandated Lead Arranger in Syndicated Loan Facility for PT Rajawali Citra Televisi Indonesia (RCTI)

18 September | September



Melalui program PNM Mekaar, bank **bjb** terus mendukung UMKM ultra mikro agar dapat naik kelas  
Empowering Micro-Entrepreneurs, bank **bjb** Continues to Support Ultra-Micro MSMEs through the PNM Mekaar Program to Enable Growth

18 Oktober | October



bank **bjb** memperkuat sinergi kolaborasi dengan TNI Angkatan Darat  
bank **bjb** Strengthens Collaborative Synergy with the Indonesian Army (TNI AD)

19 Oktober | October



bank **bjb** mendukung Gerakan Nasional Cerdaskan Keuangan (Gencarkan) dalam Bulan Inklusi Keuangan (BIK) yang diinisiasi oleh Otoritas Jasa Keuangan (OJK)  
bank **bjb** Supports the National Financial Literacy Movement (Gencarkan) during Financial Inclusion Month (BIK) Initiated by the Financial Services Authority (OJK)

22 Oktober | October



bank **bjb** menghadirkan program **bjb** Pra-Purnapreneurship  
bank **bjb** Launches the **bjb** Pre-Preneurship Program

23 Oktober | October



bank **bjb** meraih sertifikasi ISO 22301:2019 *Business Continuity Management System*  
bank **bjb** Achieves ISO 22301:2019 Business Continuity Management System Certification

29 Oktober | October



Earning Call Triwulan III 2024 bank **bjb**  
 Earning Call Quarter III 2024 bank **bjb**

8 November | November



bank **bjb** memperluas kolaborasi dengan BP Rebana  
 untuk pengembangan kawasan Rebana  
 bank **bjb** Expands Collaboration with BP Rebana for  
 the Development of the Rebana Area

11 November | November



bank **bjb** menjalin kerja sama komitmen bersama  
 dengan Dinas Pemberdayaan Masyarakat Desa (DPMD)  
 serta Dinas Komunikasi dan Informatika (Diskominfo)  
 bank **bjb** Establishes Commitment Partnership with  
 the Ministry of Village Empowerment (DPMD) and  
 the Ministry of Communication and Information  
 (Diskominfo)

20 November | November



bank **bjb** menandatangani Perjanjian Kerja Sama TNI  
 Angkatan Laut  
 bank **bjb** Becomes the First Regional Development  
 Bank (BPD) in Indonesia to Deposit Margin Funds

22 November | November



bank **bjb** menjadi BPD pertama yang menyimpan  
 Dana Margin di Indonesia  
 bank **bjb** Becomes the First Regional Development  
 Bank (BPD) in Indonesia to Deposit Margin Funds

22 November | November



bank **bjb** berhasil menerbitkan *Sustainability Bond* yang  
 oversubscribed hingga 4,66 kali  
 bank **bjb** Successfully Issues Sustainability Bond,  
 Oversubscribed by 4.66 Times

25 November | November



bank **bjb** mempelopori penerbitan Surat Berharga  
 Perpetual Rupiah di Indonesia  
 bank **bjb** Pioneer the Issuance of Perpetual Rupiah  
 Securities in Indonesia

5 Desember | December



bank **bjb** dan PT Sucofindo menandatangani nota  
 kesepahaman untuk pemanfaatan produk dan layanan  
 bersama  
 bank **bjb** and PT Sucofindo signed a memorandum of  
 understanding for the joint utilization of products and  
 services

10 Desember | December



bank **bjb** mempertahankan kinerja solid sepanjang 2024 - Public Expose bank **bjb** 2024  
bank **bjb** maintains solid performance throughout 2024 - bank **bjb** Public Expose 2024

16 Desember | December



bank **bjb** dan Universitas Udayana memperkuat sinergi melalui nota kesepakatan layanan perbankan  
bank **bjb** and Udayana University strengthen synergy through a memorandum of agreement on banking services

18 Desember | December



bank **bjb** Perkuat Sinergi dengan APP Indonesia sebagai Joint Mandated Lead Arranger (JMLA) dalam kredit sindikasi untuk PT Pindo Deli Pulp and Paper Mills  
bank **bjb** strengthens synergy with APP Indonesia as joint mandated lead arranger (JMLA) in syndicated credit for PT Pindo Deli Pulp and Paper Mills

18 Desember | December



bank **bjb** efektif setorkan modal ke Bank Jambi  
bank **bjb** officially injects capital into Bank Jambi

24 Desember | December



bank **bjb** menjalin kerja sama dengan PT Geo Dipa Energi (Persero) terkait layanan perbankan  
bank **bjb** establishes collaboration with PT Geo Dipa Energi (Persero) for banking services



# Pemetaan Tujuan Pembangunan Berkelanjutan (TPB)

## Mapping of Sustainable Development Goals (SDGs)

bank **bjb** menempatkan tanggung jawab sosial dan dampak lingkungan sebagai prioritas penting. Dengan komitmen tersebut, bank **bjb** telah merancang serta melaksanakan berbagai program yang mendukung pencapaian Tujuan Pembangunan Berkelanjutan (TPB). Melalui berbagai kegiatan tersebut, bank **bjb** berupaya memberikan kontribusi nyata dalam pembangunan berkelanjutan serta menciptakan nilai positif bagi masyarakat dan lingkungan sekitar. Komitmen ini tercermin dalam tabel di bawah yang menunjukkan upaya bank **bjb** dalam menciptakan dampak positif dan berkelanjutan di berbagai sektor yang mendukung TPB.

bank **bjb** prioritizes social responsibility and environmental impact. With this commitment, bank **bjb** has designed and implemented various programs that support the achievement of the Sustainable Development Goals (SDGs). Through these initiatives, bank **bjb** strives to make a tangible contribution to sustainable development and create positive value for society and the environment. This commitment is reflected in the table below, which outlines bank **bjb**'s efforts in generating positive and sustainable impacts across various sectors supporting the SDGs.

### 1 NO POVERTY



- Menyediakan dana modal dan pelatihan untuk Usaha Mikro, Kecil, dan Menengah (UMKM)
- Mendukung pengembangan usaha masyarakat melalui pemberian Kredit Usaha Rakyat dan Kredit Mesra
- Memberikan fasilitas pembiayaan rumah kepada Masyarakat Berpenghasilan Rendah (MBR) melalui Kredit Pemilikan Rumah (KPR)
- Mendukung proyek konstruksi bagi Masyarakat Berpenghasilan Rendah (MBR) melalui pemberian kredit pembangunan.
- Melakukan pembangunan atau rehabilitasi rumah tidak layak huni
- Melakukan rehabilitasi fasilitas pendidikan
- Pemberdayaan ekonomi melalui pelatihan kewirausahaan
- Pemberian santunan
- Providing capital funding and training for Micro, Small, and Medium Enterprises (MSMEs)
- Supporting community business development through People's Business Credit and Mesra Credit
- Providing housing financing for Low-Income Communities (MBR) through Home Ownership Credit (KPR)
- Supporting construction projects for Low-Income Communities (MBR) through development credit
- Constructing or rehabilitating uninhabitable houses
- Rehabilitating educational facilities
- Empowering the economy through entrepreneurship training
- Providing financial aid and donations

### 2 ZERO HUNGER



- Memberikan dukungan untuk pengembangan sektor perikanan, pertanian, dan peternakan melalui pelaksanaan program **bjb** Mesra
- Memberikan dukungan finansial untuk program ketahanan pangan
- Melakukan rehabilitasi dan modernisasi jaringan irigasi
- Pelaksanaan program tebar pangan/ketahanan pangan
- Meningkatkan peran serta masyarakat di bidang ekonomi melalui program pengendalian inflasi
- Supporting the development of fisheries, agriculture, and livestock sectors through the **bjb** Mesra program
- Providing financial support for food security programs
- Rehabilitating and modernizing irrigation networks
- Implementing food distribution and food security programs
- Increasing community participation in the economy through inflation control programs

### 3 GOOD HEALTH AND WELL BEING



- Memberikan perlindungan pada pekerja melalui program perlindungan Badan Penyelenggara Jaminan Sosial (BPJS) kesehatan dan Ketenagakerjaan
- Memberikan bantuan fasilitas kesehatan berupa mobil ambulance dan posyandu
- Khitanan massal gratis
- Kegiatan donor darah rutin
- Penyuluhan dan kampanye kesehatan, serta layanan pemeriksaan kesehatan gratis melalui program Layanan Kesehatan Keliling
- Memberikan bantuan kesehatan berupa layanan operasi bibir sumbing, katarak, dan hernia
- Program pencegahan gizi buruk (stunting) dengan pemberian makanan pokok dan tambahan nutrisi bagi keluarga kurang mampu.
- Providing worker protection through Social Security Administration (BPJS) health and employment programs
- Offering healthcare facilities and services, such as ambulance services and community health centers (posyandu)
- Organizing free mass circumcision events
- Conducting routine blood donation activities
- Health education campaigns and free medical check-ups through the Mobile Health Service program
- Providing healthcare assistance for cleft lip, cataract, and hernia surgeries
- Implementing malnutrition prevention (stunting) programs by distributing staple food and additional nutrition for underprivileged families

### 4 QUALITY EDUCATION



- Pengembangan keterampilan, performa, dan kemajuan karier bagi karyawan.
- Inisiatif pelatihan dan penguatan kewirausahaan melalui program **bjb** Preneur dan **bjb** YES (Young Entrepreneur Skill)
- Mendistribusikan beasiswa pendidikan kepada pelajar melalui program beasiswa **bjb**
- Meningkatkan literasi melalui program Pojok Literasi, Literasi Mobile, dan Kejar Paket A, B, C
- Memberikan pelatihan kompetensi guru
- Pembangunan dan perbaikan sarana dan prasarana pendidikan
- Memberikan bantuan tabungan SimPel
- Developing employees' skills, performance, and career advancement
- Entrepreneurship training and empowerment initiatives through **bjb** Preneur and **bjb** YES (Young Entrepreneur Skill) programs
- Providing educational scholarships to students through the **bjb** scholarship program
- Enhancing literacy through Literacy Corner, Mobile Literacy, and Kejar Paket A, B, C programs
- Providing teacher competency training
- Constructing and improving educational infrastructure and facilities
- Offering SimPel savings assistance

### 5 GENDER EQUALITY



- Mendukung keberagaman komposisi karyawan dalam struktur Perusahaan
- Kesetaraan dalam kesempatan kerja dan remunerasi karyawan
- Pemberian hak cuti melahirkan bagi karyawan perempuan
- Supporting diversity in employee composition within the company structure
- Ensuring equal employment opportunities and employee remuneration
- Granting maternity leave rights for female employees

### 6 CLEAN WATER AND SANITATION



- Penyediaan fasilitas air bersih
- Meningkatkan sanitasi dan kesehatan masyarakat melalui program *Open Defecation Free* (ODF)
- Providing access to clean water facilities
- Improving sanitation and public health through the Open Defecation Free (ODF) program

## 7 AFFORDABLE AND CLEAN ENERGY



- Memberikan pembiayaan untuk kegiatan usaha energi terbarukan
- Memberikan peningkatan dan pemeliharaan fasilitas umum berupa penerangan jalan dengan panel surya.
- Financing renewable energy business activities
- Improving and maintaining public facilities, including street lighting using solar panels

## 8 DECENT WORK AND ECONOMIC GROWTH



- Pemberian bantuan modal usaha dan pelatihan untuk UMKM melalui program **bjb** Preneur dan **bjb** YES
- Peningkatan literasi dan akses keuangan masyarakat melalui Program Laku Pandai
- Fasilitas pembiayaan rumah bagi Masyarakat Berpenghasilan Rendah (MBR) melalui Kredit Perumahan Rakyat (KPR)
- Pembiayaan kredit untuk proyek pembangunan yang difokuskan pada masyarakat berpendapatan rendah
- Providing business capital assistance and training for MSMEs through the **bjb** Preneur and **bjb** YES programs
- Enhancing financial literacy and access through the Laku Pandai program
- Facilitating home financing for Low-Income Communities (MBR) through Home Ownership Credit (KPR)
- Financing development projects focused on low-income communities

## 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



- Penyaluran kredit untuk sektor infrastruktur
- Pembiayaan kredit untuk proyek-proyek pembangunan bagi masyarakat berpendapatan rendah
- Melakukan pembangunan/rehabilitasi rumah tidak layak huni
- Melakukan pembangunan/perawatan infrastruktur dan fasilitas umum
- Disbursing credit for the infrastructure sector
- Providing credit financing for development projects benefiting low-income communities
- Constructing/rehabilitating uninhabitable houses
- Developing and maintaining infrastructure and public facilities

## 10 REDUCED INEQUALITIES



- Keberagaman komposisi karyawan dalam struktur Perusahaan
- Peningkatan Kompetensi, Kinerja, dan Akselerasi Karier kepada seluruh Karyawan
- Kesempatan kerja dan remunerasi yang setara untuk seluruh karyawan
- Program pelatihan keterampilan untuk penyandang disabilitas
- Promoting diversity in company employee composition
- Enhancing employee competence, performance, and career acceleration
- Ensuring equal employment opportunities and remuneration for all employees
- Providing skills training programs for people with disabilities

## 11 SUSTAINABLE CITIES AND COMMUNITIES



- Pembiayaan kredit untuk inisiatif pembangunan yang ditujukan untuk masyarakat berpendapatan rendah
- Distribusi Kredit Pemilikan Rumah (KPR) bagi Masyarakat Berpenghasilan Rendah
- Pembangunan/Renovasi hunian tidak layak
- Financing credit for development initiatives aimed at low-income communities
- Distributing Home Ownership Credit (KPR) for Low-Income Communities (MBR)
- Constructing/renovating uninhabitable housing





- Pengurangan penggunaan kertas, tinta, dan listrik
- Gerakan Tanpa Kertas
- Melakukan daur ulang kertas dengan pihak ketiga
- Pendanaan untuk Kategori Kegiatan Usaha Berkelanjutan (KKUB)
- Program Pengelolaan Sampah
- Program **bjb** Green School

- Reducing paper, ink, and electricity usage
- Implementing the Paperless Movement
- Recycling paper with third parties
- Funding Sustainable Business Activity Category (KKUB)
- Implementing Waste Management Programs
- Running the **bjb** Green School program



- Melakukan reboisasi melalui penanaman pohon penguat, pohon produktif, pohon mangrove, dan tanaman pohon buah
- Gerakan Tanpa Kertas
- Pengurangan penggunaan bahan bakar melalui kegiatan carpooling
- Penyaluran kredit untuk Kategori Kegiatan Usaha Berkelanjutan (KKUB)
- Penataan lanskap ruang terbuka hijau
- Pembuatan kolam retensi untuk pengendalian banjir

- Reforesting through planting protective, productive, mangrove, and fruit trees
- Promoting the Paperless Movement
- Reducing fuel consumption through carpooling initiatives
- Allocating credit for Sustainable Business Activity Category (KKUB)
- Organizing green open space landscaping
- Constructing retention ponds for flood control



- Pengembangan sektor perikanan melalui **bjb** Mesra
- Penanaman pohon mangrove
- Kegiatan membersihkan sungai

- Developing the fisheries sector through the **bjb** Mesra program
- Planting mangrove trees
- Conducting river cleanup activities



- Pembibitan dan penanaman pohon di wilayah lahan kritis, rawan bencana, dan lahan yang memiliki kerusakan ekosistem
- Memberikan pendanaan untuk Kategori Kegiatan Usaha Berkelanjutan (KKUB)
- Penataan lanskap ruang terbuka hijau
- Bantuan untuk penataan hutan dan penghijauan
- Melakukan edukasi pelestarian lingkungan hidup bagi siswa melalui **bjb** Green School
- Pengelolaan dan pemanfaatan sampah mandiri

- Cultivating and planting trees in critical land areas, disaster-prone zones, and damaged ecosystems
- Funding Sustainable Business Activity Category (KKUB)
- Organizing green open space landscaping
- Supporting forest management and reforestation efforts
- Educating students on environmental conservation through the **bjb** Green School program
- Implementing independent waste management and utilization

16 PEACE, JUSTICE  
AND STRONG  
INSTITUTIONS


- Melaksanakan program anti-korupsi dan Sistem Pelaporan Pelanggaran
- Peningkatan dan pemeliharaan fasilitas peribadatan
- Kegiatan keagamaan
- Conducting anti-corruption programs and a Whistleblowing System
- Improving and maintaining religious facilities
- Organizing religious activities

17 PARTNERSHIPS  
FOR THE GOALS


- Tergabung sebagai anggota Organisasi Internasional
- Menjalin kerja sama dengan Agen Properti untuk meningkatkan kualitas hunian masyarakat Indonesia
- Participating as a member of international organizations
- Collaborating with Property Agents to improve housing quality for Indonesian communities

## Strategi Keberlanjutan

Sustainability Strategy

[A.1]

Visi dan misi dalam mendukung keuangan berkelanjutan diwujudkan melalui peran bank **bjb** sebagai satu-satunya Bank Pembangunan Daerah yang mewakili industri perbankan dalam mendukung pencapaian *Net Zero Emission* (NZE). bank **bjb** secara rutin melaporkan Rencana Aksi Keuangan Berkelanjutan (RAKB) sesuai dengan ketentuan POJK No. 51/POJK.03/2017. Laporan tersebut mencakup arahan strategis yang berfokus pada pengembangan portofolio pembiayaan untuk kegiatan usaha berkelanjutan, termasuk peningkatan portofolio pembiayaan hijau.

Sebagai bagian dari implementasi keuangan berkelanjutan, bank **bjb** telah merumuskan enam program prioritas RAKB sebagai strategi keberlanjutan yang mencakup target jangka pendek dan jangka panjang, yang mencerminkan tekad bank untuk mendukung pertumbuhan ekonomi yang ramah lingkungan dan inklusif. Program-program tersebut meliputi:

The vision and mission of supporting sustainable finance are realized through bank **bjb**'s role as the only Regional Development Bank representing the banking industry in achieving Net Zero Emission (NZE). bank **bjb** regularly reports its Sustainable Finance Action Plan (RAKB) following the provisions of POJK No. 51/POJK.03/2017. This report includes strategic directions focused on developing a financing portfolio for sustainable business activities, including increasing the green financing portfolio.

As part of its sustainable finance implementation, bank **bjb** has formulated six priority RAKB programs as part of its sustainability strategy, covering both short-term and long-term targets. These programs reflect the bank's commitment to supporting environmentally friendly and inclusive economic growth. The programs include:

## 6 Program Prioritas RAKB bank bjb

### 6 Priority RAKB Programs of bank bjb

#### Penyesuaian Tata Kelola Bank Sesuai dengan Prinsip Penerapan Keuangan Berkelanjutan

Bank Governance Adjustments in Line with the Principles of Sustainable Finance

#### Pengembangan Produk dan atau Jasa Keuangan Berkelanjutan

Development of Sustainable Financial Products and/or Services

#### Pengembangan Kapasitas Internal

Internal Capacity Development

#### Pengelolaan Lingkungan Internal yang Ramah Lingkungan

Management of an Environmentally Friendly Internal Environment

#### Peningkatan Ekonomi, Sosial, dan Perbaikan Lingkungan

Economic, Social, and Environmental Improvement

#### Peningkatan Literasi & Inklusi Keuangan yang Berkelanjutan terhadap Masyarakat dan Pelaku Industri

Enhancing Financial Literacy & Sustainable Financial Inclusion for the Community and Industry Players

bank **bjb** menegaskan komitmennya untuk memberikan kontribusi positif terhadap stabilitas sistem keuangan dengan mengintegrasikan pengelolaan risiko sosial dan lingkungan hidup ke dalam operasionalnya. Hal ini diwujudkan melalui pengembangan produk dan layanan keuangan yang sejalan dengan prinsip Keuangan Berkelanjutan, yang tidak hanya berorientasi pada keuntungan ekonomi tetapi juga berdampak positif bagi masyarakat dan lingkungan.

Dalam melaksanakan program kerja, bank **bjb** senantiasa mengedepankan prinsip kehati-hatian sebagai langkah preventif untuk memitigasi potensi risiko, serta menerapkan manajemen risiko yang komprehensif guna memastikan bahwa setiap kebijakan dan tindakan strategis sejalan dengan target dan jadwal yang telah ditetapkan. Dengan pendekatan ini, bank **bjb** berupaya mendukung terciptanya pertumbuhan ekonomi yang inklusif dan berkelanjutan.

bank **bjb** reaffirms its commitment to contributing positively to the stability of the financial system by integrating social and environmental risk management into its operations. This commitment is reflected in the development of financial products and services aligned with Sustainable Finance principles, which not only focus on economic profitability but also create positive social and environmental impacts.

In executing its work programs, bank **bjb** consistently upholds the principle of prudence as a preventive measure to mitigate potential risks. Additionally, the bank implements comprehensive risk management to ensure that every policy and strategic action aligns with the established targets and timelines. Through this approach, bank **bjb** aims to foster inclusive and sustainable economic growth.



# TENTANG LAPORAN INI

ABOUT THIS REPORT

**2024**

**Laporan Keberlanjutan**  
Sustainability Report





# Tentang Laporan Ini

About This Report

[GRI 2-3] [GRI 2-4] [GRI 3-2]



Untuk meningkatkan transparansi kepada publik, Perseroan secara konsisten menyusun dan menerbitkan laporan keberlanjutan setiap tahun. Langkah ini bertujuan untuk menyediakan informasi yang jelas dan mendetail mengenai kinerja keberlanjutan Perseroan kepada para pemangku kepentingan. Selain itu, penerbitan laporan secara rutin juga merupakan bentuk kepatuhan terhadap Peraturan Otoritas Jasa Keuangan (OJK) Nomor 51 Tahun 2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. Laporan Keberlanjutan bank **bjb** Tahun 2024 merupakan lanjutan dari Laporan Keberlanjutan bank **bjb** Tahun 2023 yang diterbitkan pada 4 Maret 2024. Laporan ini mencakup seluruh kinerja berkelanjutan Perseroan dari tanggal 1 Januari 2024 sampai 31 Desember 2024, periode yang sama dengan laporan keuangan perusahaan. [GRI 2-3]

To enhance transparency with the public, the Company consistently prepares and publishes a sustainability report annually. This initiative aims to provide clear and detailed information regarding the Company's sustainability performance to stakeholders. Additionally, the regular publication of this report is a form of compliance with the Financial Services Authority (OJK) Regulation Number 51 of 2017 on the Implementation of Sustainable Finance for Financial Institutions, Issuers, and Public Companies. The bank **bjb** 2024 Sustainability Report is a continuation of the bank **bjb** 2023 Sustainability Report, which was published on 4 March 2024. This report covers the Company's overall sustainability performance from 1 January 2024 to 31 December 2024, aligning with the company's financial reporting period. [GRI 2-3]





Penerbitan Laporan Keberlanjutan bank **bjb** 2024 bertujuan untuk memberikan keterbukaan kepada para pemangku kepentingan terkait informasi mengenai dampak ekonomi, sosial, lingkungan, serta tata kelola yang disebabkan oleh kegiatan operasional Perseroan. Laporan ini juga mencerminkan tanggung jawab bank **bjb** terhadap isu keberlanjutan melalui penerapan model tata kelola, nilai-nilai perusahaan, serta keterkaitan antara strategi dan komitmen bank **bjb** dalam mendukung pencapaian tujuan berkelanjutan.

Laporan Keberlanjutan bank **bjb** Tahun 2024 tidak memuat perubahan signifikan atas topik material yang disajikan, dan tidak terdapat penyajian kembali informasi, yang telah diberikan pada periode laporan sebelumnya. bank **bjb** mencatat tidak adanya umpan balik yang diterima pada periode laporan sebelumnya sehingga tidak ada tindak lanjut yang dilaksanakan. Dalam penyusunan laporan keberlanjutan, bank **bjb** memberikan informasi tentang kegiatan yang mencakup aspek ekonomi, sosial, lingkungan, dan tata kelola perseroan tanpa melibatkan perusahaan anak. bank **bjb** terus berusaha untuk meningkatkan kualitas informasi yang disampaikan dengan fokus pada transparansi dan ketepatan dalam setiap pelaporan. [GRI 2-2] [GRI 2-4] [GRI 3-2] [C.6] [G.3]

The publication of the bank **bjb** 2024 Sustainability Report aims to provide transparency to stakeholders regarding the economic, social, environmental, and governance impacts resulting from the Company's operational activities. This report also reflects bank **bjb**'s responsibility for sustainability issues through the implementation of governance models, corporate values, and the alignment between the Company's strategy and its commitment to supporting the achievement of sustainable goals.

The bank **bjb** 2024 Sustainability Report does not contain significant changes to the material topics presented, nor does it include any restatement of information provided in the previous reporting period. bank **bjb** recorded that no feedback was received during the previous reporting period; therefore, no follow-up actions were taken. In preparing the sustainability report, bank **bjb** provides information about its activities, covering economic, social, environmental, and governance aspects, without involving its subsidiaries. bank **bjb** continues to strive for improved information quality, focusing on transparency and accuracy in every report. [GRI 2-2] [GRI 2-4] [GRI 3-2] [C.6] [G.3]

# Standar Penyusunan Laporan

Reporting Standards

[G.4]



Peraturan Otoritas Jasa Keuangan (POJK) No. 51/ POJK.03/2017 tentang Penerapan Keuangan berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik dan Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.

Financial Services Authority Regulation (POJK) No. 51/ POJK.03/2017 on the Implementation of Sustainable Finance for Financial Institutions, Issuers, and Public Companies, and Financial Services Authority Circular Letter No. 16/SEOJK.04/2021 on the Format and Content of Annual Reports for Issuers or Public Companies



Standar Global Reporting Initiative (GRI)

Global Reporting Initiative (GRI) Standards

Dalam proses penyusunan laporan keberlanjutan, bank **bjb** menerapkan berbagai kebijakan, standar, dan inisiatif yang menjadi pedoman serta kerangka kerja utama. Langkah ini bertujuan untuk memastikan bahwa laporan keberlanjutan yang disusun mencerminkan kinerja ekonomi, sosial, lingkungan, serta dampak yang dihasilkan dengan cara yang transparan dan berkualitas. Sebagai bagian dari upaya memperkuat transparansi dan kualitas pelaporan, bank **bjb** telah mengadopsi awal International Financial Reporting Standards (IFRS) S1 dan S2 yang diterbitkan oleh International Sustainability Standards Board (ISSB). Adopsi ini menjadi bukti nyata komitmen bank **bjb** untuk mengikuti standar global dalam pelaporan keberlanjutan. Lebih jauh, langkah-langkah ini juga menunjukkan komitmen bank **bjb** dalam mendukung pencapaian *Sustainable Development Goals* (SDGs) dengan terus mengedepankan prinsip keberlanjutan.

In preparing the sustainability report, bank **bjb** applies various policies, standards, and initiatives that serve as guidelines and main frameworks. This ensures that the sustainability report transparently and qualitatively reflects the Company's economic, social, and environmental performance and impact. As part of its efforts to strengthen transparency and reporting quality, bank **bjb** has adopted the early implementation of International Financial Reporting Standards (IFRS) S1 and S2, issued by the International Sustainability Standards Board (ISSB). This adoption demonstrates bank **bjb**'s commitment to aligning with global sustainability reporting standards. Furthermore, these measures highlight the Company's commitment to supporting the Sustainable Development Goals (SDGs) by continuously upholding sustainability principles.



Laporan keberlanjutan ini disajikan dalam dua bahasa, yaitu Bahasa Indonesia dan Bahasa Inggris. Data keuangan yang disertakan dalam laporan telah diaudit oleh Kantor Akuntan Publik sebagai bagian dari proses penyusunan Laporan Tahunan bank **bjb**. Seluruh informasi keuangan disajikan dalam mata uang rupiah, kecuali dinyatakan lain. Data kuantitatif disusun dengan mengacu pada prinsip daya banding (*comparability*) untuk minimal dua tahun terakhir, sehingga memudahkan para pemangku kepentingan dalam menganalisis tren kinerja bank **bjb**. Selain tersedia dalam versi cetak, laporan ini juga dapat diakses dan diunduh dalam format digital melalui situs resmi bank **bjb** di <https://www.bankbjb.co.id/>.

This sustainability report is available in two languages: Indonesian and English. The financial data included in this report has been audited by a Public Accounting Firm as part of the preparation process for the bank **bjb** Annual Report. All financial information is presented in Indonesian Rupiah (IDR) unless stated otherwise. Quantitative data is compiled based on the principle of comparability, covering at least the last two years, allowing stakeholders to analyze bank **bjb**'s performance trends. In addition to the printed version, this report is also available in digital format, which can be accessed and downloaded from the official bank **bjb** website at <https://www.bankbjb.co.id/>.

## Review dan Assurance

[GRI 2-5] [GRI 2-14] [G.1]

Guna memastikan bahwa seluruh topik material yang disajikan pada laporan keberlanjutan telah disajikan dengan lengkap dan sesuai dengan isu-isu material Perseroan, laporan ini telah dikaji, disetujui, dan ditandatangani oleh seluruh Dewan Komisaris dan Direksi seperti tertera pada halaman 22-23. Laporan Keberlanjutan bank **bjb** Tahun 2024 telah melalui proses verifikasi oleh pihak independen, yaitu PT CBC Global Indonesia yang memiliki sertifikasi *Certified Sustainability Reporting Assurer* (CSRA) dari Institute of Certified Sustainability Practitioners (ICSP). Verifikasi oleh pihak independen menjadi bukti bahwa data dan informasi yang terdapat dalam laporan telah menggambarkan kebenaran dan konsisten. Proses verifikasi ini diharapkan dapat meningkatkan tingkat kepercayaan dari pemangku kepentingan dan masyarakat luas.

Proses pemilihan *vendor* melibatkan evaluasi dan persetujuan berjenjang dari eksekutif senior dan pihak eksekutif lainnya. Pemilihan dilakukan dengan mempertimbangkan parameter-parameter yang relevan dan komprehensif. Dalam memilih

## Review and Assurance

[GRI 2-5] [GRI 2-14] [G.1]

To ensure that all material topics presented in the sustainability report are comprehensive and aligned with the Company's material issues, this report has been reviewed, approved, and signed by the Board of Commissioners and Board of Directors, as stated on pages 22-23. The bank **bjb** 2024 Sustainability Report has undergone an independent verification process conducted by PT CBC Global Indonesia, a firm certified as a *Certified Sustainability Reporting Assurer* (CSRA) by the Institute of Certified Sustainability Practitioners (ICSP). Independent verification serves as proof that the data and information in this report are accurate and consistent. This verification process is expected to enhance stakeholder and public trust in bank **bjb**'s sustainability commitments.

The vendor selection process involved multi-level evaluation and approval by senior executives and other key decision-makers. The selection was conducted based on relevant and comprehensive parameters. In choosing an independent external



assurance independen dari pihak eksternal, Perseroan berpegang pada *Standard Operating Procedure* (SOP) Pengadaan Barang/Jasa No. 0423/SK-DIR-UMU/2023 tanggal 6 November 2023 dan 0523/SK-DIR-UMU/2023 tanggal 29 Desember 2023. Pihak *assurance*, yaitu PT CBC Global Indonesia, adalah badan sertifikasi yang telah terdaftar sebagai AA1000AS *Licensed Providers*. Penjamin independen eksternal ini telah dipastikan tidak memiliki hubungan khusus apa pun dengan pihak bank **bjb**.

Dalam pelaksanaannya, proses pengadaan barang dan jasa yang berwawasan lingkungan dilakukan dengan mengutamakan efisiensi dan efektivitas. SOP Pengadaan Barang dan Jasa diterapkan berdasarkan prinsip-prinsip ramah lingkungan yang terintegrasi ke dalam dokumen pemilihan. Contohnya, mencantumkan persyaratan khusus yang mendorong pemanfaatan sumber daya alam secara bijaksana serta mendukung upaya pelestarian lingkungan sesuai dengan kebutuhan pekerjaan.

assurance provider, the Company adheres to the *Standard Operating Procedure* (SOP) for Procurement of Goods/Services No. 0423/SK-DIR-UMU/2023 (dated 6 November 2023) and No. 0523/SK-DIR-UMU/2023 (dated 29 December 2023). The assurance provider, PT CBC Global Indonesia, is a certified body registered as an AA1000AS *Licensed Provider*. This external independent assurance has been confirmed to have no special relationship with bank **bjb**.

In practice, the procurement of environmentally friendly goods and services is carried out with a focus on efficiency and effectiveness. The Goods and Services Procurement SOP incorporates environmental sustainability principles into the selection documents. For example, it includes specific requirements encouraging responsible natural resource utilization and promoting environmental conservation efforts following project needs.

## Poin Kontak [GRI 2-1] [GRI 2-3] [GRI 2-26]

bank **bjb** sangat menghargai setiap masukan dan komentar yang Anda berikan terkait laporan keberlanjutan kami. Silakan sampaikan masukan dan komentar Anda melalui:

### CORPORATE SECRETARY

Menara bank **bjb** | Kantor Pusat  
Jl. Naripan No. 12—14, Bandung 40111  
Telepon : +6222 4234868  
Faks. : +6222 4206099  
Surel : [corsecbjb@bankbjb.co.id](mailto:corsecbjb@bankbjb.co.id)  
Situs Web : [www.bankbjb.co.id](http://www.bankbjb.co.id)

## Contact Information [GRI 2-1] [GRI 2-3] [GRI 2-26]

bank **bjb** highly values any feedback and comments you may have regarding our sustainability report. Please share your feedback and comments through:

### CORPORATE SECRETARY

Menara bank **bjb** | Head Office  
Jl. Naripan No. 12—14, Bandung 40111  
Phone : +6222 4234868  
Fax. : +6222 4206099  
Email : [corsecbjb@bankbjb.co.id](mailto:corsecbjb@bankbjb.co.id)  
Website : [www.bankbjb.co.id](http://www.bankbjb.co.id)



# Proses Penetapan Konten Laporan

Report Determination Process

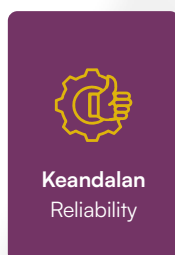
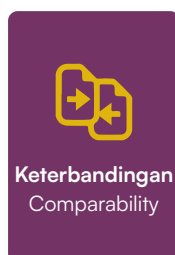
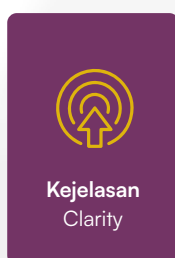
[GRI 3-1] [GRI 3-2]

Sesuai dengan panduan standar GRI, bank **bjb** menjalankan serangkaian proses dalam menentukan isi laporan. Proses ini menjadi elemen penting dalam penyusunan laporan keberlanjutan. Penetapan isi laporan tersebut mengacu pada 4 (empat) prinsip utama:

1. Konteks keberlanjutan, dalam hal ini bank **bjb** melihat isu-isu keberlanjutan dari sisi internal (*inward looking*) dan eksternal (*outward looking*). Perseroan berkomitmen untuk berada dalam arus utama keberlanjutan, baik skala nasional maupun internasional, untuk mewujudkan pembangunan berkelanjutan;
2. Materialitas, yaitu memperhatikan dampak ekonomi, sosial, dan lingkungan operasi perusahaan yang sesuai dengan kepentingan seluruh pemangku kepentingan bank **bjb** dalam pengambilan keputusan;
3. Kelengkapan, yaitu memastikan bahwa topik-topik keberlanjutan pada laporan disajikan secara lengkap mencakup data kualitatif dan kuantitatif; dan
4. Keterlibatan pemangku kepentingan, yakni memastikan bahwa seluruh masukan pemangku kepentingan yang relevan telah dilibatkan.

In accordance with the GRI standard guidelines, bank **bjb** follows a series of processes to determine the content of the report. This process is a crucial element in the preparation of the sustainability report. The determination of the report content is based on 4 (four) key principles:

1. Sustainability Context — bank **bjb** considers sustainability issues from both an internal (inward-looking) and external (outward-looking) perspective. The company is committed to mainstreaming sustainability at both the national and international levels to support sustainable development.
2. Materiality — Focusing on the economic, social, and environmental impacts of the company's operations that are relevant to all bank **bjb** stakeholders in their decision-making process.
3. Completeness — Ensuring that sustainability topics in the report are presented comprehensively, including both qualitative and quantitative data.
4. Stakeholder Engagement — Ensuring that all relevant stakeholder inputs are taken into account.



## Identifikasi | Identification

Pengumpulan data dan identifikasi aspek material  
Data collection and identification of material



## Prioritas | Priorities

Membuat prioritas aspek material  
Prioritizing of material aspects



## Tinjauan | Review

Corporate Secretary melakukan tinjauan terhadap tulisan  
Corporate Secretary conducts a review of the text



## Validasi | Validation

Melakukan validasi kelengkapan data dan informasi lainnya  
Verify the completeness of data and other information

## Proses Penilaian Materialitas

Materiality Assessment Process

[GRI 3-1]

bank **bjb** menerapkan prinsip materialitas ganda (*double materiality*) dalam menentukan topik material. Prinsip ini memungkinkan bank **bjb** untuk tidak hanya mengevaluasi faktor keberlanjutan yang mendukung penciptaan nilai jangka panjang, tetapi juga menganalisis hubungan timbal balik antara dampak eksternal perusahaan terhadap masyarakat dan lingkungan serta dampak internal terhadap nilai perusahaan.

Dalam mengidentifikasi isu material, bank **bjb** mengacu pada GRI Universal Standards 2021 terbaru dan AA1000 Accountability Principle Standard yang meliputi prinsip materialitas, inklusivitas, responsivitas, serta dampak. Selain itu, Perseroan juga menilai dampak setiap isu material terhadap aspek ekonomi, lingkungan, dan hak asasi manusia. Hasil penilaian materialitas ini menjadi landasan utama dalam menyusun strategi keberlanjutan perusahaan sekaligus sebagai referensi dalam pengungkapan informasi.

Proses penilaian materialitas ini telah melalui verifikasi pihak ketiga independen, yaitu PT CBC Global Indonesia, untuk memastikan kredibilitas dan akurasi proses materialitas ganda serta pemilihan topik material. Melalui proses verifikasi ini, bank **bjb** menjamin bahwa metodologi yang digunakan dalam mengidentifikasi dan memprioritaskan isu keberlanjutan telah diverifikasi secara independen, sehingga memberikan keyakinan tambahan kepada pemangku kepentingan terkait keabsahan dan transparansi proses tersebut.

bank **bjb** applies the double materiality principle in determining material topics. This principle enables bank **bjb** not only to evaluate sustainability factors that support long-term value creation but also to analyze the reciprocal relationship between the company's external impacts on society and the environment, as well as its internal impact on corporate value.

To identify material issues, bank **bjb** refers to the latest GRI Universal Standards 2021 and the AA1000 Accountability Principle Standard, which include the principles of materiality, inclusivity, responsiveness, and impact. Additionally, the company assesses the impact of each material issue on economic, environmental, and human rights aspects. The results of this materiality assessment serve as the primary foundation for shaping the company's sustainability strategy and as a reference for information disclosure.

This materiality assessment process has been verified by an independent third party, PT CBC Global Indonesia, to ensure the credibility and accuracy of the double materiality process and material topic selection. Through this verification process, bank **bjb** guarantees that the methodology used to identify and prioritize sustainability issues has been independently assessed, thereby providing stakeholders with additional assurance regarding the validity and transparency of the process.





## Rangkuman Proses Penilaian *Double Materiality*

Summary of the Double Materiality Assessment

| Langkah 1<br>Step 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Langkah 2<br>Step 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Langkah 3<br>Step 3                                                                                                                                                                                                                                                                                                                                                                                             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Identifikasi Isu Keberlanjutan</b> <ol style="list-style-type: none"> <li>Mengidentifikasi dan menyaring isu keberlanjutan dilakukan dengan membandingkan praktik dengan rekan industri (<i>benchmarking</i>), merujuk pada standar global seperti GRI, OJK, SASB, ESRS, dan IFRS, serta mempertimbangkan penilaian dari lembaga pemeringkat ESG seperti MSCI, S&amp;P Global, Sustainalytics, dan CDP. Proses ini juga mengacu pada laporan sebelumnya serta masukan dari pemangku kepentingan.</li> <li>Isu-isu yang telah terkumpul kemudian dijadikan dasar untuk menyusun kuesioner yang didistribusikan kepada pemangku kepentingan. Kuesioner ini bertujuan untuk mengumpulkan pandangan mereka mengenai signifikansi dan prioritas dari isu-isu tersebut.</li> </ol> | <b>Penilaian Isu Keberlanjutan</b> <p>Berdasarkan hasil kuesioner, penilaian materialitas dilakukan dengan pendekatan <i>double materiality</i>, yang mencakup:</p> <ol style="list-style-type: none"> <li><b>Materialitas Lingkungan dan Sosial:</b> Penilaian ini menitikberatkan pada dampak isu-isu yang teridentifikasi terhadap pemangku kepentingan eksternal, termasuk lingkungan dan masyarakat</li> <li><b>Materialitas Finansial:</b> Tahapan ini mengevaluasi dampak potensial dari isu-isu keberlanjutan terhadap kinerja keuangan perusahaan dan keberlangsungan bisnisnya.</li> </ol> | <b>Tinjauan dan Persetujuan Topik Material</b> <p>Hasil dari penilaian materialitas kemudian dilaporkan kepada Grup ESG yang berada di bawah SEVP Enterprise Risk, kemudian diteruskan kepada Direksi. Topik-topik yang dianggap material untuk penciptaan nilai (<i>value creation</i>) kemudian diselaraskan dengan strategi perusahaan serta dianalisis relevansinya terhadap risiko dan peluang bisnis.</p> |
| <b>Identification of Sustainability Issues</b> <ol style="list-style-type: none"> <li>Sustainability issues are identified and screened through benchmarking with industry peers, referencing global standards such as GRI, OJK, SASB, ESRS, and IFRS, and considering evaluations from ESG rating agencies including MSCI, S&amp;P Global, Sustainalytics, and CDP. This process also takes into account previous reports and stakeholder feedback.</li> <li>The identified issues serve as the basis for developing a questionnaire, which is then distributed to stakeholders. The questionnaire aims to gather their insights on the significance and priority of these issues.</li> </ol>                                                                                  | <b>Sustainability Issue Assessment</b> <p>Based on the questionnaire results, a double materiality approach is used to assess materiality, covering:</p> <ol style="list-style-type: none"> <li><b>Environmental and Social Materiality:</b> Evaluates the impact of identified issues on external stakeholders, including the environment and society.</li> <li><b>Financial Materiality:</b> Assesses the potential impact of sustainability issues on the company's financial performance and business oc.</li> </ol>                                                                             | <b>Review and Approval of Material Topics</b> <p>The results of the materiality assessment are reported to the ESG Group under the SEVP Enterprise Risk and then forwarded to the Board of Directors. Material topics identified as essential for value creation are aligned with the company's strategy and analyzed for their relevance to business risks and opportunities.</p>                              |

## Matriks Materialitas

### Materiality Matrix



Topik Material ESG yang menjadi prioritas:

Priority ESG Material Topics:

| No. | Materialitas   Materiality Topics                                                                                       |
|-----|-------------------------------------------------------------------------------------------------------------------------|
| 1.  | Kepuasan, Komunikasi, dan Keamanan Pelanggan<br>Customer Satisfaction, Communication, and Security                      |
| 2.  | Etika Bisnis dan Pedoman Perilaku<br>Business Ethics and Code of Conduct                                                |
| 3.  | Pemberdayaan Pegawai dan Kesejahteraan yang Setara<br>Employee Empowerment and Equal Well-Being                         |
| 4.  | Kepatuhan, Transparansi, dan Akuntabilitas dalam Tata Kelola<br>Compliance, Transparency, and Governance Accountability |
| 5.  | Aksesibilitas dan Keberlanjutan Produk<br>Product Accessibility and Sustainability                                      |
| 6.  | Pengelolaan iklim dan jejak lingkungan operasional<br>Climate Management and Operational Environmental Footprint        |
| 7.  | Pengembangan Masyarakat<br>Community Development                                                                        |

Topik material yang ditetapkan memiliki jumlah yang berbeda dengan laporan sebelumnya yang berjumlah 24 topik, namun Perseroan memastikan 24 topik tersebut tetap tercakup dalam laporan keberlanjutan ini. Dalam laporan sebelumnya, Perseroan mencatat tidak adanya umpan balik yang diterima sehingga tidak ada tindak lanjut yang dilakukan. [GRI 3-2] [G.3]

The number of material topics identified in this report differs from the previous report, which covered 24 material topics. However, bank **bjb** ensures that all 24 topics remain covered within this sustainability report. In the previous report, the company noted that no feedback was received, and therefore, no follow-up actions were taken. [GRI 3-2] [G.3]



# Pelibatan Pemangku Kepentingan

## Stakeholder Engagement

[GRI 2-12] [GRI 2-29] [GRI 3-3] [E.4] [FS2]

Pemangku kepentingan memiliki peran yang krusial dalam upaya mengoptimalkan kinerja usaha Perseroan. bank **bjb** secara konsisten melakukan identifikasi dan analisis yang komprehensif terkait pelibatan para pemangku kepentingan agar pengelolaannya dapat berjalan secara optimal. Perseroan senantiasa melakukan komunikasi dua arah yang disesuaikan dengan karakteristik dan kebutuhan masing-masing kelompok demi mendorong partisipasi aktif dari setiap pemangku kepentingan dalam setiap proses bisnis perseroan.

Perseroan melakukan identifikasi dan pemetaan terhadap pemangku kepentingan berdasarkan kriteria AA1000SES (*Stakeholder Engagement Standard*) guna menjalankan pelibatan yang efektif dan sesuai dengan kepentingan serta kebutuhan masing-masing pihak. Pemangku kepentingan Perseroan dipetakan ke dalam 6 (enam) kelompok berikut:

Stakeholders play a crucial role in optimizing the company's business performance. bank **bjb** consistently conducts comprehensive identification and analysis to ensure effective stakeholder engagement. The company maintains two-way communication tailored to the characteristics and needs of each stakeholder group to encourage active participation in all business processes.

The company identifies and maps stakeholders based on AA1000SES (Stakeholder Engagement Standard) criteria to ensure effective engagement that aligns with the interests and needs of each party. bank **bjb** categorizes its stakeholders into the following six groups:

|                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Dependency (D)</b></p> <p>Adanya ketergantungan pada seseorang atau sebuah organisasi, atau sebaliknya</p> <p>The level of dependence on a person or an organization, or vice versa</p>                                                                                                                                          | <p><b>Influence (I)</b></p> <p>Seseorang atau sebuah organisasi memiliki pengaruh terhadap Bank atau strategi atau kebijakan pemangku kepentingan lain</p> <p>A person or an organization exerting influence over the Bank or the strategies or policies of other stakeholders</p>     | <p><b>Responsibility (R)</b></p> <p>Adanya tanggung jawab legal, komersial, atau etika terhadap seseorang atau organisasi</p> <p>Any legal, commercial, or ethical responsibility to a person or organization</p>    |
| <p><b>Diverse Perspective (DP)</b></p> <p>Seseorang atau sebuah organisasi memiliki pandangan yang berbeda yang dapat memengaruhi situasi dan mendorong adanya aksi yang tidak ada sebelumnya</p> <p>A person or an organization with different views that can influence a situation and prompt action where there was none before</p> | <p><b>Tension (T)</b></p> <p>Seseorang atau sebuah organisasi memiliki pengaruh terhadap Bank terkait isu ekonomi, sosial, atau lingkungan tertentu</p> <p>A person or an organization exerting influence over the Bank regarding certain economic, social or environmental issues</p> | <p><b>Proximity (P)</b></p> <p>Seseorang atau sebuah organisasi memiliki kedekatan geografis dan operasional dengan Bank</p> <p>A person or an organization with geographic or operational proximity to the Bank</p> |

Tabel Pelibatan Pemangku Kepentingan [GRI 3-1] [GRI 3-3]

Stakeholder Engagement Table

| Pemangku Kepentingan<br>Stakeholder | Dasar Penetapan<br>Basic for Determination | Perhatian Utama Pemangku Kepentingan<br>Key Stakeholder Concerns                                                                                                                                                                                                | Metode Pelibatan<br>Engagement Methods                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Frekuensi Pelibatan<br>Engagement Frequency | Topik LST yang Dicapuk<br>Covered ESG Topics |
|-------------------------------------|--------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|----------------------------------------------|
| Pegawai<br>Employees                | D, R, T, I, P                              | <ul style="list-style-type: none"> <li>• Kesejahteraan</li> <li>• Kesehatan dan keselamatan kerja</li> <li>• Pelatihan dan pengembangan</li> <li>• Employee well-being</li> <li>• Occupational health and safety</li> <li>• Training and development</li> </ul> | <ul style="list-style-type: none"> <li>• Rapat reguler</li> <li>• HC Cares</li> <li>• Email dan/atau email blast</li> <li>• Divisi Change Management Office</li> <li>• Komunikasi internal</li> <li>• Laporan tahunan dan/atau laporan keberlanjutan</li> <li>• Pelatihan</li> <li>• Pelatihan berbasis web (e-learning)</li> <li>• Lokakarya</li> <li>• Seremoni pemberian penghargaan</li> <li>• Berita internal seputar bank bjb</li> <li>• Serikat Karyawan</li> <li>• Agen perubahan</li> <li>• bjb club</li> <li>• Regular meetings</li> <li>• HC Cares</li> <li>• Emails and/or email blasts</li> <li>• Change Management Office Division</li> <li>• Internal communication</li> <li>• Annual and/or sustainability reports</li> <li>• Training</li> <li>• Web-based training (e-learning)</li> <li>• Workshops</li> <li>• Award ceremonies</li> <li>• Internal news about bank bjb</li> <li>• Employee union</li> <li>• Change agents</li> <li>• bjb club</li> </ul> | Sesuai dengan kebutuhan<br>As needed        | Sosial<br>Social                             |





| Pemangku Kepentingan<br>Stakeholder | Dasar Penetapan<br>Basic for Determination | Perhatian Utama Pemangku Kepentingan<br>Key Stakeholder Concerns                                                                                                                                                                         | Metode Pelibatan<br>Engagement Methods                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Frekuensi Pelibatan<br>Engagement Frequency | Topik LST yang Dicapuk<br>Covered ESG Topics |
|-------------------------------------|--------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|----------------------------------------------|
| Pemasok<br>Suppliers                | D, R, T, I, P                              | <ul style="list-style-type: none"> <li>Kemitraan saling menguntungkan</li> <li>Mutually beneficial partnerships</li> </ul>                                                                                                               | <ul style="list-style-type: none"> <li>Kampanye</li> <li>Komunikasi media sosial</li> <li>Acara-acara sponsor</li> <li>Laporan keberlanjutan</li> <li>Laporan tahunan</li> <li>Program peningkatan kemampuan</li> <li>Pelaksanaan program dan dana CSR</li> <li>Pembahasan isu sosial dan lingkungan</li> <li>Campaigns</li> <li>Social media communication</li> <li>Sponsorship events</li> <li>Sustainability reports</li> <li>Annual reports</li> <li>Capability enhancement programs</li> <li>CSR program implementation and funding</li> <li>Discussions on social and environmental issues</li> </ul> | Sesuai dengan kebutuhan<br>As needed        | Sosial<br>Social                             |
| Media                               | T, I, DP                                   | <ul style="list-style-type: none"> <li>Keterbukaan informasi yang relevan</li> <li>Informasi kinerja dan aktivitas bank</li> <li>Transparency of relevant information</li> <li>Performance and activity updates from the bank</li> </ul> | <ul style="list-style-type: none"> <li>Pemberitaan/ siaran pers</li> <li>Press releases/ news coverage</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Sesuai dengan kebutuhan<br>As needed        | Sosial<br>Social                             |

| Pemangku Kepentingan<br>Stakeholder                                                              | Dasar Penetapan<br>Basic for Determination | Perhatian Utama Pemangku Kepentingan<br>Key Stakeholder Concerns                                                                                      | Metode Pelibatan<br>Engagement Methods                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Frekuensi Pelibatan<br>Engagement Frequency                             | Topik LST yang Dicakup<br>Covered ESG Topics                   |
|--------------------------------------------------------------------------------------------------|--------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|----------------------------------------------------------------|
| Pemerintah dan Otoritas Jasa Keuangan (OJK)<br>Government and Financial Services Authority (OJK) | D, R, T, I, DP, P                          | <ul style="list-style-type: none"> <li>Kepatuhan terhadap peraturan perundangan yang relevan</li> <li>Compliance with relevant regulations</li> </ul> | <ul style="list-style-type: none"> <li>Peraturan Perusahaan dan regulasi</li> <li>Laporan Triwulan kepada OJK</li> <li>Tinjauan atas peraturan perundang-undangan</li> <li>Laporan audit dan kepatuhan</li> <li>Pelatihan dengan OJK terkait Regulasi Manajemen Risiko Likuiditas dan PSAK</li> <li>Corporate regulations and compliance</li> <li>Quarterly reports to OJK</li> <li>Legislative review</li> <li>Audit and compliance reports</li> <li>Training with OJK on Liquidity Risk Managemet Regulations and PSAK</li> </ul> | Satu tahun sekali atau sesuai dengan kebutuhan<br>Annually or as needed | Ekonomi, Sosial, Lingkungan<br>Economic, Social, Environmental |



| Pemangku Kepentingan<br>Stakeholder | Dasar Penetapan<br>Basic for Determination | Perhatian Utama Pemangku Kepentingan<br>Key Stakeholder Concerns                                                                                                                                                                                                                                                                                                  | Metode Pelibatan<br>Engagement Methods                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Frekuensi Pelibatan<br>Engagement Frequency                                                                                                          | Topik LST yang Dicapuk<br>Covered ESG Topics |
|-------------------------------------|--------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| Nasabah<br>Customers                | D, R, I, P                                 | <ul style="list-style-type: none"> <li>• Pelayanan prima</li> <li>• Privasi pelanggan</li> <li>• Excellent service</li> <li>• Customer privacy</li> </ul>                                                                                                                                                                                                         | <ul style="list-style-type: none"> <li>• Komunikasi dengan kantor cabang</li> <li>• Informasi di situs web</li> <li>• Laporan tahunan</li> <li>• Laporan keberlanjutan</li> <li>• Komunikasi media sosial</li> <li>• Whatsapp blast</li> <li>• Kanal-kanal perbankan</li> <li>• Survei kepuasan nasabah</li> <li>• Pertemuan nasabah</li> <li>• Branch office communication</li> <li>• Website information</li> <li>• Annual reports</li> <li>• Sustainability reports</li> <li>• Social media communication</li> <li>• WhatsApp blasts</li> <li>• Banking channels</li> <li>• Customer satisfaction surveys</li> <li>• Customer meetings</li> </ul> | Sesuai dengan kebutuhan<br><b>As needed</b>                                                                                                          | Sosial<br><b>Social</b>                      |
| Pemegang Saham<br>Shareholders      | D, R, I, P                                 | <ul style="list-style-type: none"> <li>• Kinerja keuangan</li> <li>• Informasi terkini tentang aksi dan arahan strategis bank</li> <li>• Kinerja nonfinansial bank</li> <li>• Tata kelola</li> <li>• Financial performance</li> <li>• Updates on corporate actions and strategic directions</li> <li>• Non-financial performance</li> <li>• Governance</li> </ul> | <ul style="list-style-type: none"> <li>• Rapat tahunan</li> <li>• Laporan tahunan, semester, dan triwulan</li> <li>• Temu investor</li> <li>• Temu analis</li> <li>• Annual meetings</li> <li>• Annual, semi-annual, and quarterly reports</li> <li>• Investor meetings</li> <li>• Analyst briefings</li> </ul>                                                                                                                                                                                                                                                                                                                                      | Satu tahun sekali, enam bulan sekali, tiga bulan sekali, dan/atau sesuai dengan kebutuhan<br><b>Annually, semi-annually, quarterly, or as needed</b> | Ekonomi, Sosial<br><b>Economic, Social</b>   |

| Pemangku Kepentingan<br>Stakeholder                                           | Dasar Penetapan<br>Basic for Determination | Perhatian Utama Pemangku Kepentingan<br>Key Stakeholder Concerns                                                                                                                                                                                             | Metode Pelibatan<br>Engagement Methods                                                                                                                                                                                                               | Frekuensi Pelibatan<br>Engagement Frequency                                                                                               | Topik LST yang Dicapuk<br>Covered ESG Topics                   |
|-------------------------------------------------------------------------------|--------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|
| Lembaga Swadaya Masyarakat/<br>Penerima manfaat CSR<br>NGOs/CSR Beneficiaries | D, R, I, P                                 | <ul style="list-style-type: none"> <li>• Peningkatan kualitas hidup masyarakat</li> <li>• Pelaksanaan program sosial dan lingkungan</li> <li>• Improving community quality of life</li> <li>• Implementation of social and environmental programs</li> </ul> | <ul style="list-style-type: none"> <li>• Kemitraan strategis</li> <li>• Pertemuan dan diskusi</li> <li>• Pelaporan keberlanjutan</li> <li>• Strategic Partnership</li> <li>• Meetings and Discussions</li> <li>• Sustainability Reporting</li> </ul> | Sesuai dengan kebutuhan<br>As needed                                                                                                      | Sosial, Lingkungan<br>Social, Environmental                    |
| Koperasi Pegawai<br>Employee Cooperative                                      | D, T, I, P                                 | <ul style="list-style-type: none"> <li>• Kemitraan saling menguntungkan</li> <li>• Mutually beneficial partnerships</li> </ul>                                                                                                                               | <ul style="list-style-type: none"> <li>• Rapat Anggota Tahunan</li> <li>• Annual General Meeting</li> </ul>                                                                                                                                          | Satu tahun sekali atau sesuai dengan kebutuhan<br>Annually or as needed                                                                   | Sosial<br>Social                                               |
| Asesor Independen<br>Independent Assessors                                    | D, R, I, P                                 | <ul style="list-style-type: none"> <li>• Pengungkapan informasi yang relevan</li> <li>• Kinerja nonkeuangan</li> <li>• Transparency of relevant information</li> <li>• Non-financial performance</li> </ul>                                                  | <ul style="list-style-type: none"> <li>• Penilaian</li> <li>• Audit</li> <li>• Kuesioner</li> <li>• Wawancara</li> <li>• Assessments</li> <li>• Audits</li> <li>• Questionnaires</li> <li>• Interviews</li> </ul>                                    | Satu tahun sekali, enam bulan sekali, tiga bulan sekali, dan/ sesuai dengan kebutuhan<br>Annually, semi-annually, quarterly, or as needed | Ekonomi, Sosial, Lingkungan<br>Economic, Social, Environmental |

Pelibatan pemangku kepentingan dalam menentukan topik material bertujuan untuk mengidentifikasi isu-isu keberlanjutan, dampak aktual dan potensial, dan menentukan tindakan pencegahan serta mitigasi atas potensi dampak negatif. [GRI 2-29]

Berdasarkan kriteria yang sudah dipetakan, bank **bjb** melakukan pelibatan (*engagement*) terhadap para pemangku kepentingan, termasuk merespons perhatian utama mereka terhadap isu-isu keberlanjutan yang material bagi bank **bjb**. Tabel di bawah ini menggambarkan upaya, metode pelibatan pemangku kepentingan, serta batasan (*boundary*) topik materialitas bank **bjb** tahun 2024:

Stakeholder engagement in determining material topics aims to identify sustainability issues, assess actual and potential impacts, and establish preventive and mitigation measures for potential negative effects. [GRI 2-29]

Based on mapped criteria, bank **bjb** engages with stakeholders and responds to key concerns regarding material sustainability issues relevant to the bank. The table below outlines engagement efforts, stakeholder engagement methods, and boundaries of bank **bjb**'s 2024 materiality topics:





# Topik Material dan Batasannya

Material Topics and Boundaries

[GRI 3-1] [GRI 3-2] [GRI 3-3]

| Fokus Area<br>Focus Area                                                                    | Isu Terkait<br>Related Issues                                                                                                                                                                                                                                                                            | Batasan dan Signifikansi<br>Dampak Aktual terhadap<br>LST dan HAM<br>Boundaries and<br>Significance of Actual<br>Impact on ESG & Human<br>Rights |                       | Signifikansi<br>Dampak<br>Potensial<br>terhadap LST<br>dan HAM<br>Significance of<br>Potential Impact<br>on ESG & Human<br>Rights | Prioritas<br>Priority |
|---------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------|-----------------------|
|                                                                                             |                                                                                                                                                                                                                                                                                                          | Internal<br>Internal                                                                                                                             | Eksternal<br>External |                                                                                                                                   |                       |
| Memperkuat<br>Tata Kelola<br>Keberlanjutan<br>Strengthening<br>Sustainability<br>Governance | Komposisi Badan Tata<br>Kelola Tertinggi dan<br>Komitenya<br>Composition of the<br>Highest Governance<br>Body and Its<br>Committees                                                                                                                                                                      | ✓                                                                                                                                                |                       | Sangat Mungkin<br>Highly Likely                                                                                                   | Tinggi<br>High        |
|                                                                                             | Struktur Tata Kelola<br>Governance Structure                                                                                                                                                                                                                                                             | ✓                                                                                                                                                |                       | Sangat Mungkin<br>Highly Likely                                                                                                   | Tinggi<br>High        |
|                                                                                             | Proses Nominasi,<br>Pendelegasian<br>Wewenang, Pelatihan,<br>Evaluasi Kinerja, dan<br>Kebijakan Remunerasi<br>Badan Tata Kelola<br>Tertinggi<br>Nomination Process,<br>Delegation of Authority,<br>Training, Performance<br>Evaluation, and<br>Remuneration Policy<br>for the Highest<br>Governance Body | ✓                                                                                                                                                |                       | Sangat Mungkin<br>Highly Likely                                                                                                   | Tinggi<br>High        |
|                                                                                             | Keefektifan Program<br>Manajemen Risiko<br>Effectiveness of Risk<br>Management Programs                                                                                                                                                                                                                  | ✓                                                                                                                                                |                       | Sangat Mungkin<br>Highly Likely                                                                                                   | Tinggi<br>High        |
| Meningkatkan<br>Kinerja<br>Lingkungan<br>Enhancing<br>Environmental<br>Performance          | Risiko dan Peluang<br>Perubahan Iklim<br>Climate Change Risks<br>and Opportunities                                                                                                                                                                                                                       | ✓                                                                                                                                                | ✓                     | Mungkin<br>Likely                                                                                                                 | Medium<br>Medium      |
|                                                                                             | Gerakan Tanpa Kertas<br>Paperless Movement                                                                                                                                                                                                                                                               | ✓                                                                                                                                                | ✓                     | Mungkin<br>Likely                                                                                                                 | Medium<br>Medium      |
|                                                                                             | Penggunaan Energi<br>Energy Use                                                                                                                                                                                                                                                                          | ✓                                                                                                                                                | ✓                     | Mungkin<br>Likely                                                                                                                 | Medium<br>Medium      |
|                                                                                             | Emisi Gas Rumah Kaca<br>Greenhouse Gas<br>Emissions                                                                                                                                                                                                                                                      | ✓                                                                                                                                                | ✓                     | Mungkin<br>Likely                                                                                                                 | Medium<br>Medium      |

| Fokus Area<br>Focus Area                                                                                                                               | Isu Terkait<br>Related Issues                                                                           | Batasan dan Signifikansi<br>Dampak Aktual terhadap<br>LST dan HAM<br>Boundaries and<br>Significance of Actual<br>Impact on ESG & Human<br>Rights |                       | Signifikansi<br>Dampak<br>Potensial<br>terhadap LST<br>dan HAM<br>Significance of<br>Potential Impact<br>on ESG & Human<br>Rights | Prioritas<br>Priority |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------|-----------------------|
|                                                                                                                                                        |                                                                                                         | Internal<br>Internal                                                                                                                             | Eksternal<br>External |                                                                                                                                   |                       |
| Menyelaraskan<br>Pertumbuhan<br>Berkelanjutan<br>bagi Pegawai dan<br>Masyarakat<br>Aligning<br>Sustainable<br>Growth for<br>Employees and<br>Community | Dampak Ekonomi Tidak<br>Langsung<br>Indirect Economic<br>Impact                                         | ✓                                                                                                                                                | ✓                     | Mungkin<br>Likely                                                                                                                 | Medium<br>Medium      |
|                                                                                                                                                        | Pengelolaan dan<br>Penyaluran Dana CSR<br>CSR Fund Management<br>and Distribution                       | ✓                                                                                                                                                | ✓                     | Mungkin<br>Likely                                                                                                                 | Medium<br>Medium      |
|                                                                                                                                                        | Kepuasan Pegawai<br>Employee Satisfaction                                                               | ✓                                                                                                                                                |                       | Sangat Mungkin<br>Highly Likely                                                                                                   | Tinggi<br>High        |
|                                                                                                                                                        | Keberagaman dan<br>Kesesetaraan Pegawai<br>Employee Diversity and<br>Equality                           | ✓                                                                                                                                                |                       | Sangat Mungkin<br>Highly Likely                                                                                                   | Tinggi<br>High        |
|                                                                                                                                                        | Pembelajaran dan<br>Pengembangan<br>Pegawai<br>Employee Learning and<br>Development                     | ✓                                                                                                                                                |                       | Sangat Mungkin<br>Highly Likely                                                                                                   | Tinggi<br>High        |
|                                                                                                                                                        | Persiapan Pensiun<br>Pegawai<br>Employee Retirement<br>Preparation                                      | ✓                                                                                                                                                |                       | Mungkin<br>Likely                                                                                                                 | Medium<br>Medium      |
| Meningkatkan<br>Efisiensi Kinerja<br>Melalui Digitalisasi<br>Improving<br>Operational<br>Efficiency through<br>Digitalization                          | Inovasi Produk dan<br>Layanan bank <b>bjb</b><br>Innovation in bank <b>bjb</b><br>Products and Services | ✓                                                                                                                                                | ✓                     | Sangat Mungkin<br>Highly Likely                                                                                                   | Tinggi<br>High        |
|                                                                                                                                                        | Kerahasiaan dan<br>Keamanan Data<br>Nasabah<br>Customer Data<br>Confidentiality and<br>Security         | ✓                                                                                                                                                | ✓                     | Sangat Mungkin<br>Highly Likely                                                                                                   | Tinggi<br>High        |
|                                                                                                                                                        | Kepuasan Nasabah<br>Customer Satisfaction                                                               | ✓                                                                                                                                                | ✓                     | Sangat Mungkin<br>Highly Likely                                                                                                   | Tinggi<br>High        |



| Fokus Area<br>Focus Area                                                                                                                 | Isu Terkait<br>Related Issues                                                             | Batasan dan Signifikansi<br>Dampak Aktual terhadap<br>LST dan HAM<br>Boundaries and<br>Significance of Actual<br>Impact on ESG & Human<br>Rights |                       | Signifikansi<br>Dampak<br>Potensial<br>terhadap LST<br>dan HAM<br>Significance of<br>Potential Impact<br>on ESG & Human<br>Rights | Prioritas<br>Priority |
|------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------|-----------------------|
|                                                                                                                                          |                                                                                           | Internal<br>Internal                                                                                                                             | Eksternal<br>External |                                                                                                                                   |                       |
| Mengakselerasi<br>Pertumbuhan<br>Ekonomi Melalui<br>Inovasi Positif<br>Accelerating<br>Economic Growth<br>through Positive<br>Innovation | Tanggung Jawab<br>Ekonomi<br>Economic<br>Responsibility                                   | ✓                                                                                                                                                |                       | Mungkin<br>Likely                                                                                                                 | Medium<br>Medium      |
|                                                                                                                                          | Portofolio Berdasarkan<br>Struktur Ekonomi<br>Portfolio Based on<br>Economic Structure    | ✓                                                                                                                                                |                       | Mungkin<br>Likely                                                                                                                 | Medium<br>Medium      |
|                                                                                                                                          | Pengelolaan Kewajiban<br>Program Pensiun<br>Pension Program<br>Obligation<br>Management   | ✓                                                                                                                                                |                       | Mungkin<br>Likely                                                                                                                 | Medium<br>Medium      |
|                                                                                                                                          | Program Antikorupsi<br>dan Kode Etik<br>Anti-Corruption<br>Programs and Code of<br>Ethics | ✓                                                                                                                                                | ✓                     | Sangat Mungkin<br>Highly Likely                                                                                                   | Tinggi<br>High        |

# Laporan Assurance Independen

Independent Assurance Report

[GRI 2-5] [G.1]



## INDEPENDENT ASSURANCE STATEMENT

**PT. Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.**  
**Sustainability Report 2024**  
**Statement No: 017/IAS/CBC/x/2025**  
**Type 2, Moderate Level**

### Scope of Engagement in Assurance

CBC Global Indonesia ("CBC Global Indonesia", "us" or "we") were commissioned by PT. Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. ("bank bjb") with the objective to provide assurance of bank bjb's 2024 Sustainability Report (the "Report") in relation with accordance to GRI Sustainability Reporting Standards (GRI Universal Standards and GRI-G4 FS), POJK No.51/POJK.03/2017, SEOJK No.16/SEOJK.04/2021, SASB, SUSBA, TCFD, and the adherence to AA1000 Accountability Principles (2018) with assurance over the Subject Matter presented in the Report, for the reporting year ended 31st December 2024. **This statement is intended to be used by stakeholders & management of bank bjb.**

The **scope and limitation** of our work is restricted to the following areas:

#### 1. Subject Matters

- Customer Satisfaction, Communication, and Security
- Business Ethics and Code of Conduct
- Employee Empowerment and Equal Well-Being
- Compliance, Transparency, and Governance Accountability
- Product Accessibility and Sustainability
- Climate Management and Operational Environmental Footprint
- Community Development

#### 2. AA1000 Principles (2018)

Our assurance engagement was planned and performed to meet the requirements of a **Type 2 "moderate level"** of assurance as defined by AA1000 Assurance Standard (AA1000AS) v3 to evaluate the nature and extent of bank bjb's adherence to all four AA1000 AccountAbility Principles (2018): Inclusivity, Materiality, Responsiveness and Impact, where sufficient evidence has been obtained to support our statement such that the risk of our conclusion being in error is reduced, but not reduced to very low, but not zero.

**We have not performed any work, and do not express any conclusions, on any other information outside of the Subject Matter** that may be published in the Report or on bank bjb's website for the current reporting period or for previous periods and assumed that the financial data and figures provided by bank bjb has been audited by independent parties therefore, presentation of financial data and figures in the report NOT within the scope of assurance.





### Responsibilities of the Management of bank bjb

The Management of bank **bjb** is responsible for the preparation of the Subject Matter in accordance with the Reporting Criteria. The responsibility includes designing, implementing and maintaining internal control relevant to the preparation of Subject Matter information that is free from material misstatement, whether due to fraud or error.

### Responsibilities, Competencies and Independency of CBC Global Indonesia

Our responsibility is to plan and perform our work to obtain assurance over whether the Subject Matter information has been prepared in accordance with the GRI Universal Standard, GRI-G4 FS, POJK No.51/POJK.03/2017, SEOJK No.16/SEOJK.04/2021, SASB, SUSBA, TCFD and to report to bank **bjb** in the form of an independent assurance conclusion, based on the work performed and the review progress. We must also express a conclusion over whether the Report adheres to the AA1000 Principles (2018) and comment on the nature and extent of each Principle individually. All this engagement was carried out by an independent team of sustainability assurance professionals whose already obtained the **Certified Sustainability Report Assurer (CSRA) and any relevant certifications.**

CBC Global Indonesia is bounded by rules of conduct and professional practice relating to independence and quality overseen by AccountAbility ([www.accountability.org/standards/licensing/AA1000](http://www.accountability.org/standards/licensing/AA1000) as licensed-providers) and has established policies and procedures that are designed to ensure that our team maintain independence and integrity. We had no financial interest in the operation of bank **bjb** other than for the assessment and assurance of this report. We don't accept or assume responsibility (legal or otherwise) or accept liability for or in connection with any other purpose for which it may be used, or to any person by whom the independent assurance opinion statement may be read.

### Methodology

We conduct the following assurance procedures and activities:

- Pre-engagement to ensure the independence and impartiality of the assurance team.
- Kick-off meeting and initial analysis of the report draft.
- Review, assess and evidence the reliability and quality of sustainability performance and disclosed information as specified in the Report content for the reporting period of 1st of January up to 31st of December 2024.
- Evaluate the adherence of report content, disclosure and presentation **against the criteria of standard, principles, and indicators using references from AA1000AS v3, AA1000AP (2018) (AccountAbility Principles), GRI Universal Standards and GRI G4 Financial Services Sector Disclosure (GRI-G4 FS), POJK No.51/POJK.03/2017, SEOJK No.16/SEOJK.04/2021, SASB, and TCFD.** Adopt IPCC Guidelines for calculation methodology of energy used and emission.
- Conduct in-depth interview on compliance, governance, risk management, business continuity management topics with the representatives of the relevant functions/divisions of the bank **bjb** concerning sustainability strategy and policies for material issues and the implementation of these across the bank **bjb**'s business.
- Obtain an understanding of internal control relevant to the engagement in order to design procedures that are appropriate in the sustainability program and strategy.



- Obtained an understanding of how the identified sustainability information is gathered, collated and aggregated internally and enquiries of management of bank **bjb** to gain an understanding of the processes for determining material issues for key stakeholder groups, internally and externally.
- Performed limited substantive testing, on a sample basis, of the sustainability information identified, to verify the assumptions, estimations and computations bank **bjb** made and to check that data had been appropriately measured, recorded, collated and reported.
- Compare the subject matter presented in the report to corresponding information in the relevant underlying sources on a sample basis.
- Evaluate the subject matter presented in the report to determine whether they are in line with our overall knowledge of, and experience with, the sustainability performance of the group.
- Discuss and analysis data and reports with management of bank **bjb** and data contributor to determine whether there are any material misstatement of fact or material inconsistencies based on our understanding obtained as part of our assurance engagement.

#### Finding and Conclusions

From the assurance program and the evidence, we have obtained, a detailed review against the AA1000 AccountAbility Principles of Inclusivity, Materiality, Responsiveness and Impact, the GRI Universal Standards, GRI-G4 FS, POJK No.51/POJK.03/2017, SEOJK No.16/SEOJK.04/2021, SASB, and TCFD is set out below:

#### INCLUSIVITY

An assessment was made to investigate the engagement of all key stakeholders within the bank **bjb**. The presentation of stakeholder's inclusivity in the report is fairly identified and covers all bank **bjb**'s inclusivity material issues. The stakeholder's engagement has been held through communication based on various methods and approaches with the contributions of all key stakeholders includes their internal and external stakeholders to develop an accountable and strategic sustainability topic.

#### MATERIALITY

An assessment was made to investigate the material information disclosed by the bank **bjb**. The report fairly covers the bank **bjb**'s material issues by using materiality matrix and boundary mapping through the stakeholder's inclusivity process. The materiality topics shows in the report provide a fair and sufficient information and aligned with risk management within the company which enables its stakeholders to make a professional judgment about bank **bjb**'s performance and management.

#### RESPONSIVENESS

An assessment was made to investigate the transparency act of the bank **bjb** on material sustainability topics and their related impacts. The report covers bank **bjb**'s responsiveness issues. All the information related to the responses from management to its stakeholder's inputs and complaints have been included in the report and any others company's mechanisms transparently and appropriateness the responses to a strategic stakeholder engagement management. Besides, the engagement with the Indonesia Sustainable Finance (IKBI) indicated the bank **bjb**'s commitment towards sustainability issues.



## IMPACT

The Report content discloses data and information indicating the impacts of the bank **bjb**'s decisions, activities, and services on the economy, environment, and society. An assessment was made to investigate the practice of the bank **bjb** to monitor, measure and be accountable for how their actions affect their broader ecosystems. In overall, disclosures of impacts in the Report content are rather balance and adequate with both metric and qualitative information. However, the Company still needs to integrate comprehensively the identified impacts into key management processes to conduct an impact assessment on the other stakeholders, including its organizational strategy, governance, goals, objectives, and operations.

## GRI STANDARDS PRINCIPLES

The Report has prepared in accordance with GRI Universal Standards and GRI-G4 FS, where all disclosure of each material topic is presented in the Report. The disclosures of management approach for each material topic in general is fairly disclosed. The Management of bank **bjb** has applied the principles for defining the report's quality (balance, comparability, accuracy, timeliness, clarity, and reliability) and the principles for defining the report's content (stakeholder inclusiveness, sustainability context, materiality, and completeness) and supporting documents were adequately presented during the assurance program.

## Adherence to POJK No.51/POJK.03/2017, SEOJK No.16/SEOJK.04/2021, SASB, SUSBA and TCFD

The report has followed or complied to all POJK No.51/POJK.03/2017, SEOJK No.16/SEOJK.04/2021, SASB, SUSBA, and TCFD reporting guidelines. In terms of the adherence against the regulations, bank **bjb** has developed and simplified more policies and initiatives on social and environment concerns. The bank **bjb** is advised to improve their risk and impact analysis on sustainability and also improve the assessment on high-risk lending sectors with negative impacts towards social and environment issues. In addition, the bank **bjb** should also update its sustainability reporting data collection system more comprehensively, integrated, and reliable.

## Opinion Statement

Our professional and certified team of sustainability report assurer has assured this report in accordance with the AA1000AP (2018), AA1000AS v3 and GRI Standards. From the review progress, we conclude that the bank **bjb**'s Sustainability Report 2024 provides a fair view of the all the bank **bjb**'s programs and performances during 2024. The extent to which the GRI Standards has been applied in the Report and conclude this report *has been prepared in accordance with GRI Universal Standards*.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion. We conclude that the data in 2024 for all material topics performance indicators are fairly represented and there is nothing has come to our attention that would lead us to believe that the subject matter in the Report for the year ended 31 December 2024, in all material respects, is not prepared in accordance with the applicable criteria.



### Conclusion & Recommendations

In 2024, bank **bjb** will improve its sustainability governance structure by building an ESG division to strengthen bank **bjb**'s commitment to sustainability. This division is expected to develop Sustainability Policies and Strategies with:

- Developing and implementing policies that support good environmental, social, and governance practices.
- Integrating ESG principles into the company's business vision and strategy to create long-term value.
- Aligning sustainability risk mitigation strategies with the company's overall risk management policies.

Furthermore, related to bank **bjb**'s commitment to supporting the transition to a low-carbon economy and facing climate change risks, bank **bjb** needs to integrate climate risks into its business strategy, credit assessment, and investment, as well as increase transparency in sustainability reporting.

For and on behalf of:  
Jakarta, March 17<sup>th</sup>, 2025



**Dr. Ari Purwanti, Ak. CA, CSRA CPMA., CRMP., CERA., CIBA**  
Operational Manager

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**bjb** *prioritas*



# **PROFIL bank bjb**

bank bjb PROFILE

**2024**

**Laporan Keberlanjutan**  
Sustainability Report







# Visi, Misi, dan Budaya Perusahaan

Vision, Mission and Corporate Culture

[C.1]

## VISI | VISION

**Menjadi Bank Pilihan Utama Anda**

Become Your Preferred Bank

## MISI | MISSION

- Memberikan kontribusi dan berpartisipasi sebagai penggerak dan pendorong laju perekonomian daerah.
- Menjadi *partner* utama pemerintah daerah dalam pengelolaan keuangan.
- Memberikan layanan terbaik kepada nasabah.
- Memberikan manfaat terbaik dan berkelanjutan kepada stakeholders.
- Meningkatkan inklusi keuangan kepada masyarakat melalui digitalisasi perbankan.
- Contributing and participating as a mover and driving force for the regional economy.
- Becoming the main partner of the local government in financial management.
- Providing the best service to customers.
- Providing the best and sustainable benefits to stakeholders.
- Increasing financial inclusion to the public through banking digitization.





## Peran Dewan Komisaris dan Direksi [GRI 2-23]

Dewan Komisaris dan Direksi secara konsisten mengevaluasi pencapaian visi dan misi Perseroan. Pada tanggal 9 Juli 2020, visi dan misi Perseroan telah diperbarui berdasarkan SK Direksi No. 0449/DIR-PST/2020 tentang Visi, Misi, dan *Tagline* PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. Perubahan visi dan misi ini didasarkan atas dinamika kondisi internal dan eksternal Perseroan. Secara periodik, pencapaian visi dan misi dievaluasi menggunakan mekanisme penyusunan Rencana Bisnis bank **bjb** yang memuat pencapaian target, rencana strategis, dan target kinerja satu tahun ke depan. Hingga saat ini, pencapaian visi dan misi Perseroan telah berjalan searah dengan arahan dan tahapan yang ditetapkan.

## Budaya Perusahaan [GRI 2-23] [OJK F.1]

Perubahan budaya menjadi hal yang tak terhindarkan apabila budaya yang ada tidak lagi selaras dengan visi, misi, dan dinamika perkembangan dunia perbankan. Manajemen bertanggung jawab merumuskan budaya dan tingkah laku perusahaan dengan merujuk pada nilai-nilai yang tumbuh dan berkembang di dalam lingkungan internal perusahaan. Budaya perusahaan bank **bjb** harus senantiasa sejalan dengan visi dan misi perusahaan, serta mampu beradaptasi secara dinamis menghadapi perubahan di sektor perbankan.

Nilai-nilai Budaya Perusahaan bank **bjb** adalah “GO SPIRIT”, yang menjadi pedoman utama dalam menjalankan aktivitas bisnis serta membangun karakter organisasi.

## Role of the Board of Commissioners and Directors [GRI 2-23]

The Board of Commissioners and Directors consistently evaluate the achievement of the Company’s vision and mission. On 9 July 2020, the Company’s vision and mission were updated based on Board of Directors Decree No. 0449/DIR-PST/2020 concerning the Vision, Mission, and Tagline of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. This revision was made in response to internal and external dynamics. Periodically, the achievement of the vision and mission is assessed through the formulation of bank **bjb**’s Business Plan, which outlines target achievements, strategic plans, and performance targets for the coming year. To date, the Company’s vision and mission have been successfully aligned with the set directives and stages.

## Corporate Culture [GRI 2-23] [OJK F.1]

Cultural transformation is inevitable when the existing corporate culture no longer aligns with the vision, mission, and evolving dynamics of the banking industry. Management is responsible for formulating corporate culture and behavior based on the values that grow and develop within the Company’s internal environment. bank **bjb**’s corporate culture must always be in line with its vision and mission while remaining dynamically adaptive to changes in the banking sector.

The core values of bank **bjb**’s corporate culture are embodied in “GO SPIRIT,” which serves as the main guideline for conducting business activities and shaping the organization’s character.

# GO

## S

### SERVICE EXCELLENCE

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

## P

### PROFESSIONALISM

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

## I

### INTEGRITY

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

## R

### RESPECT

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

## I

### INNOVATION

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

## T

### TRUST

- Berperilaku Positif dan Dapat Dipercaya
- Membangun Sinergi untuk Mencapai Tujuan Perusahaan
- Be Positive and Trustworthy
- Building Synergy to Achieve Company Goals



# Sikap dan Budaya Kehati-hatian

Attitude and Culture of Prudence

[GRI 2-23] [C.1]

Dalam upaya memastikan kepatuhan terhadap ketentuan regulator dan peraturan perundang-undangan, melalui Satuan Kerja Kepatuhan, bank **bjb** berfokus pada langkah-langkah berikut:

1. Membuat langkah-langkah dalam rangka terciptanya Budaya Kepatuhan dalam seluruh kegiatan usaha Bank dan pada setiap jenjang organisasi melalui aktivitas sosialisasi dan observasi Budaya Kepatuhan secara rutin; penerapan sertifikasi ISO 37301:2021 tentang Sistem Manajemen Kepatuhan; penyusunan kompilasi ketentuan internal melalui sistem aplikasi **bjb** KMS (*Knowledge Management System*) yang dapat diakses dengan mudah oleh seluruh insan Bank.
2. Mengelola Risiko Kepatuhan yang dihadapi oleh Bank melalui aktivitas identifikasi, inventarisasi dan monitoring kepatuhan atas kewajiban pelaporan kepada regulator; pemantauan terhadap pelaksanaan prinsip kehati-hatian, menetapkan *risk limit*, *risk tolerance*, dan *risk appetite* risiko kepatuhan; identifikasi titik rawan gratifikasi pada Bank; penerapan ISO 37001:2016 Sistem Manajemen Anti Penyuapan; dan lainnya.
3. Memastikan kebijakan, sistem, dan prosedur serta kegiatan usaha yang dilakukan Bank telah sesuai dengan peraturan perundang-undangan yang berlaku seperti pengkajian terhadap rancangan kebijakan, sistem, dan prosedur yang akan diberlakukan; melakukan analisa dan verifikasi dokumen atas rencana pengajuan kesiapan operasional jaringan kantor menggunakan *compliance checklist* jaringan kantor; dan lainnya.

To ensure compliance with regulatory requirements and applicable laws, bank **bjb**, through its Compliance Unit, focuses on the following measures:

1. Establishing steps to instill a Culture of Compliance in all business activities and across all organizational levels through regular compliance socialization and observation activities; implementing ISO 37301:2021 certification on Compliance Management Systems; and compiling internal regulations via the **bjb** KMS (*Knowledge Management System*) application, which is accessible to all bank employees.
2. Managing Compliance Risks faced by the bank through activities such as identifying, inventorying, and monitoring compliance with regulatory reporting obligations; overseeing the implementation of prudential principles; setting risk limits, risk tolerance, and compliance risk appetite; identifying areas vulnerable to gratification within the bank; implementing ISO 37001:2016 Anti-Bribery Management System; and other initiatives.
3. Ensuring that the bank's policies, systems, procedures, and business activities comply with prevailing laws and regulations, including reviewing proposed policies, systems, and procedures; conducting analysis and document verification for office network operational readiness applications using a compliance checklist; and more.

4. Memastikan kepatuhan Bank terhadap komitmen yang dibuat kepada Otoritas Jasa Keuangan dan/ atau otoritas pengawas.

5. Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT dan PPPSPM), yang berlandaskan kepada 5 pilar, yaitu: Pengawasan aktif Dewan Komisaris dan Direksi; Kebijakan dan Prosedur; Pengendalian Internal; Sistem Informasi Manajemen; serta Sumber Daya Manusia dan Pelatihan.

6. Melakukan upaya-upaya pencegahan untuk mengurangi atau memperkecil risiko tindak pidana korupsi melalui Program Pengendalian Gratifikasi dan Perluasan LHKPN yang telah ditandatangani antara bank **bjb** dengan KPK pada tanggal 25 Maret 2011; penerapan SNI ISO 37001:2016 Sistem Manajemen Anti Penyuapan; dan benturan kepentingan.

7. Pemantauan dan evaluasi terhadap pelaksanaan Fungsi Kepatuhan pada masing masing Lembaga Jasa Keuangan (LJK) dalam Konglomerasi Keuangan bank **bjb** yang dilakukan secara berkala setiap triwulan.

Setiap insan bank **bjb** wajib menaati peraturan perundangan, penerapan *good corporate governance* (GCG), dan prinsip kehati-hatian (*prudential banking*). Perseroan selalu mengimplementasikan sikap dan budaya kehati-hatian secara konsisten dalam setiap operasi usahanya. Komitmen kebijakan ini telah melalui proses uji tuntas, tinjauan, dan persetujuan dari manajemen puncak. [GRI 2-23]

4. Ensuring the bank's compliance with commitments made to the Financial Services Authority (OJK) and/or other relevant supervisory authorities through monitoring activities and reporting on the follow-up actions to fulfill these commitments.

5. Implementation of the Anti-Money Laundering, Counter-Terrorism Financing, and Prevention of Financing of Weapons of Mass Destruction (APU, PPT, and PPPSPM) Program. based on five pillars: active supervision by the Board of Commissioners and Directors, policies and procedures, internal controls, management information systems, and human resources and training.

6. Implementing preventive measures to mitigate the risk of corruption through the Gratification Control Program and expansion of the LHKPN (State Officials' Wealth Report), an agreement signed between bank **bjb** and the Corruption Eradication Commission (KPK) on 25 March 2011; applying SNI ISO 37001:2016 Anti-Bribery Management System; and managing conflicts of interest.

7. Conducting regular quarterly monitoring and evaluation of the implementation of Compliance Functions in each Financial Services Institution (LJK) within the bank **bjb** Financial Conglomerate.

All bank **bjb** personnel must adhere to laws, good corporate governance (GCG) principles, and prudential banking principles. The Company consistently implements an attitude and culture of prudence in all its business operations. This policy commitment has undergone due diligence, review, and approval by top management. [GRI 2-23]





Perseroan dan manajemen bersama semua pegawai diwajibkan untuk memberikan informasi dengan tetap mematuhi prinsip kehati-hatian dan memperhatikan peraturan kerahasiaan di sektor perbankan yang berlaku. Perseroan mengacu pada prinsip kehati-hatian dan manajemen risiko saat menyediakan dana, khususnya dalam hal penyediaan dana kepada pihak terkait dan/atau penyediaan dana besar, sesuai dengan ketentuan yang mengatur batas maksimum pemberian kredit oleh bank umum. Panduan pelaksanaan budaya perusahaan telah disusun pada Pedoman Budaya Perusahaan bank **bjb**. Komitmen terhadap kebijakan ini telah dikomunikasikan kepada mitra bisnis melalui berbagai cara, seperti penyediaan informasi di situs web perusahaan, *email blast*, dan sebagainya. [GRI 2-23]

Perseroan telah mengambil berbagai langkah untuk menginternalisasi nilai-nilai perusahaan, yang dikelola di bawah pengawasan Divisi Sumber Daya Manusia. Upaya ini diperkuat oleh peran Tim Internalisasi Budaya yang bekerja sama dengan *Change Leaders*, *Change Coordinators*, dan *Change Agents* yang ditunjuk di setiap unit kerja. Mereka bertugas memastikan budaya perusahaan diterapkan secara efektif dalam seluruh lingkungan kerja.

The Company and management, along with all employees, are required to provide information while upholding prudential principles and complying with banking confidentiality regulations. The Company adheres to prudential principles and risk management when providing funds, particularly for related parties and/or large exposures, following regulations governing the maximum credit limit for commercial banks. The implementation of corporate culture guidelines has been documented in bank **bjb**'s Corporate Culture Guidelines. This policy commitment has been communicated to business partners through various channels, such as information available on the corporate website, email blasts, and other means. [GRI 2-23]

The Company has undertaken various initiatives to internalize corporate values, which are managed under the supervision of the Human Resources Division. These efforts are further strengthened by the role of the Culture Internalization Team, working in collaboration with *Change Leaders*, *Change Coordinators*, and *Change Agents* assigned to each work unit. Their responsibility is to ensure the effective implementation of corporate culture across the entire organization.



bank bjb

KC UTAMA BANDUNG

B R A G

# Profil Singkat Perusahaan

Brief Company Profile [C.1]



## Nama Organisasi [GRI 2-1]

Name of Organization

PT Bank Pembangunan Daerah  
Jawa Barat dan Banten Tbk

## Nama Panggilan [GRI 2-1]

Call Name

bank **bjb**

## Tanggal Pendirian

Date of Establishment

20 Mei 1961  
May 20, 1961



## Pencatatan di Bursa Efek Indonesia

Authorized Capital

8 Juli 2010  
July 8, 2010

## Kode Saham

Listing on the Indonesia Stock Exchange

**BJBR**



## Kantor Pusat [GRI 2-1] [C.2]

Head Office

Menara bank **bjb**  
Jl. Naripan No. 12—14, Bandung 40111  
Telp: 022-4234868  
Faks: 022-4206099



## Bidang Usaha Modal Usaha

[GRI 2-6]

Business Line

Perbankan  
Banking

## Modal Dasar

Authorized Capital

Rp4.000.000.000.000

## Lokasi Operasional [GRI 2-1]

Operational Locations

bank **bjb** beroperasi di 15 provinsi di  
Indonesia  
bank **bjb** operates in 15 Provinces Indonesia



## Situs Web [C.2]

Website

[www.bankbjb.co.id](http://www.bankbjb.co.id)

## Surel [C.2]

Email

corsec**bjb**@bank**bjb**.co.id

## Dasar Hukum Pendirian [GRI 2-1]

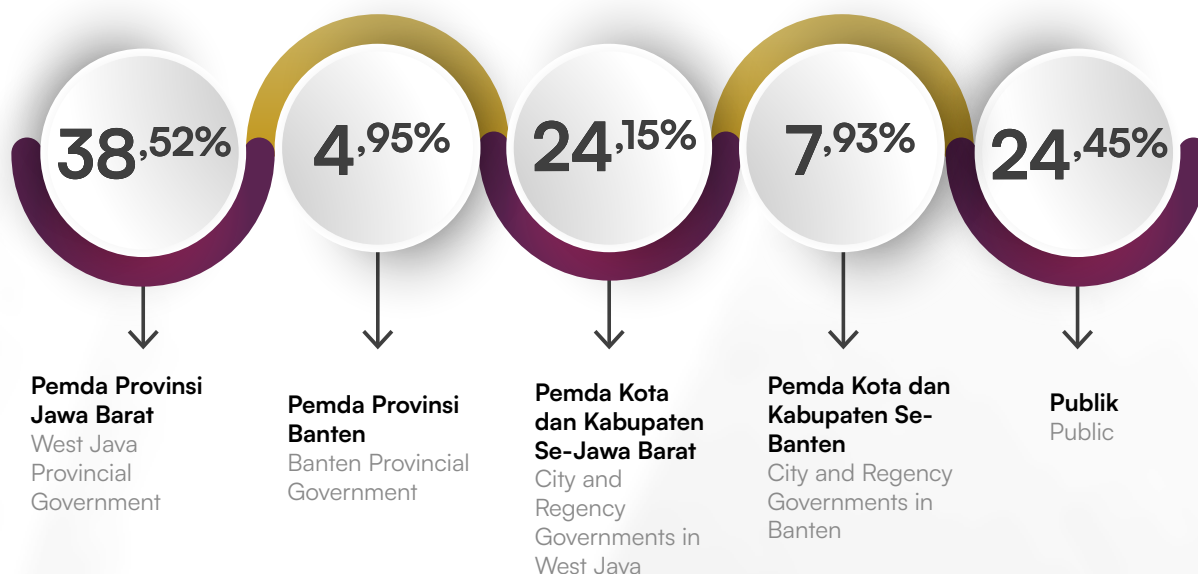
bank **bjb** didirikan sesuai dengan Akta No. 4 Tahun 1999 yang dibuat di hadapan Ny. Popy Kuntari Sutresna S.H. selaku Notaris di Bandung pada tanggal 8 April 1999 berbentuk hukum Perusahaan Daerah (PD) yang kemudian mengalami perubahan dengan diterbitkannya Akta Perbaikan Nomor 8 Tanggal 15 April 1999 yang telah disahkan oleh Menteri Kehakiman RI pada tanggal 16 April 1999 menjadi Perseroan Terbatas (PT).

## Legal Basis of Establishment [GRI 2-1]

bank **bjb** was established under Deed No. 4 of 1999, drawn up before Ny. Popy Kuntari Sutresna, S.H., a Notary in Bandung, on 8 April 1999, as a Regional Company (*Perusahaan Daerah* — PD). Subsequently, it changed with the issuance of Amendment Deed No. 8 on 15 April 1999, which was ratified by the Minister of Justice of the Republic of Indonesia on 16 April 1999, transforming it into a Limited Liability Company (*Perseroan Terbatas* — PT).

## Kepemilikan Saham [GRI 2-1] [GRI 2-6] [GRI 201-4] [C.3.c]

### Share Ownership



### Skala Organisasi Organizational Scale

[GRI 2-6] [GRI 2-7] [B.1.b] [B.1.c] [C.3.a]

Total Pegawai: 7.068 orang  
Number of Employees: 7,068 people

Laba Bersih: Rp1,45 Triliun  
Net Profit: Rp1.45 Trillion

Pendapatan Bunga Bersih: Rp6,63 Triliun  
Net Interest Income: Rp6.63 Trillion

Total Aset: Rp219,99 Triliun  
Total Assets: Rp219.99 Trillion

Total Liabilitas: Rp190,21 Triliun  
Total Liabilities: Rp190.21 Trillion

Total Ekuitas: Rp19,63 Triliun  
Total Equity: Rp19.63 Trillion

### Total Operasi (Jaringan Kantor) Total Operations (Office Network)

[GRI 2-6] [C.3.d]

1 Kantor Pusat  
5 Kantor Wilayah  
64 Kantor Cabang  
797 Kantor Cabang Pembantu  
1.954 Terminal Perbankan Elektronik (TPE):  
1.754 ATM bank **bjb**  
200 Cash Recycle Machine

6 Sentra UMKM  
17 Layanan **bjb** Prioritas  
10 Layanan Weekend Banking

1 Head Office  
5 Regional Offices  
64 Branch Offices  
797 Sub Branch Offices  
1,954 Electronic Banking Terminals (TPE):  
1,754 bank **bjb** ATMs  
200 Cash Recycle Machines

6 MSME Centers  
17 **bjb** Prioritas Services  
10 Weekend Banking Services





## Rantai Pasokan bank bjb [GRI 2-6] [C.6]

Keberhasilan yang diraih bank **bjb** tidak lepas dari dukungan penuh seluruh pemangku kepentingan, termasuk kontribusi penting dari para pemasok. Perseroan memberdayakan pemasok barang dan jasa pihak ketiga dengan memberikan kesempatan yang sama bagi setiap pemasok untuk dapat menjadi rekanan bank **bjb**. Beragam jenis pemasok terlibat dalam rantai operasional bank **bjb**, seperti pemasok teknologi informasi dan komputer, alat tulis dan peralatan kantor, layanan konsultasi, layanan komunikasi dan desain, serta penyelenggara acara (EO). [C.6]

Pelanggan bank **bjb** berasal dari berbagai kalangan, termasuk pelajar, lembaga dan pegawai pemerintah, serta para pengusaha. Dalam menjalankan proses bisnisnya, bank **bjb** juga menjalin berbagai relasi bisnis dengan pihak-pihak terkait, yang informasinya dapat dilihat pada halaman 26-33. Sebagai salah satu pemangku kepentingan perusahaan, para pemasok turut dilibatkan dalam penegakan kode etik perusahaan. bank **bjb** berupaya menyosialisasikan kode etik kepada mitra bisnis dengan mewajibkan seluruh mitra untuk menandatangani pakta integritas yang berlaku bagi seluruh proses pengadaan barang dan jasa. Selama periode pelaporan, tidak ada perubahan secara signifikan terkait dengan ukuran, struktur, kepemilikan, atau rantai pasok bank **bjb**. [GRI 2-6] [GRI 2-24]

bank **bjb** berkolaborasi dengan banyak mitra kerja dalam melayani dan mendukung pertumbuhan ekonomi negeri. Selama periode pelaporan, terdapat 1.264 pemasok yang terdaftar sebagai mitra kerja bank **bjb**. Di antara jumlah tersebut, sebanyak 100% pemasok merupakan perusahaan lokal. Persentase ini menunjukkan komitmen bank **bjb** untuk memberdayakan dan memajukan perekonomian lokal melalui kemitraan dengan entitas lokal. [B.1.e]

## bank bjb Supply Chain [GRI 2-6] [C.6]

The success of bank **bjb** is inseparable from the full support of all stakeholders, including the significant contribution of suppliers. The company empowers third-party suppliers of goods and services by providing equal opportunities for all potential partners to collaborate with bank **bjb**. Various types of suppliers are involved in bank **bjb**'s operational chain, including IT and computer equipment providers, office supplies and stationery suppliers, consulting services, communication and design services, and event organizers (EOs). [C.6]

bank **bjb**'s customers come from diverse backgrounds, including students, government institutions and employees, and entrepreneurs. In its business processes, bank **bjb** also establishes relationships with various business partners, whose information can be found on pages 26-33. As one of the company's key stakeholders, suppliers are involved in upholding the company's code of ethics. bank **bjb** promotes ethical standards among its business partners by requiring them to sign an integrity pact that applies to all procurement processes. During the reporting period, there were no significant changes in bank **bjb**'s size, structure, ownership, or supply chain. [GRI 2-24]

bank **bjb** collaborates with numerous business partners to serve and support national economic growth. As of the reporting period, 1,264 suppliers were registered as bank **bjb**'s business partners, of which 100% were local companies. This percentage reflects bank **bjb**'s commitment to empowering and advancing the local economy through partnerships with local entities. [B.1.e]

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

Partisipasi dalam organisasi atau asosiasi memegang peran penting bagi perusahaan, baik dari segi bisnis maupun sosial. Sebagai respons terhadap hal tersebut, bank **bjb** turut berperan aktif sebagai anggota dalam berbagai organisasi atau asosiasi, khususnya di Indonesia.

Keterlibatan aktif bank **bjb** dalam keanggotaan diharapkan mampu memperkaya wawasan terkait perkembangan dalam ranah bisnis, memperluas jaringan bisnis, serta memperkuat eksistensi Perseroan. Selain itu, melalui keterlibatan ini, bank **bjb** juga berpotensi mendapatkan informasi terkini mengenai isu-isu material yang sedang berkembang di Indonesia, terutama yang terkait dengan topik-topik berkelanjutan seperti lingkungan, sosial, dan tata kelola (LST).

Sebagai bagian dari komitmen dalam mendukung keuangan berkelanjutan, bank **bjb** secara aktif mengambil peran strategis dengan menjadi anggota Inisiatif Keuangan Berkelanjutan Indonesia (IKBI). Keanggotaan ini mencerminkan dedikasi bank **bjb** untuk berkontribusi pada pengembangan praktik keuangan yang mendukung prinsip keberlanjutan, termasuk aspek LST.

Sampai dengan akhir tahun 2024, bank **bjb** belum terdaftar dalam organisasi advokasi, baik di tingkat nasional maupun internasional. Perseroan hanya terdaftar sebagai anggota asosiasi perbankan, sebagaimana yang ditunjukkan dalam tabel berikut:

## Membership in Associations [GRI 2-28] [C.5]

Participation in organizations or associations plays a vital role for companies, both in business and social aspects. In response to this, bank **bjb** actively engages as a member of various organizations or associations, particularly in Indonesia.

Active involvement in these associations is expected to enhance business insights, expand business networks, and strengthen the company's presence. Additionally, such participation enables bank **bjb** to access up-to-date information on material issues in Indonesia, particularly regarding sustainability topics such as environmental, social, and governance (ESG) matters.

As part of its commitment to sustainable finance, bank **bjb** takes on a strategic role as a member of the Indonesia Sustainable Finance Initiative (IKBI). This membership reflects bank **bjb**'s dedication to contributing to the development of sustainable financial practices, including ESG principles.

As of the end of 2024, bank **bjb** is not registered with any advocacy organizations at the national or international level. The company is only registered as a member of banking associations, as shown in the following table:



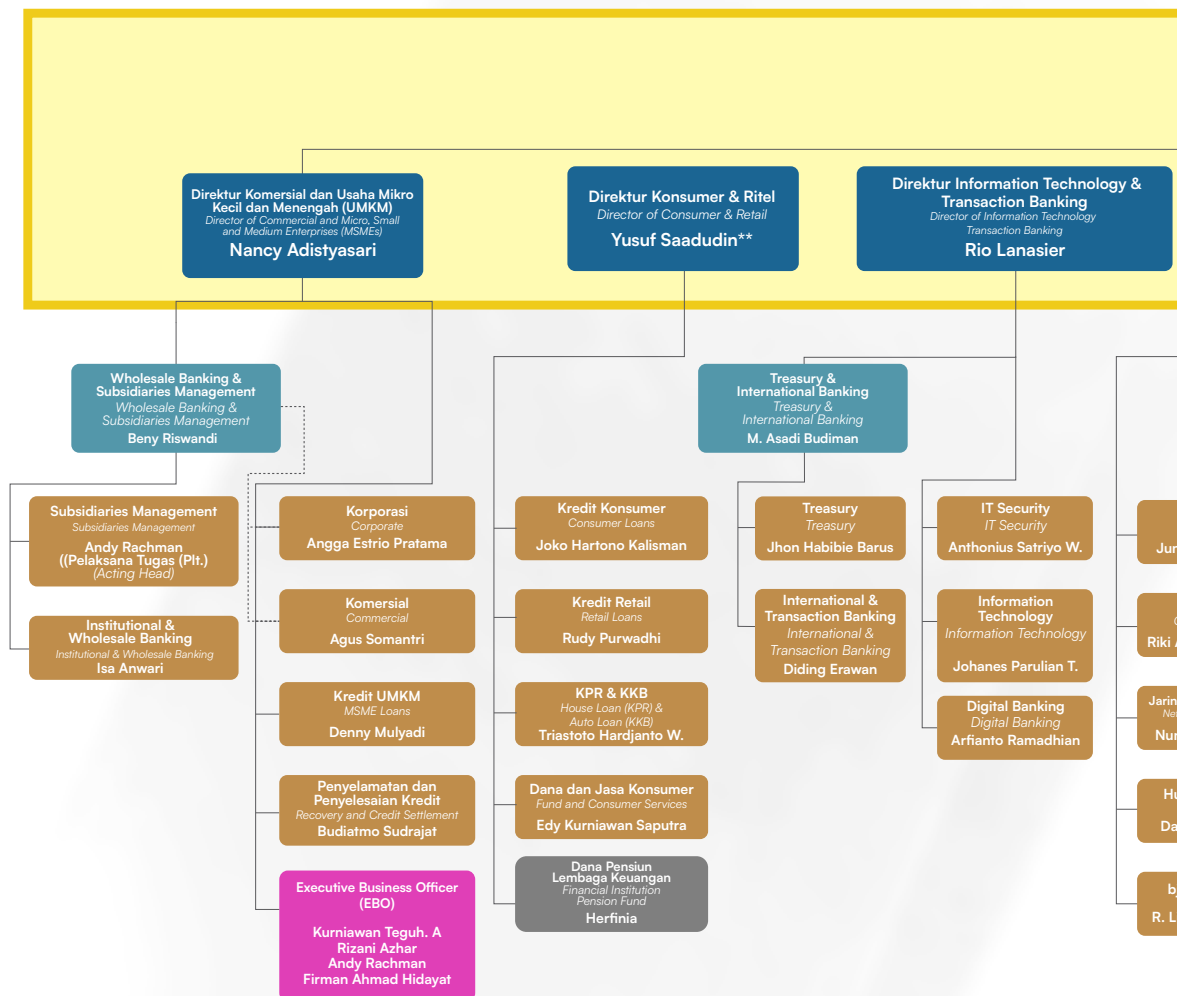
|                                                                                                                                                                                                                 |                                                                                                                                                                                                                                          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Asosiasi Emiten Indonesia (AEI)<br>Indonesian Association of Listed Companies (AEI)                                                                                                                             | Asosiasi Perbankan Daerah (Asbanda)<br>Regional Banking Association (Asbanda)                                                                                                                                                            |
| Badan Musyawarah Perbankan Daerah (BMPD)<br>Regional Banking Deliberative Assembly (BMPD)                                                                                                                       | Perbankan Nasional (Perbanas)<br>Indonesian National Banks Association (Perbanas)                                                                                                                                                        |
| Forum Komunikasi Dewan Komisaris Bank Pembangunan Daerah Seluruh Indonesia (FKDK BPD SI)<br>Communication Forum for the Board of Commissioners of Regional Development Banks throughout Indonesia (FKDK BPD SI) | Asosiasi Bank Agen Penjual Efek Reksa Dana Indonesia (ABAPERDI)<br>Association of Indonesian Mutual Fund Selling Agent Banks (ABAPERDI)                                                                                                  |
| Inisiatif Keuangan Berkelanjutan Indonesia (IKBI)<br>Indonesia Sustainable Finance Initiatives (IKBI)                                                                                                           | Association Cambiste Internationale Financial Markets Association (ACI FMA) Indonesia - Asosiasi Dealer Treasury<br>Association Cambiste Internationale Financial Markets Association (ACI FMA) Indonesia - Treasury Dealers Association |
| Asosiasi Bank Kustodian Indonesia (ABKI)<br>Indonesian Custodian Bank Association (ABKI)                                                                                                                        | Financial Markets Association (ACI Indonesia)<br>Financial Markets Association (ACI Indonesia)                                                                                                                                           |
| Perhitungan Pedagang Surat Utang Negara (HIMDASUN)<br>Calculation of Government Bond Traders (HIMDASUN)                                                                                                         | Asosiasi Pasar Uang dan Valuta Asing Indonesia (APUVINDO)<br>Indonesian Money Market and Foreign Exchange Association (APUVINDO)                                                                                                         |
| Asosiasi Sistem Pembayaran Indonesia (ASPI)<br>Indonesian Payment Systems Association (ASPI)                                                                                                                    | Asosiasi SWIFT Indonesia (ASWIFTINDO)<br>Indonesian SWIFT Association (ASWIFTINDO)                                                                                                                                                       |
| Enterprise Risk Management Analytics (ERMA)<br>Enterprise Risk Management Analytics (ERMA)                                                                                                                      |                                                                                                                                                                                                                                          |

# Struktur Organisasi

## Organizational Structure

Seiring dengan pertumbuhan bisnisnya, struktur organisasi bank **bjb** telah bertransformasi beberapa kali untuk menyediakan layanan terbaik bagi pelanggan. Perubahan terbaru terjadi pada tahun 2024 sesuai dengan Surat Keputusan Direksi No. 0492/SK/DIR-PST/2024 Tanggal 21 Oktober 2024 tentang Perubahan Atas Surat Keputusan Direksi No. 0268/SK/DIR-PST/2024 tentang Struktur Organisasi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

As the business continues to grow, the organizational structure of bank **bjb** has undergone several transformations to provide the best services to customers. The latest changes occurred in 2024, as stipulated in the Board of Directors Decree No. 0492/SK/DIR-PST/2024 dated 21 October 2024, concerning Amendments to the Board of Directors Decree No. 0268/SK/DIR-PST/2024 regarding the Organizational Structure of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.



Anggota Komite di Bawah Dewan Komisaris per 31 Desember 2024 adalah sebagai berikut:

1. Komite Audit: Taswin Zakaria (Ketua merangkap anggota).
2. Komite Nominasi dan Remunerasi: Taswin Zakaria (Ketua merangkap Anggota).
3. Komite Pemantau Risiko: Diding Sakri (Ketua Merangkap Anggota).
4. Komite Tata Kelola Terintegrasi: Hilman Purakusumah (Ketua Merangkap Anggota).

Committee members under the Board of Commissioners as of December 31, 2024 are as follows:

1. Audit Committee: Taswin Zakaria (Chairman concurrently member).
2. Nomination and Remuneration Committee: Taswin Zakaria (Chairman concurrently member).
3. Risk Monitoring Committee: Diding Sakri (Chairman concurrently member).
4. Integrated Governance Committee: Hilman Purakusumah (Chairman concurrently member).

Anggota Komite di Bawah Direksi per 31 Desember 2024 adalah sebagai berikut:

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

Committee members under the Board of Directors as of December 31, 2024 are as follows:

1. Risk Management Committee: Cecep Trisna (Chairman concurrently as a permanent member).
2. Credit Policy Committee: Yuddy Renaldi (Chairman concurrently as a permanent member).
3. Information Technology Steering Committee: Rio Lanasier (Chairman).
4. Integrated Risk Management Committee: Cecep Trisna (Chairman concurrently as a permanent member).
5. Assets and Liability Committee (ALCO): Yuddy Renaldi (Chairman).
6. Capital Risk Committee: Andy Rachman (Chairman I).



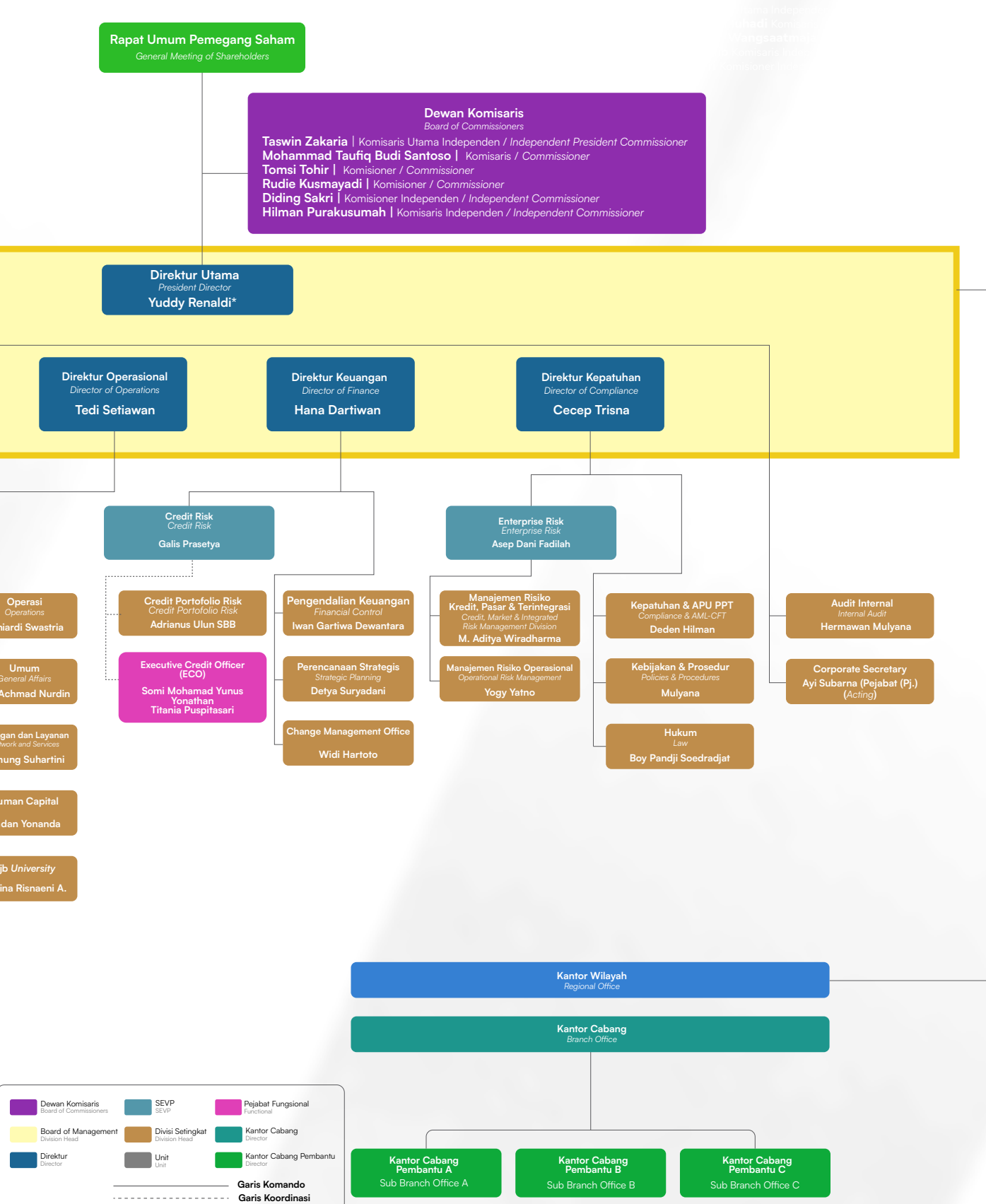


\*Telah mengundurkan diri pada tanggal 04 Maret 2025 dan dibebastugaskan selaku Direktur Utama pada tanggal 06 Maret 2025

Resigned on March 4, 2025, and relieved of duties as President Director on March 6, 2025.

\*\* Ditunjuk sebagai Direktur Pengganti Direktur Utama Perseroan per tanggal 11 Maret 2025

Appointed as the Substitute Director for the President Director of the Company effective March 11, 2025.



# Peta Wilayah Usaha

Business Area Map [GRI 2-1] [GRI 2-6] [C.3.d]

Hingga tahun 2024, bank **bjb** memiliki 1 Kantor Pusat serta 873 Jaringan dan Layanan yang terdiri dari 5 Kantor Wilayah, 64 Kantor Cabang, 797 Kantor Cabang Pembantu (KCP), 6 sentra UMKM, 17 layanan **bjb** prioritas, 10 layanan Weekend Banking, dan 1.953 Terminal Perbankan Elektronik (TPE) yang terdiri dari 1.754 ATM dan 200 Cash Recycle Machine (CRM). Berikut adalah penjabaran jaringan bank **bjb** dengan menyesuaikan Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 tentang Bank Umum.

As of 2024, bank **bjb** operates 1 Head Office and 873 Networks and Service Points, comprising 5 Regional Offices, 64 Branch Offices, 797 Sub-Branch Offices (KCP), 6 MSME Centers, 17 Priority Banking Services, 10 Weekend Banking Services, and 1,953 Electronic Banking Terminals (TPE), including 1,754 ATMs and 200 Cash Recycle Machines (CRM). The following is an overview of bank **bjb**'s network, aligned with Financial Services Authority Regulation Number 12/POJK.03/2021 on Commercial Banks.



| Jenis Kantor<br>Type of Office                                       | Kanwil 1<br>Regional Office 1 | Kanwil 2<br>Regional Office 2 | Kanwil 3<br>Regional Office 3 | Kanwil 4<br>Regional Office 4 | Kanwil 5<br>Regional Office 5 | TOTAL<br>2024 |
|----------------------------------------------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|---------------|
| Kantor Wilayah<br>Regional Offices                                   | 1                             | 1                             | 1                             | 1                             | 1                             | 5             |
| Kantor Cabang<br>Branch Offices                                      | 17                            | 16                            | 13                            | 10                            | 8                             | 64            |
| Kantor Cabang Pembantu (KCP)<br>Sub Branch Offices                   | 256                           | 179                           | 213                           | 115                           | 34                            | 797           |
| Kantor Fungsional (Sentra UMKM)<br>Functional Offices (MSME Centers) | 1                             | 1                             | 2                             | 1                             | 1                             | 6             |
| <b>Total Jaringan</b><br>Total in the Network                        | <b>275</b>                    | <b>197</b>                    | <b>229</b>                    | <b>127</b>                    | <b>44</b>                     | <b>873</b>    |

| Layanan<br>Services  | Kanwil 1<br>Regional Office 1 | Kanwil 2<br>Regional Office 2 | Kanwil 3<br>Regional Office 3 | Kanwil 4<br>Regional Office 4 | Kanwil 5<br>Regional Office 5 | TOTAL<br>2024 |
|----------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|---------------|
| <b>bjb</b> Prioritas | 5                             | 5                             | 2                             | 2                             | 3                             | 17            |
| Weekend Banking      | 6                             | 1                             | 2                             | 1                             | 0                             | 10            |

| Terminal Perbankan Elektronik (TPE)<br>Electronic Banking Terminals | Kanwil 1<br>Regional Office 1 | Kanwil 2<br>Regional Office 2 | Kanwil 3<br>Regional Office 3 | Kanwil 4<br>Regional Office 4 | Kanwil 5<br>Regional Office 5 | TOTAL<br>2024 |
|---------------------------------------------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|---------------|
| ATM                                                                 | 515                           | 386                           | 405                           | 355                           | 92                            | 1.754         |
| CRM                                                                 | 56                            | 48                            | 39                            | 46                            | 11                            | 200           |
| <b>Total TPE</b>                                                    | <b>571</b>                    | <b>434</b>                    | <b>444</b>                    | <b>401</b>                    | <b>103</b>                    | <b>1.954</b>  |

### Kantor Wilayah Regional Office

| I                | II                | III                       | IV                     | V              |
|------------------|-------------------|---------------------------|------------------------|----------------|
| 1. Utama Bandung | 1. Hasyim Ashari  | 1. Banjar                 | 1. Kabupaten Tangerang | 1. Denpasar    |
| 2. Buah Batu     | 2. Khusus Jakarta | 2. Ciamis                 | 2. Tangerang Selatan   | 2. Semarang    |
| 3. Cianjur       | 3. Kebayoran Baru | 3. Cirebon                | 3. Cilegon             | 3. Surakarta   |
| 4. Cimahi        | 4. Gajah Mada     | 4. Garut                  | 4. Labuan              | 4. Tegal       |
| 5. Jatinangor    | 5. Rasuna Said    | 5. Indramayu              | 5. Pandeglang          | 5. Surabaya    |
| 6. Karawang      | 6. Rawamangun     | 6. Kuningan               | 6. Rangkasbitung       | 6. Banjarmasin |
| 7. Majalaya      | 7. S. Parman      | 7. Majalengka             | 7. Khusus Banten       | 7. Balikpapan  |
| 8. Padalarang    | 8. Bekasi         | 8. Sumber                 | 8. Tangerang           | 8. Makassar    |
| 9. Palabuhanratu | 9. Bogor          | 9. Sumedang               | 9. Daan Mogot          |                |
| 10. Purwakarta   | 10. Cibinong      | 10. Tasikmalaya           | 10. Bandar Lampung     |                |
| 11. Soreang      | 11. Cikarang      | 11. Pangandaran           |                        |                |
| 12. Subang       | 12. Depok         | 12. Patrol                |                        |                |
| 13. Suci         | 13. Batam         | 13. Kabupaten Tasikmalaya |                        |                |
| 14. Sukabumi     | 14. Pekanbaru     |                           |                        |                |
| 15. Sukajadi     | 15. Palembang     |                           |                        |                |
| 16. Sumpersari   | 16. Medan         |                           |                        |                |
| 17. Tamansari    |                   |                           |                        |                |

# Jejak Langkah

## Milestones

1961

ASAL MULA  
PENDIRIAN

ORIGIN OF  
ESTABLISHMENT

bank **bjb** sebelumnya merupakan sebuah perusahaan milik Belanda di Indonesia yang dinasionalisasi pada tahun 1960 yaitu NV. Denis (De Eerste Nederlandsche Indische Shareholding) dan mulai kegiatan usaha komersilnya pada 20 Mei 1961.

Previously, bank **bjb** was a Dutch-owned enterprise in Indonesia that was nationalized in 1960, known as NV. Denis (De Eerste Nederlandsche Indische Shareholding), and began commercial operations on May 20, 1961.

1999

PERUSAHAAN  
DAERAH (PD)  
MENJADI  
PERSEROAN  
TERBATAS (PT)

REGIONAL  
COMPANY (PD)  
TO A LIMITED  
LIABILITY  
COMPANY (PT)

Dalam rangka mengikuti perkembangan perekonomian dan perbankan, maka berdasarkan Perda Nomor 22 Tahun 1998 dan Akta Pendirian Nomor 4 Tanggal 8 April 1999 berikut Akta Perbaikan Nomor 8 Tanggal 15 April 1999 yang telah disahkan oleh Menteri Kehakiman RI tanggal 16 April 1999, bentuk hukum Bank Jabar diubah dari Perusahaan Daerah (PD) menjadi Perseroan Terbatas (PT).

In order to keep up with economic and banking developments, Bank Jabar's legal form was changed from a Regional Company (PD) to a Limited Liability Company (PT) under Regional Regulation Number 22 of 1998 and Establishment Deed Number 4 dated April 8, 1999, as well as Improvement Deed Number 8 dated April 15, 1999, which was ratified by the Minister of Justice of the Republic of Indonesia on April 16, 1999.

1972

PERUBAHAN BENTUK  
HUKUM PERSEROAN

CHANGE IN THE  
LEGAL FORM OF THE  
COMPANY

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

The Company's legal form was changed from Limited Liability Company (PT) to Regional Company (PD) Bank Karja Pembangunan Daerah Jawa Barat.

1978

BANK  
PEMBANGUNAN  
DAERAH JAWA BARAT

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

The Regional Company (PD) Bank Karja Pembangunan Daerah Jawa Barat was later renamed the PD Bank Pembangunan Daerah Jawa Barat.

2000

DUAL BANKING  
SYSTEM

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

It became Indonesia's first Regional Development Bank to operate a dual banking system, offering conventional and Shariah-compliant banking services.

1991

PENERBITAN  
OBLIGASI

BONDS ISSUANCE

Pada tahun 1991 bank **bjb** menerbitkan obligasi untuk pertama kalinya.

bank **bjb** issued its first bonds in 1991.

2007

PT BANK  
PEMBANGUNAN  
DAERAH JAWA  
BARAT DAN  
BANTEN

Berdasarkan SK Direksi Nomor 1065/SK/DIR-PPN/2007 tanggal 29 November 2007 maka nama Perseroan berubah menjadi PT Bank Pembangunan Daerah Jawa Barat dan Banten dengan sebutan (*call name*) "Bank Jabar Banten".

According to Board of Directors Decree Number 1065/SK/DIR-PPN/2007 dated November 29, 2007, the Company's name was changed to PT Bank Pembangunan Daerah Jawa Barat dan Banten, also known as "Bank Jabar Banten."

1992

BANK UMUM DEvisa

FOREIGN EXCHANGE  
COMMERCIAL BANK

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

Bank Pembangunan Daerah Jawa Barat's activities were elevated to become a Foreign Exchange Commercial Bank.





2010

PERUBAHAN  
NAMA &  
LOGO



UNIT USAHA  
SYARIAH



SAHAM PERDANANYA (IPO)  
DI BURSA EFEK INDONESIA  
(BEI)

PERTAMA MERAIH RATING PEFINDO MENJADI IDAA-

CHANGE OF  
NAME AND  
LOGO



SHARIA  
BUSINESS  
UNIT



IPO ON THE INDOONESIAN  
STOCK EXCHANGE (IDX)

FIRST TO ACHIEVE A PEFINDO RATING OF IDAA-

Sesuai dengan Surat Bank Indonesia No. 12/78/APBU/Bd tanggal 31 Juni 2010 perihal Rencana Perubahan Logo serta Surat Keputusan Direksi Nomor 1337/SK/DIR-PPN/2010 tanggal 5 Juli 2010, maka Perseroan telah resmi berubah menjadi bank **bjb** pada tanggal 2 Agustus 2010.

Pemisahan (*spin off*) Unit Usaha Syariah Bank Jabar Banten menjadi anak perusahaan yang berdiri sendiri dengan nama Bank Jabar Banten Syariah.

Pada bulan Juli 2010, bank **bjb** menjadi BPD pertama di Indonesia yang melantai di Bursa Efek Indonesia.

On August 2, 2010, the Company officially changed its name to bank **bjb**, in line with Bank Indonesia Letter No. 12/78/APBU/Bd dated June 31, 2010 regarding Logo Change Plan and Board of Directors Decree Number 1337/SK/DIR-PPN/2010 dated July 5, 2010.

bank Jabar Banten's Sharia Business Unit has been spun off into a distinct business known as Bank Jabar Banten Syariah.

In July 2010, bank **bjb** became Indonesia's first Regional Development Bank (BPD) to list on the Indonesia Stock Exchange.

2017

MELAYANI  
PEMBAYARAN  
SAMSAT ONLINE  
NASIONAL

TOTAL ASET bank  
bjb

MELUNCURKAN  
KARTU DEBIT  
VISA bank bjb

SERVING  
NATIONAL  
ONLINE SAMSAT  
PAYMENTS

TOTAL ASSETS OF  
bank **bjb**

LAUNCH OF bank  
**bjb** VISA DEBIT  
CARD

bank **bjb** bekerja sama dengan Tim Pembina Samsat Provinsi Jawa Barat, yaitu Kepolisian Daerah Jawa Barat, Dinas Pendapatan Daerah (Dispenda) Provinsi Jawa Barat dan PT Jasa Raharja (Persero) Cabang Jawa Barat, meluncurkan program layanan sistem administrasi manunggal satu atap (Samsat) secara elektronik atau e-Samsat Jabar.

Tembus Rp 108,4 Triliun.

Untuk meningkatkan layanan perbankan kepada nasabah maupun masyarakat Indonesia, melalui perkembangan teknologi perbankan untuk menciptakan layanan elektronik *banking* yang memenuhi hampir seluruh kebutuhan nasabah dan masyarakat dalam transaksi, sehingga dapat digunakan di mana saja, aman, nyaman, dan dapat diandalkan.

bank **bjb** launches the electronic unified administration system service (e-Samsat Jabar) in collaboration with the West Java Provincial Samsat Development Team, which consists of the West Java Regional Police, the Regional Revenue Office (Dispenda) of West Java Province, and PT Jasa Raharja (Persero) West Java Branch.

Reaching Rp 108.4 Trillion.

To improve banking services for consumers and the Indonesian public by developing banking technology to produce electronic banking services that meet practically all customer and public transaction needs while ensuring usability from anywhere, safety, convenience, and reliability.

2014

MELUNCURKAN **bjb** DIGI, E-SAMSAT, DAN E-TAX

CREDIBILITY

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

LAUNCH OF **bjb** DIGI, E-SAMSAT, AND E-TAX

CREDIBILITY

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

2016

MELUNCURKAN  
PROGRAM **bjb** CINTA  
GURU

CREDIBILITY

bank **bjb** meluncurkan program **bjb** Cinta Guru sebagai apresiasi terhadap para guru yang berdedikasi untuk mencerdaskan bangsa dan aplikasi **bjb** Mobile sebagai fitur transaksi nontunai pada era digital.

Ditunjuk menjadi Bank Persepsi Tax Amnesty.

KANTOR WILAYAH  
UNTUK DAERAH  
TIMUR INDONESIA

bank **bjb** menambah Kantor Wilayah untuk daerah timur Indonesia.

LAUNCH OF THE  
**bjb** CINTA GURU  
PROGRAM

bank **bjb** offers the **bjb** Cinta Guru program to recognize dedicated educators who contribute to the nation's education, as well as the **bjb** Mobile application, a non-cash transaction feature in the digital era.

CREDIBILITY

Appointed as the Perception Bank for Tax Amnesty.

REGIONAL OFFICE  
FOR EASTERN  
INDONESIA IN 2017

bank **bjb** establishes Regional Offices in eastern Indonesia.

2018

TERBITKAN  
PUB I TAHAP 2  
OBLIGASI

LAUNCHING bjb  
Mesra

SOFT LAUNCHING SAMSAT JEBRET

PRIVATE  
PLACEMENT

ISSUANCE OF PUB  
I PHASE 2 BONDS

LAUNCHING bjb  
Mesra

SOFT LAUNCHING SAMSAT JEBRET

PRIVATE  
PLACEMENT

Obligasi berkelanjutan I bank **bjb** Tahap II Tahun 2018 yang dikeluarkan oleh Perseroan kepada pemegang Obligasi yang dibuktikan dengan Sertifikat Jumbo Obligasi.

Komposisi kepemilikan saham PT BPR Karya Utama Jabar adalah PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk, sebesar 37,97%.

**bjb** mesra adalah fasilitas pinjaman yang diberikan bank **bjb** kepada pelaku usaha mikro perorangan yang belum *bankable*.

Dilakukan dengan skema PMT HMETD (Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu/*Rights Issue*) untuk ekspansi kredit dengan total nilai emisi Rp 270 miliar.

Continuous Bonds I bank **bjb** Phase II Year 2018 issued by the Company to bondholders, as evidenced by Jumbo Bond Certificates.

PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk owns 37.97% of PT BPR Karya Utama Jabar's shares.

**bjb** Mesra is a loan facility offered by bank **bjb** to micro-entrepreneurs who are not *bankable*.

Carry undertaken under the PMT HMETD (Capital Increase Without Preemptive Rights/*Rights Issue*) program for credit expansion with a total emission value of Rp 270 billion.

Menjadi Bank Pembangunan Daerah (BPD) pertama yang ditunjuk menjadi bank administrator Rekening Dana Nasabah (RDN) periode 2019-2024 oleh PT Kustodian Sentral Efek Indonesia (KSEI).

PT Kustodian Sentral Efek Indonesia (KSEI) appointed the first Regional Development Bank (BPD) as the administrator bank for Customer Fund Accounts (RDN) from 2019 to 2024.

2019

CREDIBILITY



2020

LAUNCHING bjb  
DIGICASH

LAUNCHING bjb KPR GAUL

10 TAHUN MELANTAI DI BURSA EFEK INDONESIA (BEI)

PERUBAHAN  
TAGLINE

CREDIBILITY

LAUNCHING bjb  
DIGICASH

LAUNCHING bjb KPR GAUL

10 YEARS LISTED ON THE INDONESIA STOCK EXCHANGE (IDX)

TAGLINE CHANGE

CREDIBILITY

**bjb** DigiCash dipersembahkan untuk mendorong kelahiran budaya transaksi nontunai demi mewujudkan *cashless society*.

Komposisi kepemilikan saham PT BPR Intan Jabar adalah PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk sebesar 30,70%

Perubahan *tagline* menjadi "Tandamata Untuk Negeri", serta visi dan misi yang lebih fokus pada fungsi utama bank **bjb**

Pembentukan Kelompok Usaha Bank (KUB) bank **bjb** dengan beranggotakan bank **bjb** Syariah

**bjb** DigiCash is launched to encourage the development of a non-cash transaction culture with the goal of becoming a *cashless society*.

PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. owns 30.70% of PT BPR Intan Jabar's shares.

The tagline has been changed to "Tandamata Untuk Negeri," and the bank **bjb**'s vision and mission have been refined to focus on its key functions.

The establishment of the Bank Business Group (KUB) by bank **bjb** includes the incorporation of bank **bjb** Sharia.



## 2021

60 TAHUN bank bjb

LAUNCHING  
bjb Sekuritas

REBRANDING  
bjb *prioritas*

60 YEARS bank bjb

LAUNCHING  
bjb Sekuritas

REBRANDING  
bjb *prioritas*

PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (bank **bjb**) genap berusia 60 tahun. Mengusung tema "Melaju Penuh Energi Wujudkan Visi Negeri"

Launching **bjb** Sekuritas (Perusahaan Efek Daerah pertama di Indonesia). bank **bjb** menjadi perusahaan konglomerasi.

PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (bank **bjb**) turns 60. Continuing the topic "Moving Forward with Full Energy to Realize the Nation's Vision."

Introducing **bjb** Sekuritas (Indonesia's first Regional Securities Company). Bank **bjb** becomes a conglomerate corporation.

## 2022

PENINGKATAN  
RATING PEFINDO  
DAN FITCH

KUB bank bjb

UPGRADES IN  
PEFINDO RATING  
AND FITCH

KUB bank bjb

Peningkatan Rating Pefindo 1 Notch menjadi idAA. Peningkatan Rating Fitch 1 Notch menjadi AA-

Penyertaan Modal tahap I ke Bank Bengkulu sebesar Rp 99,9 Miliar, efektif per tanggal 29 November 2022 setara dengan kepemilikan 7,15%

Pefindo rating increased by 1 notch to idAA. Fitch Rating increased by 1 notch to AA-.

Phase I capital participation in Bank Bengkulu for Rp 99.9 billion, effective November 29, 2022, equating to 7.15% ownership.

## 2023

KUB bank bjb

Peresmian Kantor  
Representatif bank  
bjb di Jakarta

KUB bank bjb

The inauguration  
of the bank **bjb**  
Representative Office  
in Jakarta

Penyertaan Modal tahap II ke Bank Bengkulu sebesar Rp 149,9 Miliar. (Dalam Proses Izin ke Otoritas Jasa Keuangan)

Capital investment in Bank Bengkulu Phase II totaling Rp149.9 billion. (In the process of getting approval from the Financial Services Authority)

## 2024

Penerbitan Obligasi  
Subordinasi  
Berkelanjutan IV  
bank bjb Tahap I  
Tahun 2024

Penerbitan Surat  
Berharga Perpetual  
Berkelanjutan I bank  
bjb Tahap I Tahun  
2024

Penerbitan Obligasi  
Kebekanjutan  
Berkelanjutan I bank  
bjb Tahap I Tahun  
2024

Perbankan *Pioneer*  
Menerbitkan Rupiah  
Perpetual Bond

Penyertaan Modal  
ke Bank Jambi

Issuance of Bank  
bjb Sustainable  
Subordinated Bonds  
IV Phase I Year  
2024

Issuance of  
Continuous  
Perpetual Securities  
I bank bjb Phase I  
Year 2024

Issuance of  
Sustainable Bonds  
I bank bjb Phase I  
Year 2024

Pioneer Banking  
Issues Rupiah  
Perpetual Bond

Capital Investment  
in Bank Jambi

bank **bjb** menerbitkan Obligasi Subordinasi Berkelanjutan IV untuk memperkuat struktur permodalan

bank **bjb** menerbitkan tahap pertama surat berharga perpetual berkelanjutan pada tahun 2024 sebagai bagian dari strategi pendanaan jangka panjang dan merupakan Perbankan Pioneer menerbitkan Rupiah *Perpetual Bond*.

bank **bjb** meluncurkan tahap pertama obligasi keberlanjutan pada tahun 2024 untuk mendukung proyek-proyek yang ramah lingkungan dan bertanggung jawab secara sosial.

bank **bjb** menerbitkan obligasi perpetual dalam denominasi Rupiah untuk memperkuat struktur permodalannya.

bank **bjb** melakukan penyertaan modal ke Bank Jambi guna mendukung pertumbuhan bisnis dan stabilitas keuangan bank tersebut.

bank **bjb** issued the Sustainable Subordinated Bonds IV to strengthen its capital structure.

bank **bjb** issued the first phase of its Sustainable Perpetual Securities in 2024 as part of its long-term funding strategy and is recognized as the pioneering bank in issuing Rupiah Perpetual Bonds.

bank **bjb** is launching the first phase of its sustainable bonds in 2024 to support environmentally and socially responsible projects.

bank **bjb** issues perpetual bonds denominated in Rupiah to strengthen its capital structure.

bank **bjb** makes a capital investment in Bank Jambi to support its business growth and financial stability.

# Penghargaan

Awards

25

Januari | January



Indonesia Best CFO Awards 2024 - Best Performance Chief Financial Officer in Business and Digital Transformation to Enhancing Revenue Gain (Regional Bank)

Indonesia Best CFO Awards 2024 - Best Performance Chief Financial Officer in Business and Digital Transformation to Enhancing Revenue Gain (Regional Bank)

Penyelenggara / Organizer :  
Warta Ekonomi

28

Februari | February



Contact Center Service Excellence Award 2024 — Exceptional Call Center Regular Banking

Contact Center Service Excellence Award 2024 — Exceptional Call Center Regular Banking

Penyelenggara / Organizer :  
Majalah Marketing Carre

5

Maret | March



Indonesia Best BUMD Award 2024 - Top BUMD 2024 with Collaborative Synergy to Expand Banking Product and Service Access

Indonesia Best BUMD Award 2024 - Top BUMD 2024 with Collaborative Synergy to Expand Banking Product and Service Access

Penyelenggara / Organizer :  
Warta Ekonomi

5

Maret | March



Indonesia Excellence GCG Award 2024 - Indonesia Excellence Good Corporate Governance Ethics in Product and Service Accessibility Through Digitalization and Intersector Collaboration

Indonesia Excellence GCG Award 2024 - Indonesia Excellence Good Corporate Governance Ethics in Product and Service Accessibility Through Digitalization and Intersector Collaboration

Penyelenggara / Organizer :  
Warta Ekonomi

28

Maret | March



ICCA 2024 — The Best Indonesia Corporate Secretary & Communication Platinum Award

ICCA 2024 — The Best Indonesia Corporate Secretary & Communication Platinum Award

Penyelenggara / Organizer :  
Economic Review

1

April | April



13th Infobank-Isentia Digital Brand Recognition 2024 - The 2nd Best Mobile Banking Conventional Bank (KBMI 3) untuk DIGI Mobile

13th Infobank-Isentia Digital Brand Recognition 2024 - The 2nd Best Mobile Banking Conventional Bank (KBMI 3) untuk DIGI Mobile

Penyelenggara / Organizer :  
Infobank





1

April | April



13th Infobank-Isentia Digital Brand Recognition 2024 -  
The Best Mortgage Loan Conventional Bank (KBMI 3)  
untuk **bjb** KPR  
13th Infobank-Isentia Digital Brand Recognition 2024 -  
The Best Mortgage Loan Conventional Bank (KBMI 3)  
untuk **bjb** KPR

Penyelenggara / Organizer :  
Infobank

1

April | April



13th Infobank-Isentia Digital Brand Recognition 2024  
- The Best Wealth Management Conventional Bank  
(KBMI 3) untuk **bjb** Prioritas  
13th Infobank-Isentia Digital Brand Recognition 2024  
- The Best Wealth Management Conventional Bank  
(KBMI 3) untuk **bjb** Prioritas

Penyelenggara / Organizer :  
Infobank

1

April | April



13th Infobank-Isentia Digital Brand Recognition 2024  
- The 2nd Best Conventional Bank (KBMI 3) untuk  
*Corporate Brand*  
13th Infobank-Isentia Digital Brand Recognition 2024  
- The 2nd Best Conventional Bank (KBMI 3) untuk  
*Corporate Brand*

Penyelenggara / Organizer :  
Infobank

1

April | April



13th Infobank-Isentia Digital Brand Recognition 2024  
- The 2nd Best Internet Banking Conventional Bank  
(KBMI 3) untuk **bjb** Net  
13th Infobank-Isentia Digital Brand Recognition 2024  
- The 2nd Best Internet Banking Conventional Bank  
(KBMI 3) untuk **bjb** Net

Penyelenggara / Organizer :  
Infobank

1

April | April



13th Infobank-Isentia Digital Brand Recognition 2024  
- The Best Deposit Conventional Bank (KBMI 3) untuk  
**bjb** Deposito  
13th Infobank-Isentia Digital Brand Recognition 2024 -  
The Best Savings Account Conventional Bank (KBMI 3)  
untuk **bjb** Tandamata

Penyelenggara / Organizer :  
Infobank

1

April | April



13th Infobank-Isentia Digital Brand Recognition 2024 -  
The Best Savings Account Conventional Bank (KBMI 3)  
untuk **bjb** Tandamata  
13th Infobank-Isentia Digital Brand Recognition 2024 -  
The Best Savings Account Conventional Bank (KBMI 3)  
untuk **bjb** Tandamata

Penyelenggara / Organizer :  
Infobank

19

Mei | May



Corporate Culture Award Kategori Bank Daerah - ESQ Corporation  
Corporate Culture Award Kategori Bank Daerah - ESQ Corporation

Penyelenggara / Organizer :  
ESQ Corporation

20

Mei | May



Indonesia Property & Bank Award XVIII & Indonesia Myhome Award VII - Best Regional Development Bank for the Highest Growth in Housing Loan  
Indonesia Property & Bank Award XVIII & Indonesia Myhome Award VII - Best Regional Development Bank for the Highest Growth in Housing Loan

Penyelenggara / Organizer :  
Majalah Indonesia Property and Bank

29

Mei | May



Transparansi Penurunan Emisi Korporasi Predikat Green Elite  
Corporate Emission Reduction Transparency Recognized as Green Elite

Penyelenggara / Organizer :  
Investor Trust & Bumi Global Karbon

29

Mei | May



Transparansi Perhitungan Emisi Korporasi Predikat Platinum Plus  
Transparency in Corporate Emission Calculation Achieves Platinum Plus Recognition

Penyelenggara / Organizer :  
Investor Trust & Bumi Global Karbon

31

Mei | May

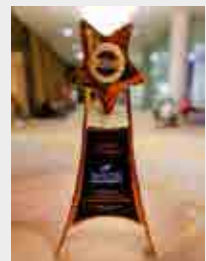


Asian Post Best Regional Champion 2024 - Excellent for the Financial Performance During September 2022-2023  
Asian Post Best Regional Champion 2024 - Excellent for the Financial Performance During September 2022-2023

Penyelenggara / Organizer :  
Asian Post (Infobank Media Group)

31

Mei | May



Asian Post Best Regional Champions 2024 - Golden Champion Excellent Financial Performance in 5 Consecutive Years 2019-2023  
Asian Post Best Regional Champions 2024 - Golden Champion Excellent Financial Performance in 5 Consecutive Years 2019-2023

Penyelenggara / Organizer :  
Asian Post (Infobank Media Group)



1

Juni | June



Infobank Most Outstanding Women 2024 - Nancy Adistyasari  
Infobank Most Outstanding Women 2024 - Nancy Adistyasari

Penyelenggara / Organizer :  
Infobank

13

Juni | June



Bank Pembangunan Daerah dengan Aset Lebih dari Rp30 Triliun - Bisnis Indonesia Award (BIA) 2024 (Agility in Uncertainty)  
Regional Development Bank with Assets Over IDR 30 Trillion - Bisnis Indonesia Award (BIA) 2024 (Agility in Uncertainty)

Penyelenggara / Organizer :  
Bisnis Indonesia

20

Juni | June



Yuddy Renaldi - Indonesia 10 Top Banker Award 2024  
Yuddy Renaldi - Indonesia 10 Top Banker Award 2024

Penyelenggara / Organizer :  
The Iconomics

2

Juli | July



The Best Overall Priority Banking  
The Best Overall Priority Banking

Penyelenggara / Organizer :  
Infobank

2

Juli | July



The 2<sup>nd</sup> Best Security Officer  
The 2<sup>nd</sup> Best Security Officer

Penyelenggara / Organizer :  
Infobank

11

Juli | July



Mitra yang Memberikan Kemudahan dalam Mengakses Pembiayaan untuk Koperasi di Jawa Barat  
Bank who cares for the economy of rural communities in Indonesia

Penyelenggara / Organizer :  
Gubernur Jawa Barat

12

Juli | July



Best Bank 2024 Kategori Best ESG  
Best Bank 2024 Kategori Best ESG

Penyelenggara / Organizer :  
Investortrust

26

Juli | July



Indeks TEMPO-IDN Financials 52 Kategori Emiten Main  
Index, High Growth, High Dividend  
TEMPO-IDN Financials 52 Index in the Categories of Main  
Index, High Growth, and High Dividend

Penyelenggara / Organizer :  
TEMPO-IDN

7

Agustus | August



Katadata Green Initiative Award  
Katadata Green Initiative Award

Penyelenggara / Organizer :  
Katadata

9

Agustus | August



Indonesia 50 PR Person Awards 2024  
Indonesia 50 PR Person Awards 2024

Penyelenggara / Organizer :  
The Iconomic

9

Agustus | August



Indonesia Popular Corporate Reputations Awards 2024  
Indonesia Popular Corporate Reputations Awards 2024

Penyelenggara / Organizer :  
The Iconomic

12

Agustus | August



The Best Indonesia Finance for Bank-Public Company  
2024 (GOLD Award — Excellent - Kategori aset di atas  
Rp100 Triliun)

The Best Indonesia Finance for Bank-Public Company  
2024 (GOLD Award — Excellent - Category: Assets Over  
IDR 100 Trillion)

Penyelenggara / Organizer :  
Economic Review





12

Agustus | August



The Best Indonesia Leader-III-2024 (PLATINUM Award — Very Excellent - Kategori aset di atas Rp100 Triliun)  
The Best Indonesia Leader-III-2024 (PLATINUM Award — Very Excellent - Category: Assets Over IDR 100 Trillion)

Penyelenggara / Organizer :  
Economic Review

20

Agustus | August



Industry Marketing Champion JABAR BANTEN 2024 untuk sektor Commercial Banking  
Industry Marketing Champion JABAR BANTEN 2024 for the Commercial Banking Sector

Penyelenggara / Organizer :  
Markplus

20

Agustus | August



Financial Literacy Award 2024 Kategori Bank Umum  
Financial Literacy Award 2024 in the Commercial Bank Category

Penyelenggara / Organizer :  
Otoritas Jasa Keuangan

20

Agustus | August



SMK Negeri 4 Bandung Mitra Kerja Sama PT BPD Jawa Barat dan Banten, Tbk. Kategori Satuan Pendidikan Umum Terbaik Implementasi KEJAR  
SMK Negeri 4 Bandung, Partner of PT BPD Jawa Barat dan Banten, Tbk. Best General Education Unit in KEJAR Implementation Category

Penyelenggara / Organizer :  
Otoritas Jasa Keuangan

21

Agustus | August



World's Most Trustworthy Companies 2024 : Rank 57  
World's Most Trustworthy Companies 2024 : Rank 57

Penyelenggara / Organizer :  
NEWSWEEK & STATISTA

23

Agustus | August



Woman Empower Woman Award 2024 — The Best Performance Bisnis Perbankan  
Woman Empower Woman Award 2024 — The Best Performance in Banking Business

Penyelenggara / Organizer :  
Majalah Inspiratis & Majalah Kebaya Indonesia

29

Agustus | August



The Excellent Performance Bank in 25 Consecutive Years  
1998 - 2023  
The Excellent Performance Bank in 25 Consecutive Years  
1998 - 2023

Penyelenggara / Organizer :  
Majalah Infobank

29

Agustus | August



The Best Performance Bank in KBMI 3 Asset Idr 150 - <  
IDR 200 Trillion  
The Best Performance Bank in KBMI 3 Asset Idr 150 - <  
IDR 200 Trillion

Penyelenggara / Organizer :  
Majalah Infobank

3

September | September



7 Most Popular Brand — Kategori: Keuangan -Perbankan  
Daerah  
7 Most Popular Brand — Category: Regional Banking  
Finance

Penyelenggara / Organizer :  
Jawa Pos

6

September | September



Fortune 100 Indonesia 2024  
Fortune 100 Indonesia 2024

Penyelenggara / Organizer :  
Fortune Indonesia (IDN Media Group)

17

September | September



Ikatan Wartawan Ekonomi Bisnis - Pengembangan UMKM  
Terbaik bank **bjb**  
Economic Business Journalists Association - Best MSME  
Development by bank **bjb**

Penyelenggara / Organizer :  
Ikatan Wartawan Ekonomi Bisnis (IWEB)

17

September | September



CNN Awards 2024 - Extraordinary Efforts in Strengthening  
Synergy and Sustainability Practices  
CNN Awards 2024 - Extraordinary Efforts in Strengthening  
Synergy and Sustainability Practices

Penyelenggara / Organizer :  
CNN Indonesia



17

September | September



CNN Awards 2024 - Best Leadership Towards Digital Transition in Banking Industry - Direktur Utama bank **bjb**  
Yuddy Renaldi  
CNN Awards 2024 - Best Leadership Towards Digital Transition in the Banking Industry - President Director of bank **bjb**, Yuddy Renaldi

Penyelenggara / Organizer :  
CNN Indonesia

19

September | September



Merdeka Awards 2024 Kategori CSR untuk Negeri  
Merdeka Awards 2024 - CSR for the Nation Category

Penyelenggara / Organizer :  
Merdeka.com

23

September | September



Kemenko RI - bank **bjb** Raih Championship TP2DD 2024  
Kemenko RI - bank **bjb** Wins TP2DD Championship 2024

Penyelenggara / Organizer :  
Kemenko RI

26

September | September



Best Company in People Strategy Innovation 2024  
Best Company in People Strategy Innovation 2024

Penyelenggara / Organizer :  
Economic Review

26

September | September



Best Company in Human Capital 2024 — Platinum Award  
Best Company in Human Capital 2024 — Platinum Award

Penyelenggara / Organizer :  
Economic Review

26

September | September



Best Human Capital Director 2024  
Best Human Capital Director 2024

Penyelenggara / Organizer :  
Economic Review

7

Oktober | October



Annual Report Award (ARA) 2023 - Kategori BUMD  
Keuangan  
Annual Report Award (ARA) 2023 - Financial BUMD  
Category

Penyelenggara / Organizer :  
OJK, Kementerian Koordinator Bidang Perekonomian,  
Kementerian BUMN, Direktorat Jenderal Pajak-Kementerian  
Keuangan, BEI, KPEI, KSEI, KNKG dan (IAI)

8

Oktober | October



CNBC Indonesia Awards 2024 - Best Regional Bank on  
Corporate Action Pioneer  
CNBC Indonesia Awards 2024 - Best Regional Bank on  
Corporate Action Pioneer

Penyelenggara / Organizer :  
CNBC Indonesia

9

Oktober | October



Indonesia Customer Service Quality Award Rank 1<sup>st</sup> - BPD  
Indonesia Customer Service Quality Award Rank 1<sup>st</sup> - BPD

Penyelenggara / Organizer :  
SWA

17

Oktober | October



The Best Indonesia Annual Report Award  
The Best Indonesia Annual Report Award

Penyelenggara / Organizer :  
Economic Review

17

Oktober | October



Best Financial Awards 2024, Kategori Best Brand Popularity  
& Best Social Contribution Reputation  
Best Financial Awards 2024, Category: Best Brand  
Popularity & Best Social Contribution Reputation

Penyelenggara / Organizer :  
The Iconomics

22

Oktober | October



Top 20 Financial Institution 2024  
Top 20 Financial Institution 2024

Penyelenggara / Organizer :  
The Finance Infobank Media Group





24

Oktober | October



CSR Award - Entrepreneurial Community Impact Award  
CSR Award - Entrepreneurial Community Impact Award

Penyelenggara / Organizer :  
Investortrust.id

14

November | November



Anugerah Keterbukaan Informasi Publik di Provinsi Jawa Barat Tahun 2024 untuk Badan Publik Kategori Informatif  
Public Information Openness Award in West Java Province 2024 for Public Body in the Informative Category

Penyelenggara / Organizer :  
Komisi Informasi Provinsi Jawa Barat

21

November | November



Asia Sustainability Reporting Rating 2024 Platinum Rank  
Asia Sustainability Reporting Rating 2024 Platinum Rank

Penyelenggara / Organizer :  
National Center for Corporate Reporting (NCCR)

21

November | November



The Best Indonesia IT & Digital Operational Excellence Award 2024  
The Best Indonesia IT & Digital Operational Excellence Award 2024

Penyelenggara / Organizer :  
Economic Review

25

November | November



Indonesia Good Corporate Governance Award 2024 dengan Predikat Most Trusted  
Indonesia Good Corporate Governance Award 2024 with the Most Trusted Predicate

Penyelenggara / Organizer :  
SWA & CGPI

26

November | November



Digital Banking Award 2024 Kategori Dimensi Data BPD  
Digital Banking Award 2024 - Data Dimension Category for BPD

Penyelenggara / Organizer :  
Investortrust.id

25

November | November



Investor Daily Indonesia ESG Appreciation Night 2024 -  
Appreciated Governance ESG Report  
Investor Daily Indonesia ESG Appreciation Night 2024 -  
Appreciated Governance ESG Report

Penyelenggara / Organizer :  
B Universe Media & Bumi Global Karbon Foundation  
(BGKF)

25

November | November



IICD 2024 TOP 50 Mid Capitalization Public Listed  
Company  
IICD 2024 TOP 50 Mid Capitalization Public Listed  
Company

Penyelenggara / Organizer :  
Indonesian Institute for Corporate Directorship (IICD) &  
Investortrust.id

28

November | November



Indonesia Best CMO Award 2024 - Best Chief Marketing  
Officer in Improving Financial Literacy and Inclusion  
Through Innovative Programs  
Indonesia Best CMO Award 2024 - Best Chief Marketing  
Officer in Improving Financial Literacy and Inclusion  
Through Innovative Programs

Penyelenggara / Organizer :  
Warta Ekonomi

29

November | November



Pertemuan Tahunan Bank Indonesia 2024 - Bank dengan  
Layanan Kas TERBAIK III 2024  
Pertemuan Tahunan Bank Indonesia 2024 - Bank dengan  
Layanan Kas TERBAIK III 2024

Penyelenggara / Organizer :  
Bank Indonesia

29

November | November



Infobank Top 100 CEO dan The 200 Future Leaders  
Forum 2024 - Bankers Of The Year 2024 Direktur  
Utama bank **bjb**  
Infobank Top 100 CEOs and The 200 Future Leaders  
Forum 2024 - Bankers of the Year 2024, President  
Director of bank **bjb**

Penyelenggara / Organizer :  
Infobank

29

November | November



Infobank Top 100 CEO dan The 200 Future Leaders  
Forum 2024 - The Next 200 Leaders 2024 Direktur IT &  
Transaction Banking bank **bjb**  
Infobank Top 100 CEOs and The 200 Future Leaders  
Forum 2024 - The Next 200 Leaders 2024, Director of IT &  
Transaction Banking at bank **bjb**

Penyelenggara / Organizer :  
Infobank



29

November | November



Infobank Top 100 CEO dan The 200 Future Leaders Forum 2024 - The Next 200 Leaders 2024 Direktur Komersial & UMKM bank **bjb**  
Infobank Top 100 CEOs and The 200 Future Leaders Forum 2024 - The Next 200 Leaders 2024, Director of Commercial & MSME at bank **bjb**

Penyelenggara / Organizer :  
Infobank

4

Desember | December



Investing on Climate Editor Choice's Award 2024 - Climate Finance Disbursement  
Investing on Climate Editor Choice's Award 2024 - Climate Finance Disbursement

Penyelenggara / Organizer :  
Investing on Climate

4

Desember | December



Investing on Climate Editor Choice's Award 2024 - Best Literacy For Climate Resilience  
Investing on Climate Editor Choice's Award 2024 - Best Literacy For Climate Resilience

Penyelenggara / Organizer :  
Investing on Climate

10

Desember | December



Indeks Integritas Bisnis Lestari 2024 - Sapphire  
Indeks Integritas Bisnis Lestari 2024 - Sapphire

Penyelenggara / Organizer :  
Tempo & Transparency International Indonesia (TII)

# Sertifikasi

## Certifications



**Nama Sertifikasi**  
Certification Name

Sistem Manajemen Keamanan Informasi - ISO/IEC 27001:2022  
Information Security Management System - ISO/IEC 27001:2022

Telah melaksanakan audit resertifikasi dan dalam proses tinjauan untuk penetapan tanggal mulai berlaku sertifikasi

The re-certification audit has been conducted and is currently under review for the determination of the certification effective date

**Lembaga Sertifikasi**  
Certifier

bsi



**Nama Sertifikasi**  
Certification Name

Sistem Manajemen Pelayanan TI - ISO/IEC 20000-1:2018  
IT Service Management System - ISO/IEC 20000-1:2018

Telah melaksanakan audit resertifikasi dan dalam proses tinjauan untuk penetapan tanggal mulai berlaku sertifikasi

The re-certification audit has been conducted and is currently under review for the determination of the certification effective date

**Lembaga Sertifikasi**  
Certifier

bsi



**Nama Sertifikasi**  
Certification Name

Sistem Manajemen Kepatuhan - SNI ISO 37301:2021  
Compliance Management System - SNI ISO 37301:2021

**Tanggal mulai berlaku**  
Effective date

22 November 2024  
November 22, 2024

**Tanggal kedaluwarsa**  
Expiry date

21 November 2027  
November 21, 2027

**Lembaga Sertifikasi**  
Certifier

PT. CHESNA





**Nama Sertifikasi**  
Certification Name

Sistem Manajemen Anti Penyuapan - ISO 37001:2016  
Anti-Bribery Management System - ISO 37001:2016

**Tanggal mulai berlaku**  
Effective date

22 November 2024  
November 22, 2024

**Tanggal kedaluwarsa**  
Expiry date

21 November 2027  
November 21, 2027

**Lembaga Sertifikasi**  
Lembaga Sertifikasi

PT. CHESNA



**Nama Sertifikasi**  
Certification Name

Sistem Manajemen Keberlangsungan Bisnis - ISO 22301:2019  
Business Continuity Management System - ISO 22301:2019

**Tanggal mulai berlaku**  
Effective date

26 Agustus 2024  
August 26, 2024

**Tanggal kedaluwarsa**  
Expiry date

25 Agustus 2027  
August 25, 2027

**Lembaga Sertifikasi**  
Certifier

bsi



**Nama Sertifikasi**  
Certification Name

Sistem Manajemen Mutu - ISO 9001:2015  
Quality Management System - ISO 9001:2015

**Tanggal mulai berlaku**  
Effective date

16 Mei 2022  
May 16, 2022

**Tanggal kedaluwarsa**  
Expiry date

19 April 2025  
April 19, 2025

**Lembaga Sertifikasi**  
Certifier

SGS

# MEMPERKUAT TATA KELOLA BERKELANJUTAN

STRENGTHENING SUSTAINABILITY  
GOVERNANCE

**2024**

Laporan Keberlanjutan  
Sustainability Report







# Komposisi Badan Tata Kelola Tertinggi dan Komitenya

Composition of the Highest Governance Body and Its Committees

[GRI 2-9] [GRI 2-10]



Kebijakan terkait jaminan keterwakilan dan keberagaman pada tingkat manajemen puncak telah diatur melalui pedoman mengenai komposisi Dewan Komisaris dan Direksi bank **bjb**. Kebijakan ini merujuk pada rekomendasi Otoritas Jasa Keuangan yang tercantum dalam Lampiran Surat Edaran Otoritas Jasa Keuangan Nomor 32/ SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Dokumen tersebut menjelaskan bahwa dalam menentukan komposisi Dewan Komisaris dan Direksi, perlu memperhatikan keragaman latar belakang, keahlian, dan gender.

[GRI 2-10]

Dengan mengimplementasikan prinsip-prinsip tersebut, bank **bjb** berupaya membangun lingkungan manajemen yang inklusif, seimbang, dan mencerminkan nilai keberagaman dalam pengambilan keputusan strategis. Usaha untuk memastikan keterwakilan yang adil di tingkat manajemen puncak ini selaras dengan prinsip-prinsip tata kelola perusahaan yang baik, yaitu memenuhi tanggung jawab perusahaan dalam mendukung kesetaraan dan keberagaman dalam operasional bisnis.

The policy regarding representation and diversity at the top management level is regulated through guidelines on the composition of the Board of Commissioners and Board of Directors of bank **bjb**. This policy refers to recommendations from the Financial Services Authority (OJK) as stated in the appendix to OJK Circular Letter No. 32/ SEOJK.04/2015 on the Corporate Governance Guidelines for Public Companies. The document specifies that in determining the composition of the Board of Commissioners and Board of Directors, consideration should be given to diversity in backgrounds, expertise, and gender. [GRI 2-10]

By implementing these principles, bank **bjb** aims to build an inclusive and balanced management environment that reflects diverse values in strategic decision-making. Efforts to ensure fair representation at the top management level align with good corporate governance principles, including fulfilling corporate responsibilities and promoting equality and diversity within business operations.





Dalam praktiknya, saat ini keberagaman komposisi Dewan Komisaris dan Direksi sudah memenuhi pedoman OJK tentang tata kelola perusahaan terbuka. Masa jabatan satu periode Dewan Komisaris dan Direksi bank **bjb** ditentukan selama 5 (lima) tahun, yang dihitung sejak tanggal penetapan oleh RUPS dan berakhir pada penutupan RUPS Tahunan yang ke-5 setelah tanggal pengangkatan. Anggota Dewan Komisaris dan Direksi dapat diangkat, diberhentikan, dan diangkat kembali berdasarkan keputusan RUPS. [GRI 2-9] [GRI 2-10]

Setiap anggota Dewan Komisaris dan Direksi memiliki kompetensi yang relevan di bidang lingkungan, sosial, dan ekonomi sesuai dengan kebutuhan pengambilan keputusan dalam perannya masing-masing. Namun, tanggung jawab terhadap dampak sosial, lingkungan, dan ekonomi belum dipisahkan secara khusus. Hal ini dikarenakan setiap posisi saling terkait dan turut memikul tanggung jawab atas ketiga aspek tersebut. [GRI 2-9]

Hingga periode pelaporan, tidak ada kelompok sosial yang kurang terwakili dalam komposisi Dewan Komisaris dan Direksi Perseroan. Jumlah komisaris bank **bjb** tidak mengalami perubahan, yakni sebanyak 6 (enam) orang, dengan 3 (tiga) di antaranya merupakan Komisaris Independen atau 50% dari total anggota Dewan Komisaris. Seluruh anggota Dewan Komisaris berdomisili di wilayah kerja kantor bank **bjb**. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel berikut. [GRI 2-9] [GRI 2-18] [GRI 405-1]

In practice, the current composition of the Board of Commissioners and Board of Directors already meets OJK guidelines on public company governance. The term of office for one period of the bank **bjb** Board of Commissioners and Board of Directors is set at five (5) years, starting from the date of appointment by the General Meeting of Shareholders (GMS) and ending at the closure of the fifth Annual GMS after the appointment date. Members of the Board of Commissioners and Board of Directors may be appointed, dismissed, and reappointed based on GMS resolutions. [GRI 2-9] [GRI 2-10]

Each member of the Board of Commissioners and Board of Directors possesses relevant competencies in environmental, social, and economic aspects, aligned with the decision-making needs of their respective roles. However, specific responsibilities for social, environmental, and economic impacts have not been distinctly separated. This is because each position is interconnected and shares accountability for these three aspects. [GRI 2-9]

As of the reporting period, no underrepresented social groups were within the composition of the Board of Commissioners and Board of Directors. The number of bank **bjb** commissioners remained unchanged at six (6) members, with three (3) of them serving as Independent Commissioners, representing 50% of the total Board of Commissioners. All members of the Board of Commissioners reside within bank **bjb**'s operational area. The composition and appointment criteria for the Board of Commissioners are outlined in the following table. [GRI 2-9] [2-18] [GRI 405-1]

**Tabel Komposisi Dewan Komisaris [GRI 2-9]**  
Table of Board of Commissioners Composition

| Nama<br>Name                 | Jabatan<br>Position                                         | Usia<br>Age            | Jenis<br>Kelamin<br>Gender | Pendidikan<br>Education                                                                                                                                                                                                                                                                                                                      | Pengalaman<br>Kerja<br>Work<br>Experience                                                                                            | Kompetensi<br>Competencies | Tanggal<br>Efektif<br>Effective<br>Date        |
|------------------------------|-------------------------------------------------------------|------------------------|----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------|------------------------------------------------|
| Taswin Zakaria               | Komisaris Utama<br>Independent<br>President<br>Commissioner | 56<br>tahun/<br>years  | Laki-laki/<br>Male         | <ul style="list-style-type: none"> <li>Bachelor of Science in Business Administration (BSBA) dengan konsentrasi atau jurusan Akuntansi</li> <li>Bachelor of Science in Business Administration (BSBA) with a concentration or major in Accounting</li> </ul>                                                                                 | Memiliki pengalaman kerja di bidang perbankan<br>Experience in the banking sector                                                    | Perbankan<br>Banking       | 30<br>September<br>2024 /<br>September<br>2024 |
| Mohammad Taufiq Budi Santoso | Komisaris<br>Commissioner                                   | 57<br>Tahun<br>/ years | Laki-laki/<br>Male         | <ul style="list-style-type: none"> <li>Sarjana di bidang Teknik Planologi (Perencanaan Wilayah dan Kota)</li> <li>Master — Public Administration</li> <li>Doktoral — Kebijakan Publik</li> <li>Bachelor in Urban and Regional Planning Engineering</li> <li>Master's in Public Administration</li> <li>Doctorate in Public Policy</li> </ul> | Memiliki pengalaman kerja di bidang pemerintahan dan perbankan<br>Experience in the government and banking sectors                   | Managerial<br>Managerial   | 30<br>September<br>2024 /<br>September<br>2024 |
| Tomsy Tohir                  | Komisaris<br>Commissioner                                   | 56<br>Tahun<br>/ years | Laki-laki/<br>Male         | <ul style="list-style-type: none"> <li>Akademi Kepolisian</li> <li>S2 Kajian Ilmu Kepolisian</li> <li>Police Academy</li> <li>Master's in Police Science Studies</li> </ul>                                                                                                                                                                  | Memiliki pengalaman di Kepolisian Republik Indonesia<br>Experience in the Indonesian National Police                                 | Managerial<br>Managerial   | 9 Agustus<br>2023 /<br>August<br>2023          |
| Rudie Kusmayadi              | Komisaris<br>Commissioner                                   | 66<br>Tahun<br>/ years | Laki-laki/<br>Male         | <ul style="list-style-type: none"> <li>D3 Teknik Lingkungan</li> <li>S1 Manajemen Pembangunan Daerah</li> <li>S2 Manajemen Pembangunan Daerah</li> <li>Associate Degree in Environmental Engineering</li> <li>Bachelor's Degree in Regional Development Management</li> <li>Master's Degree in Regional Development Management</li> </ul>    | Memiliki pengalaman sebagai Direktur Utama BUMD<br>Experience as President Director of a Regional Government-Owned Enterprise (BUMD) | Managerial<br>Managerial   | 9 Agustus/<br>August<br>2023                   |



| Nama<br>Name          | Jabatan<br>Position                                    | Usia<br>Age            | Jenis<br>Kelamin<br>Gender | Pendidikan<br>Education                                                                                                                                                                                                                                                                                                                                                                                                                                   | Pengalaman<br>Kerja<br>Work<br>Experience                                                                                        | Kompetensi<br>Competencies | Tanggal<br>Efektif<br>Effective<br>Date        |
|-----------------------|--------------------------------------------------------|------------------------|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|----------------------------|------------------------------------------------|
| Diding Sakri          | Komisaris<br>Independen<br>Independent<br>Commissioner | 47<br>Tahun<br>/ years | Laki-laki/<br>Male         | <ul style="list-style-type: none"> <li>• Sarjana bidang Teknik Planologi (Perencanaan Wilayah dan Kota)</li> <li>• Master of Arts (double degree) Joint European Masters on Comparative Local Development</li> <li>• PhD bidang Development Economics</li> <li>• Bachelor's degree in Urban Planning</li> <li>• Master of Arts (double degree) Joint European Masters on Comparative Local Development</li> <li>• PhD in Development Economics</li> </ul> | Memiliki pengalaman kerja di bidang Ekonomi, Penelitian dan perbankan.<br>Experience in economics, research, and banking sectors | Ekonomi<br>Economy         | 19 Juli /July<br>2022                          |
| Hilman<br>Purakusumah | Komisaris<br>Independen<br>Independent<br>Commissioner | 60<br>tahun /<br>years | Laki-laki/<br>Male         | <ul style="list-style-type: none"> <li>• Sarjana di bidang Teknik Planologi (Perencanaan Wilayah dan Kota)</li> <li>• Magister di bidang Manajemen</li> <li>• Bachelor's in Urban and Regional Planning</li> <li>• Master's in Management</li> </ul>                                                                                                                                                                                                      | Memiliki pengalaman kerja di bidang perbankan<br>Experience in the banking sector                                                | Managerial<br>Managerial   | 30<br>September<br>2024 /<br>September<br>2024 |

Selama periode pelaporan, komposisi anggota Direksi bank **bjb** terdiri dari 7 (tujuh) Direktur, yang terdiri atas 6 (enam) laki-laki dan 1 (satu) perempuan. Tidak ada rangkap jabatan pada komposisi Direksi selama periode pelaporan, dan seluruh anggota Direksi berdomisili di area operasional Kantor Pusat bank **bjb**. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel berikut: [GRI 2-9] [GRI 405-1].

During the reporting period, the composition of bank **bjb**'s Board of Directors consisted of seven (7) Directors, with 86% being male and 14% female. There were no concurrent positions within the Board of Directors during this period, and all members resided in bank **bjb**'s Head Office operational area. The composition and appointment criteria for the Board of Directors are detailed in the following table: [GRI 2-9] [GRI 405-1].

**Tabel Komposisi Direksi [GRI 2-9]**  
Table of Board of Directors Composition

| Nama<br>Name  | Jabatan<br>Position                                                                                                   | Usia<br>Age           | Jenis<br>Kelamin<br>Gender | Pendidikan<br>Education                                                                                                                                                                                                                                                                                                      | Pengalaman<br>Kerja<br>Work<br>Experience                                         | Kompetensi<br>Competencies                                                             | Tanggal<br>Efektif<br>Effective Date |
|---------------|-----------------------------------------------------------------------------------------------------------------------|-----------------------|----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|--------------------------------------|
| Yuddy Renaldi | Direktur Utama<br>President<br>Director                                                                               | 60<br>tahun/<br>years | Laki-laki/<br>Male         | <ul style="list-style-type: none"> <li>• Sarjana di bidang Ekonomi Akuntansi</li> <li>• Magister di bidang Manajemen</li> <li>• Bachelor's degree in Accounting Economics</li> <li>• Master's degree in Management</li> </ul>                                                                                                | Memiliki pengalaman kerja di bidang perbankan<br>Experience in the banking sector | Akuntansi, Manajemen<br>Accounting, Management                                         | 3 Juli/July 2019                     |
| Tedi Setiawan | Direktur Operasional<br>Director of Operations                                                                        | 58<br>tahun/<br>years | Laki-laki/<br>Male         | <ul style="list-style-type: none"> <li>• Sarjana di bidang Administrasi Negara</li> <li>• Magister di bidang Manajemen Keuangan</li> <li>• Doktor di bidang Manajemen</li> <li>• Bachelor's degree in Public Administration</li> <li>• Master's degree in Financial Management</li> <li>• Doctorate in Management</li> </ul> | Memiliki pengalaman kerja di bidang perbankan<br>Experience in the banking sector | Administrasi Negara, Manajemen Keuangan<br>Public Administration, Financial Management | 21 Juni/June 2019                    |
| Rio Lanasier  | Direktur Information Technology dan Transaction Banking<br>Director of Information Technology and Transaction Banking | 49<br>tahun/<br>years | Laki-laki/<br>Male         | <ul style="list-style-type: none"> <li>• Sarjana di bidang Teknik Sipil</li> <li>• Magister di bidang Civil &amp; Environment Engineering</li> <li>• Bachelor's degree in Civil Engineering</li> <li>• Master's degree in Civil &amp; Environmental Engineering</li> </ul>                                                   | Memiliki pengalaman kerja di bidang perbankan<br>Experience in the banking sector | Teknik Sipil<br>Civil Engineering                                                      | 21 Juni/June 2019                    |
| Hana Dartiwan | Direktur Keuangan<br>Director of Finance                                                                              | 54<br>tahun/<br>years | Laki-laki/<br>Male         | <ul style="list-style-type: none"> <li>• Sarjana di bidang Teknik Industri</li> <li>• Magister di bidang Manajemen Keuangan</li> <li>• Bachelor's degree in Industrial Engineering</li> <li>• Master's degree in Financial Management</li> </ul>                                                                             | Memiliki pengalaman kerja di bidang perbankan<br>Experience in the banking sector | Teknik Sipil dan Manajemen Keuangan<br>Civil Engineering and Finance Management        | 23 Juli/July 2024                    |





| Nama<br>Name      | Jabatan<br>Position                                                                                                                  | Usia<br>Age        | Jenis<br>Kelamin<br>Gender | Pendidikan<br>Education                                                                                                                                                     | Pengalaman<br>Kerja<br>Work<br>Experience                                         | Kompetensi<br>Competencies                                               | Tanggal<br>Efektif<br>Effective Date |
|-------------------|--------------------------------------------------------------------------------------------------------------------------------------|--------------------|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|--------------------------------------------------------------------------|--------------------------------------|
| Yusuf Saadudin    | Direktur Konsumer dan Ritel<br>Director of Consumer and Retail                                                                       | 51 tahun/<br>years | Laki-laki/<br>Male         | <ul style="list-style-type: none"> <li>Sarjana di bidang Akuntansi</li> <li>Magister di bidang Hukum Ekonomi dan Bisnis</li> <li>Bachelor's degree in Statistics</li> </ul> | Memiliki pengalaman kerja di bidang perbankan<br>Experience in the banking sector | Akuntansi dan Hukum Ekonomi Bisnis<br>Akuntansi dan Hukum Ekonomi Bisnis | 23 Juli/July 2024                    |
| Cecep Trisna      | Direktur Kepatuhan<br>Director of Compliance                                                                                         | 57 tahun/<br>years | Laki-laki/<br>Male         | <ul style="list-style-type: none"> <li>Sarjana di bidang Ilmu Manajemen</li> <li>Bachelor's degree in Management Science</li> </ul>                                         | Memiliki pengalaman kerja di bidang perbankan<br>Experience in the banking sector | Ekonomi, Manajemen<br>Economics, Management                              | 22 Juli/July 2021                    |
| Nancy Adistyasari | Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM)<br>Director of Commercial and Micro Small and Medium Enterprises (MSME) | 43 tahun/<br>years | Perempuan/<br>Female       | <ul style="list-style-type: none"> <li>Sarjana di bidang Geofisika dan Meteorologi</li> <li>Bachelor's degree in Geophysics and Meteorology</li> </ul>                      | Memiliki pengalaman kerja di bidang perbankan<br>Experience in the banking sector | Ekonomi<br>Economics                                                     | 1 September/September 2020           |

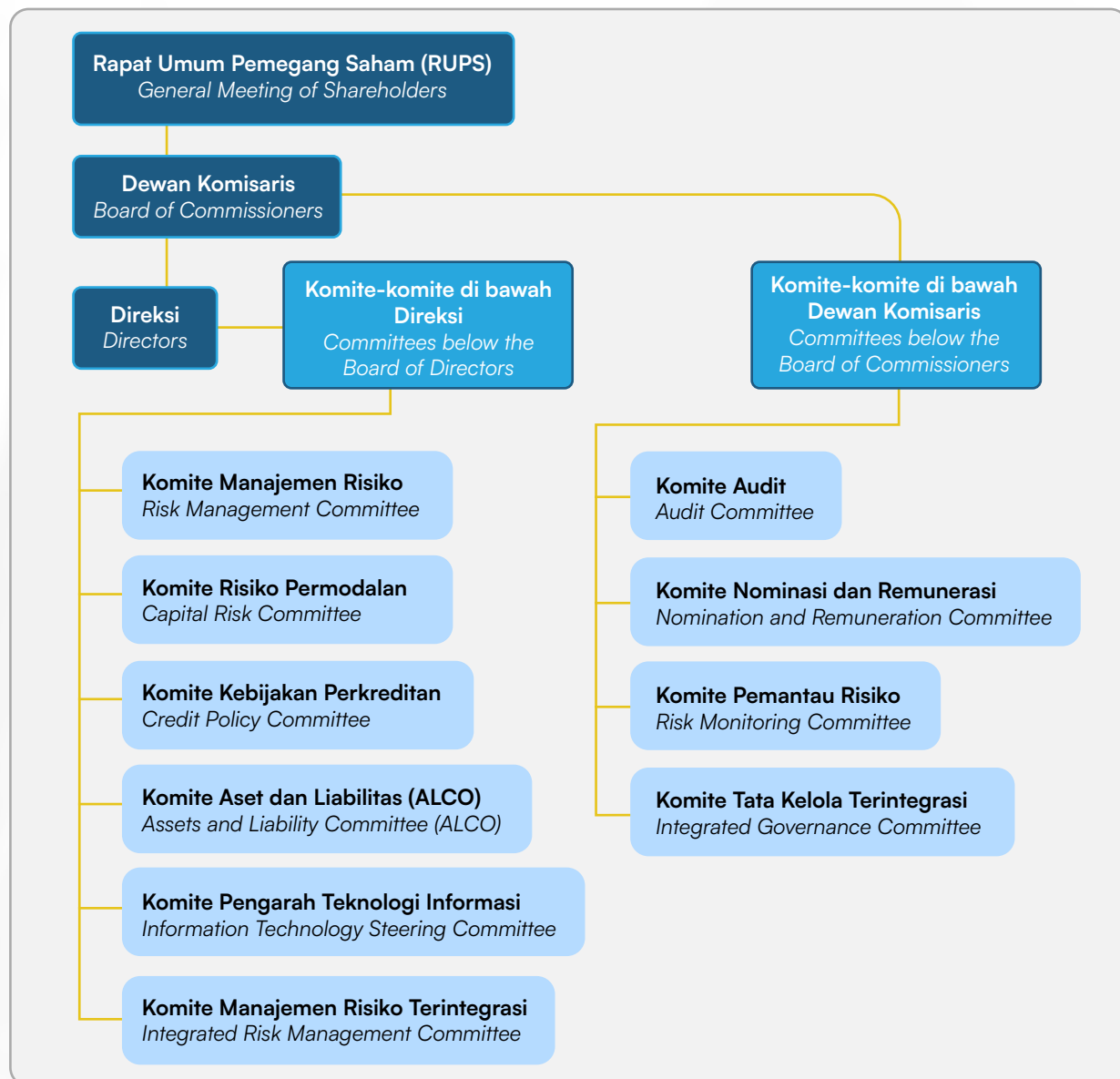


# Struktur Tata Kelola Dewan Komisaris dan Direksi

## Governance Structure

Struktur tata kelola bank **bjb** termasuk komite-komite yang berada di bawah Dewan Komisaris dan Direksi dapat dilihat pada bagan berikut: [GRI 2-9]

The governance structure of bank **bjb**, including the committees under the Board of Commissioners and the Board of Directors, is illustrated in the following chart: [GRI 2-9]



Untuk mencegah benturan kepentingan yang dapat merugikan integritas perusahaan, bank **bjb** menekankan pentingnya penerapan prinsip profesionalisme dan independensi dalam kegiatan operasionalnya. Sebagai langkah preventif terhadap potensi benturan kepentingan, Dewan Komisaris mengeluarkan Surat Keputusan Dewan

To prevent conflicts of interest that could compromise the company's integrity, bank **bjb** emphasizes professionalism and independence in its operations. As a preventive measure, the Board of Commissioners issued Board of Commissioners Decree No. 02/SK/DKO/2022, dated 4 January 2022, regarding the Guidelines and Code



Komisaris No. 02/SK/DKO/2022 tanggal 4 Januari 2022 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris (Persyaratan Independensi angka 12), yaitu “*Pengungkapan benturan kepentingan dicantumkan dalam setiap risalah rapat Dewan Komisaris, paling kurang mencakup nama anggota Dewan Komisaris yang memiliki benturan kepentingan, masalah pokok benturan kepentingan, dan dasar pertimbangan pengambilan keputusan*”. Langkah ini diambil untuk memastikan tidak terjadinya potensi benturan kepentingan. [GRI 2-15]

Selain itu, seluruh anggota Dewan Komisaris bank **bjb** tidak memiliki hubungan keuangan atau hubungan keluarga dengan sesama anggota Dewan Komisaris, anggota Direksi, maupun dengan Pemegang Saham Pengendali, serta tidak memiliki hubungan bisnis atau hubungan lain yang dapat memengaruhi independensinya. Ketentuan ini diatur dalam Surat Keputusan Direksi No. 0380/SK/DIR-CSE/2024 tanggal 23 Agustus 2024 tentang Kebijakan Tata Tertib Kerja Direksi, Bab III yang membahas mengenai Standar Etika Kerja Ketua badan tata kelola tertinggi adalah keputusan RUPS, diikuti oleh tingkatan kedua tertinggi, yaitu anggota Dewan Komisaris dan bukan merupakan pejabat eksekutif dalam Perseroan. [GRI 2-11]

Sebagai bagian dari prinsip tata kelola perusahaan yang baik, bank **bjb** juga berkomitmen untuk menerapkan kebijakan perlakuan adil terhadap seluruh pemegang saham, tanpa memandang besaran kepemilikan saham. Hal ini diwujudkan dengan memberikan akses informasi yang transparan, relevan, dan tepat waktu kepada seluruh pemegang saham agar mereka dapat membuat keputusan yang berdasarkan fakta. bank **bjb** memastikan bahwa seluruh kebijakan dan keputusan operasional tidak hanya memenuhi prinsip independensi dan profesionalisme, tetapi juga mencerminkan komitmen untuk melindungi hak pemegang saham, memitigasi benturan kepentingan, serta menjaga integritas dan kepercayaan publik terhadap perusahaan. [GRI 2-15]

of Conduct for the Board of Commissioners (Independence Requirements, Clause 12). The decree mandates that any conflict of interest must be disclosed in the minutes of Board of Commissioners meetings, including the names of involved members, the key issues of the conflict, and the rationale behind the final decision. This measure ensures that potential conflicts of interest are effectively managed. [GRI 2-15]

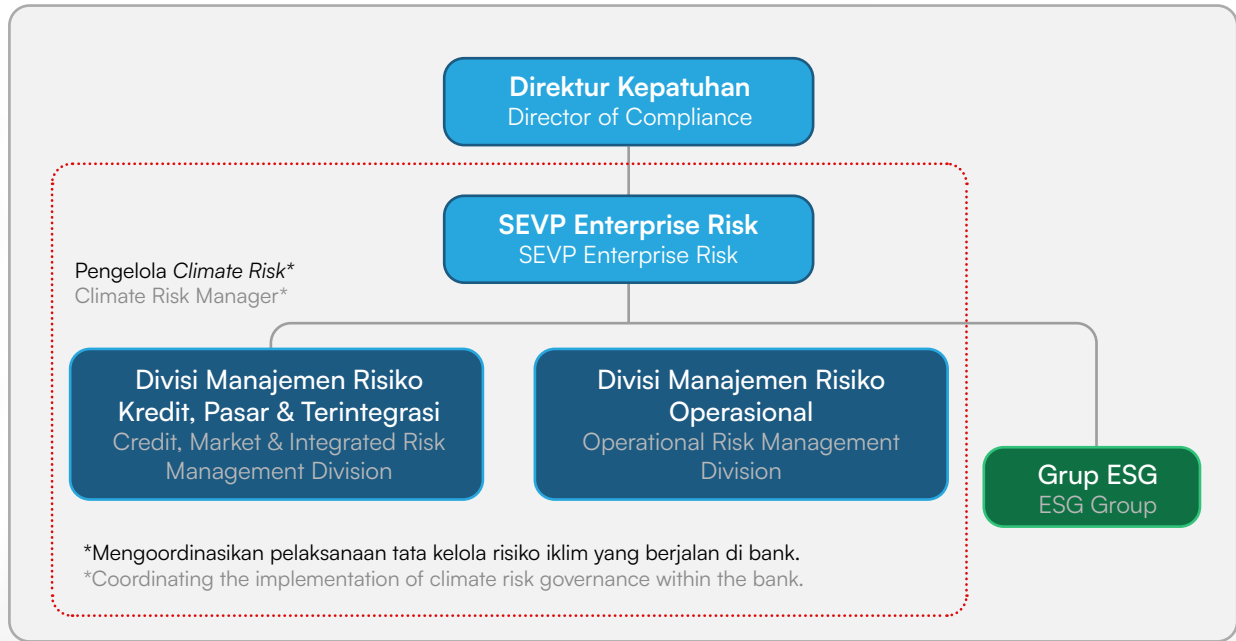
Additionally, all Board of Commissioners of bank **bjb** members have no financial or familial relationships with fellow board members, the Board of Directors, or controlling shareholders. They also do not have business or other relationships that could affect their independence. This regulation is outlined in Board of Directors Decree No. 0380/SK/DIR-CSE/2024 dated August 23, 2024, concerning the Board of Directors’ Code of Conduct Policy, Chapter III, which discusses the Work Ethics Standards. The highest governing body in bank **bjb** is the General Meeting of Shareholders (GMS), followed by the Board of Commissioners, whose members are not executive officers within the company. [GRI 2-11]

As part of good corporate governance principles, bank **bjb** is committed to fair treatment of all shareholders, regardless of their ownership size. This is achieved by ensuring transparent, relevant, and timely access to information, allowing shareholders to make informed decisions. The bank guarantees that all operational policies and decisions adhere to principles of independence and professionalism, reflecting a commitment to safeguarding shareholder rights, mitigating conflicts of interest, and maintaining public trust in the company. [GRI 2-15]

## Tata Kelola terkait Pelaksanaan *Climate Risk* dan ESG

Governance Related to Climate Risk and ESG Implementation

[GRI 2-9]



Dalam upaya memperkuat komitmen terhadap prinsip-prinsip keberlanjutan, bank **bjb** telah membentuk Grup ESG (*Environmental, Social, and Governance*) sesuai dengan Kebijakan Keberlanjutan Nomor 376/SK/DIR-KAP/2024 yang diterbitkan pada tanggal 26 Agustus 2024. Pembentukan Grup ESG ini bertujuan untuk mengintegrasikan nilai-nilai keberlanjutan ke dalam seluruh proses bisnis, dengan fokus pada pengelolaan risiko lingkungan, sosial, dan tata kelola yang terukur serta berdampak positif.

Grup ESG berada di bawah koordinasi SEVP Enterprise Risk, yang memiliki tanggung jawab untuk memastikan bahwa penerapan prinsip-prinsip ESG selaras dengan kebijakan perusahaan dan regulasi yang berlaku. Struktur organisasi ini juga didukung oleh Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi, serta Divisi Manajemen Risiko Operasional yang bersama-sama bertugas mengidentifikasi, mengelola, dan memitigasi risiko yang terkait dengan keberlanjutan. [GRI 2-12] [GRI 2-13]

In strengthening its commitment to sustainability principles, bank **bjb** has established the ESG (*Environmental, Social, and Governance*) Group, as stipulated in Sustainability Policy No. 376/SK/DIR-KAP/2024, issued on 26 August 2024. The ESG Group aims to integrate sustainability values into all business processes, focusing on environmental, social, and governance risk management with measurable and positive impacts.

The ESG Group operates under the coordination of the SEVP Enterprise Risk, which ensures that ESG principles align with the company's policies and applicable regulations. This structure is also supported by the Credit, Market & Integrated Risk Management Division and the Operational Risk Management Division, both responsible for identifying, managing, and mitigating sustainability-related risks. [GRI 2-12] [GRI 2-13]





Melalui sinergi yang kuat antara fungsi-fungsi terkait, Grup ESG memiliki peran strategis dalam mendorong implementasi inisiatif keberlanjutan, termasuk pelaksanaan *Climate Risk Management*, serta mendukung target keberlanjutan yang lebih luas seperti pengurangan emisi karbon dan pelibatan aktif dalam proyek ramah lingkungan.

Through strong synergy between relevant functions, the ESG Group is strategically driving sustainability initiatives, including Climate Risk Management, supporting broader sustainability targets such as carbon emission reductions, and actively participating in environmentally friendly projects.

## Menominasikan Badan Tata Kelola Tertinggi

Nomination of the Highest Governance Body

[GRI 2-10] [GRI 2-15]

Pemegang Saham merupakan salah satu pemangku kepentingan yang berperan dalam proses nominasi Badan Tata Kelola Perseroan. Proses nominasi ini mempertimbangkan berbagai aspek, termasuk keberagaman, keahlian, dan pengalaman yang mencakup bidang ekonomi, lingkungan, dan sosial. Kebijakan bank **bjb** mengenai komposisi Dewan Komisaris dan Direksi menitikberatkan pada prinsip keberagaman, selaras dengan rekomendasi Otoritas Jasa Keuangan yang tercantum dalam Lampiran Surat Edaran OJK Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. [GRI 2-10]

Independensi menjadi aspek penting dalam proses nominasi dan pemilihan anggota Dewan Komisaris dan Direksi, dengan menekankan bahwa mereka tidak boleh memiliki hubungan khusus atau afiliasi tertentu dengan Pemegang Saham. Melalui komitmen ini, bank **bjb** berupaya memastikan bahwa setiap keputusan strategis dan kebijakan perusahaan dibuat secara objektif dan demi kepentingan terbaik Perseroan. Untuk menjaga keadilan dan independensi, proses nominasi dan pemilihan ini dipimpin oleh Komisaris Independen, yang bertanggung jawab memastikan seluruh tahapan dilaksanakan secara transparan dan tidak memihak. [GRI 2-10] [GRI 2-15]

Shareholders play a key role in nominating the company's highest governing body. This nomination process considers diversity, expertise, and experience across economic, environmental, and social fields. bank **bjb**'s policy on Board of Commissioners and Directors composition emphasizes diversity, in alignment with Otoritas Jasa Keuangan (OJK) recommendations outlined in OJK Circular Letter No. 32/SEOJK.04/2015 on Public Company Governance Guidelines. [GRI 2-10]

Independence is a critical factor in the nomination and selection process, ensuring that Board members do not have special relationships or affiliations with shareholders. bank **bjb** is committed to maintaining objectivity in strategic decision-making and corporate policies. To uphold fairness and independence, the nomination and selection process is led by the Independent Commissioner, who ensures transparency and impartiality. [GRI 2-10] [GRI 2-15]

## Proses Nominasi dan Pemilihan Dewan Komisaris [GRI 2-10]

Proses nominasi dan pemilihan Dewan Komisaris dimulai dengan seleksi calon anggota yang memenuhi persyaratan sebagaimana diatur dalam Anggaran Dasar dan ketentuan yang ditetapkan oleh Komite Nominasi dan Remunerasi. Calon anggota Dewan Komisaris yang akan diajukan dalam RUPS harus mendapat usulan dari Pemegang Saham Seri A. Pengangkatan Dewan Komisaris oleh RUPS akan efektif setelah calon dinyatakan lulus uji kemampuan dan kepatutan oleh OJK sesuai peraturan yang berlaku. Selain itu, RUPS memiliki wewenang untuk mengangkat maupun memberhentikan anggota Dewan Komisaris.

Selain itu, calon anggota Dewan Komisaris yang telah ditunjuk oleh RUPS tetapi belum dinyatakan lulus uji kemampuan dan kepatutan oleh OJK tidak berhak menjalankan tugas maupun kewajibannya sebagai anggota Dewan Komisaris. Prosedur ini menekankan pentingnya memastikan integritas dan kualifikasi anggota Dewan Komisaris, yang merupakan aspek fundamental sesuai dengan standar dan peraturan yang berlaku.

## Nomination and Selection Process for the Board of Commissioners [GRI 2-10]

The nomination and selection process for the Board of Commissioners begins with screening candidates who meet the requirements set in the Articles of Association and criteria established by the Nomination and Remuneration Committee. Series A Shareholders must nominate candidates proposed in the General Meeting of Shareholders (GMS). The appointment of Board members by the GMS becomes effective only after the candidate passes the Fit and Proper Test conducted by OJK, in accordance with prevailing regulations. Additionally, the GMS holds the authority to appoint or dismiss Board members.

If the GMS has appointed a Board candidate but has not yet passed the OJK Fit and Proper Test, they cannot perform their duties as a Board member. This procedure reinforces the importance of ensuring the integrity and qualifications of the Board of Commissioners, which is fundamental to compliance with industry standards and regulations.

### Kriteria Dewan Komisaris [GRI 2-15]

#### Board of Commissioners Criteria

| Kriteria<br>Criteria                                                                                                                                                                                                                                                                                                                                                                                                          | Dewan Komisaris   Board of Commissioners |                              |             |                 |              |                    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|-------------|-----------------|--------------|--------------------|
|                                                                                                                                                                                                                                                                                                                                                                                                                               | Taswin Zakaria                           | Mohammad Taufiq Budi Santoso | Tomsu Tohir | Rudie Kusmayadi | Diding Sakri | Hilman Purakusumah |
| Merupakan pihak yang independen terhadap pemilik bank atau PSP<br>Is independent from the bank's owners or controlling shareholders                                                                                                                                                                                                                                                                                           | ✓                                        | ✓                            | ✓           | ✓               | ✓            | ✓                  |
| Tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/ atau hubungan keluarga dengan anggota bisnis; atau hubungan lainnya yang dapat memengaruhi kemampuannya untuk bertindak independen<br>Does not have financial relationships, management relationships, share ownership, and/ or family relationships with business members; or other relationships that may affect their ability to act independently | ✓                                        | ✓                            | ✓           | ✓               | ✓            | ✓                  |



## Proses Nominasi dan Pemilihan Direksi [GRI 2-10] [GRI 2-17]

Direksi diwajibkan memenuhi sejumlah persyaratan yang sesuai dengan ketentuan perundang-undangan dan Peraturan Bank Indonesia yang berlaku, harus lulus penilaian kemampuan dan kepatutan (*fit and proper test*), serta berdomisili di Indonesia. Anggota Direksi diangkat berdasarkan Akta Persetujuan Rapat RUPS Tahunan Tanggal 28 Februari 2018; 30 April 2019, 06 April 2021, 30 Maret 2022, dan Akta RUPS Luar Biasa Tanggal 01 September 2020. Proses ini juga mengacu pada Surat Otoritas Jasa Keuangan No. SR-65/KR.02/2021 tertanggal 21 Juli 2021, serta Peraturan Otoritas Jasa Keuangan Nomor 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan.

Seluruh anggota Direksi bank **bjb** telah berhasil melalui penilaian kemampuan dan kepatutan tanpa catatan serta memperoleh persetujuan dari Bank Indonesia dan OJK. Hal ini menunjukkan bahwa setiap anggota Direksi bank **bjb** memiliki kualifikasi yang memadai, meliputi integritas, kompetensi, dan reputasi keuangan yang tinggi. Dengan demikian, bank **bjb** dapat memastikan bahwa seluruh jajaran Direksi memiliki kemampuan untuk menjalankan tugas dan tanggung jawabnya secara profesional dan sesuai dengan etika perbankan.

## Nomination and Selection Process of the Board of Directors [GRI 2-10] [GRI 2-17]

The Board of Directors is required to meet several criteria in accordance with the prevailing laws and regulations, as well as the applicable regulations of Bank Indonesia. They must pass the fit and proper test and be domiciled in Indonesia. Members of the Board of Directors are appointed based on the Annual General Meeting of Shareholders (GMS) Approval Deed dated 28 February 2018; 30 April 2019; 6 April 2021; 30 March 2022; and the Extraordinary GMS Deed dated 1 September 2020. This process also refers to the Financial Services Authority (OJK) Letter No. SR-65/KR.02/2021 dated 21 July 2021, and the Financial Services Authority Regulation (POJK) No. 27/POJK.03/2016 concerning Fit and Proper Assessment for Key Parties of Financial Service Institutions.

All members of the Board of Directors of bank **bjb** have successfully passed the fit and proper assessment without any remarks and have received approval from Bank Indonesia and OJK. This demonstrates that each member of the Board of Directors of bank **bjb** possesses the necessary qualifications, including integrity, competence, and a strong financial reputation. Thus, bank **bjb** ensures that all members of the Board of Directors can carry out their duties and responsibilities professionally and in accordance with banking ethics.

Perseroan dengan tegas membedakan antara kepentingan pribadi dan kepentingan serta berupaya menghindari segala bentuk situasi yang dapat menimbulkan, atau dianggap sebagai, benturan kepentingan antara kepentingan Perseroan dan pribadi. Ketentuan ini diatur dalam Kode Etik Perseroan yang berlaku bagi semua anggota Direksi dan Dewan Komisaris. Selain itu, hubungan afiliasi antara anggota Direksi, Dewan Komisaris, dan Pemegang Saham Pengendali juga diatur berdasarkan POJK Nomor 42/POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan. Selama periode pelaporan, tidak terdapat kasus terkait konflik kepentingan yang terjadi di dalam Perseroan. [GRI 2-15]

The Company firmly distinguishes between personal and corporate interests and strives to avoid any situation that could create or be perceived as a conflict of interest between the Company's and personal interests. This provision is regulated in the Company's Code of Ethics, which applies to all members of the Board of Directors and the Board of Commissioners. Additionally, the affiliate relationships between members of the Board of Directors, the Board of Commissioners, and the Controlling Shareholder are regulated based on POJK No. 42/POJK.04/2020 concerning Affiliated Transactions and Conflict of Interest Transactions. During the reporting period, no cases related to conflicts of interest occurred within the Company. [GRI 2-15]







# Kehadiran Direksi dan Komisaris dalam Rapat Dewan

Attendance of the Board of Directors and Commissioners in Board Meetings

bank **bjb** berkomitmen untuk memastikan tata kelola perusahaan yang baik melalui kehadiran aktif Direksi dan Komisaris dalam rapat dewan. Tabel di bawah ini memberikan gambaran mengenai jumlah rapat dewan yang telah dilaksanakan dan rata-rata persentase kehadiran Direksi serta Komisaris dalam rapat tersebut.

bank **bjb** is committed to ensuring good corporate governance through the active participation of the Board of Directors and the Board of Commissioners in board meetings. The table below provides an overview of the number of board meetings held and the average attendance percentage of the Board of Directors and the Board of Commissioners in these meetings.

| Deskripsi<br>Description                                                                         | Jumlah Rapat Dewan<br>Number of Board Meetings | Rata-rata Persentase<br>Kehadiran Direksi/Komisaris<br>dalam Rapat Dewan<br>Average Percentage of<br>Attendance of Directors/<br>Commissioners in Board<br>Meetings |
|--------------------------------------------------------------------------------------------------|------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Jumlah kehadiran direksi ke<br>rapat dewan<br>Attendance of Directors in<br>Board Meetings       | 39                                             | 100%                                                                                                                                                                |
| Jumlah kehadiran komisaris ke<br>rapat dewan<br>Attendance of Commissioners in<br>Board Meetings | 39                                             | 100%                                                                                                                                                                |

Perseroan tidak menetapkan kebijakan khusus mengenai pemisahan peran Direktur Utama (*Chairman of the Board of Directors*) dan CEO (*Chief Executive Officer*) karena struktur organisasi yang berlaku saat ini hanya mencakup satu posisi, yaitu Direktur Utama. Perseroan tidak memiliki jabatan CEO secara terpisah, mengingat kebutuhan organisasi dan skala operasional saat ini yang belum memerlukan pemisahan kedua peran tersebut.

The Company has not established a specific policy regarding the separation of the roles of President Director (*Chairman of the Board of Directors*) and CEO (*Chief Executive Officer*) because the current organizational structure only includes one position, namely the President Director. The Company does not have a separate CEO position, considering the current organizational needs and operational scale that do not yet require the separation of these two roles.

# Program Pembelajaran dan Pengembangan Kompetensi Dewan Komisaris dan Direksi

Learning and Competency Development Program for the Board of Commissioners and Board of Directors

[GRI 2-10] [GRI 2-17] [E.2]

Dewan Komisaris dan Direksi memegang peranan krusial dalam memastikan keberlanjutan bisnis Perseroan. Tanggung jawab mereka mencakup kemampuan untuk beradaptasi dan merespons dinamika serta kebutuhan operasional, khususnya dalam upaya mencapai tujuan dan komitmen keberlanjutan yang menjadi fondasi utama strategi dan arah bisnis bank **bjb**. Perseroan telah menetapkan kebijakan yang memastikan bahwa setiap pegawai memiliki kesempatan yang setara dalam proses pengembangan karir sesuai dengan kinerja, kompetensi, pengalaman dan kriteria lainnya yang ditetapkan serta kesempatan dalam mendapatkan pendidikan dan pelatihan. Hal ini sesuai dengan ketentuan terkait pengembangan kompetensi karyawan yang tertuang dalam Surat Keputusan Direksi No. 0119/SK/DIR-BUN/2024 tanggal 28 Maret 2024 tentang Standar Operasional Prosedur Penyelenggaraan Pembelajaran. Adapun ketentuan pengelolaan Sertifikasi Manajemen Risiko tertuang dalam Surat Keputusan Direksi Nomor 0601/SK/DIR-BUN/2024 tanggal 13 Desember 2024 perihal Sertifikasi Manajemen Risiko.

Untuk mendukung peran strategis ini, bank **bjb** secara aktif menyediakan program pembelajaran dan pengembangan kompetensi bagi Dewan Komisaris dan Direksi. Program pembelajaran dan pengembangan kompetensi dirancang untuk memperluas wawasan, meningkatkan keahlian, serta memperkaya pengalaman anggota Dewan Komisaris dan Direksi dalam berbagai aspek keberlanjutan, meliputi bidang ekonomi, sosial, dan lingkungan. Melalui pelaksanaan pelatihan, lokakarya, konferensi, dan seminar yang diadakan setiap tahun, bank **bjb** menunjukkan komitmennya untuk memastikan para pemimpin perusahaan

The Board of Commissioners and the Board of Directors are crucial in ensuring the Company's business sustainability. Their responsibilities include the ability to adapt and respond to operational dynamics and needs, particularly in achieving sustainability goals and commitments, which form the foundation of bank **bjb**'s business strategy and direction. The Company has established policies to ensure that every employee has equal opportunities for career development based on performance, competence, experience, and other specified criteria, as well as access to education and training. This is in accordance with the employee competency development provisions outlined in the Board of Directors Decree No. 0119/SK/DIR-BUN/2024 dated 28 March 2024, concerning the Standard Operating Procedure for Learning Implementation. The provisions regarding Risk Management Certification are outlined in the Board of Directors Decree No. 0601/SK/DIR-BUN/2024 dated 13 December 2024, regarding Risk Management Certification.

To support this strategic role, bank **bjb** actively provides learning and competency development programs for the Board of Commissioners and the Board of Directors. These programs are designed to broaden perspectives, enhance skills, and enrich the experience of the Board members in various aspects of sustainability, including economic, social, and environmental fields. Through annual training, workshops, conferences, and seminars, bank **bjb** demonstrates its commitment to ensuring that company leaders continue to develop. This aims



terus berkembang. Hal ini bertujuan agar mereka dapat menghadapi dinamika lingkungan bisnis, mengintegrasikan nilai-nilai keberlanjutan, dan membangun fondasi bisnis yang kuat, berkelanjutan, serta kompetitif. [GRI 2-17]

Salah satu permasalahan yang dihadapi bank **bjb** dalam penerapan Keuangan Berkelanjutan adalah rendahnya tingkat kesadaran pegawai mengenai pentingnya inisiatif tersebut. bank **bjb** menyadari bahwa meningkatkan kesadaran dan pemahaman pegawai tentang Keuangan Berkelanjutan merupakan langkah penting. Oleh karena itu, Perseroan mulai memprioritaskan edukasi dan penyadaran terkait penerapan keuangan berkelanjutan, dimulai dari badan tata kelola tertinggi. Sebagai bagian dari upaya ini, bank **bjb** secara aktif melibatkan badan tata kelola tertinggi dalam berbagai pelatihan dan program pengembangan kompetensi yang berfokus pada Keuangan Berkelanjutan. [E.5]

Selama periode pelaporan, anggota Dewan Komisaris dan Direksi bank **bjb** telah berpartisipasi dalam berbagai program pengembangan kompetensi. Program tersebut mencakup pelatihan, lokakarya, konferensi, dan seminar yang berfokus pada aspek ekonomi, sosial, dan lingkungan, sebagaimana dirinci dalam tabel berikut: [GRI 2-17]

to enable them to navigate business environment dynamics, integrate sustainability values, and build a strong, sustainable, and competitive business foundation. [GRI 2-17]

One of the challenges faced by bank **bjb** in implementing Sustainable Finance is the low awareness among employees regarding the importance of such initiatives. bank **bjb** recognizes that increasing employee awareness and understanding of Sustainable Finance is crucial. Therefore, the Company has prioritized education and awareness regarding sustainable finance implementation, starting from the highest governance body. As part of this effort, bank **bjb** actively involves the highest governance body in various training and competency development programs focusing on Sustainable Finance. [E.5]

During the reporting period, members of the Board of Commissioners and the Board of Directors of bank **bjb** have participated in various competency development programs. These programs include training, workshops, conferences, and seminars focusing on economic, social, and environmental aspects, as detailed in the following table: [GRI 2-17]

**Tabel Pengembangan Kompetensi Komisaris [GRI 2-17]**  
Competency Development Table for Commissioners

| Nama<br>Name   | Jabatan<br>Position                                                          | Jenis Pelatihan dan Materi<br>Pengembangan<br>Kompetensi /Pelatihan<br>Type of Training and<br>Competency Development                                                                                                                                                                                                         | Waktu dan<br>Tempat<br>Pelaksanaan<br>Time and<br>Place | Penyelenggara<br>Organizer                                                                                       |
|----------------|------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
| Taswin Zakaria | Komisaris<br>Utama<br>Independen<br>Independent<br>President<br>Commissioner | Penyelarasan Sertifikasi Manajemen<br>Risiko Pengurus bank <b>bjb</b><br>Alignment of Risk Management<br>Certification for bank <b>bjb</b><br>Executives                                                                                                                                                                      | Jakarta,<br>Oktober 2024<br>/ October<br>2024           | Banker<br>Association for<br>Risk Management<br>(Bara)<br>Banker<br>Association for<br>Risk Management<br>(Bara) |
| Farid Rahman   | Komisaris<br>Utama<br>President<br>Commissioner                              | Business Review Semester II<br>Tahun 2023 dan Executive<br>Workshop Semester I Tahun 2024<br>dengan Tema Performance And<br>Sustainability: Navigating The Path<br>Business Review for Semester II<br>of 2023 and Executive Workshop<br>for Semester I of 2024 on<br>'Performance and Sustainability:<br>Navigating The Path' | Bandung,<br>Januari 2024 /<br>January 2024              | <b>bjb</b> University<br><b>bjb</b> University                                                                   |
|                |                                                                              | Pembekalan/Refreshment & Ujian<br>Resertifikasi/Kompetensi Sertifikasi<br>Manajemen Risiko Jenjang 7<br>Pengurus bank <b>bjb</b><br>Briefing/Refresher &<br>Recertification/Competency<br>Examination for Risk Management<br>Certification Level 7 for bank <b>bjb</b><br>Executives                                          | Bandung,<br>Maret 2024 /<br>March 2024                  | <b>bjb</b> University<br><b>bjb</b> University                                                                   |
| Diding Sakri   | Komisaris<br>Independen<br>Independent<br>Commissioner                       | Business Review Semester II<br>Tahun 2023 dan Executive<br>Workshop Semester I Tahun 2024<br>dengan Tema Performance And<br>Sustainability: Navigating The Path<br>Business Review for Semester II<br>of 2023 and Executive Workshop<br>for Semester I of 2024 on<br>'Performance and Sustainability:<br>Navigating The Path' | Bandung,<br>Januari 2024 /<br>January 2024              | <b>bjb</b> University<br><b>bjb</b> University                                                                   |
|                |                                                                              | Pembekalan Ujian Sertifikasi<br>Manajemen Risiko (SMR) Jenjang<br>6 (Fast Track) & Ujian SMR Jenjang<br>6 (Fast Track) untuk Pengurus bank<br><b>bjb</b><br>Risk Management Certification<br>Examination (SMR) Level 6 (Fast<br>Track) & SMR Level 6 Examination<br>for bank <b>bjb</b> Executives                            | Jakarta, April<br>2024 / April<br>2024                  | <b>bjb</b> University<br><b>bjb</b> University                                                                   |





| Nama<br>Name                                | Jabatan<br>Position                                            | Jenis Pelatihan dan Materi<br>Pengembangan<br>Kompetensi /Pelatihan<br>Type of Training and<br>Competency Development                                                                                                                            | Waktu dan<br>Tempat<br>Pelaksanaan<br>Time and<br>Place | Penyelenggara<br>Organizer                                                                                                       |
|---------------------------------------------|----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
|                                             |                                                                | Capacity Building Jabar Caang<br>West Java Economic Outlook 2025<br>Capacity Building Jabar Branch<br>West Java Economic Outlook 2025                                                                                                            | Bandung, Juni<br>2024 / June<br>2024                    | <b>bjb</b> University<br><b>bjb</b> University                                                                                   |
|                                             |                                                                | Business Review Semester I Tahun<br>2024 dan Executive Workshop<br>Tahun 2024 dengan Tema<br>Building a Strong Foundation<br>Business Review for Semester I of<br>2024 and Executive Workshop<br>of 2024 on 'Building a Strong<br>Foundation'    | Bandung, Juli<br>2024 / July<br>2024                    | <b>bjb</b> University<br><b>bjb</b> University                                                                                   |
|                                             |                                                                | Penyelarasan Sertifikasi Manajemen<br>Risiko Pengurus bank <b>bjb</b><br>Alignment of Risk Management<br>Certification for bank <b>bjb</b><br>Executives                                                                                         | Bali,<br>September<br>2024 /<br>September<br>2024       | Banker<br>Association for<br>Risk Management<br>(Bara)<br>Banker<br>Association for<br>Risk Management<br>(Bara)                 |
|                                             |                                                                | Executive Program: Governance<br>Risk Compliance (GRC)<br>Sustainability Remap & Reshape<br>GRC Implementation for BOC<br>Executive Program: Governance<br>Risk Compliance (GRC)<br>Sustainability Remap & Reshape<br>GRC Implementation for BOC | Budapest,<br>Oktober 2024 /<br>October 2024             | Lembaga<br>Pengembangan<br>Profesi Risiko<br>Manajemen<br>Gagasan<br>Risk Management<br>Professional<br>Development<br>Institute |
| <b>Hilman<br/>Purakusumah</b>               | <b>Komisaris<br/>Independen</b><br>Independent<br>Commissioner | Penyelarasan Sertifikasi Manajemen<br>Risiko Pengurus bank <b>bjb</b><br>Alignment of Risk Management<br>Certification for bank <b>bjb</b><br>Executives                                                                                         | Jakarta,<br>Oktober 2024<br>/ October<br>2024           | Banker<br>Association for<br>Risk Management<br>(Bara)<br>Banker<br>Association for<br>Risk Management<br>(Bara)                 |
| <b>Mohammad<br/>Taufiq Budi<br/>Santoso</b> | <b>Komisaris</b><br>Commissioner                               | Penyelarasan Sertifikasi Manajemen<br>Risiko Pengurus bank <b>bjb</b><br>Alignment of Risk Management<br>Certification for bank <b>bjb</b><br>Executives                                                                                         | Jakarta,<br>Oktober 2024<br>/ October<br>2024           | Banker<br>Association for<br>Risk Management<br>(Bara)<br>Banker<br>Association for<br>Risk Management<br>(Bara)                 |

| Nama<br>Name       | Jabatan<br>Position       | Jenis Pelatihan dan Materi<br>Pengembangan<br>Kompetensi /Pelatihan<br>Type of Training and<br>Competency Development                                                                                                                                                                                     | Waktu dan<br>Tempat<br>Pelaksanaan<br>Time and<br>Place | Penyelenggara<br>Organizer                                                                     |
|--------------------|---------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|------------------------------------------------------------------------------------------------|
| Rudie<br>Kusmayadi | Komisaris<br>Commissioner | Business Review Semester II Tahun 2023 dan Executive Workshop Semester I Tahun 2024 dengan Tema <i>Performance And Sustainability: Navigating The Path</i> Business Review for Semester II of 2023 and Executive Workshop for Semester I of 2024 on 'Performance and Sustainability: Navigating The Path' | Bandung, Januari 2024 / January 2024                    | bjb University<br>bjb University                                                               |
|                    |                           | Pembekalan Ujian Sertifikasi Manajemen Risiko (SMR) Jenjang 6 (Fast Track) & Ujian SMR Jenjang 6 (Fast Track) untuk Pengurus bank bjb<br>Risk Management Certification Examination (SMR) Level 6 (Fast Track) & SMR Level 6 Examination for bank bjb Executives                                           | Jakarta, April 2024 / April 2024                        | bjb University<br>bjb University                                                               |
|                    |                           | Capacity Building Jabar Cabang West Java Economic Outlook 2025<br>Capacity Building Jabar Branch West Java Economic Outlook 2025                                                                                                                                                                          | Bandung, Juni 2024 / June 2024                          | bjb University<br>bjb University                                                               |
|                    |                           | Business Review Semester I Tahun 2024 dan Executive Workshop Tahun 2024 dengan Tema <i>Building A Strong Foundation</i> Business Review for Semester I of 2024 and Executive Workshop of 2024 on 'Building a Strong Foundation'                                                                           | Bandung, Juli 2024 / July 2024                          | bjb University<br>bjb University                                                               |
|                    |                           | Program Etika Profesi dan Tata Kinerja Komisaris: Meningkatkan Kompetensi Menjadi Komisaris Berintegritas dan Bertanggung Jawab<br>Professional Ethics and Commissioners' Performance Governance Program: Enhancing Competence to Become an Integrity-Driven and Responsible Commissioner                 | Jakarta, Juli 2024 / July 2024                          | Infobank Institute<br>Infobank Institute                                                       |
|                    |                           | Penyelarasan Sertifikasi Manajemen Risiko Pengurus bank bjb<br>Alignment of Risk Management Certification for bank bjb Executives                                                                                                                                                                         | Bali, September 2024 / September 2024                   | Banker Association for Risk Management (Bara)<br>Banker Association for Risk Management (Bara) |



| Nama<br>Name | Jabatan<br>Position       | Jenis Pelatihan dan Materi<br>Pengembangan<br>Kompetensi /Pelatihan<br>Type of Training and<br>Competency Development                                                                                                                                                                                        | Waktu dan<br>Tempat<br>Pelaksanaan<br>Time and<br>Place | Penyelenggara<br>Organizer                                                                                                                                                                                                     |
|--------------|---------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Toms Tohir   | Komisaris<br>Commissioner | Executive Program: Governance Risk Compliance (GRC)<br>Sustainability Remap & Reshape GRC Implementation for BOC<br>Executive Program: Governance Risk Compliance (GRC)<br>Sustainability Remap & Reshape GRC Implementation for BOC                                                                         | Budapest,<br>Oktober 2024 /<br>October 2024             | Lembaga Pengembangan Profesi Risiko Manajemen<br>Gagasan Risk Management Professional Development Institute                                                                                                                    |
|              |                           | <i>Business Review Semester II Tahun 2023 dan Executive Workshop Semester I Tahun 2024 dengan Tema Performance And Sustainability: Navigating The Path</i><br>Business Review for Semester II of 2023 and Executive Workshop for Semester I of 2024 on 'Performance and Sustainability: Navigating The Path' | Bandung,<br>Januari 2024 /<br>January 2024              | <b>bjb</b> University<br><b>bjb</b> University                                                                                                                                                                                 |
|              |                           | Program Pembekalan Ujian SMR Jenjang 6 & Ujian SMR Jenjang 6 ( <i>Fast Track</i> ) Pengurus bank <b>bjb</b><br>Risk Management Certification Examination (SMR) Level 6 (Fast Track) & SMR Level 6 Examination for bank <b>bjb</b> Executives                                                                 | Jakarta, April<br>2024 / April<br>2024                  | Lembaga Pengembangan Perbankan Indonesia (LPPI)<br>Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP)<br>Indonesian Banking Development Institute (LPPI)<br>Indonesian Banking Professional Certification Institute (LSPP) |
|              |                           | <i>Business Review Semester I Tahun 2024 dan Executive Workshop Tahun 2024 dengan Tema Building a Strong Foundation</i><br>Business Review for Semester I of 2024 and Executive Workshop of 2024 on 'Building a Strong Foundation'                                                                           | Bandung, Juli<br>2024 / July<br>2024                    | <b>bjb</b> University<br><b>bjb</b> University                                                                                                                                                                                 |
|              |                           | Penyelarasan Sertifikasi Manajemen Risiko Pengurus bank <b>bjb</b><br>Alignment of Risk Management Certification for bank <b>bjb</b> Executives                                                                                                                                                              | Bali,<br>September<br>2024 /<br>September<br>2024       | Banker Association for Risk Management (Bara)<br>Banker Association for Risk Management (Bara)                                                                                                                                 |

| Nama<br>Name                 | Jabatan<br>Position              | Jenis Pelatihan dan Materi<br>Pengembangan<br>Kompetensi /Pelatihan<br>Type of Training and<br>Competency Development                                                                                                                                                                                     | Waktu dan<br>Tempat<br>Pelaksanaan<br>Time and<br>Place | Penyelenggara<br>Organizer                                                                                                                                                                                                     |
|------------------------------|----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                              |                                  | Business Review Semester II Tahun 2023 dan Executive Workshop Semester I Tahun 2024 dengan Tema <i>Performance And Sustainability: Navigating The Path</i> Business Review for Semester II of 2023 and Executive Workshop for Semester I of 2024 on 'Performance and Sustainability: Navigating The Path' | Bandung, Januari 2024 / January 2024                    | <b>bjb</b> University<br><b>bjb</b> University                                                                                                                                                                                 |
| <b>Fahlino Fauzi Sjuib</b>   | <b>Komisaris</b><br>Commissioner | Program Pembekalan & Ujian Kompetensi Sertifikasi Manajemen Risiko Jenjang 6 Fast Track Risk Management Certification Examination (SMR) Level 6 (Fast Track) & SMR Level 6 Examination for bank <b>bjb</b> Executives                                                                                     | Jakarta, April 2024 / April 2024                        | Lembaga Pengembangan Perbankan Indonesia (LPPI)<br>Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP)<br>Indonesian Banking Development Institute (LPPI)<br>Indonesian Banking Professional Certification Institute (LSPP) |
| <b>Setiawan Wangsaatmaja</b> | <b>Komisaris</b><br>Commissioner | Business Review Semester II Tahun 2023 dan Executive Workshop Semester I Tahun 2024 dengan Tema <i>Performance And Sustainability: Navigating The Path</i> Business Review for Semester II of 2023 and Executive Workshop for Semester I of 2024 on 'Performance and Sustainability: Navigating The Path' | Bandung, Januari 2024 / January 2024                    | <b>bjb</b> University<br><b>bjb</b> University                                                                                                                                                                                 |





**Tabel Pengembangan Kompetensi Direksi [GRI 2-17]**

Competency Development Table for Directors

| Nama<br>Name  | Jabatan<br>Position                        | Jenis Pelatihan dan Materi<br>Pengembangan<br>Kompetensi /Pelatihan<br>Type of Training and<br>Competency Development                                                                                                                                                                                        | Waktu dan<br>Tempat<br>Pelaksanaan<br>Time and<br>Place | Penyelenggara<br>Organizer                                                                              |
|---------------|--------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| Yuddy Renaldi | Direktur<br>Utama<br>President<br>Director | <i>Business Review Semester II Tahun 2023 dan Executive Workshop Semester I Tahun 2024 dengan Tema Performance and Sustainability: Navigating the Path</i><br>Business Review for Semester II of 2023 and Executive Workshop for Semester I of 2024 on 'Performance and Sustainability: Navigating The Path' | Bandung,<br>Januari 2024 /<br>January 2024              | <b>bjb</b> University<br><b>bjb</b> University                                                          |
|               |                                            | <i>Talk Show BPD-SI: Peran Digitalisasi Keuangan dalam Mendukung Pertumbuhan Ekonomi Daerah</i><br>Talk Show BPD-SI: The Role of Financial Digitalization in Supporting Regional Economic Growth                                                                                                             | Medan, April<br>2024 / April<br>2024                    | Asbanda<br>(Asosiasi Bank Pembangunan Daerah)<br>Asbanda<br>(Association of Regional Development Banks) |
|               |                                            | <i>Pembekalan/Refreshment dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jenjang 7</i><br>Briefing/Refreshment and Competency Examination/Recertification for Risk Management Certification (SMR) Level 7 for bank <b>bjb</b> Executives                                              | Jakarta, April<br>2024 / April<br>2024                  | <b>bjb</b> University<br><b>bjb</b> University                                                          |
|               |                                            | <i>Capacity Building Jabar Cabang West Java Economic Outlook 2025</i><br>Capacity Building Jabar Branch West Java Economic Outlook 2025                                                                                                                                                                      | Bandung, Juni<br>2024 / June<br>2024                    | <b>bjb</b> University<br><b>bjb</b> University                                                          |
|               |                                            | <i>Business Review Semester I Tahun 2024 dan Executive Workshop Tahun 2024 dengan Tema Building a Strong Foundation</i><br>Business Review for Semester I of 2024 and Executive Workshop of 2024 on 'Building a Strong Foundation'                                                                           | Bandung, Juni<br>2024 / June<br>2024                    | <b>bjb</b> University<br><b>bjb</b> University                                                          |
|               |                                            | <i>Seminar Nasional BPDSI: Ancaman Cyber Crime di Era Digital bagi BPD Se-Indonesia</i><br>National Seminar BPDSI: Cyber Crime Threats in the Digital Era for Regional Development Banks Across Indonesia                                                                                                    | Pontianak,<br>Agustus 2024<br>/ August 2024             | Asbanda<br>(Asosiasi Bank Pembangunan Daerah)<br>Asbanda<br>(Association of Regional Development Banks) |

| Nama<br>Name | Jabatan<br>Position                                | Jenis Pelatihan dan Materi<br>Pengembangan<br>Kompetensi /Pelatihan<br>Type of Training and<br>Competency Development                                                                                                                                                                                                                    | Waktu dan<br>Tempat<br>Pelaksanaan<br>Time and<br>Place | Penyelenggara<br>Organizer                                                                                             |
|--------------|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| Cecep Trisna | Direktur<br>Kepatuhan<br>Director of<br>Compliance | Penyelarasan Sertifikasi Manajemen<br>Risiko J7 Direksi<br>Alignment of Risk Management<br>Certification J7 for Directors                                                                                                                                                                                                                | Jakarta,<br>November<br>2024 /<br>November<br>2024      | Banker<br>Association for<br>Risk Management<br>(Bara)<br>Banker<br>Association for<br>Risk Management<br>(Bara)       |
|              |                                                    | <i>Business Review Semester II<br/>Tahun 2023 dan Executive<br/>Workshop Semester I Tahun 2024<br/>dengan Tema Performance and<br/>Sustainability: Navigating the Path</i><br>Business Review for Semester II<br>of 2023 and Executive Workshop<br>for Semester I of 2024 on<br>'Performance and Sustainability:<br>Navigating The Path' | Bandung,<br>Januari 2024 /<br>January 2024              | <b>bjb</b> University<br><b>bjb</b> University                                                                         |
|              |                                                    | Pembekalan/Refreshment dan Ujian<br>Kompetensi/Resertifikasi Sertifikasi<br>Manajemen Risiko (SMR) Jenjang 7<br>Pengurus bank <b>bjb</b><br>Briefing/Refreshment and<br>Competency Examination/<br>Recertification for Risk<br>Management Certification (SMR)<br>Level 7 for bank <b>bjb</b> Executives                                  | Jakarta, Maret<br>2024 / March<br>2024                  | <b>bjb</b> University<br><b>bjb</b> University                                                                         |
|              |                                                    | <i>Business Review Semester I Tahun<br/>2024 dan Executive Workshop<br/>Tahun 2024 dengan Tema Building<br/>a Strong Foundation</i><br>Business Review for Semester I of<br>2024 and Executive Workshop<br>of 2024 on 'Building a Strong<br>Foundation'                                                                                  | Bandung, Juli<br>2024 / July<br>2024                    | <b>bjb</b> University<br><b>bjb</b> University                                                                         |
|              |                                                    | Penyelarasan Sertifikasi Manajemen<br>Risiko J7 Direksi<br>Alignment of Risk Management<br>Certification J7 for Directors                                                                                                                                                                                                                | Jakarta,<br>Agustus 2024<br>/ August 2024               | Banker<br>Association for<br>Risk Management<br>(Bara)<br>Banker<br>Association for<br>Risk Management<br>(Bara)       |
|              |                                                    | <i>Workshop Penyusunan Rencana<br/>Aksi Pemulihan Recovery Plan<br/>Sesuai POJK No. 5 Tahun 2024<br/>Bagi BPD Se-Indonesia</i><br>Workshop on the Preparation of<br>Recovery Plan Action Plans in<br>Accordance with POJK No. 5 of<br>2024 for Regional Development<br>Banks Across Indonesia                                            | Bandung,<br>Oktober 2024<br>/ October<br>2024           | Asbanda<br>(Asosiasi Bank<br>Pembangunan<br>Daerah)<br>Asbanda<br>(Association<br>of Regional<br>Development<br>Banks) |



| Nama<br>Name  | Jabatan<br>Position                            | Jenis Pelatihan dan Materi<br>Pengembangan<br>Kompetensi /Pelatihan<br>Type of Training and<br>Competency Development                                                                                                                                                                                                         | Waktu dan<br>Tempat<br>Pelaksanaan<br>Time and<br>Place | Penyelenggara<br>Organizer                                                                                                       |
|---------------|------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
|               |                                                | Executive Program: Governance<br>Risk Compliance (GRC)<br>Sustainability Remap & Reshape<br>GRC Implementation for BOD<br>Executive Program: Governance<br>Risk Compliance (GRC)<br>Sustainability Remap & Reshape<br>GRC Implementation for BOC                                                                              | Budapest,<br>Oktober 2024<br>/ October<br>2024          | Lembaga<br>Pengembangan<br>Profesi Risiko<br>Manajemen<br>Gagasan<br>Risk Management<br>Professional<br>Development<br>Institute |
|               |                                                | Business Review Semester II<br>Tahun 2023 dan Executive<br>Workshop Semester I Tahun 2024<br>dengan Tema Performance and<br>Sustainability: Navigating the Path<br>Business Review for Semester II<br>of 2023 and Executive Workshop<br>for Semester I of 2024 on<br>'Performance and Sustainability:<br>Navigating The Path' | Bandung,<br>Januari 2024 /<br>January 2024              | <b>bjb</b> University<br><b>bjb</b> University                                                                                   |
|               |                                                | Pembekalan & Ujian Resertifikasi<br>dan Ujian Kompetensi SMR Jenjang<br>7 Pejabat Eksekutif bank <b>bjb</b><br>Briefing & Recertification Exam and<br>Competency Exam for SMR Level 7<br>for bank <b>bjb</b> Executive Officers                                                                                               | Bandung,<br>Februari 2024<br>/ February<br>2024         | <b>bjb</b> University<br><b>bjb</b> University                                                                                   |
|               |                                                | Refreshment Sertifikasi Treasury<br>Dealer Level Advance<br>Treasury Dealer Certification<br>Refreshment (Advanced Level)                                                                                                                                                                                                     | Bandung, April<br>2024 / April<br>2024                  | ACI Indonesia                                                                                                                    |
| Hana Dartiwan | Direktur<br>Keuangan<br>Director of<br>Finance | Management Refreshment<br>Management Refreshment                                                                                                                                                                                                                                                                              | Jakarta, Mei<br>2024 / May<br>2024                      | <b>bjb</b> University<br><b>bjb</b> University                                                                                   |
|               |                                                | Capacity Building Jabar Cabang<br>West Java Economic Outlook 2025<br>Capacity Building Jabar Branch<br>West Java Economic Outlook 2025                                                                                                                                                                                        | Bandung, Juni<br>2024 / June<br>2024                    | <b>bjb</b> University<br><b>bjb</b> University                                                                                   |
|               |                                                | Penyelarasan Sertifikasi Manajemen<br>Risiko Pengurus bank <b>bjb</b><br>Alignment of Risk Management<br>Certification for bank <b>bjb</b><br>Executives                                                                                                                                                                      | Jakarta,<br>Agustus 2024<br>/ August 2024               | Banker<br>Association for<br>Risk Management<br>(Bara)<br>Banker<br>Association for<br>Risk Management<br>(Bara)                 |
|               |                                                | Business Review Semester I Tahun<br>2024 dan Executive Workshop<br>Tahun 2024 dengan Tema Building<br>a Strong Foundation<br>Business Review for Semester I of<br>2024 and Executive Workshop<br>of 2024 on 'Building a Strong<br>Foundation'                                                                                 | Bandung, Juli<br>2024 / July<br>2024                    | <b>bjb</b> University<br><b>bjb</b> University                                                                                   |

| Nama<br>Name         | Jabatan<br>Position                                                         | Jenis Pelatihan dan Materi<br>Pengembangan<br>Kompetensi /Pelatihan<br>Type of Training and<br>Competency Development                                                                                                                                                                                                                    | Waktu dan<br>Tempat<br>Pelaksanaan<br>Time and<br>Place | Penyelenggara<br>Organizer                                                                                                       |
|----------------------|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| Nancy<br>Adistyasari | Direktur<br>Komersial Dan<br>UMKM<br>Director of<br>Commercial<br>and MSMEs | Refreshment Sertifikasi Treasury<br>Dealer Pengurus bank <b>bjb</b><br>Treasury Dealer Certification<br>Refreshment for bank <b>bjb</b><br>Executives                                                                                                                                                                                    | Bandung,<br>Oktober 2024<br>/ October<br>2024           | ACI Indonesia                                                                                                                    |
|                      |                                                                             | <i>Business Review Semester II<br/>Tahun 2023 dan Executive<br/>Workshop Semester I Tahun 2024<br/>dengan Tema Performance and<br/>Sustainability: Navigating the Path</i><br>Business Review for Semester II<br>of 2023 and Executive Workshop<br>for Semester I of 2024 on<br>'Performance and Sustainability:<br>Navigating The Path' | Bandung,<br>Januari 2024 /<br>January 2024              | <b>bjb</b> University<br><b>bjb</b> University                                                                                   |
|                      |                                                                             | Pembekalan/Refreshment & Ujian<br>Resertifikasi/ Kompetensi SMR<br>Jenjang 7 Pengurus bank <b>bjb</b><br>Briefing/Refreshment &<br>Recertification/Competency<br>Examination for Risk Management<br>Certification (SMR) Level 7 for bank<br><b>bjb</b> Executives                                                                        | Bandung,<br>Maret 2024 /<br>March 2024                  | <b>bjb</b> University<br><b>bjb</b> University                                                                                   |
|                      |                                                                             | <i>Business Review Semester I Tahun<br/>2024 dan Executive Workshop<br/>Tahun 2024 dengan Tema Building<br/>a Strong Foundation</i><br>Business Review for Semester I of<br>2024 and Executive Workshop<br>of 2024 on 'Building a Strong<br>Foundation'                                                                                  | Bandung, Juli<br>2024 / July<br>2024                    | <b>bjb</b> University<br><b>bjb</b> University                                                                                   |
|                      |                                                                             | Penyelarasan Sertifikasi Manajemen<br>Risiko Pengurus bank <b>bjb</b><br>Alignment of Risk Management<br>Certification for bank <b>bjb</b><br>Executives                                                                                                                                                                                 | Jakarta,<br>Agustus 2024<br>/ August 2024               | Banker<br>Association for<br>Risk Management<br>(Bara)<br>Banker<br>Association for<br>Risk Management<br>(Bara)                 |
|                      |                                                                             | <i>Executive Program: Governance<br/>Risk Compliance (GRC)<br/>Sustainability Remap &amp; Reshape<br/>GRC Implementation for BOD</i><br>Executive Program: Governance<br>Risk Compliance (GRC)<br>Sustainability Remap & Reshape<br>GRC Implementation for BOC                                                                           | Budapest,<br>Oktober 2024<br>/ October<br>2024          | Lembaga<br>Pengembangan<br>Profesi Risiko<br>Manajemen<br>Gagasan<br>Risk Management<br>Professional<br>Development<br>Institute |





| Nama<br>Name | Jabatan<br>Position                                                                   | Jenis Pelatihan dan Materi<br>Pengembangan<br>Kompetensi /Pelatihan<br>Type of Training and<br>Competency Development                                                                                                                                                                                        | Waktu dan<br>Tempat<br>Pelaksanaan<br>Time and<br>Place | Penyelenggara<br>Organizer                                                                                                                                                                                                     |
|--------------|---------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Rio Lanasier | Direktur IT &<br>Transaction<br>Banking<br>Director of IT<br>& Transaction<br>Banking | <i>Business Review Semester II Tahun 2023 dan Executive Workshop Semester I Tahun 2024 dengan Tema Performance and Sustainability: Navigating the Path</i><br>Business Review for Semester II of 2023 and Executive Workshop for Semester I of 2024 on 'Performance and Sustainability: Navigating The Path' | Bandung,<br>Januari 2024 /<br>January 2024              | <b>bjb</b> University<br><b>bjb</b> University                                                                                                                                                                                 |
|              |                                                                                       | Program Pembekalan Ujian Resertifikasi & Ujian Resertifikasi SMR Jenjang 7<br>Briefing Program for Recertification Examination & Recertification Examination for Risk Management Certification (SMR) Level 7                                                                                                 | Jakarta,<br>Januari 2024 /<br>January 2024              | Lembaga Pengembangan Perbankan Indonesia (LPPI)<br>Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP)<br>Indonesian Banking Development Institute (LPPI)<br>Indonesian Banking Professional Certification Institute (LSPP) |
|              |                                                                                       | <i>Talk Show BPD-SI: Peran Digitalisasi Keuangan dalam Mendukung Pertumbuhan Ekonomi Daerah</i><br>Talk Show BPD-SI: The Role of Financial Digitalization in Supporting Regional Economic Growth                                                                                                             | Medan, April<br>2024 / April<br>2024                    | Asbanda (Asosiasi Bank Pembangunan Daerah)<br>Asbanda (Association of Regional Development Banks)                                                                                                                              |
|              |                                                                                       | <i>Capacity Building Jabar Cabang West Java Economic Outlook 2025</i><br>Capacity Building Jabar Branch West Java Economic Outlook 2025                                                                                                                                                                      | Bandung, Juni<br>2024 / June<br>2024                    | <b>bjb</b> University<br><b>bjb</b> University                                                                                                                                                                                 |
|              |                                                                                       | <i>Invitation Infobank Backbase Power Breakfast: Unveiling Economic Insight &amp; Strategies for Tomorrows Leaders</i><br>Invitation to Infobank Backbase Power Breakfast: Unveiling Economic Insight & Strategies for Tomorrow's Leaders                                                                    | Jakarta, Juli<br>2024 / July<br>2024                    | Infobank Institute<br>Infobank Institute                                                                                                                                                                                       |
|              |                                                                                       | <i>Business Review Semester I Tahun 2024 dan Executive Workshop Tahun 2024 dengan Tema Building a Strong Foundation</i><br>Business Review for Semester I of 2024 and Executive Workshop of 2024 on 'Building a Strong Foundation'                                                                           | Bandung, Juli<br>2024 / July<br>2024                    | <b>bjb</b> University<br><b>bjb</b> University                                                                                                                                                                                 |

| Nama<br>Name  | Jabatan<br>Position                                  | Jenis Pelatihan dan Materi<br>Pengembangan<br>Kompetensi /Pelatihan<br>Type of Training and<br>Competency Development                                                                                                                                                                                        | Waktu dan<br>Tempat<br>Pelaksanaan<br>Time and<br>Place | Penyelenggara<br>Organizer                                                                                       |
|---------------|------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
| Tedi Setiawan | Direktur<br>Operasional<br>Director of<br>Operations | Penyelarasan Sertifikasi Manajemen Risiko Pengurus bank <b>bjb</b><br>Alignment of Risk Management Certification for bank <b>bjb</b> Executives                                                                                                                                                              | Yogyakarta,<br>Agustus 2024<br>/ August 2024            | Banker<br>Association for<br>Risk Management<br>(Bara)<br>Banker<br>Association for<br>Risk Management<br>(Bara) |
|               |                                                      | Program <i>International Benchmarking and Master Class ESGRC (Environmental Social Governance Risk Management Compliance)</i><br>International Benchmarking and Master Class Program on ESGRC (Environmental, Social, Governance, Risk Management, and Compliance)                                           | Berlin,<br>September<br>2024 /<br>September<br>2024     | CRMS Indonesia<br>CRMS Indonesia                                                                                 |
|               |                                                      | <i>Business Review Semester II Tahun 2023 dan Executive Workshop Semester I Tahun 2024 dengan Tema Performance and Sustainability: Navigating the Path</i><br>Business Review for Semester II of 2023 and Executive Workshop for Semester I of 2024 on 'Performance and Sustainability: Navigating The Path' | Bandung,<br>Januari 2024 /<br>January 2024              | <b>bjb</b> University<br><b>bjb</b> University                                                                   |
|               |                                                      | Pembekalan/Refreshment & Ujian Resertifikasi/ Kompetensi SMR Jenjang 7 Pengurus bank <b>bjb</b><br>Briefing/Refreshment & Recertification/Competency Examination for Risk Management Certification (SMR) Level 7 for bank <b>bjb</b> Executives                                                              | Bandung,<br>Maret 2024 /<br>March 2024                  | <b>bjb</b> University<br><b>bjb</b> University                                                                   |
|               |                                                      | <i>Capacity Building Jabar Cabang West Java Economic Outlook 2025</i><br>Capacity Building Jabar Branch West Java Economic Outlook 2025                                                                                                                                                                      | Bandung, Juni<br>2024 / June<br>2024                    | <b>bjb</b> University<br><b>bjb</b> University                                                                   |
|               |                                                      | <i>Business Review Semester I Tahun 2024 dan Executive Workshop Tahun 2024 dengan Tema Building a Strong Foundation</i><br>Business Review for Semester I of 2024 and Executive Workshop of 2024 on 'Building a Strong Foundation'                                                                           | Bandung, Juli<br>2024 / July<br>2024                    | <b>bjb</b> University<br><b>bjb</b> University                                                                   |



| Nama<br>Name   | Jabatan<br>Position                                                      | Jenis Pelatihan dan Materi<br>Pengembangan<br>Kompetensi /Pelatihan<br>Type of Training and<br>Competency Development                                                                                                                                                                          | Waktu dan<br>Tempat<br>Pelaksanaan<br>Time and<br>Place | Penyelenggara<br>Organizer                                                                                             |
|----------------|--------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| Yusuf Saadudin | Direktur<br>Konsumer &<br>Ritel<br>Director of<br>Consumer and<br>Retail | Penyelarasan Sertifikasi Manajemen<br>Risiko Pengurus bank <b>bjb</b><br>Alignment of Risk Management<br>Certification for bank <b>bjb</b><br>Executives                                                                                                                                       | Yogyakarta,<br>Agustus 2024<br>/ August 2024            | Banker<br>Association for<br>Risk Management<br>(Bara)<br>Banker<br>Association for<br>Risk Management<br>(Bara)       |
|                |                                                                          | Program <i>International<br/>Benchmarking and Master Class<br/>ESGRC (Environmental Social<br/>Governance Risk Management<br/>Compliance)</i><br>International Benchmarking<br>and Master Class Program on<br>ESGRC (Environmental, Social,<br>Governance, Risk Management,<br>and Compliance) | Berlin,<br>September<br>2024 /<br>September<br>2024     | CRMS Indonesia<br>CRMS Indonesia                                                                                       |
|                |                                                                          | Empowering Human Capital for a<br>Brighter Future & Program Outlook<br>2025<br>Empowering Human Capital for a<br>Brighter Future & Program Outlook<br>2025                                                                                                                                     | Jakarta,<br>Oktober 2024<br>/ October<br>2024           | Synergy Partner<br>Prima (SPP)<br>Synergy Partner<br>Prima (SPP)                                                       |
|                |                                                                          | <i>Business Review Semester I Tahun<br/>2024 dan Executive Workshop<br/>Tahun 2024 dengan Tema Building<br/>a Strong Foundation</i><br>Business Review for Semester I of<br>2024 and Executive Workshop<br>of 2024 on 'Building a Strong<br>Foundation'                                        | Bandung, Juni<br>2024 / June<br>2024                    | <b>bjb</b> University<br><b>bjb</b> University                                                                         |
|                |                                                                          | Seminar Nasional BPDSI: Ancaman<br><i>Cyber Crime</i> di Era Digital Bagi<br>BPD Se- Indonesia<br>Business Review for Semester I of<br>2024 and Executive Workshop<br>of 2024 on 'Building a Strong<br>Foundation'                                                                             | Pontianak,<br>Agustus 2024<br>/ August 2024             | Asbanda<br>(Asosiasi Bank<br>Pembangunan<br>Daerah)<br>Asbanda<br>(Association<br>of Regional<br>Development<br>Banks) |
|                |                                                                          | Penyelarasan Sertifikasi Manajemen<br>Risiko J7 Direksi<br>Alignment of Risk Management<br>Certification J7 for Directors                                                                                                                                                                      | Jakarta,<br>November<br>2024 /<br>November<br>2024      | Banker<br>Association for<br>Risk Management<br>(Bara)<br>Banker<br>Association for<br>Risk Management<br>(Bara)       |

| Nama<br>Name | Jabatan<br>Position                                                      | Jenis Pelatihan dan Materi<br>Pengembangan<br>Kompetensi /Pelatihan<br>Type of Training and<br>Competency Development                                                                                                                                                              | Waktu dan<br>Tempat<br>Pelaksanaan<br>Time and<br>Place | Penyelenggara<br>Organizer       |
|--------------|--------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|----------------------------------|
| Nia Kania    | Direktur<br>Keuangan<br>Director of<br>Finance                           | Business Review Semester I Tahun 2024 dan Executive Workshop Tahun 2024 dengan Tema <i>Building a Strong Foundation</i><br>Business Review for Semester I of 2024 and Executive Workshop of 2024 on 'Building a Strong Foundation'                                                 | Bandung, Juli 2024 / July 2024                          | bjb University<br>bjb University |
|              |                                                                          | Pembekalan/Refreshment dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Pengurus bank <b>bjb</b><br>Briefing/Refreshment and Competency Examination/ Recertification for Risk Management Certification (SMR) Level 7 for bank <b>bjb</b> Executives | Jakarta, Maret 2024 / March 2024                        | bjb University<br>bjb University |
| Suartini     | Direktur<br>Konsumer &<br>Ritel<br>Director of<br>Consumer and<br>Retail | Business Review Semester I Tahun 2024 dan Executive Workshop Tahun 2024 dengan Tema <i>Building a Strong Foundation</i><br>Business Review for Semester I of 2024 and Executive Workshop of 2024 on 'Building a Strong Foundation'                                                 | Bandung, Juli 2024 / July 2024                          | bjb University<br>bjb University |
|              |                                                                          | Pembekalan/Refreshment dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Pengurus bank <b>bjb</b><br>Business Review for Semester I of 2024 and Executive Workshop of 2024 on 'Building a Strong Foundation'                                         | Jakarta, Maret 2024 / March 2024                        | bjb University<br>bjb University |





# Evaluasi Kinerja Badan Tata Kelola Tertinggi

Evaluation of the Highest Governance Body's Performance

[GRI 2-18] [GRI 3-3]

Dewan Komisaris telah menetapkan kebijakan *self-assessment* untuk mengevaluasi kinerjanya melalui Komite Nominasi dan Remunerasi, sebagaimana diatur dalam Surat Keputusan Dewan Komisaris No. 03/SK/DKO/2024 tahun 2024 tentang Pedoman Nominasi/Pengisian Dewan Komisaris dan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. Serupa dengan Dewan Komisaris, Direksi juga memiliki kebijakan *self-assessment* yang berfungsi sebagai pedoman dalam melaksanakan evaluasi kinerja secara kolegal sebagai wujud akuntabilitas.

Evaluasi kinerja badan tata kelola tertinggi dalam aspek tata kelola ekonomi, lingkungan, dan sosial dilakukan melalui pelaksanaan *Self-Assessment* GCG. Hasil dari evaluasi ini dilaporkan kepada OJK sesuai ketentuan dalam Surat Edaran OJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum. *Self-assessment* GCG dilaksanakan secara berkala setiap semester, mencerminkan komitmen Perseroan untuk menjaga kualitas tata kelola serta memastikan keberlanjutan operasionalnya.

Evaluasi terhadap kinerja Dewan Komisaris dan Direksi memerlukan persetujuan dan pengawasan dari OJK. Hal ini penting karena Dewan Komisaris dan Direksi sendiri merupakan pihak yang melaksanakan *Self-Assessment* GCG. Dengan melibatkan OJK dalam proses tersebut, bank **bjb** memastikan bahwa evaluasi kinerja dilakukan secara lebih independen dan objektif. Selain itu, langkah ini juga memperkuat akuntabilitas dan transparansi yang dibutuhkan untuk menjaga integritas tata kelola perusahaan. [GRI 2-18]

The Board of Commissioners has established a self-assessment policy to evaluate its performance through the Nomination and Remuneration Committee, as stipulated in the Board of Commissioners Decree No. 03/SK/DKO/2024 of 2024 concerning the Guidelines for the Nomination/Appointment of the Board of Commissioners and Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. Like the Board of Commissioners, the Board of Directors also has a self-assessment policy that serves as a guideline for conducting collegial performance evaluations as a form of accountability.

The implementation of the GCG Self-Assessment evaluates the highest governance body's performance in economic, environmental, and social governance aspects. The results of this evaluation are reported to the Financial Services Authority (OJK) in accordance with the provisions of OJK Circular Letter No. 13/SEOJK.03/2017 on the Implementation of Governance for Commercial Banks. The GCG Self-Assessment is conducted semi-annually, reflecting the Company's commitment to maintaining governance quality and ensuring operational sustainability.

The performance evaluation of the Board of Commissioners and the Board of Directors requires approval and supervision from OJK. This is crucial as the Board of Commissioners and the Board of Directors themselves conduct the GCG Self-Assessment. By involving OJK in the process, bank **bjb** ensures that performance evaluations are conducted independently and objectively. This step also strengthens the accountability and transparency needed to maintain corporate governance integrity. [GRI 2-18]

Penilaian kinerja Direksi dilakukan oleh Pemegang Saham melalui keputusan RUPS dengan mengacu pada kontrak manajemen yang telah disepakati bersama oleh Pemegang Saham, Dewan Komisaris, dan Direksi. Proses evaluasi kinerja ini dapat dilakukan melalui Rapat Dewan Komisaris atau mekanisme lain yang ditetapkan oleh Pemegang Saham. Penilaian tersebut dirancang oleh Komite Nominasi dan Remunerasi, kemudian disetujui oleh Dewan Komisaris setelah melalui diskusi dengan Direksi. Setelah evaluasi selesai, RUPS memiliki wewenang untuk mengangkat anggota Dewan Komisaris dan Direksi, yang pengangkatannya menjadi efektif setelah lulus uji kemampuan dan kepatutan dari OJK sesuai dengan peraturan yang berlaku. [GRI 2-18]

Calon anggota Dewan Komisaris dan Direksi yang telah diangkat oleh RUPS namun belum dinyatakan lulus uji kemampuan dan kepatutan oleh OJK belum berhak menjalankan tugas maupun kewajiban sebagai anggota resmi. Selain itu, tindak lanjut terhadap hasil evaluasi dari RUPS dan OJK dapat menyebabkan perubahan pada komposisi badan tata kelola tertinggi. Penilaian kinerja tidak hanya mencakup pencapaian terkait rencana aksi keuangan berkelanjutan (RAKB), tetapi juga mempertimbangkan kriteria lainnya, yang sekurang-kurangnya meliputi: [GRI 2-18]

1. Kinerja Direksi secara kolegal terhadap pencapaian target Perseroan sesuai dengan rencana korporasi dan rencana bisnis; dan
2. Pelaksanaan prinsip-prinsip GCG, baik secara individual maupun kolektif.

Shareholders conduct the performance evaluation of the Board of Directors through resolutions made at the General Meeting of Shareholders (GMS) by referring to the management contract agreed upon by Shareholders, the Board of Commissioners, and the Board of Directors. This evaluation process may be conducted through Board of Commissioners meetings or other mechanisms determined by Shareholders. The assessment is designed by the Nomination and Remuneration Committee and approved by the Board of Commissioners after discussions with the Board of Directors. Upon completion of the evaluation, the GMS has the authority to appoint members of the Board of Commissioners and the Board of Directors, with their appointments becoming effective after passing the OJK's fit and proper test in accordance with applicable regulations. [GRI 2-18]

Candidates for the Board of Commissioners and Board of Directors who have been appointed by the GMS but have not yet passed the OJK's fit and proper test are not authorized to perform their duties or obligations as official members. Additionally, follow-up actions on evaluation results from the GMS and OJK may lead to changes in the composition of the highest governance body. Performance assessments cover not only achievements related to the Sustainable Finance Action Plan (RAKB) but also other criteria, which at a minimum include: [GRI 2-18]

1. The Board of Directors' collegial performance in achieving corporate targets according to corporate and business plans; and
2. The implementation of GCG principles, both individually and collectively.



# Efektivitas Program Manajemen Risiko Keberlanjutan

Effectiveness of Sustainability Risk Management Programs

[GRI 3-3] [GRI 2-12] [GRI2-16] [E.3]



Manajemen risiko memiliki peran penting dalam meningkatkan kinerja bisnis sekaligus menghindari potensi kerugian modal. bank **bjb** memandang manajemen risiko sebagai suatu kewajiban yang harus diimplementasikan secara menyeluruh dalam setiap aspek aktivitas bisnis dan operasional. Pendekatan ini memungkinkan bank **bjb** untuk beradaptasi dengan berbagai dampak keberlanjutan yang dapat timbul, baik dalam konteks ekonomi, lingkungan, sosial, maupun tata kelola.

Guna menghadapi tantangan dan potensi risiko usaha bank yang semakin besar, maka dilakukan penguatan penerapan manajemen risiko bank dengan pengembangan struktur manajemen risiko yang kini terbagi menjadi dua yaitu Divisi Manajemen Risiko Operasional serta Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi.

Penerapan manajemen risiko secara komprehensif memungkinkan bank **bjb** dapat mengidentifikasi, mengukur, dan mengelola risiko dengan lebih efektif. Dalam konteks keberlanjutan, manajemen risiko memainkan peran sentral dalam memitigasi potensi dampak negatif, baik yang berkaitan

Risk management is crucial in enhancing business performance while mitigating potential capital losses. bank **bjb** views risk management as an essential obligation that must be comprehensively implemented in every aspect of business and operational activities. This approach enables bank **bjb** to adapt to various sustainability impacts that may arise in economic, environmental, social, and governance contexts.

To address increasing business challenges and potential risks, bank **bjb** has strengthened its risk management implementation by developing a risk management structure divided into the Operational Risk Management Division and the Credit, Market & Integrated Risk Management Division.

Comprehensive risk management implementation allows bank **bjb** to identify, measure, and manage risks more effectively. In the context of sustainability, risk management plays a central role in mitigating

dengan ekonomi, lingkungan, sosial, maupun tata kelola. Oleh sebab itu, manajemen risiko tidak hanya berfungsi sebagai alat pengelolaan risiko finansial, tetapi juga sebagai instrumen strategis yang mendukung visi keberlanjutan bank **bjb** secara menyeluruh.

Dalam mengkaji efektivitas proses manajemen risiko yang terkait dengan aspek ekonomi, lingkungan, dan sosial; badan tata kelola tertinggi bank **bjb** diwakili oleh Komite Manajemen Risiko di bawah Direksi. Proses evaluasi dan frekuensi manajemen risiko secara spesifik diatur dalam Pedoman Komite Manajemen Risiko yang telah disahkan melalui Surat Keputusan Direksi bank **bjb** No. 0166/SK/DIR-MRI/2022 Tanggal 14 April 2022 tentang Pedoman Komite Manajemen Risiko.

bank **bjb** telah mengadopsi sistem pengukuran risiko yang berfungsi untuk menilai eksposur risiko yang dihadapi oleh bank. Sistem ini tidak hanya berfungsi sebagai alat pengukuran, tetapi juga sebagai panduan untuk pengendalian risiko yang dilakukan secara berkala. Dalam penerapannya, bank **bjb** memastikan bahwa sistem pengukuran risiko yang diadopsinya mampu mengukur berbagai aspek risiko yang dapat timbul. Sistem tersebut setidaknya harus dapat mengukur beberapa hal: [\[E.3\]](#)

1. Sensitivitas produk atau aktivitas terhadap perubahan faktor-faktor yang memengaruhinya, baik dalam keadaan normal maupun tidak normal;
2. Kecenderungan perubahan faktor-faktor dimaksud berdasarkan fluktuasi yang terjadi pada masa lalu dan korelasinya;
3. Faktor risiko (*risk factor*) secara individual;
4. Eksposur risiko secara keseluruhan (*aggregate*) maupun per risiko, dengan mempertimbangkan keterkaitan antara satu risiko dengan yang lain; dan

potential negative economic, environmental, social, and governance impacts. Therefore, risk management is a financial and strategic tool supporting bank **bjb**'s overall sustainability vision.

The highest governance body of bank **bjb**, represented by the Risk Management Committee under the Board of Directors, is responsible for reviewing the effectiveness of risk management processes related to economic, environmental, and social aspects. The evaluation process and risk management frequency are specifically regulated in the Risk Management Committee Guidelines, as formalized in the bank **bjb** Board of Directors Decree No. 0166/SK/DIR-MRI/2022 dated 14 April 2022, concerning the Risk Management Committee Guidelines.

bank **bjb** has adopted a risk measurement system to assess the bank's risk exposure. This system functions not only as a measurement tool but also as a guide for periodic risk control. The risk measurement system is designed to measure various risk aspects, including: [\[E.3\]](#)

1. The sensitivity of products or activities to changes in influencing factors, both in normal and abnormal conditions;
2. The trend of changes in these factors based on past fluctuations and correlations;
3. Individual risk factors;
4. Aggregate and individual risk exposure, considering inter-risk relationships; and





5. Seluruh risiko yang melekat pada seluruh transaksi serta produk perbankan, termasuk produk dan aktivitas baru, yang dapat diintegrasikan dalam sistem informasi manajemen bank.

Metode pengukuran risiko dapat diterapkan melalui pendekatan kuantitatif dan/atau kualitatif. Pendekatan ini mencakup metode penilaian risiko dan perhitungan modal yang ditetapkan oleh Bank Indonesia, baik berupa metode standar maupun metode internal yang dikembangkan oleh Perseroan. Sebagai upaya untuk mengatasi potensi kelemahan yang mungkin timbul dari penggunaan model pengukuran risiko tertentu, Perseroan mengimplementasikan proses validasi terhadap model-model tersebut. Sistem pengukuran risiko dievaluasi secara rutin atau ketika sewaktu-waktu diperlukan untuk memastikan asuransi, akurasi, kewajaran, dan integritas data, serta prosedur yang digunakan dalam mengukur risiko. [E.3]

Dalam mengevaluasi efektivitas sistem manajemen risiko, Satuan Kerja Manajemen Risiko bertanggung jawab untuk melaksanakan program pemantauan. Program ini dirancang untuk memastikan bahwa sistem manajemen risiko bank berfungsi secara optimal, yang mencakup hal-hal berikut:

1. Perseroan memiliki sistem dan prosedur pemantauan, antara lain, pemantauan terhadap besarnya eksposur risiko, kepatuhan limit internal, dan hasil *stress testing*; maupun konsistensi dengan kebijakan dan prosedur yang ditetapkan;
2. Pemantauan dilakukan oleh unit pelaksana (*risk taking unit*) maupun oleh Satuan Kerja Manajemen Risiko. Hasil pemantauan disajikan dalam laporan berkala yang disampaikan kepada manajemen dalam rangka memitigasi risiko dan tindakan yang diperlukan; dan

5. All risks inherent in all banking transactions and products, including new products and activities, are integrated into the bank's management information system.

The risk measurement method can be applied through quantitative and/or qualitative approaches, covering risk assessment methods and capital calculations established by Bank Indonesia, either through standard methods or internally developed corporate methods. The Company implements a validation process to address potential weaknesses arising from specific risk measurement models. The risk measurement system is routinely evaluated or adjusted as necessary to ensure accuracy, fairness, data integrity, and procedural soundness. [E.3]

To evaluate the effectiveness of the risk management system, the Risk Management Unit is responsible for implementing a monitoring program. This program ensures that the bank's risk management system functions optimally, including:

1. The Company has monitoring systems and procedures, including risk exposure monitoring, internal limit compliance, stress testing results, and consistency with established policies and procedures;
2. Monitoring is conducted by the risk-taking unit and the Risk Management Unit, with results reported periodically to management for risk mitigation and necessary actions; and

3. Perseroan menyiapkan suatu sistem *back-up* dan prosedur yang efektif untuk mencegah terjadinya gangguan dalam proses pemantauan risiko. Di samping itu, Perseroan melakukan pengecekan serta penilaian kembali secara berkala terhadap sistem back up tersebut.

Hasil evaluasi yang dilakukan selama periode pelaporan menunjukkan bahwa sistem manajemen risiko di bank **bjb** dinilai telah memadai.

### Sistem *Risk-Based Bank Rating* (RBBR) [GRI 2-12]

Untuk meningkatkan kemampuan dalam mengelola risiko, Komite Manajemen Risiko bersama Satuan Kerja Manajemen Risiko telah mengembangkan sistem *\*risk-based bank rating\** (RBBR). Sistem ini merupakan solusi terpadu yang digunakan dalam penyusunan Laporan Tingkat Kesehatan Bank. Penerapan RBBR bertujuan untuk memastikan sistem penilaian tingkat kesehatan bank (TKB) memiliki tingkat akurasi data yang optimal, mendukung manajemen dan Satuan Kerja Manajemen Risiko dalam mengelola risiko secara lebih efektif, mempercepat koordinasi antar unit, serta mengurangi penggunaan kertas.

Satuan Kerja Manajemen Risiko juga diarahkan untuk memastikan jika Perseroan telah memiliki kualitas pelaporan yang memadai. Hal ini bertujuan untuk menghindari berbagai perkembangan atau tantangan yang mungkin timbul, baik dari faktor eksternal maupun internal bank **bjb**.

Selain itu, Satuan Kerja Manajemen Risiko juga difokuskan untuk mempercepat proses pelaporan dan memastikan kemudahan akses terhadap hasil pelaporannya. Upaya ini dilakukan sebagai bagian dari strategi proaktif untuk mengantisipasi perubahan dan memastikan manajemen memiliki informasi yang akurat serta mampu mengambil keputusan terkait risiko dengan cepat dan tanggap. Penilaian tingkat kesehatan bank menggunakan

3. The Company prepares an effective backup system and procedures to prevent risk-monitoring process disruptions. Additionally, the backup system is periodically reviewed and reassessed.

The evaluation conducted during the reporting period indicates that the risk management system at bank **bjb** is considered adequate.

### Risk-Based Bank Rating (RBBR) System [GRI 2-12]

To enhance risk management capabilities, the Risk Management Committee, together with the Risk Management Unit, has developed the *\*risk-based bank rating\** (RBBR) system. This system serves as an integrated solution used in the preparation of the Bank Soundness Report. The implementation of the RBBR system aims to ensure the bank soundness assessment system (TKB) achieves optimal data accuracy, supports management and the Risk Management Unit in managing risk more effectively, accelerates coordination between units, and reduces paper usage.

The Risk Management Unit is also tasked with ensuring that the company maintains a high-quality reporting standard. This effort aims to mitigate potential developments or challenges arising from both external and internal factors affecting bank **bjb**.

The Risk Management Unit also focuses on accelerating reporting processes and ensuring easy access to report results. This initiative is part of a proactive strategy to anticipate changes and ensure that management has accurate information to make swift and responsive risk-related decisions. The bank soundness rating assessment employs



pendekatan risiko dilakukan dengan analisis yang komprehensif terhadap kinerja, risiko, permasalahan yang dihadapi, dan prospek pengembangan bank. Bank diwajibkan untuk melakukan penilaian sendiri (*self-assessment*) mengenai tingkat kesehatan bank dengan menggunakan pendekatan risiko RBBR, baik secara individual maupun secara konsolidasi, dengan cakupan penilaian meliputi faktor-faktor sebagai berikut:

1. Profil Risiko
2. *Good corporate governance* (GCG)
3. Rentabilitas (*earnings*); dan
4. Permodalan (*capital*).

Sebagai langkah awal dalam mendukung kepatuhan PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk terhadap ketentuan Undang-Undang Nomor 7 Tahun 1992 tentang Perbankan yang telah diubah melalui Undang-Undang Nomor 10 Tahun 1998, bank **bjb** diwajibkan untuk menjaga tingkat kesehatannya. Selain itu, berdasarkan Surat Edaran Otoritas Jasa Keuangan Nomor 14/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum, serta Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 mengenai penerapan Manajemen Risiko bagi Bank Umum, setiap bank harus mengimplementasikan manajemen risiko secara efektif, baik pada tingkat individu bank maupun secara terintegrasi dengan perusahaan anak.

Kesehatan bank mencerminkan kondisi dan kinerja sebuah bank, sekaligus menjadi acuan bagi otoritas pengawas dalam menentukan strategi dan prioritas pengawasan. Oleh karena itu, aspek kesehatan bank memiliki peran yang sangat penting. Hal ini juga menjadi perhatian utama bagi berbagai pihak terkait, termasuk pemilik, manajemen, dan masyarakat pengguna layanan perbankan. Dengan demikian, penerapan metode RBBR tidak hanya mendukung pengawasan otoritas secara lebih efektif tetapi juga meningkatkan transparansi dan efektivitas dalam pengelolaan risiko, memberikan manfaat bagi seluruh pemangku kepentingan bank.

a risk-based approach through a comprehensive analysis of performance, risks, challenges, and the bank's development prospects. Banks are required to conduct self-assessments on their soundness levels using the RBBR risk-based approach, both individually and on a consolidated basis, covering the following assessment factors:

1. Risk Profile
2. Good corporate governance (GCG)
3. Profitability (*earnings*); and
4. Capital adequacy.

As an initial step to ensure PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk's compliance with Law No. 7 of 1992 on Banking, as amended by Law No. 10 of 1998, bank **bjb** is required to maintain its soundness level. Furthermore, based on the Financial Services Authority (OJK) Circular No. 14/SEOJK.03/2017 dated 17 March 2017, on Commercial Bank Soundness Rating Assessment and OJK Regulation No. 18/POJK.03/2016 on Risk Management Implementation for Commercial Banks, every bank must effectively implement risk management, both at the individual bank level and in an integrated manner with its subsidiaries.

Bank soundness reflects a bank's condition and performance, serving as a reference for supervisory authorities in determining supervision strategies and priorities. Therefore, bank soundness is a crucial aspect that concerns various stakeholders, including owners, management, and banking service users. Implementing the RBBR method enhances regulatory oversight and improves transparency and effectiveness in risk management, benefiting all bank stakeholders.

## Risk Dashboard [GRI 2-12]

Selain mengembangkan sistem RBBR, Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi bank **bjb** juga mengembangkan aplikasi Risk Dashboard. Risk Dashboard merupakan sebuah sistem informasi manajemen risiko berbasis digital yang dirancang untuk menyederhanakan alur informasi kepada Direksi sehingga dapat mendorong proses pengambilan keputusan yang lebih efektif. Risk Dashboard mampu memberikan gambaran yang jelas dan terstruktur mengenai kondisi risiko yang dihadapi oleh bank. Data disajikan secara langsung (*real-time*) dan terintegrasi sehingga Satuan Kerja Manajemen Risiko dapat memantau posisi atau eksposur risiko, baik secara keseluruhan maupun per risiko, serta memantau kepatuhan terhadap toleransi risiko dan limit yang telah ditetapkan. Laporan yang disajikan dalam aplikasi Risk Dashboard adalah sebagai berikut:

### 1. Credit Risk Dashboard

Menampilkan data portofolio serta kualitas kredit, baik dalam lingkup keseluruhan bank maupun per segmen kredit. Selain itu, terdapat perangkat pemantauan terhadap limit risiko (*portfolio guideline*).

### 2. Market & Liquidity Risk

Memberikan informasi berupa pemantauan terhadap risiko pasar dan risiko likuiditas.

### 3. Profil Risiko dan Tingkat Kesehatan Bank

Menampilkan informasi berupa profil risiko bank secara individu serta tingkat kesehatan bank yang disertai dengan data historis peringkatnya.

### 4. Profil Risiko Kantor Wilayah dan Kantor Cabang

Merupakan sebuah perangkat untuk mengelola dan melakukan penilaian atas *inherent risk* dan kualitas penerapan manajemen risiko (KPMR) yang komprehensif dan terstruktur pada masing-masing cabang bank dengan menggunakan parameter yang telah ditetapkan Perseroan.

## Risk Dashboard [GRI 2-12]

In addition to developing the RBBR system, bank **bjb**'s Credit, Market & Integrated Risk Management Division has also developed the Risk Dashboard application. The Risk Dashboard is a digital risk management information system designed to simplify information flow to the Board of Directors, facilitating more effective decision-making processes. The Risk Dashboard provides a clear and structured overview of the bank's risk conditions. Data is presented in real-time and integrated, enabling the Risk Management Unit to monitor overall and individual risk exposures and compliance with predetermined risk tolerances and limits. The reports available on the Risk Dashboard application include:

### 1. Credit Risk Dashboard

Displays credit portfolio and quality data, covering the entire bank or specific credit segments. Additionally, it includes monitoring tools for risk limits (*portfolio guidelines*).

### 2. Market & Liquidity Risk

Provides information on monitoring market and liquidity risks.

### 3. Risk Profile and Bank Soundness Level

Presents individual bank risk profiles, soundness levels, and historical rating data.

### 4. Regional and Branch Office Risk Profiles

A tool for managing and assessing inherent risk and the quality of risk management implementation (KPMR) at each branch using predetermined company parameters. Based on these parameters, the tool generates risk ratings for each regional and branch office.





## 5. Pemantauan Risk Appetite dan Risk Tolerance

*Risk appetite* merupakan tingkat risiko yang akan diambil dengan memperhatikan pengalaman yang dimiliki bank dalam mengelola risiko. Manajemen risiko yang mencakup kebijakan dan prosedur manajemen risiko serta penetapan limit risiko didukung dengan aplikasi yang menyediakan informasi berupa penetapan limit dan realisasi.

## 6. Pemantauan Rasio Keuangan

Memberikan informasi mengenai rasio keuangan yang rutin dilakukan dalam pemantauan oleh Divisi Manajemen Risiko, di antaranya Rasio ATMR, CAR, NPL, LAR, dan rasio NSFR.

## 5. Risk Appetite and Risk Tolerance Monitoring

Risk appetite refers to the level of risk the bank is willing to take based on its risk management experience. Risk management, encompassing policies, procedures, and risk limits, is supported by an application that provides limit-setting and realization information.

## 6. Financial Ratio Monitoring

Provides information on financial ratios routinely monitored by the Risk Management Division, including ATMR Ratio, CAR, NPL, LAR, and NSFR ratio.

## Climate Risk Stress Testing

Dalam upaya awal untuk memitigasi timbulnya dampak atas risiko iklim, Perseroan perlu melakukan *climate risk stress testing* yang berfungsi sebagai alat untuk mengukur ketahanan bank terhadap potensi guncangan iklim. Dalam pelaksanaan *climate risk stress testing*, Perseroan mengacu pada standar yang dikeluarkan oleh Basel Committee on Banking Supervision (BCBS). BCBS mengidentifikasi risiko tersebut dengan istilah Risiko Keuangan Terkait Iklim (*Climate-Related Financial Risk*) yang bersumber dari dua kategori risiko, yaitu Risiko Fisik (*Physical Risk*) dan Risiko Transisi (*Transition Risk*). Sebagai lembaga intermediasi yang berperan menghimpun dana masyarakat dan menyalurkannya dalam bentuk kredit, Perseroan dihadapkan pada berbagai risiko keuangan terkait iklim. Risiko-risiko tersebut, seperti risiko fisik dan transisi, berpotensi memengaruhi eksposur keuangan bank, termasuk risiko kredit, risiko pasar, dan risiko operasional.

Risiko kredit didefinisikan sebagai risiko yang timbul akibat kegagalan debitur dalam memenuhi kewajibannya. Kegagalan debitur dalam memenuhi kewajiban akan berdampak kepada penggunaan modal risiko kredit yang besar. Sedangkan, risiko

## Climate Risk Stress Testing

As an initial step to mitigate climate risk impacts, the company must conduct climate risk stress testing to assess the bank's resilience to potential climate-related shocks. The company refers to the Basel Committee on Banking Supervision (BCBS) standards in conducting climate risk stress testing. BCBS identifies this risk as Climate-Related Financial Risk, categorized into two main types: Physical Risk and Transition Risk. As an intermediary institution responsible for mobilizing public funds and distributing them as credit, the Company faces various climate-related financial risks as an intermediary institution that collects public funds and distributes them as credit. These risks, including physical and transition risks, can impact the bank's financial exposure, including credit, market, and operational risks.

Credit risk arises when debtors fail to fulfill their obligations, leading to significant credit risk capital utilization. Meanwhile, market risk refers to risk in balance sheet positions and off-balance sheet items, including derivative transactions,

pasar merupakan risiko pada posisi neraca dan rekening administratif termasuk transaksi derivatif, akibat perubahan secara keseluruhan dari kondisi pasar, termasuk risiko perubahan harga option. Adapun risiko operasional yaitu risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian-kejadian eksternal yang memengaruhi operasional Bank. Selain itu, untuk melakukan mitigasi risiko, Bank harus memiliki sistem atau model pengukuran risiko untuk mengukur risiko pada kondisi normal maupun kondisi stress.

Berdasarkan Surat Otoritas Jasa Keuangan Nomor S-31/PB.01/2023 Perihal Penyampaian Panduan CRST dan Pelaksanaan *Initial phase Bottom-up* CRST Tanggal 15 Mei 2023, serta untuk menguji ketahanan bank dari gejala perekonomian yang disebabkan perubahan iklim, Bank perlu mempraktikkan *climate risk stress testing* atas eksposur risiko kredit, risiko pasar, dan risiko operasional dengan berbagai skenario kondisi krisis dan mengevaluasi dampaknya bagi kinerja keuangan bank. Penerapan *stress testing* memiliki beberapa manfaat di mana bank dapat mengidentifikasi kelemahan dalam karakteristik bisnis, dampaknya terhadap kinerja keuangan bank, dan skenario mitigasi yang *feasible* untuk dilakukan baik secara *ex-ante* maupun *ex-post*.

Selaras hal tersebut, Satuan Kerja Manajemen Risiko (SKMR) melaksanakan perhitungan *Climate Risk Stress Testing* (CRST) yang bertujuan untuk mengetahui potensi pemburukan rasio keuangan Bank akibat perubahan iklim dengan menggunakan skenario kejadian terburuk namun masih memiliki probabilitas untuk terjadi. Adapun tujuan pelaksanaan CRST antara lain sebagai berikut:

- a. Memberikan informasi potensi pemburukan rasio keuangan Bank akibat perubahan iklim;
- b. Mengetahui ketahanan permodalan Bank dalam menghadapi kondisi stress;

due to overall market changes, including option price fluctuations. Operational risk results from inadequate or failed internal processes, human errors, system failures, or external events affecting bank operations. Additionally, to mitigate risks effectively, the Bank must have a risk measurement system or model to assess risks under normal and stressed conditions to mitigate risks.

Based on the Financial Services Authority (OJK) Letter No. S-31/PB.01/2023 regarding the Submission of CRST Guidelines and the Initial Phase of Bottom-Up CRST Implementation dated 15 May 2023, and to test the bank's resilience against economic shocks caused by climate change, the bank needs to conduct climate risk stress testing on credit, market, and operational risk exposures under various crisis scenarios and evaluate their impact on the bank's financial performance. The implementation of stress testing offers several benefits, enabling the Bank to identify weaknesses in its business characteristics, assess the impact on financial performance, and develop feasible mitigation scenarios that can be applied both *ex-ante* and *ex-post*.

In line with this, the Risk Management Unit (SKMR) conducts Climate Risk Stress Testing (CRST) to assess the potential deterioration of the bank's financial ratios due to climate change using worst-case yet plausible scenarios. The CRST objectives include:

- a. Providing insights into the potential deterioration of the bank's financial ratios due to climate change;
- b. Evaluating the bank's capital resilience under stressed conditions;



- c. Mendefinisikan kondisi stress pada Bank dengan pendekatan data historis sehingga diperoleh potensi kejadian stress yang masih mungkin terjadi (*exceptional but plausible event*);
  - d. Menjadi *early warning indicator* serta sebagai usulan *action plan* penanganan agar terhindar dari kejadian stress yang berdampak pada penurunan CAR secara signifikan.
- c. Defining stress conditions based on historical data to identify plausible stress events;
  - d. Serving as an early warning indikator and a basis for proposed action plans to mitigate stress scenarios that could significantly impact the bank's CAR.

### Hasil CRST Risiko Kredit dan Risiko Pasar CRST Results for Credit Risk and Market Risk

| Indikator<br>Indicator                                                                              | Aktual<br>Actual                                   | Proyeksi   Projection      |            |             |             |             |             |
|-----------------------------------------------------------------------------------------------------|----------------------------------------------------|----------------------------|------------|-------------|-------------|-------------|-------------|
|                                                                                                     | Posisi 31 Desember 2023<br>As of December 31, 2023 | Jangka Pendek   Short-Term |            |             |             |             |             |
|                                                                                                     |                                                    | 2024                       |            | 2025        |             | 2026        |             |
|                                                                                                     |                                                    | Baseline                   | Stress     | Baseline    | Stress      | Baseline    | Stress      |
| Non Performing Loan (NPL) (%)                                                                       | 1,21%                                              | 1,50%                      | 1,24%      | 1,45%       | 1,23%       | 1,40%       | 1,19%       |
| Cadangan Kerugian Penurunan Nilai (Juta Rupiah)<br>Allowance for Impairment Losses (Million Rupiah) | 1.646.782                                          | 1.931.858                  | 2.103.459  | 1.901.083   | 2.116.506   | 1.975.177   | 2.240.975   |
| Aset Tertimbang Menurut Risiko (Juta Rupiah)<br>Risk-Weighted Assets (Million Rupiah)               | 87.796.750                                         | 96.279.243                 | 96.279.243 | 104.830.603 | 104.830.603 | 111.218.711 | 111.218.711 |
| Total Modal (Juta Rupiah)<br>Total Capital (Million Rupiah)                                         | 17.602,231                                         | 17.509,947                 | 17.509,947 | 18.007.767  | 18.007.767  | 20.214.662  | 20.214.662  |

| Indikator<br>Indicator           | Aktual<br>Actual                                               | Proyeksi   Projection      |        |          |        |          |        |
|----------------------------------|----------------------------------------------------------------|----------------------------|--------|----------|--------|----------|--------|
|                                  | Posisi 31<br>Desember<br>2023<br>As of<br>December<br>31, 2023 | Jangka Pendek   Short-Term |        |          |        |          |        |
|                                  |                                                                | 2024                       |        | 2025     |        | 2026     |        |
|                                  |                                                                | Baseline                   | Stress | Baseline | Stress | Baseline | Stress |
| Capital Adequacy Ratio (CAR) (%) | 20,05%                                                         | 18,19%                     | 18,19% | 17,18%   | 17,18% | 18,18%   | 18,18% |

## Komunikasi Hal-Hal Kritis

Critical Issues Communication

[GRI 2-16]

Hasil penilaian mandiri menunjukkan bahwa tingkat risiko bank **bjb** setiap triwulan sepanjang tahun 2024 berada dalam kategori *Low to Moderate*, dengan tren yang tetap stabil dibandingkan tahun sebelumnya. Capaian ini mencerminkan perkembangan positif dalam kinerja bisnis bank **bjb**, yang didorong oleh peningkatan kualitas penerapan Kerangka Penerapan Manajemen Risiko (KPMR) di seluruh kegiatan operasionalnya.

Selama tahun 2024, ringkasan profil risiko berdasarkan hasil penilaian risiko setiap triwulan untuk 8 (delapan) jenis risiko yang dikelola bank **bjb** adalah sebagai berikut:

The results of the self-assessment indicate that bank **bjb**'s risk level in each quarter of 2024 falls within the Low to Moderate category, with a stable trend compared to the previous year. This achievement reflects positive developments in bank **bjb**'s business performance, driven by improvements in the quality of Risk Management Framework (KPMR) implementation across all operational activities.

Throughout 2024, the summary of risk profiles based on quarterly risk assessments for the eight (8) types of risks managed by bank **bjb** is as follows:





| No                            | Jenis Risiko<br>Risk Type             | Profil Risiko bank bjb 2024<br>bank bjb Risk Profile 2024 |                           |                             |                           |
|-------------------------------|---------------------------------------|-----------------------------------------------------------|---------------------------|-----------------------------|---------------------------|
|                               |                                       | Triwulan I<br>Quarter I                                   | Triwulan II<br>Quarter II | Triwulan III<br>Quarter III | Triwulan IV<br>Quarter IV |
| 1                             | Risiko Kredit   Credit Risk           | Low to Moderate                                           | Low to Moderate           | Low to Moderate             | Low to Moderate           |
| 2                             | Risiko Pasar   Market Risk            | Low to Moderate                                           | Low to Moderate           | Low to Moderate             | Low to Moderate           |
| 3                             | Risiko Likuiditas   Liquidity Risk    | Low to Moderate                                           | Low to Moderate           | Low to Moderate             | Low to Moderate           |
| 4                             | Risiko Operasional   Operational Risk | Low to Moderate                                           | Low to Moderate           | Low to Moderate             | Low to Moderate           |
| 5                             | Risiko Hukum   Legal Risk             | Low to Moderate                                           | Low to Moderate           | Low to Moderate             | Low to Moderate           |
| 6                             | Risiko Reputasi   Reputation Risk     | Low                                                       | Low                       | Low to Moderate             | Low to Moderate           |
| 7                             | Risiko Kepatuhan   Compliance Risk    | Low                                                       | Low                       | Low to Moderate             | Low to Moderate           |
| 8                             | Risiko Strategis   Strategic Risk     | Low to Moderate                                           | Low to Moderate           | Low to Moderate             | Low to Moderate           |
| Predikat Risiko   Risk Rating |                                       | Low to Moderate                                           | Low to Moderate           | Low to Moderate             | Low to Moderate           |

Unit Manajemen Risiko bank **bjb** telah melaksanakan komunikasi efektif terkait hasil penilaian risiko kepada Direksi. Kendati demikian, informasi terkait jumlah total dan sifat dari kekhawatiran yang muncul merupakan isu sensitif. Dengan mempertimbangkan keamanan dan kerahasiaan Perseroan, informasi tersebut tidak dapat dimuat dalam laporan ini. Sebagai wujud komitmen untuk memperkuat integrasi dan komunikasi yang efektif dalam pengelolaan risiko, bank **bjb** menetapkan Kebijakan Manajemen Risiko melalui Surat Keputusan Direksi Nomor 0403/SK/DIR-MRI/2020 yang disahkan pada 24 Juni 2020.

Sebagai langkah nyata, bank **bjb** membentuk Komite Manajemen Risiko Terintegrasi yang beranggotakan Direktur/Pejabat Eksekutif yang mengepalai fungsi manajemen risiko dari bank dan anak perusahaan. Komite ini bertanggung jawab dalam pengawasan langsung terhadap pelaksanaan manajemen risiko, serta memiliki peran komunikasi dalam memberi masukan serta rekomendasi terhadap pelaksanaan manajemen risiko di dalam Konglomerasi Keuangan. Dengan kata lain, Komite Manajemen Risiko Terintegrasi menjadi wadah bagi berbagai perspektif dan penilaian untuk memastikan bahwa strategi manajemen risiko yang diadopsi oleh bank **bjb** selaras dengan tujuan yang telah ditetapkan. [GRI 2-12] [GRI 2-16]

The Risk Management Unit of bank **bjb** has effectively communicated risk assessment results to the Board of Directors. However, information regarding the total number and nature of concerns raised is sensitive. Considering the security and confidentiality of the company, this information is not included in this report. As part of its commitment to strengthening integration and effective communication in risk management, bank **bjb** has established a Risk Management Policy through the Board of Directors Decree Number 0403/SK/DIR-MRI/2020, ratified on 24 June 2020.

As a concrete step, bank **bjb** has established the Integrated Risk Management Committee, consisting of Directors/Executive Officers responsible for risk management functions within the bank and its subsidiaries. This committee is responsible for direct oversight of risk management implementation. It plays a key role in communication by providing input and recommendations on risk management execution within the Financial Conglomerate. In other words, the Integrated Risk Management Committee serves as a platform for diverse perspectives and assessments to ensure that bank **bjb**'s risk management strategy aligns with its established objectives. [GRI 2-12] [GRI 2-16]

## Pendelegasian Wewenang

Delegation of Authority

[GRI 2-9] [GRI 2-12] [GRI 2-13] [FS1] [E.3]



bank **bjb** telah mempertegas komitmennya untuk berkontribusi pada pertumbuhan ekonomi nasional yang stabil, inklusif, dan berkelanjutan. Sebagai bukti konkret dari peran aktifnya, bank **bjb** menjadi salah satu *first mover* dan anggota Inisiatif Keuangan Berkelanjutan di Indonesia (IKBI). Partisipasi ini tidak hanya mencerminkan kepedulian Bank **bjb** terhadap dampak ekonomi dan sosial, tetapi juga merupakan langkah konkret dalam mewujudkan dukungan terhadap pentingnya sistem keuangan yang berkelanjutan.

Inisiatif keuangan berkelanjutan yang diimplementasikan oleh bank **bjb** mencerminkan kesadaran akan pentingnya menghindari pendanaan atau investasi pada kegiatan usaha yang berisiko memanfaatkan sumber daya secara berlebihan. bank **bjb** mengakui bahwa praktik semacam itu dapat meningkatkan kesenjangan sosial dan berpotensi menimbulkan kerusakan terhadap lingkungan. Dengan berperan sebagai pionir dan berkomitmen dalam inisiatif ini, bank **bjb** turut membantu membangun fondasi sistem keuangan yang lebih berkelanjutan dan

bank **bjb** has reinforced its commitment to contributing to stable, inclusive, and sustainable national economic growth. As tangible proof of its active role, bank **bjb** is among the first movers and members of the Sustainable Finance Initiative in Indonesia (IKBI). This participation reflects bank **bjb**'s concern for economic and social impact and represents a concrete step in supporting the importance of a sustainable financial system.

The sustainable finance initiatives implemented by bank **bjb** demonstrate awareness of the importance of avoiding financing or investments in business activities that excessively exploit resources. The bank acknowledges that such practices can exacerbate social disparities and potentially cause environmental degradation. By pioneering and committing to this initiative, bank **bjb** helps build the foundation for a more sustainable financial system, ensuring that its financial activities contribute to balanced and sustainable economic development.



memastikan bahwa aktivitas keuangan yang didukungnya berkontribusi pada pembangunan ekonomi yang seimbang dan berkelanjutan.

bank **bjb** menerapkan keuangan berkelanjutan dengan mengacu pada Rencana Aksi Keuangan Berkelanjutan (RAKB). Dokumen ini mencakup struktur khusus, komitmen, strategi, serta pendelegasian tanggung jawab kepada badan tata kelola tertinggi yang berfokus pada tiga aspek utama keberlanjutan, yaitu ekonomi, sosial, dan lingkungan. Penyusunan RAKB melibatkan seluruh unit kerja untuk menggambarkan rencana kegiatan usaha dan program kerja lembaga jasa keuangan jangka pendek (1 tahun) dan jangka panjang (5 tahun) sesuai dengan prinsip yang digunakan untuk menerapkan keuangan berkelanjutan.

RAKB memberikan arahan strategis untuk meningkatkan portofolio pembiayaan yang mendukung kegiatan usaha berkelanjutan, serta mengarahkan perubahan dalam proses bisnis dan manajemen risiko bank **bjb**. Hal ini bertujuan untuk mengelola risiko terkait lingkungan, sosial, dan tata kelola (LST) dalam kegiatan usaha bank. Tujuan dari RAKB bank **bjb** mencakup hal-hal berikut:

- Menyediakan sumber pendanaan yang dibutuhkan untuk mencapai Tujuan Pembangunan Berkelanjutan dan pendanaan terkait perubahan iklim dalam jumlah yang memadai;
- Meningkatkan daya tahan dan daya saing lembaga jasa keuangan, emiten, dan perusahaan publik melalui pengelolaan risiko sosial dan lingkungan hidup yang lebih baik dengan cara mengembangkan produk dan/atau jasa keuangan yang menerapkan prinsip keuangan berkelanjutan sehingga mampu berkontribusi positif pada stabilisasi sistem keuangan; dan
- Mengurangi kesenjangan sosial, mengurangi dan mencegah kerusakan lingkungan hidup, menjaga keanekaragaman hayati, dan mendorong efisiensi pemanfaatan energi dan sumber daya alam. Perseroan juga menyadari adanya risiko keanekaragaman hayati dan deforestasi di dalam aktivitas debitur.

bank **bjb** applies sustainable finance by referring to the Sustainable Finance Action Plan (RAKB). This document includes a specific structure, commitments, strategies, and delegation of responsibilities to the highest governance body, focusing on three key aspects of sustainability: economic, social, and environmental. The RAKB is developed with the involvement of all work units to outline short-term (1-year) and long-term (5-year) business activity plans and financial service institution work programs in accordance with the principles of sustainable finance.

The RAKB provides strategic direction to enhance the financing portfolio supporting sustainable business activities and guides changes in bank **bjb**'s business processes and risk management. The objectives of bank **bjb**'s RAKB include:

- Providing adequate financial resources to achieve Sustainable Development Goals (SDGs) and climate change-related financing;
- Increasing resilience and competitiveness of financial institutions, issuers, and public companies through better management of social and environmental risks by developing financial products and/or services that apply sustainable finance principles, thereby contributing positively to financial system stability;
- Reducing social disparities, preventing and mitigating environmental degradation, preserving biodiversity, and promoting energy and natural resource efficiency. The company also recognizes biodiversity and deforestation risks in its debtors' activities.

Pada penerapannya, bank **bjb** telah mengesahkan kebijakan formal perusahaan untuk menetapkan pihak-pihak yang bertanggung jawab serta jenjang kewenangan untuk implementasi keuangan berkelanjutan melalui Surat Keputusan Direksi No. 0416/SK/DIR-PSP/2019 Tanggal 22 April 2019 tentang Kebijakan Keuangan Berkelanjutan. Kebijakan ini disusun berdasarkan Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. Informasi dan kebijakan keuangan berkelanjutan dapat dilihat pada Laporan Keberlanjutan bank **bjb** yang terbit setiap tahunnya dan dapat diakses melalui situs web resmi Perseroan ([www.bankbjb.co.id](http://www.bankbjb.co.id)). [GRI 2-12, 2-13]

Demi memenuhi kebutuhan utama pelanggan terkait pembiayaan dan memberikan pendapatan (*profit*), bank **bjb** senantiasa memperhatikan keberlangsungan lingkungan. Selain memperhatikan aspek *profit*, *planet*, dan *people*; mutu produk dan layanan juga dipastikan menjadi fokus utama bank **bjb**. Produk dan layanan yang ditawarkan harus mampu memberikan kontribusi positif terhadap perkembangan sosial dan lingkungan, termasuk bagi komunitas lokal, melalui analisis dampak lingkungan yang komprehensif. Langkah ini bertujuan untuk melindungi dan mengelola lingkungan secara bijaksana, sejalan dengan proses pembangunan ekonomi yang menekankan keseimbangan antara aspek ekonomi, sosial, dan lingkungan. Dengan demikian, hal ini diharapkan dapat menciptakan kesejahteraan ekonomi dan sosial yang stabil, inklusif, dan berkelanjutan bagi masyarakat.

Pelaksanaan RAKB bank **bjb** sepanjang tahun 2024 telah berhasil mencapai target sesuai dengan indikator keberhasilan yang telah ditetapkan oleh manajemen. Indikator keberhasilan RAKB ini menjadi salah satu komponen dalam penilaian *key performance indicators* (KPI) terkait isu keberlanjutan di setiap level manajemen Perseroan. Realisasi dari kegiatan RAKB tersebut dirangkum dalam tabel berikut:

To implement this, bank **bjb** has ratified a formal corporate policy defining responsible parties and levels of authority for implementing sustainable finance through the Board of Directors Decree No. 0416/SK/DIR-PSP/2019, dated 22 April 2019, regarding the Sustainable Finance Policy. This policy was developed based on Financial Services Authority Regulation No. 51/POJK.03/2017 concerning Implementing Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies. Information and policies on sustainable finance can be found in bank **bjb**'s annual Sustainability Report, accessible via the company's official website ([www.bankbjb.co.id](http://www.bankbjb.co.id)). [GRI 2-12] [GRI 2-13]

To meet customers' primary financing needs while ensuring profitability, bank **bjb** consistently considers environmental sustainability. Beyond focusing on profit, the planet, and people, the quality of products and services remains a primary concern. Through comprehensive environmental impact analyses, the bank ensures that its products and services contribute positively to social and environmental development, including for local communities. This initiative aims to protect and manage the environment wisely, aligning economic development with a balance of economic, social, and environmental aspects. Thus, it is expected to create stable, inclusive, and sustainable economic and social well-being for society.

The implementation of bank **bjb**'s RAKB throughout 2024 has successfully met its targets based on key success indicators set by management. These success indicators are incorporated into the key performance indicators (KPIs) related to sustainability issues at every level of the company's management. The realization of RAKB activities is summarized in the following table:



| Program prioritas<br>Priority program                                                                       | Target kegiatan<br>prioritas<br>Priority Activity Target                                                                         | Uraian kegiatan<br>Description of Activities                                                                                                                                    | Indikator keberhasilan<br>Success indicator                                                                                          |
|-------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| Pengembangan kapasitas internal<br>Internal Capacity Development                                            | Peningkatan pengetahuan mengenai keuangan dan pelayanan berkelanjutan<br>Enhancing knowledge on Finance and Sustainable Services | Pelatihan analisa dampak lingkungan<br>Environmental impact analysis training                                                                                                   | Dilaksanakan kegiatan pelatihan analisa dampak lingkungan, 4 (empat) kali setiap tahun<br>Conducted four (4) times per year          |
|                                                                                                             |                                                                                                                                  | Pelatihan berkelanjutan terkait 12 kegiatan usaha berwawasan lingkungan<br>Ongoing training on 12 environmentally friendly business activities                                  | Dilaksanakan 4 (empat) kali setiap tahun<br>Conducted four (4) times per year                                                        |
|                                                                                                             |                                                                                                                                  | Pelatihan terkait perkembangan keuangan berkelanjutan<br>Training on sustainable financial development                                                                          | Dilaksanakan setiap triwulanan<br>Conducted quarterly                                                                                |
|                                                                                                             |                                                                                                                                  | Sosialisasi dan pelatihan untuk layanan nasabah difabel<br>Socialization and training for services to customers with disabilities                                               | Dilaksanakan sosialisasi terhadap Kantor Cabang<br>Socialization conducted at Branch Offices                                         |
|                                                                                                             |                                                                                                                                  |                                                                                                                                                                                 |                                                                                                                                      |
| Pengelolaan lingkungan internal yang ramah lingkungan hidup<br>Environmentally Friendly Internal Management | Menciptakan lingkungan kerja yang ramah lingkungan hidup<br>Creating an Eco-Friendly Work Environment [F.21]                     | Penerapan perilaku <i>eco-friendly</i> (implementasi pola hidup ramah lingkungan)<br>Implementation of eco-friendly behavior (promoting an environmentally conscious lifestyle) | Dilaksanakan sosialisasi, <i>sharing session</i><br>Socialization and sharing sessions conducted                                     |
|                                                                                                             |                                                                                                                                  | Menggunakan <i>pitcher/tumbler</i> untuk konsumsi air minum<br>Using pitchers/tumblers for drinking water consumption                                                           | Tidak menggunakan Air Minum Dalam Kemasan (AMDK)<br>Using pitchers/tumblers for drinking water consumption                           |
|                                                                                                             |                                                                                                                                  | Mematikan lampu di ruangan yang tidak dipergunakan<br>Turning off lights in unused rooms                                                                                        | Penggunaan sensor lampu otomatis / kesadaran mematikan lampu<br>Use of automatic light sensors/employee awareness to turn off lights |
|                                                                                                             |                                                                                                                                  | Menghemat penggunaan listrik dan mengatur suhu AC sesuai kebutuhan<br>Reducing electricity use and adjusting air conditioning temperatures as needed                            | Pengaturan AC secara sentralisasi sesuai kebutuhan<br>Centralized AC regulation based on needs                                       |
|                                                                                                             |                                                                                                                                  |                                                                                                                                                                                 |                                                                                                                                      |



| Program prioritas<br>Priority program | Target kegiatan<br>prioritas<br>Priority Activity Target | Uraian kegiatan<br>Description of Activities                                                                                                                                                          | Indikator keberhasilan<br>Success indicator                                                                                                                                                                         |
|---------------------------------------|----------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                       |                                                          | Pembangunan dan renovasi gedung ramah lingkungan<br>Construction and renovation of eco-friendly buildings                                                                                             | <i>Green building</i> pada jaringan kantor bank <b>bjb</b><br>Implementation of green building principles across bank <b>bjb</b> office network                                                                     |
|                                       |                                                          | Menggunakan transportasi umum atau kendaraan listrik setidaknya dua kali dalam seminggu<br>Implementation of green building principles across bank <b>bjb</b> office network                          | <i>One day</i> kawasan bebas emisi kendaraan<br>Designation of one day as an emission-free zone                                                                                                                     |
|                                       |                                                          | Optimalisasi penggunaan <i>Virtual Office</i><br>Optimization of virtual office usage                                                                                                                 | <i>Paperless</i> dalam kegiatan surat menyurat<br>Paperless correspondence and document management                                                                                                                  |
|                                       |                                                          | Penghematan konsumsi listrik, air bersih pada jaringan kantor bank <b>bjb</b><br>Electricity and water consumption reduction at bank <b>bjb</b> Office Network<br>[F.7]                               | Penggunaan sensor otomatis secara bertahap di seluruh Kantor Cabang<br>Gradual implementation of automatic sensors across all Branch Offices                                                                        |
|                                       |                                                          | Penggunaan panel surya<br>Use of solar panels                                                                                                                                                         | Penggunaan panel surya sebagai lampu penerangan Kantor Pusat, Kantor Wilayah dan Kantor Cabang<br>Solar panels used for lighting at Headquarters, Regional Offices, and Branch Offices                              |
|                                       |                                                          | Peningkatan kualitas udara di lingkungan kerja<br>Improving air quality in the workplace                                                                                                              | Lingkungan kerja bebas asap rokok melalui pemasangan <i>signage</i><br>Smoke-free workplace through signage installation                                                                                            |
|                                       |                                                          | Penerapan 3M (Mencabut Kabel, Mengatur Suhu, Mematikan Lampu) di lingkungan bank <b>bjb</b><br>Implementation of 3M (Unplugging cables, adjusting temperature, turning off lights) at bank <b>bjb</b> | Pemasangan poster di seluruh unit kerja dan memastikan bahwa pegawai di lingkungan bank <b>bjb</b> sudah menerapkan program 3M<br>Posters installed in all work units, ensuring employee compliance with 3M program |



| Program prioritas<br>Priority program                                                                                                                                               | Target kegiatan<br>prioritas<br>Priority Activity Target                                                                    | Uraian kegiatan<br>Description of Activities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Indikator keberhasilan<br>Success indicator                                                                     |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                     |                                                                                                                             | Penggunaan kendaraan listrik seperti motor listrik untuk kegiatan ekspedisi<br>Use of electric vehicles, such as electric motorbikes, for logistic activities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Dimiliki kendaraan listrik untuk kegiatan ekspedisi<br>Electric vehicles acquired for logistic operations       |
| Aksi Sosial & Lingkungan<br>Social & Environmental Actions                                                                                                                          | Peningkatan ekonomi, sosial, dan perbaikan lingkungan<br>Economic, Social, and Environmental Improvement                    | Pelaksanaan Kegiatan Sosial & Lingkungan diantaranya: Program Pelatihan Pemberdayaan Kewirausahaan Masyarakat, Program Penghijauan, Program "Taman Baca <b>bjb</b> ", Program "Lembur <b>bjb</b> ", Green School, Program Donor Darah, Program Rutilahu, Program Pengelolaan Sampah, Program Khitanan Massal, <b>bjb</b> Berbagi<br>Implementation of Social & Environmental Programs, including: Community Entrepreneurship Empowerment Training Program, Reforestation Program, " <b>bjb</b> Reading Garden" Program, "Lembur <b>bjb</b> " Program, Green School Program, Blood Donation Program, Housing Rehabilitation Program (Rutilahu), Waste Management Program, Mass Circumcision Program, " <b>bjb</b> Sharing" Program | Telah dilaksanakan kegiatan Program<br>Programs successfully implemented                                        |
| Peningkatan literasi & inklusi keuangan yang berkelanjutan terhadap masyarakat dan pelaku industri<br>Enhancing Financial Literacy & Inclusion for Communities and Industry Players | Mendukung peningkatan literasi & inklusi keuangan nasional<br>Supporting the national financial literacy & inclusion agenda | Peningkatan akses inklusi & literasi keuangan kepada masyarakat melalui digitalisasi, <i>investee</i> , dan berbagai produk perbankan<br>Supporting the national financial literacy & inclusion agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Perluasan akses keuangan oleh masyarakat terhadap bank <b>bjb</b><br>Implementation of Customer Loyalty Program |
|                                                                                                                                                                                     |                                                                                                                             | Penyelenggaraan <i>Customer Loyalty Program</i><br>Implementation of Customer Loyalty Program                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Telah dilaksanakannya program<br>Program successfully conducted                                                 |

| Program prioritas<br>Priority program                                                                                           | Target kegiatan<br>prioritas<br>Priority Activity Target                                         | Uraian kegiatan<br>Description of Activities                                                                                                                                                                                        | Indikator keberhasilan<br>Success indicator                                                                                                                                                    |
|---------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Pengembangan produk dan atau jasa keuangan berkelanjutan<br>Development of Sustainable Financial Products and Services<br>[FS1] | Diversifikasi produk keuangan berkelanjutan<br>Diversification of Sustainable Financial Products | Penyaluran Kredit (Korporasi, Komersial, KPR & KKB dan UMKM) pada debitur eksisting dan calon debitur<br>Distribution of loans (corporate, commercial, mortgage & auto loans, and MSME loans) to existing and prospective borrowers | Terdapat portofolio terhadap kegiatan keuangan berkelanjutan<br>Sustainable finance portfolio established                                                                                      |
|                                                                                                                                 |                                                                                                  | Optimalisasi implementasi sistem keuangan desa secara <i>online</i><br>Optimization of the Online Village Financial System                                                                                                          | Terdapat Integrasi layanan perbankan bagi pengelolaan keuangan desa dan pemberdayaan masyarakat desa<br>Integrated banking services for village financial management and community empowerment |
|                                                                                                                                 |                                                                                                  | Pengembangan layanan digitalisasi perbankan sesuai dengan perkembangan terkini<br>Development of digital banking services in line with the latest trends                                                                            | Peningkatan jumlah transaksi yang dilakukan nasabah<br>Increase in customer transactions                                                                                                       |
|                                                                                                                                 |                                                                                                  | Mendukung pengembangan produk, sistem maupun ketentuan berbasis digital<br>Supporting the development of digital-based products, systems, and regulations                                                                           | Penyusunan kebijakan & prosedur terkait produk dan sistem berbasis digital<br>Formulation of policies & procedures related to digital-based products and systems                               |



| Program prioritas<br>Priority program                                                                                                                            | Target kegiatan<br>prioritas<br>Priority Activity Target                                                                     | Uraian kegiatan<br>Description of Activities                                                                                                            | Indikator keberhasilan<br>Success indicator                                                                                                                 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Penyesuaian tata kelola bank sesuai dengan prinsip penerapan keuangan berkelanjutan<br>Adjustment of Bank Governance According to Sustainable Finance Principles | Tata kelola bank sesuai dengan prinsip keuangan berkelanjutan<br>Bank governance in line with sustainable finance principles | <i>Framework &amp; Roadmap Environmental, Social &amp; Governance</i><br>Environmental, Social & Governance (ESG) Framework & Roadmap                   | Adanya <i>Framework &amp; Roadmap Environmental, Social &amp; Governance</i><br>ESG Framework & Roadmap established                                         |
|                                                                                                                                                                  |                                                                                                                              | <i>Management Commitment</i> terkait <i>Environmental, Social &amp; Governance</i><br>Management Commitment to Environmental, Social & Governance (ESG) | Komitmen penerapan <i>Environmental, Social &amp; Governance</i><br>Commitment to ESG implementation                                                        |
|                                                                                                                                                                  |                                                                                                                              | Penyusunan ketentuan terkait keuangan berkelanjutan<br>Formulation of regulations related to sustainable finance                                        | Kecukupan ketentuan internal yang sesuai dengan prinsip keuangan berkelanjutan<br>Adequate internal regulations aligned with sustainable finance principles |



# Struktur Tata Kelola RAKB

## RAKB Governance Structure

[GRI 2-12] [GRI 2-13] [E.1] [E.4]

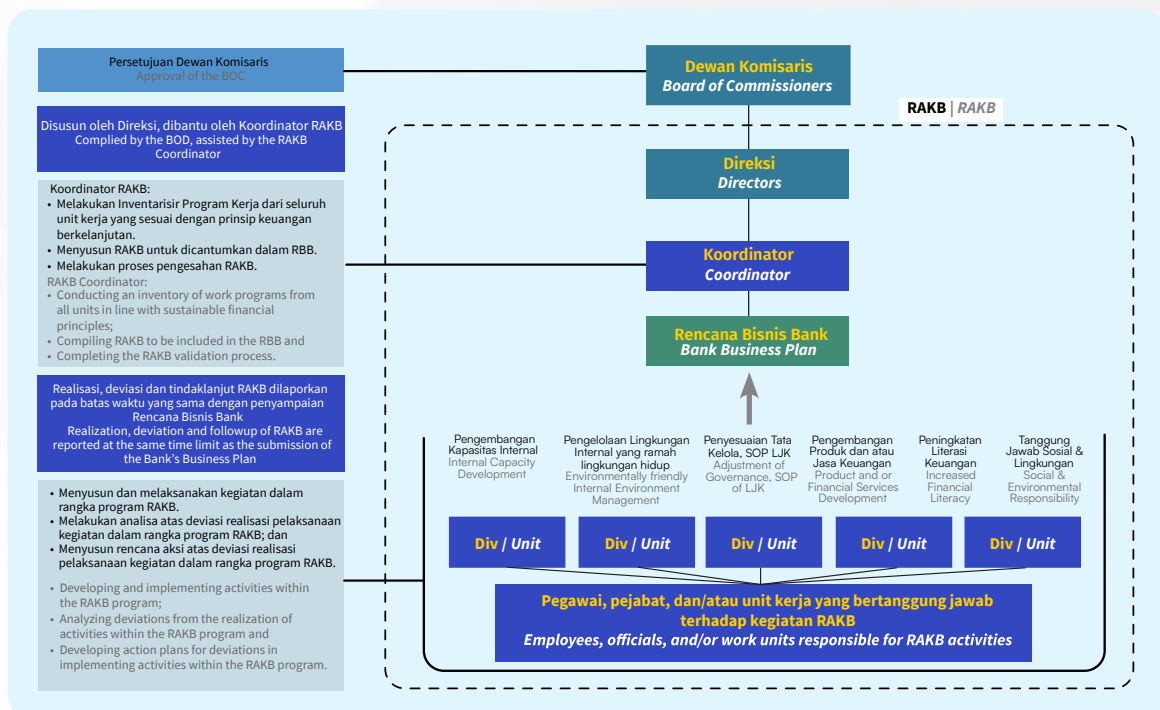
RAKB disampaikan setiap tahun bersamaan dengan rencana bisnis bank yang disusun oleh Direksi dan disetujui oleh Dewan Komisaris, serta wajib dikomunikasikan kepada pemegang saham dan seluruh jenjang organisasi. Tanggung jawab pelaksanaan RAKB dipercayakan kepada Direksi yang berperan sebagai pejabat eksekutif di bawah pengawasan Dewan Komisaris. Hasil dari kinerja RAKB selanjutnya akan dikomunikasikan dan dilaporkan kepada Dewan Komisaris, salah satunya melalui laporan keberlanjutan yang diterbitkan setiap tahun. [GRI 2-12] [GRI 2-13] [E.1] [E.4]

RAKB is submitted annually alongside the bank's business plan, which is prepared by the Board of Directors and approved by the Board of Commissioners. It must also be communicated to shareholders and all levels of the organization. The responsibility for implementing RAKB is entrusted to the Board of Directors, acting as executive officers under the supervision of the Board of Commissioners. The performance results of RAKB will subsequently be communicated and reported to the Board of Commissioners, including through the annual sustainability report. [GRI 2-12] [GRI 2-13] [E.1] [E.4]

Kewenangan pada struktur tata kelola tertinggi serta penanggung jawab pelaksanaan program keuangan berkelanjutan ini didelegasikan oleh Direksi kepada unit kerja sebagaimana kebijakan formal perusahaan melalui Surat Keputusan Direksi No. 0376/SK/DIR-KAP/2024 Tanggal 26 Agustus 2024 tentang Kebijakan Keuangan Berkelanjutan. Alur kewenangan pada struktur tata kelola tertinggi adalah sebagai berikut: [GRI 2-13] [E.1]

The authority within the highest governance structure and the responsibility for implementing the sustainable finance program are delegated by the Board of Directors to work units in accordance with the company's formal policy through the Board of Directors' Decree No. 0376/SK/DIR-KAP/2024, dated 26 August 2024, regarding the Sustainable Finance Policy. The authority flow in the highest governance structure is as follows: [GRI 2-13] [E.1]

### Struktur Tata Kelola RAKB | RAKB Governance Structure [GRI 2-13]







## Dewan Komisaris

Tanggung jawab dan wewenang Dewan Komisaris terkait dengan pengawasan aktif dalam penerapan Keuangan Berkelanjutan mengacu kepada anggaran dasar Bank serta peraturan perundang-undangan yang berlaku, antara lain melalui hal sebagai berikut:

- Memberikan persetujuan atas rancangan Kebijakan Keuangan Berkelanjutan.
- Memberikan persetujuan terhadap RAKB yang diusulkan oleh Direksi.
- Memberikan persetujuan terhadap Laporan Keberlanjutan. [GRI 2-14]
- Melakukan pengawasan atas pelaksanaan tanggung jawab Direksi terhadap penerapan Keuangan Berkelanjutan.

## Direksi

Tanggung jawab dan wewenang Direksi terkait dengan penerapan program Keuangan Berkelanjutan mengacu kepada anggaran dasar Bank serta peraturan perundang-undangan yang berlaku, antara lain melalui hal sebagai berikut:

- Memberikan persetujuan atas rancangan Kebijakan Keuangan Berkelanjutan.
- Mengusulkan rancangan kebijakan Keuangan Berkelanjutan berikut perubahannya kepada Dewan Komisaris.
- Mengusulkan RAKB kepada Dewan Komisaris.
- Memonitoring pelaksanaan pengkomunikasian RAKB kepada pemegang saham dan seluruh jenjang organisasi Bank.
- Menyampaikan Laporan Keberlanjutan kepada Dewan Komisaris. [GRI 2-14]
- Memantau penerapan Keuangan Berkelanjutan di Bank yang meliputi pembentukan satuan kerja khusus, pengembangan produk, jasa dan teknologi, serta pengembangan kapasitas intern yang sesuai dengan prinsip Keuangan Berkelanjutan.
- Menandatangani laporan keberlanjutan. [GRI 2-14]

## Board of Commissioners

The responsibilities and authority of the Board of Commissioners concerning active supervision in the implementation of Sustainable Finance are based on the Bank's Articles of Association and applicable laws and regulations, including:

- Approving the draft of the Sustainable Finance Policy.
- Approving the RAKB proposed by the Board of Directors.
- Approving the Sustainability Report. [GRI 2-14]
- Supervising the implementation of the Board of Directors' responsibilities regarding applying Sustainable Finance.

## Board of Directors

The responsibilities and authority of the Board of Directors concerning the implementation of the Sustainable Finance program are based on the Bank's Articles of Association and applicable laws and regulations, including:

- Approving the draft of the Sustainable Finance Policy.
- Proposing the draft Sustainable Finance Policy and its amendments to the Board of Commissioners.
- Proposing RAKB to the Board of Commissioners.
- Monitoring the communication of RAKB to shareholders and all levels of the Bank's organization.
- Submitting the Sustainability Report to the Board of Commissioners. [GRI 2-14]
- Monitoring the implementation of Sustainable Finance in the Bank, including forming special work units, developing products, services, and technology, and enhancing internal capacity in line with Sustainable Finance principles.
- Singing the Sustainability Report. [GRI 2-14]

## Unit Kerja Terkait

Unit kerja terkait dalam penerapan program Keuangan Berkelanjutan terdiri atas:

### 1. SEVP Enterprise Risk

Mengkoordinasikan pelaksanaan tata kelola Risiko Iklim yang berjalan di Bank.

### 2. Divisi Manajemen Risiko Kredit Pasar Terintegrasi

Memantau dan mengkoordinasikan pelaksanaan manajemen risiko dalam penerapan Keuangan Berkelanjutan di Bank sesuai dengan bidangnya.

### 3. Divisi Manajemen Risiko Operasional

Memantau dan mengkoordinasikan pelaksanaan manajemen risiko dalam penerapan Keuangan Berkelanjutan di Bank sesuai dengan bidangnya.

### 4. Satuan Kerja Audit Internal

Melakukan audit terhadap semua proses bisnis, kegiatan, dan unit kerja terkait dengan penilaian risiko lingkungan dan sosial yang diterapkan Bank.

### 5. bjb University

Mengembangkan kapasitas intern dalam mendukung dan menyediakan kegiatan pembelajaran terkait penerapan Keuangan Berkelanjutan.

### 6. Divisi Perencanaan Strategis

Merumuskan pengembangan organisasi Bank dalam mendukung penerapan Keuangan Berkelanjutan.

### 7. Divisi Kepatuhan & APU PPT

- Melakukan kaji ulang secara berkala terhadap ketentuan keuangan berkelanjutan beserta perubahannya.
- Menyusun kebijakan keuangan berkelanjutan beserta perubahannya.
- Mengkoordinasikan pelaksanaan atas penyusunan RAKB Bank beserta penyampaian RAKB kepada OJK.

## Relevant Work Units

Relevant work units involved in implementing the Sustainable Finance program include:

### 1. SEVP Enterprise Risk

Coordinates the implementation of Climate Risk Governance within the Bank.

### 2. Integrated Market Credit Risk Management Division

Monitors and coordinates risk management implementation related to Sustainable Finance within the Bank.

### 3. Operational Risk Management Division

Monitors and coordinates risk management implementation related to Sustainable Finance within the Bank.

### 4. Internal Audit Work Unit

Audits all business processes, activities, and work units related to environmental and social risk assessment applied by the Bank.

### 5. bjb University

Develops internal capacity to support and provide learning activities related to Sustainable Finance implementation.

### 6. Strategic Planning Division

Formulates organizational development strategies to support the implementation of Sustainable Finance.

### 7. Compliance & Anti-Money Laundering Division

- Conduct periodic reviews of sustainable finance regulations and their amendments.
- Develop sustainable finance policies and their amendments.
- Coordinate the preparation of the Bank's RAKB (Sustainable Finance Action Plan) and its submission to the Financial Services Authority (OJK).



- d. Memastikan ketentuan internal serta kegiatan usaha Bank telah sesuai dengan ketentuan regulator dan ketentuan perundang-undangan terkait dengan Keuangan Berkelanjutan.
- e. Melakukan monitoring terhadap penerapan Keuangan Berkelanjutan telah berjalan dengan baik di setiap unit kerja baik Unit Bisnis maupun Unit Kerja Operasional.
- f. Mengkoordinasikan pengelolaan Risiko Iklim terkait dengan *Environmental, Social, and Governance* (ESG) pada seluruh kegiatan usaha Bank;
- g. Mengkomunikasikan RAKB kepada seluruh jenjang organisasi Bank;
- h. Melakukan monitoring atas transaksi keuangan terkait aktivitas pencucian uang dari kejahatan lingkungan (*green financial crime*).

#### 8. Divisi Corporate Secretary

- a. Mengkomunikasikan RAKB kepada pemegang saham dan stakeholder lainnya.
- b. Mengelola program beserta anggaran TJSL yang selaras dengan penerapan Keuangan Berkelanjutan di Bank.
- c. Mengkoordinasikan pelaksanaan penyusunan Laporan Keberlanjutan beserta publikasi laporan keberlanjutan kepada pemangku kepentingan.

- d. Ensure that internal regulations and the Bank's business activities comply with regulatory requirements and relevant laws related to sustainable finance.
- e. Monitor the proper implementation of sustainable finance across all work units, including Business and Operational Work Units.
- f. Coordinate the management of climate risks related to Environmental, Social, and Governance (ESG) aspect in all of the Bank's business activities.
- g. Communicate the RAKB across all organizational levels within the Bank.
- h. Monitor financial transactions related to money laundering activities from environmental crimes (*green financial crime*).

#### 8. Corporate Secretary Division

- a. Communicate the RAKB to shareholders and other stakeholders.
- b. Manage the Corporate Social and Environmental Responsibility (TJSL) programs and budget in alignment with the implementation of sustainable finance within the Bank.
- c. Coordinate the preparation of the Sustainability Report and its publication to stakeholders.

## 9. Unit Bisnis dan Unit Kerja Operasional

- Menerapkan prinsip Keuangan Berkelanjutan pada seluruh aktivitasnya, termasuk namun tidak terbatas dalam hal penjualan, pelayanan, pembuatan, serta pengembangan produk dan kegiatan Bank.
- Menjaga tata kelola Keuangan Berkelanjutan dalam setiap proses kerja yang dijalankan.
- Mengusulkan program kerja yang dapat mendukung pelaksanaan Keuangan Berkelanjutan untuk kemudian dituangkan dalam RAKB.
- Mengusulkan pengaturan dalam ketentuan internal terkait produk dan/atau kegiatan Bank yang dapat sejalan dengan penerapan Keuangan Berkelanjutan.
- Melakukan identifikasi portofolio yang masuk dalam kategori keuangan berkelanjutan.

## 9. Business and Operational Work Units

- Implement sustainable finance principles in all activities, including but not limited to sales, services, product creation, product development, and other banking activities.
- Maintain good governance in sustainable finance across all operational processes.
- Propose work programs that support the implementation of sustainable finance, which will then be incorporated into the RAKB.
- Propose internal regulatory arrangements related to the Bank's products and/or activities that align with sustainable finance principles.
- Identify portfolios that fall under the category of sustainable finance.





# Konsultasi Pemangku Kepentingan

Stakeholder Consultation

[GRI 2-12] [FS2] [FS4] [E.4]

bank **bjb** memahami bahwa upaya menciptakan ekosistem keuangan berkelanjutan memerlukan berbagai pendekatan komprehensif untuk mencapai keuangan berkelanjutan. Upaya tersebut mencakup identifikasi dan pengelolaan tiga aspek utama keberlanjutan, yaitu aspek ekonomi, sosial, dan lingkungan. Perseroan berkomitmen untuk melibatkan kolaborasi dengan pemangku kepentingan internal dan eksternal perusahaan karena semua pihak—terlepas dari afiliasinya—telah diberikan panduan untuk mencapai tujuan keuangan berkelanjutan.

Perseroan menyadari adanya tingkat pemahaman yang terbatas terhadap konsep keberlanjutan. Oleh sebab itu, konsultasi dilakukan dengan seluruh pemangku kepentingan tidak hanya dengan pemangku kepentingan internal, tetapi juga dengan pihak eksternal yang memiliki pengalaman atau keahlian terkait aspek-aspek keberlanjutan. Dalam menentukan topik-topik materialitas yang relevan bagi Perseroan, proses konsultasi melibatkan pihak-pihak yang memiliki kepentingan atau kompetensi dalam ketiga aspek keberlanjutan termasuk keterlibatan konsultan pemeringkat (*rating*), media, konsultan CSR, dan konsultan laporan keberlanjutan. [FS2]

Konsultasi dengan pihak eksternal dilaksanakan melalui diskusi terbuka yang diadakan minimal sekali dalam setahun. Penyelenggaraan diskusi dikelola oleh badan tata kelola tertinggi yang mendelegasikan tugasnya kepada Corporate Secretary. Selain menyelenggarakan diskusi, Corporate Secretary juga bertugas merekam dan menyampaikan setiap masukan yang diperoleh kepada Direksi untuk kemudian dipertimbangkan dalam rapat. Hasil diskusi tersebut menentukan isu-isu keberlanjutan yang material bagi bank **bjb** sehingga perlu diintegrasikan ke dalam RAKB dan Laporan Keberlanjutan bank **bjb** Tahun 2024.

bank **bjb** understands that creating a sustainable financial ecosystem requires various comprehensive approaches to achieving sustainable finance. These efforts include identifying and managing the three main aspects of sustainability: economic, social, and environmental. The company is committed to collaborating with both internal and external stakeholders, as all parties—regardless of their affiliations—have been provided with guidelines to achieve sustainable financial goals.

The company acknowledges the limited understanding of the concept of sustainability. Therefore, consultations are conducted with internal stakeholders and external parties with experience or expertise related to sustainability aspects. In determining material topics relevant to the company, the consultation process involves parties interested in the three sustainability aspects: rating consultants, media, CSR consultants, and sustainability report consultants. [FS2]

Consultations with external parties are conducted through open discussions held at least once a year. These discussions are organized by the highest governance body, which delegates the task to the Corporate Secretary. In addition to organizing discussions, the Corporate Secretary is also responsible for recording and conveying all feedback obtained to the Board of Directors for consideration in meetings. The results of these discussions determine the material sustainability issues for bank **bjb** that need to be integrated into the RAKB and the 2024 bank **bjb** Sustainability Report.



Selain berkonsultasi dengan pemangku kepentingan eksternal, Perseroan juga berkonsultasi dengan pemangku kepentingan internal melalui diskusi antara badan tata kelola tertinggi atau manajemen puncak. Disisi lain, setiap tingkat manajemen memiliki kesempatan untuk menyampaikan pandangan mereka terkait isu-isu keberlanjutan melalui kuesioner yang didistribusikan, setidaknya sekali dalam setahun. Data yang terkumpul dievaluasi oleh Corporate Secretary selaku perwakilan badan tata kelola tertinggi. Konsultasi dengan karyawan dilakukan melalui pengarah pagi di setiap divisi, rapat pengawasan bulanan, dan wawancara langsung terkait dengan isu-isu material untuk keperluan pelaporan tahunan. Selain itu, konsultasi dengan Pemegang Saham dilakukan secara teratur melalui rapat kinerja setiap bulan, RUPS, serta melalui koordinasi yang berlangsung sepanjang waktu.

Konsultasi dengan pemangku kepentingan dan badan tata kelola tertinggi memegang peran krusial dalam menyusun RAKB yang optimal untuk bank **bjb**. RAKB dirancang untuk mengatasi berbagai permasalahan yang muncul dalam aspek ekonomi, sosial, dan lingkungan sehingga keterlibatan dan masukan dari pemangku kepentingan melalui proses konsultasi sangatlah diperlukan. Proses konsultasi dan diskusi berperan untuk memastikan bahwa substansi di dalam RAKB dapat dikomunikasikan secara lengkap, akurat, dan seimbang sejak awal kepada pemangku kepentingan. Di samping itu, proses tersebut selaras dengan prinsip-prinsip pelaporan keberlanjutan yang dituangkan dalam bentuk *Assured Sustainability Report* bank **bjb**.

Dalam proses penyusunan RAKB, badan tata kelola bank **bjb** bertindak sebagai penanggung jawab untuk melaksanakan program keuangan berkelanjutan serta mengidentifikasi dan mengelola dampak, risiko, peluang, dan *review* secara berkala. Program keuangan berkelanjutan ini mencakup implementasi praktik dan transaksi keuangan yang memprioritaskan prinsip keberlanjutan dan mendukung proyek bisnis yang ramah lingkungan.

[GRI 2-12]

In addition to consulting external stakeholders, the company also consults internal stakeholders through discussions between the highest governance body or top management. Each management level can express their views on sustainability issues through questionnaires distributed at least once a year. The Corporate Secretary evaluates the collected data as a representative of the highest governance body. Employee consultations are conducted through morning briefings in each division, monthly supervision meetings, and direct interviews regarding material issues for annual reporting purposes. Furthermore, regular consultations with Shareholders are carried out through monthly performance meetings, the General Meeting of Shareholders (GMS), and ongoing coordination.

Consultations with stakeholders and the highest governance body are crucial in formulating an optimal RAKB for bank **bjb**. The RAKB is designed to address various economic, social, and environmental issues, making stakeholder engagement and input through consultation processes essential. The consultation and discussion processes ensure that the substance of the RAKB is communicated completely, accurately, and balanced from the outset to stakeholders. Moreover, this process aligns with sustainability reporting principles outlined in the *Assured Sustainability Report* of bank **bjb**.

In preparing the RAKB, the bank **bjb** governance body is responsible for implementing sustainable finance programs and regularly identifying and managing impacts, risks, opportunities, and reviews. These sustainable finance programs include implementing financial practices and transactions that prioritize sustainability principles and support environmentally friendly business projects. [GRI 2-12]



# Kebijakan Remunerasi Dewan Komisaris dan Direksi

Remuneration Policy for the Board of Commissioners and Directors

[GRI 2-19] [GRI 2-20]



Dalam mencapai tujuan Perseroan, remunerasi diberikan kepada Dewan Komisaris dan Direksi sebagai penghargaan atas dedikasi dan kinerja jangka panjang mereka. Proses penetapan remunerasi Dewan Komisaris dan Direksi sesuai dengan ketentuan yang berlaku, termasuk Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum, serta Surat Edaran Otoritas Jasa Keuangan Nomor 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum. Ketentuan tersebut kemudian diinternalisasi dalam kebijakan internal bank **bjb** sebagaimana diatur pada Surat Keputusan Direksi No. 1500/SK/DIR-CS/2018 Tanggal 14 Desember 2018, yang membahas pedoman penghasilan, tunjangan, dan fasilitas bagi Dewan Komisaris dan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. [GRI 2-19] [GRI 2-20]

To achieve the company's goals, remuneration is provided to the Board of Commissioners and Directors as a reward for their dedication and long-term performance. The determination process for the remuneration of the Board of Commissioners and Directors adheres to applicable regulations, including the Financial Services Authority Regulation No. 45/POJK.03/2015 on Governance Implementation in Providing Remuneration for Commercial Banks and the Financial Services Authority Circular No. 40/SEOJK.03/2016 on Governance Implementation in Providing Remuneration for Commercial Banks. These provisions are then internalized into bank **bjb**'s internal policies as stipulated in the Board of Directors Decree No. 1500/SK/DIR-CS/2018 dated 14 December 2018, which outlines the guidelines for income, allowances, and facilities for the Board of Commissioners and Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. [GRI 2-19] [GRI 2-20]

Komite Nominasi dan Remunerasi (KNR) bertanggung jawab untuk merumuskan kebijakan remunerasi dan mengevaluasi serta memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi bagi Dewan Komisaris dan Direksi. KNR melibatkan konsultan independen yang tidak memiliki keterkaitan dengan Perseroan dalam proses perencanaan remunerasi untuk menjamin independensi dan keadilan dalam memberikan rekomendasi. Rekomendasi tersebut kemudian dievaluasi oleh Dewan Komisaris dan disahkan dalam RUPS yang melibatkan para pemegang saham. Selain itu, KNR juga memiliki tanggung jawab merumuskan kebijakan remunerasi bagi pejabat eksekutif dan pegawai secara keseluruhan yang kemudian disampaikan kepada Direksi. Informasi lebih rinci mengenai remunerasi Dewan Komisaris dan Direksi dapat ditemukan dalam laporan ini pada halaman 163-167. [GRI 2-19] [GRI 2-20]

The Nomination and Remuneration Committee (NRC) is responsible for formulating remuneration policies and evaluating and providing recommendations to the Board of Commissioners regarding remuneration policies for the Board of Commissioners and Directors. The NRC involves independent consultants with no affiliation to the company in the remuneration planning process to ensure independence and fairness in providing recommendations. These recommendations are then evaluated by the Board of Commissioners and approved at the General Meeting of Shareholders (GMS), which involves shareholders. Additionally, the NRC is responsible for formulating remuneration policies for executive officers and employees as a whole, which are then submitted to the Board of Directors. More detailed information on the remuneration of the Board of Commissioners and Directors can be found in this report on pages 163-167. [GRI 2-19] [GRI 2-20]





# Struktur Remunerasi Anggota Dewan Komisaris dan Direksi

Structure of Remuneration for The Board of Commissioners and Directors

[GRI 2-19]

Remunerasi Dewan Komisaris dan Direksi diatur berdasarkan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk No. 0380/SK/DIR-CSE/2022 tentang Standar Operasional Prosedur Pengelolaan Penghasilan, Tunjangan, dan Fasilitas Dewan Komisaris dan Direksi. Untuk memastikan insentif keuangan sejalan dengan pencapaian strategis dan dampak positif terhadap masyarakat dan lingkungan, remunerasi ditentukan sesuai kriteria kinerja badan tata kelola tertinggi, seperti Dewan Direksi, dalam pencapaian tujuan terkait ekonomi, lingkungan, dan sosial. Selain itu, ketentuan remunerasi badan tata kelola tertinggi telah sesuai dengan ketentuan yang tercakup pada:

1. OJK No. 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum;
2. POJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum; dan
3. SEOJK No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.

Struktur remunerasi anggota Dewan Komisaris dan Direksi terbagi dalam beberapa kelompok yang termasuk, tetapi tidak terbatas pada, pembayaran tetap atau tidak tetap, fasilitas, dan tunjangan. Rincian remunerasi dapat dilihat pada tabel berikut:

The remuneration for the Board of Commissioners and Directors is regulated based on the Board of Directors' Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk No. 0380/SK/DIR-CSE/2022 concerning the Standard Operating Procedure for Managing Income, Allowances, and Facilities for the Board of Commissioners and Directors. To ensure that financial incentives align with strategic achievements and have a positive impact on society and the environment, remuneration is determined based on the performance criteria of the highest governance body, such as the Board of Directors, in achieving economic, environmental, and social objectives. Additionally, the remuneration provisions for the highest governance body comply with the regulations outlined in:

1. OJK Regulation No. 45/POJK.03/2015 on the Implementation of Governance in the Provision of Remuneration for Commercial Banks;
2. POJK No. 55/POJK.03/2016 on the Implementation of Governance for Commercial Banks; and
3. SEOJK No. 40/SEOJK.03/2016 on the Implementation Governance in the Provision of Remuneration for Commercial Banks.

The remuneration structure for members of the Board of Commissioners and Directors is divided into several categories, including but not limited to fixed or variable payments, facilities, and allowances. The details of remuneration can be seen in the following table:

## Honorarium/Gaji dan Tantiem

### Honorarium/Salary and Commission

|                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|--------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Honorarium/Gaji<br>Honorarium/Salary | <ul style="list-style-type: none"> <li>• Komisaris Utama Independen: 60% dari Direktur Utama</li> <li>• Komisaris: 50% dari Direktur Utama</li> <li>• Direktur Utama: 100%</li> <li>• Direktur: 80% dari Direktur Utama</li> <li>• Independent President Commissioner: 60% of President Director</li> <li>• Commissioner: 50% of President Director</li> <li>• President Director: 100%</li> <li>• Director: 80% of the President's Director</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Tantiem<br>Commission                | <ol style="list-style-type: none"> <li>1. Ditentukan dalam Rapat Umum Pemegang Saham</li> <li>2. Tantiem Direksi diberikan sebagai berikut:<br/>Tantiem merupakan remunerasi yang bersifat variabel dapat diberikan dalam bentuk tunai dan/atau saham. <i>Material Risk-Takers</i> atas penerima tantiem yang ditetapkan oleh Perseroan adalah Direksi. Tantiem untuk <i>Material Risk-Takers</i> diberikan dengan proporsi sebagai berikut: <ol style="list-style-type: none"> <li>a. 90% tunai dan diberikan secara langsung sesuai ketentuan;</li> <li>b. 10% ditangguhkan sebagai long-term incentive yang terdiri dari 5% tunai dan 5% saham.</li> </ol> Pemberian insentif jangka panjang diberikan dengan jangka waktu penangguhan selama 3 (tiga) tahun. Malus terjadi apabila <i>Material Risk-Takers</i> terindikasi melakukan kecurangan (<i>fraud</i>).</li> <li>3. Tantiem Dewan Komisaris diberikan sebagai berikut: <ol style="list-style-type: none"> <li>a. Komisaris Utama Independen dan Komisaris Independen diberikan seluruhnya secara langsung dalam bentuk tunai; dan</li> <li>b. Komisaris diberikan 3% dalam bentuk saham dan sisanya diberikan tunai secara langsung.</li> </ol> </li> </ol> |

## Fasilitas dan Tunjangan

### Facilities and Allowance

|                                                   |                                                                                                  |
|---------------------------------------------------|--------------------------------------------------------------------------------------------------|
| Fasilitas Kendaraan<br>Vehicle Facilities         | Disediakan oleh Perseroan dan dapat dimiliki<br>Provided by the company and can be owned         |
| Tunjangan Hari Raya<br>Holiday Allowance          | 2 (dua) kali honorarium/gaji<br>twice the salary/wage                                            |
| Jamuan Makan<br>Meal Hospitality                  | Diberikan jamuan makan<br>Meal allowance is given                                                |
| Cuti dan Bekal Cuti<br>Leave and Leave Provisions | Bagi Direksi diberikan 1 (satu) kali gaji<br>For the Board of Directors, 1 (one) salary is given |





|                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|----------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tunjangan Hari Tua<br>Retirement Benefit                                                     | Perseroan mengikutsertakan Dewan Komisaris dan Direksi dalam program Tunjangan Hari Tua<br>The company includes the Board of Commissioners and the Board of Directors in the Pension Program                                                                                                                                                                                                                                         |
| Tunjangan Pakaian Dinas<br>Uniform Allowance                                                 | Diberikan 1 (satu) tahun sekali<br>Given once a year                                                                                                                                                                                                                                                                                                                                                                                 |
| Uang Penghargaan<br>Award Money                                                              | Diberikan sesuai masa jabatan<br>Given according to/ the tenure                                                                                                                                                                                                                                                                                                                                                                      |
| Perjalanan Dinas<br>Business Travel                                                          | <ul style="list-style-type: none"> <li>• Bagi Dewan Komisaris diberikan sebesar 75% dari dinas Direksi.</li> <li>• Bagi Direksi diberikan uang saku perjalanan dinas, akomodasi, dan transportasi sesuai ketentuan</li> <li>• The Board of Commissioners is given 75% from the Director's office</li> <li>• The Board of Director is given a travel allowance, accommodation, and transportation according to regulations</li> </ul> |
| Manfaat Pensiun<br>Pension Benefits                                                          | Direktur diikutsertakan program pensiun iuran pasti<br>The Director is included in the mandatory contribution pension program.                                                                                                                                                                                                                                                                                                       |
| Asuransi Jabatan<br>Occupational Insurance                                                   | Direktur Utama sebesar USD 70.000 dan bagi Dewan Komisaris sesuai formula gaji<br>The President Director is worth USD 70,000 and the Board of Commissioners is according to the salary formula.                                                                                                                                                                                                                                      |
| Fasilitas Kesehatan dan<br><i>Medical Check-Up</i><br>Health Facilities and Medical Check-Up | Fasilitas kesehatan termasuk suami/istri dan anak dalam tanggungan maksimum 3 (tiga), anak baik dalam negeri maupun luar negeri<br>Health facilities include a husband/wife and up to 3 children both domestically and abroad.                                                                                                                                                                                                       |
| Fasilitas Rumah Dinas dan<br>Penginapan<br>Official Residence and Accommodation Facilities   | <ul style="list-style-type: none"> <li>• Bagi Dewan Komisaris disediakan penginapan.</li> <li>• Bagi Direktur Utama sebesar Rp20.000.000, dan Direktur sebesar Rp15.000.000.</li> <li>• The Board of Commissioners is provided with lodging</li> <li>• The President Director is worth Rp20,000,000 and the Director is worth Rp15,000,000</li> </ul>                                                                                |
| Fasilitas Komunikasi<br>Communication Facilities                                             | <ul style="list-style-type: none"> <li>• Bagi Dewan Komisaris 2 (dua) perangkat.</li> <li>• Bagi Direksi 3 (tiga) perangkat.</li> <li>• The Board of Commissioners is given 2 devices</li> <li>• The Board of Director is given 3 devices</li> </ul>                                                                                                                                                                                 |
| Insentif Prestasi Kerja<br>Performance Incentives                                            | Diberikan sesuai ketentuan Perseroan<br>Given according to the Company's regulations                                                                                                                                                                                                                                                                                                                                                 |
| Bantuan Perlindungan Hukum<br>Legal Protection Assistance                                    | Diberikan sesuai plafon<br>Given according to the maximum limit                                                                                                                                                                                                                                                                                                                                                                      |

Kebijakan remunerasi Perseroan mengacu pada sistem *merit system* dan kinerja pegawai, baik dalam hal penyesuaian gaji tahunan maupun pemberian bonus. Perseroan memandang penting untuk memastikan bahwa penerapan sistem remunerasi ini mematuhi seluruh aturan yang berlaku. Walaupun laporan ini belum mencantumkan kebijakan remunerasi terkait kriteria kinerja di luar Dewan Komisaris dan Direksi, strategi remunerasi tetap mempertimbangkan praktik terbaik yang efektif di industri perbankan serta perbandingan dengan standar pasar. [GRI 2-19] [GRI 2-20]

Sebagai pedoman untuk penyesuaian remunerasi di bank **bjb**, Perseroan secara rutin mengikuti *Total Reward Survey* perbankan setiap tahun melalui konsultan independen yang profesional, yang juga diikuti oleh sebagian besar pelaku perbankan di Indonesia. [GRI 2-19] [GRI 2-20]

The Company's remuneration policy is based on a merit system and employee performance in terms of annual salary adjustments and bonus distribution. The Company recognizes the importance of ensuring that the implementation of this remuneration system complies with all applicable regulations. Although this report does not yet include remuneration policies related to performance criteria beyond the Board of Commissioners and Directors, the remuneration strategy continues to consider effective best practices in the banking industry and comparisons with market standards. [GRI 2-19] [GRI 2-20]

As a guideline for remuneration adjustments at bank **bjb**, the Company regularly participates in the annual Total Reward Survey for the banking sector through an independent and professional consultant, which most banking industry players in Indonesia also attend. [GRI 2-19] [GRI 2-20]





## Rasio Kompensasi Tahunan

Annual Compensation Ratio

[GRI 2-21]

Perseroan belum dapat menyajikan rasio kompensasi total tahunan bagi individu dengan bayaran tertinggi terhadap total kompensasi tahunan untuk seluruh pegawai dan persentase kenaikannya.

Hal ini disebabkan oleh pertimbangan kerahasiaan Perseroan. Dalam konteks remunerasi, Perseroan secara konsisten berusaha untuk mengurangi kesenjangan kompensasi yang terlalu besar. Kebijakan sistem remunerasi yang diterapkan oleh Perseroan mengikuti pada prinsip *merit system* yang berdasar pada kualifikasi, kompetensi, dan kinerja pegawai secara adil dan wajar tanpa diskriminasi memastikan bahwa Perseroan mematuhi seluruh aturan yang berlaku terkait sistem remunerasi.

Rasio antara gaji tertinggi dan terendah selama tahun 2024 dapat dilihat pada tabel di bawah ini:

Due to confidentiality considerations, the company is unable to present the ratio of total annual compensation for the highest-paid individual to the total annual compensation for all employees, as well as the percentage increase.

In the context of remuneration, the Company consistently strives to reduce excessive compensation disparities. The remuneration system policy implemented by the Company adheres to the principles of a merit system based on qualifications, competencies, and employee performance fairly and equitably without discrimination, ensuring that the Company complies with all applicable regulations regarding the remuneration system.

The ratio between the highest and lowest salaries for the year 2024 can be found in the table below:

| Uraian<br>Description                                                                                  | Rasio<br>Ratio |
|--------------------------------------------------------------------------------------------------------|----------------|
| Gaji pegawai tertinggi dan terendah<br>Highest and lowest employee salary                              | 15,27          |
| Gaji Direksi tertinggi dan terendah<br>Highest and lowest Board of Directors salary                    | 1,25           |
| Gaji Komisaris tertinggi dan terendah<br>Highest and lowest Board of Commissioners salary              | 1,20           |
| Gaji Direksi tertinggi dan pegawai tertinggi<br>Highest Board of Directors and highest employee salary | 2,60           |

Catatan: Keseluruhan data kompensasi tahunan dikompilasi berdasarkan pencatatan pada Divisi Human Capital.  
Note: All annual compensation ratio data is compiled based on records at the Human Capital Division.

# **MENINGKATKAN KINERJA LINGKUNGAN**

ENHANCING ENVIRONMENTAL  
PERFORMANCE

**2024**

**Laporan Keberlanjutan**  
Sustainability Report









# “bank bjb Berkomitmen dalam Mendukung Pencapaian *Net Zero Emission* di Indonesia

bank bjb Committed to Supporting the Achievement of Net Zero Emission in Indonesia

bank **bjb** secara konsisten mengimplementasikan prinsip *Environmental, Social, and Governance* (ESG) dengan menerapkan praktik bisnis yang berorientasi pada keberlanjutan, termasuk komitmen untuk mencapai *Net Zero Emission* (NZE) melalui pendekatan tiga pilar utama: *profit*, *people*, dan *planet* demi masa depan generasi mendatang. Dalam mendukung target NZE Indonesia, bank **bjb** menegaskan komitmennya melalui acara “*Indonesia Banking Road to Net Zero*” yang diselenggarakan oleh OJK pada 4 Maret 2024 di Jakarta, di mana bank **bjb** menjadi satu-satunya BPD dari tujuh bank yang diundang sebagai perwakilan industri perbankan. OJK mengapresiasi bank **bjb** atas komitmen nyata dan pencapaian dalam keuangan berkelanjutan, seperti operasional rendah emisi karbon, pengembangan produk keuangan berkelanjutan, dan pengelolaan tanggung jawab sosial dan lingkungan. bank **bjb** juga berfokus pada peningkatan kapasitas internal, pengelolaan lingkungan yang ramah lingkungan, literasi dan inklusi keuangan berkelanjutan, serta pengembangan produk dan jasa yang mendukung keberlanjutan.

bank **bjb** consistently implements Environmental, Social, and Governance (ESG) principles by adopting sustainability-oriented business practices, including a commitment to achieving Net Zero Emission (NZE) through a three-pillar approach: profit, people, and planet, to secure a sustainable future for the next generation. In support of Indonesia's NZE target, bank **bjb** reaffirmed its commitment at the “Indonesia Banking Road to Net Zero” event organized by the Financial Services Authority (OJK) on March 4, 2024, in Jakarta, where bank **bjb** was the only Regional Development Bank (BPD) among the seven banks invited to represent the banking industry. OJK recognized bank **bjb** for its tangible commitment and achievements in sustainable finance, including low-carbon operations, the development of sustainable financial products, and responsible social and environmental management. Additionally, bank **bjb** focuses on enhancing internal capacity, promoting environmentally friendly operational management, advancing financial literacy and sustainable financial inclusion, and developing products and services that support sustainability.





# Risiko Perubahan Iklim

## Climate Change Risks

Perubahan iklim memberikan dampak signifikan terhadap perekonomian, termasuk gangguan pada rantai distribusi, kerusakan properti, penurunan kualitas dan ketersediaan sumber daya alam, serta penurunan produksi global komoditas. Selain itu, terdapat potensi munculnya beragam konsekuensi lain seperti denda atau insentif terkait emisi karbon dan penerapan pajak karbon. Di tengah fenomena cuaca ekstrem yang semakin sering terjadi di Indonesia dan berbagai belahan dunia, bank **bjb** perlu memiliki kemampuan analisis risiko yang andal untuk mengantisipasi dampak perubahan iklim pada calon debitur. Analisis risiko ini juga sangat penting untuk meminimalkan risiko yang mungkin dihadapi Perseroan terkait dengan pinjaman yang diberikan, seperti ketidakmampuan debitur untuk melunasi pinjaman. [GRI 3-3] [GRI 201-2] [FS1]

bank **bjb** secara konsisten mendukung upaya pemerintah dalam mengendalikan risiko perubahan iklim melalui gerakan kesadaran lingkungan yang berkelanjutan dan menyeluruh. Perseroan aktif mengelola risiko perubahan iklim dengan menerapkan efisiensi pada penggunaan energi, sumber daya, dan peralatan kantor, seperti listrik, air, kertas, tinta printer, serta bahan bakar minyak (BBM). Praktik ini memiliki dampak positif terhadap lingkungan dan juga telah terbukti sebagai nilai bisnis yang menguntungkan bagi Perseroan. Selain itu, bank **bjb** memandang perubahan iklim sebagai peluang strategis dengan mendorong pengembangan produk dan layanan berbasis lingkungan yang selaras dengan dinamika pasar. [GRI 3-3] [GRI 201-2] [FS1]

Berdasarkan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Nomor. 0376/SK/DIR-KAP/2024 tanggal 26 Agustus 2024 tentang Kebijakan Keuangan Berkelanjutan Bab III Poin C tentang Pengelolaan Risiko Iklim, bank **bjb** mengintegrasikan aspek tanggung jawab sosial dan pengelolaan lingkungan

Climate change has a significant impact on the economy, including disruptions in distribution chains, property damage, declining quality and availability of natural resources, and reduced global commodity production. Additionally, various other consequences may arise, such as carbon-related fines or incentives and the implementation of carbon taxes. Amid increasingly frequent extreme weather events in Indonesia and around the world, bank **bjb** must possess robust risk analysis capabilities to anticipate the impact of climate change on prospective borrowers. This risk analysis is also crucial to minimizing potential risks to the Company associated with its lending activities, such as borrowers' inability to repay loans. [GRI 3-3] [GRI 201-2] [FS1]

bank **bjb** consistently supports government efforts to mitigate climate change risks through a comprehensive and sustainable environmental awareness movement. The Company actively manages climate change risks by improving efficiency in energy, resource, and office equipment usage, including electricity, water, paper, printer ink, and fuel. These practices not only contribute positively to the environment but have also proven to be financially beneficial for the Company. Furthermore, bank **bjb** views climate change as a strategic opportunity by promoting the development of environmentally friendly products and services that align with market dynamics. [GRI 3-3] [GRI 201-2] [FS1]

Based on the Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Number 0376/SK/DIR-KAP/2024 dated August 26, 2024, regarding the Sustainable Finance Policy, Chapter III, Point C on Climate Risk Management, bank **bjb** integrates social responsibility and environmental management





hidup ke dalam kebijakan manajemen risiko. Dalam penerapannya, bank **bjb** mengelola risiko iklim dengan mengembangkan proses untuk memahami dan menilai potensi dampaknya terhadap kegiatan usaha, menetapkan peran dan tanggung jawab dalam struktur organisasi, menerapkan ketentuan internal dengan pengendalian yang proporsional, serta mengadopsi kerangka pengendalian internal berbasis tiga lini pertahanan untuk memastikan identifikasi, pengukuran, dan mitigasi risiko iklim yang tepat, komprehensif, dan efektif. Langkah ini sejalan dengan komitmen bank **bjb** terhadap tanggung jawab sosial dan perlindungan lingkungan yang berkelanjutan. [GRI 3-3] [FS1] [F.10]

bank **bjb** sepenuhnya menyadari bahwa dalam setiap aktivitas nasabah, terdapat berbagai risiko dampak terhadap lingkungan. Contohnya meliputi penurunan tingkat keanekaragaman hayati, terjadinya deforestasi, dan makin terbatasnya akses air bersih. Oleh sebab itu, Perseroan telah menetapkan kebijakan sesuai dengan Surat Keputusan Direksi No. 0492/SK/DIR-KKO/2023 tentang SOP Kredit Segmen Korporasi. Kebijakan tersebut mengamanatkan bahwa proses pemberian kredit kepada calon debitur hanya dapat dilakukan apabila terdapat kepemilikan izin Analisis Mengenai Dampak Lingkungan (AMDAL). Selain mempertimbangkan aspek dan risiko lingkungan, penilaian AMDAL juga mencakup aspek dan risiko sosial. Proses pemberian kredit perlu memperhatikan kegiatan Upaya Pengelolaan Lingkungan dan Upaya Pemantauan Lingkungan (UKL-UPL) yang dilakukan oleh calon debitur. [GRI 3-3] [FS1] [F.10]

Perseroan melakukan penyusunan *Portfolio Guidelines* melalui Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi, sebagai panduan bagi unit bisnis, khususnya ketika menganalisis proses perkreditan. Pada panduan tersebut terdapat petunjuk mengenai sektor-sektor kredit yang patut menjadi perhatian unit bisnis dalam memproses perkreditan. Kebijakan perkreditan telah menetapkan jenis-jenis usaha yang tidak dapat dibiayai oleh bank. Beberapa di antaranya

aspects into its risk management policy. In its implementation, bank **bjb** manages climate risk by developing processes to understand and assess its potential impacts on business activities, defining roles and responsibilities within the organizational structure, implementing internal regulations with proportional control measures, and adopting a three-line-of-defense internal control framework to ensure precise, comprehensive, and effective identification, measurement, and mitigation of climate risks. This approach aligns with bank **bjb**'s commitment to social responsibility and sustainable environmental protection. [GRI 3-3] [FS1] [F.10]

bank **bjb** fully recognizes that every customer activity carries potential environmental risks, including biodiversity loss, deforestation, and limited access to clean water. In response, the Company has established policies in accordance with Board of Directors' Decree No. 0492/SK/DIR-KKO/2023 on Corporate Segment Credit SOPs. This policy mandates that credit approval for prospective borrowers is only granted if they possess an Environmental Impact Analysis (AMDAL) permit. In addition to environmental aspects and risks, AMDAL assessments also cover social aspects and risks. The credit approval process must also consider the Environmental Management Efforts (UKL) and Environmental Monitoring Efforts (UPL) undertaken by prospective borrowers. [GRI 3-3] [FS1] [F.10]

The Company has developed the Portfolio Guidelines through the Credit, Market & Integrated Risk Management Division as a reference for business units, particularly in analyzing the credit process. These guidelines provide directions regarding credit sectors that should be given special attention by business units in credit processing. The credit policy has established restrictions on certain types of businesses that the bank cannot finance. Some of these include political parties and

adalah kegiatan partai dan organisasi politik beserta usahanya; bisnis pornografi; produksi, pengiriman, dan perdagangan senjata ilegal; taruhan, perjudian, dan pencucian uang; kredit untuk tujuan spekulasi; serta kegiatan perusahaan atau proyek yang dapat membahayakan lingkungan berdasarkan prinsip AMDAL yang ditetapkan oleh pemerintah. Dalam rangka mencegah persetujuan kredit untuk kegiatan-kegiatan tersebut, Perseroan telah mengimplementasikan SOP terkait proses pemberian kredit korporasi dan komersial. Syarat utamanya adalah setiap debitur harus memiliki izin AMDAL atau telah melakukan UKL-UPL. Sejauh ini Perseroan sudah melakukan penyusunan yang mempertimbangkan terkait unsur *climate* dalam arahan ekspansi kredit, hal ini didukung oleh penetapan *Credit Portfolio Guideline* segmen kredit Korporasi dan Komersial melalui SK Divisi No. 006/SK/MRI-MRK/2023 tentang *Credit Portfolio Guideline* Segmen Kredit Korporasi dan Komersial. [GRI 3-3] [FS1] [FS.10]

Perseroan secara rutin melakukan peninjauan atas seluruh pembiayaan yang telah disalurkan kepada debitur sesuai dengan Standar Operasional Prosedur (SOP) Kredit Segmen Korporasi. Peninjauan ini dilakukan dengan mengacu pada ketentuan dalam SOP Kredit Segmen Korporasi berdasarkan SK nomor 0248/SK/DIR-KKO/2024 tanggal 26 Juni 2024, khususnya pada Bab X Pemantauan Kredit, Sub Bab E. Pemantauan Kredit Secara Berkala. Dalam ketentuan tersebut, dijelaskan bahwa setiap fasilitas kredit yang diberikan kepada debitur wajib ditinjau kembali secara periodik, sekurang-kurangnya tiga kali dalam setahun atau sesuai dengan keputusan Komite Kredit. [GRI 3-3] [GRI 201-2] [FS1] [FS2] [FS5]

Proses evaluasi ini mencakup berbagai aspek, termasuk kepatuhan debitur terhadap isu-isu keberlanjutan, untuk memastikan bahwa pembiayaan yang diberikan tetap sesuai dengan prinsip keberlanjutan yang dipegang oleh Perseroan. Peninjauan ini bertujuan untuk

organizations along with their business activities; pornography-related businesses; the production, distribution, and trade of illegal weapons; betting, gambling, and money laundering activities; credit for speculative purposes; as well as corporate activities or projects that pose environmental risks based on the Environmental Impact Assessment (AMDAL) principles set by the government. To prevent the approval of credit for such activities, the Company has implemented Standard Operating Procedures (SOPs) related to the corporate and commercial credit granting process. A key requirement is that every borrower must possess an AMDAL permit or have conducted an Environmental Management and Monitoring Plan (UKL-UPL). Thus far, the Company has developed credit expansion guidelines that take climate-related considerations into account. This initiative is supported by the establishment of the Credit Portfolio Guideline for the Corporate and Commercial Credit segment, as stipulated in Division Decree No. 006/SK/MRI-MRK/2023 on the Credit Portfolio Guideline for the Corporate and Commercial Credit Segment. [GRI 3-3] [FS1] [FS.10]

The Company regularly conducts reviews of all financing provided to debtors in accordance with the Standard Operating Procedure (SOP) for Corporate Credit Segment. These reviews are carried out based on the provisions outlined in the Corporate Credit Segment SOP, as stipulated in Decree No. 0248/SK/DIR-KKO/2024 dated June 26, 2024, particularly in Chapter X: Credit Monitoring, Subchapter E: Periodic Credit Monitoring. According to these provisions, every credit facility granted to debtors must undergo periodic review at least three times a year or as determined by the Credit Committee. [GRI 3-3] [GRI 201-2] [FS1] [FS2] [FS5]

This evaluation process encompasses various aspects, including debtor compliance with sustainability issues, to ensure that the financing provided remains aligned with the Company's sustainability principles. The review aims to mitigate risks and maintain the overall quality





memitigasi risiko serta menjaga kualitas portofolio kredit secara keseluruhan. Metode peninjauan dapat melibatkan kunjungan langsung atau tinjauan berkas oleh Divisi Kredit Korporasi. Dalam proses peninjauan, jika ditemukan bahwa debitur melanggar kepatuhan dalam penerapan pengelolaan lingkungan dan sosial, Perseroan memberikan kesempatan untuk melakukan perbaikan dengan tenggat waktu tertentu. Akan tetapi, jika debitur tidak melaksanakan perbaikan hingga batas waktu yang ditentukan, maka Perseroan dapat memutuskan untuk tidak melanjutkan atau menghentikan pembiayaan kepada debitur tersebut. [GRI 3-3] [GRI 201-2] [FS1] [FS2] [FS5]

Selain memahami risiko lingkungan, Perseroan juga menyadari bahwa perubahan iklim dapat membawa dampak signifikan terhadap aktivitas sosial dan ekonomi. Oleh sebab itu, para pimpinan bank **bjb** memegang tanggung jawab untuk menyelaraskan strategi dan kebijakan, mengidentifikasi dan mengelola risiko, mengidentifikasi peluang bisnis, dan berinovasi dalam produk. Langkah-langkah ini diarahkan agar sejalan dengan kepentingan nasional, mendukung pencapaian Tujuan Pembangunan Berkelanjutan, serta berkontribusi pada upaya penanganan perubahan iklim. [GRI 2-12] [GRI 2-13]

of the credit portfolio. The review methods may involve on-site visits or document assessments conducted by the Corporate Credit Division. During the review process, if a debtor is found to be non-compliant with environmental and social management requirements, the Company provides an opportunity for corrective action within a specified timeframe. However, if the debtor fails to implement the necessary improvements within the given period, the Company may decide to discontinue or terminate the financing. [GRI 3-3] [GRI 201-2] [FS1] [FS2] [FS5]

In addition to understanding environmental risks, the Company also acknowledges that climate change can have significant impacts on social and economic activities. Therefore, the leadership of bank **bjb** holds the responsibility to align strategies and policies, identify and manage risks, explore business opportunities, and innovate in product development. These measures are directed towards aligning with national interests, supporting the achievement of the Sustainable Development Goals (SDGs), and contributing to climate change mitigation efforts. [GRI 2-12] [GRI 2-13]

## Manajemen Perubahan Iklim

Climate Change Management  
[GRI 201-2]

bank **bjb** menyadari pentingnya menyesuaikan operasionalnya dengan tantangan lingkungan global. Untuk mendukung tujuan tersebut, bank **bjb** telah mengevaluasi risiko iklim dengan mengacu pada standar yang dikeluarkan oleh Basel Committee on Banking Supervision (BCBS) dan Task Force on Climate-related Financial Disclosures (TCFD) sebagai strategi utama dalam mengelola risiko yang berkaitan dengan perubahan iklim.

bank **bjb** recognizes the importance of aligning its operations with global environmental challenges. To support this objective, bank **bjb** has assessed climate risks by referring to the standards issued by the Basel Committee on Banking Supervision (BCBS) and the Task Force on Climate-related Financial Disclosures (TCFD) as its primary strategy in managing risks associated with climate change.

Pengklasifikasian risiko perubahan iklim dibagi ke dalam dua kategori utama, yaitu risiko fisik dan risiko transisi. Risiko fisik meliputi kejadian cuaca ekstrem seperti kekeringan dan banjir, serta dampak jangka panjang seperti peningkatan suhu global. Sementara itu, risiko transisi terkait dengan perubahan menuju ekonomi rendah karbon, termasuk perubahan regulasi dan inovasi dalam efisiensi energi.

The classification of climate change risks is divided into two main categories, physical risks and transition risks. Physical risks include extreme weather events such as droughts and floods, as well as long-term impacts like rising global temperatures. Meanwhile, transition risks are associated with the shift toward a low-carbon economy, including regulatory changes and innovations in energy efficiency.

### Risiko Fisik / Physical Risk

| Risiko Fisik<br>Physical Risk                                                              | Pemicu Risiko<br>Risk Driver                  | Kemungkinan Terjadinya Risiko<br>(Likelihood)<br>Likelihood of Occurrence | Risiko<br>Risk                                                    | Potensi Dampak Finansial<br>Potential Financial Impact                                                                                                                                                                             | Langkah Mitigasi / Strategi untuk Merespon Risiko<br>Mitigation Measures / Risk Response Strategy                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|--------------------------------------------------------------------------------------------|-----------------------------------------------|---------------------------------------------------------------------------|-------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Banjir dan longsor di kantor jaringan bank<br>Floods and landslides at bank branch offices | Curah hujan yang besar<br>Heavy rainfall      | Mungkin<br>Likely                                                         | Banjir di kantor jaringan bank<br>Flooding at bank branch offices | 1. Layanan kepada nasabah terganggu<br>2. Debitur gagal bayar<br>3. Kerusakan aset bank<br>1. Disruption of customer services<br>2. Loan defaults by debtors<br>3. Damage to bank assets                                           | 1. Melakukan Implementasi <i>Emergency Response Plan</i> (ERP), <i>Business Continuity Plan</i> (BCP), dan <i>Disaster Recovery Plan</i> (DRP)<br>2. Melakukan kegiatan operasional di lokasi alternatif sesuai dokumen BCP masing-masing.<br>3. Melakukan penutupan asuransi terhadap gedung dan inventarisnya.<br>1. Implementing the <i>Emergency Response Plan</i> (ERP), <i>Business Continuity Plan</i> (BCP), and <i>Disaster Recovery Plan</i> (DRP)<br>2. Conducting operations at alternative locations as per respective BCP documents<br>3. Securing insurance coverage for buildings and inventory |
| Kekeringan/ kebakaran hutan<br>Droughts / forest fires                                     | Musim kemarau panjang<br>Prolonged dry season | Kecil kemungkinan<br>Unlikely                                             | Kekeringan/ kebakaran hutan<br>Droughts / forest fires            | 1. Layanan kepada nasabah terganggu<br>2. Debitur gagal bayar<br>3. Berdampak pada kesehatan pegawai dan nasabah<br>1. Disruption of customer services<br>2. Loan defaults by debtors<br>3. Impact on employee and customer health | 1. Lokasi jaringan kantor berada di wilayah perkotaan, sehingga tidak terpapar risiko kebakaran hutan.<br>2. Menggunakan masker<br>1. Bank branch locations are primarily in urban areas, reducing exposure to forest fire risks<br>2. Use face masks                                                                                                                                                                                                                                                                                                                                                           |



## Risiko Transisi / Transition Risk

| Risiko Transisi<br>Transition Risk                                                                  | Pemicu Risiko<br>Risk Driver                                                                                                                                | Kemungkinan Terjadinya Risiko<br>(Likelihood)<br>Likelihood of Occurrence | Risiko<br>Risk                                                                                                                                                                                                                                                                                                                                                                                             | Potensi Dampak Finansial<br>Potential Financial Impact                                                                                                                                                                                                                              | Langkah Mitigasi / Strategi untuk Merespon Risiko<br>Mitigation Measures / Risk Response Strategy                                                                                                                                                                                                                                                                                                                            |
|-----------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Pembelian karbon<br>Carbon credit purchases                                                         | Emisi karbon dari operasional bank<br>Carbon emissions from bank operations                                                                                 | Mungkin<br>Likely                                                         | Pembelian karbon<br>Carbon credit purchases                                                                                                                                                                                                                                                                                                                                                                | Peningkatan biaya operasional bank<br>Increased bank operational costs                                                                                                                                                                                                              | Pengurangan emisi karbon dari operasional bank dilakukan melalui berbagai langkah, antara lain penggunaan kendaraan listrik, penghematan kertas, listrik, air, pengaturan suhu AC, serta pemilahan sampah.<br>Reducing carbon emissions from bank operations through various measures, including the use of electric vehicles, paper, electricity, and water conservation, AC temperature regulation, and waste segregation. |
| Perubahan kebijakan pemerintah mengenai harga karbon<br>Government policy changes on carbon pricing | Berdasarkan makro ekonomi akan berdampak pada peningkatan inflasi dan penurunan PDB<br>Macroeconomic impacts leading to increased inflation and GDP decline | Mungkin<br>Likely                                                         | <ol style="list-style-type: none"> <li>1. Debitur gagal bayar (menambah <i>probability of default, loss given default, NPL</i>)</li> <li>2. Penurunan dan peningkatan rating surat berharga.</li> </ol> <ol style="list-style-type: none"> <li>1. Increased loan defaults (raising probability of default, loss given default, and NPL)</li> <li>2. Fluctuations in credit rating of securities</li> </ol> | <ol style="list-style-type: none"> <li>1. Menurunnya pendapatan bank</li> <li>2. Berdampak pada tingkat permodalan bank (CAR)</li> </ol> <ol style="list-style-type: none"> <li>1. Decline in bank revenue</li> <li>2. Impact on the bank's capital adequacy ratio (CAR)</li> </ol> | <ol style="list-style-type: none"> <li>1. Melakukan pengelolaan emisi karbon yang lebih baik dari operasional bank</li> <li>2. Meningkatkan efisiensi energi</li> </ol> <ol style="list-style-type: none"> <li>1. Enhancing carbon emissions management in bank operations</li> <li>2. Improving energy efficiency</li> </ol>                                                                                                |

| Jenis Peluang<br>Types of Opportunities                                                            | Kemungkinan Terjadinya Peluang<br>(Likelihood)<br>Likelihood of Occurrence | Jangka Waktu<br>Time Frame                    | Peluang Finansial<br>Financial Opportunity                                                              | Strategi untuk Merespon Peluang<br>Strategy to Respond to Opportunities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|-----------------------------------------------|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Peningkatan diversifikasi portofolio bank<br><br>Increased diversification of the bank's portfolio | Mungkin<br>Likely                                                          | Pendek - Menengah<br><br>Short to medium term | Peningkatan pendapatan dan akses modal bank<br><br>Increased revenue and access to capital for the bank | <p>bank <b>bjb</b> telah menerbitkan Obligasi Keberlanjutan Berkelanjutan I Tahap I Tahun 2024. Dalam penerbitan ini, bank <b>bjb</b> berhasil mencatatkan permintaan <i>Sustainability Bond</i> sebesar Rp4,66 triliun, melebihi nilai emisi obligasi yang diterbitkan sebesar Rp1 triliun. Seluruh dana yang diperoleh dari penerbitan <i>Sustainability Bond</i> ini akan dialokasikan untuk mendukung pembiayaan baru maupun pembiayaan ulang yang termasuk dalam kategori Kegiatan Usaha Berwawasan Lingkungan (KUBL) dan Kegiatan Usaha Berwawasan Sosial (KUBS).</p> <p>bank <b>bjb</b> has issued the Sustainability Bond Continuous Public Offering I Phase I Year 2024. In this issuance, bank <b>bjb</b> successfully recorded a demand for the Sustainability Bond amounting to Rp4.66 trillion, exceeding the bond issuance value of Rp1 trillion. All proceeds from the Sustainability Bond issuance will be allocated to support new financing or refinancing activities categorized under Environmentally Friendly Business Activities (KUBL) and Socially Responsible Business Activities (KUBS).</p> |

Divisi Manajemen Risiko Operasional bersama divisi-divisi terkait lainnya telah mengembangkan *climate risk management* (CRM) dan *stress test* di lingkungan bank **bjb**. Kedua aspek tersebut perlu untuk dipertimbangkan oleh lembaga keuangan, termasuk bank seperti bank **bjb**. CRM berkaitan dengan cara bank mengidentifikasi, mengukur, mengelola, dan melaporkan risiko yang timbul dari perubahan iklim, sedangkan *stress test* adalah metode untuk mengukur sejauh mana suatu lembaga keuangan dapat bertahan terhadap tekanan ekstrem, termasuk tekanan yang timbul dari perubahan iklim. [GRI 3-3] [FS1] [FS2]

The Operational Risk Management Division, in collaboration with other relevant divisions, has developed Climate Risk Management (CRM) and stress testing within the bank **bjb** environment. These two aspects are essential considerations for financial institutions, including banks such as bank **bjb**. CRM pertains to how the bank identifies, measures, manages, and reports risks arising from climate change, while stress testing is a method to assess the extent to which a financial institution can withstand extreme pressures, including those resulting from climate change. [GRI 3-3] [FS1] [FS2]





## Hasil Evaluasi dan Rencana Tindak Pengelolaan Risiko Iklim dalam Jangka Pendek dan Panjang

Results of Evaluation and Action Plan for Climate Risk Management in the Short and Long Term

### Risiko Kredit Credit Risk

Prediksi jangka pendek akan lebih akurat karena dapat ditetapkan melalui RBB dan bank bisa mengestimasi dampak risiko iklim hingga tiga tahun ke depan. Namun, estimasi jangka panjang hingga 2050 masih memiliki ketidakpastian karena berbasis asumsi.

Short-term predictions are more accurate as they can be established through the Bank Business Plan (RBB), allowing the bank to estimate the impact of climate risks up to three years ahead. However, long-term estimates extending to 2050 remain uncertain as they are based on assumptions.

### Risiko Pasar Market Risk

Bank memasukkan *green bond* dalam portofolio surat berharganya dan menerbitkan *sustainability bond*. Pengembangan *risk appetite* risiko pasar yang mempertimbangkan risiko iklim, dikelola dengan *sensitivity analysis* berkala pada portofolio yang relevan.

The bank includes green bonds in its securities portfolio and issues sustainability bonds. The development of market risk appetite that considers climate risk is managed through periodic sensitivity analysis on the relevant portfolio.

### Risiko Likuiditas Liquidity Risk

Hasil *climate risk stress test* menunjukkan bahwa komponen *high-quality liquid assets* (HQLA) bank masih cukup untuk mengatasi dampak arus kas akibat risiko iklim. Bank juga memiliki rencana mitigasi likuiditas dalam bentuk pendanaan seperti *interbank borrowing*, *repurchase agreement (repo)*, *term loan*, dan penerbitan surat berharga.

The results of the climate risk stress test indicate that the bank's high-quality liquid assets (HQLA) are sufficient to manage cash flow impacts resulting from climate risks. The bank also has a liquidity mitigation plan in place, which includes funding options such as interbank borrowing, repurchase agreements (repo), term loans, and the issuance of securities.

### Risiko Operasional Operational Risk

Untuk mengatasi risiko bencana seperti kebakaran dan banjir, bank telah mengembangkan *business continuity management system* (BCMS). Selain itu, bank terus mengurangi risiko iklim akibat transisi hijau melalui penguatan kapasitas internal, pengelolaan lingkungan yang ramah, tanggung jawab sosial, serta pengembangan produk dan layanan berkelanjutan.

To mitigate disaster risks such as fires and floods, the bank has developed a Business Continuity Management System (BCMS). Additionally, the bank continues to reduce climate risks resulting from the green transition through strengthening internal capacity, implementing environmentally friendly practices, promoting social responsibility, and developing sustainable products and services.

Selama periode pelaporan, Perseroan melaksanakan pemeriksaan terhadap Kantor Cabang, Kantor Pusat, Sistem Aplikasi Teknologi Informasi dan Konglomerasi Keuangan berdasarkan hasil perhitungan *audit rating* terhadap *audit universe* dan *judgment management*. Satuan Kerja Audit Internal (SKAI) menyusun Rencana Kerja dan Anggaran Tahunan (RKAT) setiap tahun sebagai panduan untuk melaksanakan kegiatan pemeriksaan tahunan secara efektif. Dalam pelaksanaan audit internal, Perseroan telah mengintegrasikan aspek-aspek LST yang relevan dengan topik pemeriksaan, antara lain:

- Aspek lingkungan: Pemeriksaan mitigasi risiko *force majeure*.
- Aspek sosial: Peninjauan penyaluran kredit pada sektor tertentu yang selaras dengan kredit korporasi atau komersial, termasuk sektor konstruksi.
- Aspek tata kelola: Evaluasi keandalan sistem layanan teknologi informasi yang selaras dengan fungsi IT dan DDB, serta pemeriksaan terkait kebijakan anti-gratifikasi dan anti-penyuapan yang mendukung kepatuhan.

Adapun jumlah rencana dan realisasi pemeriksaan oleh SKAI di tahun 2024 sebagai berikut: [GRI 3-3] [FS9] [FS1] [FS2] [FS3]

During the reporting period, the Company conducted inspections of Branch Offices, the Head Office, Information Technology Application Systems, and the Financial Conglomerate based on the audit rating calculations of the audit universe and management judgment. The Internal Audit Unit (SKAI) prepares the Annual Work Plan and Budget (RKAT) each year as a guideline for effectively carrying out annual audit activities. In the implementation of internal audits, the Company has integrated ESG aspects relevant to the audit topics, including:

- Environmental aspect: Examination of risk mitigation measures for *force majeure* events.
- Social aspect: Review of credit distribution in specific sectors aligned with corporate or commercial lending, including the construction sector.
- Governance aspect: Evaluation of the reliability of information technology service systems in alignment with IT and DDB functions, as well as audits related to anti-gratuity and anti-bribery policies to ensure compliance.

The number of planned and actual audits conducted by the Internal Audit Unit (SKAI) in 2024 is as follows: [GRI 3-3] [FS9] [FS1] [FS2] [FS3]

| Jenis Pemeriksaan   Type of Audit                         | Rencana   Plan | Realisasi   Realization |
|-----------------------------------------------------------|----------------|-------------------------|
| Audit Umum Kantor Pusat   Central Office General Audit    | 5              | 5                       |
| Audit Umum Kantor Wilayah   Regional Office General Audit | 5              | 5                       |
| Audit Umum Kantor Cabang   Branch Office General Audit    | 25             | 25                      |
| Audit Teknologi Informasi   RInformation Technology Audit | 6              | 18                      |
| Audit Internal Terintegrasi   Integrated Internal Audit   | 8              | 9                       |
| Audit Investigasi   Investigative Audit                   | -              | 18                      |

\*)Kontrol Internal Wilayah & Cabang telah pindah ke Divisi Manajemen Risiko Operasional

\*)Regional and Branch Internal Controls have been transferred to the Operational Risk Management Division



Isu lingkungan dan sosial sering kali kurang mendapat perhatian dalam dunia bisnis. Oleh karena itu, Perseroan memandang penting untuk menyusun analisis kredit yang komprehensif guna memitigasi risiko yang timbul dari aspek sosial. Analisis kredit tersebut meliputi aspek-aspek seperti legalitas, karakter manajemen, teknis produksi, pemasaran, lingkungan dan sosial, laporan keuangan, kelayakan (*feasibility*), sensitivitas (*sensitivity*), dan agunan. Keputusan terkait isu lingkungan dan sosial masih diambil melalui rapat Direksi, Komite Manajemen Risiko, serta komite-komite terkait lainnya. Pengambilan keputusan belum melibatkan metode pengumpulan suara berdasarkan kepemilikan saham. Isu-isu yang dibahas dalam proses pengambilan keputusan tersebut merupakan isu-isu yang bersifat material bagi Perseroan dan memiliki dampak signifikan terhadap pemangku kepentingan bank **bjb**. [GRI 3-3] [FS9] [FS12]

bank **bjb** mengimplementasikan Petunjuk Teknis *Industry Acceptance Criteria* (IAC) Industri Kelapa Sawit berdasarkan Surat Keputusan Divisi Nomor 0030/SK/KKO-BSU/2020 Tanggal 1 Desember 2020. Penerapan kebijakan ini merupakan bagian dari strategi diversifikasi portofolio pinjaman di luar *captive market* dengan tujuan meminimalkan risiko ekonomi, lingkungan, dan sosial. Kebijakan ini sesuai dengan POJK Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan dan disusun berdasarkan Buku Acuan Kredit/Pembiayaan Perkebunan dan Industri Kelapa Sawit dari Departemen Penelitian dan Pengaturan Perbankan Otoritas Jasa Keuangan. Buku acuan tersebut berfungsi untuk mendorong peningkatan kinerja kredit yang berkelanjutan pada sektor perkebunan dan industri kelapa sawit di Indonesia. Persyaratan pendanaan bagi pelaku industri kelapa sawit termasuk penambahan persyaratan legalitas usaha seperti izin AMDAL dan lisensi/sertifikasi pengelolaan lingkungan, termasuk PROPER/

Environmental and social issues often receive less attention in the business world. Therefore, the Company recognizes the importance of developing a comprehensive credit analysis to mitigate risks arising from social aspects. This credit analysis encompasses various aspects, including legality, management character, production techniques, marketing, environmental and social considerations, financial reports, feasibility, sensitivity, and collateral. Decisions related to environmental and social issues are made through meetings of the Board of Directors, the Risk Management Committee, and other relevant committees. Decision-making has not yet incorporated a voting mechanism based on share ownership. The issues discussed in this decision-making process are material to the Company and have a significant impact on bank **bjb**'s stakeholders. [GRI 3-3] [FS9] [FS12]

bank **bjb** implements the Technical Guidelines for the Industry Acceptance Criteria (IAC) for the Palm Oil Industry based on Division Decree Number 0030/SK/KKO-BSU/2020 dated December 1, 2020. The implementation of this policy is part of the bank's strategy to diversify its loan portfolio beyond the captive market, aiming to minimize economic, environmental, and social risks. This policy aligns with POJK No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions and is formulated based on the Credit/Financing Reference Book for the Plantation and Palm Oil Industry issued by the Financial Services Authority's Department of Banking Research and Regulation. This reference book serves to promote the enhancement of sustainable credit performance in Indonesia's plantation and palm oil industry. Funding requirements for palm oil industry players include additional business legality requirements, such as AMDAL (Environmental Impact Analysis)

RSPO/ISPO. bank **bjb** juga melakukan analisis kredit terhadap pelaku industri pengolahan *pulp* dan kertas. Persyaratan pendanaan untuk sektor ini mencakup lisensi/sertifikasi pengelolaan lingkungan, seperti PROPER, dan menambahkan persyaratan legalitas usaha berupa izin AMDAL untuk kegiatan operasional pengelolaan limbah B3 dan pembuangan air limbah industri. [GRI 3-3] [GRI 201-2] [FS1] [FS5]

bank **bjb** melakukan penilaian teknis terhadap setiap calon debitur yang mengajukan pinjaman dengan melibatkan pihak independen untuk memastikan proses evaluasi dilakukan secara objektif dan akurat. Jika calon debitur tidak memenuhi kriteria yang ditetapkan, permintaan pinjaman dapat ditolak dengan pemberian kesempatan untuk mengajukan penilaian ulang (*re-assessment*). Bagi debitur yang memenuhi persyaratan, bank **bjb** secara rutin melakukan pemantauan operasional melalui peninjauan periodik setiap triwulan. Penetapan kualitas kredit dilakukan melalui analisis tiga pilar. Salah satu pilarnya adalah prospek usaha, yang menitikberatkan pada upaya debitur dalam menjaga kelestarian lingkungan hidup. Penilaian ini dilakukan setidaknya satu kali dalam setahun oleh Keputusan Komite Kredit, baik melalui kunjungan langsung maupun peninjauan berkas oleh Divisi Kredit Korporasi. [GRI 3-3] [GRI 201-2] [FS2] [FS3] [FS5]

Jika debitur melanggar aspek lingkungan dan sosial selama masa pinjaman, hal ini akan berdampak pada penilaian kualitas kredit, khususnya dalam aspek prospek usaha dengan fokus pada upaya yang dilakukan debitur untuk memelihara lingkungan hidup. Namun, biaya yang terkait dengan langkah, strategi, atau metode pengelolaan risiko tersebut belum dapat disajikan dalam laporan ini karena perhitungan terkait belum dilakukan. [GRI 3-3] [GRI 201-2] [FS2] [FS3] [FS5]

permits and environmental management licenses/certifications, including PROPER, RSPO, and ISPO. In addition, bank **bjb** conducts credit analysis for the pulp and paper processing industry. Funding requirements for this sector include environmental management licenses/certifications such as PROPER, along with additional business legality requirements, including AMDAL permits for hazardous waste (B3) management operations and industrial wastewater disposal. [GRI 3-3] [GRI 201-2] [FS1] [FS5]

bank **bjb** conducts a technical assessment for each prospective debtor applying for a loan, involving independent parties to ensure that the evaluation process is carried out objectively and accurately. If a prospective debtor does not meet the established criteria, the loan application may be rejected, with an opportunity for re-assessment. For debtors who meet the requirements, bank **bjb** conducts regular operational monitoring through periodic reviews every quarter. Credit quality determination is based on an analysis of three key pillars, one of which is business prospects, emphasizing the debtor's efforts to maintain environmental sustainability. This assessment is conducted at least once a year by the Credit Committee's decision, either through direct visits or document reviews by the Corporate Credit Division. [GRI 3-3] [GRI 201-2] [FS2] [FS3] [FS5]

If a debtor violates environmental and social aspects during the loan period, this will impact the credit quality assessment, particularly in the business prospects aspect, focusing on the debtor's efforts to preserve the environment. However, the costs associated with risk management strategies, methods, or mitigation measures cannot be presented in this report as the related calculations have not yet been conducted. [GRI 3-3] [GRI 201-2] [FS2] [FS3] [FS5]





## Gerakan Tanpa Kertas

### Paperless Movement

[F.1] [F.6] [F.12] [F.13] [F.14]

Penggunaan kertas merupakan bagian yang tak terpisahkan dari kegiatan operasional perbankan, mulai dari pembuatan kontrak, surat-menyurat, dokumen operasional, hingga material promosi dan buku rekening nasabah. Namun, tingginya konsumsi kertas berkontribusi pada kerusakan lingkungan, terutama melalui peningkatan penebangan pohon yang berpotensi merusak kelestarian hutan. Hal ini menjadikan pengelolaan penggunaan kertas sebagai isu penting yang perlu mendapat perhatian serius dari bank **bjb**. [GRI 3-3]

Perseroan secara konsisten berupaya mengurangi penggunaan kertas dalam operasionalnya. Beberapa langkah yang telah dilakukan meliputi:

- Peningkatan efisiensi pemanfaatan kertas, misalnya dengan menggunakan kembali kertas tidak terpakai untuk mencetak dokumen “draft”
- Penggunaan media elektronik dalam kegiatan promosi dan pemasaran, penyampaian lampiran melalui QR Code, dan aplikasi **bjb** Virtual Office untuk menyampaikan memo-memo internal
- Pelaksanaan daur ulang kertas melalui kemitraan dengan pihak ketiga. Dalam konteks daur ulang kertas, bank **bjb** melakukan pencacahan terlebih dahulu pada kertas-kertas yang mengandung informasi rahasia dan sensitif sebelum berkolaborasi dengan mitra pihak ketiga.

Selain itu, Perseroan secara aktif mengembangkan berbagai sistem dan aplikasi untuk meminimalkan penggunaan kertas dalam proses penyampaian laporan maupun pengisian formulir. Beberapa inisiatif yang telah diterapkan meliputi penggunaan sistem QR Code, aplikasi SP2DOnline, E-Samsat, serta E-Form. [GRI 3-3]

The use of paper is an integral part of banking operations, from contract preparation and correspondence to operational documents, promotional materials, and customer account books. However, high paper consumption contributes to environmental degradation, particularly through increased deforestation, which threatens forest sustainability. This makes paper usage management a critical issue that requires serious attention from bank **bjb**. [GRI 3-3]

The Company is committed to reducing paper consumption in its operations. Several initiatives have been implemented, including:

- Enhancing paper utilization efficiency, such as reusing unused paper for printing draft documents.
- Utilizing electronic media for promotions and marketing, delivering attachments via QR codes, and using the **bjb** Virtual Office application for internal memos
- Implementing paper recycling through partnerships with third parties. In the context of recycling, bank **bjb** ensures that paper containing confidential and sensitive information is shredded before collaborating with third-party partners.

Furthermore, the Company actively develops various systems and applications to minimize paper usage in report submissions and form completion. Several initiatives have been implemented, including the use of QR Code systems, SP2DOnline application, E-Samsat, and E-Form. [GRI 3-3]

Perseroan menerapkan program cetak dua sisi (*2-sided print*) yang mensyaratkan seluruh memo internal harus dicetak dengan pengaturan dua sisi dan proses *drafting* diutamakan menggunakan *soft file*. Perseroan juga melakukan pembaharuan aplikasi **bjb** Knowledge Management System (KMS) dan memanfaatkan aplikasi **bjb** Virtual Office untuk keperluan korespondensi dan/ atau surat-menyurat di lingkungan internal bank, dengan tujuan mengurangi penggunaan kertas. Penggunaan aplikasi KMS secara menyeluruh di bank **bjb** merupakan bagian dari komitmen Perseroan terhadap efisiensi dan keberlanjutan. Saat ini, Perseroan juga sedang menginisiasi dan mengembangkan Aplikasi New Loan Management System (LMS), yang merupakan penyempurnaan dari aplikasi sebelumnya untuk mendukung analisa kredit berbasis digitalisasi atau *paperless*. [GRI 3-3]

Selain menerapkan kebijakan di setiap lini manajemen, setiap unit kerja di bank **bjb** juga aktif mendorong berbagai inisiatif untuk mengurangi penggunaan kertas dalam lingkup operasionalnya. Beberapa inisiatif tersebut meliputi:

1. Divisi Manajemen Risiko terus mengembangkan sistem *Risk-Based Bank Rating* (RBBR), sebuah sistem terintegrasi yang digunakan dalam penyusunan Laporan Tingkat Kesehatan Bank. Dari perspektif lingkungan, penerapan sistem ini diharapkan mampu mengurangi beban penggunaan kertas yang sebelumnya cukup signifikan dalam proses penyusunan laporan Tingkat Kesehatan Bank.
2. Satuan Kerja Audit Internal melakukan pengembangan aplikasi untuk mentransformasi budaya penggunaan kertas sehingga dapat berkontribusi pada gerakan tanpa kertas. Aplikasi yang dikembangkan dinamai Sistem Informasi Manajemen Audit (SIMA). Melalui penggunaan SIMA, dokumentasi proses audit internal yang semula menggunakan kertas dapat dikurangi dengan menggunakan dokumen elektronik.

The Company enforces a two-sided printing policy, requiring all internal memos to be printed using double-sided settings, with a preference for digital drafts. Additionally, the Company has upgraded the **bjb** Knowledge Management System (KMS) and utilizes the **bjb** Virtual Office application for internal correspondence and communication to further reduce paper consumption. The full adoption of KMS across bank **bjb** reflects the Company's commitment to efficiency and sustainability. Currently, the Company is also initiating and developing the New Loan Management System (LMS), an enhancement of the previous system designed to support digitized, paperless credit analysis. [GRI 3-3]

In addition to implementing policies across all management levels, each business unit at bank **bjb** actively promotes various initiatives to reduce paper usage in its operations. These initiatives include:

1. Risk Management Division continues to develop the Risk-Based Bank Rating (RBBR) system, an integrated system used for compiling the Bank Soundness Report. From an environmental perspective, this system is expected to significantly reduce the paper consumption previously required for preparing these reports.
2. Internal Audit Unit has developed an application to transform the paper usage culture and contribute to the paperless movement. The application, named Sistem Informasi Manajemen Audit (SIMA), enables internal audit documentation to transition from paper-based records to digital documents.



3. Divisi Kredit Ritel menggunakan aplikasi digital sesuai dengan Surat Keputusan Divisi Nomor 0071/SK/RIT-KKR/2022 Tanggal 14 November 2022 tentang Aktivasi Program **bjb** TAD (Tenaga Alih Daya). Program ini tidak hanya mendukung penghematan biaya operasional, tetapi juga menjadi bagian dari gerakan tanpa kertas di bank **bjb**.
4. Divisi Penyelamatan dan Penyelesaian melakukan penghematan kertas dengan membuat laporan harian berformat .pdf yang nantinya disebar melalui grup WhatsApp internal. Selain itu, Divisi Penyelamatan dan Penyelesaian juga dalam tahap pembuatan situs web lelang untuk pemasaran agunan-agunan kredit bermasalah.
5. Divisi Kebijakan dan Prosedur mengembangkan aplikasi **bjb** Knowing Everything Particular Object (**bjb** KEPO), yang jika dioptimalkan oleh seluruh pegawai dapat secara signifikan mengurangi penggunaan kertas di bank **bjb**. Inisiatif ini sejalan dengan visi perusahaan untuk mendukung keberlanjutan melalui efisiensi dan digitalisasi proses kerja.

Selama periode pelaporan, Perseroan tidak menggunakan kertas daur ulang, material terbarukan lainnya, atau material input hasil daur ulang, serta tidak terdapat produk *reclaimed*. Seluruh material kertas yang digunakan diperoleh melalui pembelian dari pihak ketiga. Meski demikian, terjadi penurunan penggunaan kertas sebesar 80%, dari 5.647.920 lembar pada tahun 2023 menjadi 1.155.135 lembar pada tahun 2024. Penurunan ini disebabkan oleh pemanfaatan aplikasi oleh unit kerja, seperti *e-Proc* atau *Virtual Office* dalam melakukan korespondensi, sehingga mengurangi penggunaan kertas. Selain itu, efisiensi dalam pemenuhan kebutuhan kertas di setiap unit kerja turut berkontribusi terhadap pengurangan konsumsi kertas secara signifikan. Jumlah penggunaan kertas pada tahun 2024

3. Retail Credit Division utilizes digital applications in accordance with Division Decree Number 0071/SK/RIT-KKR/2022, dated November 14, 2022, concerning the activation of the **bjb** TAD (Tenaga Alih Daya) Program. This program not only supports operational cost savings but also aligns with the bank **bjb** paperless initiative.
4. Debt Recovery and Settlement Division reduces paper usage by distributing daily reports in .pdf format via internal WhatsApp groups. Additionally, the division is in the process of developing an auction website for marketing collateral from non-performing loans.
5. Policy and Procedure Division has developed the **bjb** Knowing Everything Particular Object (**bjb** KEPO) application, which, when fully optimized by all employees, can significantly reduce paper consumption across bank **bjb**. This initiative aligns with the Company's vision to support sustainability through efficiency and digitalization of work processes.

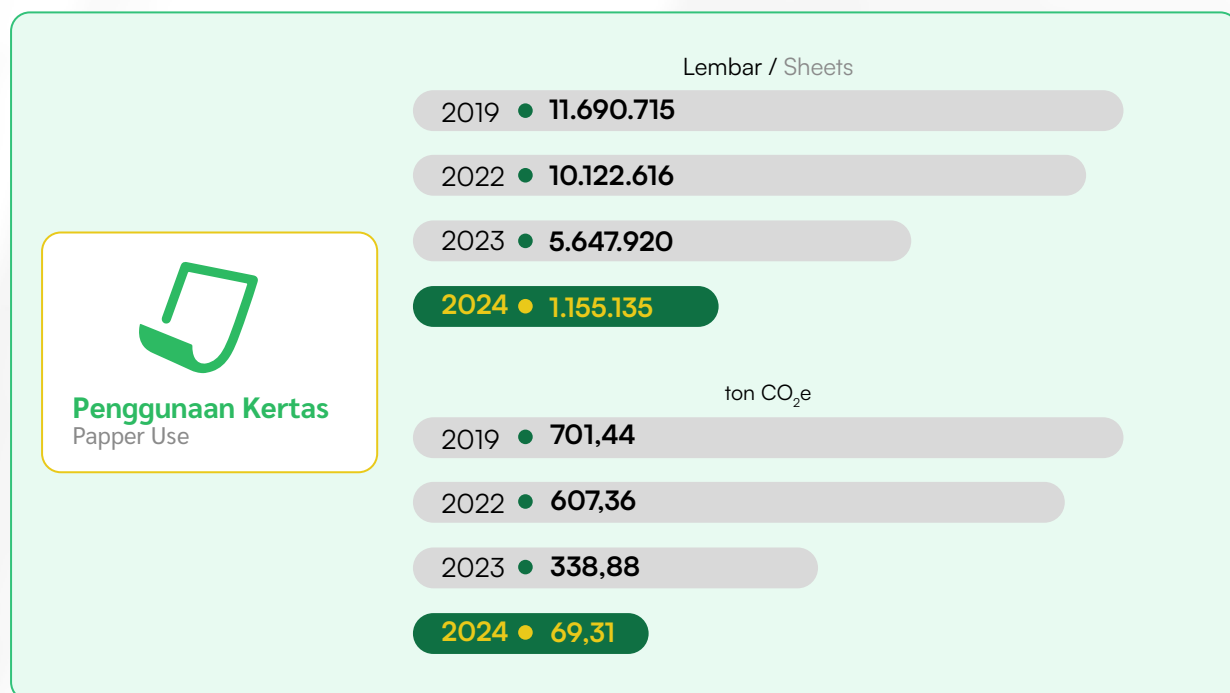
During the reporting period, the Company did not use recycled paper, other renewable materials, or recycled input materials, nor were there any reclaimed products. All paper materials used were procured from third-party suppliers. Despite this, paper consumption decreased by 80%, from 5,647,920 sheets in 2023 to 1,155,135 sheets in 2024. This decrease was attributed to the utilization of applications by work units, such as *e-Proc* and *Virtual Office*, for correspondence, thereby reducing paper consumption. Additionally, improved efficiency in meeting paper needs across work units also contributed significantly to the reduction in paper usage. The total paper consumption in 2024 was also lower than in 2019, which recorded 11,690,715 sheets and was set as the baseline year for calculations. The year

juga lebih rendah dibandingkan tahun 2019, yaitu 11.690.715 lembar, yang dijadikan tahun dasar perhitungan. Tahun 2019 dipilih sebagai *baseline* karena dianggap merepresentasikan kondisi bisnis normal Perseroan. [GRI 3-3] [GRI 301-1] [GRI 201-2] [GRI 301-3] [F.5] [F.13]

Meskipun Perseroan terus mengupayakan penerapan gerakan *paperless* dan digitalisasi, penggunaan kertas masih menjadi kebutuhan dalam mendukung kegiatan operasional. Informasi lebih detail mengenai penggunaan kertas, serta emisi yang dihasilkan dapat dilihat pada grafik yang disajikan dalam gambar berikut: [F.6] [F.11]

2019 was chosen as the baseline because it is considered to represent the Company's normal business conditions. [GRI 3-3] [GRI 301-1] [GRI 201-2] [GRI 301-3] [F.5] [F.13]

While the Company continues to promote paperless initiatives and digitalization, paper remain essential for supporting operational activities. More detailed information regarding paper usage, as well as the emissions generated, can be found in the following chart: [F.6] [F.11]

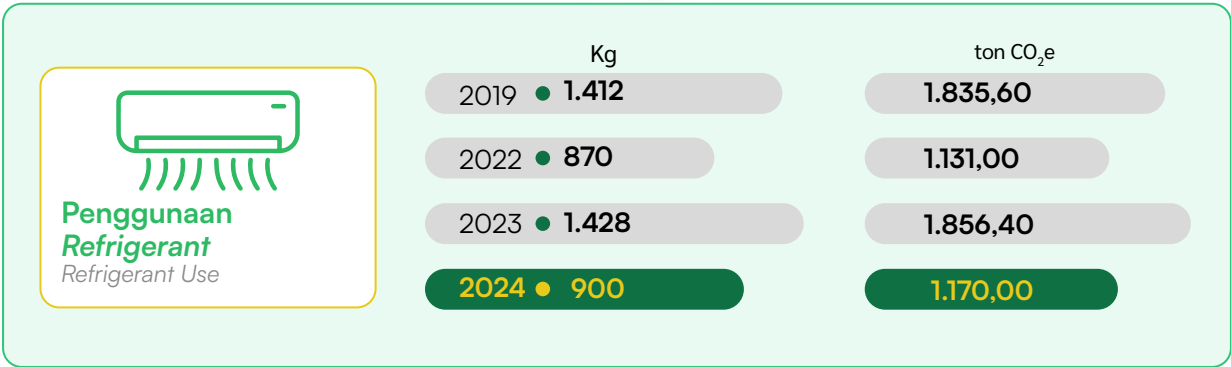






bank **bjb** tidak hanya mencatat penggunaan kertas tetapi juga menghitung penggunaan bahan habis pakai nonenergi lainnya, seperti *refrigerant* yang digunakan untuk menambah freon pada sistem pendingin udara (AC). Zat-zat yang dihitung, termasuk zat perusak ozon seperti CO, HFC 134, dan ODS. Pada tahun 2024, terjadi penurunan penggunaan *refrigerant* sebesar 37% dibandingkan tahun 2023, serta penurunan sebesar 36% dibandingkan tahun 2019 yang dijadikan tahun dasar. Penurunan ini disebabkan oleh kondisi sebelumnya di mana banyak unit *outdoor* AC yang rusak dan tidak layak pakai, sehingga memerlukan pengisian ulang freon untuk menjaga kelancaran distribusi udara bersih. Seiring berjalannya waktu, unit *outdoor* AC tersebut telah diganti, sehingga kebutuhan pengisian ulang freon dapat diminimalkan. Informasi lebih rinci, termasuk grafik penggunaan *refrigerant* dan emisi yang dihasilkan, dapat dilihat pada gambar berikut: [GRI 305-6] [B.2.c] [C.6] [F.6] [F.11] [F.13]

bank **bjb** not only records paper and printer ink consumption but also monitors the usage of non-energy consumables, such as refrigerants used for refilling air conditioning (AC) systems. The substances measured include ozone-depleting substances (ODS) such as CO, HFC-134, and other refrigerants. In 2024, refrigerant consumption decreased by 37% compared to 2023 and by 36% compared to 2019, which was selected as the baseline year. This decrease was due to a previous condition where many outdoor AC units were damaged and no longer functional, resulting in frequent freon refills to address disruptions in clean air distribution. Over time, these outdoor units were replaced, minimizing the need for freon refills. More detailed information, including graphs on refrigerant usage and the associated emissions, can be found in the following chart: [GRI 305-6] [B.2.c] [C.6] [F.6] [F.11] [F.13]



Perseroan mengelola emisi GRK dengan mengacu pada standar pelaporan GHG dan menggunakan pendekatan kendali operasional berdasarkan ISO 14064. Kalkulasi emisi dilakukan dengan metode perhitungan yang mengikuti panduan *Intergovernmental Panel on Climate Change Guidelines* (IPCC) tahun 2006, yang telah diperbarui pada tahun 2019. Faktor emisi yang digunakan sesuai dengan kesepakatan IPCC. [GRI 301-1] [GRI 301-2] [GRI 305-3] [GRI 305-6]

The Company manages greenhouse gas (GHG) emissions by adhering to GHG reporting standards and applying an operational control approach based on ISO 14064. Emission calculations are conducted using a methodology that follows the 2006 Intergovernmental Panel on Climate Change (IPCC) Guidelines, which were updated in 2019. The emission factors used are in accordance with IPCC agreements. [GRI 301-1] [GRI 301-2] [GRI 305-3] [GRI 305-6]

## Konsumsi Air

### Water Consumption

[F.8]

bank **bjb** memahami pentingnya pengelolaan air yang bertanggung jawab, mengingat air adalah sumber daya terbatas yang dimiliki bersama dan memiliki peran vital dalam kehidupan. Meskipun konsumsi air dalam aktivitas perbankan relatif kecil, bank **bjb** tetap berkomitmen untuk menggunakan air secara efisien dan mencegah pemborosan. Sebagai wujud kepedulian terhadap pengelolaan air, bank **bjb** aktif mengupayakan penghematan penggunaan air bersih di seluruh kantor operasionalnya, antara lain dengan memperoleh izin pengeboran sumur air tanah dan memanfaatkan teknologi sensor keran otomatis. Di samping itu, bank **bjb** tidak menggunakan air permukaan. [F.8]

Dalam menunjang kegiatan operasional, Perseroan memanfaatkan air untuk berbagai kebutuhan, seperti kebersihan pegawai, sanitasi, dan wudhu. Air yang telah digunakan kemudian dialirkan melalui sistem pembuangan yang telah tersedia, sesuai dengan prosedur pengelolaan air limbah yang berlaku. Hingga akhir periode pelaporan, Perseroan belum menghitung jumlah air yang didaur ulang. [B.2.a] [B.2.c] [F.1] [F.8] [F.14]

bank **bjb** recognizes the importance of responsible water management, acknowledging that water is a shared and limited resource with a vital role in life. Although water consumption in banking activities is relatively low, bank **bjb** remains committed to using water efficiently and preventing waste. As part of its commitment to water management, bank **bjb** actively implements clean water conservation measures across its operational offices, including obtaining permits for groundwater well drilling and utilizing automatic faucet sensor technology. Additionally, bank **bjb** does not use surface water. [F.8]

To support its operations, the Company utilizes water for various purposes, including employee hygiene, sanitation, and wudhu. Used water is discharged through the existing drainage system, following applicable wastewater management procedures. As of the end of the reporting period, the Company has not yet calculated the amount of recycled water. [B.2.a] [B.2.c] [F.1] [F.8] [F.14]



Total Konsumsi Air | Total Water Consumption m<sup>3</sup>

2022 ● 17.410

2023 ● 17.387

2024 ● 25.839

Berdasarkan tabel di atas, total pemakaian air untuk kegiatan operasional Perseroan mengalami kenaikan sebesar 49%, yaitu dari 17.387 m<sup>3</sup> pada tahun 2023 menjadi 25.839 m<sup>3</sup> pada tahun 2024. Peningkatan ini disebabkan oleh adanya unit kerja baru yang dimasukkan ke dalam perhitungan tahun 2024. [F.1]

Based on the table above, the Company's total operational water consumption increased by 49%, from 17,387 m<sup>3</sup> in 2023 to 25,839 m<sup>3</sup> in 2024. This increase is due to the inclusion of a new work unit in the 2024 calculation. [F.1]



# Penggunaan Energi Langsung

Direct Energy Consumption

[GRI 305-1] [F.6] [F.7]

Penggunaan energi memiliki keterkaitan langsung dengan emisi yang berdampak pada perubahan iklim. Oleh karena itu, bank **bjb** berkomitmen untuk terus mengurangi konsumsi energi dalam kegiatan operasionalnya. Upaya ini tidak hanya mendukung keberlanjutan lingkungan, tetapi juga selaras dengan efisiensi biaya operasional. Semakin efisien penggunaan energi, semakin rendah biaya yang dikeluarkan. Dalam operasionalnya, bank **bjb** memanfaatkan energi listrik untuk perkantoran dan bahan bakar minyak untuk kendaraan operasional. Meskipun penggunaannya terbatas pada kebutuhan kantor dan transportasi, Perseroan tetap menyadari bahwa konsumsi energi tersebut berkontribusi terhadap pemanasan global. [GRI 3-3]

Kami berkomitmen untuk melakukan penghematan konsumsi energi dengan melibatkan seluruh pegawai dan terus meningkatkan kesadaran tentang pentingnya penghematan energi dalam semua kegiatan operasional. Beberapa langkah yang diterapkan untuk mengurangi penggunaan listrik, antara lain mematikan lampu dan AC saat ruangan ditinggalkan, pemasangan sensor lampu di toilet, penggantian lampu konvensional dengan lampu LED hemat energi, pemasangan AC berteknologi inverter di beberapa lokasi kantor, penerapan solar panel pada penerangan jalan di area kantor pusat dan cabang tertentu, dan memanfaatkan fasilitas *electric vehicle* (EV) *charging* untuk kendaraan listrik. Selain itu, bank **bjb** juga menerapkan penghematan bahan bakar melalui program *carpooling*. Pegawai dengan tujuan atau lokasi yang sama dapat melakukan perjalanan menggunakan kendaraan kantor bersama-sama sehingga dapat mengurangi biaya perjalanan dinas. [GRI 3-3] [F1] [F.7] [F.12] [FS7]

Energy consumption is directly linked to emissions that contribute to climate change. Therefore, bank **bjb** is committed to continuously reducing energy consumption in its operations. This initiative not only supports environmental sustainability but also aligns with operational cost efficiency, as more efficient energy use leads to lower expenses. In its operations, bank **bjb** utilizes electricity for office activities and fuel for operational vehicles. Although energy consumption is limited to office and transportation needs, the Company acknowledges its contribution to global warming. [GRI 3-3]

We are committed to energy conservation by engaging all employees and continuously raising awareness of the importance of energy efficiency in all operational activities. Several measures have been implemented to reduce electricity consumption, including turning off lights and air conditioning when rooms are unoccupied, installing motion-sensor lighting in restrooms, replacing conventional lights with energy-efficient LED bulbs, installing inverter technology air conditioning units in select office locations, implementing solar panels for street lighting at the head office and selected branches, and utilizing electric vehicle (EV) charging facilities. Additionally, bank **bjb** also promotes fuel savings through a carpooling program. Employees traveling to the same destination or location can share office vehicles, thereby reducing business travel costs. [GRI 3-3] [F1] [F.7] [F.12] [FS7]

bank **bjb** memanfaatkan energi fosil dalam operasionalnya, seperti bahan bakar minyak (BBM) untuk transportasi dan diesel untuk kebutuhan genset. Penggunaan bahan bakar untuk transportasi terbagi menjadi dua kategori, yaitu untuk kegiatan *carpooling* dan *non-carpooling*. Sementara itu, genset hanya digunakan dalam kondisi darurat ketika terjadi kerusakan pada jaringan listrik nasional dan bank **bjb** tidak menjual listrik yang dihasilkan dari genset kepada pihak lain. Saat ini, Perseroan tidak menggunakan bahan bakar dari sumber energi terbarukan dan data penggunaan bahan bakar diperoleh dari laporan keuangan perusahaan. bank **bjb** juga tidak menggunakan pemanas dan uap, tidak menjual listrik, pemanasan, pendinginan, serta belum melakukan perhitungan terhadap konsumsi energi yang berasal dari luar organisasi. [GRI 302-1] [GRI 302-2] [F1] [F.12]

bank **bjb** utilizes fossil energy in its operations, such as fuel (BBM) for transportation and diesel for generator needs. Fuel consumption for transportation is categorized into two types: *carpooling* and *non-carpooling* activities. Meanwhile, generators are only used in emergency situations when there is a failure in the national electricity grid, and bank **bjb** does not sell the electricity generated from its generators to other parties. Currently, the Company does not use fuel from renewable energy sources, and fuel consumption data is obtained from the Company's financial reports. bank **bjb** also does not use heating and steam, does not sell electricity, heating, or cooling, and has not yet conducted calculations on energy consumption from outside the organization. [GRI 302-1] [GRI 302-2] [F1] [F.12]



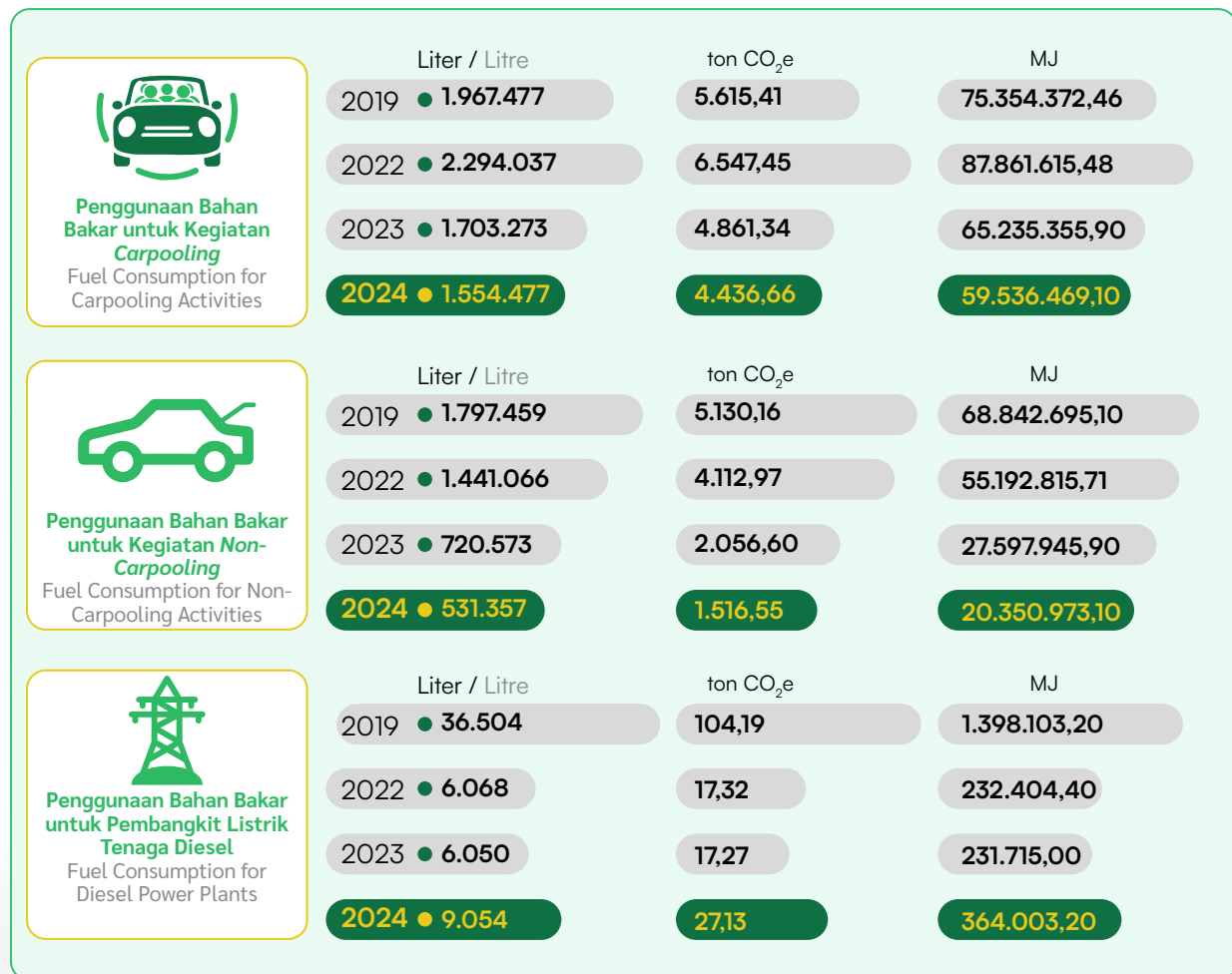




Selama tahun 2024, total penggunaan bahan bakar untuk kegiatan *non-carpooling* mengalami penurunan sebesar 70% dibandingkan tahun dasar 2019, dan penurunan sebesar 26% jika dibandingkan dengan tahun 2023. Sementara itu, penggunaan bahan bakar untuk kegiatan *carpooling* tercatat mengalami penurunan sebesar 21% dibandingkan tahun 2019, yang mencerminkan efektivitas pelaksanaan kegiatan *carpooling*. Secara keseluruhan, konsumsi bahan bakar untuk kendaraan mengalami penurunan sebesar 45% dibandingkan tahun dasar. Selain itu, penggunaan bahan bakar untuk keperluan genset turun, yakni sebesar 74% dibandingkan tahun 2019 dan memiliki kenaikan sebesar 57% dibandingkan tahun sebelumnya. Penurunan ini disebabkan oleh kondisi pada tahun 2019 di mana genset masih menggunakan unit lama yang sering bermasalah, sehingga pengecekan rutin dilakukan dengan menyalakan genset secara berkala. Pada tahun 2022, dilakukan penggantian unit genset beserta pengurasan tangki bahan bakar lama untuk menjaga kualitas genset baru. Selanjutnya, pada tahun 2024, dilakukan pemeliharaan rutin berupa servis berkala dan pemanasan genset setiap minggu untuk seluruh unit genset di area kantor pusat dan rumah dinas. Data mengenai penggunaan bahan bakar dan perhitungan emisi untuk kendaraan serta genset disajikan dalam grafik berikut: [GRI 3-3] [GRI 302-4] [GRI 302-5] [GRI 305-1] [F1] [F.6] [F.7] [F.11] [F.12]

Throughout 2024, total fuel consumption for non-carpooling activities decreased by 70% compared to the 2019 baseline year and by 26% compared to 2023. Meanwhile, fuel consumption for carpooling activities declined by 21% compared to 2019, reflecting the effectiveness of the carpooling initiative. Overall, fuel consumption for vehicles decreased by 45% compared to the baseline year. Additionally, fuel consumption for generator sets decreased by 74% compared to 2019 but increased by 57% compared to the previous year. This decrease was due to the condition in 2019 when the generator sets were still using old units that frequently encountered issues, requiring regular checks by periodically turning on the generator sets. In 2022, the generator units were replaced, and the old fuel tanks were drained to maintain the quality of the new generator sets. Furthermore, in 2024, routine maintenance was carried out, including regular servicing and weekly warming-up of generator sets for all units in the head office and staff housing areas. Data on fuel consumption and emission calculations for vehicles and generators is presented in the following chart: [GRI 3-3] [GRI 302-4] [GRI 302-5] [GRI 305-1] [F1] [F.6] [F.7] [F.11] [F.12]





Pengelolaan emisi GRK yang dilakukan sesuai standar pelaporan GHG, dengan penghitungan secara umum berbasis pendekatan kendali operasional dari ISO 14064. Kalkulasi emisi dihitung menggunakan metodologi perhitungan *Intergovernmental Panel on Climate Change Guidelines* (IPCC) tahun 2006 yang telah diperbarui pada tahun 2019. Faktor emisi kelistrikan menggunakan faktor emisi yang diterbitkan oleh Direktorat Jenderal Kelistrikan Kementerian Energi dan Sumber Daya Mineral (DJK-ESDM) pada tahun 2020, sementara faktor emisi BBM menggunakan faktor emisi yang diterbitkan oleh Lembaga Minyak dan Gas Bumi (Lemigas) ESDM pada tahun 2021. [GRI 302-4] [GRI 302-5] [305-1]

GHG emissions management is carried out in accordance with GHG reporting standards, with calculations generally based on the operational control approach from ISO 14064. Emission calculations follow the methodology outlined in the 2006 Intergovernmental Panel on Climate Change (IPCC) Guidelines, which were updated in 2019. The electricity emission factor is based on the factor published by the Directorate General of Electricity, Ministry of Energy and Mineral Resources (DJK-ESDM) in 2020, while the fuel emission factor follows the factor issued by the Research and Development Center for Oil and Gas Technology (Lemigas), Ministry of Energy and Mineral Resources (ESDM) in 2021. [GRI 302-4] [GRI 302-5] [305-1]



Untuk intensitas pemakaian energi langsung disampaikan dalam satuan per pegawai sebagai berikut: [GRI 302-3] [F.6] [F.11]

The intensity of direct energy consumption per employee is presented in the following units: [GRI 302-3] [F.6] [F.11]

| Denominator                                            | Intensitas 2024<br>Intensity                                                     | Intensitas 2023<br>Intensity                                                     | Intensitas 2022<br>Intensity                                                     |
|--------------------------------------------------------|----------------------------------------------------------------------------------|----------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
| Pegawai bank <b>bjb</b><br>bank <b>bjb</b> 's employee | 11.354,19 MJ/pegawai bank <b>bjb</b><br>11,354.19 MJ/bank <b>bjb</b> 's employee | 12.748,63 MJ/pegawai bank <b>bjb</b><br>12,748.63 MJ/bank <b>bjb</b> 's employee | 19.331,74 MJ/pegawai bank <b>bjb</b><br>19,331.74 MJ/bank <b>bjb</b> 's employee |

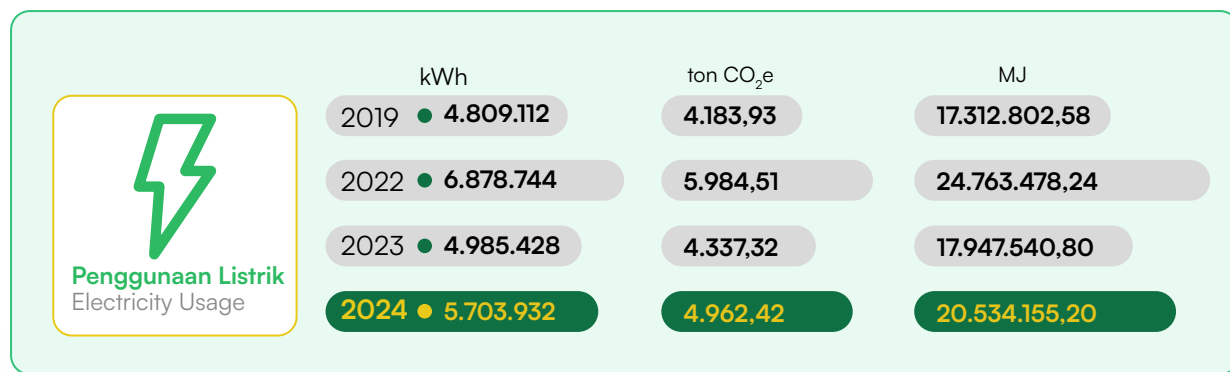
## Penggunaan Energi Tidak Langsung

### Indirect Energy Use

[GRI 305-2] [F.6] [F.7]

bank **bjb** memanfaatkan listrik sebagai sumber energi tidak langsung, yang seluruhnya diperoleh dari pihak ketiga, yakni PLN. Informasi mengenai konsumsi listrik dihimpun melalui laporan keuangan Perseroan dan tagihan listrik yang diterbitkan dari PLN. Selama periode pelaporan, penggunaan listrik bank **bjb** mengalami kenaikan sebesar 14,4%, yakni dari 4.985.428 kWh pada tahun 2023 menjadi 5.703.932 kWh pada tahun 2024. Seluruh data terkait energi dan emisi bank **bjb** dikumpulkan, direkapitulasi, dan dipantau secara berkala oleh Divisi Umum. Perseroan belum melakukan perhitungan konsumsi listrik di luar organisasi. Jumlah penggunaan listrik dan emisi yang dihasilkan dapat dilihat pada grafik sebagai berikut: [GRI 302-1] [GRI 302-2] [F.6] [F.11]

bank **bjb** utilizes electricity as its indirect energy source, which is entirely supplied by a third party, PLN. Information on electricity consumption is gathered through the Company's financial reports and electricity bills issued by PLN. During the reporting period, bank **bjb**'s electricity consumption increased by 14.4%, rising from 4,985,428 kWh in 2023 to 5,703,932 kWh in 2024. All energy and emissions-related data for bank **bjb** is collected, consolidated, and monitored regularly by the General Affairs Division. The Company has not yet calculated electricity consumption outside its organization. The total electricity usage and resulting emissions can be viewed in the following chart: [GRI 302-1] [GRI 302-2] [F.6] [F.11]



Penghitungan penggunaan listrik dilakukan berdasarkan metode perhitungan IPCC tahun 2006 yang diperbarui pada tahun 2019. Faktor emisi yang digunakan mengacu pada data dari Direktorat Jenderal Kelistrikan Kementerian Energi dan Sumber Daya Mineral (DJK-ESDM) tahun 2018. Faktor emisi kelistrikan ini merupakan data terbaru yang dikeluarkan oleh ESDM sejak tahun 2011, yang mencakup 117 nilai faktor emisi dengan pendekatan *ex-post* dan *ex-ante*. Dalam hal ini, konsultan memilih untuk menggunakan faktor emisi kelistrikan untuk grid atau jaringan kelistrikan Jawa-Madura-Bali (Jamali), mengingat sebagian besar lokasi perkantoran bank **bjb** terletak di wilayah tersebut. [GRI 302-1] [GRI 302-2] [GRI 302-4] [GRI 305-1] [GRI 305-2] [F.6]

Jumlah intensitas pemakaian energi tidak langsung disampaikan dalam satuan per pegawai sebagai berikut: [GRI 302-3] [F.6] [F.11]

The calculation of electricity consumption is based on the 2006 IPCC calculation method, which was updated in 2019. The emission factor used refers to data from the Directorate General of Electricity, Ministry of Energy and Mineral Resources (DJK-ESDM) 2018. This electricity emission factor is the latest data released by ESDM since 2011, covering 117 emission factor values using both *ex-post* and *ex-ante* approaches. In this context, the consultant opted to use the electricity emission factor for the Java-Madura-Bali (Jamali) grid, considering that the majority of bank **bjb**'s office locations are located in this region. [GRI 302-1] [GRI 302-2] [GRI 302-4] [GRI 305-1] [GRI 305-2] [F.6]

The intensity of indirect energy consumption is presented in units per employee and as follows: [GRI 302-3] [F.6] [F.11]

| Denominator                                            | Intensitas 2024<br>Intensity                                                | Intensitas 2023<br>Intensity                                                 | Intensitas 2022<br>Intensity                                                   |
|--------------------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| Pegawai bank <b>bjb</b><br>bank <b>bjb</b> 's employee | 2.905,23 MJ/pegawai bank <b>bjb</b><br>2,905.23/bank <b>bjb</b> 's employee | 2.458,57 MJ/pegawai bank <b>bjb</b><br>2.458,57 /bank <b>bjb</b> 's employee | 3.341,00 MJ/pegawai bank <b>bjb</b><br>3,341.00 MJ/bank <b>bjb</b> 's employee |



## Pengelolaan Limbah

### Waste Management

[GRI 306-3]

bank **bjb** menunjukkan komitmennya terhadap pengelolaan limbah melalui kerja sama yang efektif dengan pihak ketiga. Dalam praktiknya, bank **bjb** telah menerapkan sistem pemilahan sampah di area operasional dengan fokus pada pengelolaan limbah secara bertanggung jawab. Setelah melalui proses pemilahan, sampah kemudian disalurkan ke tempat pembuangan akhir (TPA). Selain itu, bank **bjb** telah menerapkan sistem pengolahan air limbah (*Sewage Treatment Plant Biotechnology* - STP Biotech) yang mampu mengolah air limbah domestik menjadi air ramah lingkungan, sehingga dapat digunakan kembali atau layak untuk dibuang ke saluran kota tanpa membahayakan lingkungan. [GRI 3-3] [F.13] [F.14] [F.15]

bank **bjb** demonstrates its commitment to waste management through effective collaboration with third parties. In practice, bank **bjb** has implemented a waste segregation system across its operational areas, focusing on responsible waste management. After segregation, waste is then delivered to final disposal sites (TPA). Additionally, bank **bjb** has adopted a Sewage Treatment Plant Biotechnology (STP Biotech) system, which processes domestic wastewater into environmentally friendly water, making it suitable for reuse or safe discharge into urban drainage systems without harming the environment. [GRI 3-3] [F.13] [F.14] [F.15]

## Penanaman Pohon

### Tree Planting

[GRI 305-5] [B.2.b] [F.9] [F.12]

Perseroan terus menunjukkan komitmennya dalam upaya mengurangi emisi dari kegiatan operasional. Salah satu langkah yang telah ditempuh adalah melalui program penanaman pohon, yang terbukti menjadi inisiatif efektif dalam menekan emisi yang berpotensi memengaruhi perubahan iklim dan pemanasan global. Program ini merupakan bagian dari kegiatan CSR yang telah dilaksanakan oleh bank **bjb** sejak tahun 2019 dan telah berkontribusi langsung dalam menurunkan emisi dari aktivitas operasional perusahaan. [GRI 3-3]

Adapun penyaluran dana CSR dalam program penanaman pohon yang telah dilakukan sejak tahun 2019—2024 adalah sebagai berikut: [B.2.d] [F.4]

The Company consistently demonstrates its commitment to reducing emissions from operational activities. One of the steps taken is through a tree planting program, which has proven to be an effective initiative in reducing emissions that could impact climate change and global warming. This program is part of the CSR activities implemented by bank **bjb** since 2019 and has directly contributed to reducing emissions from the company's operational activities. [GRI 3-3]

The allocation of CSR funds for the tree planting program implemented from 2019 to 2024 is as follows: [B.2.d] [F.4]

| Tahun<br>Year | Kegiatan<br>Activity                                                                                                                                                                        | Luaran<br>Output                                                                                                                                 |
|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| 2019          | Pembuatan Kebun Bibit <b>bjb</b> di Kabupaten Bandung<br>Bjb Seed Garden creation in Bandung Regency                                                                                        | Produksi 15.000 bibit yang telah tertanam di lokasi konservasi seluas 200 ha<br>Production of 15,000 seeds planted in a 200 ha conservation area |
|               | Pembuatan AgriPark Hortikultura untuk kepentingan pembelajaran<br>Creation of AgriPark Horticulture for learning purposes                                                                   | Pembuatan sentra AgriPark Hortikultura<br>Creation of AgriPark Horticulture centers                                                              |
|               | Penghijauan/penanaman Pohon di Kabupaten Cianjur<br>Reforestation/tree planting in Cianjur Regency                                                                                          | 1.000 pohon<br>1,000 trees                                                                                                                       |
| 2020          | Penanaman pohon di bantaran Sungai Citarum<br>Trees planting along the Citarum River bank                                                                                                   | 5.000 pohon<br>5,000 trees                                                                                                                       |
|               | Penanaman mangrove dan pembuatan jembatan di Kabupaten Cirebon<br>Mangrove planting and bridge construction in Cirebon Regency                                                              | 10.000 mangrove<br>10,000 mangroves                                                                                                              |
|               | Penanaman pohon di kawasan Cikanyere, Kabupaten Cianjur<br>Trees planting in the Cikanyere area, Cianjur Regency                                                                            | 5.400 pohon<br>5,400 trees                                                                                                                       |
|               | Penanaman pohon di kawasan Ciletuh, Kabupaten Sukabumi<br>Trees planting in the Ciletuh area, Sukabumi Regency                                                                              | 664 pohon<br>664 trees                                                                                                                           |
|               | Penanaman pohon di Taman Buru Masigit Kareumbi (TMBK)<br>Trees planting in Buru Masigit Kareumbi Park(TMBK)                                                                                 | 1.000 pohon<br>1,000 trees                                                                                                                       |
|               | Penanaman pohon di Kabupaten Kuningan<br>Trees planting in Kuningan Regency                                                                                                                 | 7.500 pohon<br>7,500 trees                                                                                                                       |
| 2021          | Penanaman pohon di Kabupaten Cirebon<br>Trees planting in Cirebon Regency                                                                                                                   | 10.000 pohon<br>10,000 trees                                                                                                                     |
|               | Penanaman pohon di Ciletuh, Sukabumi<br>Trees planting in the Ciletuh area, Sukabumi Regency                                                                                                | 664 pohon<br>664 trees                                                                                                                           |
|               | Penanaman pohon di Cikanyere, Cianjur<br>Trees planting in the Cikanyere area, Cianjur Regency                                                                                              | 5.400 pohon<br>5,400 trees                                                                                                                       |
|               | Bantuan penataan Hutan Manglayang Timur dengan konsep Agrowisata Kopi Java Prianger<br>Assistance in organizing the East Manglayang Forest with the Java Prianger Agrowisata Coffee Concept | 664 pohon<br>664 trees                                                                                                                           |
|               | Pembangunan jembatan dan gazebo - penanaman mangrove<br>Bridge and gazebo construction - mangrove planting                                                                                  | 2.000 bibit mangrove<br>2,000 mangrove seeds                                                                                                     |
|               | Revegetasi Hutan Kareumbi<br>Revegetation for Kareumbi forest                                                                                                                               | 1.000 pohon<br>1,000 trees                                                                                                                       |

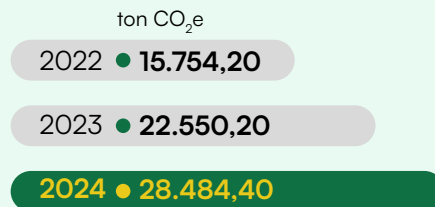




| Tahun<br>Year | Kegiatan<br>Activity                                                                                                | Luaran<br>Output                    |
|---------------|---------------------------------------------------------------------------------------------------------------------|-------------------------------------|
| 2022          | Penanaman mangrove<br>Mangroves planting                                                                            | 46.000 mangrove<br>46,000 mangroves |
|               | Revegetasi Taman Buru Masigit Kareumbi (TMBK)<br>Revegetation of Buru Masigit Kareumbi Park (TMBK)                  | 10.000 pohon<br>10,000 trees        |
|               | Penanaman Pohon Jati Emas dalam kegiatan Batam Green<br>Planting Golden Teak Trees in the Batam Green Activity      | 3.000 pohon<br>3,000 trees          |
|               | Penanaman pohon<br>Trees planting                                                                                   | 5.000 pohon<br>5,000 trees          |
|               | Program <b>bjb</b> Greenschool<br><b>bjb</b> Greenschool Program                                                    | 500 pohon<br>500 trees              |
| 2023          | Penanaman Mangrove di Kabupaten Bekasi<br>Mangrove Planting in Bekasi Regency                                       | 33.000 mangrove<br>33,000 mangroves |
|               | Penanaman Tanaman Keras di Kota Cimahi<br>Planting Perennial Plants in Cimahi City                                  | 1.000 pohon<br>1,000 trees          |
|               | Penanaman 13.000 Vegetasi Pohon di Kabupaten Pangandaran<br>Planting 13,000 Vegetation Trees in Pangandaran Regency | 13.000 pohon<br>13,000 trees        |
|               | Penanaman Pohon di Kabupaten Sumedang<br>Tree Planting in Sumedang Regency                                          | 5.000 pohon<br>5,000 trees          |
|               | Penanaman Pohon di Bandung Raya<br>Tree Planting in Greater Bandung                                                 | 5.000 pohon<br>5,000 trees          |
| 2024          | Penanaman Mangrove di Kabupaten Tangerang<br>Mangrove Planting in Tangerang Regency                                 | 10.000 pohon<br>10,000 trees        |
|               | Bantuan Bibit Mangrove di Kabupaten Pangandaran<br>Mangrove Seedling Assistance in Pangandaran Regency              | 1.600 pohon<br>1,600 trees          |
|               | Revegetasi Hutan Dataran Tinggi Jawa Barat<br>Highland Forest Revegetation in West Java                             | 1.000 pohon<br>1,000 trees          |
|               | Penanaman Mangrove di Kabupaten Bekasi<br>Mangrove Planting in Bekasi Regency                                       | 10.000 pohon<br>10,000 trees        |
|               | Penanaman Mangrove di Kabupaten Cirebon<br>Mangrove Planting in Cirebon Regency                                     | 10.000 pohon<br>10,000 trees        |

Selama periode pelaporan, bank **bjb** berhasil mengurangi emisi dari penanaman pohon sebesar 43.704,60 ton CO<sub>2</sub>e. Hal ini menunjukkan komitmen Perseroan dalam mengambil langkah-langkah positif terhadap dampak lingkungan. [GRI 305-5] [B.2.b] [B.2.d] [F.11]

During the reporting period, bank **bjb** successfully reduced emissions by 43,704.60 tons of CO<sub>2</sub>e through tree planting initiatives. This achievement reflects the Company's commitment to taking positive actions toward environmental impact mitigation. [GRI 305-5] [B.2.b] [B.2.d] [F.11]



Data di atas dihitung menggunakan metode perhitungan dari *Verified Carbon Standard (VCS) on Reduction in Emissions from Deforestation and forest Degradation Plus (REDD+)*, dengan menggunakan faktor konversi dari Laporan CIFOR. [GRI 305-5]

The data above was calculated using the *Verified Carbon Standard (VCS) methodology on Reduction in Emissions from Deforestation and Forest Degradation Plus (REDD+)*, utilizing conversion factors from the CIFOR Report. [GRI 305-5]





# Komitmen bank bjb Menuju *Net Zero Emission*

bank bjb's Commitment Towards Net Zero Emission

bank **bjb** berkomitmen penuh untuk mencapai *net zero emission* (NZE) sebagai bagian dari upaya mendukung keberlanjutan global dan menghadapi tantangan perubahan iklim yang semakin mendesak. Komitmen ini diwujudkan melalui partisipasi aktif dalam berbagai inisiatif strategis, termasuk menghadiri penandatanganan Dukungan Net Zero Emission Indonesia dalam acara *Indonesia Banking Road to Net Zero* yang diselenggarakan oleh Otoritas Jasa Keuangan (OJK). Acara ini menjadi momentum penting dalam memperkuat sinergi antara pemerintah dan sektor perbankan untuk mencapai target NZE.

Sebagai catatan, bank **bjb** merupakan satu-satunya Bank Pembangunan Daerah (BPD) yang diundang dalam forum tersebut, bersama enam bank lainnya yang mewakili industri perbankan nasional. Pemilihan ini merupakan pengakuan terhadap komitmen bank **bjb** yang dinilai OJK sebagai institusi keuangan dengan dedikasi nyata dalam mendukung pencapaian NZE. Penilaian ini didasarkan pada keberhasilan bank **bjb** dalam memenuhi indikator maturitas berkelanjutan yang ditetapkan oleh OJK, termasuk pelaksanaan strategi lingkungan, sosial, dan tata kelola.

Dalam mendukung NZE, bank **bjb** berperan aktif dalam implementasi *Climate Risk Management and Scenario Analysis* (CMRS) yang merupakan sebuah langkah strategis untuk mengidentifikasi, mengukur, dan mengelola risiko iklim. bank **bjb** telah berkomitmen untuk mencapai pengurangan emisi gas GRK. Pada tahun 2023, bank **bjb** memiliki target pengurangan emisi GRK sebesar 6.443 ton CO<sub>2</sub>e. Target pengurangan emisi pada 2030 masih dalam pengembangan dan akan sejalan dengan target jangka panjang Indonesia menuju NZE pada tahun 2060.

bank **bjb** is fully committed to achieving Net Zero Emissions (NZE) as part of its efforts to support global sustainability and address the urgent challenges of climate change. This commitment is demonstrated through active participation in various strategic initiatives, including attending the signing of Indonesia's Net Zero Emission Support during the *Indonesia Banking Road to Net Zero* event organized by the Financial Services Authority (OJK). This event served as a crucial moment to strengthen synergy between the government and the banking sector in achieving NZE targets.

Notably, bank **bjb** was the only Regional Development Bank (BPD) invited to this forum, alongside six other banks representing the national banking industry. This selection serves as recognition of bank **bjb**'s commitment, as OJK acknowledges it as a financial institution with a strong dedication to supporting NZE goals. This assessment is based on bank **bjb**'s success in meeting sustainability maturity indicators set by OJK, including the implementation of environmental, social, and governance strategies.

In its commitment to NZE, bank **bjb** plays an active role in implementing *Climate Risk Management and Scenario Analysis* (CRMS)—a strategic approach to identifying, measuring, and managing climate risks. bank **bjb** is committed to achieving a reduction in greenhouse gas (GHG) emissions. In 2023, bank **bjb** set a target to reduce GHG emissions by 6,443 tons of CO<sub>2</sub>e. The emission reduction target for 2030 is still under development and will align with Indonesia's long-term target to achieve NZE by 2060.

Selain itu, bank **bjb** aktif dalam mendukung upaya nasional melalui partisipasinya di Bursa Karbon Indonesia, sebuah inisiatif penting untuk pengelolaan emisi karbon di tingkat domestik. Sebagai bukti komitmennya, bank **bjb** menjadi bank pembangunan daerah (BPD) pertama yang melakukan pembelian *carbon credit*. Langkah ini dilakukan untuk mengimbangi emisi karbon yang dihasilkan dari kegiatan operasional, serta menunjukkan keseriusan bank **bjb** dalam mendukung ekonomi rendah karbon.

Komitmen ini tidak hanya menunjukkan fokus bank **bjb** terhadap keberlanjutan lingkungan, tetapi juga mencerminkan visi perusahaan untuk menjadi institusi keuangan yang bertanggung jawab secara sosial. bank **bjb** terus mengintegrasikan prinsip keberlanjutan ke dalam operasional bisnisnya, mulai dari pembiayaan hijau hingga inovasi produk keuangan yang mendukung ekonomi rendah karbon. Langkah-langkah ini mempertegas posisi bank **bjb** sebagai salah satu pelopor dalam mendukung transformasi industri perbankan menuju masa depan yang lebih berkelanjutan.

In addition, bank **bjb** actively supports national efforts through its participation in the Indonesia Carbon Exchange, a crucial initiative for domestic carbon emission management. As a testament to its commitment, bank **bjb** became the first regional development bank (BPD) to purchase carbon credits. This initiative aims to offset carbon emissions from its operational activities and underscores bank **bjb**'s dedication to supporting a low-carbon economy.

This commitment not only highlights bank **bjb**'s focus on environmental sustainability but also reflects its vision of being a socially responsible financial institution. The bank continues to integrate sustainability principles into its business operations, from green financing to innovative financial products that support the transition to a low-carbon economy. These initiatives reaffirm bank **bjb**'s position as a pioneer in driving the banking industry's transformation toward a more sustainable future.







## Emisi Gas Rumah Kaca

### Greenhouse Gas Emissions

[GRI 305] [B.2] [F.6] [F.11]

Penjejak gas rumah kaca (GRK) untuk menghitung pelepasan emisi dari berbagai sumber gas dengan potensi pemanasan global atau *global warming potential* (GWP) seperti CO<sub>2</sub>, N<sub>2</sub>O, CH<sub>4</sub>, CFC, dan lainnya dilakukan melalui inventarisasi tahun 2024. Data ini kemudian direkapitulasi dari laporan keuangan tahun 2024 dan disajikan dalam bentuk satuan ton CO<sub>2</sub> ekuivalen atau CO<sub>2</sub>e. Beberapa faktor seperti SO<sub>x</sub>, polutan organik persisten (POP), senyawa organik yang mudah menguap (VOC), polutan udara berbahaya (HAP), dan materi partikulat (PM) tidak dihitung karena dinilai tidak relevan dengan aktivitas Perseroan. [GRI 305-7]

Data yang digunakan pada perhitungan emisi Cakupan 1 berasal dari pemakaian bahan bakar untuk transportasi dan genset. Selain itu, untuk perhitungan emisi Cakupan 2, data dikumpulkan dari penggunaan listrik PLN. Perhitungan emisi Cakupan 3—khususnya dalam kategori pembelian barang—terdiri dari penggantian freon AC dan penggunaan kertas. Komponen lainnya dari emisi Cakupan 3 melibatkan perjalanan dinas udara, data penanaman pohon, dan konservasi lingkungan yang direkapitulasi oleh bank **bjb**. Perhitungan emisi dari kegiatan penanaman pohon didasarkan pada serapan rata-rata pohon dengan usia 1—5 tahun per hektar di tanah kering. Sampai akhir periode pelaporan, belum ada data energi yang berasal dari sumber energi terbarukan. Di sisi lain, emisi biogenik tidak dihitung karena tidak relevan dengan kegiatan perusahaan.

Perhitungan emisi tersebut menggunakan metodologi berdasarkan pedoman IPCC tahun 2006 yang telah diperbarui pada tahun 2019. Faktor emisi yang digunakan bervariasi untuk setiap jenis kegiatan, seperti yang telah dijelaskan sebelumnya pada masing-masing perhitungan. Secara keseluruhan, perhitungan emisi Perseroan

The tracking of greenhouse gases to calculate emissions from various sources with global warming potential (GWP), such as CO<sub>2</sub>, N<sub>2</sub>O, CH<sub>4</sub>, CFC, and others, was conducted through the 2024 inventory. This data was then compiled from the 2024 financial report and presented in tons of CO<sub>2</sub> equivalent (CO<sub>2</sub>e). Certain factors, including SO<sub>x</sub>, persistent organic pollutants (POP), volatile organic compounds (VOC), hazardous air pollutants (HAP), and particulate matter (PM), were not included in the calculation as they were deemed irrelevant to the Company's activities. [GRI 305-7]

Data used in the Scope 1 emissions calculation comes from fuel consumption for transportation and generator sets (gensets). Meanwhile, for Scope 2 emissions, data is gathered from electricity consumption from PLN. The Scope 3 emissions calculation, particularly in the purchased goods category, includes air conditioning (AC) refrigerant replacement, paper usage. Other components of Scope 3 emissions involve business air travel, tree planting data, and environmental conservation efforts, which are recorded by bank **bjb**. The calculation of emissions from tree planting activities is based on the average absorption rate of trees aged 1—5 years per hectare in dryland areas. As of the end of the reporting period, there is no recorded energy consumption from renewable energy sources. On the other hand, biogenic emissions are not included in the calculation as they are not relevant to the Company's activities.

The emissions calculation follows the 2006 IPCC guidelines, which were updated in 2019. The emission factors used vary depending on the type of activity, as detailed in the respective calculations. Overall, the Company's 2024 emissions calculation



selama tahun 2024 dapat dilihat dalam grafik berikut: [GRI 305-1] [GRI 305-2] [B.2.a] B.2.b] [F.6] [F.11]

is illustrated in the following chart: [GRI 305-1] [GRI 305-2] [B.2.a] B.2.b] [F.6] [F.11]





Emisi yang tercatat di atas meliputi perhitungan emisi Cakupan 1 dan 2, yang bersumber dari pemakaian bahan bakar dan listrik di kantor pusat. Sedangkan data Cakupan 3 berasal dari perjalanan dinas udara dan pembelian barang (*purchased goods*) oleh perusahaan, seperti kertas dan freon. Tahun dasar yang digunakan dalam perhitungan adalah tahun 2019 yang merepresentasikan kegiatan operasional normal perusahaan sebelum pandemi, di mana tidak ada perubahan perhitungan pada emisi tahun dasar. Dibandingkan dengan tahun dasar, emisi Cakupan 1 mengalami penurunan sebesar 45% atau setara dengan 5.980,34 ton CO<sub>2</sub>e. [GRI 305-1] [GRI 305-2] [GRI 305-3] [GRI305-4] [GRI 305-5] [F.6] [F.7] [F.11]

Nilai intensitas emisi Cakupan 1 dan 2 ditampilkan sebagai berikut: [GRI305-4] [F.6] [F.7] [B.2.b]

The recorded emissions above include calculations for Scope 1 and Scope 2 emissions, which originate from fuel and electricity consumption at the head office. Meanwhile, Scope 3 data is derived from air travel for business trips and the company's purchase of goods, such as paper. The base year used for the calculations is 2019, representing the company's normal operational activities before the pandemic, with no changes made to the base year emissions calculation. Compared to the base year, Scope 1 emissions decreased by 45%, equivalent to 5.980,34 tons of CO<sub>2</sub>e. [GRI 305-1] [GRI 305-2] [GRI 305-3] [GRI305-4] [GRI 305-5] [F.6] [F.7] [F.11]

In terms of intensity, CO<sub>2</sub>e emissions are presented as follows: [GRI305-4] [F.6] [F.7] [B.2.b]

| Denominator                                              | Intensitas 2024<br>Intensity                                                                                       | Intensitas 2023<br>Intensity                                                                                       | Intensitas 2022<br>Intensity                                                                                       |
|----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| Pegawai bank <b>bjb</b><br>bank <b>bjb</b> 's employee   | 1,55 ton CO <sub>2</sub> e/pegawai bank <b>bjb</b><br>1.55 ton CO <sub>2</sub> e/bank <b>bjb</b> 's employee       | 1,54 ton CO <sub>2</sub> e/pegawai bank <b>bjb</b><br>1.54 ton CO <sub>2</sub> e/bank <b>bjb</b> 's employee       | 2,25 ton CO <sub>2</sub> e/pegawai bank <b>bjb</b><br>2.25 ton CO <sub>2</sub> e/bank <b>bjb</b> 's employee       |
| Pendapatan bank <b>bjb</b><br>bank <b>bjb</b> 's revenue | 0,0075 ton CO <sub>2</sub> e/pendapatan bank <b>bjb</b><br>0.0075 ton CO <sub>2</sub> e/bank <b>bjb</b> 's revenue | 0,0067 ton CO <sub>2</sub> e/pendapatan bank <b>bjb</b><br>0.0067 ton CO <sub>2</sub> e/bank <b>bjb</b> 's revenue | 0,0075 ton CO <sub>2</sub> e/pendapatan bank <b>bjb</b><br>0.0075 ton CO <sub>2</sub> e/bank <b>bjb</b> 's revenue |

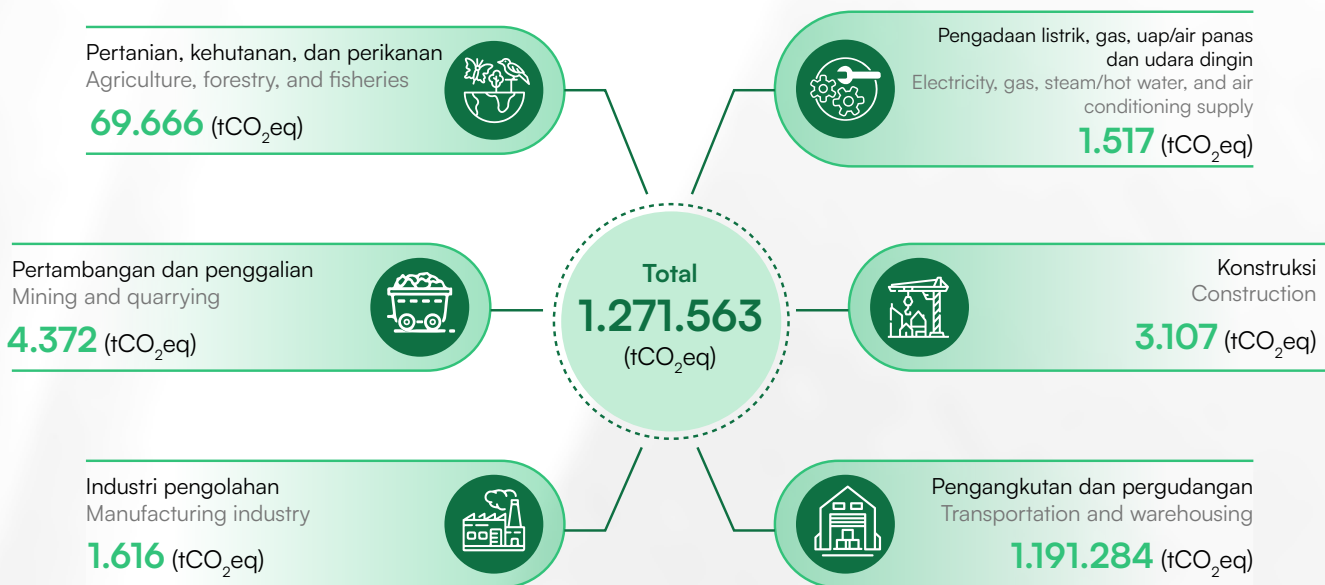
Sebagai bagian dari upaya mengurangi emisi, bank **bjb** telah mengadopsi penggunaan kendaraan listrik. Selama periode pelaporan, bank **bjb** telah mengoperasikan 2 (dua) kendaraan listrik. Di masa mendatang, bank **bjb** berkomitmen untuk meningkatkan jumlah kendaraan listrik sebagai bagian dari dukungan terhadap pengurangan emisi GRK. Perseroan juga meyakini bahwa dengan pendekatan berbasis intensitas, emisi yang dihasilkan dapat berkurang, terutama melalui program CSR yang terus mendukung kegiatan konservasi hutan dan reforestasi. Hal ini diharapkan dapat mengurangi dampak emisi yang dihasilkan oleh aktivitas perusahaan terhadap lingkungan. [GRI 305-5] [GRI 3-3] [B.2] [F.12]

As part of its efforts to reduce emissions, bank **bjb** has adopted the use of electric vehicles. During the reporting period, bank **bjb** has utilized two electric vehicles. In the future, bank **bjb** is committed to increasing the number of electric vehicles as part of its support for reducing GHG emissions. The Company also believes that an intensity-based approach can help lower emissions, particularly through its CSR programs that continuously support forest conservation and reforestation activities. This initiative is expected to mitigate the environmental impact of the company's emissions. [GRI 305-5] [GRI 3-3] [B.2] [F.12]

Sebagai bagian dari komitmennya terhadap praktik keuangan berkelanjutan, bank **bjb** memahami bahwa emisi tidak langsung, khususnya yang berasal dari portofolio pembiayaan, merupakan aspek penting yang perlu dikelola secara bertanggung jawab. Sejalan dengan hal tersebut, bank **bjb** telah melakukan perhitungan atas emisi pembiayaan tahun 2023, sebagaimana disajikan pada bagian berikut.

As part of its commitment to sustainable finance practices, bank **bjb** recognizes that indirect emissions particularly those arising from its financing portfolio represent a significant aspect that must be managed responsibly. In line with this, bank **bjb** has calculated its financed emissions for the year 2023, as presented in the following section.

### Emisi Pembiayaan 2023 / 2023 Financed Emission



Catatan: emisi pembiayaan tahun 2024 masih dalam proses perhitungan sehingga belum dapat diungkapkan pada saat laporan ini diterbitkan

Note: The 2024 financed emissions calculation is still ongoing; the data is not yet available for disclosure at the time of this report's publication.



## Keunggulan Lingkungan Produk bank bjb

The Environmental Advantages of bank **bjb**'s Products

[FS8]

Perseroan memahami bahwa keunggulan produk dan layanan yang dimiliki tidak hanya memberikan manfaat bagi nasabah dan pemegang saham, tetapi juga berdampak pada lingkungan. Sebagai bentuk kepedulian terhadap hal tersebut, bank **bjb** terus berupaya memberikan kontribusi positif bagi lingkungan melalui inovasi produk dan layanan. Salah satu upaya yang dilakukan adalah dengan mengembangkan layanan digitalisasi, yang secara tidak langsung membawa dampak positif terhadap lingkungan. Melalui layanan digital ini, nasabah dapat melakukan transaksi perbankan dari lokasi masing-masing tanpa perlu mengunjungi kantor bank secara fisik. Inisiatif ini turut berkontribusi dalam mengurangi penggunaan bahan bakar dan emisi yang biasanya dihasilkan saat nasabah bepergian ke bank **bjb**. [GRI 3-3]

bank **bjb** tidak hanya mengandalkan layanan digitalisasi, tetapi juga menyediakan produk kredit kepada nasabah untuk mendukung kegiatan usaha yang berkelanjutan dengan memperhatikan aspek lingkungan. Selama periode pelaporan, bank **bjb** berhasil mencatat pencapaian dalam mencegah pendanaan atau investasi pada aktivitas usaha yang dapat merusak lingkungan, dengan peningkatan total pembiayaan kredit untuk kegiatan usaha berkelanjutan sebesar 6,07% dibandingkan periode sebelumnya. Jenis kredit ini dipilih sesuai dengan acuan POJK Nomor 51/POJK.03/2017, yang menjadi pedoman bagi seluruh sektor perbankan di Indonesia. Secara keseluruhan, kredit atau pembiayaan untuk kegiatan usaha berkelanjutan merupakan bagian dari program RAKB yang memberikan dampak positif baik bagi lingkungan maupun sosial. [GRI 3-3] [F.3] [FS1] [FS7] [FS8] [FS11]

The Company recognizes that its product and service excellence not only benefits customers and shareholders but also has an impact on the environment. As part of its commitment to environmental responsibility, bank **bjb** continues to strive to make a positive contribution to the environment through its products and services. One of the efforts undertaken is the development of digital services, which indirectly provide positive environmental impacts. Through these digital services, customers can conduct banking transactions from their respective locations without the need to visit the bank physically. This initiative also contributes to reducing fuel consumption and emissions that are typically generated when customers travel to bank **bjb**. [GRI 3-3]

bank **bjb** not only relies on digital services but also provides credit products to customers to support sustainable business activities while considering environmental aspects. During the reporting period, bank **bjb** successfully recorded achievements in preventing funding or investment in business activities that could harm the environment, with a 6.07% increase in total credit financing for sustainable business activities compared to the previous period. This type of credit is aligned with POJK Regulation No. 51/POJK.03/2017, which serves as a guideline for the entire banking sector in Indonesia. Overall, credit or financing for sustainable business activities is part of the SFAP program, which generates positive impacts both environmentally and socially. [GRI 3-3] [F.3] [FS1] [FS7] [FS8] [FS11]

**Total Aset Produktif Kegiatan Usaha Berkelanjutan**  
Total Productive Assets for Sustainable Business Activities.  
[B.1.d] [F.4] [F.26] [F.28] [FS8] [FS11]



**Rp17.485.555 juta / million**

**Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan**

Total credits/financing for sustainable business activities



**Rp101.998.327 juta / million**

**Total Kredit/Pembiayaan Nonkegiatan Usaha Berkelanjutan**

Total credits/financing for non-sustainable business activities

**Kredit/Pembiayaan Berdasarkan Kategori Kegiatan Usaha Berkelanjutan [F.2, F.3]**

Kredit/Financing Based on The Category of Sustainable Business Activities

| Uraian<br>Description                                                                                                                                                                                                                                       | Jumlah (Rp Juta)<br>Total (million in Rp) | NPL (%)      |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|--------------|
| Energi Terbarukan<br>Renewable Energy                                                                                                                                                                                                                       | 372.147                                   | 0,00%        |
| Efisiensi Energi<br>Energy Efficiency                                                                                                                                                                                                                       | -                                         | 0,00%        |
| Pencegahan dan Pengendalian Polusi<br>Pollution Prevention and Control                                                                                                                                                                                      | 990.443                                   | 0,00%        |
| Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan<br>Management of Natural Resources and Sustainable Land Use                                                                                                                     | 90.963                                    | 25,21%       |
| Konservasi Keanekaragaman Hayati Darat dan Air<br>Conservation of Land and Water Biodiversity                                                                                                                                                               | -                                         | 0,00%        |
| Transportasi Ramah Lingkungan<br>Environmentally Friendly Transportation                                                                                                                                                                                    | 2.390.543                                 | 0,00%        |
| Pengelolaan Air dan Air Limbah yang Berkelanjutan<br>Sustainable Water and Wastewater Management                                                                                                                                                            | 152.792                                   | 0,00%        |
| Adaptasi Perubahan Iklim<br>Climate Change Adaptation                                                                                                                                                                                                       | -                                         | 0,00%        |
| Produk yang Dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (Eco-efficient)<br>Products that Reduce Resource Usage and Produce Less Pollution (Eco-efficient products)                                                        | 279.377                                   | 0,00%        |
| Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang Diakui secara Nasional, Regional, atau Internasional<br>Environmentally Friendly Buildings that Meets National, Regional or International Recognized Standards or Certifications | -                                         | 0,00%        |
| Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya<br>Other Environmentally Friendly Business Activities and/or Other Activities                                                                                                      | 8.254.516                                 | 0,15%        |
| Kegiatan UMKM<br>MSME business activities                                                                                                                                                                                                                   | 4.954.774                                 | 9,84%        |
| <b>Jumlah dan Kualitas Kredit/Pembiayaan Berdasarkan Kategori Kegiatan Usaha Berkelanjutan</b><br>The amount and quality of credit/financing based on the category of sustainable business activities                                                       | <b>17.485.555</b>                         | <b>2,99%</b> |





Sampai periode pelaporan, Perseroan belum menyajikan rincian mengenai total aset kelolaan yang positif dibagi berdasarkan dampak negatif dan terhadap lingkungan dan sosial. [FS11]

As of the reporting period, the Company has not yet provided details on the total managed assets classified based on their positive and negative impacts on environmental and social aspects. [FS11]

Selama tahun 2024, Divisi Komersial dan Korporasi turut berkontribusi dalam pembiayaan proyek-proyek yang masuk dalam kategori Kegiatan Usaha Berkelanjutan (KKUB). Proyek-proyek ini dirancang untuk mendukung sektor lingkungan dan sosial, serta meningkatkan keberlanjutan dalam berbagai bidang. Rincian proyek yang dibiayai oleh masing-masing divisi dapat dilihat pada tabel berikut:

Throughout 2024, the Commercial and Corporate Divisions contributed to financing projects categorized under Sustainable Business Activities (KKUB). These projects are designed to support the environmental and social sectors while enhancing sustainability across various industries. Details of the projects financed by each division can be found in the following table:

| Divisi<br>Division      | Kategori KKUB<br>KKUB Category                                                                                                                     | Nominal (Rp)             |
|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| Komersial<br>Commercial | Pencegahan dan pengendalian polusi<br>Pollution Prevention and Control                                                                             | 2,7 Miliar/<br>Billion   |
|                         | Pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan<br>Sustainable Management of Biological Natural Resources and Land Use | 14,6 Miliar/<br>Billion  |
|                         | Pengelolaan air dan air limbah yang berkelanjutan<br>Sustainable Water and Wastewater Management                                                   | 152,6 Miliar/<br>Billion |
|                         | Kegiatan usaha dan/atau kegiatan lain yang berwawasan lingkungan lainnya<br>Other Environmentally Friendly Business Activities and Initiatives     | 124,4 Miliar/<br>Billion |
| Korporasi<br>Corporate  | Pencegahan dan pengendalian polusi<br>Pollution Prevention and Control                                                                             | 987 Miliar/<br>Billion   |
|                         | Pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan<br>Management of Natural Resources and Sustainable Land Use            | 76,3 Miliar/<br>Billion  |
|                         | Energi terbarukan<br>Renewable Energy                                                                                                              | 372 Miliar/<br>Billion   |
|                         | Transportasi ramah lingkungan<br>Environmentally-Friendly Transportation                                                                           | 2,3 Triliun/<br>Trillion |
|                         | Kegiatan usaha dan/atau kegiatan lain yang berwawasan lingkungan lainnya<br>Other Environmentally Friendly Business Activities and Initiatives     | 3,6 Triliun/<br>Trillion |

Untuk memastikan keuntungan bagi para pemangku kepentingan, Perseroan tetap memberikan pinjaman kepada jenis usaha yang nonberkelanjutan. Beberapa jenis usaha nonberkelanjutan, seperti di sektor perkebunan dan energi, dianggap berdampak negatif terhadap lingkungan dan keanekaragaman hayati. Meskipun demikian, guna mengurangi dampak negatif tersebut, Perseroan melakukan penyaringan ketat terhadap kriteria debitur. Kriteria tersebut melibatkan persyaratan legalitas usaha bagi calon debitur, seperti memiliki izin AMDAL, lisensi/ sertifikasi pengelolaan lingkungan—termasuk PROPER/ RSPO/ISPO, dan menekankan pentingnya pelaksanaan UKL-UPL. [F.9]

Sampai akhir periode pelaporan, pemberian kredit pada sektor yang dianggap memiliki dampak negatif signifikan terhadap lingkungan telah memenuhi sejumlah persyaratan, antara lain:

To ensure benefits for stakeholders, the Company continues to provide loans to non-sustainable business sectors. Certain non-sustainable businesses, such as those in the plantation and energy sectors, are considered to have negative impacts on the environment and biodiversity. However, to mitigate these negative impacts, the Company implements a stringent screening process for debtor criteria. These criteria include legal business requirements for prospective debtors, such as possessing an Environmental Impact Assessment (AMDAL) permit, environmental management licenses/certifications—including PROPER, RSPO, and ISPO—and emphasizing the importance of Environmental Management and Monitoring Efforts (UKL-UPL). [F.9]

As of the end of the reporting period, credit disbursement to sectors deemed to have significant negative environmental impacts has complied with several key requirements, including:





Tabel Kredit yang Memenuhi Persyaratan Pengelolaan Lingkungan  
Table of Loans Meeting Environmental Management Requirements  
[F.3] [F.26] [FS8] [FS10]

| Peringkat<br>Rating | Nama Debitur<br>Debtor's name | Plafon Kredit (Rp)<br>Credit Limit (Rp) | Posisi Outstanding 31<br>Desember 2024 (Rp)<br>Outstanding position<br>December 31, 2024 (Rp) | Tahun<br>Year |
|---------------------|-------------------------------|-----------------------------------------|-----------------------------------------------------------------------------------------------|---------------|
| Gold                | PT Pupuk Sriwidjaja Palembang | 1.644.387.160.999                       | 164.438.716.099                                                                               | 2024          |
|                     | Total                         | 1.644.387.160.999                       | 164.438.716.099                                                                               | 2024          |
| Green               | PT Phapros Tbk                | 100.000.000.000                         | 99.200.000.000                                                                                | 2024          |
|                     | Total                         | 100.000.000.000                         | 99.200.000.000                                                                                | 2024          |
| Blue                | PT Kimia Farma Tbk            | 950.628.947.652                         | 950.432.118.836                                                                               | 2024          |
|                     | PT Sri Rejeki Isman Tbk       | 550.556.608.971                         | 543.980.507.170                                                                               | 2024          |
|                     | PT Pabrik Gula Rajawali I     | 163.125.000.000                         | 163.125.000.000                                                                               | 2024          |
|                     | Total                         | 1.664.310.556.623                       | 1.657.537.626.006                                                                             | 2024          |
| Grand Total         |                               | 1.928.749.272.722                       | 1.921.176.342.105                                                                             | 2024          |

Proporsi pembiayaan untuk debitur yang memenuhi kriteria pengelolaan lingkungan mencapai 14,80% dari total kredit di segmen korporasi. Kendati demikian, pada tahun pelaporan, bank **bjb** belum melakukan pengelompokan khusus terkait jumlah perusahaan dalam portofolio berdasarkan isu sosial. [FS10] [FS11]

The proportion of financing for debtors meeting environmental management criteria reached 14.80% of the total corporate segment loans. However, during the reporting year, bank **bjb** has not yet implemented a specific classification of the number of companies in its portfolio based on social issues. [FS10] [FS11]

# Obligasi Keberlanjutan (Sustainability Bond)

Sustainability Bond

[B.1.d] [FS7] [FS8]

Obligasi Keberlanjutan Berkelanjutan I Tahap I Tahun 2024 yang diterbitkan oleh bank **bjb** merupakan solusi investasi menarik sekaligus langkah strategis untuk memperkuat modal bisnis perusahaan. Obligasi ini menandai penerbitan *Sustainability Bond* pertama bank **bjb** dan menjadi bagian dari implementasi Rencana Aksi Keuangan Berkelanjutan (RAKB) yang telah disusun oleh Perseroan. bank **bjb** berkomitmen menjalankan praktik keuangan berkelanjutan dengan menerapkan RAKB yang diwujudkan melalui pembiayaan kepada sektor-sektor berkelanjutan, seperti energi baru dan terbarukan, serta proyek-proyek sosial, termasuk segmen perumahan, UMKM, dan mikro. [B.1.d]

Keunggulan utama dari Obligasi Keberlanjutan Berkelanjutan I bank **bjb** adalah sifatnya yang berorientasi pada prinsip investasi bertanggung jawab. Dengan berinvestasi, investor tidak hanya memperoleh keuntungan finansial, tetapi juga berkontribusi pada pembangunan ekonomi berkelanjutan. Obligasi ini hadir dalam dua seri dengan jumlah pokok obligasi sebesar Rp1 triliun, yaitu Seri A dengan tenor 3 tahun dan indikasi kupon sebesar 7,00% p.a serta Seri B dengan tenor 5 tahun dan indikasi kupon sebesar 7,30%. Pilihan ini memberikan fleksibilitas bagi investor untuk menyesuaikan investasi mereka sesuai dengan tujuan keuangan masing-masing.

Obligasi Keberlanjutan Berkelanjutan I bank **bjb** telah mendapatkan peringkat idAA (*Double A*) dari Pefindo, yang mencerminkan tingkat kepercayaan tinggi terhadap kemampuan bank **bjb** dalam memenuhi kewajiban keuangannya. Peringkat ini menjadi daya tarik tambahan bagi investor yang mencari instrumen investasi dengan tingkat kredibilitas yang tinggi.

The Sustainability Bond I Phase I 2024, issued by bank **bjb**, serves as both an attractive investment solution and a strategic initiative to strengthen the company's business capital. This bond marks bank **bjb**'s first issuance of a Sustainability Bond and forms part of the implementation of the Sustainable Finance Action Plan (SFAP) developed by the Company. bank **bjb** is committed to adopting sustainable financial practices by implementing the SFAP, which is realized through financing for sustainable sectors, including renewable energy and social projects such as housing, MSMEs, and microfinance. [B.1.d]

The key advantage of bank **bjb**'s Sustainability Bond I lies in its alignment with the principles of responsible investment. By investing in this bond, investors not only gain financial returns but also contribute to sustainable economic development. This bond is available in two series with a total principal amount of Rp1 trillion. Series A, with a tenure of 3 years and an indicative coupon rate of 7.00% p.a and Series B, with a tenure of 5 years and an indicative coupon rate of 7.30%. These options offer investors the flexibility to tailor their investments to their financial objectives.

bank **bjb**'s Sustainability Bond I has been assigned a "idAA" (*Double A*) rating by Pefindo, reflecting a high level of confidence in the bank's ability to meet its financial obligations. This rating serves as an additional attraction for investors seeking investment instruments with a high level of credibility.



Dalam Kerangka Kerja Kebijakan *Sustainability Bond*, bank **bjb** telah menetapkan kriteria proyek yang memenuhi dan tidak memenuhi syarat untuk pembiayaan. Kriteria proyek yang memenuhi syarat dikelompokkan ke dalam Kegiatan Usaha Berwawasan Lingkungan (KUBL) dan Kegiatan Usaha Berwawasan Sosial (KUBS), dengan rincian sebagai berikut: [FS7] [FS8]

Under its Sustainability Bond Framework, bank **bjb** has established criteria to determine eligible and ineligible projects for financing. Eligible projects are categorized into Environmental Business Activities (KUBL) and Social Business Activities (KUBS), with the following details: [FS7] [FS8]

| Kegiatan Usaha Berwawasan Lingkungan (KUBL)<br>Environmentally Friendly Business Activities (KUBL)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Kegiatan Usaha Berwawasan Sosial (KUBS)<br>Socially Responsible Business Activities (KUBS)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>1. Pencegahan dan pengendalian polusi</li> <li>2. Pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan</li> <li>3. Konservasi keanekaragaman hayati darat dan air</li> <li>4. Transportasi ramah lingkungan</li> <li>5. Pengolahan air dan air limbah yang berkelanjutan.</li> </ol> <ol style="list-style-type: none"> <li>1. Pollution Prevention and Control</li> <li>2. Management of Natural Resources and Sustainable Land Use</li> <li>3. Conservation of terrestrial and aquatic biodiversity</li> <li>4. Environmentally friendly transportation</li> <li>5. Sustainable water and wastewater treatment</li> </ol> | <ol style="list-style-type: none"> <li>1. Akses terhadap layanan esensial</li> <li>2. Perumahan yang terjangkau</li> <li>3. Penciptaan lapangan kerja, dan program yang dirancang untuk mencegah dan/atau mengurangi pengangguran, termasuk pembiayaan usaha kecil menengah dan pembiayaan mikro</li> <li>4. Ketahanan pangan dan sistem pangan berkelanjutan.</li> </ol> <ol style="list-style-type: none"> <li>1. Access to essential services</li> <li>2. Affordable housing</li> <li>3. Job creation and programs designed to prevent and/or reduce unemployment, including small and medium enterprise (SME) financing and microfinance</li> <li>4. Food security and sustainable food systems</li> </ol> |

Realisasi penggunaan dana setelah dikurangi biaya emisi adalah sebagai berikut:

The realization of fund utilization after deducting issuance costs is as follows:

| Kategori / Uraian KUBL<br>Category / Description KUBL                                                                                              | Total penyaluran (Rp)<br>Total Distribution (Rp) | Kategori / Uraian KUBS<br>Category / Description KUBS                                                                                                                                                                                                                                                                    | Total penyaluran (Rp)<br>Total Distribution (Rp) |
|----------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|
| Pencegahan dan pengendalian polusi<br>Pollution prevention and control                                                                             | 243.333.335                                      | Penciptaan lapangan kerja, dan program yang dirancang untuk mencegah dan/atau mengurangi pengangguran, termasuk pembiayaan usaha kecil menengah dan pembiayaan mikro<br>Job creation and programs designed to prevent and/or reduce unemployment, including small and medium enterprise (SME) financing and microfinance | 217.618.384.594                                  |
| Pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan<br>Management of biological natural resources and sustainable land use | 89.462.775.455                                   | Ketahanan pangan dan sistem pangan berkelanjutan<br>Food security and sustainable food systems                                                                                                                                                                                                                           | 278.494.084.063                                  |



| Kategori / Uraian KUBL<br>Category / Description KUBL                                            | Total penyaluran (Rp)<br>Total Distribution (Rp) | Kategori / Uraian KUBS<br>Category / Description KUBS | Total penyaluran (Rp)<br>Total Distribution (Rp) |
|--------------------------------------------------------------------------------------------------|--------------------------------------------------|-------------------------------------------------------|--------------------------------------------------|
| Transportasi ramah lingkungan<br>Environmentally friendly transportation                         | 274.756.880.114                                  |                                                       |                                                  |
| Pengolahan air dan air limbah yang berkelanjutan.<br>Sustainable water and wastewater management | 131.649.316.864                                  |                                                       |                                                  |
| <b>Total</b>                                                                                     | <b>496.112.305.768</b>                           |                                                       | <b>496.112.468.657</b>                           |

Penentuan kategori proyek KUBL dan KUBS yang memenuhi kriteria merupakan langkah utama untuk memastikan bahwa proyek-proyek yang dipilih memberikan dampak lingkungan dan/atau sosial yang nyata. Proyek-proyek ini dirancang tidak hanya untuk mendorong transisi menuju pertumbuhan rendah karbon, tetapi juga untuk memperkuat mitigasi dan adaptasi terhadap perubahan iklim, melestarikan serta meningkatkan kualitas dan fungsi lingkungan, serta memenuhi kebutuhan sosial.

The categorization of KUBL and KUBS projects that meet the established criteria is a key step in ensuring that the selected projects generate tangible environmental and/or social impacts. These projects are designed not only to drive the transition towards low-carbon growth but also to strengthen climate change mitigation and adaptation, preserve and enhance environmental quality and functionality, and address social needs.

## Biaya Pelestarian Lingkungan

[F.4] [F.9]

bank **bjb** terus berkomitmen untuk menjaga keseimbangan ekosistem sebagai elemen penting dalam mendukung kehidupan. Sepanjang tahun 2024, Perseroan mengalokasikan biaya sebesar Rp7.004.849.811 untuk kegiatan operasional yang terkait dengan pelestarian lingkungan hidup. Program-program tersebut mencakup penanaman pohon, penghijauan lingkungan, pengadaan sarana dan prasarana penanganan sampah, penataan ruang terbuka hijau, pengerukan sungai, serta sejumlah kegiatan CSR di bidang lingkungan, dengan rincian sebagai berikut:

## Environmental Conservation Costs

[F.4] [F.9]

bank **bjb** remains committed to maintaining ecological balance as a crucial element in supporting life. Throughout 2024, the Company allocated Rp7,004,849,811 for operational activities related to environmental conservation. These programs include tree planting, environmental greening, the provision of waste management facilities and infrastructure, the development of green open spaces, river dredging, and various CSR initiatives in the environmental sector, with the following details:



## Biaya Pelestarian Lingkungan pada Tahun 2024

### Environmental Conservation Costs in 2024

| No    | Kegiatan<br>Activity                                                                                                                               | Lokasi<br>Location                                 | Penyaluran (Rp)<br>Distribution (Rp) |
|-------|----------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|--------------------------------------|
| 1.    | Pembuatan kolam retensi<br>Construction of retention ponds                                                                                         | Kabupaten Bogor<br>Bogor Regency                   | 927.006.811                          |
| 2.    | Penataan tempat pemrosesan akhir<br>Arrangement of final waste processing sites                                                                    | Kota Tasikmalaya<br>Tasikmalaya City               | 53.000.000                           |
| 3.    | Penanaman mangrove<br>Mangrove planting                                                                                                            | Kabupaten Tangerang<br>Tangerang Regency           | 66.250.000                           |
| 4.    | Bantuan bibit mangrove<br>Assistance for mangrove seedlings                                                                                        | Kabupaten Pangandaran<br>Pangandaran Regency       | 25.000.000                           |
| 5.    | Program <b>bjb</b> Greenschool<br><b>bjb</b> Greenschool program                                                                                   | Kota & Kabupaten Bandung<br>Bandung City & Regency | 304.500.000                          |
| 6.    | Bantuan mesin pemilah sampah<br>Provision of waste sorting machines                                                                                | Kabupaten Sukabumi<br>Sukabumi Regency             | 35.000.000                           |
| 7.    | Pembangunan tempat limbah sampah organik dan anorganik<br>Construction of organic and inorganic waste processing facilities                        | Kabupaten Tegal<br>Tegal Regency                   | 20.943.000                           |
| 8.    | Bantuan cator sampah<br>Provision of waste carts                                                                                                   | Kabupaten Serang<br>Serang Regency                 | 1.122.000.000                        |
| 9.    | Bantuan mobil angkutan sampah dan kontainer sampah<br>Provision of waste transport vehicles and waste containers                                   | Kabupaten Pandeglang<br>Pandeglang Regency         | 216.850.000                          |
| 10.   | Bantuan alat berat bulldozer untuk pengelolaan sampah di TPA<br>Provision of heavy equipment (bulldozer) for waste management at the landfill site | Kota Tasikmalaya<br>Tasikmalaya City               | 1.920.300.000                        |
| 11.   | Bantuan alat dan fasilitas pengolahan sampah<br>Provision of waste processing equipment and facilities                                             | Kabupaten Tasikmalaya<br>Tasikmalaya Regency       | 35.000.000                           |
| 12.   | Bantuan alat berat bulldozer<br>Provision of heavy equipment (bulldozer)                                                                           | Kabupaten Kuningan<br>Kuningan Regency             | 1.998.000.000                        |
| 13.   | Bantuan tempat sampah pilah dan pot tanaman<br>Provision of segregated waste bins and plant pots                                                   | Kota Tasikmalaya<br>Tasikmalaya City               | 60.000.000                           |
| 14.   | Revegetasi hutan dataran tinggi Jawa Barat<br>Revegetation of West Java highland forests                                                           | Kota Bandung<br>Bandung City                       | 50.000.000                           |
| 15.   | Penanaman mangrove<br>Mangrove planting                                                                                                            | Kabupaten Cirebon<br>Cirebon Regency               | 53.000.000                           |
| 16.   | Penanaman mangrove<br>Mangrove planting                                                                                                            | Kabupaten Bekasi<br>Bekasi Regency                 | 53.000.000                           |
| 17.   | Bantuan sarana prasarana pengangkut sampah<br>Penanaman mangrove Mangrove planting                                                                 | Kota Banjar<br>Banjar City                         | 30.000.000                           |
| 18.   | Bantuan kegiatan pengelolaan dan pemanfaatan sampah mandiri<br>Support for independent waste management and utilization activities                 | Kota Bandung<br>Bandung City                       | 30.000.000                           |
| 19.   | Bantuan pengembangan bank sampah<br>Support for the development of waste banks                                                                     | Kabupaten Bogor<br>Bogor Regency                   | 20.000.000                           |
| 20.   | Workshop pengelolaan sampah<br>Workshop on waste management                                                                                        | Kabupaten Garut<br>Garut Regency                   | 25.000.000                           |
| TOTAL |                                                                                                                                                    |                                                    | 7.004.849.811                        |

# Pembangunan Gedung Kantor Cabang Padalarang dengan Konsep *Green Building*

Construction of the Padalarang Branch Office Building with a Green Building Concept







Pembangunan gedung Kantor Cabang Padalarang mengadopsi konsep *green building* yang sesuai dengan enam kriteria penilaian Green Building Council Indonesia. Langkah ini merupakan bentuk komitmen perusahaan dalam mendukung pembangunan yang ramah lingkungan, efisiensi energi, serta konservasi sumber daya. Gedung ini dirancang dengan pemanfaatan lahan yang efisien, di mana 34% dari total lahan digunakan sebagai daerah resapan dan ruang terbuka hijau. Untuk efisiensi energi, gedung dilengkapi dengan panel surya berkapasitas 30 kWp yang mendukung kebutuhan listrik operasional, penggunaan kaca *Sunergy* berlapis Low-E untuk mengurangi panas masuk ke dalam ruangan, serta teknologi AC VRV/VRF yang menyesuaikan konsumsi energi sesuai kebutuhan. [GRI 302-4]

Pengelolaan sumber daya air dilakukan melalui pemanfaatan air hujan sebagai sumber alternatif dan sistem pengolahan limbah terintegrasi *sewage treatment plant* (STP) berbasis bioteknologi. Material yang digunakan dalam konstruksi juga memperhatikan aspek keberlanjutan, seperti kaca *Low-E Sunergy*, *Aquapanel* berbahan semen dan fiber yang tahan lama, serta kusen aluminium yang dapat didaur ulang. Dalam mendukung kesehatan dan kenyamanan penghuni gedung, area hijau dirancang dengan baik, dilengkapi sistem keamanan terintegrasi seperti *fire alarm system* dan *building management system*.

Gedung ini juga menerapkan *Building Automation System* (BAS) yang memungkinkan pengendalian sistem operasional seperti suhu, pencahayaan, ventilasi, dan keamanan secara otomatis untuk meningkatkan efisiensi energi dan pengelolaan gedung yang efektif. Sebagai wujud dukungan terhadap transisi energi, gedung ini menyediakan fasilitas *EV Charging* untuk nasabah pemilik kendaraan listrik. Dengan penerapan konsep *green building*, gedung Kantor Cabang Padalarang mencerminkan langkah strategis bank **bjb** dalam berkontribusi pada pembangunan yang berkelanjutan, hemat energi, dan ramah lingkungan demi kesejahteraan masyarakat serta pelestarian lingkungan.

The construction of the Padalarang Branch Office Building adopts a green building concept aligned with the six assessment criteria of the Green Building Council Indonesia. This initiative reflects the Company's commitment to supporting environmentally friendly development, energy efficiency, and resource conservation. The building is designed with efficient land use, where 34% of the total area is allocated for water absorption zones and green open spaces. To enhance energy efficiency, the building is equipped with 30 kWp solar panels to support operational electricity needs, low-E coated *Sunergy* glass to reduce heat penetration into indoor spaces, and VRV/VRF air conditioning technology, which optimizes energy consumption based on actual demand. [GRI 302-4]

Water resource management is implemented through the utilization of rainwater as an alternative source and an integrated wastewater treatment system (*Sewage Treatment Plant — STP*) based on biotechnology. The construction materials used also adhere to sustainability principles, including low-E *Sunergy* glass for improved energy efficiency, durable *Aquapanel* made of cement and fiber, recyclable aluminum frames. To support occupant health and comfort, green spaces are thoughtfully designed and complemented by an integrated security system, including a fire alarm system and building management system.

The building also implements a *Building Automation System* (BAS), enabling automatic control of operational systems such as temperature, lighting, ventilation, and security to enhance energy efficiency and effective building management. As part of its commitment to the energy transition, the building is equipped with EV charging facilities for customers with electric vehicles. By adopting the green building concept, the Padalarang Branch Office Building reflects bank **bjb**'s strategic efforts to contribute to sustainable, energy-efficient, and environmentally friendly development, supporting both community well-being and environmental conservation.

# **MENYELARASKAN PERTUMBUHAN BERKELANJUTAN BAGI PEGAWAI DAN MASYARAKAT**

ALIGNING SUSTAINABLE GROWTH  
FOR EMPLOYEES AND COMMUNITIES

**2024**

**Laporan Keberlanjutan**  
Sustainability Report







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- bjb** Skema Subsidi Resi Gudang
- bjb** Kredit Cinta Rakyat
- bjb** Kredit Usaha Rakyat
- bjb** Kredit MESRA
- bjb** Kredit Mikro Utama

## Dampak Ekonomi Tidak Langsung

Indirect Economic Impact

[B.3]



bank **bjb** berkomitmen untuk berkontribusi dalam pembangunan infrastruktur yang memadai seiring dengan pertumbuhan bisnis perbankan. Perseroan memahami bahwa ketersediaan infrastruktur memiliki peran strategis bagi perkembangan berbagai aspek kehidupan masyarakat dan bisnis perbankan. Pada lingkup eksternal, pembangunan infrastruktur secara langsung berkorelasi dengan peningkatan pertumbuhan ekonomi dan pemerataan kesejahteraan masyarakat yang merupakan faktor pendukung dalam pemerataan pembangunan, khususnya pembangunan berkelanjutan di Indonesia. Infrastruktur yang memadai juga berdampak terhadap kemudahan akses bagi masyarakat untuk mendapatkan layanan dan mengikuti berbagai kegiatan bisnis Perseroan. Kemudahan ini tidak hanya meningkatkan jumlah nasabah tetapi juga mendorong penggunaan produk dan jasa serta arus investasi dari mitra dan nasabah. Sejalan dengan itu, efisiensi kerja pegawai, yang merupakan salah satu faktor dalam memaksimalkan performa kinerja Perseroan secara keseluruhan, juga dapat meningkat. [GRI 3-3]

bank **bjb** is committed to contributing to the development of adequate infrastructure in line with the growth of the banking business. The company understands that infrastructure availability plays a strategic role in developing various aspects of community life and the banking industry. Externally, infrastructure development directly correlates with economic growth and equitable community welfare, which support balanced regional development, particularly sustainable development in Indonesia. Adequate infrastructure also facilitates public access to services and business activities within the company. This convenience not only increases the number of customers but also drives the utilization of products and services as well as investment flows from partners and customers. Additionally, improved employee work efficiency, one of the key factors in maximizing overall company performance, can also be achieved. [GRI 3-3]





Pengembangan infrastruktur sebagai upaya mendorong pertumbuhan ekonomi menjadi salah satu komitmen utama bank **bjb**, yang diwujudkan oleh Divisi Komersial. Salah satunya dengan menginisiasi Program **bjb** Indah (Infrastruktur Daerah) yang memiliki slogan “Dukungan Penuh Mewujudkan Percepatan Pembangunan Infrastruktur Daerah”. Program ini bertujuan untuk mendanai proyek-proyek infrastruktur serta pengadaan barang dan jasa pemerintah daerah yang dirancang untuk memberikan dampak positif baik secara ekonomi maupun sosial bagi masyarakat. Melalui program ini, bank **bjb** menyediakan fasilitas kredit bagi pemerintah daerah maupun sektor swasta sebagai langkah konkret dalam mendukung percepatan pembangunan daerah. [GRI 3-3]

Program **bjb** Indah menyediakan pembiayaan kredit untuk sektor infrastruktur, mencakup segmen komersial dan korporasi. Penyaluran kredit infrastruktur di segmen komersial dilaksanakan melalui kredit modal kerja yang digunakan untuk mendukung proyek-proyek di tingkat kabupaten, kota, dan provinsi. Sementara itu, penyaluran kredit infrastruktur di segmen korporasi dilakukan melalui pola sindikasi atau bilateral dengan tujuan mendukung proyek-proyek strategis nasional. Dalam pelaksanaannya, program ini mengalokasikan fasilitas kredit kepada pemerintah daerah melalui skema pinjaman daerah serta melakukan penyaluran fasilitas Kredit Modal Kerja Kontrak kepada kontraktor yang mendapatkan kontrak pekerjaan dengan sumber dana APBN maupun APBD.

bank **bjb** juga mengalokasikan dana untuk berbagai sektor lain, seperti pendidikan, kesehatan, lingkungan, ekonomi dan sosial kemasyarakatan melalui *corporate social responsibility* (CSR). Hal ini sesuai dengan Risalah Rapat Umum Pemegang

Infrastructure development as an effort to drive economic growth is one of bank **bjb**'s main commitments, executed by the Commercial Division. One of these initiatives is the **bjb** Indah (Regional Infrastructure) Program, carrying the slogan “Full Support for Accelerating Regional Infrastructure Development.” This program aims to finance infrastructure projects and government procurement of goods and services that generate positive economic and social impacts for communities. Through this program, bank **bjb** provides credit facilities for local governments and the private sector as a concrete step in accelerating regional development. [GRI 3-3]

The **bjb** Indah Program offers infrastructure financing across commercial and corporate segments. Infrastructure loans in the commercial segment are provided through working capital loans to support projects at district, city, and provincial levels. Meanwhile, corporate infrastructure loans are provided through syndicated or bilateral financing to support national strategic projects. The program allocates credit facilities to regional governments through regional loan schemes. It provides Working Capital Contract Loans to contractors with projects funded by the State Budget (APBN) or Regional Budget (APBD).

bank **bjb** also allocates funds to various other sectors, including education, health, environment, economy, and social welfare, through corporate social responsibility (CSR) programs. This follows the resolution of the Annual General Meeting of

Saham (RUPS) Tahunan PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk Nomor 05 Tanggal 04 April 2023 yang dibuat oleh Notaris R. Tendy Suwarman, S.H., ditetapkan kembali bahwa sebesar maksimal 5% (lima persen) dari laba tahun berjalan Perseroan dialokasikan sebagai dana CSR. [GRI 3-3]

Dalam mendukung perekonomian masyarakat, bank **bjb** menyelenggarakan program pengembangan dan peningkatan kapasitas masyarakat dalam literasi keuangan. Program ini bertujuan untuk memperluas pemahaman masyarakat mengenai produk dan layanan keuangan perbankan, serta berbagai kegiatan keuangan lainnya yang disertai dengan upaya memperluas akses terhadap layanan keuangan. Dengan menargetkan daerah-daerah terpencil berekonomi rendah, program ini diharapkan mampu memberikan kontribusi positif terhadap perekonomian dan kesejahteraan masyarakat, serta menunjang terbentuknya praktik perbankan yang lebih inklusif bagi seluruh lapisan masyarakat. [F.23]

## Pembiayaan Infrastruktur

bank **bjb** senantiasa berperan aktif dalam mendukung percepatan pertumbuhan ekonomi nasional melalui berbagai program yang dijalankan. Salah satu program yang dilaksanakan adalah penyaluran kredit pada sektor infrastruktur yang merupakan inisiatif bank **bjb** guna mempercepat laju pertumbuhan perekonomian. Penyaluran kredit infrastruktur menjadi salah satu sektor penyaluran kredit terbesar di bank **bjb**, mencakup total penyaluran kredit komersial maupun korporasi. Adapun kredit komersial merupakan penyaluran kredit berupa modal kerja yang ditujukan untuk mendukung proyek-proyek strategis nasional, termasuk yang dikelola di tingkat kabupaten, kota, dan provinsi. Proses penyaluran dilakukan melalui pola sindikasi maupun bilateral. Berikut merupakan beberapa contoh penyaluran kredit infrastruktur yang memberikan dampak signifikan bagi masyarakat, baik dalam segmen komersial maupun segmen korporasi. [GRI 203-2]

Shareholders (RUPS) of PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk, No. 05, dated 4 April 2023, notarized by Notary R. Tendy Suwarman, S.H. It was reaffirmed that a maximum of 5% (five percent) of the company's current year profit is allocated for CSR funding. [GRI 3-3]

To support the community economy, bank **bjb** organizes programs to develop and enhance financial literacy. These initiatives aim to broaden public understanding of banking products and services and various financial activities while expanding access to financial services. Targeting remote and economically disadvantaged areas, these programs are expected to contribute positively to economic welfare and support establishing more inclusive banking practices. [F.23]

## Infrastructure Financing

bank **bjb** plays an active role in supporting the acceleration of national economic growth through various initiatives. One of these is infrastructure sector credit disbursement, which is part of bank **bjb**'s efforts to accelerate economic growth. Infrastructure lending is among the largest credit distribution sectors at bank **bjb**, covering both commercial and corporate credit disbursements. Commercial credit refers to working capital loans aimed at supporting national strategic projects at district, city, and provincial levels. The loan disbursement process is carried out through syndicated or bilateral arrangements. Below are some examples of infrastructure credit disbursement projects that have significantly impacted communities across commercial and corporate segments. [GRI 203-2]



### Tabel Penyaluran Kredit Infrastruktur Bersifat Komersial Berdampak Signifikan

Table of Commercial Infrastructure Credit Disbursement with Significant Impact

[GRI 3-3] [GRI 203-1] [GRI 203-2] [B.3] [F.3] [F.23] [F.28]

| Proyek<br>Project                                                                                                                                                     | Lokasi<br>Location                       | Nama Debitur<br>Name of Borrower | Jumlah Pembiayaan<br>Funding Amount<br>(Rp) | Dampak<br>Impact                                                                                                                                                                                                    |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|----------------------------------|---------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Pembangunan Gedung Parkir Cilengkrang<br>Parking Building Construction                                                                                                | Tangerang Selatan<br>South Tangerang     | PT Sumbersari Nusantara Group    | 33.750.000.000                              | Meningkatkan kapasitas parkir dan mengurangi kemacetan di sekitar kawasan komersial<br>Increasing parking capacity and reducing traffic congestion in commercial areas                                              |
| Uji Kelayakan Konstruksi Jembatan<br>Bridge Construction Feasibility Test                                                                                             | Kabupaten Bekasi<br>Bekasi Regency       | PT Ottoman Architecture          | 30.000.000.000                              | Memastikan keamanan dan kelayakan jembatan untuk mendukung mobilitas masyarakat dan distribusi logistik<br>Ensuring the safety and feasibility of the bridge to support public mobility and logistics distribution  |
| Pembangunan Tahap 1 Gedung BPKP<br>Phase 1 Construction of BPKP Building                                                                                              | Kota Serang<br>Serang City               | PT Adikarya Putra Cisadane       | 30.000.000.000                              | Mendukung optimalisasi kinerja dan pelayanan Badan Pengawasan Keuangan dan Pembangunan (BPKP)<br>Supporting the optimization of performance and services of the Financial and Development Supervisory Agency (BPKP) |
| Rekonstruksi Jalan Ruas Tegal Mukti — Tajab (Link. 088) di Kabupaten Way Kanan<br>Road Reconstruction on Tegal Mukti — Tajab Section (Link. 088) in Way Kanan Regency | Kabupaten Way Kanan<br>Way Kanan Regency | PT Rindang Tigasatu Pratama      | 23.700.000.000                              | Meningkatkan aksesibilitas dan konektivitas antarwilayah untuk mendukung aktivitas ekonomi<br>Improving accessibility and connectivity between regions to support economic activities                               |



|                                                                                                                                              |                                          |                         |                |                                                                                                                                                                                                                   |
|----------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|-------------------------|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Pembangunan Gedung FKHH Undana<br>FKHH Undana Building Construction                                                                          | Kupang                                   | PT Sabrina Jaya Abadi   | 21.000.000.000 | Mendukung peningkatan kualitas pendidikan dan penelitian di bidang kesehatan hewan<br>Supporting the improvement of education quality and research in veterinary medicine                                         |
| Pembangunan Bunker Radioterapi<br>Radiotherapy Bunker Construction                                                                           | Kota Serang<br>Serang City               | CV Bintang Maha Putra   | 20.000.000.000 | Menambah fasilitas layanan kesehatan untuk mendukung pengobatan kanker dan penyakit kritis lainnya<br>Expanding healthcare facilities to support cancer treatment and other critical illnesses                    |
| Pembangunan Aula Hunian Medium dan Maksimum Lapas IIA Kerobokan Bali<br>Medium and Maximum Housing Hall Construction at Kerobokan IIA Prison | Kerobokan                                | PT Cahaya Legok Pratama | 20.000.000.000 | Meningkatkan fasilitas pembinaan narapidana untuk mendukung program rehabilitasi dan reintegrasi sosial<br>Improving inmate rehabilitation facilities to support reintegration and social rehabilitation programs |
| Pembangunan Gedung Penunjang DPRD Kabupaten Tangerang<br>Supporting Building Construction for Tangerang Regency DPRD                         | Kabupaten Tangerang<br>Tangerang Regency | PT Anugerah Raya Agung  | 20.000.000.000 | Mendukung peningkatan kinerja legislatif dan pelayanan masyarakat<br>Supporting improved legislative performance and public services                                                                              |
| Pelebaran Jalan Ki Ajurum - Petir - Serang (Sempu - Simpang Boru)<br>Road Widening of Ki Ajurum - Petir - Serang (Sempu - Simpang Boru)      | Kota Serang<br>Serang City               | PT Trias Jaya Perkasa   | 19.000.000.000 | Meningkatkan kapasitas jalan untuk mendukung kelancaran arus lalu lintas dan pertumbuhan ekonomi lokal<br>Increasing road capacity to improve traffic flow and support local economic growth                      |



## Tabel Penyaluran Kredit Infrastruktur Bersifat Korporasi Berdampak Signifikan

Table of Significant Impact Corporate Infrastructure Credit Disbursements

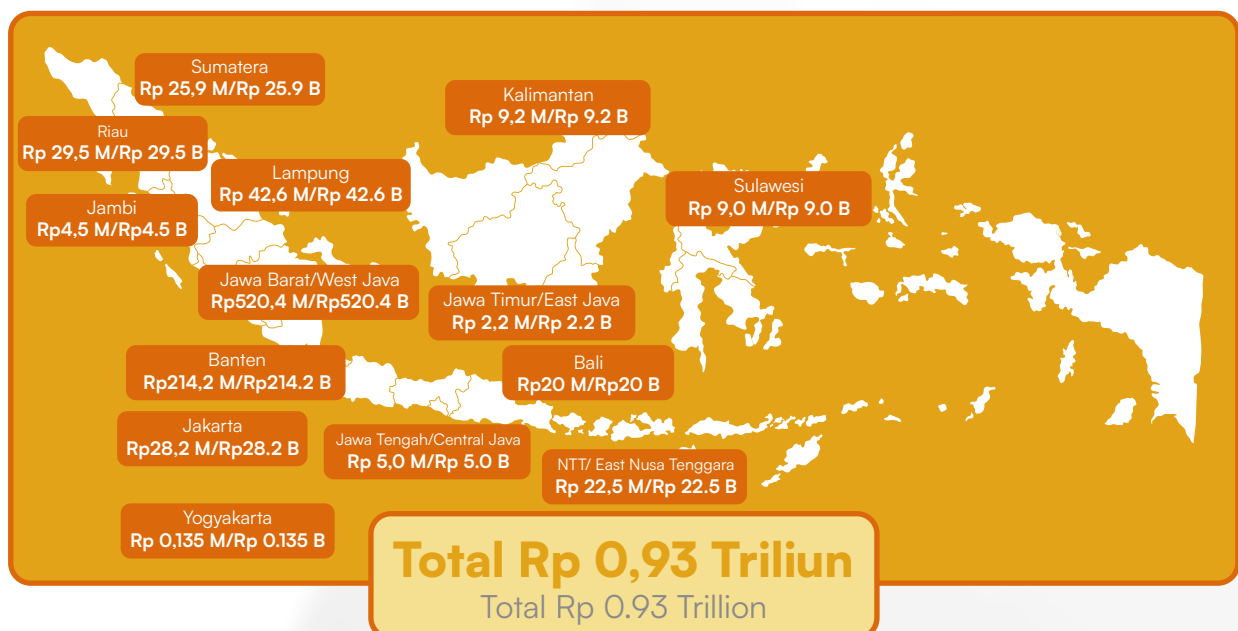
[GRI 3-3] [GRI 203-1] [GRI 203-2] [B.3] [F.3] [F.23] [F.28]

| Proyek<br>Project                                                                                                                                                                                                                                                                                                                                                                         | Lokasi<br>Location                         | Nama Debitur<br>Name of Borrower  | Jumlah<br>Pembiayaan<br>Funding Amount<br>(Rp) | Dampak<br>Impact                                                                                                   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|-----------------------------------|------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| Pembangunan rumah tapak jabatan menteri di KIPP IKN<br>Development of Ministerial Housing in KIPP IKN                                                                                                                                                                                                                                                                                     | Kalimantan Timur<br>East Kalimantan        | PT Adhi Karya (Persero) Tbk       | 53.000.000.000                                 | Mendukung pembangunan infrastruktur pemerintahan di IKN<br>Supporting government infrastructure development in IKN |
| Pekerjaan <i>Design and Build</i> Optimalisasi Fasilitas Bandar Udara I Gusti Ngurah Rai; Pekerjaan <i>Design and Build</i> Beautifikasi Gedung Terminal Penumpang dan Gedung Parkir, Balikpapan<br>I Gusti Ngurah Rai Airport Facilities Optimization & Beautification; Passenger Terminal Building and Parking Building, Balikpapan<br>Airport Facilities Optimization & Beautification | Bali dan Balikpapan<br>Bali and Balikpapan | PT Angkasa Pura Properti          | 79.600.000.000                                 | Peningkatan fasilitas dan estetika bandar udara<br>Enhancing airport facilities and aesthetics                     |
| Preservasi Jalan Bankae - Enrekang - Tato; Preservasi Jalan Pangkajene - Sidrap - Anabanua<br>Bankae - Enrekang — Tato Road Preservation Project; Pangkajene - Sidrap — Anabanua Road Preservation Project                                                                                                                                                                                | Sulawesi Selatan<br>South Sulawesi         | PT Bumi Karsa                     | 75.255.915.077                                 | Peningkatan infrastruktur jalan<br>Improving road infrastructure                                                   |
| Pembangunan Jalan Tol Layang Cikampek<br>Cikampek Elevated Toll Road Development                                                                                                                                                                                                                                                                                                          | Jawa Barat<br>West Java                    | PT Jasamarga Jalanlayang Cikampek | 227.575.069.757                                | Mempercepat mobilitas dan mengurangi kemacetan<br>Accelerating mobility and reducing congestion                    |

| Proyek<br>Project                                                                                                                                                                                  | Lokasi<br>Location                                              | Nama Debitur<br>Name of Borrower    | Jumlah<br>Pembiayaan<br>Funding Amount<br>(Rp) | Dampak<br>Impact                                                                            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|-------------------------------------|------------------------------------------------|---------------------------------------------------------------------------------------------|
| Pembangunan ruas tol Yogyakarta - Solo<br>Construction of Yogyakarta - Solo Toll Road                                                                                                              | Jawa Tengah dan DI Yogyakarta<br>Central Java and DI Yogyakarta | PT Jasamarga Jogja Solo             | 181.422.175.590                                | Meningkatkan konektivitas<br>Enhancing national connectivity                                |
| Pembangunan ruas tol Probolinggo - Banyuwangi<br>Construction of Probolinggo - Banyuwangi Toll Road                                                                                                | Jawa Timur<br>East Java                                         | PT Jasamarga Probolinggo Banyuwangi | 84.093.539.790                                 | Mempercepat akses dan distribusi logistik<br>Accelerating access and logistics distribution |
| Pembangunan sistem persinyalan dan telekomunikasi jalur ganda KA Solo - Semarang Fase 1<br>Construction of Signaling and Telecommunication System for Solo - Semarang Double-Track Railway Phase 1 | Jawa Tengah<br>Central Java                                     | PT Len Railway Systems              | 38.319.059.986                                 | Meningkatkan keselamatan transportasi<br>Improving transportation safety                    |
| Pembangunan ruas tol Semarang - Demak<br>Construction of Semarang - Demak Toll Road                                                                                                                | Jawa Tengah<br>Central Java                                     | PT PPSD                             | 241.161.679.166                                | Memperlancar arus lalu lintas dan logistik<br>Smoothing traffic flow and logistics          |
| Pembangunan ruas tol Serpong - Balaraja<br>Construction of Serpong - Balaraja Toll Road                                                                                                            | Banten<br>Banten                                                | PT Trans Bumi Serbaraja             | 151.319.110.084                                | Meningkatkan akses transportasi<br>Improving transportation access                          |
| Pembangunan ruas tol Serang - Panimbang<br>Construction of Serang - Panimbang Toll Road                                                                                                            | Banten<br>Banten                                                | PT Wijaya Karya Serang Panimbang    | 279.216.144.153                                | Mempercepat konektivitas<br>Accelerating connectivity                                       |
| Pembangunan SPAM Jatiluhur Regional I<br>Construction of Jatiluhur Regional I Water Supply System (SPAM)                                                                                           | Jawa Barat<br>West Java                                         | PT Wika Tirta Jaya Jatiluhur        | 184.104.282.875                                | Menyediakan pasokan air bersih<br>Providing clean water supply                              |



| Proyek<br>Project                                                                                                                                                                                                                                                                                                             | Lokasi<br>Location                                                         | Nama Debitur<br>Name of Borrower  | Jumlah<br>Pembiayaan<br>Funding Amount<br>(Rp) | Dampak<br>Impact                                                           |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|-----------------------------------|------------------------------------------------|----------------------------------------------------------------------------|
| Tol Jakarta -<br>Cikampek II Sisi<br>Selatan- Induk;<br>Tol Cimanggis -<br>Cibitung Seksi;<br>Pasuruan -<br>Probolinggo Seksi<br>4; 100 proyek APBN<br>dan APBD<br>Jakarta - Cikampek<br>II South Toll Road;<br>Cimanggis -<br>Cibitung Section;<br>Pasuruan -<br>Probolinggo Section<br>4; and 100 APBN<br>and APBD Projects | Berbagai lokasi<br>Various Locations                                       | PT Waskita Karya<br>(Persero) Tbk | 1.314.858.256.534                              | Peningkatan<br>konektivitas nasional<br>Enhancing national<br>connectivity |
| Pembangunan RS<br>Persahabatan serta<br>proyek APBN APBD<br>lainnya<br>Construction of<br>Persahabatan<br>Hospital and Other<br>APBN/APBD Projects                                                                                                                                                                            | DKI Jakarta dan<br>berbagai lokasi<br>DKI Jakarta and<br>various locations | PT Wijaya Karya<br>(Persero) Tbk  | 524.637.967.601                                | Peningkatan fasilitas<br>kesehatan<br>DKI Jakarta and<br>various locations |



### Penyaluran Kredit Infrastruktur Sepanjang Tahun 2024 Infrastructure Credit Disbursement Throughout 2024



## Penggunaan Tenaga Kerja Lokal

bank **bjb** memastikan jika kehadirannya mampu memberikan dampak positif pada perekonomian masyarakat, salah satunya melalui penyerapan tenaga kerja lokal. Perseroan memberi peluang dan prioritas kepada sumber daya manusia yang berasal dari wilayah operasional bank. Prioritas yang diberikan berupa peluang pendaftaran kerja dan pengembangan potensi diri dalam lingkungan kerja yang profesional. Langkah ini tidak hanya mendukung aktivitas perekonomian setempat, peluang ini diharapkan menjadi sarana bagi setiap pegawai lokal untuk berbagi pengalaman dan pengetahuan kepada anggota komunitas di sekitarnya. Meskipun demikian, seluruh proses perekrutan tenaga kerja lokal tetap mengikuti pedoman yang ditetapkan dalam SOP Rekrutmen dan Seleksi Pegawai. Proses tersebut meliputi beberapa hal sebagai berikut:

1. Proses penempatan awal pegawai setingkat asisten junior dilakukan berdasarkan kebutuhan unit kerja dengan tetap mempertimbangkan domisili tempat tinggal pegawai (*local people*) atau daerah tempat pegawai tersebut telah lama berdomisili;
2. Apabila di daerah unit kerja tertentu tidak tersedianya pegawai yang sesuai dengan kriteria, maka dapat diupayakan dari pegawai yang berdomisili di luar unit kerja tersebut; dan
3. Penetapan penempatan unit kerja serta jabatan pegawai baru dilakukan berdasarkan kebutuhan unit kerja yang ditetapkan dalam surat Keputusan Direksi tentang Penerimaan dan Penempatan Pegawai.

Seiring dengan kondisi persaingan bisnis yang semakin ketat, kebutuhan Perseroan terhadap sumber daya manusia (SDM) yang profesional dan berkualitas terus meningkat. Oleh sebab itu, fungsi rekrutmen dan seleksi dituntut untuk lebih efektif dengan mengubah pendekatan metodologis terhadap upaya mendapatkan calon pegawai berbakat melalui proses yang modern, termasuk pemanfaatan teknologi (*E-Recruitment*).

## Utilization of Local Workforce

bank **bjb** ensures that its presence positively impacts the local economy, one of which is through the absorption of local labor. The company provides opportunities and prioritizes human resources from the bank's operational areas. This priority includes job application opportunities and self-development within a professional work environment. This initiative supports local economic activities and serves as a platform for local employees to share their experiences and knowledge with their surrounding communities. However, all local workforce recruitment processes still adhere to the guidelines set in the Employee Recruitment and Selection SOP, which include:

1. The initial placement process for junior assistant-level employees is based on the needs of the work unit while considering the employee's place of residence (*local people*) or the area where they have long resided;
2. If a specific work unit lacks qualified employees, candidates from outside that work unit may be considered; and
3. The determination of work unit placement and employee positions is based on the needs of the work unit, as stipulated in the Board of Directors' Decision Letter on Employee Recruitment and Placement.

As business competition intensifies, the company's need for professional and high-quality human resources (HR) continues to grow. Therefore, the recruitment and selection function is required to be more effective by adopting modern methodological approaches, including leveraging technology (*E-Recruitment*). This initiative also aims to expand the reach of recruiting the best candidates from



Langkah ini juga bertujuan untuk memperluas cakupan penjangkauan kandidat terbaik dari seluruh Indonesia. Proses rekrutmen dilaksanakan melalui berbagai saluran, termasuk menjalin kerja sama dengan lembaga pendidikan tinggi terkemuka di Indonesia dalam bentuk partisipasi pada *Job Fair*, *Campus Hiring*, dan *outreach recruitment program*. Proses rekrutmen ini dilaksanakan melalui program-program berikut: [GRI 3-3]

#### 1. Acceleration Program

Program akselerasi *level assistant* bagi pegawai yang telah memenuhi kriteria penilaian dan *aging grade* yang ditetapkan.

#### 2. Treasury Development Program (TDP)

Program pengembangan pegawai yang diperuntukkan bagi pegawai *level assistant* di bidang *Treasury* yang dipersiapkan untuk mengisi jabatan dan berkarir serta memiliki spesialisasi di bidang *treasury*.

#### 3. Staff Development Program (SDP)

Program pengembangan karir yang bertujuan mempersiapkan pegawai yang memiliki kompetensi untuk memenuhi jenjang jabatan di *level officer*.

#### 4. Manager Development Program

Program pengembangan dan percepatan karir yang ditujukan bagi *talent-talent* terbaik bank **bjb** di *level First Line Management* (minimal level jabatan *Officer* di rentang *Grade 6-9*) untuk dipersiapkan menjadi calon-calon *Manager* yang berkualitas, untuk selanjutnya akan diberikan pendidikan dan pelatihan secara komprehensif serta lebih difokuskan pada area bisnis.

#### 5. Branch Manager Development Program (BMDP)

Program pengembangan pegawai di Level Managerial yang ditujukan bagi *Manager/Pin*. KCP/*PinGrup* melalui Pendidikan dan Pelatihan yang bertujuan untuk peningkatan kompetensi dan mempersiapkan pegawai menjadi *Successor* Pejabat Eksekutif di Level Pemimpin Cabang.

across Indonesia. The recruitment process is carried out through various channels, including collaborations with leading universities in Indonesia, such as participation in *Job Fairs*, *Campus Hiring*, and *outreach recruitment programs*. The recruitment programs include: [GRI 3-3]

#### 1. Acceleration Program

An acceleration program for *level assistant* employees who have met the established assessment criteria and *aging grade*.

#### 2. Treasury Development Program (TDP)

An employee development program designed for *level assistant* employees in the *Treasury* sector, prepared to fill positions and pursue careers with specialization in the *treasury* field.

#### 3. Staff Development Program (SDP)

A career development program aimed at preparing employees with the necessary competencies to meet the requirements for *level officer* positions.

#### 4. Manager Development Program

A development and career acceleration program targeted at the best *talents* of bank **bjb** at the *First Line Management* level (minimum position level of *Officer* within the *Grade 6-9* range) to be prepared as qualified future *Managers*. These employees will receive comprehensive education and training with a stronger focus on business areas.

#### 5. Branch Manager Development Program (BMDP)

A managerial-level employee development program designed for *Managers/Pin*. KCP/*PinGrup* through Education and Training aimed at enhancing competencies and preparing employees to become *Successors* for Executive Positions at the Branch Leader level.

#### 6. General Manager Development Program

Program pengembangan pegawai di level Managerial yang dipersiapkan menduduki L1 (Pemimpin Divisi/CEO Regional).

Sepanjang tahun 2024, bank **bjb** telah merekrut 234 pegawai baru dan 155 peserta pemagangan. Jumlah penerimaan tersebut selaras dengan strategi Perseroan untuk mengoptimalkan dan meningkatkan efektivitas pengelolaan Human Capital bank **bjb**.

#### 6. General Manager Development Program

A managerial-level employee development program designed to prepare employees for L1 (Division Leader/Regional CEO) positions.

Throughout 2024, bank **bjb** recruited 234 new employees and 155 interns, aligning with the company's strategy to optimize and enhance the effectiveness of Human Capital management.

| Jalur Rekrutmen   Recruitment Program                                   | Jumlah (Orang)   Total (Individuals) |
|-------------------------------------------------------------------------|--------------------------------------|
| First Entry Level                                                       | 33                                   |
| Development Program                                                     | 19                                   |
| Experience Hire                                                         | 27                                   |
| Program Pemagangan Abdi <b>bjb</b>   Abdi <b>bjb</b> internship Program | 155                                  |
| <b>Total</b>                                                            | <b>234</b>                           |





## Pengelolaan dan Penyaluran Dana CSR

### Management and Distribution of CSR Funds

[B.3] [F.25]

Sebagai lembaga jasa keuangan yang mengimplementasikan prinsip keuangan berkelanjutan, bank **bjb** tidak hanya berfokus pada operasional dan pengembangan bisnis, tetapi juga berperan aktif dalam mendorong pengembangan dan pemberdayaan masyarakat. Komitmen ini sejalan dengan tujuan utama penerapan keuangan berkelanjutan di bank **bjb**, yaitu:

- Menyediakan sumber pendanaan yang dibutuhkan untuk mencapai Tujuan Pembangunan Berkelanjutan dan pendanaan terkait perubahan iklim dalam jumlah yang memadai;
- Meningkatkan daya tahan dan daya saing Perseroan melalui pengelolaan risiko sosial dan lingkungan hidup yang lebih baik dengan cara mengembangkan produk dan/atau layanan keuangan yang menerapkan prinsip keuangan berkelanjutan sehingga mampu berkontribusi positif pada stabilitas sistem keuangan; dan
- Mengurangi kesenjangan sosial, mengurangi dan mencegah kerusakan lingkungan hidup, menjaga keanekaragaman hayati, dan mendorong efisiensi pemanfaatan energi dan sumber daya alam.

Perseroan menyadari bahwa untuk mencapai peningkatan kinerja yang berkelanjutan, penting untuk memastikan bahwa manfaat yang diberikan juga dirasakan oleh masyarakat dan lingkungan yang terdampak. Dalam mewujudkan tujuan tersebut, Perseroan telah merumuskan Prinsip Perbankan Berkelanjutan yang menjadi prinsip pengelolaan operasional bank **bjb** dalam berbagai aspek, di antaranya adalah: (1) nasabah, (2) strategi bisnis, (3) operasional perbankan, (4) penilaian risiko, (5) *human capital*, dan (6) pengembangan masyarakat. Setiap aspek tersebut kemudian diklasifikasikan menjadi 7 (tujuh) bidang, yaitu: [GRI 3-3]

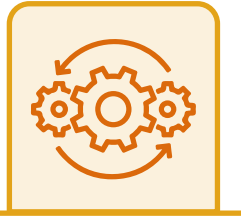
As a financial services institution implementing sustainable finance principles, bank **bjb** focuses on business operations and development and actively contributes to community development and empowerment. This commitment aligns with the main objectives of sustainable finance implementation at bank **bjb**, which include:

- Providing adequate funding sources to achieve Sustainable Development Goals and finance climate change-related initiatives;
- Enhancing the company's resilience and competitiveness through improved social and environmental risk management by developing financial products and services based on sustainable financial principles, thereby contributing positively to financial system stability; and
- Reducing social inequality, preventing and mitigating environmental damage, preserving biodiversity, and promoting efficient energy and natural resource utilization.

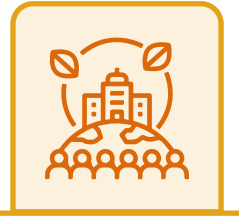
The company recognizes that to achieve sustainable performance improvement, it is essential to ensure that the affected communities and the environment also feel the benefits provided. To achieve these goals, the company has formulated Sustainable Banking Principles that guide bank **bjb**'s operational management across various aspects, including (1) customers, (2) business strategy, (3) banking operations, (4) risk assessment, (5) human capital, and (6) community development. These aspects are then classified into seven areas: [GRI 3-3]



Hak asasi manusia  
Human rights



Operasi yang adil  
Fair operations



Lingkungan hidup  
Environment



Ketenagakerjaan,  
serta keselamatan dan  
kesehatan kerja (K3)  
Employment,  
occupational health, and  
safety (OHS)



Tanggung jawab kepada  
konsumen (nasabah)  
Consumer (customer)  
responsibility



Pengembangan sosial  
kemasyarakatan  
Social community  
development



Tanggung jawab kepada  
pemasok  
Supplier responsibility

Dalam pelaksanaan pengembangan sosial kemasyarakatan, bank **bjb** mengedepankan proses partisipasi dan keterlibatan masyarakat untuk mencapai kesejahteraan dan pertumbuhan perekonomian. Untuk menarik minat dan partisipasi masyarakat seluas-luasnya, bank **bjb** menyediakan saluran penyampaian masukan dan aduan sebagai sarana bagi masyarakat menyampaikan segala saran, masukan, keluhan, atau komentar terkait program-program bank **bjb**. Seluruh bentuk penyampaian tersebut dapat dilakukan melalui surat elektronik (*e-mail*) yang ditujukan ke alamat [corsecbjb@bankbjb.co.id](mailto:corsecbjb@bankbjb.co.id).

In implementing social community development, bank **bjb** prioritizes participatory and community engagement processes to achieve welfare and economic growth. To encourage broad community participation, bank **bjb** provides feedback and complaint channels for the public to submit suggestions, complaints, or comments regarding bank **bjb** programs via email at [corsecbjb@bankbjb.co.id](mailto:corsecbjb@bankbjb.co.id).





Pedoman pengelolaan dana CSR milik Perseroan telah diatur melalui Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten Nomor 701/SK/DIR-CS/2009 tentang Pengelolaan Dana *Corporate Social Responsibility* (CSR), yang diperbaharui dengan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk Nomor 0582/SK/DIR-CSE/2023 tanggal 29 Desember 2023 tentang Pedoman Pengelolaan Dana *Corporate Social Responsibility* (CSR). Beberapa dari program CSR yang dilaksanakan pada tahun 2024 telah memberikan peluang bagi masyarakat untuk mengembangkan potensi SDM lokal sehingga dapat mendorong pertumbuhan aktivitas ekonomi dan menciptakan lapangan pekerjaan baru. [GRI 3-3] [F.23]

The Company's CSR fund management guidelines are regulated through the Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten Number 701/SK/DIR-CS/2009 concerning the Management of Corporate Social Responsibility (CSR) Funds, which was updated by the Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk Number 0582/SK/DIR-CSE/2023 dated December 29, 2023, regarding the Guidelines for Corporate Social Responsibility (CSR) Fund Management. Several CSR programs implemented in 2024 have created opportunities for local human resource development, boosting economic activity and generating new employment opportunities. [GRI 3-3] [F.23]

Berbagai pelaksanaan program CSR bank **bjb** pada tahun 2024 adalah sebagai berikut: [F.23]

Various CSR Programs Implemented by bank **bjb** in 2024: [F.23]

## Program Pelatihan Kewirausahaan Entrepreneurship Training Program



### 1 Program Pelatihan **bjb** Preneur | **bjb** Preneur Training Program



Program ini merupakan pelatihan untuk peserta yang berkomitmen dan berpengalaman dalam berwirausaha agar memiliki kompetensi dalam menjalankan bisnis. Tujuannya adalah mengembangkan usaha peserta dalam pengelolaan, kualitas produk, promosi, dan pemasaran, sekaligus menjadi wadah pembinaan, pelatihan, dan konsultasi usaha. Program ini diharapkan mendorong peserta mendirikan usaha yang layak, menciptakan lapangan kerja, dan menurunkan angka pengangguran. Pelatihan yang diberikan meliputi keterampilan vokasional seperti barista, tata boga, tata busana, dan UMKM.

This program provides training for participants committed to and experienced in entrepreneurship, equipping them with the competencies needed to run their businesses. The goal is to develop participants' business skills in management, product quality, promotion, and marketing while serving as a platform for coaching, training, and business consultation. This program is expected to help participants establish viable businesses, create job opportunities, and reduce unemployment. Training includes vocational skills such as barista, culinary arts, fashion, and MSME development.



2

### Program Kewirusahaan bjb YES (Young Entrepreneur Skill)

Program ini merupakan pelatihan keterampilan untuk pemberdayaan masyarakat yang mencakup pembekalan wawasan, pembinaan, dan pelatihan vokasional. Program ini bertujuan mencetak wirausahawan, tenaga ahli, atau tenaga kerja muda yang mandiri dan kreatif, serta mendorong percepatan kemapanan ekonomi masyarakat. Pelatihan disesuaikan dengan peluang masa kini, seperti menjadi *content creator*, *digital marketing*, kelas dasar *chef*, dan *barista*.

#### bjb YES (Young Entrepreneur Skill) Entrepreneurship Program

This program provides skill training for community empowerment, including knowledge enhancement, coaching, and vocational training. The goal is to produce independent and creative young entrepreneurs, specialists, or skilled workers and accelerate economic stability. Training is tailored to current opportunities, such as becoming content creators, digital marketers, entry-level chefs, and baristas.



### Program Pelatihan Pemberdayaan Disabilitas Disability Empowerment Training Program



Program pada tahun ini dinamakan Program Rumah Kreatif Luar Biasa. Program ini berupa pelatihan untuk pemberdayaan ekonomi kreatif bagi penyandang disabilitas. Program ini membantu mereka menggali potensi, menciptakan karya bernilai ekonomi, dan bersaing di industri kreatif. Melalui pelatihan keterampilan, peserta diajarkan untuk hidup mandiri, percaya diri, dan berdikari.

In 2024, the program is called Rumah Kreatif Luar Biasa (*Extraordinary Creative House*). It focuses on creative economic empowerment for individuals with disabilities, helping them explore their potential, create economically valuable products, and compete in the creative industry. Participants receive skills training to foster independence, self-confidence, and self-sufficiency.



Program Pojok Literasi  
Literacy Corner Program



Program Pojok Literasi adalah inisiatif inovatif yang menyediakan akses pendidikan inklusif untuk anak yatim, dhuafa, ibu rumah tangga, dan pengangguran di wilayah dengan krisis edukasi. Program ini mencakup Literasi *Mobile*, Bimbingan Belajar (Bimbel), dan Sekolah Kejar Paket A, B, dan C. Tujuannya adalah menyediakan pendidikan berkualitas bagi semua, mendukung target TPB nomor 4 dan 8 untuk meningkatkan keterampilan masyarakat, menciptakan peluang kerja lebih baik, dan mendorong pertumbuhan ekonomi inklusif.

The Literacy Corner Program is an innovative initiative providing inclusive education access for orphans, underprivileged individuals, housewives, and unemployed people in areas facing educational crises. This program includes Mobile Literacy, Tutoring (Bimbel), and Alternative Education (Kejar Paket A, B, and C). The aim is to provide quality education for all, supporting SDG targets 4 and 8 to improve community skills, create better job opportunities, and drive inclusive economic growth.

## Program Peduli Lingkungan

Environmental Care Program



### Program bjb Green School | bjb Green School Program



Program **bjb** Green School adalah program CSR bank **bjb** yang bertujuan meningkatkan kesadaran lingkungan di sekolah melalui edukasi dan praktik langsung tentang penataan lingkungan hijau dan pengelolaan sampah modern menggunakan teknologi seperti biodigester. Kegiatan meliputi pembuatan taman hijau, *greenhouse*, budidaya lele dan tanaman obat keluarga, pemanfaatan tenaga surya, serta pengolahan sampah organik dan anorganik.

This CSR initiative aims to increase environmental awareness in schools through education and practical activities on green space management and modern waste processing using technologies like biodigesters. Activities include creating green gardens, greenhouses, catfish and medicinal plant farming, solar energy utilization, and organic and inorganic waste processing.



### Program Penghijauan

Program yang berfokus pada pembibitan dan penanaman pohon di lahan kritis, rawan bencana, dan area dengan kerusakan ekosistem. Kegiatan ini mencakup reboisasi dengan pohon penguat, produktif, mangrove, dan tanaman buah.

### Reforestation Program

This program focuses on tree nurseries and planting in critical areas prone to disasters and ecosystem degradation. Activities include reforestation with strengthening trees, productive plants, mangroves, and fruit-bearing trees.



### Program Pengelolaan Sampah

Program inisiatif pengelolaan sampah di tingkat masyarakat (RT/RW) yang mencakup pengumpulan, pengolahan, dan daur ulang sampah untuk mengurangi dampak lingkungan. bank **bjb** mendukung program ini dengan menyediakan alat angkut, tempat sampah, dan alat daur ulang untuk sampah organik dan anorganik.

### Waste Management Program

This initiative promotes community-based (RT/RW) waste management, including collection, processing, and recycling to minimize environmental impact. bank **bjb** supports this program by providing transport equipment, waste bins, and recycling tools for organic and inorganic waste.





## Program Kesehatan Health Program



### Program Pengobatan Gratis | Free Medical Treatment Program



Program yang menyediakan operasi gratis bagi penderita bibir sumbing, katarak, dan hernia melalui kerja sama dengan rumah sakit.

This program provides free surgery for individuals with cleft lips, cataracts, and hernias in collaboration with hospitals.

### Program Layanan Kesehatan Gratis | Free Healthcare Services Program



Program rutin yang mencakup penyuluhan hidup sehat dan pemeriksaan kesehatan gratis dengan mobil layanan kesehatan, khususnya di wilayah terpencil dan masyarakat menengah ke bawah. Layanan ini meliputi pemeriksaan kolesterol, tekanan darah, gula darah, asam urat, dan edukasi pola hidup sehat.

A routine program including health education and free check-ups using mobile health service vehicles, especially in remote areas and among lower-income groups. Services include cholesterol, blood pressure, blood sugar, and uric acid tests, as well as healthy lifestyle education.

### Program Khitanan Massal Gratis | Free Mass Circumcision Program



bank **bjb** secara rutin menyelenggarakan program Khitanan Massal Gratis sebanyak dua kali dalam setahun. Program ini ditujukan bagi anak-anak dari keluarga kurang mampu sebagai bentuk kepedulian sosial perusahaan dalam mendukung kesehatan dan kesejahteraan masyarakat.

bank **bjb** routinely holds a Free Mass Circumcision program twice a year. This program is intended for children from underprivileged families as a form of the company's social concern in supporting the health and welfare of the community.



### Program Pencegahan *Stunting*/Gizi Buruk | *Stunting*/Malnutrition Prevention Program



bank **bjb** menyelenggarakan program rutin di Jawa Barat yang bertujuan untuk menekan angka kelaparan, gizi buruk, dan *stunting*. Melalui program ini, bank **bjb** menyediakan asupan makanan pokok, gizi tambahan, dan nutrisi bagi keluarga kurang mampu, termasuk ibu hamil, guna mendukung kesehatan dan kesejahteraan masyarakat.

bank **bjb** organizes a regular program in West Java aimed at reducing hunger, malnutrition, and *stunting*. Through this program, bank **bjb** provides staple food, additional nutrition, and dietary supplements for underprivileged families, including pregnant women, to support community health and well-being.

### Program Donor Darah | Blood Donation Program



bank **bjb** bekerja sama dengan Palang Merah Indonesia (PMI) dalam membangun kepedulian sosial dan kemanusiaan guna membantu dan berpartisipasi dalam menyumbangkan pasokan darah untuk masyarakat. Program ini rutin dilaksanakan setiap tiga bulan.

bank **bjb** collaborates with the Indonesian Red Cross (PMI) to foster social and humanitarian awareness by contributing to blood supply donations for the community. This program is conducted regularly every three months.



Komitmen bank **bjb** untuk terus berkontribusi pada pengembangan masyarakat menjadi landasan tanggung jawab Perseroan dalam meningkatkan kinerja dan efektivitas dari setiap program CSR yang dijalankan. Peningkatan kinerja dan aktivitas program CSR diharapkan dapat mendorong pertumbuhan ekonomi dan mengoptimalkan upaya pemberdayaan masyarakat lokal. bank **bjb** melakukan penilaian dampak dari setiap kegiatan penyaluran bantuan CSR yang telah dilakukan melalui tinjauan dan evaluasi rutin setiap tahun. Penilaian ini dilakukan sebagai bagian dari strategi dan upaya meningkatkan kinerja program berikutnya. Selama tahun 2024, bank **bjb** tidak menerima laporan atau pengaduan dari masyarakat terkait penyelenggaraan kegiatan sosial. [F.24]

Sejak tahun 2023, sektor kegiatan penyaluran bantuan CSR bertambah dari tiga sektor menjadi 5 sektor. Sektor-sektor tersebut, antara lain sektor pendidikan, sektor kesehatan, sektor lingkungan, sektor ekonomi, dan sektor sosial kemasyarakatan. Selama periode pelaporan, bank **bjb** menyalurkan dana CSR sebesar Rp103.209.494.415. Pelaksanaan kegiatan CSR ini sekaligus mendukung pencapaian Perseroan pada TPB 1, 2, 3, 4, 6, 8, 9, 11, 12, 13, 15, dan 16. Data mengenai CSR akan ditampilkan sesuai dengan jenis kegiatan, biaya, dan rincian kegiatan pada tabel di bawah ini. [F.4] [F.25]

bank **bjb**'s commitment to continuously contributing to community development serves as the foundation of the Company's responsibility in enhancing the performance and effectiveness of each CSR program implemented. The improvement in CSR program performance and activities is expected to drive economic growth and optimize local community empowerment efforts. bank **bjb** assesses the impact of each CSR aid distribution activity through regular annual reviews and evaluations. This assessment is conducted as part of the strategy and efforts to enhance the performance of future programs. Throughout 2024, bank **bjb** did not receive any reports or complaints from the public regarding the implementation of social activities. [F.24]

Since 2023, the sectors for CSR aid distribution have expanded from three to five sectors. These sectors include education, health, environment, economy, and social community development. During the reporting period, bank **bjb** allocated CSR funds amounting to Rp 103,209,494,415. The implementation of these CSR activities also supports the Company's achievement of SDGs 1, 2, 3, 4, 6, 8, 9, 11, 12, 13, 15, and 16. CSR data will be presented based on the type of activity, budget, and program details in the table below. [F.4] [F.25]

| Kegiatan   Programs                                                                                                                                                                      | Biaya   Budget   | Rincian Kegiatan   Program Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <p><b>Prasarana dan Fasilitas Umum</b><br/>Infrastructure and Public Facilities<br/><b>(14,7%)</b></p> | Rp15.130.419.728 | <ul style="list-style-type: none"> <li>Peningkatan dan pemeliharaan fasilitas umum</li> <li>Pembangunan/rehabilitasi prasarana/infrastruktur umum</li> <li>Pembangunan sarana prasarana olahraga</li> <li>Peningkatan sarana pelayanan publik</li> <li>Pengadaan sarana/fasilitas umum</li> <li>Improvement and maintenance of public facilities</li> <li>Construction/rehabilitation of public infrastructure</li> <li>Development of sports facilities</li> <li>Enhancement of public service facilities</li> <li>Procurement of public infrastructure/facilities</li> </ul>                                                                                                                                                                                                                               |
|  <p><b>Sosial Kemasyarakatan</b><br/>Social<br/><b>(28,6%)</b></p>                                      | Rp29.562.920.540 | <ul style="list-style-type: none"> <li>Perbaikan Rumah Tidak Layak Huni</li> <li>Pemeliharaan dan peningkatan kesejahteraan masyarakat</li> <li>Program <b>bjb</b> Preneur</li> <li>Program <b>bjb</b> YES</li> <li>Peningkatan dan pemeliharaan fasilitas usaha</li> <li>Pemberdayaan ekonomi</li> <li>Program tebar pangan/ketahanan pangan</li> <li>Kebencanaan</li> <li>Pemberian santunan</li> <li>Renovation of uninhabitable houses</li> <li>Maintenance and improvement of community welfare</li> <li><b>bjb</b> Preneur Program</li> <li><b>bjb</b> YES Program</li> <li>Enhancement and maintenance of business facilities</li> <li>Economic empowerment</li> <li>Food distribution/food security programs</li> <li>Disaster relief efforts</li> <li>Financial assistance and donations</li> </ul> |
|  <p><b>Lingkungan Hidup</b><br/>Environmental Conservation<br/><b>(7,8%)</b></p>                      | Rp8.059.379.811  | <ul style="list-style-type: none"> <li>Penanaman pohon/penghijauan lingkungan</li> <li>Pengadaan sarana prasarana pengelolaan sampah</li> <li>Workshop Pengelolaan Sampah</li> <li>Program <b>bjb</b> Greenschool</li> <li>Pengadaan sarana pengangkut sampah</li> <li>Tree planting/greening initiatives</li> <li>Procurement of waste management infrastructure</li> <li>Waste Management workshop</li> <li><b>bjb</b> Greenschool Program</li> <li>Procurement of waste transportation facilities</li> </ul>                                                                                                                                                                                                                                                                                              |
|  <p><b>Keagamaan</b><br/>Religious Affairs<br/><b>(14,6%)</b></p>                                     | Rp15.022.588.000 | <ul style="list-style-type: none"> <li>Peningkatan dan pemeliharaan fasilitas peribadatan</li> <li>Pengadaan perlengkapan/fasilitas penunjang kegiatan ibadah/keagamaan</li> <li>Kegiatan keagamaan</li> <li>Improvement and maintenance of places of worship</li> <li>Procurement of equipment/facilities to support religious activities</li> <li>Religious events and activities</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                               |



| Kegiatan   Programs                                                                                                                           | Biaya   Budget   | Rincian Kegiatan   Program Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-----------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <p><b>Kesehatan</b><br/>Healthcare<br/><b>(13.5%)</b></p>   | Rp13.973.424.725 | <ul style="list-style-type: none"> <li>• Peningkatan dan pemeliharaan fasilitas kesehatan</li> <li>• Penyediaan layanan kesehatan</li> <li>• Pencegahan dan penanggulangan masalah kesehatan</li> <li>• Kepedulian terhadap pasien/orang sakit</li> <li>• Kegiatan donor darah rutin</li> <li>• Peningkatan peran serta masyarakat dalam bidang kesehatan</li> <li>• Sanitasi</li> <li>• Pengobatan dan pemeriksaan kesehatan gratis</li> <li>• Improvement and maintenance of healthcare facilities</li> <li>• Provision of healthcare services</li> <li>• Prevention and mitigation of health issues</li> <li>• Support for patients and individuals in need</li> <li>• Regular blood donation drives</li> <li>• Encouragement of community participation in healthcare</li> <li>• Sanitation activities</li> <li>• Free medical check-ups and treatments</li> </ul> |
|  <p><b>Pendidikan</b><br/>Education<br/><b>(20.8%)</b></p> | Rp21.460.761.611 | <ul style="list-style-type: none"> <li>• Pembangunan/perbaikan sarana dan prasarana pendidikan</li> <li>• Pengadaan sarana/fasilitas pendidikan</li> <li>• Pembangunan museum</li> <li>• Pelestarian dan kegiatan budaya, seni dan sejarah</li> <li>• Pemberian beasiswa</li> <li>• Program Literasi Mobile dan Kejar Paket A, B dan C</li> <li>• Construction/renovation of educational infrastructure</li> <li>• Procurement of educational facilities</li> <li>• Establishment of museums</li> <li>• Preservation and promotion of cultural, artistic, and historical activities</li> <li>• Scholarship programs</li> <li>• Mobile Literacy Program and Kejar Paket A, B and C programs</li> </ul>                                                                                                                                                                  |
| <b>Total   Total Budget</b>                                                                                                                   |                  | <b>Rp103.209.494.415</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |



## Keunggulan Sosial dari Produk bank bjb [FS7]

bank **bjb** terus berkomitmen untuk menyediakan beragam produk dan layanan yang dirancang untuk memberikan manfaat maksimal serta dapat memenuhi beragam kebutuhan para pemangku kepentingan, mulai dari nasabah, pemegang saham, hingga masyarakat umum. Upaya ini sebagaimana yang tertuang dalam salah satu misi Perseroan, yaitu “Memberikan manfaat terbaik dan berkelanjutan kepada pemangku kepentingan”. Masyarakat dapat merasakan manfaat yang besar dari sejumlah produk *microfinance*, produk untuk pelajar, produk pendukung perumahan terjangkau, dan dukungan bank **bjb** dalam meningkatkan kegiatan perekonomian negara dengan memberikan akses dan mencapai daerah-daerah terpencil yang memiliki populasi rendah atau ekonomi rendah. Produk-produk yang ditawarkan, di antaranya: [F.23]

## Kredit bjb Mesra

Kredit **bjb** Mesra adalah fasilitas pinjaman yang diberikan oleh bank **bjb** untuk mendukung pelaku usaha mikro perorangan yang belum memenuhi kriteria sebagai *bankable*, dengan plafon maksimal sebesar Rp10.000.000. Pinjaman ini secara khusus ditujukan untuk mendukung penyaluran kredit produktif pada segmen UMKM dan sebagai wujud dukungan bank **bjb** terhadap program pemulihan ekonomi masyarakat yang digencarkan pemerintah. Penyaluran Kredit **bjb** Mesra telah dimulai sejak tahun 2018 dan kini telah memasuki tahun keenam. Hingga saat ini, bank **bjb** telah menyalurkan kredit dengan total lebih dari Rp103 miliar kepada lebih dari 20.946 individu melalui produk Kredit **bjb** Mesra. Sebagai upaya memperluas cakupan layanan, bank **bjb** saat ini juga menjalankan penyaluran Kredit **bjb** Mesra di luar wilayah Provinsi Jawa Barat, yaitu di Provinsi Bali, Banten, DKI Jakarta, dan Sumatera Utara.

## Social Benefits of bank bjb Products [FS7]

bank **bjb** remains committed to providing a variety of products and services designed to maximize benefits and meet the diverse needs of stakeholders, including customers, shareholders, and the general public. This commitment aligns with one of the company’s missions: “Providing the best and sustainable benefits to stakeholders.” The public can benefit from various microfinance products, student-oriented products, affordable housing support programs, and bank **bjb**’s role in enhancing the national economy by expanding access to remote and economically disadvantaged areas. The products offered include: [F.23]

## Kredit bjb Mesra

Kredit **bjb** Mesra is a loan facility provided by bank **bjb** to support individual micro-entrepreneurs who do not yet qualify as bankable, with a maximum loan ceiling of Rp 10,000,000. This loan is specifically designed to facilitate productive credit distribution to MSMEs and support the government’s economic recovery programs. Since its launch in 2018, Kredit **bjb** Mesra has entered its sixth year. To date, bank **bjb** has disbursed over Rp 103 billion to more than 20,946 individuals through this product. In an effort to expand its service coverage, Kredit **bjb** Mesra is now also being distributed outside West Java Province, including in Bali, Banten, Jakarta, and North Sumatra.



### bank bjb Dorong Agribisnis Berkelanjutan dengan Kredit Usaha Rakyat (KUR) bank bjb Promotes Sustainable Agribusiness with People's Business Credit (KUR)

bank **bjb** terus berkomitmen mendukung pengembangan sektor agribisnis berkelanjutan melalui skema kemitraan strategis. Dalam kerja sama dengan PT Kelola Agro Makmur, bank **bjb** menyalurkan Kredit Usaha Rakyat (KUR) senilai Rp51 miliar kepada 512 petani binaan. Pendanaan ini dilengkapi dengan pendampingan, jaminan penyerapan hasil panen, dan akses pasar melalui *offtaker* untuk meningkatkan produktivitas dan stabilitas pendapatan petani. Hasil kemitraan ini tercermin dalam panen raya edamame di Semarang pada 11 Desember 2024, yang sekaligus menandai keberhasilan program dalam mendukung ketahanan pangan nasional dan kesejahteraan petani.

Hingga Desember 2024, bank **bjb** telah menyalurkan KUR senilai Rp2,2 triliun kepada lebih dari 13.064 petani melalui pola kemitraan. Program ini tidak hanya mendukung pertumbuhan ekonomi lokal tetapi juga mempersiapkan produk unggulan seperti edamame untuk bersaing di pasar global. Kolaborasi antara bank **bjb**, PT Kelola Agro Makmur, dan komunitas petani menciptakan ekosistem agribisnis yang berkelanjutan, dengan dampak positif bagi ketahanan pangan, kesejahteraan petani, dan daya saing komoditas Indonesia di tingkat internasional.

bank **bjb** continues to support the development of the sustainable agribusiness sector through strategic partnership schemes. In collaboration with PT Kelola Agro Makmur, bank **bjb** has provided People's Business Credit (KUR) worth Rp 55 billion to 545 assisted farmers. This funding includes mentoring, guaranteed crop absorption, and market access through *offtakers* to enhance farmers' productivity and income stability. The success of this partnership was reflected in the edamame harvest festival in Semarang on 11 December 2024, marking a milestone in strengthening national food security and improving farmers' welfare.

As of December 2024, bank **bjb** has disbursed KUR totaling Rp 2.2 trillion to more than 13,064 farmers through its partnership model. This program not only supports local economic growth but also prepares premium products such as edamame for global market competition. The collaboration between bank **bjb**, PT Kelola Agro Makmur, and farmer communities has created a sustainable agribusiness ecosystem, contributing to food security, farmer welfare, and the international competitiveness of Indonesian commodities.

Sebagai bagian dari upaya digitalisasi layanan keuangan, bank **bjb** juga menghadirkan aplikasi bernama **bjb** Digi Loan yang dirancang untuk mempermudah akses bagi calon debitur Kredit **bjb** Mesra. Melalui aplikasi ini, debitur dapat mengajukan kredit dengan lebih sederhana dan praktis.

Produk Kredit **bjb** Mesra memiliki keunggulan, antara lain:

- a. Bunga 0%;
- b. Tanpa agunan; dan
- c. Bebas biaya provisi.

Keunggulan Kredit **bjb** Mesra yang menawarkan bunga 0% dirancang untuk membantu masyarakat menghindari pinjaman nonlembaga keuangan (rentenir) atau pembiayaan pinjaman daring (*online*) yang memiliki bunga yang besar. Program ini tidak hanya memberikan kenyamanan, tetapi juga diharapkan mampu meningkatkan kesejahteraan di berbagai lapisan masyarakat, khususnya supaya masyarakat yang belum memenuhi kriteria sebagai *bankable* tetap berkesempatan untuk mengajukan pinjaman. Dengan akses yang mudah bagi semua kalangan, tingkat pengangguran dan tingkat kemiskinan dapat ditekan. Selain itu, Kredit **bjb** Mesra juga mendukung terciptanya kesetaraan akses bagi berbagai kelompok masyarakat termasuk mendorong perempuan untuk memulai berwirausaha mandiri. [FS14]

Sebagai bagian dari kontribusi dalam menyelesaikan masalah sosial, Kredit **bjb** Mesra juga disertai dengan kegiatan edukasi masyarakat berupa edukasi tentang risiko pinjaman dari nonlembaga keuangan dan pembiayaan daring. Kredit **bjb** Mesra dapat disalurkan kepada individu, namun dengan syarat pembentukan kelompok. Sebelum menerima manfaat dari kredit ini, kelompok tersebut akan mendapatkan pelatihan kewirausahaan. Pelatihan tersebut mencakup berbagai materi seperti dinamika kelompok usaha,

As part of its financial service digitalization efforts, bank **bjb** has introduced an application called **bjb** Digi Loan, designed to simplify access for prospective Kredit **bjb** Mesra borrowers. Through this app, applicants can apply for credit in a more straightforward and practical manner.

Key Features of Kredit **bjb** Mesra:

- a. 0% Interest Rate;
- b. No Collateral Required; and
- c. No Provision Fees.

The 0% interest rate in Kredit **bjb** Mesra is specifically designed to help people avoid borrowing from unregulated lenders (loan sharks) or high-interest online financing services. This program aims to increase financial security and accessibility for individuals who are not yet bankable, ensuring they still have opportunities to secure loans. With easy access for all communities, this initiative is expected to reduce unemployment and poverty rates. Additionally, Kredit **bjb** Mesra promotes financial inclusion, empowering women to start their own businesses independently. [FS14]

As part of its contribution to addressing social issues, Kredit **bjb** Mesra is accompanied by community education initiatives, including awareness programs on the risks of borrowing from non-financial institutions and online lending. While Kredit **bjb** Mesra can be disbursed to individuals, it requires forming a group. Before receiving the loan, the group must undergo entrepreneurship training covering topics such as business group dynamics, the business model canvas, and financial management for households



bisnis model *canvas* serta manajemen keuangan rumah tangga dan usaha. Selain itu, produk ini juga merupakan bentuk dukungan bagi para perempuan untuk dapat membuka usahanya sendiri dan memiliki penghasilan.

Prinsip inklusivitas juga diwujudkan dengan memberikan peluang setara bagi seluruh kalangan dalam mengajukan pinjaman, baik dari segi usia maupun gender. Pada tahun 2024, jumlah debitur Kredit **bjb** Mesra didominasi oleh kelompok usia 36—45 tahun yang mencapai 30,37% dari total debitur. Sementara itu, kelompok usia 46—55 tahun menyusul dengan persentase sebesar 25,90%. Bahkan, kesempatan pengajuan pinjaman juga terbuka bagi mereka yang berusia lebih dari 65 tahun. Selaras dengan hal tersebut, produk ini turut menunjang dalam pemberdayaan perempuan agar dapat menghasilkan pendapatan dengan menjalankan usaha sendiri. Data menunjukkan bahwa mayoritas debitur Kredit **bjb** Mesra berasal dari kalangan perempuan, dengan perbandingan 31:69 dibandingkan dengan nasabah laki-laki. [FS14]

and businesses. Additionally, this product serves as a form of support for women, enabling them to start their own businesses and generate income.

The principle of inclusivity is also reflected in the equal opportunity given to all individuals, regardless of age or gender, to apply for loans. In 2024, the majority of Kredit **bjb** Mesra borrowers were aged 36—45 years, making up 30.37% of total borrowers. The next largest group was aged 46—55 years, accounting for 25.90%. Loan applications are even open to individuals over 65 years old. Furthermore, this product plays a key role in empowering women to become financially independent through entrepreneurship. Data shows that the majority of Kredit **bjb** Mesra borrowers are women, with a ratio of 31:69 compared to male borrowers. [FS14]

**Penerima Manfaat Kredit bjb Mesra Berdasarkan Usia**  
Beneficiaries of Kredit **bjb** Mesra Based on Age Group

| Usia   Age            | Jumlah Debitur   Total Borrowers |
|-----------------------|----------------------------------|
| 17-25 tahun/years old | 1.488                            |
| 26-35 tahun/years old | 4.215                            |
| 36-45 tahun/years old | 6.362                            |
| 46-55 tahun/years old | 5.424                            |
| 56-65 tahun/years old | 3.092                            |
| > 65 tahun/years old  | 362                              |
| <b>Total</b>          | <b>20.946</b>                    |



### Penerima Manfaat Kredit bjb Mesra Berdasarkan Jenis Kelamin

Beneficiaries of Kredit bjb Mesra by Gender



**Laki-Laki**  
Male

**6.534**



**Perempuan**  
Female

**14.370**

Secara keseluruhan, berikut adalah penyaluran program Kredit bjb Mesra per 31 Desember 2024:

Overall, the distribution of the Kredit bjb Mesra program as of 31 December 2024, is as follows:

| Penyaluran   Distribution |                            | Outstanding |                            |
|---------------------------|----------------------------|-------------|----------------------------|
| NoA                       | Plafon (Rp)   Ceiling (Rp) | NoA         | Plafon (Rp)   Ceiling (Rp) |
| 20.946                    | 103,9 Miliar/Billion       | 3.822       | 14,1 Miliar/Billion        |

### Penyaluran Kredit bjb Mesra Berdasarkan Sektor

Disbursement of Kredit bjb Mesra by Sector

| Sektor   Sectors                                                                                               | NoA    | Plafon (Rp)   Ceiling (Rp) |
|----------------------------------------------------------------------------------------------------------------|--------|----------------------------|
| Pertanian dan Kehutanan<br>Agriculture and Forestry Sector                                                     | 401    | 1.834.500.000              |
| Perdagangan Besar dan Eceran<br>Wholesale and Retail Trade                                                     | 19.380 | 97.767.200.000             |
| Jasa Kemasyarakatan, Sosial Budaya, dan lainnya<br>Community Services, Social and Cultural Affairs, and Others | 745    | 2.304.000.000              |
| Sektor Lainnya<br>Other Sectors                                                                                | 420    | 2.021.500.000              |

Penyaluran Produk Kredit bjb Mesra telah berhasil diselenggarakan di:

- 5 provinsi
- 14 kota
- 23 kabupaten
- 384 kecamatan
- 959 kelurahan/desa
- 1.851 rumah ibadah
- 3.051 kelompok

The disbursement of Kredit bjb Mesra has been successfully carried out in:

- 5 provinces
- 14 cities
- 23 regencies
- 384 districts
- 959 villages
- 1.851 places of worship
- 3.051 groups



## Skema Penyaluran

Program Kredit **bjb** Mesra disalurkan mulai bulan November 2018 hingga saat ini. Melalui program ini, bank **bjb** secara tidak langsung memberikan dukungan pada pencapaian TPB 1 (mengurangi kemiskinan) dan TPB 8 (pekerjaan layak dan pertumbuhan ekonomi). [F.25]

## Disbursement Scheme

The Kredit **bjb** Mesra program was launched in November 2018 and has continued using it. Through this program, bank **bjb** indirectly supports the achievement of SDG 1 (poverty reduction) and SDG 8 (decent work and economic growth). [F.25]

### Penyaluran | Disbursement



**103,9** Miliar/Billion  
**20.946** NoA



5 provinsi  
provinces



14 kota  
cities



23 kabupaten  
districts



384 kecamatan  
sub-districts

### Outstanding



**14,1** Miliar/Billion  
**4.822** NoA



959 kelurahan/desa  
villages



1.851 rumah ibadah  
places of worship

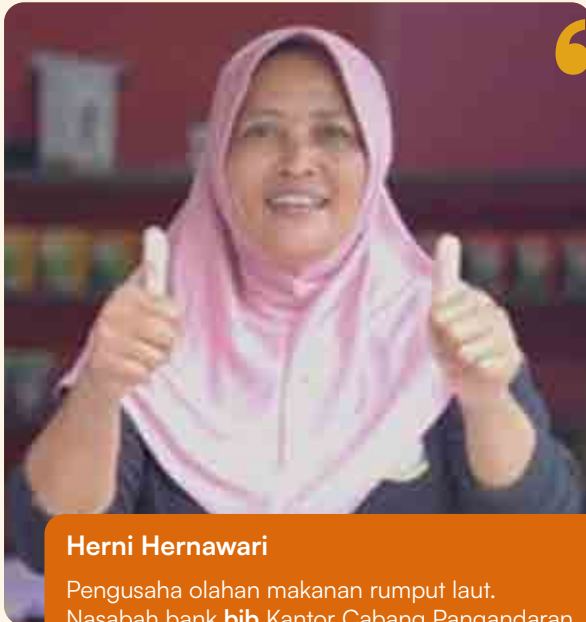


3.051 kelompok  
groups

\*) Realisasi Per 31 Desember 2024  
\*) Realization as of December 31, 2024

## Testimoni Debitur bank bjb

Testimonials from bank bjb Borrowers



**Herni Hernawari**

Pengusaha olahan makanan rumput laut.  
Nasabah bank **bjb** Kantor Cabang Pangandaran  
Seaweed-based food processing entrepreneur.  
Customer of bank **bjb** Pangandaran Branch Office

“Saya telah dua kali memperoleh pembiayaan dari Kredit Mesra bank **bjb**, yaitu sebesar Rp4 juta pada pendanaan pertama dan Rp5 juta pada pendanaan terakhir. Program ini sangat membantu pengembangan usaha saya.

Selain itu, bank **bjb** juga mengadakan berbagai pelatihan dan mengajak saya untuk mengikuti pameran. Terakhir, produk saya turut serta dalam pameran Trade Expo Indonesia.

I have received financing twice from the MESRA credit program by bank **bjb**, first 4 million Rupiah and the last 5 million Rupiah. This program has greatly helped my business.

bank **bjb** provides many training programs, and my products were also showcased at exhibitions. Most recently, my products participated in the Trade Expo Indonesia.”

Program Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT) bank **bjb** menjadi titik balik dalam perkembangan usaha Herni. Melalui program ini, kemampuannya dalam digitalisasi bisnis semakin berkembang, terutama setelah mengikuti *Bincang Bisnis Jumat*. Saat menghadapi kendala biaya dalam pengembangan usahanya, Herni menemukan solusi melalui Program Kredit Masyarakat Ekonomi Sejahtera Jawa Barat (MESRA), yang dikelola oleh Pemerintah Provinsi Jawa Barat dan bank **bjb** sejak 2021. Kemudahan persyaratan—hanya dengan melampirkan fotokopi kartu tanda penduduk, kartu keluarga, dan akta nikah—mendorongnya untuk semakin bertekad mengembangkan usahanya.

The Integrated Community Economic Empowerment Program (PESAT) by bank **bjb** marked a new chapter in the growth of Herni's business. Through this program, Herni's capacity in business digitalization improved significantly, thanks to her participation in the Friday Business Talks. Facing financial constraints in expanding her business, Herni found a turning point when she learned about the West Java Prosperous Economic Community Credit Program (MESRA), which has been managed by the West Java Provincial Government and bank **bjb** since 2021. The simple application process, which only required copies of her identity card, family card, and business registration certificate, motivated Herni to further develop her business.



## bjb KPR Sejahtera FLPP [FS7]

bank **bjb** berperan aktif dalam mewujudkan impian masyarakat Indonesia untuk memiliki rumah layak huni melalui penyaluran pembiayaan perumahan. Salah satu inisiatif unggulan adalah Program **bjb** KPR Sejahtera FLPP, yaitu program pembiayaan rumah bersubsidi yang bekerja sama dengan Kementerian Pekerjaan Umum dan Perumahan Rakyat (PUPR). Sasaran utama dari program ini adalah kelompok masyarakat berpenghasilan rendah (MBR). FLPP sendiri merujuk pada fasilitas likuiditas pembiayaan perumahan yang diberikan oleh bank kepada calon debitur perorangan yang berpenghasilan rendah berupa Kredit Pemilikan Rumah Umum Tapak atau Kredit Pemilikan Satuan Rumah Susun Umum. Melalui program ini, bank **bjb** terus membuka dan mempermudah akses masyarakat untuk memperoleh hunian yang terjangkau.

Sebagai wujud dukungan bank **bjb** terhadap program Sejuta Rumah yang diinisiasi oleh pemerintah, penyaluran **bjb** KPR Sejahtera FLPP ditujukan untuk mempermudah kepemilikan rumah bagi MBR. Program ini tidak hanya bertujuan meningkatkan kesejahteraan sosial dan turut mendorong pertumbuhan ekonomi secara nasional, program ini juga menjadi bagian dalam mendukung pembangunan kota, permukiman, serta menciptakan masyarakat yang damai dan inklusif. Langkah ini sejalan dengan kontribusi Perseroan dalam pencapaian Tujuan Pembangunan Berkelanjutan (TPB) nomor 11, yaitu Mewujudkan Kota dan Permukiman yang Inklusif, Aman, Tangguh, dan Berkelanjutan.

Selama tahun 2024, pencapaian pada target **bjb** KPR Sejahtera FLPP mencapai 100%, atau setara dengan 4.628 unit. bank **bjb** juga berhasil melakukan akad massal **bjb** KPR Sejahtera FLPP sebanyak 989 *Number of Account* (NoA). Program ini menjadi simbol nyata komitmen bank **bjb** dalam membantu masyarakat memiliki hunian yang layak dengan skema pembiayaan yang terjangkau. [F.2, F.3]

## bjb KPR Sejahtera FLPP [FS7]

bank **bjb** actively contributes to realizing the dream of Indonesians to own decent housing by providing home financing solutions. One of its flagship initiatives is the **bjb** KPR Sejahtera FLPP Program, a subsidized housing financing program in collaboration with the Ministry of Public Works and Public Housing (PUPR). The program is primarily targeted at low-income groups (MBR). FLPP refers to the Housing Financing Liquidity Facility, which is provided by the bank to low-income individual borrowers in the form of general landed house ownership loans or general apartment unit ownership loans. Through this program, bank **bjb** continues to expand and simplify access for the public to obtain affordable housing.

As part of its support for the government's *Sejuta Rumah* Program, **bjb** KPR Sejahtera FLPP aims to facilitate homeownership for low-income families. This initiative enhances social welfare and drives national economic growth and contributes to urban development, housing improvements, and creating peaceful and inclusive communities. This effort aligns with the company's commitment to Sustainable Development Goal (SDG) 11, which focuses on building inclusive, safe, resilient, and sustainable cities and settlements.

By 2024, **bjb** KPR Sejahtera FLPP achieved 100% of its target, equivalent to 4,628 housing units. bank **bjb** also conducted mass signing ceremonies for 989 *Number of Account* (NoA) under the **bjb** KPR Sejahtera FLPP program, symbolizing the bank's strong commitment to helping the community acquire decent housing with affordable financing schemes. [F.2, F.3]

Tidak hanya itu, bank **bjb** juga semakin memperkuat kemitraan strategisnya dengan berbagai pengembang properti. Pada tahun yang sama, dilakukan penandatanganan kerja sama dengan 233 *developer* untuk penyaluran **bjb** KPR Sejahtera FLPP. Langkah ini merupakan upaya untuk memperluas akses masyarakat terhadap hunian bersubsidi yang berkualitas.

Secara keseluruhan, jumlah transaksi Kredit FLPP dapat dilihat dalam tabel di bawah ini.

Additionally, bank **bjb** has further strengthened its strategic partnerships with various property developers. In 2024, it signed cooperation agreements with 233 developers to support the distribution of **bjb** KPR Sejahtera FLPP, expanding access to high-quality subsidized housing.

Overall, the total transactions for FLPP Credit are presented in the table below:

| Tahun<br>Year | Number of Account (NoA) | Realisasi Portofolio (Rp Juta)<br>Realized Portfolio (Rp Million) |
|---------------|-------------------------|-------------------------------------------------------------------|
| 2022          | 8.343                   | 1.228.830                                                         |
| 2023          | 7.744                   | 1.174.758                                                         |
| 2024          | 4.628                   | 748.357                                                           |







## Agen Laku Pandai bjb BiSA [FS7] [FS13]

Untuk menjangkau nasabah dan masyarakat di daerah terpencil yang belum menjadi nasabah, bank **bjb** memperkenalkan layanan Agen Laku Pandai **bjb** BiSA. Layanan keuangan tanpa kantor ini dikelola oleh mitra individu atau entitas bisnis yang bekerja sama dengan bank **bjb**. Dengan dukungan teknologi, layanan ini menawarkan fleksibilitas dan efisiensi, seperti penggunaan mesin *electronic data capture* (EDC) yang memungkinkan transaksi secara langsung maupun daring. Agen Laku Pandai **bjb** BiSA menjadi solusi efektif bagi nasabah yang mengalami kesulitan mengakses kantor cabang bank **bjb** karena kendala jarak.

Berkat kehadiran Agen Laku Pandai **bjb** BiSA, nasabah dapat menikmati berbagai fasilitas layanan keuangan seperti setor/tarik tunai, pemindahbukuan antar rekening bank **bjb**, transfer antarbank, pembelian pulsa, pengisian dompet virtual (*e-Wallet*), dan pembayaran TV berlangganan, PAM/PDAM, serta PBB. bank **bjb** menawarkan dua jenis segmentasi keagenan Laku Pandai, yaitu agen perseorangan dan agen berbadan hukum. Agen yang direkrut dari segmen perorangan mencakup kelompok masyarakat seperti pedagang warung, toko kelontong, pedagang keliling, petani, nelayan, perangkat desa, pensiunan, guru, dan berbagai profesi lain yang dinilai mampu menjangkau masyarakat secara lebih luas. Sementara itu, agen berbadan hukum melibatkan kelompok tani dan nelayan, Badan Usaha Milik Desa (BUMDes), perusahaan, dan instansi.

## Agen Laku Pandai bjb BiSA [FS7] [FS13]

To reach customers and communities in remote areas who are not yet bank customers, bank **bjb** has introduced the **bjb** BiSA Laku Pandai Agent service. This branchless financial service is managed by individual partners or business entities in collaboration with bank **bjb**. Supported by technology, this service offers flexibility and efficiency, including using electronic data capture (EDC) machines, which enable direct and online transactions. Due to distance constraints, the **bjb** BiSA Laku Pandai Agent is an effective solution for customers who face difficulties accessing bank **bjb** branch offices.

Thanks to the presence of **bjb** BiSA Laku Pandai Agents, customers can enjoy various financial services, such as cash deposits/withdrawals, inter-bank **bjb** account transfers, interbank transfers, mobile credit purchases, virtual wallet (*e-Wallet*) top-ups, and bill payments for subscription TV, water utilities (PAM/PDAM), and property tax (PBB). bank **bjb** offers two types of Laku Pandai agency segmentation: individual agents and legal entity agents. Individual agents include groups such as small shop traders, grocery store owners, mobile vendors, farmers, fishermen, village officials, retirees, teachers, and various other professionals who can reach a broader community. Legal entity agents involve farmer and fisherman groups, village-owned enterprises (BUMDes), companies, and institutions.

Dengan menjadi Agen **bjb** BiSA, masyarakat dapat memperoleh tambahan pemasukan dari bank **bjb** dalam bentuk imbal layanan. Insentif ini disalurkan melalui konsep *sharing fee* atas berbagai layanan perbankan yang diberikan kepada masyarakat. Hingga saat ini, sebanyak 26.484 agen yang tergabung dalam Agen Laku Pandai bank **bjb** yang tersebar di 14 provinsi sehingga dapat menjangkau wilayah perkotaan hingga pelosok desa kategori terpencil untuk memberikan layanan perbankan bank **bjb** yang makin dibutuhkan oleh masyarakat.

[FS13]

Pada tahun 2024, bank **bjb** meluncurkan program kolaborasi antara Divisi Kredit UMKM dan Divisi Digital Banking. Program ini memberikan insentif berupa imbalan (*fee*) kepada Agen Laku Pandai yang dikelola oleh Divisi Digital Banking apabila mereka berhasil mereferensikan calon debitur kepada kantor cabang. Imbalan ini akan diberikan jika permohonan kredit referensi yang diajukan oleh agen disetujui oleh bank. Program ini tidak hanya memberikan peluang tambahan pemasukan bagi agen, tetapi juga memperluas akses layanan perbankan kepada masyarakat di wilayah tertinggal, pelosok, dan pedalaman melalui keberadaan Agen Laku Pandai bank **bjb**.

Perluasan dan optimalisasi layanan perbankan melalui agen Laku Pandai memberikan dampak positif yang signifikan, terutama bagi masyarakat. Layanan ini memudahkan akses ke fasilitas dan layanan perbankan, menyediakan dukungan keuangan untuk berbagai kebutuhan, serta meningkatkan kemudahan dalam melakukan transaksi keuangan. Hal ini sangat bermanfaat bagi masyarakat di daerah terpencil yang belum terjangkau oleh kantor cabang bank **bjb**. Pada tahun 2024, jumlah nasabah tabungan BiSA meningkat sebanyak 0,66%, yaitu dari 543.499 pengguna pada tahun 2023 menjadi 547.115 pengguna pada tahun 2024, dengan volume tabungan mencapai Rp7.198.987.805.

By becoming a **bjb** BiSA Agent, community members can earn additional income from bank **bjb** through service fees, which are distributed under a revenue-sharing model for various banking services provided to the public. Currently, 26,484 agents are part of the bank **bjb** Laku Pandai network, spread across 14 provinces, making banking services more accessible from urban centers to remote villages. [FS13]

In 2024, bank **bjb** launched a collaborative program between the MSME Credit Division and the Digital Banking Division. This program offers financial incentives (fees) to Laku Pandai Agents managed by the Digital Banking Division, provided they successfully refer potential borrowers to branch offices. The agent receives a referral fee if the referred loan application is approved. This initiative creates additional income opportunities for agents and expands banking access to underserved communities, particularly those in remote and rural areas, through the bank **bjb** Laku Pandai Agent network.

Expanding and optimizing banking services through Laku Pandai Agents has had a significant positive impact, especially for communities in remote areas. This service simplifies access to banking facilities, supports financial needs, and enhances the ease of financial transactions, benefiting populations without direct access to bank branches. In 2024, the number of BiSA savings account holders increased by 0.66%, rising from 543,499 users in 2023 to 547,115 users in 2024, with total savings reaching Rp 7,198,987,805.



Produk ini memberikan keuntungan signifikan bagi masyarakat di wilayah tertinggal, yang dapat digolongkan sebagai kelompok rentan (*disadvantaged group*). Pengkategorian ini disebabkan sulitnya akses dan rendahnya tingkat pemahaman terhadap istilah-istilah keuangan. Berdasarkan definisi Kemendes (<https://kemendes.go.id/>), wilayah tertinggal merujuk pada daerah yang berjarak jauh dari ibu kota provinsi sehingga pertumbuhan ekonomi terhambat. Selain faktor jarak, faktor lain yang menyebabkan keteringgalan tersebut juga dipengaruhi oleh kurang meratanya pembangunan infrastruktur. Peningkatan jumlah nasabah tabungan BiSA di wilayah tertinggal dapat dilihat pada tabel di bawah ini. [F.3] [FS13] [FS14]

This product provides significant benefits for disadvantaged communities, who often lack financial access and literacy. According to the Ministry of Villages, Development of Disadvantaged Regions, and Transmigration (Kemendes), disadvantaged areas are far from provincial capitals, leading to slower economic growth. Other contributing factors include limited infrastructure development. The increase in BiSA savings account holders in disadvantaged areas is detailed in the table below. [F.3] [FS13] [FS14]

**Tabel Jumlah Tabungan BiSA Pada Wilayah Tertinggal**  
Table of the Number of BiSA Savings in Underserved Areas

| No. Sektor<br>Sector Number | 2022                                  |                      | 2023                                  |                      | 2024                                  |                      | Peningkatan / Penurunan dari 2023 (%)<br>Change from 2023 (%) |
|-----------------------------|---------------------------------------|----------------------|---------------------------------------|----------------------|---------------------------------------|----------------------|---------------------------------------------------------------|
|                             | Jumlah Rekening<br>Number of Accounts | Volume (Rp)          | Jumlah Rekening<br>Number of Accounts | Volume (Rp)          | Jumlah Rekening<br>Number of Accounts | Volume (Rp)          |                                                               |
| 1. Banjar                   | 15                                    | 289.649              | 15                                    | 290.091              | 15                                    | 290.532              | -                                                             |
| 2. Cianjur                  | 293                                   | 37.493.819           | 408                                   | 42.029.554           | 408                                   | 41.473.872           | -                                                             |
| 3. Cirebon                  | 188                                   | 9.523.594            | 187                                   | 10.236.803           | 185                                   | 9.716.389            | -1%                                                           |
| 4. Garut                    | 821                                   | 56.673.902           | 887                                   | 37.478.391           | 985                                   | 48.557.902           | 10%                                                           |
| 5. KCK Banten               | 26.367                                | 952.812.072          | 26.142                                | 992.481.457          | 27.461                                | 953.371.172          | 5%                                                            |
| 6. Kuningan                 | 376                                   | 11.720.059           | 370                                   | 8.815.813            | 372                                   | 9.798.444            | 1%                                                            |
| 7. Labuan                   | 15.008                                | 1.382.882.319        | 14.987                                | 1.314.900.581        | 14.979                                | 1.320.204.365        | -                                                             |
| 8. Pandeglang               | 7.012                                 | 885.789.425          | 7.946                                 | 863.505.142          | 8.108                                 | 841.907.001          | 2%                                                            |
| 9. Pangandaran              | 22.533                                | 1.122.754.038        | 24.280                                | 1.351.030.328        | 24.841                                | 1.009.384.680        | 2%                                                            |
| 10. Purwakarta              | 325                                   | 15.998.213           | 324                                   | 11.980.367           | 322                                   | 11.108.128           | -1%                                                           |
| 11. Sukabumi                | 367                                   | 20.833.110           | 360                                   | 17.704.452           | 358                                   | 17.068.932           | -1%                                                           |
| 12. Sumedang                | 377                                   | 41.160.036           | 368                                   | 28.050.381           | 361                                   | 25.306.867           | -2%                                                           |
| 13. Tamansari               | 191                                   | 3.475.183            | 182                                   | 182                  | 182                                   | 1.876.318            | -                                                             |
| 14. Tasikmalaya             | 146                                   | 5.488.224            | 276                                   | 5.206.965            | 1.336                                 | 37.405.559           | 79%                                                           |
| 15. Tegal                   | 43                                    | 946.662              | 263                                   | 61.903.802           | 1.504                                 | 277.201.281          | 83%                                                           |
| <b>TOTAL</b>                | <b>74.062</b>                         | <b>4.547.840.305</b> | <b>76.995</b>                         | <b>4.747.572.969</b> | <b>81.417</b>                         | <b>4.604.671.442</b> | <b>5%</b>                                                     |

## bjb Tandamata myfirst [FS7] [FS13]

bank **bjb** berperan aktif untuk berkontribusi dalam pendidikan, khususnya dalam hal meningkatkan literasi keuangan sejak usia dini. Melalui program **bjb** Tandamata myfirst, bank **bjb** menawarkan layanan tabungan perorangan berupa tabungan edukasi khusus untuk anak-anak. Program inovatif ini ditujukan untuk orang tua yang ingin membiasakan anak-anak mereka dengan kegiatan menabung sejak dini. Layanan tabungan ini dirancang sebagai sarana pembelajaran menabung yang menyenangkan bagi anak-anak, di antaranya dengan desain buku tabungan dan ATM yang menarik serta disesuaikan dengan selera mereka. [FS16]

Menabung adalah kegiatan sederhana, tetapi memiliki dampak besar dalam membentuk karakter anak-anak. Kegiatan ini dapat membantu anak-anak menjadi lebih disiplin, mampu mengontrol diri, mengatur prioritas, dan menjadi lebih cerdas dalam mengambil keputusan. Karakter disiplin yang terbentuk melalui kegiatan menabung dapat memberikan dampak positif secara menyeluruh pada kehidupan sehari-hari, termasuk dalam pengaturan waktu, proses pembelajaran, dan berbagai aktivitas lainnya ketika mereka menjadi pelajar.

Sebagai upaya untuk memperluas akses dan meningkatkan kontribusi yang optimal dalam literasi keuangan, bank **bjb** menyediakan jenis tabungan ini untuk semua orang tua dari berbagai daerah di Indonesia, termasuk mereka yang berada di wilayah terpencil. Pada tahun 2024, total jumlah nasabah tabungan **bjb** Tandamata MyFirst di seluruh cabang meningkat sebesar 7% dibandingkan dengan tahun 2023. Perubahan jumlah nasabah tabungan **bjb** Tandamata myfirst di wilayah tertinggal dari tahun 2022 hingga tahun 2024 dapat dilihat pada tabel di bawah ini. [FS13] [FS16]

## bjb Tandamata myfirst [FS7] [FS13]

bank **bjb** actively contributes to education, particularly in improving financial literacy from an early age. Through the **bjb** Tandamata MyFirst program, bank **bjb** offers an educational savings account for children, designed for parents who want to introduce their children to saving habits early on. This innovative savings program features a fun learning experience, including attractive passbooks and ATM card designs tailored to children's preferences. [FS16]

Saving is a simple activity, yet it significantly impacts shaping children's character. It helps children develop discipline, self-control, the ability to set priorities, and smarter decision-making skills. The discipline instilled through saving can positively affect their daily lives, including time management, learning processes, and various other activities as students.

As an effort to expand access and enhance optimal contributions to financial literacy, bank **bjb** offers this type of savings account to all parents across Indonesia, including those in remote areas. In 2024, the total number of **bjb** Tandamata MyFirst savings account holders across all branches increased by 7% compared to 2023. Changes in the number of **bjb** Tandamata MyFirst savings account holders in underserved areas from 2022 to 2024 can be seen in the table below. [FS13] [FS16]



**Tabel Jumlah Rekening bjb Tandamata myfirst di Wilayah Tertinggal**  
Table of the Number of **bjb** Tandamata myfirst Accounts in Underserved Areas

| No.   | Sektor<br>Sector | 2022                                        |                 | 2023                                        |                 | 2024                                        |                 | Peningkatan/ Penurunan dari<br>tahun 2023 (%)<br>Change from<br>2023 (%) |                |
|-------|------------------|---------------------------------------------|-----------------|---------------------------------------------|-----------------|---------------------------------------------|-----------------|--------------------------------------------------------------------------|----------------|
|       |                  | Jumlah<br>Rekening<br>Number of<br>Accounts | Volume (Rp)     | Jumlah<br>Rekening<br>Number of<br>Accounts | Volume (Rp)     | Jumlah<br>Rekening<br>Number of<br>Accounts | Volume (Rp)     | Jumlah<br>Rekening<br>Number of<br>Accounts                              | Volume (Rp)    |
| 1     | Banjar           | 835                                         | 3.617.968.365   | 946                                         | 3.978.105.626   | 1.165                                       | 4.482.178.773   | 219                                                                      | 504.073.147    |
| 2     | Cianjur          | 1.360                                       | 5.930.170.785   | 1.700                                       | 5.419.713.461   | 1.963                                       | 6.427.711.159   | 263                                                                      | 1.007.997.698  |
| 3     | Cirebon          | 3.513                                       | 10.573.972.384  | 3.794                                       | 11.598.067.065  | 3.923                                       | 13.392.652.508  | 129                                                                      | 1.794.585.443  |
| 4     | Garut            | 3.488                                       | 14.852.749.047  | 3.514                                       | 16.197.877.300  | 3895                                        | 17.192.963.968  | 381                                                                      | 995.086.668    |
| 5     | KCK Banten       | 4.043                                       | 17.593.475.686  | 4.062                                       | 18.249.154.708  | 4420                                        | 21.295.160.878  | 358                                                                      | 3.046.006.170  |
| 6     | Kuningan         | 2.331                                       | 7.844.580.647   | 2.582                                       | 8.320.034.013   | 2958                                        | 9.374.778.902   | 376                                                                      | 1.054.744.889  |
| 7     | Labuan           | 335                                         | 1.598.763.842   | 363                                         | 1.088.399.608   | 483                                         | 1.684.800.245   | 120                                                                      | 596.400.637    |
| 8     | Pandeglang       | 903                                         | 4.345.583.212   | 978                                         | 3.538.723.607   | 1013                                        | 4.642.290.065   | 35                                                                       | 1.103.566.458  |
| 9     | Pangandaran      | 635                                         | 2.588.979.645   | 758                                         | 2.584.026.937   | 809                                         | 3.352.247.739   | 51                                                                       | 768.220.802    |
| 10    | Purwakarta       | 1.648                                       | 7.411.545.334   | 1.844                                       | 7.843.256.135   | 2.110                                       | 7.595.674.914   | 266                                                                      | (247.581.221)  |
| 11    | Sukabumi         | 1.505                                       | 6.678.649.948   | 1.529                                       | 7.672.425.458   | 1.547                                       | 8.755.431.081   | 18                                                                       | 1.083.005.623  |
| 12    | Sumedang         | 2.633                                       | 7.829.958.797   | 2.734                                       | 8.229.659.386   | 2413                                        | 9.193.686.493   | (321)                                                                    | 964.027.107    |
| 13    | Tamansari        | 1.496                                       | 7.550.287.967   | 1.555                                       | 6.449.975.612   | 1.648                                       | 6.848.277.907   | 93                                                                       | 398.302.295    |
| 14    | Tasikmalaya      | 1.779                                       | 5.691.673.435   | 1.836                                       | 6.738.708.314   | 2.085                                       | 6.744.463.404   | 249                                                                      | 5.755.090      |
| 15    | Tegal            | 477                                         | 1.909.923.745   | 465                                         | 2.241.684.406   | 414                                         | 2.303.742.500   | (51)                                                                     | 62.058.094     |
| TOTAL |                  | 26.981                                      | 106.018.282.803 | 28.660                                      | 110.149.811.636 | 30.846                                      | 123.286.060.536 | 2.186                                                                    | 13.136.248.900 |

## bjb DiSentra [GRI 2-25] [GRI2-26]

bank **bjb** memperkenalkan **bjb** DiSentra (Digital Sistem Edukasi dan Interaksi) sebagai suatu *platform digital* yang mengintegrasikan berbagai program pemberdayaan UMKM yang dimiliki oleh Perseroan. Sebagai wadah inkubasi bagi UMKM binaan, **bjb** DiSentra berfungsi sebagai tempat interaksi, konsultasi, konseling, dan edukasi. Platform ini dirancang khusus untuk mendukung UMKM dalam mengembangkan usaha mereka melalui berbagai layanan yang disediakan.

## bjb DiSentra [GRI 2-25] [GRI2-26]

bank **bjb** has introduced **bjb** DiSentra (Digital Education and Interaction System), a digital platform that integrates various MSME empowerment programs managed by the company. Serving as an incubation hub for its fostered MSMEs, **bjb** DiSentra functions as a space for interaction, consultation, counseling, and education. This platform is specifically designed to support MSMEs in growing their businesses through a range of services.



Kehadiran **bjb** DiSentra juga mencerminkan komitmen bank **bjb** dalam mendorong inovasi dan kolaborasi guna membantu pelaku UMKM dalam menghadapi persaingan bisnis pada era digital. Program pemberdayaan UMKM dari bank **bjb** menggabungkan konsep pemberdayaan tatap muka dengan pemberdayaan secara digital berbasis *e-learning* untuk mempersiapkan UMKM agar lebih adaptif menghadapi perubahan.

Saat ini, **bjb** DiSentra dapat diakses melalui situs web. Namun, aplikasi **bjb** DiSentra berbasis Android sedang dalam pengembangan agar para pelaku UMKM dapat lebih mudah mengaksesnya. Platform **bjb** DiSentra menyediakan ruang pertemuan bagi pelaku UMKM yang dapat dimanfaatkan untuk kegiatan pengembangan kapasitas usaha, konsultasi dan konseling terkait bisnis, klinik bisnis, buku digital edukasi kewirausahaan, seminar daring, pertemuan bisnis, hingga Pasar UMKM sebagai layanan khusus bagi debitur UMKM untuk promosi secara daring. Hasil dari konsultasi melalui aplikasi ini akan ditindaklanjuti lebih lanjut guna memberikan solusi terbaik bagi pelaku UMKM.

The presence of **bjb** DiSentra also reflects bank **bjb**'s commitment to fostering innovation and collaboration to help MSMEs navigate business competition in the digital era. bank **bjb**'s MSME empowerment programs combine face-to-face training with digital empowerment through e-learning, equipping MSMEs to be more adaptive to change.

Currently, **bjb** DiSentra is accessible through a website, but an Android-based mobile application is under development to improve accessibility for MSMEs. The platform provides a meeting space for MSME entrepreneurs, facilitating business capacity development activities, business consultations and counseling, business clinics, digital entrepreneurship books, online seminars, business meetings, and an MSME Marketplace, which serves as an exclusive online promotional platform for MSME debtors. The insights gained from consultations via this application will be followed up to provide the best solutions for MSMEs.





### Program Festival Produk Kreatif Jawa Barat West Java Creative Product Festival Program

Dalam rangka meningkatkan literasi dan inklusi keuangan, bank **bjb** menggelar Festival Produk Kreatif Jawa Barat pada 19 Oktober 2024 di Sport and Creative Centre, Bandung, dengan tema “Akses Keuangan Inklusif, Wujudkan Masyarakat Produktif”. Acara ini mendukung pertumbuhan ekonomi daerah melalui sektor kreatif dan merupakan bagian dari Gerakan Nasional Cerdaskan Keuangan (Gencarkan) dalam Bulan Inklusi Keuangan yang diinisiasi oleh OJK. Festival ini menghadirkan bazaar produk lokal, *talkshow*, serta berbagai kompetisi edukasi dan hiburan, sekaligus memberikan edukasi keuangan serta peluang pembiayaan di sektor kreatif seperti kopi dan teh. bank **bjb** juga memberikan penghargaan kepada pelaku usaha berkontribusi bagi ekonomi daerah serta menyerahkan bantuan CSR untuk perbaikan fasilitas pendidikan di Majalengka. Kegiatan ini menjadi bukti nyata komitmen bank **bjb** dalam mendukung inklusi keuangan dan ekonomi kreatif, guna meningkatkan literasi keuangan serta kesejahteraan masyarakat Jawa Barat.

To enhance financial literacy and inclusion, bank **bjb** held the West Java Creative Product Festival on October 19, 2024, at the Sport and Creative Centre, Bandung, under the theme “Inclusive Financial Access, Building a Productive Society.” This event supports regional economic growth through the creative sector and is part of the National Financial Literacy Movement (Gencarkan) within the Financial Inclusion Month, initiated by OJK. The festival featured a local product bazaar, talk shows, and various educational and entertainment competitions while also providing financial education and financing opportunities in creative sectors such as coffee and tea. bank **bjb** also presented awards to entrepreneurs contributing to the regional economy and provided CSR assistance for improving educational facilities in Majalengka. This initiative serves as a tangible commitment by bank **bjb** to supporting financial inclusion and the creative economy, aiming to improve financial literacy and the economic well-being of the people of West Java.

## Literasi Keuangan [FS16] [F.23]

Literasi keuangan adalah investasi jangka panjang yang berperan penting dalam pengambilan keputusan seseorang dalam mengelola keuangan. bank **bjb** menyadari bahwa kurangnya literasi keuangan dapat menyebabkan manajemen keuangan yang kurang optimal bagi individu dan organisasi. Hal ini dapat mengarah pada penggunaan produk dan layanan keuangan yang tidak tepat, terutama bagi kelompok-kelompok di daerah terpencil dan tertinggal dengan tingkat perekonomian yang rendah dan sulitnya akses menuju sumber informasi. Dengan memperhatikan kekhawatiran tersebut, bank **bjb** mengadakan kegiatan-kegiatan guna meningkatkan literasi keuangan nasabah dari kelompok-kelompok tersebut. Salah satu contohnya adalah memberikan informasi dan meningkatkan kemampuan mereka menggunakan produk dan layanan keuangan yang lebih canggih. Kegiatan ini juga secara tidak langsung dapat meningkatkan jumlah pengguna produk dan layanan dari bank **bjb**.

Program literasi keuangan adalah rangkaian kegiatan yang bertujuan untuk meningkatkan pengetahuan, keterampilan, dan kepercayaan diri masyarakat dalam mengelola keuangan pribadi secara lebih efektif. Dalam mendukung upaya ini, bank **bjb** berperan aktif dalam memperluas pemahaman masyarakat mengenai produk dan layanan keuangan serta mendorong peningkatan jumlah rekening pelajar. bank **bjb** juga mendukung implementasi berbagai regulasi, termasuk Peraturan Presiden No. 114 Tahun 2020 tentang Strategi Nasional Keuangan Inklusif (SNKI), Peraturan Menteri Koordinator Bidang Perekonomian No. 4 Tahun 2021 terkait pelaksanaan SNKI, dan Surat Edaran Menteri Pendidikan, Kebudayaan, Riset, dan Teknologi No. 8 Tahun 2022 tentang percepatan pelaksanaan Program Satu Rekening Satu Pelajar (KEJAR), yang ditujukan kepada Dinas Pendidikan di tingkat provinsi dan kabupaten/kota di seluruh Indonesia.

## Financial Literacy [FS16] [F.23]

Financial literacy is a long-term investment that is crucial to an individual's ability to manage finances and make informed financial decisions. bank **bjb** recognizes that a lack of financial literacy can lead to poor financial management for both individuals and organizations. This issue is especially concerning for communities in remote and underdeveloped areas with low economic levels and limited access to financial information. To address this challenge, bank **bjb** organizes financial literacy programs aimed at increasing financial awareness and improving access to advanced financial services. These programs also contribute to an increase in the number of users of bank **bjb**'s financial products and services.

The financial literacy program is a series of initiatives designed to enhance knowledge, skills, and confidence in managing personal finances more effectively. bank **bjb** actively supports efforts to improve public understanding of financial products and services while encouraging student bank account growth. bank **bjb** aligns its financial literacy programs with several national regulations, including: Presidential Regulation No. 114 of 2020 on the National Strategy for Financial Inclusion (SNKI) Coordinating Minister for Economic Affairs Regulation No. 4 of 2021 on SNKI implementation Ministry of Education, Culture, Research, and Technology Circular No. 8 of 2022, which accelerates the One Student, One Account (KEJAR) Program for provincial and district/city education offices across Indonesia.



bank **bjb** turut mendukung Program KEJAR yang diinisiasi oleh OJK dan lembaga terkait untuk meningkatkan literasi keuangan di kalangan pelajar serta meningkatkan kesadaran menabung sejak usia dini di kalangan pelajar. Dukungan ini diwujudkan melalui produk **bjb** Simpanan Pelajar (SimPel) dan **bjb** Tandamata MyFirst, yang dirancang khusus untuk memenuhi kebutuhan pelajar. Dalam rangka mengimplementasikan program tersebut, Divisi Dana dan Jasa Konsumer bank **bjb** secara rutin berkoordinasi dengan kantor cabang guna melaksanakan program peningkatan literasi keuangan melalui KEJAR.

Selain itu, Divisi DPLK mengadakan program *Quality Education* guna memastikan pendidikan yang inklusif dan berkualitas setara. Dalam program ini, Divisi DPLK bank **bjb** mengedukasi pengelolaan keuangan sejak dini kepada mahasiswa-mahasiswa di beberapa kampus yang tersebar di Jawa Barat. Kegiatan *goes to campus* ini dilakukan supaya mahasiswa memahami pengelolaan keuangan sejak dini agar ketika nantinya mereka memiliki penghasilan, mereka bisa mengaturnya dengan baik dan tepat guna.

bank **bjb** memanfaatkan teknologi digital untuk menjangkau lebih banyak pelajar melalui program KEJAR dan memperkenalkan manfaat aplikasi DIGI dengan beragam fitur unggulannya. Pada tahun 2024, bertepatan dengan Bulan Inklusi Keuangan, bank **bjb** berhasil meraih dua penghargaan dalam ajang *Financial Literacy Award 2024* yang diselenggarakan oleh OJK. bank **bjb** dinobatkan sebagai Bank Umum Teraktif dalam Program Literasi Keuangan, sementara sekolah binaannya berhasil meraih penghargaan sebagai Satuan Pendidikan Umum Terbaik dalam implementasi program tersebut.

Sebagai bagian dari upaya untuk mendorong inklusi keuangan pada pelaku UMKM, bank **bjb** menekankan pentingnya pemilihan lembaga keuangan yang sah dan terpercaya untuk menghindari risiko pinjaman *online* ilegal. OJK turut mengingatkan pelaku UMKM untuk menjaga rekam jejak kredit mereka agar dapat terus

As part of this initiative, bank **bjb** actively supports the KEJAR Program, led by Financial Services Authority (OJK) and relevant institutions, to enhance financial literacy among students and promote saving habits from an early age. The bank offers **bjb** *Simpanan Pelajar* (SimPel) and **bjb** *Tandamata MyFirst*, designed specifically for students. To implement this program, the Consumer Funding and Services Division of bank **bjb** regularly coordinates with branch offices to conduct financial literacy programs through KEJAR.

As part of its commitment to inclusive and quality education, the DPLK Division of bank **bjb** launched the *Quality Education* Program to provide early financial education for university students across campuses in West Java. This “Goes to Campus” initiative aims to equip students with fundamental financial management skills, ensuring they can manage their income effectively in the future.

Leveraging digital technology, bank **bjb** has expanded its reach to students through the KEJAR Program while introducing the benefits of the DIGI application and its innovative features. In 2024, coinciding with Financial Inclusion Month, bank **bjb** received two prestigious awards at the *Financial Literacy Award 2024*, organized by Indonesia’s OJK. The bank was recognized as the Most Active Commercial Bank in Financial Literacy Programs, while one of its partner schools was awarded Best General Education Institution for program implementation.

To further financial inclusion among Micro, Small, and Medium Enterprises (SMEs), bank **bjb** underscores the importance of choosing legitimate and trusted financial institutions, helping entrepreneurs avoid risks associated with illegal online lending. OJK also advises SMEs to maintain a strong credit history, ensuring continued access



mengakses pembiayaan dari lembaga keuangan resmi. Selain itu, bank **bjb** juga mendukung UMKM dalam memperluas pasar mereka, baik secara lokal maupun internasional, melalui sinergi dengan pemerintah dan lembaga keuangan lainnya.

Pada tahun 2024, bank **bjb** memperkuat komitmennya melalui program literasi keuangan yang berfokus pada pemberdayaan UMKM. Program-program unggulan tersebut meliputi:

### 1. PESAT Wirausaha Baru

Program literasi yang dirancang untuk memberikan edukasi perbankan, literasi keuangan, dan materi tematik kewirausahaan kepada pelaku UMKM non-debitur atau wirausaha baru. Program ini bertujuan agar peserta memahami peran dan fungsi perbankan, persyaratan menjadi debitur, serta mengenal berbagai produk dan layanan perbankan yang dimiliki oleh bank **bjb**. Dalam pelaksanaannya, program ini bersinergi dengan lembaga-lembaga yang menaungi pelaku UMKM.

### 2. PESAT Kapasitas Usaha

Program literasi berupa kegiatan pemberdayaan yang menggunakan beragam metode pembelajaran. Sasaran utamanya adalah debitur dan pelaku UMKM non-debitur untuk meningkatkan kompetensi diri dalam memperkuat dan mengembangkan usaha mereka. Program ini mencakup pelatihan, *workshop*, dan sosialisasi yang membekali pelaku UMKM dengan kemampuan berwirausaha, termasuk aspek-aspek ekspor.

to financing from official financial institutions. Moreover, bank **bjb** actively supports SMEs in expanding their market reach, both locally and internationally, through strategic collaborations with the government and financial institutions.

In 2024, bank **bjb** reinforced its commitment through financial literacy programs focused on SME empowerment, including:

### 1. PESAT Wirausaha Baru

A literacy program designed to provide banking education, financial literacy, and entrepreneurial knowledge to new or non-borrowing SMEs. This program helps participants understand the role of banking, loan eligibility criteria, and financial products bank **bjb** offers. It is implemented in collaboration with various SME-supporting institutions.

### 2. PESAT Kapasitas Usaha

A business capacity-building program using diverse learning methods, targeting both borrowers and non-borrowing SMEs to enhance their competency, business sustainability, and market competitiveness. It includes training sessions, workshops, and business consultations, covering essential topics such as export strategies.





## “ Program dan Podcast Bincang Jumat Bisnis (BJB)

Bincang Jumat Bisnis (BJB): Entrepreneurial Seminar & Podcast

Bincang Jumat Bisnis adalah kegiatan seminar kewirausahaan yang diadakan secara daring melalui platform Zoom setiap hari Jumat. Program ini ditujukan untuk wirausaha atau pelaku UMKM dengan tujuan meningkatkan kapasitas usaha mereka. Dalam setiap sesi, *Bincang Jumat Bisnis* membahas berbagai topik kewirausahaan, seperti pemasaran digital, manajemen keuangan, manajemen sumber daya manusia, promosi dan pemasaran, perpajakan, *channel distribution*, dan lainnya.

Sepanjang tahun 2024, program ini telah menjangkau 2.242 penerima manfaat melalui 104 kegiatan Bincang Jumat Bisnis. Narasumber yang dihadirkan merupakan ahli dan profesional di bidangnya, mencakup wirausahawan, *influencer*, artis, akademisi, hingga praktisi. Program ini memberikan wawasan yang relevan dan aplikatif untuk membantu pelaku UMKM mengembangkan usaha mereka secara lebih efektif dan berdaya saing.

Bincang Jumat Bisnis is a weekly entrepreneurship seminar held virtually via Zoom every Friday, aimed at entrepreneurs and SMEs looking to expand their business capacity. Each session covers key business topics, such as: digital marketing, financial management, human resource management, business promotion & taxation, and distribution channels & scaling strategies.

In 2024, the program reached 2,242 participants through 104 business discussions, featuring industry experts, entrepreneurs, influencers, celebrities, academics, and business practitioners. These sessions provided insightful and practical knowledge to help SMEs enhance their competitiveness and business growth.

## Literasi dan Inklusi Keuangan - DESA DIGITAL

Financial Literacy and Inclusion - DIGITAL VILLAGES

[FS16]

Aksesibilitas keuangan memegang peranan penting dalam mendukung pertumbuhan ekonomi, khususnya di wilayah pedesaan. Pembukaan akses terhadap layanan keuangan di desa diharapkan dapat mendorong terciptanya pertumbuhan ekonomi yang lebih merata dan inklusif. Desa, dengan keberagaman mata pencaharian dan latar belakang warganya, memiliki potensi ekonomi yang besar yang dapat dikembangkan. Namun, pada kenyataannya masyarakat desa cenderung mengelola keuangan dan usaha mereka secara tradisional. Situasi ini dipengaruhi pula oleh keterbatasan layanan perbankan di desa. Selain itu, akses internet yang belum merata juga sering menjadi hambatan bagi partisipasi masyarakat desa dalam digitalisasi. Sektor pertanian, sebagai salah satu mata pencaharian utama, juga menghadapi kendala seperti fluktuasi harga hasil panen dan risiko keamanan.

bank **bjb** sadar akan masalah terkait dengan sulitnya meningkatkan kesadaran keuangan berkelanjutan kepada masyarakat terutama di daerah terpencil dikarenakan sulitnya akses. Sebagai respons terhadap tantangan ini, bank **bjb** menghadirkan program Desa Digital sebagai bentuk komitmen dan kontribusi untuk terus mendorong dan meningkatkan kesejahteraan masyarakat di daerah, khususnya di wilayah Jawa Barat dan Banten. Oleh karena itu, program Desa Digital bank **bjb** bertujuan sebagai penggerak dan pendorong laju perekonomian daerah serta peningkatan inklusi keuangan masyarakat melalui digitalisasi perbankan. [E.5]

bank **bjb** mempermudah akses layanan perbankan melalui kantor-kantor desa dan agen bank **bjb** yang hadir dengan teknologi seperti perbankan seluler, PPOB, dan EDC **bjb** BiSA. Untuk mendorong partisipasi masyarakat desa dalam digitalisasi, bank **bjb** juga fokus pada peningkatan akses internet dan

Financial accessibility plays a crucial role in supporting economic growth, particularly in rural areas. Opening access to financial services in villages is expected to foster more equitable and inclusive economic development. With their diverse livelihoods and community backgrounds, villages hold significant economic potential that can be further developed. However, rural communities traditionally tend to manage their finances and businesses. This situation is also influenced by the limited availability of banking services in villages. Additionally, unequal internet access often hinders rural communities from participating in digitalization. As one of the main sources of income, the agricultural sector also faces challenges such as fluctuating crop prices and security risks.

bank **bjb** recognizes the challenges of raising sustainable financial awareness, especially in remote areas with limited access. In response to these challenges, bank **bjb** has introduced the Digital Village program as a commitment and contribution to continuously drive and improve the well-being of communities in rural areas, particularly in West Java and Banten. The Digital Village program aims to stimulate and accelerate local economic growth while increasing financial inclusion through banking digitalization. [E.5]

bank **bjb** facilitates access to banking services through village offices and bank **bjb** agents, utilizing technologies such as mobile banking, PPOB, and the EDC **bjb** BiSA system. To encourage rural communities to participate in digitalization, bank **bjb** also focuses on improving internet access and



fasilitas keamanan di desa, termasuk penyediaan fasilitas WiFi gratis dan integrasi *security monitoring center* melalui *CCTV IP Base* yang terhubung ke Polres dan Pemkab setempat.

Melalui program ini, bank **bjb** juga mengimplementasikan berbagai produk dan layanan, termasuk layanan internet *banking corporate* (IBC) yang terintegrasi dengan Siskeudes (Sistem Keuangan Desa), penyaluran kredit UMKM, layanan Agen Laku Pandai **bjb** BiSA, serta layanan perbankan lainnya seperti giro kas desa, giro bumdes, *payroll service*, IBC Bumdes, DPLK, kredit ritel, dan layanan QRIS bank **bjb**. [E.5]

Digitalisasi dalam program Desa Digital bank **bjb** merupakan inisiatif dari bank **bjb** untuk mendukung penerapan konsep digital dalam berbagai aspek administrasi dan layanan keuangan di desa. Dengan adanya digitalisasi ini, bank **bjb** berharap masyarakat desa dapat dengan lebih mudah mengakses berbagai informasi dan fasilitas penunjang. Salah satu aspek yang diinginkan adalah kemudahan akses terhadap layanan perbankan, modal usaha, hingga pendampingan usaha melalui kerja sama dengan *offtaker* (pembeli) untuk menciptakan peluang peningkatan penghasilan masyarakat desa.

Desa Digital bank **bjb** juga berusaha meningkatkan pemahaman dan literasi masyarakat terkait pengelolaan keuangan. Program ini mendorong masyarakat untuk melihat dan memanfaatkan potensi yang ada di desa, sehingga program ini ikut meningkatkan kesejahteraan masyarakat desa. Guna memastikan pelaksanaan Desa Digital berjalan sesuai rencana, bank **bjb** melakukan kategorisasi level desa sebagai dasar untuk menetapkan target agar seluruh desa menjadi Desa Digital bank **bjb**. Kategorisasi dimulai dari Desa Berkembang, Desa Maju, hingga Desa Digital.

security facilities in villages, including providing free Wi-Fi and integrating security monitoring centers via IP-based CCTV, which are connected to local police departments and regional governments.

Through this program, bank **bjb** implements various financial products and services, including corporate Internet banking (IBC) integrated with Siskeudes (Village Financial System), MSME credit distribution, **bjb** BiSA smart agents, and other banking services such as village treasury accounts, village-owned enterprise (BUMDes) accounts, payroll services, IBC BUMDes, DPLK, retail credit, and QRIS bank **bjb** services. [E.5]

The digitalization initiative within the Digital Village program is an effort by bank **bjb** to support the implementation of digital concepts in various administrative and financial service aspects in villages. With this digitalization, bank **bjb** aims to make it easier for rural communities to access relevant information and essential services. One of the key aspects of this initiative is facilitating access to banking services, business capital, and business mentoring through partnerships with off-takers (buyers), thereby creating opportunities for increased income among rural communities.

The Digital Village program also strives to enhance financial literacy and awareness among community members, encouraging them to recognize and maximize the potential of their villages, ultimately improving their overall welfare. To ensure the effective implementation of the Digital Village program, bank **bjb** categorizes villages into different development levels to set targets, aiming for all villages to become part of the bank **bjb** Digital Village network. The categorization includes Developing Villages, Advanced Villages, and Digital Villages.

Hingga saat ini, program Desa Digital bank **bjb** telah diimplementasikan di 100 desa di berbagai wilayah Jawa Barat. Dari jumlah tersebut, 55 desa telah mencapai kategori Desa Berkembang, 25 desa berada dalam kategori Desa Maju, dan 20 desa masuk dalam kategori Desa Digital.

As of now, the bank **bjb** Digital Village program has been implemented in 100 villages across West Java. Among them, 55 villages have reached the Developing Village category, 25 Villages are classified as Advanced Villages, and 20 Villages have achieved Digital Village status.



**55** Desa Berkembang  
Developing Villages



**25** Desa Maju  
Advanced Villages



**20** Desa Digital  
Digital Villages





## Kepuasan Pegawai

### Employee Satisfaction

bank **bjb** memahami bahwa sumber daya manusia merupakan elemen kunci dalam mencapai visi dan misi perusahaan. SDM yang berkualitas memiliki peran penting dalam memastikan keberlanjutan perusahaan melalui kemampuan mereka untuk berinovasi dan beradaptasi dengan perubahan dalam industri perbankan. Selain itu, kepuasan pegawai menjadi faktor utama dalam mendukung kinerja perusahaan. Hubungan yang harmonis antara perusahaan dan pegawai dapat mendorong produktivitas optimal sekaligus meminimalkan risiko penyalahgunaan wewenang. Oleh karena itu, bank **bjb** berkomitmen untuk menciptakan lingkungan kerja yang layak, nyaman, aman, dan kondusif sehingga pegawai dapat memberikan kontribusi terbaiknya. [F.21]

bank **bjb** senantiasa berkomitmen untuk melindungi hak asasi manusia para pegawai dengan memberikan perhatian dan dukungan terbaik bagi mereka. Perseroan juga mendorong terciptanya kebersamaan di antara pegawai melalui pendekatan kemitraan yang dilandasi semangat kekeluargaan, guna mencapai tujuan perusahaan. Dengan pendekatan ini, bank **bjb** berharap dapat menciptakan sinergi dalam lingkungan kerja yang harmonis, di mana setiap individu dapat berkontribusi secara maksimal, baik dalam pemikiran maupun tenaga. Sinergi ini diharapkan mampu membangun etos kerja, sikap profesional, dan budaya kerja yang produktif, sehingga mendukung keberlanjutan perusahaan dalam jangka panjang. [F.21]

Sebagai bagian dari komitmen tersebut, bank **bjb** secara berkala melakukan evaluasi untuk memastikan tidak adanya pelanggaran hak asasi manusia di lingkungan kerja. Berdasarkan data internal, selama tahun 2024, tidak terdapat laporan atau kejadian pelanggaran hak asasi manusia di dalam perusahaan. Hal ini mencerminkan keberhasilan bank **bjb** dalam

bank **bjb** understands that human resources are key in achieving the company's vision and mission. High-quality human resources play a vital role in ensuring the company's sustainability through their ability to innovate and adapt to changes in the banking industry. Additionally, employee satisfaction is a crucial factor in supporting overall company performance. A harmonious relationship between the company and its employees can drive optimal productivity while minimizing the risk of abuse of authority. Therefore, bank **bjb** is committed to creating a proper, comfortable, safe, and conducive work environment, enabling employees to contribute their best efforts. [F.21]

bank **bjb** is consistently committed to protecting human rights in the workplace by providing its employees the best attention and support. The company also fosters a sense of unity among employees through a partnership approach based on a spirit of family, ensuring the achievement of corporate goals. Through this approach, bank **bjb** aims to create synergy in a harmonious work environment where everyone can contribute maximally in both thought and effort. This synergy is expected to cultivate a strong work ethic, professionalism, and a productive work culture, thereby ensuring the company's long-term sustainability. [F.21]

As part of this commitment, bank **bjb** conducts regular evaluations to ensure no human rights violations occur in the workplace. According to internal data, in 2024, there were no reported cases of human rights violations within the company. This reflects bank **bjb**'s success in fostering a safe, inclusive work environment that upholds human values. Additionally, bank **bjb**



menciptakan lingkungan kerja yang aman, inklusif, dan menghormati nilai-nilai kemanusiaan. bank **bjb** juga terus meningkatkan upaya pencegahan melalui sosialisasi, pelatihan, dan penguatan kebijakan perusahaan agar perlindungan hak asasi manusia tetap menjadi prioritas utama.

bank **bjb** juga berkomitmen untuk mematuhi peraturan ketenagakerjaan yang berlaku, memastikan bahwa semua hak dan keselamatan para pegawai terlindungi. Sebagai bentuk perhatian terhadap kesejahteraan pegawai, Perseroan menyediakan fasilitas pemeriksaan kesehatan secara berkala setiap tahun melalui *General Medical Check-Up* (GMCU). Program ini bertujuan untuk mengetahui kondisi kesehatan, mendiagnosis, dan mendeteksi dini gejala penyakit guna pemeliharaan dan peningkatan taraf kesehatan pegawai. [GRI 3-3] [F.1]

Dalam upaya menjaga keamanan lingkungan kerja, bank **bjb** telah menerapkan pengelolaan Keselamatan dan Kesehatan Kerja (K3) di lingkungan kerja. Proses ini mencakup sertifikasi peralatan K3 oleh dinas ketenagakerjaan di semua unit kerja Perseroan dan dilakukan monitoring secara berkala terkait penerapan K3 tersebut. Pada tahun 2024, tidak terdapat insiden kecelakaan kerja, baik yang dapat mengakibatkan kematian ataupun cacat permanen. bank **bjb** berkomitmen untuk setiap insiden yang terjadi akan ditangani dengan serius melalui investigasi menyeluruh untuk mengidentifikasi penyebab utama dan mencegah terulangnya kejadian serupa di masa mendatang. [GRI 403-9]

Untuk menjaga keamanan dan mencegah kemungkinan kecelakaan kerja, bank **bjb** telah menerapkan berbagai langkah di lingkungan kantor pusat, seperti: [GRI 3-3] [F.21]

continuously strengthens its preventive efforts through awareness programs, training, and policy reinforcement to maintain human rights protection as a top priority.

bank **bjb** is also dedicated to complying with labor regulations, ensuring that all employee rights and safety measures are upheld. As part of its commitment to employee well-being, the company provides annual health check-ups through the General Medical Check-Up (GMCU) program. This initiative aims to assess employees' health conditions and diagnose and detect early symptoms of potential illnesses to support their overall health and well-being. [GRI 3-3] [F.1]

To maintain a safe work environment, bank **bjb** has implemented an Occupational Health and Safety (OHS) management system across all work units. This process includes the certification of OHS equipment by the labor department and regular monitoring of OHS compliance. In 2024, no workplace accidents resulted in fatalities or permanent disabilities. In the event of any incidents, bank **bjb** is committed to conducting thorough investigations to determine root causes and prevent recurrence. [GRI 403-9]

To enhance workplace security and prevent potential accidents, bank **bjb** has implemented several measures at its headquarters, including: [GRI 3-3] [F.21]



1. Menerapkan penjagaan internal seperti pintu masuk ruang kerja (*gate access door*) di setiap pintu masuk, dan *gate barrier* di lobi kantor pusat, sehingga pihak yang tidak berkepentingan yang ingin masuk ke dalam area *inner cycle bjb* perlu melewati *port* izin (baik itu satpam/sekretaris).
2. Menggunakan kartu visitor untuk antisipasi dan *profiling* dari pihak tamu.
3. Menerapkan pengamanan di area parkir melalui implementasi *gate automatic parking*.

Perseroan memberikan kesempatan kerja yang luas kepada setiap individu, menjadikan kesetaraan sebagai elemen fundamental dalam strategi yang diterapkan. bank **bjb** tidak hanya berfokus pada pencapaian tujuan perusahaan secara bersama-sama, tetapi juga menyediakan program-program untuk mendukung peningkatan kompetensi dan kapasitas pegawai melalui pelatihan-pelatihan yang diadakan.

bank **bjb** memastikan pegawai menerima sistem imbalan yang adil dan sesuai dengan layanan yang sepadan. Sistem ini telah diinternalisasikan melalui SK Direksi No. 0046/SK/DIR-HCA/2022 tentang Standar Operasional Prosedur Pengelolaan Karir, SOP Pengelolaan Penghasilan, dan Fasilitas Kepegawaian SK Direksi No. 0171/SK/DIR-HCA/2023, serta pedoman pengelolaan pendidikan. Dokumen-dokumen ini secara berkala diperbarui untuk tetap sesuai dengan ketentuan yang berlaku. Selain itu, Perseroan juga memiliki kebijakan yang didasarkan pada Perjanjian Kerja Bersama Antara PT. Pembangunan Daerah Jawa Barat dan Banten, Tbk dengan Serikat Karyawan bank **bjb**. [GRI 3-3]

Penilaian kepuasan pegawai dapat dilihat melalui tingkat perputaran pegawai bank **bjb** yang data-data nya telah direkapitulasi oleh Divisi Human Capital. Tabel-tabel tersebut menunjukkan hasil rekapitulasi berdasarkan jenis kelamin, wilayah, dan kelompok usia. [GRI 401-1]

1. Internal security checkpoints, such as gate access doors at office entry points and gate barriers in the main lobby, ensuring that unauthorized individuals must pass through security clearance (handled by security personnel or secretaries).
2. Visitor card system for profiling and monitoring guest access.
3. Automated parking gate security to regulate and secure parking areas.

The company provides broad employment opportunities for all individuals, making equality a fundamental element of its strategies. bank **bjb** focuses on achieving corporate goals collectively and offers programs to support employee competency and capacity development through various training sessions. Additionally, bank **bjb** ensures that employees receive a fair and appropriate compensation system in line with their services.

This system has been internalized through Board of Directors Decree No. 0046/SK/DIR-HCA/2022 regarding the Standard Operating Procedure for Career Management, the SOP for Income Management, and Employee Facilities under Board of Directors Decree No. 0171/SK/DIR-HCA/2023, as well as educational management guidelines. These documents are periodically updated to remain in compliance with applicable regulations. Furthermore, the company also adheres to policies based on the Collective Labor Agreement between PT. Pembangunan Daerah Jawa Barat dan Banten, Tbk and the bank **bjb** Employee Union. [GRI 3-3]

Employee satisfaction assessment can be observed through the employee turnover rate at bank **bjb**, with data compiled by the Human Capital Division. These tables present a summary based on gender, region, and age group. [GRI 401-1]

**Tabel Jumlah Pegawai Baru dan Pergantian Pegawai Berdasarkan Jenis Kelamin [GRI 401-1]**  
Number of New Employees and Employee Turnover by Gender

| Jenis Kelamin<br>Gender                                                  | 2024                         |                                         | 2023                         |                                         | 2022                         |                                         |
|--------------------------------------------------------------------------|------------------------------|-----------------------------------------|------------------------------|-----------------------------------------|------------------------------|-----------------------------------------|
|                                                                          | Pegawai Baru<br>New Employee | Pergantian Pegawai<br>Employee Turnover | Pegawai Baru<br>New Employee | Pergantian Pegawai<br>Employee Turnover | Pegawai Baru<br>New Employee | Pergantian Pegawai<br>Employee Turnover |
| Laki-laki<br>Male                                                        | 44                           | 137                                     | 75                           | 130                                     | 61                           | 99                                      |
| Perempuan<br>Female                                                      | 35                           | 174                                     | 67                           | 121                                     | 56                           | 113                                     |
| Jumlah Total                                                             | 79                           | 311                                     | 142                          | 251                                     | 117                          | 212                                     |
| Persentase Pegawai Baru   Percentage of New Employees = 1,12%            |                              |                                         |                              |                                         |                              |                                         |
| Persentase Pergantian Pegawai   Percentage of Employee Turnover = 4,40%  |                              |                                         |                              |                                         |                              |                                         |
| Total Pegawai Periode 2024   Total Employees for the 2024 Period = 7.068 |                              |                                         |                              |                                         |                              |                                         |

**Tabel Jumlah Pegawai Baru dan Pergantian Pegawai Berdasarkan Wilayah [GRI 401-1]**  
Number of New Employees and Employee Turnover by Region

| Wilayah<br>Region                     | 2024                         |                                         | 2023                         |                                         | 2022                         |                                         |
|---------------------------------------|------------------------------|-----------------------------------------|------------------------------|-----------------------------------------|------------------------------|-----------------------------------------|
|                                       | Pegawai Baru<br>New Employee | Pergantian Pegawai<br>Employee Turnover | Pegawai Baru<br>New Employee | Pergantian Pegawai<br>Employee Turnover | Pegawai Baru<br>New Employee | Pergantian Pegawai<br>Employee Turnover |
| Kantor Pusat<br>Head Office           | 47                           | 68                                      | 26                           | 55                                      | 32                           | 49                                      |
| Kantor Wilayah 1<br>Regional Office 1 | 3                            | 69                                      | 25                           | 50                                      | 13                           | 59                                      |
| Kantor Wilayah 2<br>Regional Office 2 | 7                            | 61                                      | 26                           | 51                                      | 21                           | 41                                      |
| Kantor Wilayah 3<br>Regional Office 3 | 5                            | 54                                      | 17                           | 37                                      | 18                           | 28                                      |
| Kantor Wilayah 4<br>Regional Office 4 | 6                            | 42                                      | 14                           | 31                                      | 20                           | 20                                      |
| Kantor Wilayah 5<br>Regional Office 5 | 11                           | 17                                      | 34                           | 27                                      | 13                           | 15                                      |
| Jumlah Total                          | 79                           | 311                                     | 142                          | 251                                     | 117                          | 212                                     |



**Tabel Jumlah Pegawai Baru dan Pergantian Pegawai Berdasarkan Kelompok Usia [GRI 401-1]**  
Number of New Employees and Employee Turnover by Age Group

| Kelompok Usia<br>Age Group | 2024                         |                                         | 2023                         |                                         | 2022                         |                                         |
|----------------------------|------------------------------|-----------------------------------------|------------------------------|-----------------------------------------|------------------------------|-----------------------------------------|
|                            | Pegawai Baru<br>New Employee | Pergantian Pegawai<br>Employee Turnover | Pegawai Baru<br>New Employee | Pergantian Pegawai<br>Employee Turnover | Pegawai Baru<br>New Employee | Pergantian Pegawai<br>Employee Turnover |
| < 25                       | 47                           | 7                                       | 80                           | 7                                       | 56                           | 11                                      |
| 26—30                      | 21                           | 36                                      | 56                           | 46                                      | 38                           | 52                                      |
| 31—35                      | 7                            | 108                                     | 5                            | 97                                      | 13                           | 79                                      |
| 36—40                      | 4                            | 79                                      | 1                            | 51                                      | 7                            | 36                                      |
| 41—45                      | -                            | 23                                      | -                            | 11                                      | 1                            | 6                                       |
| 46—50                      | -                            | 58                                      | -                            | 39                                      | 2                            | 28                                      |
| Jumlah<br>Total            | 79                           | 311                                     | 142                          | 251                                     | 117                          | 212                                     |

Fluktuasi jumlah pegawai baru dan tingkat pergantian karyawan tercatat setiap tahunnya, sebagaimana terlihat dalam tabel di atas. Menyikapi hal ini, bank **bjb** berkomitmen untuk terus menciptakan lingkungan kerja yang kondusif serta menjunjung tinggi prinsip kesetaraan dalam seluruh kegiatan operasional, guna mendukung pencapaian tujuan keberlanjutan.

bank **bjb** juga aktif berkontribusi dalam berbagai program BPJS Ketenagakerjaan. Di antaranya dengan membantu proses pencairan kepesertaan melalui jaringan bank **bjb**, memberikan stimulus kepada tenaga kerja melalui program Gerakan Nasional Peduli Perlindungan Pekerja Rentan (GN LINGKARAN) BPJS Ketenagakerjaan, dan mendukung BPJS Ketenagakerjaan sebagai bank penyalur kredit manfaat layanan tambahan (MLT) dalam program MLT BPJS Ketenagakerjaan.

bank **bjb** berharap pencapaian prestasi tersebut dapat meningkatkan semangat dan motivasi seluruh pegawai untuk terus memberikan layanan terbaik. Ke depan, bank **bjb** berkomitmen untuk memberikan perlindungan yang menyeluruh bagi para pegawai dan mitra kerja, serta mendukung keberhasilan program BP Jamsostek secara berkelanjutan.

The fluctuation in the number of new employees and employee turnover is recorded annually, as shown in the table above. In response, bank **bjb** remains committed to fostering a conducive work environment and upholding the principles of equality across all operational activities to support the achievement of sustainability goals.

bank **bjb** is also actively involved in various BPJS Employment programs. These include facilitating the withdrawal process for BPJS members through bank **bjb**'s network, providing incentives for workers through the BPJS Employment Vulnerable Worker Protection Movement (GN LINGKARAN), and supporting BPJS Employment as a distributing bank for additional service benefit (MLT) credit in the MLT BPJS Employment program.

bank **bjb** hopes these achievements will further motivate employees to deliver excellent service consistently. Looking ahead, bank **bjb** is committed to providing comprehensive protection for employees and partners while ensuring the continued success of the BP Jamsostek program.

## Penghargaan Perusahaan Kepada Pegawai

## Company Awards for Employees

- **Reward Program - Maskot Media Komunikasi Internal Pegawai**

Budaya perusahaan merupakan elemen fundamental yang mendukung pencapaian visi dan misi sebuah organisasi. Oleh karena itu, transformasi budaya perusahaan yang berkelanjutan harus menjadi bagian tak terpisahkan dari seluruh pegawai bank **bjb**. Untuk mendukung proses ini, komunikasi yang efektif dan efisien menjadi kunci utama dalam mendorong pencapaian kinerja terbaik. Salah satu upaya yang dilakukan adalah melalui penggunaan maskot sebagai media komunikasi internal.

Maskot ini berfungsi sebagai alat untuk meningkatkan pemahaman dan edukasi pegawai terkait berbagai informasi, termasuk kebijakan internal, berita terkini tentang bank **bjb**, serta topik lain yang relevan, seperti keuangan, ekonomi, inovasi, kesehatan, teknologi, kepemimpinan, dan gaya hidup.

- **Engagement Program - Timeless Engagement & Legacy Award**

Program penghargaan untuk pegawai berperan penting dalam meningkatkan daya tarik perusahaan sekaligus memperkuat hubungan antara pegawai dan perusahaan. Langkah ini dirancang untuk membangun hubungan yang solid hingga masa pensiun, menciptakan rasa keterikatan yang mendalam, dan menumbuhkan kebanggaan di kalangan pegawai. Sebagai bentuk apresiasi atas pengabdian, loyalitas, dan dedikasi karyawan, bank **bjb** memberikan penghargaan khusus kepada karyawan yang telah mencapai masa pensiun, serta kepada mereka yang telah mengabdikan selama 15, 25, dan 30 tahun.

- **Reward Program — Internal Employee Communication Mascot**

Corporate culture is fundamental to achieving an organization's vision and mission. Therefore, continuous cultural transformation should be integral to all bank **bjb** employees. To support this process, effective and efficient communication is key to driving optimal performance. One initiative undertaken is the use of mascots as internal communication tools.

These mascots serve as a means to enhance employees' understanding and education on various information, including internal policies, the latest news about bank **bjb**, and other relevant topics such as finance, economics, innovation, health, technology, leadership, and lifestyle.

- **Engagement Program - Timeless Engagement & Legacy Award**

Employee recognition programs play a crucial role in enhancing the company's attractiveness and strengthening the bond between employees and the company. This initiative is designed to build long-term relationships extending into retirement, fostering deep engagement and instilling a sense of pride among employees. As a form of appreciation for dedication, loyalty, and commitment, bank **bjb** presents special awards to retiring employees and those who have served for 15, 25, and 30 years.





- **Survey Organization Culture Health Index (OCHI) & Employee Engagement Survey (EES)**

Survei tingkat kesehatan budaya perusahaan dan keterlibatan pegawai merupakan inisiatif yang melibatkan seluruh *Great People* bank **bjb**, mencakup aspek pekerjaan serta hubungan mereka dengan perusahaan. Survei ini bertujuan untuk memberikan gambaran komprehensif mengenai kondisi budaya perusahaan dan tingkat keterikatan pegawai. Pelaksanaan survei secara berkelanjutan diperlukan untuk memperoleh masukan dan rekomendasi yang relevan sebagai dasar perbaikan dan pengambilan keputusan oleh manajemen.

## Reward

- **Program bjb Better Award**

Program **bjb** Better Award diselenggarakan setiap tahun sebagai bentuk apresiasi dan pengakuan berkelanjutan kepada pegawai yang mencapai prestasi luar biasa serta memberikan kontribusi terbaik dalam pencapaian target kinerja bank **bjb**. Penghargaan ini diberikan berdasarkan penilaian terhadap perilaku dan pencapaian yang ditunjukkan oleh pegawai maupun unit kerja dalam mendukung tujuan perusahaan. Melalui **bjb Better Award**, bank **bjb** bertujuan untuk meningkatkan keterlibatan pegawai sekaligus menegaskan bahwa mereka adalah elemen kunci dalam keberhasilan organisasi.

Dalam acara **bjb Better Award**, terdapat beberapa kategori pemenang, antara lain *The Best Employee*, *Service Excellence Award*, dan *Innovation* dengan penjelasan sebagai berikut:

- a. **The Best Employee**

Program penghargaan untuk pegawai yang menunjukkan kinerja terbaik dan berhasil menjadi contoh dan agen perubahan dalam implementasi budaya GO SPIRIT.

- **Survey Organization Culture Health Index (OCHI) & Employee Engagement Survey (EES)**

The corporate culture health and employee engagement surveys involve all the *Great People* of bank **bjb**, covering their work aspects and relationships with the company. These surveys comprehensively overview corporate culture conditions and employee engagement levels. Continuous implementation is necessary to obtain relevant feedback, improvement recommendations, and management decision-making.

## Reward

- **bjb Better Award Program**

The **bjb** Better Award is held annually as a form of appreciation and continuous recognition for employees who achieve outstanding performance and contribute significantly to bank **bjb**'s performance targets. The award is based on evaluations of employee and work unit behaviors and achievements that align with the company's objectives. Through the **bjb Better Award**, bank **bjb** aims to enhance employee engagement while reinforcing that they are key elements in the organization's success.

The **bjb** Better Award event includes several award categories, such as:

- a. **The Best Employee**

Recognizing employees who demonstrate the best performance and serve as role models and change agents in implementing the GO SPIRIT culture.

#### b. Service Excellence Award

Program penghargaan untuk *frontliner*, dengan kinerja terbaik dalam memberikan pelayanan yang sangat baik sesuai standar layanan.

#### c. Innovation

Program penghargaan untuk pegawai yang memiliki ide dan implementasi terbaik atau kreatif dalam membawa perubahan positif kepada organisasi.

#### • Program bjb Scholarship

**bjb** Scholarship merupakan salah satu bentuk program pengakuan berupa pemberian beasiswa pendidikan di perguruan tinggi terkemuka kepada pegawai yang secara konsisten telah menunjukkan kinerja terbaik. Program ini juga merupakan bagian dari inisiatif pengembangan pegawai dengan tujuan menciptakan pemimpin berbakat bank **bjb** yang kompeten sesuai dengan kebutuhan perkembangan bisnis pada masa depan. Jumlah peserta program **bjb** Scholarship tahun 2024 terdiri dari 6 pegawai untuk Program Beasiswa S2 dan 6 pegawai untuk Program Beasiswa S1.

#### • Insentif-Insentif

- Insentif Prestasi Kerja (IPK) merupakan bentuk penghargaan berupa uang yang diberikan oleh Perseroan kepada pegawai sebagai apresiasi atas kompetensi dan kinerja mereka. Insentif ini bertujuan memberikan motivasi kepada pegawai untuk mencapai target dan komitmen yang telah ditetapkan.
- Bonus Tahunan adalah bagian dari laba bersih Perseroan yang dialokasikan dan diberikan kepada pegawai sebagai bentuk penghargaan atas kinerja yang telah mereka tunjukkan selama satu tahun.

#### b. Service Excellence Award

An award program for frontliners with outstanding performance in delivering excellent service according to service standards.

#### c. Innovation

Recognizing employees who have the best or most creative ideas and implementations that bring positive changes to the organization.

#### • bjb Scholarship Program

The **bjb** Scholarship is a recognition program that provides higher education scholarships for employees who consistently demonstrate outstanding performance at leading universities. This initiative is also part of employee development efforts to cultivate competent future leaders for bank **bjb** in line with business growth needs. For 2024, the **bjb** Scholarship program includes 6 employees for Master's (S2) scholarships and 6 employees for Bachelor's (S1) scholarships.

#### • Incentives

- Performance Incentive (IPK) — A financial reward the company provides to employees as recognition of their competence and performance. This incentive aims to motivate employees to achieve set targets and commitments.
- Annual Bonus — A portion of the company's net profit allocated and distributed to employees as a reward for their performance throughout the year.



### Kebijakan *Punishment*

Perseroan telah merumuskan kebijakan mengenai sanksi (*punishment*) yang mengatur kewajiban dan larangan pegawai, jenis sanksi kepegawaian, prosedur pengenaan sanksi kepegawaian, dan aspek-aspek lain yang terkait dengan penegakan disiplin pegawai. Kebijakan ini merupakan bagian dari tata kelola Perseroan yang terencana dengan tujuan sebagai berikut:

**a. Menjamin Kepentingan Perseroan**

Pegawai yang tidak mematuhi disiplin pegawai akan dikenai sanksi kepegawaian sebagai tindakan korektif. Penjatuhan sanksi bertujuan untuk mencegah terulangnya peristiwa serupa yang dapat mengganggu kepentingan Perseroan.

**b. Menegakkan Tata Tertib dan Disiplin Pegawai di Lingkungan Perseroan**

Pegawai diharapkan untuk menjunjung tinggi disiplin sesuai standar yang telah ditetapkan guna mewujudkan penerapan prinsip tata kelola perusahaan yang baik (*good corporate governance*) serta menjaga keteraturan operasional yang sehat, efektif, dan efisien di Perseroan.

**c. Pembinaan Pegawai**

Sanksi kepegawaian yang diberlakukan kepada pegawai berfungsi sebagai upaya pembinaan yang bersifat represif dan preventif untuk mencegah terjadinya pelanggaran-pelanggaran lainnya.

### Punishment Policy

The company has formulated a disciplinary policy that regulates employees' obligations and prohibitions, types of disciplinary actions, procedures for imposing sanctions, and other aspects related to enforcing employee discipline. This policy is part of the company's governance framework with the following objectives:

**a. Protecting the Company's Interests**

Employees who fail to comply with company discipline will be subject to employment sanctions as a corrective measure. The imposition of sanctions aims to prevent the recurrence of similar incidents that may disrupt the Company's interests.

**b. Enforcing Employee Order and Discipline within the Company**

Employees are expected to uphold discipline in accordance with established standards to implement good corporate governance principles and maintain a healthy, effective, and efficient operational order within the Company.

**c. Employee Development**

Employment sanctions imposed on employees serve as both a repressive and preventive measure to prevent further violations.

## Unit Pendukung Layanan Human Capital

• **bjb Wellness**

**bjb Wellness** adalah implementasi budaya perusahaan yang bertujuan untuk meminimalkan jam kerja lembur. Program ini mencakup komunikasi antarunit kerja, setidaknya dengan teman seruangan di meja yang sama. Tujuannya adalah menciptakan saling bantu antarpegawai untuk optimalisasi proses bisnis secara sistematis, efektif, dan efisien.

## Human Capital Service Support Unit

• **bjb Wellness**

**bjb Wellness** is implementing a corporate culture aimed at minimizing overtime work hours. This program encourages communication between work units, at the very least, with colleagues at the same desk. The goal is to foster mutual assistance among employees to optimize business processes systematically, effectively, and efficiently.

- **Digitalization Human Capital Functions**

Guna mendukung percepatan layanan dan penanganan informasi kepegawaian yang makin kompleks, budaya inovasi dan pola pikir digital menjadi hal yang krusial dalam meningkatkan efisiensi layanan Human Capital. Saat ini, Divisi Human Capital telah mengadopsi layanan digital sebagai solusi untuk pengelolaan sumber daya manusia yang cepat dan handal.

- **HC Cares**

Demi mendukung dan menjamin keandalan, ketangguhan, dan keunggulan sumber daya manusia bank **bjb**, Divisi Human Capital memiliki mekanisme individual bagi para pegawai yang ingin berdiskusi, meminta saran, atau menyampaikan aspirasi mereka melalui HC Cares. HC Cares dibentuk sebagai tempat diskusi dan berbagi sehingga pegawai dapat menyampaikan saran, masukan, ide kreatif, inovasi, serta berkonsultasi. Saat ini, HC Cares telah menyediakan beberapa media dan layanan, antara lain:

1. Media *HC Cares* mencakup HC Cares Chat Helpdesk, HC Cares Walk In (HC Cares Lounge & Private Room, di Menara bank **bjb**, Gedung Kertawahana No.21 Lantai 1.
2. Layanan HC Cares mencakup layanan *Coaching and Counseling, Complaint and Suggestions, Facilities dan Ask and Answer, HC Cares Helpdesk*.

HC Cares *Chat help desk* adalah media komunikasi internal pegawai berupa aplikasi WhatsApp yang terhubung secara aktif kepada seluruh pegawai untuk menyampaikan informasi mengenai kepegawaian, *media sharing*, dan diskusi (*chat*) antara pegawai dan Divisi Sumber Daya Manusia. Sementara itu, HC Cares *Menyapa* adalah media komunikasi internal pegawai sebagai wadah untuk saling berkomunikasi, berdiskusi, dan berbagi informasi mengenai kepegawaian atau kepribadian

- **Digitalization of Human Capital Functions**

To support faster services and address increasingly complex employment information, a culture of innovation and a digital mindset are crucial in improving Human Capital service efficiency. The Human Capital Division has adopted digital services as a solution for fast and reliable human resource management.

- **HC Cares**

To support and ensure the reliability, resilience, and excellence of bank **bjb**'s human resources, the Human Capital Division has established an individual mechanism for employees to discuss, seek advice, or express their aspirations through HC Cares. HC Cares is a platform for discussions and sharing, allowing employees to provide suggestions, feedback, creative ideas, innovations, and consultations. Currently, HC Cares offers various media and services, including:

1. HC Cares Media consists of HC Cares Chat Helpdesk HC Cares Walk-In (HC Cares Lounge & Private Room at Menara bank **bjb**, Kertawahana Building No. 21, 1st Floor.
2. HC Cares Services include Coaching and Counseling, Complaints and Suggestions, Facilities Assistance, and Ask and Answer via HC Cares Helpdesk.

HC Cares *Chat Helpdesk* is an internal employee communication platform using WhatsApp, actively connected to all employees for disseminating employment information via broadcasts, sharing media, and facilitating discussions between employees and the Human Resources Division. Meanwhile, HC Cares *Menyapa* is an internal communication platform where employees can interact, discuss, and share information related to employment or personal matters in



pegawai. Ini disajikan dengan gaya menarik dan bahasa informal agar pegawai memiliki semangat dan motivasi untuk bekerja secara lebih efektif, efisien, dan produktif. Melalui HC Cares, setiap masukan, diskusi, dan pemikiran diterima oleh perwakilan Sumber Daya Manusia dan akan diteruskan ke pihak terkait apabila diperlukan.

- **bjb Health+**

**bjb Health+** adalah layanan fasilitas kesehatan bagi pegawai dan keluarga mereka. bank **bjb** bekerja sama dengan Yayasan Kesejahteraan Pegawai bank **bjb** untuk memberikan layanan pengobatan ke rekanan rumah sakit, jaminan sosial kesehatan kerja, dan bantuan kesehatan khusus sesuai dengan syarat dan ketentuan yang berlaku.

- **bjb Club**

**bjb Club** adalah wadah bagi pegawai untuk menyalurkan minat dan bakat mereka di bidang olahraga, seni budaya, dan hobi. Ini bertujuan untuk menciptakan kegiatan yang lebih terorganisasi, tertib, dan terarah yang dapat dikelola dengan baik dan mencakup berbagai jenis kegiatan.

- **Human Capital Solution (HCS)**

HC Solution dirancang untuk memudahkan pegawai dalam melakukan *self-service* dalam layanan kepegawaian yang secara otomatis terhubung dengan pusat layanan Human Capital dan mendukung Perseroan dalam pengambilan keputusan manajemen yang tepat serta sebagai media pengelolaan fungsi *Human Capital*.

- **HCS Mobile**

HCS Mobile adalah sistem layanan informasi kepegawaian berbasis aplikasi yang dikembangkan sebagai sarana informasi dan komunikasi internal bank **bjb**. Tujuannya adalah mempermudah pegawai dalam mendapatkan berbagai informasi terkait kepegawaian.

an engaging and informal style. This approach boosts employee morale and motivation for more effective, efficient, and productive work. Through HC Cares, all feedback, discussions, and ideas are received by the Human Resources representatives and forwarded to the relevant parties if necessary.

- **bjb Health+**

**bjb Health+** is a healthcare facility service for employees and their families. bank **bjb**, in collaboration with the bank **bjb** Employee Welfare Foundation, provides medical treatment services at partner hospitals, occupational health insurance, and special health assistance under applicable terms and conditions.

- **bjb Club**

**bjb Club** serves as a platform for employees to explore their interests and talents in sports, arts, culture, and hobbies. It aims to facilitate well-organized, structured, and directed activities that are effectively managed and encompass various types of activities.

- **Human Capital Solution (HCS)**

HCS Solution is designed to enable employees to perform *self-service* in employment services, automatically connecting to the Human Capital service center. It supports the Company in making accurate management decisions and serves as a platform for managing Human Capital functions.

- **HCS Mobile**

HCS Mobile is an employee information service system based on a mobile application, developed as an internal information and communication tool for bank **bjb**. Its purpose is to facilitate employee access to various employment-related information.



- **HCS Kehadiranku**

HCS Kehadiranku merupakan inovasi layanan kepegawaian yang menyediakan alternatif untuk absensi kehadiran pegawai. Sebelumnya, sistem ini menggunakan alat pembaca sidik jari yang rentan terhadap penyebaran Covid-19. Namun, melalui HCS Kehadiranku, proses ini menjadi *touchless* dan lebih personal dengan menggunakan aplikasi ponsel cerdas yang terintegrasi ke HCS Mobile dan memanfaatkan penandaan geografis.

- **Instagram lifeatbankbjb**

Instagram lifeatbankbjb adalah media komunikasi internal dan eksternal berupa akun Instagram yang terkoneksi dengan seluruh pegawai secara aktif. Media ini digunakan untuk menyampaikan informasi terkait kepegawaian dan sebagai platform berbagi dan *branding* mengenai nyamannya bekerja di bank **bjb**, berbagi seputar keseharian di lingkungan bank **bjb**, tips maupun informasi rekrutmen kepada calon pegawai bank **bjb**.

- **bjb News**

**bjb News** merupakan platform yang tersedia dalam aplikasi HCS Mobile sebagai sarana informasi dan komunikasi berita, aktivitas, serta kegiatan di lingkungan bank **bjb**. Melalui **bjb News**, pegawai dapat memperoleh informasi tentang inovasi, berita menarik seputar bank **bjb**, artikel inspiratif, dan hal lainnya.

- **HCS Kehadiranku**

HCS Kehadiranku is an innovative attendance service offering an alternative for tracking employee presence. Previously, the system used fingerprint scanners, which posed a risk of COVID-19 transmission. However, HCS Kehadiranku has made the process touchless and more personalized by utilizing a smartphone application integrated with HCS Mobile and leveraging geotagging.

- **Instagram lifeatbankbjb**

lifeatbankbjb is an internal and external communication platform in the form of an Instagram account, actively connected to all employees. It serves as a medium for sharing employment-related information, showcasing a comfortable work environment at bank **bjb**, providing insights into daily activities within the bank, and offering recruitment tips and information for prospective employees.

- **bjb News**

**bjb News** is a platform available in the HCS Mobile application that serves as an information and communication hub for news, activities, and events within bank **bjb**. Through **bjb News**, employees can access information about innovations, exciting news related to the bank, inspiring articles, and more.

Hingga tahun 2024, bank **bjb** mengimplementasikan program Budaya Perusahaan **bjb Professionalism-Work The Line** dan *Customize Culture Program* (*Cost Efficiency, Healthy Lifestyle* dan *Millennials Program*), yang memberi ruang kreativitas dan inovasi kepada *Change Agent* di masing-masing unit kerja untuk membuat program yang bertujuan meningkatkan kesadaran terhadap pengelolaan sumber daya yang ramah lingkungan.

Until 2024, bank **bjb** has implemented the **bjb Professionalism-Work The Line** corporate culture program and the *Customize Culture Program* (*Cost Efficiency, Healthy Lifestyle, and Millennials Program*). These programs provide space for creativity and innovation, empowering *Change Agents* in each work unit to develop initiatives to increase awareness of environmentally friendly resource management.



## Peran Keterikatan Pegawai

### The Role of Employee Engagement

Dalam penerapannya di lingkungan kerja, tingkat keterikatan pegawai merupakan aspek yang kompleks untuk diukur secara pasti, karena dipengaruhi oleh sifat dinamis dari kepuasan individu, di mana manusia cenderung tidak pernah merasa sepenuhnya puas. bank **bjb** telah mengambil langkah hati-hati dengan mengadopsi konsep-konsep yang relevan untuk mengukur kinerja pegawai terhadap perusahaan secara lebih akurat. Hingga tahun 2024, bank **bjb** menggunakan analisis keterikatan pegawai sebagai metode untuk mengevaluasi dan mengukur tingkat kepuasan pegawai secara efektif.

Analisis ini dilakukan secara menyeluruh dengan menggunakan pengukuran kuantitatif yang valid dan reliabel, bertujuan untuk mengidentifikasi faktor-faktor yang paling berpengaruh dalam menentukan tingkat keterikatan pegawai. Hasil analisis ini menjadi dasar untuk memberikan umpan balik terhadap efektivitas langkah-langkah perbaikan yang mendukung tujuan bisnis perusahaan, baik untuk saat ini maupun masa depan, dengan fokus pada kesejahteraan pegawai dan kesuksesan perusahaan.

Proses analisis keterlibatan pegawai dilakukan melalui survei yang melibatkan 7.254 responden dari total populasi sebanyak 7.419 dengan tingkat kepercayaan sebesar 99%. Pengumpulan data dilakukan dengan pendekatan kuantitatif dan kualitatif, melibatkan:

- Survei daring yang dilaksanakan melalui sistem informasi berbasis web yang dapat diakses melalui ponsel seluler. Dalam survei ini, peserta menjawab berbagai pertanyaan yang dirancang berdasarkan nilai budaya perusahaan. Pertanyaan tersebut mencakup perspektif pegawai terhadap perusahaan, dengan tema pertanyaan yang meliputi Nilai Pribadi, Nilai Budaya Perusahaan Saat Ini, dan Nilai Budaya Perusahaan

In practice within the workplace, the level of employee engagement is a complex aspect to measure precisely, as it is influenced by the dynamic nature of individual satisfaction—where people tend never to feel completely satisfied. bank **bjb** has taken a careful approach by adopting relevant concepts to measure employee performance within the company more accurately. As of 2024, bank **bjb** has used employee engagement analysis to evaluate and measure employee satisfaction levels effectively.

This analysis comprehensively uses valid and reliable quantitative measurements to identify the most influential factors in determining employee engagement levels. The results of this analysis serve as a basis for providing feedback on the effectiveness of improvement measures that support the company's business objectives, both in the present and the future, focusing on employee well-being and corporate success.

The employee engagement analysis process is carried out through surveys involving 7,254 respondents from a total population of 7,419 with a confidence level of 99%. Data collection is conducted using both quantitative and qualitative approaches, including:

- Online surveys are conducted through a web-based information system accessible via mobile phones. In these surveys, participants respond to various questions designed based on the company's cultural values. The questions cover employees' perspectives on the company, with themes including Personal Values, Current Corporate Culture Values, and Expected Corporate Culture Values. Meanwhile, employees'

yang Diharapkan. Sementara itu, perspektif pegawai terhadap unit kerjanya mencakup tema pertanyaan yang melibatkan Nilai Budaya Perusahaan Saat Ini, dan Nilai Budaya Unit Kerja yang diharapkan.

- Diskusi Kelompok Terpumpun (FGD) yang dihadiri oleh perwakilan pegawai dari berbagai demografi unit kerja secara acak, baik di tingkat pimpinan maupun staf.
- Analisis rinci data secara kuantitatif dengan menggunakan metode deskriptif kuantitatif dan analisis regresi berganda.

Berdasarkan teori yang disajikan oleh AON Hewitt (2017), ada enam faktor yang memengaruhi tingkat keterikatan pegawai dalam sebuah perusahaan, yaitu:

- **Company Reputation**, yang berkaitan dengan citra baik yang dimiliki perusahaan dan tingkat pengenalan di masyarakat.
- **Leadership**, yang berkaitan dengan efektivitas kepemimpinan yang dirasakan oleh pegawai, baik pada tingkat kepemimpinan langsung maupun secara umum di dalam perusahaan.
- **Performance Management**, yang berkaitan dengan sistem penilaian kinerja dan manajemen sumber daya manusia di dalam perusahaan.
- **Company Practices**, yang berkaitan dengan kebijakan dan tata cara perusahaan dalam menjalankan bisnisnya untuk mencapai tujuan yang telah ditetapkan.
- **The Basic**, yang berkaitan dengan upaya menciptakan lingkungan kerja yang aman dan nyaman di dalam perusahaan.
- **The Work**, yang berkaitan dengan hubungan kolaborasi dengan rekan kerja, beban kerja, kejelasan prosedur kerja, dan otonomi dalam menyelesaikan pekerjaan.

perspectives on their work units include themes on Current Corporate Culture Values and Expected Work Unit Culture Values.

- Focus Group Discussions (FGD) attended by randomly selected employee representatives from various demographic work units, at both leadership and staff levels.
- Detailed quantitative data analysis using descriptive quantitative methods and multiple regression analysis.

According to the theory presented by AON Hewitt (2017), there are six factors influencing the level of employee engagement in a company:

- **Company Reputation** — Related to the company's positive image and public recognition.
- **Leadership** — Related to leadership effectiveness as perceived by employees, both at the direct leadership level and overall within the company.
- **Performance Management** — Related to the company's performance assessment system and human resource management.
- **Company Practices** — Related to corporate policies and procedures in conducting business to achieve established goals.
- **The Basics** — Related to efforts to create a safe and comfortable working environment within the company.
- **The Work** — Related to collaboration with colleagues, workload, clarity of work procedures, and autonomy in completing tasks.



Berdasarkan *Employee Engagement Survey* tahun 2023—2024, tingkat keterlibatan pegawai **bjb** mencapai 81% dengan kategori *Moderately Engage*. Secara keseluruhan, dari enam faktor atau dimensi yang memengaruhi tingkat keterikatan pegawai di bank **bjb**, terjadi peningkatan dibandingkan dengan survei periode tahun sebelumnya.

Based on the 2023—2024 *Employee Engagement Survey*, the employee engagement level at bank **bjb** reached 81%, categorized as *Moderately Engaged*. Overall, there has been an improvement across the six factors or dimensions influencing employee engagement at bank **bjb** compared to the previous survey period.

## Keberagaman dan Kesetaraan

### Diversity and Equality

bank **bjb** berkomitmen menciptakan lingkungan kerja yang nyaman, aman, dan sehat dengan menjunjung tinggi kesetaraan gender, pencegahan diskriminasi, serta penanggulangan isu pekerja anak dan kerja paksa. Komitmen ini diwujudkan melalui transparansi dalam rekrutmen dan dukungan berkelanjutan bagi pengembangan karier pegawai. Kebijakan rekrutmen telah diatur dalam SOP Rekrutmen Pegawai sesuai SK Direksi Nomor: 0028/SK/DIR-HCA/2024 tanggal 18 Januari 2024, sebagaimana diubah dengan SK Direksi Nomor: 0166/SK/DIR-HCA/2024 tanggal 22 April 2024, yang menegaskan pemenuhan tenaga kerja berdasarkan prinsip kesetaraan tanpa membedakan jenis kelamin, suku, agama, ras, asal usul, atau kedudukan sosial, serta memberikan kesempatan yang sama bagi semua, termasuk penyandang disabilitas. [GRI 3-3] [F.18]

bank **bjb** is committed to creating a comfortable, safe, and healthy work environment by upholding gender equality, preventing discrimination, and addressing issues related to child labor and forced labor. This commitment is realized through transparent recruitment processes and continuous support for employee career development. The recruitment policy is regulated under the Employee Recruitment SOP in accordance with the Board of Directors Decree Number: 0028/SK/DIR-HCA/2024 dated January 18, 2024, as amended by the Board of Directors Decree Number: 0166/SK/DIR-HCA/2024 dated April 22, 2024, which emphasizes workforce fulfillment based on the principle of equality without discrimination in terms of gender, ethnicity, religion, race, origin, or social status, and provides equal opportunities for all, including persons with disabilities. [GRI 3-3] [F.18]

bank **bjb** memahami bahwa keberagaman adalah faktor utama yang dapat mendorong kesuksesan bisnis, karena keberagaman memfasilitasi kolaborasi yang menghasilkan berbagai inovasi. Selaras dengan prinsip tersebut, bank **bjb** berkomitmen untuk membangun lingkungan kerja yang inklusif dan menghargai keberagaman, menciptakan ruang bagi setiap individu untuk berkembang dan berkontribusi secara optimal.

bank **bjb** understands that diversity is a key factor that can drive business success, as diversity fosters collaboration that leads to various innovations. In line with this principle, bank **bjb** is committed to building an inclusive work environment that values diversity, creating space for every individual to grow and contribute optimally.

Dalam mengantisipasi potensi pekerja anak di bawah umur, pekerja muda yang terpapar pekerjaan berbahaya, atau pekerja paksa dalam operasionalnya, Perseroan menetapkan batasan usia minimum sebagai langkah preventif. Hal ini

To prevent the risk of underage workers, young workers exposed to hazardous work, or forced labor in its operations, the company has set a minimum age limit as a preventive measure. This aims to ensure that there is no involvement of underage

bertujuan untuk memastikan bahwa tidak ada risiko terlibatnya anak di bawah umur, pekerja muda yang terpapar pekerjaan berbahaya, atau pekerja paksa dalam jajaran pegawai operasional atau pemasok bank **bjb**. Keputusan ini merupakan bentuk komitmen bank **bjb** terhadap prinsip-prinsip keadilan dan keamanan dalam dunia kerja. [F.18]

Komitmen Perseroan dapat dilihat melalui ketiadaan laporan insiden diskriminasi di dalam struktur organisasi bank **bjb** dan absennya risiko terkait pekerja anak di bawah umur, pekerja muda yang terpapar pekerjaan berbahaya, atau pekerja paksa dalam operasional ataupun pemasok bank **bjb** sepanjang tahun 2024. [GRI 3-3] [GRI 406-1] [GRI 408-1] [GRI 409-1] [F.19]

bank **bjb** secara konsisten memperhatikan kesejahteraan hidup para pegawainya dengan memberikan upah yang layak serta dukungan perlindungan lainnya. Pada tahun 2024, bank **bjb** mencatat bahwa 100% dari pegawai telah memastikan memperoleh standar upah yang disesuaikan dengan upah minimum regional di setiap daerah. [F.20]

Perseroan tunduk pada ketentuan Undang-Undang Nomor 11 Tahun 2020 tentang Cipta Kerja dan Undang-Undang Nomor 13 Tahun 2003 mengenai Ketenagakerjaan, serta mematuhi ketentuan yang terdapat dalam perjanjian kerja bersama antara manajemen bank **bjb** dan Serikat Karyawan (SEKAR). Pegawai bank **bjb** merupakan pegawai permanen yang bekerja secara purnawaktu (*full time*) dan tidak ada kegiatan signifikan perbankan yang dilakukan oleh pegawai secara paruh waktu untuk menghindari pelanggaran peraturan. Tidak terjadi perubahan yang signifikan dalam jumlah pegawai antara periode pelaporan dengan periode sebelumnya. Data pegawai yang dilaporkan tidak mencakup pekerja yang bukan pegawai, seperti pekerja alih daya. [GRI 3-3] [GRI 2-7] [GRI 2-8] [C.6]

workers, young workers exposed to hazardous work, or forced labor within the company's operational staff or suppliers. This decision reflects bank **bjb**'s commitment to fairness and safety principles in the workplace. [F.18]

The company's commitment is evident in the absence of reported discrimination incidents within bank **bjb**'s organizational structure and the absence of risks related to underage workers, young workers exposed to hazardous work, or forced labor in the company's operations or suppliers throughout 2024. [GRI 3-3] [GRI 406-1] [GRI 408-1] [GRI 409-1] [F.19]

bank **bjb** consistently prioritizes the well-being of its employees by providing fair wages and additional protection measures. In 2024, bank **bjb** recorded that 100% of its employees had ensured that their wages met each region's regional minimum wage standards. [F.20]

The company complies with Law No. 11 of 2020 on Job Creation and Law No. 13 of 2003 on Manpower, as well as the provisions in the collective labor agreement between bank **bjb** management and the Employees' Union (SEKAR). bank **bjb** employees are permanent full-time employees. Part-time employees carry out no significant banking activities to avoid regulatory violations. There have been no significant changes in employee numbers between the reporting and previous periods. The employee data reported does not include outsourced workers. [GRI 3-3] [GRI 2-7] [GRI 2-8] [C.6]





Divisi Human Capital telah mengumpulkan data terkait pegawai per Desember 2024. Pada saat pelaporan, seluruh aktivitas operasional yang signifikan dilakukan oleh pegawai bank **bjb** dan anak perusahaan bank **bjb**, sedangkan kegiatan yang tidak signifikan dilakukan melalui pihak ketiga. Tidak terdapat perubahan signifikan dalam jumlah pegawai antara periode pelaporan dan periode sebelumnya. Informasi terkait pegawai pada tahun 2024 yang diklasifikasikan berdasarkan jenis kelamin, status ketenagakerjaan, wilayah, kelompok usia, dan level organisasi disajikan dalam tabel berikut. [GRI 2-7] [C.3.b]

The Human Capital Division has compiled employee-related data as of December 2024. At the time of reporting, all significant operational activities were carried out by bank **bjb** employees and its subsidiaries, while insignificant activities were outsourced to third parties. There were no significant changes in employee numbers between the reporting and previous periods. Employee information for 2024, classified by gender, employment status, region, age group, and organizational level, is presented in the following table. [GRI 2-7] [C.3.b]

**Tabel Pegawai Berdasarkan Status Ketenagakerjaan** [GRI 2-7] [GRI 405-1]

Employee Table Based on Employment Status

| Status Ketenagakerjaan<br>Employment Status | Persentase Percentage |                  | 2024           |                  | 2023           |                  | 2022           |                  |
|---------------------------------------------|-----------------------|------------------|----------------|------------------|----------------|------------------|----------------|------------------|
|                                             | Laki-laki Male        | Perempuan Female | Laki-laki Male | Perempuan Female | Laki-laki Male | Perempuan Female | Laki-laki Male | Perempuan Female |
|                                             |                       |                  |                |                  |                |                  |                |                  |
| Pegawai Tetap Permanent Employee            | 51,11%                | 47,81%           | 3.652          | 3.416            | 3.745          | 3.555            | 3.791          | 3.621            |
| Pegawai PKWT Temporary Employee             | 1,01%                 | 0,07%            | 72             | 5                | 23             | 4                | 32             | 7                |
| <b>Jumlah Total</b>                         | <b>52,12%</b>         | <b>47,88%</b>    | <b>3.724</b>   | <b>3.421</b>     | <b>3.768</b>   | <b>3.559</b>     | <b>3.823</b>   | <b>3.628</b>     |

**Tabel Pegawai Berdasarkan Wilayah** [GRI 2-7] [GRI 405-1]

Employee Table Based on Region

| Wilayah Region                     | Persentase Percentage            |                                 | 2024                             |                                 | 2023                             |                                 | 2022                             |                                 |
|------------------------------------|----------------------------------|---------------------------------|----------------------------------|---------------------------------|----------------------------------|---------------------------------|----------------------------------|---------------------------------|
|                                    | Pegawai Tetap Permanent Employee | Pegawai PKWT Temporary Employee | Pegawai Tetap Permanent Employee | Pegawai PKWT Temporary Employee | Pegawai Tetap Permanent Employee | Pegawai PKWT Temporary Employee | Pegawai Tetap Permanent Employee | Pegawai PKWT Temporary Employee |
|                                    |                                  |                                 |                                  |                                 |                                  |                                 |                                  |                                 |
| Kantor Pusat Head Office           | 24,17%                           | 0,60%                           | 1.727                            | 43                              | 1.111                            | 591                             | 1.691                            | 39                              |
| Kantor Wilayah 1 Regional Office 1 | 24,55%                           | 0,11%                           | 1.754                            | 8                               | 825                              | 1.018                           | 1.877                            | -                               |
| Kantor Wilayah 2 Regional Office 2 | 16,63%                           | 0,10%                           | 1.188                            | 7                               | 568                              | 681                             | 1.301                            | -                               |
| Kantor Wilayah 3 Regional Office 3 | 17,19%                           | 0,17%                           | 1.228                            | 11                              | 670                              | 621                             | 1.312                            | -                               |
| Kantor Wilayah 4 Regional Office 4 | 11,21%                           | 0,06%                           | 801                              | 4                               | 389                              | 453                             | 873                              | -                               |
| Kantor Wilayah 5 Regional Office 5 | 5,18%                            | 0,04%                           | 370                              | 3                               | 182                              | 191                             | 358                              | -                               |
| <b>Jumlah Total</b>                | <b>98,92%</b>                    | <b>1,08%</b>                    | <b>7.068</b>                     | <b>77</b>                       | <b>3.745</b>                     | <b>3.555</b>                    | <b>7.412</b>                     | <b>39</b>                       |

**Tabel Pegawai Berdasarkan Kelompok Usia [GRI 2-7] [GRI 405-1]**  
Employee Table Based on Age Group

| Kelompok Usia<br>Age Group | Persentase<br>Percentage |               | 2024         |              | 2023         |              | 2022         |              |
|----------------------------|--------------------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|
|                            | Laki-laki                | Perempuan     | Laki-laki    | Perempuan    | Laki-laki    | Perempuan    | Laki-laki    | Perempuan    |
|                            | Male                     | Female        | Male         | Female       | Male         | Female       | Male         | Female       |
| 18 - 30                    | 7,09%                    | 10,81%        | 501          | 764          | 613          | 968          | 698          | 1.147        |
| 31 - 40                    | 33,55%                   | 32,67%        | 2.371        | 2.309        | 2.472        | 2.288        | 2.498        | 2.202        |
| 41 - 50                    | 9,55%                    | 4,15%         | 675          | 293          | 548          | 235          | 476          | 208          |
| > 50                       | 1,49%                    | 0,71%         | 105          | 50           | 112          | 64           | 119          | 64           |
| <b>Jumlah Total</b>        | <b>51,67%</b>            | <b>48,33%</b> | <b>3.652</b> | <b>3.416</b> | <b>3.745</b> | <b>3.555</b> | <b>3.791</b> | <b>3.621</b> |

**Tabel Pegawai Berdasarkan Level Organisasi [GRI 2-7] [GRI 405-1]**  
Employee Table Based on Organizational Level

| Level Organisasi<br>Organizational Levels       | Persentase<br>Percentage |               | 2024         |              | 2023         |              | 2022         |              |
|-------------------------------------------------|--------------------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|
|                                                 | Laki-laki                | Perempuan     | Laki-laki    | Perempuan    | Laki-laki    | Perempuan    | Laki-laki    | Perempuan    |
|                                                 | Male                     | Female        | Male         | Female       | Male         | Female       | Male         | Female       |
| Staf<br>Staff                                   | 29,74%                   | 34,59%        | 2.102        | 2.445        | 2.165        | 2.560        | 2.223        | 2.641        |
| Manajemen Lini Pertama<br>First-Line Management | 13,99%                   | 10,29%        | 989          | 727          | 991          | 732          | 960          | 616          |
| Manajemen Menengah<br>Middle Management         | 5,60%                    | 3,01%         | 396          | 213          | 413          | 229          | 427          | 230          |
| Manajemen Senior<br>Senior Management           | 1,98%                    | 0,41%         | 140          | 29           | 147          | 32           | 150          | 32           |
| Manajemen Eksekutif<br>Executive Management     | 0,35%                    | 0,03%         | 25           | 2            | 29           | 2            | 31           | 2            |
| <b>Jumlah Total</b>                             | <b>51,67%</b>            | <b>48,33%</b> | <b>3.652</b> | <b>3.416</b> | <b>3.745</b> | <b>3.555</b> | <b>3.791</b> | <b>3.621</b> |

Konsep kesetaraan gender di SKAI bank **bjb** mengacu pada prinsip kesetaraan gender (*gender equality*), dimana baik laki-laki maupun perempuan saat ini memiliki kesempatan yang setara untuk mengisi posisi-posisi strategis di dalam organisasi SKAI, sesuai dengan kompetensi yang dimilikinya. Pada tahun 2024, beberapa posisi jabatan diisi oleh 4 (empat) perempuan atau setara dengan 8%, yang tersebar pada jabatan manager, *officer*, dan staf.

The concept of gender equality in SKAI bank **bjb** refers to the principle of gender equality, where both men and women have equal opportunities to hold strategic positions within the SKAI organization, based on their competencies. In 2024, several positions were held by four (4) women, accounting for 8%, distributed across manager, officer, and staff positions.



| Level Jabatan<br>Position Level | Laki-laki<br>Male | Perempuan<br>Female | Total     |
|---------------------------------|-------------------|---------------------|-----------|
| Pemimpin SKAI<br>SKAI Leader    | 1                 | -                   | 1         |
| Pemimpin Grup<br>Group Leader   | 9                 | -                   | 9         |
| Manager<br>Manager              | 10                | 1                   | 11        |
| Officer<br>Officer              | 6                 | 1                   | 7         |
| Staf<br>Staff                   | 20                | 2                   | 22        |
| <b>Total</b>                    | <b>46</b>         | <b>4</b>            | <b>50</b> |

bank **bjb** senantiasa memberikan peluang yang setara dan berupaya mendorong terciptanya keberagaman gender di setiap tingkatan kepemimpinan. Tingkat perbandingan jumlah pegawai laki-laki dan perempuan menunjukkan ketiadaan diskriminasi gender dalam proses perekrutan pegawai. Upaya bank **bjb** dalam mencapai kesetaraan gender dan mencegah diskriminasi juga tercermin dari pemberian gaji pokok dan remunerasi pegawai yang tidak membedakan antara pegawai perempuan dan pegawai laki-laki. Pemberian gaji dilakukan berdasarkan klasifikasi jabatan, masa kerja, beban kerja, dan prestasi kerja yang bertujuan untuk memberikan motivasi dan mendukung pegawai perempuan agar dapat meraih karier tanpa adanya kekhawatiran terkait diskriminasi gender. Tabel berikut menunjukkan jenis remunerasi yang diberikan kepada pegawai perempuan dan laki-laki di seluruh wilayah operasional bank **bjb**. [GRI 401-2] [GRI 405-2] [F.18]

bank **bjb** consistently provides equal opportunities and strives to promote gender diversity at all levels of leadership. The ratio of male and female employees indicates the absence of gender discrimination in the recruitment process. bank **bjb**'s efforts to achieve gender equality and prevent discrimination are also reflected in its salary structure and remuneration system, which do not differentiate between female and male employees. Salaries are determined based on job classification, tenure, workload, and performance, aiming to motivate and support female employees in advancing their careers without concerns about gender discrimination. The following table presents the types of remuneration provided to both female and male employees across all operational areas of bank **bjb**. [GRI 401-2] [GRI 405-2] [F.18]

**Tabel Remunerasi untuk Pegawai Perempuan dan Laki-laki**  
Remuneration for Female and Male Employees

| Jenis Remunerasi<br>Type of Remuneration                       | Nama Program<br>Program Name                                                                                             | Pegawai Tetap<br>Permanent Employee | Pegawai PKWT<br>Temporary Employee          |
|----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|-------------------------------------|---------------------------------------------|
| Asuransi Jiwa<br>Life insurance                                | BPJS Ketenagakerjaan,<br>BPJS Kesehatan, Santunan Duka<br>BPJS Ketenagakerjaan,<br>BPJS Kesehatan,<br>Condolence Benefit | ✓                                   | Sesuai Isi Perjanjian<br>Based on Agreement |
| Asuransi Kesehatan<br>Health Insurance                         | YKP bank <b>bjb</b> , BPJS Kesehatan                                                                                     | ✓                                   | Sesuai Isi Perjanjian<br>Based on Agreement |
| Tanggungan Kecacatan dan Ketidakmampuan<br>Disability Coverage | BPJS Kesehatan                                                                                                           | ✓                                   | Sesuai Isi Perjanjian<br>Based on Agreement |
| Cuti Melahirkan<br>Parental leave                              | Cuti Melahirkan<br>Parental leave                                                                                        | ✓                                   | Sesuai Isi Perjanjian<br>Based on Agreement |
| Persiapan Pensiun<br>Retirement Preparation                    | Masa Persiapan Pensiun<br>Retirement Preparation Period                                                                  | Opsional<br>Optional                | Sesuai Isi Perjanjian<br>Based on Agreement |
| Kepemilikan saham<br>Share Ownership                           | Belum Ada<br>Not yet provided                                                                                            | ✗                                   | ✗                                           |

Upaya bank **bjb** dalam mencapai kesetaraan gender juga terlihat pada pemberian hak cuti melahirkan. Tidak hanya pegawai perempuan yang diberikan hak cuti untuk melahirkan, namun pegawai laki-laki juga mendapatkan hak cuti. bank **bjb** memberikan kesempatan bagi pegawai laki-laki untuk mendampingi proses kelahiran istri mereka dan turut serta merawat anak yang baru lahir. Semua pegawai yang telah mendapatkan masa cuti, dipekerjakan kembali setelah 12 bulan. Berdasarkan data yang telah dikumpulkan oleh Divisi Human Capital, berikut adalah tabel terkait data cuti melahirkan: [GRI 401-3][F.18]

bank **bjb**'s efforts to achieve gender equality are also reflected in its maternity and paternity leave policies. Maternity leave is granted to female and male employees, allowing them to accompany their wives during childbirth and participate in newborn care. All employees who have taken leave are reinstated after 12 months. Based on data collected by the Human Capital Division, the following table presents maternity and paternity leave statistics: [GRI 401-3][F.18]



**Tabel Cuti Melahirkan Pegawai**  
Employee Parental Leave

| Deskripsi<br>Description                                                                                                                   | Persentase<br>Percentage |                     | 2024              |                     | 2023              |                     | 2022              |                     |
|--------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|---------------------|-------------------|---------------------|-------------------|---------------------|-------------------|---------------------|
|                                                                                                                                            | Laki-laki<br>Male        | Perempuan<br>Female | Laki-laki<br>Male | Perempuan<br>Female | Laki-laki<br>Male | Perempuan<br>Female | Laki-laki<br>Male | Perempuan<br>Female |
| Jumlah pegawai yang berhak menerima cuti melahirkan<br>Number of employees entitled to receive parental leave                              | 86%                      | 79%                 | 3.152             | 2.688               | 3.225             | 2.787               | 3.239             | 2.807               |
| Jumlah pegawai yang mengambil cuti melahirkan<br>Number of employees taking parental leave                                                 | 5%                       | 8%                  | 182               | 290                 | 254               | 334                 | 260               | 380                 |
| Jumlah pegawai yang bekerja kembali setelah mengambil cuti melahirkan<br>Number of employees returning to work after taking parental leave | 5%                       | 9%                  | 182               | 300                 | 254               | 349                 | 260               | 302                 |

Guna menciptakan lingkungan kerja yang inklusif, bank **bjb** memberikan kesempatan yang setara untuk seluruh masyarakat, termasuk penyandang disabilitas, agar dapat memperoleh pekerjaan. Perseroan memastikan bahwa penyandang disabilitas diposisikan setara dengan pegawai lainnya, sesuai dengan kebijakan yang tercantum dalam Standar Operasional Prosedur Rekrutmen dan Seleksi Pegawai No. 0166/SK/DIR-HCA/2024.

To create an inclusive work environment, bank **bjb** provides equal opportunities for all individuals, including persons with disabilities, to access employment. The company ensures that employees with disabilities are treated equally with other employees in accordance with the policies outlined in the Employee Recruitment and Selection Standard Operating Procedure No. 0166/SK/DIR-HCA/2024.



## Kebebasan Berserikat

Freedom of Association

[GRI 407-1]

Hubungan yang positif antara perusahaan dan pegawai dapat tercipta apabila keduanya memiliki visi dan misi yang selaras serta saling menghormati. Untuk mendukung hal ini, bank **bjb** memastikan pengakuan terhadap hak-hak pegawai, termasuk hak untuk berkumpul, berserikat, dan menyampaikan pendapat. Pengakuan ini diharapkan dapat meningkatkan kepuasan kerja pegawai. Sebagai bagian dari komitmen tersebut, bank **bjb** mendukung pembentukan Serikat Karyawan (SEKAR) bank **bjb**, yang telah resmi terdaftar di Dinas Tenaga Kerja Kota Bandung dengan Nomor Bukti Pencatatan 250/Sekar.BJ/2007-CTT.21-Disnaker/2007 pada 6 September 2007. Kantor SEKAR bank **bjb** berlokasi di Kantor Pusat bank **bjb**.

Untuk memastikan komunikasi yang efektif antara Serikat Karyawan (SEKAR) dan seluruh anggota bank **bjb** di seluruh Indonesia, interaksi dilakukan melalui Dewan Pengurus Pusat dan Dewan Pengurus Wilayah. Pendekatan ini dirancang untuk memperkuat koordinasi dan penyampaian informasi secara merata di berbagai wilayah operasional. [GRI 3-3]

SEKAR memiliki hak dan kewajiban, di antaranya:

- Mengajukan inisiatif perubahan perjanjian kerja bersama kepada perusahaan;
- Mewakili pegawai dalam lembaga ketenagakerjaan;
- Memberikan bimbingan ketenagakerjaan kepada pegawai;
- Mendampingi pegawai dalam perselisihan hubungan industrial atau permasalahan kepegawaian;
- Menaati Perjanjian Kerja Bersama (PKB) dan perundang-undangan ketenagakerjaan;
- Mengupayakan terciptanya hubungan industrial yang harmonis; dan

A positive relationship between the company and employees can be established when both share a common vision and mission and mutually respect each other. To support this, bank **bjb** recognizes employee rights, including the right to assemble, associate, and express opinions. This recognition is expected to enhance employee job satisfaction. As part of this commitment, bank **bjb** supports the formation of the *Serikat Karyawan* (SEKAR) bank **bjb**, which has been officially registered with the Bandung City Manpower Office under Registration Number 250/Sekar.BJ/2007-CTT.21-Disnaker/2007 on 6 September 2007. The SEKAR bank **bjb** office is located at the bank **bjb** head office.

Interactions are conducted through the Central Board and Regional Boards to ensure effective communication between SEKAR and all bank **bjb** members across Indonesia. This approach is designed to strengthen coordination and ensure the even dissemination of information across different operational areas. [GRI 3-3]

SEKAR has the following rights and responsibilities:

- Propose initiatives to amend the collective labor agreement with the company;
- Represent employees in labor institutions;
- Provide labor guidance to employees;
- Assist employees in resolving industrial relations disputes or employment issues;
- Comply with the Collective Labor Agreement (PKB) and labor regulations;
- Strive for the creation of harmonious industrial relations; and



- g. Melaksanakan fungsi SEKAR sesuai tujuan pembentukannya dan peraturan perundang-undangan yang berlaku.

Manajemen Perseroan dan SEKAR secara rutin mengadakan pertemuan formal untuk menerima aspirasi, pendapat, saran, dan kritik dari pegawai, guna menjaga hubungan yang harmonis. Selain pertemuan formal, Perseroan juga menyelenggarakan pertemuan informal untuk memperkuat komunikasi antara kedua pihak. Pada 14 Desember 2023, telah disepakati Perjanjian Kerja Bersama (PKB) No. 169/PKS/DIRHCA/2023 antara perusahaan dan SEKAR sebagai perwakilan mayoritas pegawai tetap, yang mencakup 78,05% dari total pegawai. Bagi pegawai yang tidak tergabung dalam SEKAR, kewajiban dan hak mereka tetap diatur sesuai dengan ketentuan PKB dan Peraturan Perseroan berdasarkan perjanjian kerja. Proses penyusunan PKB melibatkan partisipasi aktif SEKAR, termasuk pengaturan hak-hak pegawai terkait kesehatan dan keselamatan kerja. Sementara itu, untuk pegawai tidak tetap, kondisi kerja dan hak-hak mereka diatur dalam perjanjian perundingan kolektif dengan organisasi lain yang relevan. [GRI 3-3] [GRI 2-30]

- g. Perform its functions in accordance with its founding purpose and applicable laws.

The Company Management and SEKAR regularly hold formal meetings to gather employee aspirations, opinions, suggestions, and criticisms to maintain a harmonious relationship. In addition to formal meetings, the company also organizes informal meetings to strengthen communication between both parties. On 14 December 2023, Collective Labor Agreement (PKB) No. 169/PKS/DIRHCA/2023 was agreed upon between the company and SEKAR as the representative of the majority of permanent employees, covering 78.05% of the total workforce. Employees not part of SEKAR have obligations and rights that are governed by the PKB and company regulations based on their employment agreements. The PKB drafting process involved SEKAR's active participation, including provisions on employee health and occupational safety rights. Meanwhile, non-permanent employees' working conditions and rights are regulated in collective bargaining agreements with other relevant organizations. [GRI 3-3] [GRI 2-30]

## Pembelajaran dan Pengembangan Pegawai

### Employee Learning and Development

[GRI 404] [F.22]

bank **bjb** telah menginisiasi berbagai program pengembangan karier yang dirancang untuk mempersiapkan pegawai dalam menghadapi tantangan di masa kini maupun masa depan. Perseroan secara konsisten menunjukkan komitmennya dalam membangun talenta secara berkelanjutan dan merencanakan suksesi untuk menciptakan kepemimpinan yang tangkas, kompeten, dan kompetitif. Kebijakan pengembangan karier yang diterapkan bertujuan untuk meningkatkan kepuasan pegawai melalui pemberian jenjang karier yang terstruktur, sehingga mendorong pertumbuhan profesional sekaligus mendukung keberlanjutan kinerja perusahaan.

bank **bjb** has initiated various career development programs to prepare employees for current and future challenges. The company consistently demonstrates its commitment to continuous talent development and succession planning to create agile, competent, and competitive leadership. The career development policy aims to enhance employee satisfaction by providing a structured career path and encouraging professional growth while ensuring sustained company performance.

Pengembangan karier tidak hanya bertujuan menempatkan pegawai terbaik pada posisi yang tersedia, tetapi juga untuk mengidentifikasi potensi setiap individu dan memastikan bahwa seluruh pegawai memiliki kesempatan yang adil untuk mengembangkan karier mereka. Berikut adalah rangkaian program pengembangan karier yang telah dikembangkan oleh Perseroan: [GRI 3-3]

#### 1. Acceleration Program

Program akselerasi bagi pegawai level assistant grade 1 untuk meningkatkan tingkat jabatan ke grade 1. Program ini bertujuan meningkatkan motivasi pegawai yang berprestasi.

#### 2. Information Technology & Digital Banking Development Program

Program pengembangan pegawai internal bank **bjb** yang berminat dan memiliki kemampuan di bidang teknologi informasi dan perbankan digital untuk mendukung transformasi digital bank **bjb**.

#### 3. Account Officer Development Program (AODP)

Program pengembangan karier untuk pegawai level assistant di bidang bisnis, yang dipersiapkan untuk mengisi jabatan-jabatan kritis di bidang bisnis dengan spesialisasi tertentu.

#### 4. Staff Development Program (SDP)

Program pengembangan karier untuk mempersiapkan pegawai dengan kompetensi untuk mengisi jabatan di level officer.

#### 5. Manager Development Program

Program pengembangan dan percepatan karier untuk talenta terbaik bank **bjb** di level *first line management* (minimal level jabatan officer di rentang grade 6—9), dengan fokus pada pendidikan dan pelatihan komprehensif serta peningkatan di area bisnis.

#### 6. Branch Manager Development Program (BMDP)

Program pengembangan pegawai di tingkat manajerial untuk manajer, pimpinan KCP, atau pimpinan grup melalui pendidikan dan pelatihan. Program ini

Career development aims to place the best employees in available positions, identify each individual's potential, and ensure that all employees have fair opportunities to advance their careers. Below are the career development programs implemented by the company: [GRI 3-3]

#### 1. Acceleration Program

A fast-track program for assistant grade 1 employees to advance to grade 1 positions. This program aims to boost motivation among high-performing employees.

#### 2. Information Technology & Digital Banking Development Program

A development program for internal bank **bjb** employees interested in and skilled in information technology and digital banking to support the company's digital transformation.

#### 3. Account Officer Development Program (AODP)

A career development program for assistant-level employees in business, preparing them to fill critical business positions with specialized expertise.

#### 4. Staff Development Program (SDP)

A career development program to prepare employees with competencies to assume officer-level positions.

#### 5. Manager Development Program

A career development and acceleration program for top talents at the first-line management level (at least officer level, grades 6—9), focusing on comprehensive education, training, and business enhancement.

#### 6. Branch Manager Development Program (BMDP)

A managerial-level employee development program for managers, sub-branch heads, or group leaders, involving education and training to enhance competence and



bertujuan meningkatkan kompetensi dan mempersiapkan pegawai menjadi suksesor pejabat eksekutif di level pemimpin cabang.

#### 7. Executive Development Program

Program pengembangan pegawai di level manajerial, dipersiapkan untuk menduduki jabatan eksekutif.

bank **bjb** menyediakan program pembelajaran dan pengembangan bagi pegawai melalui inisiatif internal serta kolaborasi dengan vendor yang memiliki keahlian sesuai kebutuhan. Perancangan program pengembangan ini dilakukan berdasarkan evaluasi yang dilaksanakan oleh **bjb** University, dengan merujuk pada Surat Keputusan Direksi No. 0119/SK/DIR-BUN/2024 tanggal 28 Maret 2024 tentang Standar Operasional Prosedur Penyelenggaraan Pembelajaran.

**bjb** University mendukung berbagai unit kerja dalam menyelenggarakan pembelajaran terkait *Sustainability Development Goals* (SDG), termasuk tema-tema seperti Rencana Aksi Keuangan Berkelanjutan (RAKB), *Sustainable Finance*, *Green Economy/Banking*, *Renewable Energy*, Analisis Dampak Lingkungan (AMDAL), serta *Environmental, Social Governance* (ESG). Dalam upaya ini, **bjb** University memanfaatkan LMS (*Learning Management System*) yang disebut eLbu (*eLearning bjb* University). eLbu berperan sebagai platform digital yang mendukung pembelajaran dengan memberikan fleksibilitas dan aksesibilitas kepada peserta. Dengan eLbu, peserta dapat mengikuti pembelajaran kapan saja dan di mana saja tanpa mengganggu produktivitas kerja, serta memperoleh pengetahuan yang relevan secara efisien dan menarik.

Selama tahun 2024, 100% pegawai telah mengikuti program pembelajaran dan pengembangan, serta menerima evaluasi kinerja dan perkembangan karier secara rutin. Tabel berikut menunjukkan jumlah jam dan rata-rata jam pembelajaran yang diberikan kepada pegawai berdasarkan jenis kelamin dan kategori pegawai selama tahun 2024.

[GRI 3-3] [GRI 404-1] [GRI 404-3] [F.22]

prepare employees to become successors to executive positions at the branch leadership level.

#### 7. Executive Development Program

A managerial-level employee development program designed to prepare employees for executive positions.

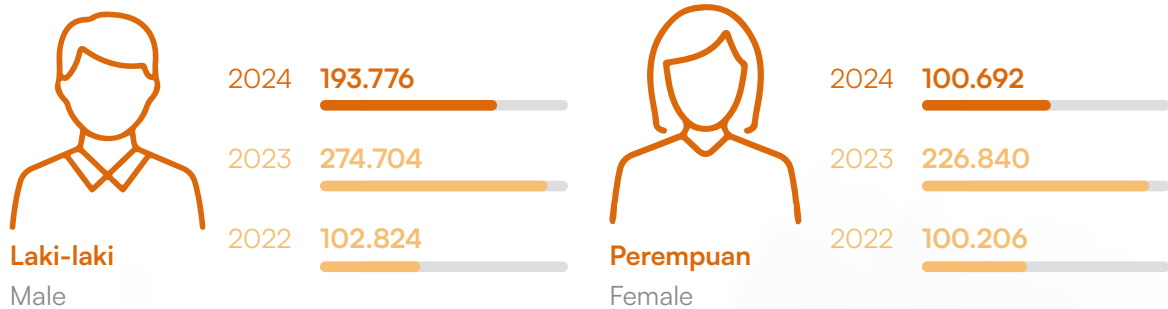
bank **bjb** provides learning and development programs for employees through internal initiatives and collaboration with vendors who have expertise according to the needs. The design of these development programs is based on evaluations conducted by **bjb** University, referring to the Board of Directors Decree No. 0119/SK/DIR-BUN/2024 dated March 28, 2024, concerning the Standard Operating Procedure for Learning Implementation.

**bjb** University supports various work units in conducting learning related to the Sustainability Development Goals (SDG), including topics such as the Sustainable Financial Action Plan (RAKB), *Sustainable Finance*, *Green Economy/Banking*, *Renewable Energy*, *Environmental Impact Analysis* (AMDAL), and *Environmental, Social, Governance* (ESG). In this effort, **bjb** University utilizes an LMS (*Learning Management System*) called eLbu (*eLearning bjb* University). eLbu is a digital platform that supports learning by providing flexibility and accessibility to participants. With eLbu, participants can learn anytime and anywhere without disrupting work productivity while acquiring relevant knowledge efficiently and engagingly.

Throughout 2024, 100% of employees have participated in learning and development programs and have received regular performance evaluations and career development assessments. The following table shows the total hours and average learning hours provided to employees based on gender and employee category during 2024. [GRI 3-3] [GRI 404-1] [GRI 404-3] [F.22]

### Jumlah Jam Pembelajaran yang Diberikan Kepada Pegawai Berdasarkan Jenis Kelamin

Number of Training Hours Given to Employees by Gender



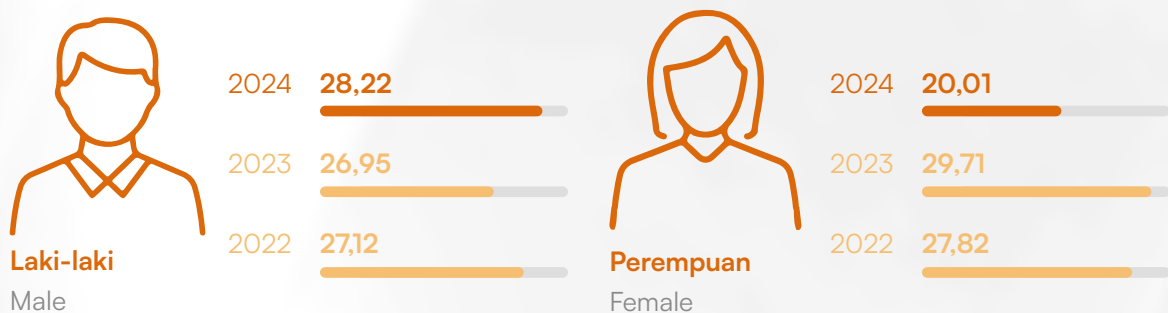
### Jumlah Jam Pembelajaran yang Diberikan Kepada Pegawai Berdasarkan Kategori Pegawai

Number of Training Hours Given to Employees by Employee Category

| Manajemen Eksekutif<br>Executive Management | Manajemen Senior<br>Senior Management | Manajemen Menengah<br>Middle Management | Manajemen Lini Pertama<br>First-Line Management | Staf<br>Staff |
|---------------------------------------------|---------------------------------------|-----------------------------------------|-------------------------------------------------|---------------|
| 2024 14.265                                 | 2024 13.369                           | 2024 52.335                             | 2024 57.052                                     | 2024 157.448  |
| 2023 4.784                                  | 2023 12.312                           | 2023 38.104                             | 2023 105.480                                    | 2023 340.864  |
| 2022 1.175                                  | 2022 4.675                            | 2022 11.813                             | 2022 40.777                                     | 2022 144.591  |

### Rata-rata Jam Pembelajaran yang Diberikan kepada Pegawai Berdasarkan Jenis Kelamin

Average Number of Training Hours Given to Employees by Gender



### Rata-rata Jam Pembelajaran yang Diberikan kepada Pegawai Berdasarkan Kategori Pegawai

Average Number of Training Hours Given to Employees by Employee Category

| Manajemen Eksekutif<br>Executive Management | Manajemen Senior<br>Senior Management | Manajemen Menengah<br>Middle Management | Manajemen Lini Pertama<br>First-Line Management | Staf<br>Staff |
|---------------------------------------------|---------------------------------------|-----------------------------------------|-------------------------------------------------|---------------|
| 2024 18,79                                  | 2024 17,02                            | 2024 16,38                              | 2024 21,70                                      | 2024 48,87    |
| 2023 15,44                                  | 2023 11,33                            | 2023 11,49                              | 2023 12,68                                      | 2023 19,07    |
| 2022 35,61                                  | 2022 25,69                            | 2022 18,03                              | 2022 24,37                                      | 2022 29,80    |





Dalam menjalankan program pengembangan pegawai terkait manajemen karier, Divisi Human Capital memiliki Standar Operasional Prosedur (SOP) Pengelolaan Karier. Dokumen ini juga berfungsi sebagai dasar kebijakan Transformasi Human Capital serta mendukung program percepatan pengembangan keterampilan, kinerja, dan karier pegawai bank **bjb**. Perseroan secara konsisten menyelenggarakan program pengembangan pegawai dengan tujuan meningkatkan kompetensi pegawai melalui metode pembelajaran *onsite*/tatap muka dan daring/virtual.

Pengelolaan sumber daya manusia merupakan komponen penting dalam mendukung strategi bank **bjb**. Dengan mayoritas pegawai yang didominasi oleh generasi milenial, bank **bjb** akan menerapkan rencana dan strategi pembelajaran melalui program *upskilling* dan *reskilling* kompetensi secara terstruktur dan berkelanjutan. Langkah ini bertujuan meningkatkan produktivitas pegawai melalui *learning ecosystem* dan transformasi digital guna mencapai pertumbuhan yang berkelanjutan (*sustainable growth*).

bank **bjb** membentuk *Learning Ecosystem* untuk mengoptimalkan pembelajaran yang tepat guna, waktu, dan biaya melalui metode *blended learning solution* dengan program seperti *Great People & Leader Capabilities*, *Core Competency & Capabilities Development*, serta *Appreciation & Engagement Program* sebagai bentuk komitmen meningkatkan kualitas SDM, mempertahankan karyawan, dan memperkuat *employee engagement*. Selain itu, bank **bjb** juga menyediakan Program Sertifikasi dan *Refreshment* secara berjenjang untuk memastikan karyawan memiliki kompetensi, standar profesi, dan kode etik yang baik sesuai ketentuan regulator.

Pada tahun 2024, bank **bjb** tetap melakukan program berkelanjutan berupa pemberian beasiswa kepada pegawai yang memenuhi kualifikasi yang telah ditetapkan. Selain itu, untuk mendorong peningkatan kualitas dan daya saing SDM sektor jasa keuangan secara nasional, bank

In implementing employee development programs related to career management, the Human Capital Division has a Career Management Standard Operating Procedure (SOP). This document also serves as the foundation for the Human Capital Transformation policy and supports the acceleration program for skill, performance, and career development of bank **bjb** employees. The company consistently organizes employee development programs to enhance employee competencies through offline/in-person and online/virtual learning methods.

Human resource management is a crucial component in supporting bank **bjb**'s strategy. With a majority of employees belonging to the millennial generation, bank **bjb** will implement structured and continuous learning plans and strategies through upskilling and reskilling programs. This initiative aims to increase employee productivity through a learning ecosystem and digital transformation to achieve sustainable growth.

bank **bjb** has established a Learning Ecosystem to optimize effective learning in terms of relevance, time, and cost through a blended learning solution. This includes programs such as Great People & Leader Capabilities, Core Competency & Capabilities Development, and Appreciation & Engagement Program as a commitment to improving human resource quality, retaining employees, and strengthening employee engagement. Additionally, bank **bjb** provides tiered Certification and Refreshment Programs to ensure employees meet competency requirements, professional standards, and ethical codes as per regulatory provisions.

In 2024, bank **bjb** will continue its sustainable scholarship program for employees who meet the established qualifications. Furthermore, to enhance the quality and competitiveness of human resources in the financial services sector at the

**bjb** memberikan kesempatan kepada SDM nasional untuk memperoleh pengalaman, keterampilan, dan meningkatkan kompetensi di bidang perbankan melalui Program Praktek Kerja Lapangan (PKL) bagi siswa SMA/SMK/ sederajat dan mahasiswa.

national level, bank **bjb** offers opportunities for national talent to gain experience, develop skills, and improve their banking competencies through the Internship Program (PKL) for high school/ vocational school students and university students.

Guna mewujudkan program pengembangan pegawai, Perseroan mengalokasikan dana sebesar Rp47,16 miliar sebagai wujud kepedulian dan konsistensi bank **bjb** terhadap peningkatan kompetensi pegawai. Program pembelajaran yang dilaksanakan tidak hanya berfokus pada pengembangan kompetensi, tetapi juga bertujuan untuk memperkuat kemampuan kerja yang berkelanjutan serta mendukung manajemen akhir karier, baik bagi pegawai yang akan pensiun maupun bagi mereka yang terkena pemutusan hubungan kerja. Tabel di bawah ini menunjukkan jenis pelatihan dan pengembangan kompetensi yang diberikan kepada pegawai berdasarkan tingkat jabatan. [GRI 404-2]

To realize this employee development program, the company has allocated funds amounting to Rp47.16 billion to demonstrate bank **bjb**'s commitment and consistency in improving employee competencies. The learning programs implemented not only focus on competency development but also aim to strengthen sustainable employability and support end-of-career management for employees approaching retirement and those affected by the termination of employment. The table below presents the training and competency development types provided to employees based on their job levels. [GRI 404-2]

**Tabel Pelatihan dan Pengembangan Kompetensi Pegawai Berdasarkan Level Jabatan [FS4]**

Employee Training and Competency Development by Position Level

| No | Level Jabatan<br>Position Level    | Jenis Pembelajaran<br>Type of Training    | Tujuan Pembelajaran<br>Training Objectives                                                                              | Jumlah Pegawai<br>Number of Employees | Jumlah Pegawai yang telah mengikuti pelatihan<br>Number of Employees who attended the Training | Persentase yang telah mengikuti pelatihan untuk setiap level jabatan<br>Percentage Who Attended Training for Each Position Level | Persentase yang telah mengikuti pelatihan untuk setiap jenis pelatihan<br>Percentage Who Attended Every Type of Training |
|----|------------------------------------|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|---------------------------------------|------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| 1  | Pegawai PKWT<br>Temporary Employee | <i>In House Training</i><br><i>Public</i> | Memenuhi kompetensi pegawai sesuai spesifikasi jabatan<br>Fulfill employee competencies according to job specifications | 331                                   | 331                                                                                            | 100%                                                                                                                             | 100%                                                                                                                     |
| 2  | Staff                              | <i>In House Training</i><br><i>Public</i> | Memenuhi kompetensi pegawai sesuai spesifikasi jabatan<br>Fulfill employee competencies according to job specifications | 4.780                                 | 4.780                                                                                          | 100%                                                                                                                             | 100%                                                                                                                     |



| No    | Level Jabatan<br>Position Level | Jenis Pembelajaran<br>Type of Training | Tujuan Pembelajaran<br>Training Objectives                                                                              | Jumlah Pegawai<br>Number of Employees | Jumlah Pegawai yang telah mengikuti pelatihan<br>Number of Employees who attended the Training | Persentase yang telah mengikuti pelatihan untuk setiap level jabatan<br>Percentage Who Attended Training for Each Position Level | Persentase yang telah mengikuti pelatihan untuk setiap jenis pelatihan<br>Percentage Who Attended Every Type of Training |
|-------|---------------------------------|----------------------------------------|-------------------------------------------------------------------------------------------------------------------------|---------------------------------------|------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| 3     | First Line Management           | In House Training<br>Public            | Memenuhi kompetensi pegawai sesuai spesifikasi jabatan<br>Fulfill employee competencies according to job specifications | 1.196                                 | 1.196                                                                                          | 100%                                                                                                                             | 100%                                                                                                                     |
| 4     | Middle Management               | In House Training<br>Public            | Memenuhi kompetensi pegawai sesuai spesifikasi jabatan<br>Fulfill employee competencies according to job specifications | 1.050                                 | 1.050                                                                                          | 100%                                                                                                                             | 100%                                                                                                                     |
| 5     | Senior Management               | In House Training<br>Public            | Memenuhi kompetensi pegawai sesuai spesifikasi jabatan<br>Fulfill competencies according to job specifications          | 233                                   | 233                                                                                            | 100%                                                                                                                             | 100%                                                                                                                     |
| 6     | Executive Management            | In House Training<br>Public            | Memenuhi kompetensi pegawai sesuai spesifikasi jabatan<br>Fulfill employee competencies according to job specifications | 132                                   | 132                                                                                            | 100%                                                                                                                             | 100%                                                                                                                     |
| 7     | Top Management                  | In House Training<br>Public            | Memenuhi kompetensi pegawai sesuai spesifikasi jabatan<br>Fulfill employee competencies according to job specifications | 21                                    | 21                                                                                             | 100%                                                                                                                             | 100%                                                                                                                     |
| Total |                                 |                                        |                                                                                                                         | 7.743                                 | 7.743                                                                                          | 100%                                                                                                                             | 100%                                                                                                                     |

Selama periode pelaporan, sejumlah program pembelajaran telah dilaksanakan, khususnya yang berkaitan dengan topik keberlanjutan yang dianggap material bagi Perseroan. Pembelajaran ini dilaksanakan pada tahun 2024 dengan melibatkan perwakilan dari setiap divisi bank **bjb**. Tujuannya adalah untuk mengatasi masalah rendahnya kesadaran pegawai dalam menerapkan prinsip keuangan berkelanjutan, sebagaimana terperinci dalam tabel berikut: [GRI 404-2] [FS4] [A.1] [E.2] E.5]

During the reporting period, several learning programs have been implemented, particularly those related to sustainability topics deemed material to the Company. These learning programs were conducted in 2024, involving representatives from each division of bank **bjb**. The goal is to address the issue of low employee awareness in applying sustainable finance principles, as detailed in the following table: [GRI 404-2] [FS4] [A.1] [E.2] E.5]

| No | Topik Pelatihan<br>Training Topic                                                                                                                                                                                                                                                                    | Jumlah Peserta<br>Number of Participant | Penyelenggara<br>Organizer                                                                                        | Klasifikasi<br>Classification                 |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|
| 1. | Green Financing (In-House Training Online Learning)<br>Green Financing (In-House Training Online Learning)                                                                                                                                                                                           | 31                                      | TD Consultant<br>TD Consultant                                                                                    | Lingkungan<br>Environment                     |
| 2. | Webinar OJK Institute Peran: Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) dalam Mendorong Transisi Energi Menuju Net Zero Emission Indonesia<br>OJK Institute Webinar: The Role of Indonesia's Sustainable Finance Taxonomy (TKBI) in Driving Energy Transition Towards Net Zero Emission | 1                                       | Otoritas Jasa Keuangan (OJK)<br>Financial Services Authority (OJK)                                                | Lingkungan<br>Environment                     |
| 3. | Webinar OJK Institute: Peluang dan Tantangan Open Finance di Indonesia (Public Training Online)<br>OJK Institute Webinar: Opportunities and Challenges of Open Finance in Indonesia (Public Training Online)                                                                                         | 50                                      | Otoritas Jasa Keuangan (OJK)<br>Financial Services Authority (OJK)                                                | Keuangan Berkelanjutan<br>Sustainable Finance |
| 4. | Webinar FKDKP: Peran Serta Aktif dalam Pencegahan Green Financial Crime di Industri Keuangan<br>FKDKP Webinar: Active Participation in Preventing Green Financial Crime in the Financial Industry                                                                                                    | 15                                      | Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)<br>Banking Compliance Directors Communication Forum (FKDKP) | Keuangan Berkelanjutan<br>Sustainable Finance |
| 5. | Webinar OJK Institute: How to Prevent Greenwashing In Sustainable Finance (Public Training Online)<br>OJK Institute Webinar: How to Prevent Greenwashing in Sustainable Finance (Public Training Online)                                                                                             | 50                                      | Otoritas Jasa Keuangan (OJK)<br>Financial Services Authority (OJK)                                                | Keuangan Berkelanjutan<br>Sustainable Finance |
| 6. | Micro Banking Academy — Basic Level<br>Micro Banking Academy — Basic Level                                                                                                                                                                                                                           | 25                                      | Edcore Training & Consulting<br>Edcore Training & Consulting                                                      | Keuangan Berkelanjutan<br>Sustainable Finance |



| No  | Topik Pelatihan<br>Training Topic                                                                                                                                                                                                                                                                                          | Jumlah Peserta<br>Number of Participant | Penyelenggara<br>Organizer                                                                                        | Klasifikasi<br>Classification                                |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|
| 7.  | Pembangkit Listrik Tenaga Surya<br>Solar Power Plant                                                                                                                                                                                                                                                                       | 25                                      | Faba Indonesia<br>Konsultan<br>Faba Indonesia<br>Consultant                                                       | Lingkungan<br>Environment                                    |
| 8.  | Usaha Berwawasan Lingkungan dan Green<br>Financing<br>Environmentally Friendly Business and Green<br>Financing                                                                                                                                                                                                             | 25                                      | Learning Media<br>Indonesia (LMI)<br>Learning Media<br>Indonesia (LMI)                                            | Keuangan<br>Berkelanjutan<br>Sustainable<br>Finance          |
| 9.  | Electric Vehicles<br>Electric Vehicles                                                                                                                                                                                                                                                                                     | 26                                      | Lembaga<br>Pengembangan<br>Perbankan<br>Indonesia (LPPI)<br>Indonesian Banking<br>Development<br>Institute (LPPI) | Lingkungan<br>Environment                                    |
| 10. | Workshop Perdagangan Karbon (Carbon<br>Trading) bagi Lembaga Jasa Keuangan<br>(Public Training Tatap Muka)<br>Carbon Trading Workshop for Financial<br>Institutions (Public Training In-Person)                                                                                                                            | 1                                       | Otoritas Jasa<br>Keuangan (OJK)<br>Financial Services<br>Authority (OJK)                                          | Keuangan<br>Berkelanjutan<br>Sustainable<br>Finance          |
| 11. | Sustainability Governance: Workshop for<br>Leader Building Sustainable Companies<br>Sustainability Governance: Workshop for<br>Leader Building Sustainable Companies                                                                                                                                                       | 4                                       | PT Adikarya<br>Gemilang Solusindo<br>PT Adikarya<br>Gemilang Solusindo                                            | Tata Kelola<br>Keberlanjutan<br>Sustainability<br>Governance |
| 12. | Understanding The Next Risk Frontier for<br>Indonesian Banks: Nature-Related Financial<br>Risks<br>Understanding The Next Risk Frontier for<br>Indonesian Banks: Nature-Related Financial<br>Risks                                                                                                                         | 3                                       | Inisiatif Keuangan<br>Berkelanjutan<br>Indonesia (IKBI)<br>Indonesia<br>Sustainable Finance<br>Initiative (IKBI)  | Keuangan<br>Berkelanjutan<br>Sustainable<br>Finance          |
| 13. | Penerapan Rencana Aksi Keuangan<br>Berkelanjutan (RAKB) sesuai Ketentuan<br>Regulator<br>Implementation of Sustainable Finance Action<br>Plan (RAKB) in Compliance with Regulatory<br>Requirements                                                                                                                         | 1                                       | Infobank Institute<br>Infobank Institute                                                                          | Keuangan<br>Berkelanjutan<br>Sustainable<br>Finance          |
| 14. | Seminar ESG Revolution 2024<br>ESG Revolution 2024 Seminar                                                                                                                                                                                                                                                                 | 4                                       | Bumi Global<br>Karbon (BGK)<br>Bumi Global<br>Karbon (BGK)                                                        | LST<br>ESG                                                   |
| 15. | Seminar Nasional Green Initiatives di Sektor<br>Energi: Mengawal Perubahan Menuju Masa<br>Depan Indonesia yang Berkelanjutan (Public<br>Training Tatap Muka)<br>National Seminar on Green Initiatives in the<br>Energy Sector: Guiding Change Towards<br>a Sustainable Future for Indonesia (Public<br>Training In-Person) | 6                                       | Ikatan Sarjana<br>Ekonomi Indonesia<br>(ISEI)<br>Indonesian<br>Economic Scholars<br>Association (ISEI)            | Lingkungan<br>Environment                                    |
| 16. | Webinar ESG Series Sustainable Finance<br>Value Creation Sustainable Initiatives & Climate<br>Change Risk<br>ESG Series Webinar: Sustainable Finance<br>Value Creation, Sustainable Initiatives &<br>Climate Change Risk                                                                                                   | 10                                      | ESG Intelligence<br>ESG Intelligence                                                                              | Keuangan<br>Berkelanjutan<br>Sustainable<br>Finance          |



| No  | Topik Pelatihan<br>Training Topic                                                                                                                                                                                                                              | Jumlah Peserta<br>Number of Participant | Penyelenggara<br>Organizer                                                                                        | Klasifikasi<br>Classification                             |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|
| 17. | <i>Workshop Indonesia International Sustainability Forum</i><br>Indonesia International Sustainability Forum Workshop                                                                                                                                          | 1                                       | Mckinsey & Company<br>Mckinsey & Company                                                                          | LST<br>ESG                                                |
| 18. | Pembiayaan Terhadap Industri Daur Ulang Pengolahan Limbah Pengelolaan Polusi dan Geothermal<br>Financing for the Recycling Industry, Waste Management, Pollution Control, and Geothermal                                                                       | 28                                      | Compendia<br>Compendia                                                                                            | Keuangan<br>Berkelanjutan<br>Sustainable Finance          |
| 19. | <i>Program International Benchmarking and Master Class ESGRC (Environmental Social Governance Risk Management Compliance)</i><br>International Benchmarking Program and Master Class on ESGRC (Environmental, Social, Governance, Risk Management, Compliance) | 2                                       | CRMS Indonesia<br>CRMS Indonesia                                                                                  | LST<br>ESG                                                |
| 20. | <i>Webinar OJK Institute: Understanding the Climate Landscape For Financial Institutions</i><br>OJK Institute Webinar: Understanding the Climate Landscape for Financial Institution                                                                           | 3                                       | Otoritas Jasa Keuangan (OJK)<br>Financial Services Authority (OJK)                                                | Lingkungan<br>Environment                                 |
| 21. | Pembelajaran Webinar ESG Aspek Perbankan untuk Mendorong Pencapaian SDGS<br>ESG Webinar: Banking Aspects to Support SDGs Achievement                                                                                                                           | 19                                      | Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)<br>Banking Compliance Directors Communication Forum (FKDKP) | LST<br>ESG                                                |
| 22. | <i>Webinar OJK Institute: Carbon Trading and Its Effect on Indonesias Economy</i><br>OJK Institute Webinar: Carbon Trading and Its Effect on Indonesia's Economy                                                                                               | 8                                       | Otoritas Jasa Keuangan (OJK)<br>Financial Services Authority (OJK)                                                | Keuangan<br>Berkelanjutan<br>Sustainable Finance          |
| 23. | <i>Executive Program: Governance Risk Compliance (GRC) Sustainability Remap &amp; Reshape GRC Implementation for BOC</i><br>Executive Program: Governance, Risk, and Compliance (GRC) Sustainability — Remap & Reshape GRC Implementation for BOC              | 4                                       | Lembaga Pengembangan Profesi Risiko Manajemen<br>Gagasan Professional Risk Management Development Institute       | Tata Kelola<br>Keberlanjutan<br>Sustainability Governance |
| 24. | <i>Geothermal Energy</i><br>Geothermal Energy                                                                                                                                                                                                                  | 22                                      | Lembaga Pengembangan Perbankan Indonesia (LPPI)<br>Indonesian Banking Development Institute (LPPI)                | Lingkungan<br>Environment                                 |



| No  | Topik Pelatihan<br>Training Topic                                                                                                                                                                                    | Jumlah Peserta<br>Number of Participant | Penyelenggara<br>Organizer                                                                         | Klasifikasi<br>Classification                 |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|----------------------------------------------------------------------------------------------------|-----------------------------------------------|
| 25. | Pembiayaan Industri Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan Berkelanjutan<br>Financing for the Management of Renewable Natural Resources and Sustainable Land Use                                   | 27                                      | Lembaga Pengembangan Perbankan Indonesia (LPPI)<br>Indonesian Banking Development Institute (LPPI) | Keuangan Berkelanjutan<br>Sustainable Finance |
| 26. | <i>Indonesia Risk Management Outlook 2025 Pursuing Sustainable Growth Amidst Uncertainty and Volatility</i><br>Indonesia Risk Management Outlook 2025: Pursuing Sustainable Growth Amidst Uncertainty and Volatility | 1                                       | Lembaga Pengembangan Perbankan Indonesia (LPPI)<br>Indonesian Banking Development Institute (LPPI) | LST<br>ESG                                    |
| 27. | <i>Risk Beyond 2024 Sustainable Symphony: Echoes of Change</i><br>Risk Beyond 2024: Sustainable Symphony — Echoes of Change                                                                                          | 2                                       | CRMS Indonesia<br>CRMS Indonesia                                                                   | LST<br>ESG                                    |

bank **bjb** secara rutin mengadakan pelatihan terkait indikator lingkungan, sosial, dan tata kelola (LST) bagi Manajemen Senior dan Direksi. Pelatihan ini mengacu pada Peraturan Presiden (Perpres) No. 59 Tahun 2017 tentang Tujuan Pembangunan Berkelanjutan. Kegiatan tersebut dilaksanakan melalui berbagai forum, seperti pelatihan, lokakarya, konferensi, dan seminar yang diselenggarakan setiap tahun. Pelaksanaan ini sejalan dengan rencana jangka panjang yang tertuang dalam Rencana Aksi Jangka Menengah bank **bjb**. Fokus pembelajaran oleh pihak eksternal diberikan terutama kepada vendor yang memiliki lisensi dari Badan Nasional Sertifikasi Profesi (BNSP), Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP), Badan Sertifikasi Manajemen Risiko (BSMR), Lembaga Training Keuangan dan Pengadaan Indonesia (LTKP), dan Lembaga Sertifikasi Profesi Dana Pensiun (LSPDP). Ketentuan ini diterapkan untuk memastikan kualitas dan kredibilitas pembelajaran yang diberikan kepada pegawai. Berikut adalah tabel pembelajaran yang terdaftar untuk pegawai selama tahun 2024: [GRI 2-17] [GRI 404-2]

bank **bjb** regularly conducts training on environmental, social, and governance (ESG) indicators for Senior Management and the Board of Directors. This training refers to Presidential Regulation (Perpres) No. 59 of 2017 concerning the Sustainable Development Goals. These activities are carried out through various forums such as training sessions, workshops, conferences, and seminars held annually. The implementation aligns with the long-term plan outlined in Bank **bjb**'s Medium-Term Action Plan. External learning programs will primarily be provided by vendors licensed by the National Professional Certification Agency (BNSP), the Indonesian Banking Professional Certification Institute (LSPP), the Risk Management Certification Agency (BSMR), the Indonesian Financial and Procurement Training Institute (LTKP), and the Pension Fund Professional Certification Institute (LSPDP). These provisions ensure the quality and credibility of the training provided to employees. The following table presents the registered training programs for employees throughout 2024: [GRI 2-17] [GRI 404-2]

**Tabel Pembelajaran Pegawai Oleh Vendor BNSP dan Lembaga Sertifikasi Lainnya**  
Employee Training by BNSP Vendors and Other Certification Institutions

| No | Pembelajaran<br>Training                                                                                                                                                                                                                           | Penyelenggara<br>Organizer                                                                                                                                                                     | Jumlah Peserta<br>Number of Participants |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| 1. | Program Pembekalan/ <i>Refreshment</i> SMR & Ujian Resertifikasi/Kompetensi SMR Jenjang 5<br>SMR Briefing/ <i>Refreshment</i> Program & SMR Level 5 Recertification/Competency Exam                                                                | Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP)<br>PT Raharja Duta Solusindo (RDS)<br>Indonesian Banking Professional Certification Institute (LSPP)<br>PT Raharja Duta Solusindo (RDS) | 70                                       |
| 2. | Program Pembekalan/ <i>Refreshment</i> SMR & Ujian Resertifikasi/Kompetensi SMR Jenjang 4<br>SMR Briefing/ <i>Refreshment</i> Program & SMR Level 4 Recertification/Competency Exam                                                                | Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP)<br>PT Raharja Duta Solusindo (RDS)<br>Indonesian Banking Professional Certification Institute (LSPP)<br>PT Raharja Duta Solusindo (RDS) | 72                                       |
| 3. | Pembekalan/ <i>Refreshment</i> & Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 4<br>SMR Briefing/ <i>Refreshment</i> Program & SMR Level 4 Recertification/Competency Exam                                 | Lembaga Sertifikasi Perbankan Indonesia (LSPP)<br><br>TD Consultant<br>Indonesian Banking Professional Certification Institute (LSPP)<br><br>TD Consultant                                     | 158                                      |
| 4. | Pembekalan/ <i>Refreshment</i> & Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5<br>Briefing/ <i>Refreshment</i> & Competency/Recertification Exam for Expired Risk Management Certification (SMR) Level 5 | Lembaga Sertifikasi Perbankan Indonesia (LSPP)<br><br>TD Consultant<br>Indonesian Banking Professional Certification Institute (LSPP)<br><br>TD Consultant                                     | 145                                      |
| 5. | Pembekalan/ <i>Refreshment</i> & Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5<br>Briefing/ <i>Refreshment</i> & Competency/Recertification Exam for Expired Risk Management Certification (SMR) Level 5 | Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP)<br>PT Raharja Duta Solusindo (RDS)<br>Indonesian Banking Professional Certification Institute (LSPP)<br>PT Raharja Duta Solusindo (RDS) | 101                                      |
| 6. | Ujian Sertifikasi Treasury Dealer Jenjang 5<br>Treasury Dealer Certification Exam Level 5                                                                                                                                                          | ACI Indonesia<br>ACI Indonesia                                                                                                                                                                 | 16                                       |
| 7. | Pendidikan Profesi Lanjutan (PPL) Waperd ( <i>Public Training Certification Online Class</i> )<br>Advanced Professional Education (PPL) Waperd ( <i>Public Training Certification Online Class</i> )                                               | Asosiasi Pengelola Reksa Dana Indonesia (APRDI)<br>Indonesian Mutual Fund Managers Association (APRDI)                                                                                         | 110                                      |
| 8. | Sertifikasi Kompetensi Jenjang Kualifikasi SPPUR 6 Bidang Pengelolaan Uang Tunai<br>Competency Certification for SPPUR Qualification Level 6 in Cash Management                                                                                    | Sistem Pembayaran Indonesia (LSP)<br>Ikatan Bankir Indonesia (IBI)<br>Indonesian Payment System (LSP)<br>Indonesian Bankers Association (IBI)                                                  | 1                                        |
| 9. | Sertifikasi Kompetensi Jenjang Kualifikasi SPPUR 5 - Setelmen Pembayaran Transaksi <i>Trade Finance</i><br>Competency Certification for SPPUR Qualification Level 5 — Trade Finance Transaction Payment Settlement                                 | Praveena (LPK)<br>Sistem Pembayaran Indonesia (LSP)<br>Praveena (LPK)<br>Indonesian Payment System (LSP)                                                                                       | 5                                        |



bank **bjb** melakukan evaluasi pembelajaran sepanjang tahun 2024 berdasarkan tiga tingkat, yaitu Level 1 (*Reaction*), Level 2 (*Learning*), dan Level 3 (*Behaviour*). Skala yang digunakan untuk Level 1 dan Level 3 adalah 1—5, sedangkan untuk Level 2 adalah 0—100. Hasil evaluasi menunjukkan bahwa capaian di ketiga level berhasil melampaui target yang ditetapkan.

bank **bjb** conducted learning evaluations throughout 2024 based on three levels: Level 1 (*Reaction*), Level 2 (*Learning*), and Level 3 (*Behavior*). The scale used for Level 1 and Level 3 ranges from 1 to 5, while Level 2 ranges from 0 to 100. The evaluation results indicate that achievements at all three levels successfully exceeded the established targets.

#### Evaluasi Pembelajaran Insan bank bjb Tahun 2024 | Learning Evaluation of bank **bjb** Employees in 2024

| Tipe Evaluasi<br>Evaluation Type | Nilai   Score | Target   Target | Persentase   Percentage |
|----------------------------------|---------------|-----------------|-------------------------|
| Level 1 ( <i>Reaction</i> )      | 4,55          | 4,25            | 107,06%                 |
| Level 2 ( <i>Learning</i> )      | 95,24         | 82,00           | 116,15%                 |
| Level 3 ( <i>Behaviour</i> )     | 4,62          | 4,20            | 110,00%                 |

## Persiapan Pensiun Pegawai

Preparation for Employee Retirement

[GRI 201-3] [GRI 404-2]

Perseroan tidak hanya memperhatikan kesejahteraan pegawai selama masa kerja aktif, tetapi juga memastikan kesejahteraan mereka tetap terjaga hingga masa pensiun. bank **bjb** telah mengambil langkah-langkah untuk membantu pegawai yang mendekati pensiun agar dapat mempertahankan produktivitas dan kelangsungan kerja mereka, bahkan setelah pensiun. Salah satu langkah yang diambil adalah melalui program Masa Persiapan Pensiun (MPP), yang ditujukan untuk pegawai berusia 50 tahun ke atas. Pegawai yang memasuki usia 54 tahun akan diberikan waktu 12 bulan untuk mempersiapkan masa pensiun mereka. Namun, pegawai memiliki hak untuk mengajukan permohonan agar tetap bekerja jika mereka memilih untuk tidak mengikuti program MPP.

The Company focuses on employee well-being during their active working years and ensures their welfare is maintained into retirement. bank **bjb** has taken steps to help employees approaching retirement sustain their productivity and career continuity even after retirement. One such initiative is the Pre-Retirement Program (MPP), designed for employees aged 50 and above. Employees reaching the age of 54 are given 12 months to prepare for their retirement. However, employees can apply for continued employment if they choose not to participate in the MPP program.

Selain itu, Perseroan juga memberikan jaminan kesejahteraan kepada pegawai yang akan pensiun melalui beberapa program lain, yaitu:

- a. Program Pensiun Manfaat Pasti bagi pegawai tetap yang diangkat sebelum tahun 2008 dan dikelola oleh Dana Pensiun bank **bjb**;
- b. Program Pensiun Iuran Pasti bagi pegawai yang diangkat sebagai pegawai tetap mulai dari tanggal 1 Januari 2008. Program ini dikelola oleh Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb**;
- c. Asuransi Jiwa Pensiun, program keikutsertaan dalam asuransi pensiun/asuransi jiwa; dan
- d. Tunjangan Hari Tua. bank **bjb** mengikutsertakan Pegawai Tetap dalam program Tunjangan Hari Tua (THT) yang dikelola oleh Yayasan Kesejahteraan Pegawai (YKP) bank **bjb**.

bank **bjb** telah melakukan penyesuaian terhadap ketentuan internal mengenai usia masa pensiun untuk pejabat eksekutif, yang sebelumnya ditetapkan pada 55 tahun, kini diubah menjadi 56 tahun. Penyesuaian ini dilakukan dengan mempertimbangkan aturan regulator dan masa produktif pegawai. bank **bjb** juga mengimplementasikan program khusus bagi pegawai yang akan segera memasuki masa pensiun melalui inisiatif MPP 531 “*For Happy, Healthy, Wealthy Life*”. Program ini dirancang sebagai langkah persiapan pegawai menjelang pensiun melalui serangkaian kegiatan pembelajaran dan pengembangan yang terbagi dalam tiga tahap, yakni: [GRI 404-2]

#### 1. Tahap awareness

Program persiapan pensiun yang diberikan kepada pegawai lima tahun sebelum pensiun dilaksanakan);

#### 2. Tahap entrepreneur

Program persiapan pensiun yang diberikan kepada pegawai tiga tahun sebelum pensiun dilaksanakan); dan

Additionally, the Company provides retirement welfare guarantees through several other programs, including:

- a. Defined Benefit Pension Program for permanent employees appointed before 2008, managed by the bank **bjb** Pension Fund;
- b. Defined Contribution Pension Program for employees appointed as permanent employees starting from 1 January 2008. This program is managed by the Financial Institution Pension Fund (DPLK) of bank **bjb**;
- c. Retirement Life Insurance, a participation program in pension/life insurance; and
- d. Old-Age Benefits (THT). bank **bjb** enrolls its permanent employees in the Old-Age Benefits (THT) program, which is managed by the Employee Welfare Foundation (YKP) of bank **bjb**.

bank **bjb** has adjusted its internal regulations regarding the retirement age for executive officers. Previously set at 55 years, it has now been changed to 56 years. This adjustment was made considering regulatory provisions and employees’ productive work period. bank **bjb** also implements a special program for employees approaching retirement through the MPP 531 “*For Happy, Healthy, Wealthy Life*” initiative. This program is designed to help employees prepare for retirement through a series of learning and development activities divided into three phases: [GRI 404-2]

#### 1. Awareness Phase

A pre-retirement preparation program is provided to employees five years before retirement.

#### 2. Entrepreneurship Phase

A pre-retirement preparation program is provided to employees three years before retirement.





### 3. Tahap *focus preparation/spritual*

Program persiapan pensiun yang diberikan kepada pegawai satu tahun sebelum pensiun dilaksanakan.

bank **bjb** berkomitmen secara maksimal untuk mendukung peningkatan kesejahteraan masyarakat setelah mereka memasuki masa pensiun dari pekerjaan mereka saat ini. bank **bjb** terus fokus pada literasi dan edukasi mengenai Dana Pensiun Lembaga Keuangan (DPLK) kepada calon peserta. Hal ini didasari oleh fakta bahwa banyak peserta yang belum memahami manfaat program pensiun atau bahkan belum mengetahui program tersebut, terutama para pelaku sektor informal dan ritel seperti petani, peternak, dan pelaku usaha yang tidak memiliki penghasilan bulanan yang pasti. Program literasi keuangan juga diperluas kepada pegawai pemerintah dengan perjanjian kerja (PPPK). Upaya literasi dan edukasi ini diharapkan dapat meningkatkan kesejahteraan masyarakat setelah mereka pensiun, dengan dampak positif jangka panjang terhadap kesejahteraan sosial.

Pada tahun 2024, total dana kelolaan DPLK adalah Rp1.884,21 triliun, mengalami kenaikan sebesar Rp43,38 triliun dari tahun sebelumnya.

### 3. Focus Preparation/Spiritual Phase

A pre-retirement preparation program is provided to employees one year before retirement.

bank **bjb** is fully committed to supporting the improvement of community welfare after employees retire from their current jobs. The bank remains focused on financial literacy and education regarding the DPLK for prospective participants. This initiative stems from the fact that many potential participants are still unaware of the benefits of pension programs or even their existence, especially informal and retail sector workers such as farmers, livestock breeders, and entrepreneurs without a stable monthly income. The financial literacy program is also extended to government employees with work agreements (PPPK). These literacy and education efforts aim to enhance societal well-being after retirement, with long-term positive impacts on social welfare.

In 2024, the total managed funds of DPLK amounted to Rp 1,884.21 trillion, an increase of Rp 43.38 trillion from the previous year.

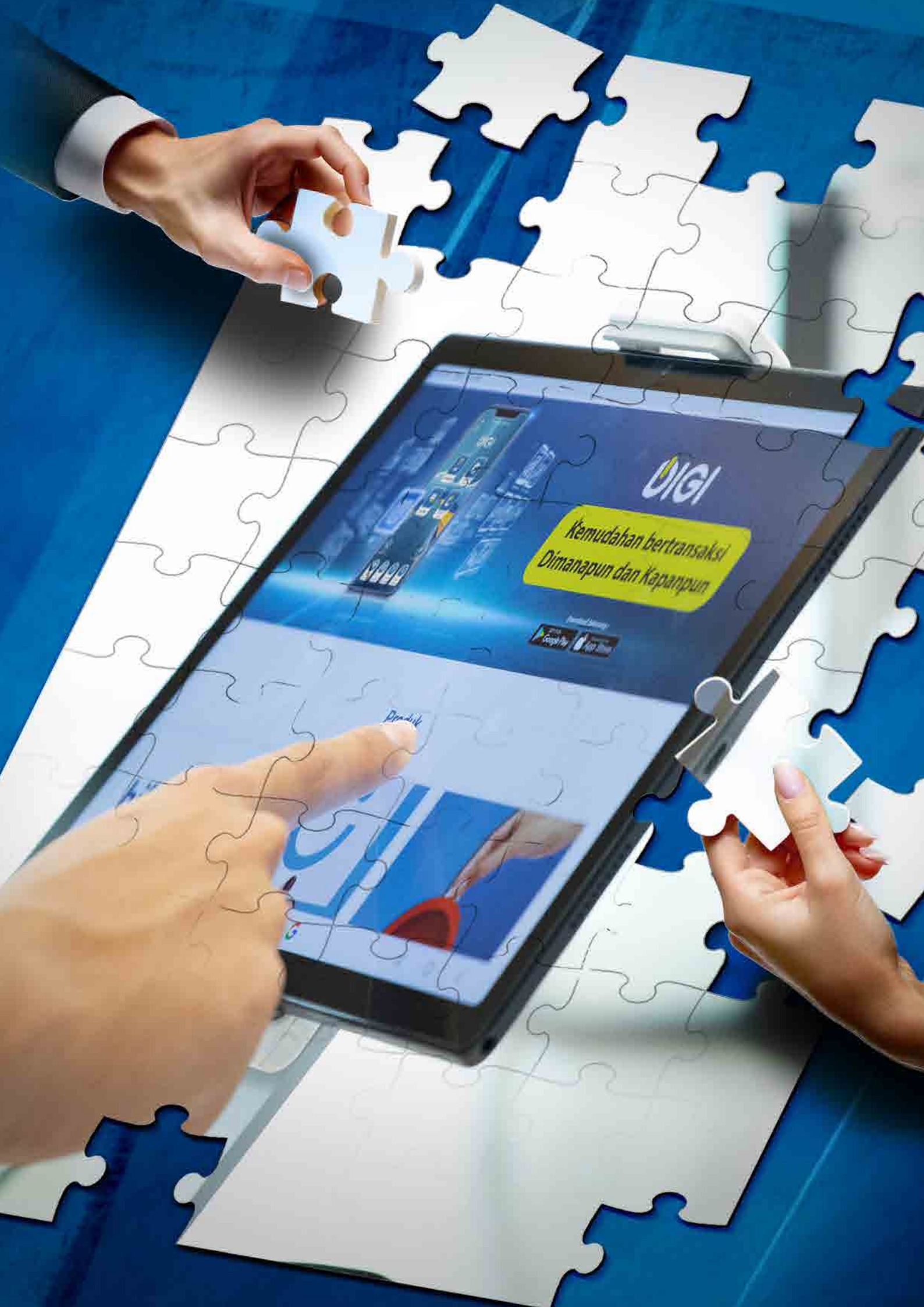
# **MENINGKATKAN EFISIENSI KINERJA MELALUI DIGITALISASI**

ENHANCING PERFORMANCE EFFICIENCY  
THROUGH DIGITALIZATION

**2024**

**Laporan Keberlanjutan**  
Sustainability Report







# “ bank bjb Raih Tujuh Penghargaan Bergengsi atas Inovasi Perbankan Digital

bank bjb Wins Seven Prestigious Awards for Digital Banking Innovation

bank **bjb** berhasil meraih tujuh penghargaan prestisius dalam ajang 13th Infobank-Isentia Digital Brand Recognition 2024 berkat inovasi berkelanjutan dalam layanan perbankan berbasis digital yang mengutamakan kemudahan nasabah. Penghargaan ini merupakan bentuk apresiasi atas upaya perusahaan dalam menghadirkan solusi keuangan yang inovatif. Tujuh penghargaan yang diraih meliputi: The 2nd Best Conventional Bank (KBMI 3) untuk Corporate Brand, The Best Deposit Conventional Bank (KBMI 3) untuk **bjb** Deposito, The Best Mortgage Loan Conventional Bank (KBMI 3) untuk **bjb** KPR, The Best Savings Account Conventional Bank (KBMI 3) untuk **bjb** Tandamata, The Best Wealth Management Conventional Bank (KBMI 3) untuk **bjb** Prioritas, The 2nd Best Internet Banking Conventional Bank (KBMI 3) untuk **bjb** Net, dan The 2nd Best Mobile Banking Conventional Bank (KBMI 3) untuk DIGI Mobile. Penghargaan ini menjadi motivasi bagi bank **bjb** untuk terus berinovasi dan memberikan pelayanan terbaik. Melalui strategi digitalisasi yang terintegrasi, bank **bjb** berupaya mendorong inklusi keuangan dengan menghadirkan solusi keuangan digital yang mendukung literasi keuangan di berbagai daerah. Sebagai salah satu bank terbesar di Indonesia, bank **bjb** berkomitmen memperkuat infrastruktur teknologi sistem pembayaran untuk mengoptimalkan pendapatan, menjawab kebutuhan nasabah yang semakin beralih ke transaksi digital. bank **bjb** juga menerapkan konsep hybrid banking yang menggabungkan layanan konvensional dan digital untuk memenuhi kebutuhan masyarakat, termasuk mengembangkan jaringan QRIS merchant melalui Agen Laku Pandai **bjb** BiSA guna mendukung pertumbuhan ekosistem digital yang inklusif.

bank **bjb** successfully won seven prestigious awards at the 13th Infobank-Isentia Digital Brand Recognition 2024, thanks to its continuous innovation in digital banking services that prioritize customer convenience. This award is a form of appreciation for the company's efforts in delivering innovative financial solutions. The seven awards received include: \*The 2nd Best Conventional Bank (KBMI 3)\* for Corporate Brand, \*The Best Deposit Conventional Bank (KBMI 3)\* for **bjb** Deposito, \*The Best Mortgage Loan Conventional Bank (KBMI 3)\* for **bjb** KPR, \*The Best Savings Account Conventional Bank (KBMI 3)\* for **bjb** Tandamata, \*The Best Wealth Management Conventional Bank (KBMI 3)\* for **bjb** Prioritas, \*The 2nd Best Internet Banking Conventional Bank (KBMI 3)\* for **bjb** Net, and \*The 2nd Best Mobile Banking Conventional Bank (KBMI 3)\* for DIGI Mobile. This achievement serves as motivation for bank **bjb** to continue innovating and providing the best services. Through an integrated digitalization strategy, bank **bjb** strives to promote financial inclusion by offering digital financial solutions that support financial literacy across various regions. As one of the largest banks in Indonesia, bank **bjb** is committed to strengthening its payment system technology infrastructure to optimize revenue and meet the increasing demand for digital transactions. bank **bjb** also applies a hybrid banking concept that combines conventional and digital services to meet customer needs, including expanding its QRIS merchant network through the **bjb** BiSA Smart Agent program to support the growth of an inclusive digital ecosystem.





## Produk dan Layanan bank bjb

Products and Services of bank bjb

[C.4] [F.1]



Dalam mewujudkan visi “Menjadi Bank Pilihan Utama Anda”, bank **bjb** menjadikan kepuasan pelanggan sebagai prioritas utama dalam setiap keputusan bisnis. bank **bjb** percaya bahwa kualitas produk dan layanan adalah kunci dalam meningkatkan kepuasan nasabah. Oleh karena itu, bank **bjb** secara konsisten menghadirkan produk dan layanan yang berkualitas, unik, dan inovatif; serta mengutamakan pendekatan *human to human*. Komitmen ini tercermin dari upaya berkelanjutan bank **bjb** selama bertahun-tahun untuk memberikan aksesibilitas dan kesempatan yang setara bagi setiap nasabah demi terwujudnya keuangan yang inklusif. [GRI 3-3] [F.17]

To realize the vision of “Becoming Your Preferred Bank,” bank **bjb** prioritizes customer satisfaction in every business decision. bank **bjb** believes that the quality of products and services is key to enhancing customer satisfaction. Therefore, bank **bjb** consistently delivers high-quality, unique, and innovative products and services while prioritizing a human-to-human approach. This commitment is reflected in bank **bjb**’s continuous efforts over the years to provide accessibility and equal opportunities for all customers, contributing to financial inclusion. [GRI 3-3] [F.17]



bank **bjb** terus menyediakan produk dan layanan yang beragam dan inovatif guna meningkatkan kepuasan nasabah, baik nasabah lama maupun nasabah baru. Kepuasan pelanggan dipastikan meningkat ketika kebutuhan mereka terpenuhi. Demi memenuhi kebutuhan nasabah, bank **bjb** mengembangkan produk dan layanan, seperti menambah fitur pembayaran melalui *scan* QRIS dan *E-Tax* untuk memudahkan pembayaran Pajak Bumi dan Bangunan Perdesaan dan Perkotaan (PBB-P2). Selain itu, Perseroan telah menyediakan berbagai sistem untuk mendukung pengalaman nasabah ketika berhubungan dengan insan bank **bjb**, terutama para garda depan (*frontliner*). Sistem pendukung tersebut sekaligus berfungsi untuk mengukur kinerja karyawan. Perseroan juga memiliki pusat panggilan (*call center*) untuk lingkup internal dan bekerja sama dengan lembaga yang menyediakan layanan survei *Customer Satisfaction Index* dan *Customer Loyalty Index* di lingkup eksternal. [C.4]

bank **bjb** bertekad untuk menyediakan beragam produk dan layanan guna memenuhi serta melayani kebutuhan nasabah sebaik mungkin. Perseroan memahami bahwa dinamika perkembangan zaman membawa perubahan signifikan dalam memenuhi kebutuhan nasabah sehingga evaluasi dan inovasi terus dilakukan terhadap barang dan jasanya. Kendati demikian, Perseroan tidak pernah menarik kembali produk dan layanan yang memiliki kinerja rendah dari pasar perbankan dan memilih untuk memperbarui fitur, layanan, jangkauan, dan keuntungan. [F.29]

Informasi rinci mengenai ragam produk dan layanan yang disediakan oleh bank **bjb** tersedia pada Laporan Tahunan bank **bjb** Tahun 2024. Berikut adalah ringkasan dari produk dan layanan tersebut: [C.4]

bank **bjb** continuously offers diverse and innovative products and services to improve customer satisfaction, catering to both existing and new customers. Customer satisfaction increases when their needs are met. To meet these needs, bank **bjb** develops products and services such as adding QRIS scan payment features and E-Tax services to facilitate Rural and Urban Land and Building Tax (PBB-P2) payments. Additionally, the company has implemented various systems to enhance customer experience when interacting with bank **bjb** personnel, especially frontliners. These support systems also function to measure employee performance. The company also operates an internal call center and collaborates with institutions that provide external surveys of the Customer Satisfaction Index and Customer Loyalty Index. [C.4]

bank **bjb** is determined to offer various products and services to meet and serve customer needs optimally. The company understands that changing times bring significant shifts in customer demands, leading to continuous evaluation and innovation in its products and services. However, the company never withdraws underperforming products and services from the banking market; instead, it enhances their features, services, reach, and benefits. [F.29]

Detailed information about the range of products and services provided by bank **bjb** is available in the bank **bjb** 2024 Annual Report. Below is a summary of these products and services: [C.4]

**Produk dan Layanan bank bjb [B.1.a]**  
Products and Services of bank bjb

| Treasury                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                      |                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| Tabungan<br>Savings                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Deposito<br>Deposits                                                                                                                                                                                 | Giro<br>Giro                                                                                                | Kredit<br>Credits                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Produk<br>Consumer &<br>Retail Banking<br>Consumer &<br>Retail Banking<br>Products                                                       |
| MSMEs, Commercial & Corporate Banking                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                      |                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                          |
| Layanan Lainnya   Other Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                      |                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                          |
| International Banking                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                      |                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                          |
| Digital Banking                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                      |                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                          |
| Consumer & Retail Banking                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                      |                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                          |
| <ul style="list-style-type: none"> <li>Counterparty Bank Trade Financing (CBTF)</li> <li>Forfaiting</li> <li>Pembelian tagihan SKBDN (Diskonto)</li> <li>Open Account Financing (OAF)</li> <li>Transfer Valas</li> <li><b>bjb quickcash</b></li> <li>Layanan Pembayaran Tagihan Perusahaan Air Minum (<b>bjb Waterbill Payment</b>)</li> <li><b>bjb Remittance</b></li> <li><b>bjb Forex dan Derivatif Line</b></li> <li>Surat Kredit Berdokumen Dalam Negeri (SKBDN)</li> <li>Trade Finance and Services</li> <li><b>bjb Supply Chain Financing</b></li> </ul> |                                                                                                                                                                                                      |                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                          |
| <ul style="list-style-type: none"> <li><b>bjb Tandamata</b></li> <li><b>bjb Tandamata Gold</b></li> <li><b>bjb Tandamata Bisnis</b></li> <li><b>bjb Tandamata Purnabakti</b></li> <li><b>bjb Tandamata MyFirst</b></li> <li><b>bjb Tandamata Berjangka</b></li> <li><b>bjb Tandamata Dollar</b></li> <li>Simpeda</li> <li>TabunganKu</li> <li><b>bjb SimPel</b></li> <li><b>bjb Tandamata SiMuda</b></li> <li><b>bjb SiMuda Investasiku</b></li> </ul>                                                                                                          | <ul style="list-style-type: none"> <li><b>bjb Deposito Berjangka Umum</b></li> <li><b>bjb Deposito Suka-suka</b></li> <li><b>bjb Deposito Valas</b></li> <li><b>bjb Deposito Diskonto</b></li> </ul> | <ul style="list-style-type: none"> <li><b>bjb Giro Perorangan</b></li> <li><b>bjb Giro Valas</b></li> </ul> | <ul style="list-style-type: none"> <li><b>bjb Kredit Guna Bhakti (KGB)</b></li> <li><b>bjb Kredit Pra Purna Bhakti (KPPB)</b></li> <li><b>bjb Kredit Purna Bhakti (KPB)</b></li> <li><b>bjb Back to Back Loan</b></li> <li><b>bjb KPR</b></li> <li><b>bjb KKB</b></li> <li><b>bjb MLT BPJS Ketenagakerjaan</b></li> <li><b>bjb KPR Sejahtera FLPP</b></li> <li><b>bjb KPR TAPERA</b></li> <li><b>bjb KPR Gaul</b></li> <li><b>bjb KPR Lelang</b></li> <li><b>bjb Credit Card</b></li> </ul> | <ul style="list-style-type: none"> <li>Dana Pensiun Lembaga Keuangan (DPLK)</li> <li><i>Bancassurance</i></li> <li>Reksa Dana</li> </ul> |
| <ul style="list-style-type: none"> <li><b>bjb Foreign Exchange</b></li> <li><b>bjb Obligasi Retail</b></li> <li><i>Custody &amp; Wali Amanat</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                      |                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                          |



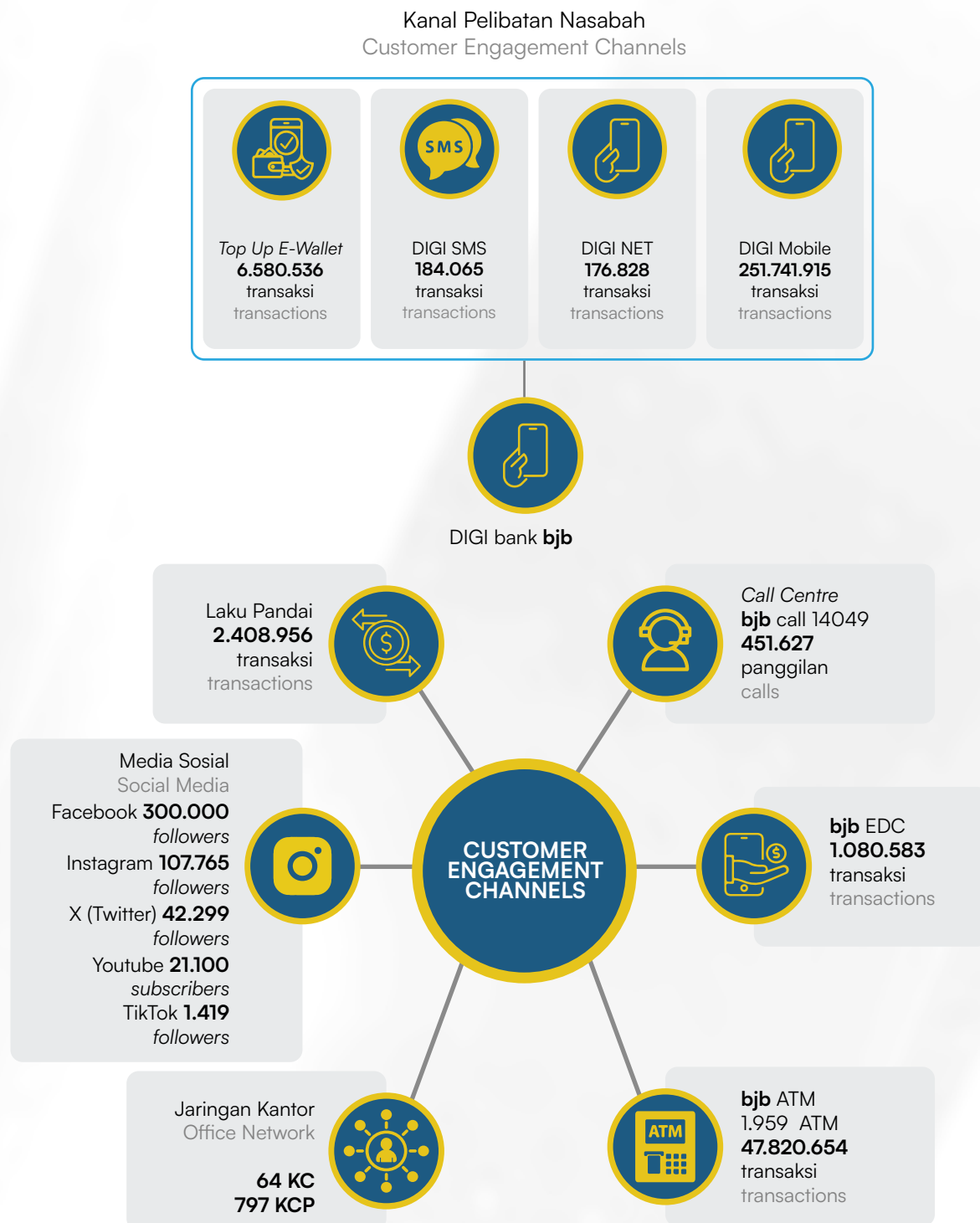
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|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• <b>bjb</b> E-Samsat</li> <li>• <b>bjb</b> T-Samsat</li> <li>• Laku Pandai <b>bjb</b> BiSA</li> <li>• <b>bjb</b> Digital Sistem Edukasi dan Transaksi (DiSentra)</li> <li>• <b>bjb</b> Cash Management Service</li> <li>• <b>bjb</b> Internet Banking Corporate (<b>bjb</b> IBC)</li> <li>• Safe Deposit Box (SDB)</li> <li>• <b>bjb</b> Prioritas</li> <li>• Dukungan Keuangan Bank</li> <li>• <b>bjb</b> Garansi Bank</li> <li>• <b>bjb</b> Call 14049</li> <li>• <b>bjb</b> Care</li> <li>• Mobil Edukasi - KCP Mobile</li> </ul>                                                                                   | <ul style="list-style-type: none"> <li>• <i>Weekend Banking</i></li> <li>• Inkaso</li> <li>• Kiriman Uang</li> <li>• <i>Hospital Guarantee</i></li> <li>• Modul Penerimaan Negara</li> </ul>                                                                                                                                                                                                                            |
| <ul style="list-style-type: none"> <li>• <b>bjb</b> Deposito Korporasi</li> <li>• <b>bjb</b> Giro Korporasi</li> <li>• <b>bjb</b> Kredit Mikro Utama (KMU)</li> <li>• <b>bjb</b> Kredit Usaha Kecil Menengah (UKM)</li> <li>• <b>bjb</b> Kredit Usaha Rakyat (KUR)</li> <li>• Kredit <b>bjb</b> Mesra (Masyarakat Ekonomi Sejahtera)</li> <li>• Pemberdayaan Ekonomi Masyarakat terpadu (PESAT)</li> <li>• <b>bjb</b> Kredit <i>Cash Collateral</i></li> <li>• <b>bjb</b> Kredit Investasi</li> <li>• <b>bjb</b> Kredit Modal Kerja</li> <li>• <b>bjb</b> Kredit Modal Kerja kepada Pengembang</li> <li>• <b>bjb</b> Kredit Modal Kerja Resi Gudang</li> </ul> | <ul style="list-style-type: none"> <li>• <b>bjb</b> Kredit Jangka Pendek</li> <li>• <b>bjb</b> Kredit kepada Bank Perkreditan Rakyat (BPR)</li> <li>• <b>bjb</b> Kredit kepada Koperasi</li> <li>• <b>bjb</b> Kredit Modal Kerja kepada Lembaga Pembiayaan</li> <li>• Pinjaman Daerah</li> <li>• <i>Receivable Financing</i></li> <li>• Kredit Investasi kepada PDAM</li> <li>• <i>Distributor Financing</i></li> </ul> |
| <ul style="list-style-type: none"> <li>• <i>Automated teller machine</i> (ATM)</li> <li>• <i>Cash recycle machine</i> (CRM) bank <b>bjb</b></li> <li>• Kartu ATM / Debit bank <b>bjb</b></li> <li>• DIGI bank <b>bjb</b></li> <li>• DigiCash by bank <b>bjb</b></li> <li>• DIGI NET (<i>internet banking</i>)</li> <li>• DIGI SMS (<i>SMS banking</i>)</li> <li>• DIGI Mobile (<i>mobile banking</i>)</li> <li>• <b>bjb</b> DigiLoan</li> </ul>                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                         |

## Kanal Pelibatan Nasabah

bank **bjb** terus beradaptasi dengan kebutuhan nasabah dan perkembangan teknologi digital untuk meningkatkan kualitas produk dan layanannya. Penyesuaian ini dilakukan agar nasabah dapat lebih mudah mengakses berbagai produk dan layanan yang disediakan, sebagaimana ditampilkan pada ilustrasi berikut.

## Customer Engagement Channels

bank **bjb** continues to adapt to customer needs and digital technology advancements to enhance the quality of its products and services. These adjustments ensure that customers can easily access various products and services offered, as illustrated below.







# Inovasi Produk dan Layanan Digitalisasi

Product and Service Digitalization Innovations

[C.4]

Penerapan teknologi dalam industri perbankan telah menghasilkan dampak nyata, terutama dalam menghadirkan fasilitas dan fitur yang semakin kompleks untuk mendukung kemudahan pelayanan. Sebagai bagian dari upaya bank **bjb** terus melakukan inovasi untuk memperluas pasar dan menjangkau lebih banyak nasabah. Salah satu strategi inovasi yang dilakukan adalah meningkatkan akses produk dan layanan digital menjadi lebih mudah dan lebih luas sehingga dapat memenuhi kebutuhan dan meningkatkan kepuasan nasabah. Melalui aplikasi seluler dan platform daring dirancang untuk kemudahan pengguna, bank **bjb** telah berhasil menarik nasabah yang paham teknologi dan mencari pengalaman perbankan yang efisien dan modern.

Layanan digital bank **bjb** dirancang tidak hanya untuk mendorong lonjakan nasabah baru, tetapi juga sebagai bentuk komitmen terhadap penyediaan produk ramah lingkungan. bank **bjb** mengintegrasikan fitur-fitur ramah lingkungan ke dalam layanannya, misalnya fitur transaksi tanpa kertas dan dokumentasi elektronik. Hal ini tidak hanya meningkatkan kenyamanan nasabah, tetapi juga sejalan dengan dedikasi bank **bjb** terhadap tanggung jawab lingkungan. [GRI 3-3] [B.1.d] [C.4] [F.17] [F.26]

## DIGI bank bjb

Aplikasi seluler DIGI bank **bjb** merupakan aplikasi terpadu berbasis Android dan iOS yang dirancang untuk mendukung nasabah dalam melakukan transaksi dan layanan perbankan secara digital. Beberapa layanan DIGI, di antaranya DIGI NET (*internet banking*), DIGI SMS (*SMS banking*), DIGI Mobile (*mobile banking*), dan DIGI Loan yang memudahkan pengajuan pinjaman bagi nasabah secara efisien dan langsung melalui ponsel pribadi.

The application of technology in the banking industry has had a tangible impact, particularly in providing increasingly complex facilities and features to support service convenience. As part of its efforts, bank **bjb** continues to innovate to expand its market and reach more customers. One of its innovation strategies is to enhance access to digital products and services, making them more accessible and widely available to meet customer needs and improve customer satisfaction. Through mobile applications and online platforms designed for user convenience, bank **bjb** has successfully attracted tech-savvy customers seeking an efficient and modern banking experience.

bank **bjb**'s digital services are designed to encourage a surge in new customers and as a commitment to providing environmentally friendly products. bank **bjb** integrates eco-friendly features into its services, such as paperless transactions and electronic documentation. This enhances customer convenience while aligning with bank **bjb**'s dedication to environmental responsibility. [GRI 3-3] [B.1.d] [C.4] [F.17] [F.26]

## DIGI bank bjb

The DIGI bank **bjb** mobile application is an integrated Android- and iOS-based app designed to support customers in performing digital banking transactions and services. DIGI services include DIGI NET (*internet banking*), DIGI SMS (*SMS banking*), DIGI Mobile (*mobile banking*), and DIGI Loan, which enables customers to apply for loans efficiently and directly from their personal phones.

## DigiCash by bank bjb

Uang elektronik berbasis peladen (*server*) dengan memanfaatkan teknologi aplikasi seluler yang dapat digunakan untuk bertransaksi secara mudah dan efisien melalui *Quick Response Code Indonesia Standard* (QRIS).

## bjb BiSA (Agen Laku Pandai)

Laku Pandai **bjb** BiSA adalah layanan keuangan tanpa kantor yang dikelola oleh individu atau badan usaha melalui mekanisme agen. Rekrutmen calon agen difokuskan pada masyarakat umum yang memiliki usaha dan sumber penghasilan tetap, seperti guru, bidan, dan pensiunan. bank **bjb** juga memprioritaskan jenis usaha calon agen, baik perorangan seperti guru/sekolah, pedagang, dan warung, maupun badan hukum seperti BUMDes, koperasi, BPR, Lapas/Rutan, dan lembaga atau instansi lainnya.

Layanan Laku Pandai **bjb** BiSA dirancang untuk menjawab berbagai kebutuhan transaksi perbankan, baik bagi nasabah maupun nonnasabah yang berada di wilayah terpencil dan memiliki keterbatasan akses ke kantor bank. Dengan memanfaatkan *electronic data capture* (EDC), layanan Laku Pandai **bjb** BiSA memungkinkan nasabah bertransaksi secara langsung sehingga menciptakan efisiensi dan fleksibilitas karena nasabah tidak perlu datang secara langsung ke kantor bank. Dengan adanya kemudahan ini, Laku Pandai **bjb** BiSA juga diharapkan dapat mendorong pertumbuhan ekonomi serta pemerataan pembangunan antar wilayah di Indonesia.

Pengguna Laku Pandai **bjb** BiSA tidak hanya mendapatkan kemudahan dalam mengakses layanan perbankan yang lebih mudah, tetapi juga memiliki fleksibilitas untuk menabung dan menarik uang dalam jumlah tertentu. Melalui layanan ini, para agen dapat menyediakan berbagai jenis pembayaran, termasuk pembelian pulsa, listrik, telepon, pembayaran kartu kredit, pembukaan rekening, dan informasi saldo.

## DigiCash by bank bjb

A server-based electronic money service utilizing mobile application technology for easy and efficient transactions through the Quick Response Code Indonesia Standard (QRIS).

## bjb BiSA (Laku Pandai Agent)

Laku Pandai **bjb** BiSA is an office-less financial service managed by individuals or businesses through an agent mechanism. Recruitment of prospective agents focuses on the general public with stable businesses and income sources, such as teachers, midwives, and retirees. bank **bjb** also prioritizes business types for potential agents, whether individuals like teachers/schools, traders, and small shops, or legal entities such as village-owned enterprises (BUMDes), cooperatives, rural banks (BPR), prisons/detention centers, and other institutions.

The Laku Pandai **bjb** BiSA service is designed to cater to various banking transaction needs for both customers and non-customers in remote areas with limited access to bank offices. Utilizing electronic data capture (EDC), Laku Pandai **bjb** BiSA allows customers to conduct transactions directly, creating efficiency and flexibility as customers do not need to visit bank offices in person. This convenience is expected to drive economic growth and equitable development across different regions in Indonesia.

Laku Pandai **bjb** BiSA users gain easier access to banking services and have the flexibility to save and withdraw money up to a certain limit. This service allows agents to facilitate various payments, including mobile credit purchases, electricity and telephone bills, credit card payments, account opening, and balance inquiries.



bank **bjb** terus berkomitmen untuk meningkatkan inklusi keuangan melalui program Agen Laku Pandai. Berbagai strategi telah diterapkan untuk mendukung pencapaian ini, termasuk optimalisasi pengembangan agen di seluruh wilayah kerja Kantor Cabang dan KCP bank **bjb**. Percepatan proses penyediaan e-channel juga dilakukan untuk memenuhi kebutuhan operasional agen secara tepat dan memadai. Selain itu, bank **bjb** menjalin kerja sama dengan berbagai instansi, perusahaan, dan layanan publik yang membutuhkan layanan Laku Pandai serta dinilai potensial dari sisi transaksi.

Untuk meningkatkan daya tarik calon agen, bank **bjb** menambah berbagai fitur transaksi dan memberlakukan program promosi guna meningkatkan akuisisi serta utilisasi transaksi agen. Beberapa program yang diluncurkan antara lain Bankir Cilik, Digital Culture, Racing Tiket ASDP, GASPOL, Semarak Akhir Tahun, dan Agen KADES. Dengan penerapan strategi ini, bank **bjb** berharap dapat memperluas layanan keuangan yang mudah diakses oleh berbagai lapisan masyarakat serta mendukung pertumbuhan ekonomi yang inklusif. Hingga tahun 2024, jumlah agen Laku Pandai telah mencapai 26.484, mencatat peningkatan sebesar 47% dibandingkan tahun sebelumnya.

bank **bjb** remains committed to increasing financial inclusion through the Laku Pandai Agent program. Various strategies have been implemented to support this goal, including optimizing agent development across all branch office and sub-branch office service areas. The acceleration of e-channel provisioning is also being pursued to meet agents' operational needs efficiently. Additionally, bank **bjb** collaborates with various institutions, companies, and public services that require Laku Pandai services and demonstrate transaction potential.

To attract prospective agents, bank **bjb** has introduced various transaction features and promotional programs to enhance agent acquisition and transaction utilization. Some initiatives launched include Bankir Cilik, Digital Culture, Racing Tiket ASDP, GASPOL, *Semarak Akhir Tahun*, and Agen KADES. Through these strategies, bank **bjb** aims to expand easily accessible financial services for diverse social groups while supporting inclusive economic growth. As of 2024, the number of Laku Pandai agents has reached 26,484, marking a 47% increase from the previous year.



## bjb LAKU

**bjb** LAKU adalah aplikasi berbasis Android untuk membantu masyarakat, khususnya para pelaku UMKM, mendapatkan pembiayaan kredit dari seluruh segmen Kredit UMKM bank **bjb** dengan cepat, mudah, dan terjangkau. Melalui aplikasi ini, para calon debitur—khususnya segmen UMKM—diharapkan bisa mendapatkan akses yang luas dan efisien kepada pembiayaan perbankan.

## DiSentra

Aplikasi digital berbasis Android yang dirancang sebagai wadah pemberdayaan pelaku UMKM karena menyediakan fitur lengkap yang dapat dimanfaatkan sebagai kanal interaksi, konsultasi, edukasi, serta promosi produk UMKM binaan bank **bjb**.

## bjb E-Samsat

Layanan sistem administrasi manunggal satu atap (samsat) elektronik yang memungkinkan nasabah melakukan pembayaran Pajak Kendaraan Bermotor (PKB). Pembayaran ini dapat dilakukan di seluruh *e-channel* bank **bjb** yang tersebar di seluruh Indonesia. Dalam layanan ini, bank **bjb** bekerja sama dengan Tim Pembina Samsat Provinsi Jawa Barat melalui aplikasi Sambara (Samsat Mobile Jawa Barat), Tim Pembina Samsat Provinsi Banten melalui program Sambat (Samsat Banten Hebat), Tim Pembina Samsat Provinsi Kepulauan Riau melalui program E-Samsat Kepri, dan Tim Pembina Samsat Nasional melalui program SIGNAL (Samsat Digital Nasional).

Layanan pembayaran PKB tahunan memungkinkan nasabah membayar PKB melalui seluruh kanal digital bank **bjb**, baik melalui ATM maupun aplikasi **bjb** DIGI. Dengan demikian, nasabah tidak perlu lagi mengantre lama untuk membayar PKB. Beberapa perluasan pembayaran PKB terus dilakukan melalui pihak ketiga yang telah bekerja sama dengan bank **bjb**, antara lain Indomaret, Alfamart, Tokopedia, Bukalapak, LinkAja, GoPay, dan mitra PPOB bank **bjb**.

## bjb LAKU

**bjb** LAKU is an Android-based application designed to help the public, especially MSME actors, obtain credit financing from all segments of bank **bjb**'s MSME credit quickly, easily, and affordably. Through this application, prospective debtors—particularly in the MSME sector—are expected to gain broad and efficient access to banking financing.

## DiSentra

An Android-based digital application designed to empower MSME actors by providing comprehensive features that can be utilized as a channel for interaction, consultation, education, and promotion of MSME products supported by bank **bjb**.

## bjb E-Samsat

An electronic one-stop administration system (Samsat) service that allows customers to pay Motor Vehicle Tax (PKB). Payments can be made through all *e-channel* services of bank **bjb**, available throughout Indonesia. In this service, bank **bjb** collaborates with: The Samsat Supervisory Team of West Java Province, through the Sambara (Samsat Mobile Jawa Barat) application, The Samsat Supervisory Team of Banten Province through the Sambat (Samsat Banten Hebat) program The Samsat Supervisory Team of Riau Islands Province through the E-Samsat Kepri program, and The National Samsat Supervisory Team through the SIGNAL (Samsat Digital Nasional) program.

The annual PKB payment service enables customers to pay PKB through all bank **bjb** digital channels, including ATMs and the **bjb** DIGI application. This eliminates the need for long queues when paying PKB. The expansion of PKB payment options continues through third-party collaborations with partners such as Indomaret, Alfamart, Tokopedia, Bukalapak, LinkAja, GoPay, and bank **bjb**'s PPOB partners.



## bjb T-Samsat

**bjb** T-Samsat merupakan pengembangan dari layanan E-Samsat. Nasabah dapat melakukan pembayaran PKB secara berkala atau tahunan melalui tabungan dengan mekanisme debit otomatis pada saat jatuh tempo pembayaran pajak. Saat ini, T-Samsat telah melayani pembayaran PKB untuk wilayah Jawa Barat, namun sedang dalam proses pengembangan agar dapat melayani pembayaran PKB di wilayah Indonesia lainnya. Selama 3 (tiga) tahun terakhir, terjadi peningkatan jumlah NOA T-Samsat setiap tahunnya, mulai dari 8.927 pada tahun 2022, 9.187 pada tahun 2023, hingga tahun 2024 tercatat sebanyak 9.478. Artinya, NOA bertumbuh sekitar 3,16% dibandingkan tahun lalu.

## bjb PESAT

bank **bjb** berkomitmen untuk berperan aktif dalam pembangunan nasional melalui penguatan usaha mikro, kecil, dan menengah (UMKM) dengan menerapkan berbagai strategi pemberdayaan. Salah satu strategi yang diambil yaitu melalui wadah Pemberdayaan Masyarakat Ekonomi Terpadu (PESAT), yang dirancang untuk memberikan pendampingan dan permodalan kepada UMKM untuk meningkatkan kapasitas dan kompetensi mereka. Upaya ini bertujuan untuk memastikan keberlanjutan dan pertumbuhan UMKM agar tetap kompetitif di tengah kemajuan teknologi. [GRI 2-26]

## bjb Prioritas

**bjb** Prioritas adalah penjenamaan ulang (*rebranding*) dari layanan **bjb** Precious dengan konsep yang lebih sederhana, kontemporer, dan mudah dikenali. Layanan ini ditujukan khusus bagi nasabah prioritas dan istimewa. **bjb** Prioritas hadir sebagai solusi keuangan yang dapat diandalkan, memberikan layanan personal yang terpercaya sehingga dapat memperluas basis nasabah. **bjb** Prioritas memberikan layanan prima kepada nasabah *High Net Worth* melalui layanan pribadi di ruangan khusus dengan mengedepankan prinsip

## bjb T-Samsat

**bjb** T-Samsat is an extension of the E-Samsat service. Customers can make periodic or annual PKB payments through savings accounts with an automatic debit mechanism upon tax due dates. Currently, T-Samsat serves PKB payments in the West Java region but is being developed to support PKB payments across Indonesia. Over the past three years, the number of T-Samsat NOA (Number of Accounts) has steadily increased, from 8,927 in 2022 to 9,187 in 2023, reaching 9,478 in 2024. This represents a growth of approximately 3.16% compared to the previous year.

## bjb PESAT

bank **bjb** is committed to actively contributing to national development by strengthening micro, small, and medium enterprises (MSMEs) through various empowerment strategies. One such strategy is establishing the Integrated Economic Community Empowerment (PESAT) program, which provides mentoring and funding to MSMEs to enhance their capacity and competence. This initiative aims to ensure the sustainability and growth of MSMEs so they remain competitive despite technological advancements. [GRI 2-26]

## bjb Prioritas

**bjb** Prioritas is a rebranding of the **bjb** Precious service, featuring a simpler, more contemporary, and easily recognizable concept. This service is specifically designed for priority and premium customers. **bjb** Prioritas is a reliable financial solution, offering trusted personal services to expand the customer base. It provides high-net-worth clients with exclusive services in private spaces, emphasizing convenience, friendliness, and comfort. Additionally, **bjb** Prioritas customers



kemudahan, keramahan, dan kenyamanan. Selain itu, nasabah **bjb** Prioritas juga menikmati berbagai manfaat lainnya seperti konsultasi keuangan dan pengelolaan aset, konsultasi kesehatan dan pendidikan di luar negeri, fasilitas lounge di bandara, dan bingkisan khusus untuk setiap perayaan raya keagamaan.

## E-Channel

bank **bjb** memperkenalkan sejumlah layanan digital inovatif seperti *mobile banking* dan *Quick Response Indonesia Standard* (QRIS). QRIS merupakan sistem pembayaran dengan kode batang (*barcode*) standar nasional digunakan untuk memindai setiap transaksi pembayaran, uang elektronik, rekening virtual, *Internet Banking Corporate* (IBC), agen Laku Pandai, dan *E-Tax* bank **bjb** untuk memudahkan proses pembayaran Pajak Bumi dan Bangunan Perdesaan dan Perkotaan (PBB-P2). Semua fitur ini kini telah tersedia pada layanan DIGI dan DigiCash bank **bjb**.

Pembaruan telah dilakukan pada situs web resmi bank **bjb** ([www.bankbjb.co.id](http://www.bankbjb.co.id)) sehingga memungkinkan pengguna dengan mudah untuk mengakses informasi, layanan, dan promosi yang disediakan oleh bank **bjb**. Nasabah juga dapat memperoleh informasi melalui **bjb** Call Center 14049, alamat surel **bjb** Care ([bjbcare@bankbjb.co.id](mailto:bjbcare@bankbjb.co.id)), dan aplikasi seluler bank **bjb**.

Selain itu, layanan *E-Tax* bank **bjb** untuk menyetorkan Pajak Bumi dan Bangunan Perdesaan dan Perkotaan (PBB-P2) dikembangkan melalui kolaborasi dengan Provinsi DKI Jakarta, 34 kota dan kabupaten di Jawa Barat dan Banten, serta 7 kota di luar Jawa Barat dan Banten, yaitu Provinsi Kepri, Kota Batam, Kota Pekanbaru, Kota Binjai, Kabupaten Pesawaran, Kota Surakarta dan Kota Palembang. Melalui kerja sama ini, pembayaran pajak untuk layanan PBB-P2 di wilayah-wilayah tersebut dapat dilakukan secara *online* melalui aplikasi DIGI dan DigiCash by bank **bjb**.

enjoy various benefits such as financial and asset management consultations, overseas health and education consultations, airport lounge access, and special gifts for religious celebrations.

## E-Channel

bank **bjb** introduces a range of innovative digital services, including mobile banking and Quick Response Indonesia Standard (QRIS). QRIS is a standardized national barcode payment system used for scanning payment transactions, e-money, virtual accounts, Internet Banking Corporate (IBC), Laku Pandai agents, and **bjb** E-Tax for seamless Land and Building Tax (PBB-P2) payments. These features are now available on bank **bjb**'s DIGI and DigiCash services.

Updates have been made to the official bank **bjb** website ([www.bankbjb.co.id](http://www.bankbjb.co.id)), making it easier for users to access information, services, and promotions bank **bjb** offers. Customers can also obtain information through the **bjb** Call Center (14049), the **bjb** Care email ([bjbcare@bankbjb.co.id](mailto:bjbcare@bankbjb.co.id)), and the bank **bjb** mobile application.

Furthermore, the bank **bjb** E-Tax service for Land and Building Tax (PBB-P2) payments has been expanded through collaborations with the Jakarta Provincial Government, 34 cities and regencies in West Java and Banten, and 7 cities outside these provinces, including the Riau Islands Province, Batam City, Pekanbaru City, Binjai City, Pesawaran Regency, Surakarta City, and Palembang City. PBB-P2 payments in these regions can now be made online via the DIGI and DigiCash applications by bank **bjb** through this collaboration.



## SP2D Online

Sebagai salah satu upaya mewujudkan konsep kota cerdas (*smart city*) dan mendukung pencapaian SDGs, bank **bjb** mengintegrasikan layanan Surat Perintah Pencairan Dana (SP2D) secara daring ke dalam *Go-Smart*. bank **bjb** bekerja sama dengan Pemerintah Kabupaten Bandung dan Badan Pengawasan Keuangan dan Pembangunan (BPKP) Perwakilan Provinsi Jawa Barat untuk mengintegrasikan layanan tersebut. Aplikasi SP2D Online membantu pemerintah daerah untuk mengelola belanja daerah, termasuk membayar biaya proyek atau pekerjaan kepada mitra pemerintah daerah. Kini, proses pencairan SP2D dapat dilakukan secara daring dan langsung. SP2D Online dapat diakses di 34 kota/kabupaten di wilayah Provinsi Jawa Barat dan Banten.

## Internet Banking Corporate (IBC)

Inovasi layanan lainnya yang disediakan oleh bank **bjb** adalah **bjb** iBanking Corporate, sebuah aplikasi perbankan daring yang ditujukan bagi nasabah korporasi atau institusi. Melalui layanan ini, klien dapat melakukan transaksi keuangan secara mandiri, kapan saja dan di mana saja, dengan cepat, mudah, tepat, dan aman. Layanan ini dirancang untuk digunakan oleh beberapa lembaga dan perusahaan seperti pemerintah daerah (Pemda), badan usaha milik negara/daerah (BUMN/BUMD), rumah sakit, lembaga pendidikan, komunitas, pemerintahan desa, dan perusahaan.

## SP2D Online

As part of efforts to realize the smart city concept and support the achievement of the Sustainable Development Goals (SDGs), bank **bjb** has integrated the Online Fund Disbursement Order (SP2D) service with the Regional Government Information System (SIPD). bank **bjb** collaborates with all Provincial, Regency, and City Governments in West Java and Banten to integrate this service. The SP2D Online application helps local governments manage regional expenditures, including project or service payments to government partners. The SP2D disbursement process can now be conducted online and in real time. SP2D Online services are accessible in 34 cities and regencies within West Java and Banten Provinces.

## Internet Banking Corporate (IBC)

Another innovative service bank **bjb** provides is **bjb** iBanking Corporate, an online banking application designed for corporate or institutional customers. Through this service, clients can independently conduct financial transactions anytime and anywhere quickly, easily, accurately, and securely. This service is designed for use by various institutions and companies, such as regional governments (Pemda), state-owned/regional-owned enterprises (BUMN/BUMD), hospitals, educational institutions, communities, village administrations, and corporations.

### Fitur **bjb** iBanking Corporate bjb iBanking Corporate Feature



- Transfer (SKN, RTGS & Online)
- Payroll Service
- Cash Pooling
- Cash Distribution
- Tax Payment (Create Billing MPN G3 + Payment)
- Account Service
- Virtual Account
- Bill Payment
- Payment / Purchase
- Inquiry SP2D

## bjb Garansi Bank

Aplikasi **bjb** Garansi Bank merupakan *platform* yang dapat diakses oleh nasabah bank **bjb** melalui internet. Aplikasi ini menyediakan kemudahan bagi nasabah untuk mengajukan penerbitan garansi bank tanpa perlu mengunjungi kantor cabang bank **bjb**. Selain itu, aplikasi **bjb** Garansi Bank juga dapat memfasilitasi *bouwheer* (pemberi kerja) untuk memverifikasi keabsahan warkat secara daring. Beberapa keunggulan **bjb** Garansi Bank bagi nasabah (para mitra dari pemberi kerja), antara lain:

- Kemudahan bertransaksi di mana saja untuk pengajuan penerbitan garansi bank melalui akses secara online melalui PC, laptop, maupun handphone (dalam satu genggam);
- Nasabah tidak perlu datang ke kantor cabang untuk pemenuhan dokumen. Cukup diunggah pada situs web;
- Kemudahan untuk memilih penerbitan jaminan di seluruh jaringan kantor cabang bank **bjb**;
- Bebas biaya penggunaan aplikasi **bjb** Garansi Bank;
- Cukup melakukan pendaftaran satu kali untuk user password dan dapat digunakan

## bjb Garansi Bank

The **bjb** Garansi Bank application is a platform accessible by bank **bjb** customers online. This application provides convenience for customers to apply for the issuance of a bank guarantee without visiting a bank **bjb** branch office. Additionally, the **bjb** Garansi Bank application facilitates *bouwheer* (employers) in verifying the authenticity of documents online. Some advantages of **bjb** Garansi Bank for customers (partners of employers) include:

- Convenience in applying for a bank guarantee issuance from anywhere through online access via PC, laptop, or mobile phone (in one hand);
- Customers do not need to visit a branch office to submit documents. They can upload them on the website;
- Flexibility in selecting the issuance of guarantees across all bank **bjb** branch networks;
- No application usage fees for **bjb** Garansi Bank;
- One-time registration for user passwords,



untuk mengajukan penerbitan garansi bank tanpa batasan; dan

- SLA Penerbitan setelah dokumen lengkap cukup singkat, maksimal dua hari kerja.

which can be used for unlimited bank guarantee issuance applications; and

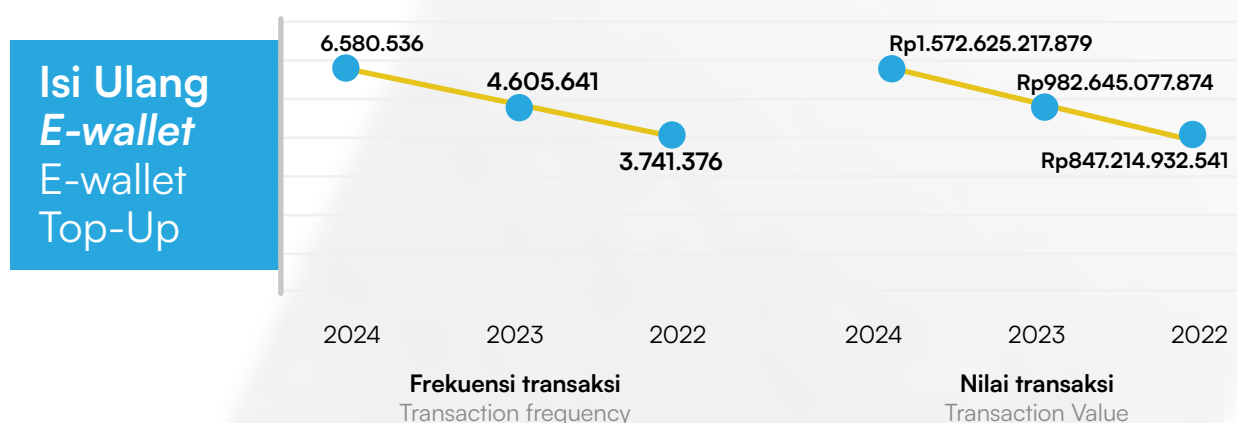
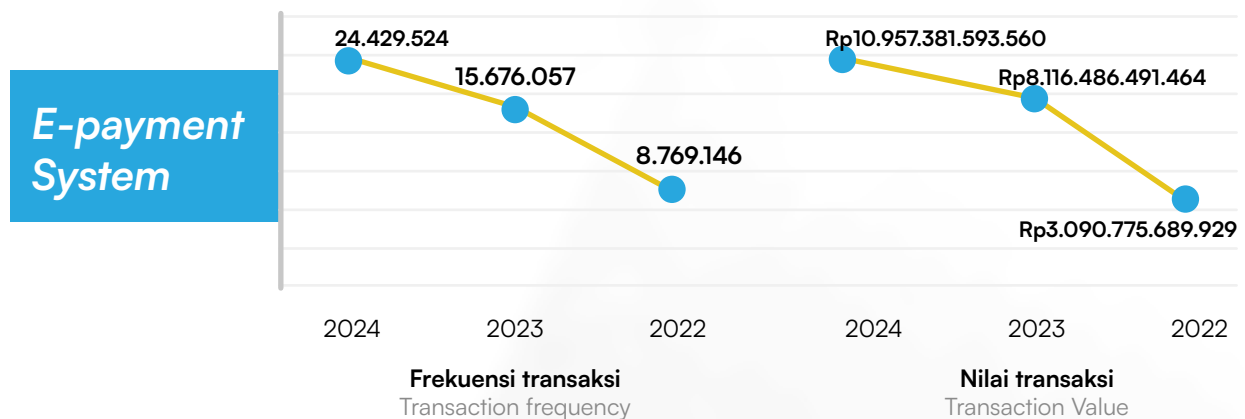
- A short issuance SLA after document completion, with a maximum of two working days.

## bjb KKI (Kartu Kredit Indonesia)

Aplikasi digi Loan **bjb** KKI Segmen Pemerintah merupakan solusi digital yang dirancang untuk mengotomatisasi proses penentuan batas kredit dalam program pemerintah. Implementasi digitalisasi ini memberikan dampak yang cukup besar terhadap lingkungan dengan mengurangi penggunaan kertas secara signifikan. Di samping itu, aplikasi ini juga mempercepat penyelesaian persyaratan layanan, dan memberikan kemudahan kepada nasabah untuk mengajukan garansi bank tanpa perlu datang langsung ke kantor.

## bjb KKI (Indonesian Credit Card)

The digi Loan **bjb** KKI Government Segment application is a digital solution designed to automate the government programs' credit limit determination process. The implementation of this digitization significantly reduces paper usage, benefiting the environment. Additionally, this application accelerates the completion of service requirements and allows customers to apply for a bank guarantee without visiting a branch office directly.



Digitalisasi produk dan layanan bank **bjb** terus dikembangkan demi memberikan layanan yang prima dan efisien bagi para nasabah. Inisiatif ini merupakan bagian dari upaya untuk mengurangi penggunaan kertas sehingga proses operasional menjadi lebih berkelanjutan. Hingga periode pelaporan, bank **bjb** secara konsisten melakukan berbagai inovasi digital, antara lain: [F.26]

## Social Fund Transfer bank bjb

bank **bjb** berkomitmen untuk mendukung kesejahteraan masyarakat Jawa Barat dan Banten sebagai dua wilayah utama pertumbuhan bank. Salah satu upaya nyata dalam mendukung masyarakat tersebut adalah dengan mengembangkan aplikasi *Social Fund Transfer* (SFT) yang dirancang untuk mempermudah proses penyaluran bantuan sosial kepada masyarakat. Bantuan ini disalurkan khususnya kepada para pelaku UMKM, pelaku seni, usaha pariwisata, ekonomi kreatif, lembaga kesejahteraan sosial, dan pedagang pasar. Dengan adanya panel instrumen (*dashboard*) yang dapat dipantau secara langsung oleh masing-masing pemangku kepentingan, SFT membantu meningkatkan transparansi penyaluran bantuan sosial. Selain itu, penggunaan teknologi QR Code pada SFT mampu mempercepat proses verifikasi penerima bantuan sosial oleh petugas di lapangan.

## PINPad Customer Service

bank **bjb** meluncurkan inovasi *PINPad Customer Service* untuk meningkatkan keamanan bertransaksi. Perangkat ini digunakan oleh petugas layanan nasabah (*customer service*) untuk membuat (*create*), mengubah (*change*), dan memverifikasi (*verify*) PIN Nasabah. Dengan inovasi ini, nasabah tidak perlu lagi menggunakan kertas berisi PIN mailer saat membuka rekening baru.

The digitalization of bank **bjb** products and services continues to be developed to provide excellent and efficient customer service. This initiative is part of efforts to reduce paper usage, making operational processes more sustainable. Up to the reporting period, bank **bjb** has consistently implemented various digital innovations, including: [F.26]

## Social Fund Transfer bank bjb

bank **bjb** is committed to supporting the welfare of the people of West Java and Banten, the two main growth regions of the bank. One of the tangible efforts to support the community is the development of the *Social Fund Transfer* (SFT) application, designed to facilitate the distribution of social assistance to communities. This assistance is specifically provided to MSMEs, artists, tourism businesses, creative economy sectors, social welfare institutions, and market traders. With an instrument panel (*dashboard*) that each stakeholder can monitor directly, SFT enhances transparency in social assistance distribution. Additionally, using QR Code technology in SFT speeds up the verification process of social aid recipients by field officers.

## PINPad Customer Service

bank **bjb** has launched the *PINPad Customer Service* innovation to enhance transaction security. Customer service officers use this device to create, change, and verify customer PINs. With this innovation, customers no longer need to use paper-based PIN mailers when opening a new account.





## E-form

Salah satu inovasi terbaru yang diluncurkan oleh bank **bjb** adalah *E-Form*. Inovasi ini dirancang untuk memudahkan nasabah dan calon nasabah dalam proses pendaftaran Rekening Tandamata, giro perorangan, dan giro Nonperorangan; serta pengajuan kredit konsumen dan KPR. Nasabah dan calon nasabah dapat mengakses formulir ini secara daring melalui situs web resmi bank **bjb** [www.bankbjb.co.id](http://www.bankbjb.co.id) atau secara langsung melalui tautan <https://eform.bankbjb.co.id>.

## Digital Signage

Sebagai bagian dari upaya untuk mentransformasi kegiatan operasional bisnis agar menjadi lebih ramah lingkungan, bank **bjb** meluncurkan *Digital Signage*. Aplikasi ini berfungsi sebagai saluran informasi digital yang menyajikan informasi terkait produk-produk bank **bjb**. Kehadiran aplikasi ini membantu mengurangi kebutuhan akan pencetakan selebaran, pamflet, atau brosur informasi produk sehingga dapat meminimalisir penggunaan kertas.

## Smart Table

bank **bjb** memperkenalkan inovasi tambahan berupa alat informasi digital berlayar sentuh yang dikenal sebagai *Smart Table*, sebagai upaya untuk menjadikan operasi bisnis lebih ramah lingkungan. Alat ini dilengkapi dengan *Virtual Assistant* yang berfungsi sebagai pemandu informasi secara interaktif sehingga mengurangi kebutuhan pencetakan pamflet atau brosur informasi produk.

## E-form

One of the latest innovations introduced by bank **bjb** is the E-Form. This innovation is designed to facilitate customers and prospective customers in registering for Tandamata accounts, individual and non-individual giro accounts, and applying for consumer loans and mortgages (KPR). Customers and prospective customers can access this form online through the official bank **bjb** website: [www.bankbjb.co.id](http://www.bankbjb.co.id) or the link: <https://eform.bankbjb.co.id>.

## Digital Signage

As part of efforts to transform business operations into a more environmentally friendly approach, bank **bjb** launched Digital Signage. This application is a digital information channel that provides information about bank **bjb**'s products. The presence of this application helps reduce the need for printing leaflets, pamphlets, or product brochures, thereby minimizing paper usage.

## Smart Table

bank **bjb** introduced an additional innovation in the form of a digital touchscreen information tool known as Smart Table, as an effort to make business operations more environmentally friendly. This tool is equipped with a Virtual Assistant that serves as an interactive information guide, reducing the need for printing pamphlets or product brochures.

# Privasi dan Proteksi Data Nasabah

Customer Data Privacy and Protection

[F.1] [F.27]

Keamanan dan kerahasiaan data nasabah merupakan hal yang sangat penting bagi bank **bjb** karena berkaitan langsung dengan loyalitas dan kepercayaan nasabah. Kebijakan pengelolaan keamanan dan privasi nasabah diatur dalam POJK Nomor 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum. Selain itu, bank **bjb** juga memiliki beberapa referensi pengelolaan keamanan dan privasi nasabah, di antaranya dokumen 0002/SK/ITE-IAG/2023 tentang Juknis SMKI, Surat Keputusan Direksi No 0631/SK/DIR ITE/2021 tentang Pedoman Sistem Manajemen Layanan Teknologi Informasi, dan Surat Keputusan Direksi No 0184/SK/DIR-ITE/2023 tentang SOP Teknologi Informasi.

Dalam rangka memastikan perlindungan data pribadi yang lebih komprehensif, bank **bjb** juga mengacu pada Surat Keputusan Direksi Nomor 0490/SK/DIR-KPR/2024 tentang Kebijakan Pelindungan Data Pribadi yang diterbitkan sebagai langkah responsif terhadap Undang-Undang Nomor 27 Tahun 2022 tentang Pelindungan Data Pribadi. Kebijakan ini menegaskan komitmen bank **bjb** untuk mematuhi peraturan perundang-undangan yang berlaku serta mengimplementasikan standar perlindungan data pribadi guna menjaga privasi nasabah dan mencegah penyalahgunaan data.

[GRI 3-3]

bank **bjb** telah merancang *Information Technology Strategic Plan* (ITSP) periode 2022—2025 yang mencakup peta jalan keamanan teknologi dan informasi. Beberapa pokok bahasan di dalamnya, antara lain terkait privasi data, termasuk aspek proses penyusunan dan penerapan kerangka kerja manajemen keamanan informasi dan pelindungan data pribadi. ITSP menggambarkan visi dan misi bank **bjb** di bidang teknologi informasi serta strategi-strategi yang mendukung visi dan misi

The security and confidentiality of customer data are crucial for bank **bjb** as they are directly related to customer loyalty and trust. The management policy for customer security and privacy is regulated under POJK Number 11/POJK.03/2022 concerning Information Technology Implementation by Commercial Banks. Additionally, bank **bjb** follows several references for customer security and privacy management, including document 0002/SK/ITE-IAG/2023 on SMKI Technical Guidelines, Board of Directors Decree No. 0631/SK/DIR ITE/2021 on IT Service Management System Guidelines, and Board of Directors Decree No. 0184/SK/DIR-ITE/2023 on IT Standard Operating Procedures.

To ensure more comprehensive personal data protection, bank **bjb** also refers to Board of Directors Decree Number 0490/SK/DIR-KPR/2024 on Personal Data Protection Policy, issued in response to Law Number 27 of 2022 on Personal Data Protection. This policy affirms bank **bjb**'s commitment to complying with applicable regulations and implementing personal data protection standards to safeguard customer privacy and prevent data misuse. [GRI 3-3]

bank **bjb** has designed an *Information Technology Strategic Plan* (ITSP) for the 2022—2025 period, covering security technology and information roadmaps. Key topics include data privacy, processes for developing and implementing information security management frameworks, and personal data protection. The ITSP outlines bank **bjb**'s vision and mission in IT and the strategies



tersebut. Selain itu, bank **bjb** juga menetapkan prinsip utama yang menjadi acuan dalam penyelenggaraan TI untuk memenuhi kebutuhan. Di sisi lain, dokumen ITSP juga menjadi pedoman bahwa segala produk dan layanan bank **bjb** harus melalui penilaian dan evaluasi terkait keamanan nasabah. [GRI 3-3] [F.27]

Guna meningkatkan keamanan dan kerahasiaan data nasabah, bank **bjb** telah membentuk Divisi IT Security, Group IT Risk di Divisi Manajemen Risiko Operasional, dan Group Manajemen dan Analisis Data di Divisi Pengendalian Keuangan. Pembentukan unit-unit ini, menunjukkan komitmen bank **bjb** terhadap perlindungan data nasabah dan pengelolaan risiko yang efektif. Dengan langkah ini, bank **bjb** dapat membangun infrastruktur yang kuat untuk melindungi informasi sensitif nasabah dan memastikan kepercayaan nasabah terjaga. [GRI 3-3]

Divisi Information Technology bank **bjb** terus melakukan pengembangan untuk meningkatkan kepuasan nasabah terkait keamanan dan kerahasiaan data nasabah. Pengembangan ini dilakukan mulai dari sisi *core banking*, *switching*, hingga *networking*. Upaya pengembangan juga meliputi pembuatan berbagai aplikasi seperti Pengelolaan APERD, Persentase Coverage Liquidity (LCR), Persentase KPR FLPP, Manajemen Hubungan Elektronik Nasabah (E-CRM), Sistem Layanan Informasi Keuangan (SLIK), Persentase Dana Tetap (NSFR), Integrasi Switching BPD One, dan Layanan Pembayaran Pajak Kendaraan Bermotor Samsat Online Nasional (SAMOLNAS). [GRI 3-3] [F.27]

Dalam rangka meningkatkan keamanan data dan privasi nasabah, bank **bjb** melaksanakan program *security awareness* yang bertujuan untuk meningkatkan kesadaran mengenai keamanan

supporting them. Additionally, the ITSP serves as a guideline ensuring that all bank **bjb** products and services undergo assessment and evaluation concerning customer security. [GRI 3-3] [F.27]

To enhance customer data security and confidentiality, bank **bjb** has established the IT Security Division, IT Risk Group under the Operational Risk Management Division, and Data Management & Analysis Group under the Financial Control Division. These units demonstrate bank **bjb**'s commitment to customer data protection and effective risk management, building a strong infrastructure to protect sensitive customer information and maintain customer trust. [GRI 3-3]

The Information Technology Division of bank **bjb** continues to develop initiatives to enhance customer satisfaction regarding data security and confidentiality. These developments encompass core banking, switching, and networking aspects. The development efforts also include the creation of various applications such as APERD Management, Liquidity Coverage Ratio (LCR) Percentage, FLPP Mortgage Percentage, Electronic Customer Relationship Management (E-CRM), Financial Information Service System (SLIK), Net Stable Funding Ratio (NSFR) Percentage, BPD One Switching Integration, and the National Online Samsat Motor Vehicle Tax Payment Service (SAMOLNAS). [GRI 3-3] [F.27]

To enhance data security and customer privacy, bank **bjb** implements a security awareness program to increase data security and customer privacy awareness. This program covers various key topics,

data dan privasi nasabah. Program ini mencakup berbagai materi bahasan utama, antara lain kesadaran untuk tidak berbagi kata sandi (*password*), kewaspadaan terhadap praktik *phishing*, dan rekayasa sosial (*social engineering*).

including awareness of not sharing passwords, vigilance against phishing practices, and social engineering.



bank **bjb** adalah Bank Pembangunan Daerah pertama di Indonesia yang menerima sertifikasi ISO 20000 dan ISO 27001 secara bersamaan. Pencapaian ini mencerminkan komitmen teguh bank **bjb** kepada nasabah untuk memberikan layanan terbaik dengan didukung oleh keamanan informasi yang memenuhi standar kerahasiaan, integritas, dan ketersediaan informasi. [GRI 3-3]

bank **bjb** is Indonesia's first Regional Development Bank to receive ISO 20000 and ISO 27001 certifications simultaneously. This achievement reflects bank **bjb**'s strong commitment to its customers to provide the best services, supported by information security that meets confidentiality, integrity, and availability standards. [GRI 3-3]

Sepanjang tahun 2024, tidak ada pengaduan terkait kerahasiaan nasabah atau pencurian data oleh nasabah atau entitas pemerintah. bank **bjb** mengumpulkan data keluhan nasabah hanya terkait kenyamanan bertransaksi dan aktivitas lainnya, dengan rincian sebagai berikut: [GRI 3-3] [GRI 418-1] [F.27]

Throughout 2024, there were no complaints about customer confidentiality or data theft by customers or government entities. bank **bjb** collects customer complaint data only regarding transaction convenience and other activities, with the following details: [GRI 3-3] [GRI 418-1] [F.27]



### Keluhan Nasabah yang Diterima dan Diselesaikan Customer Complaints Received and Resolved

| Keterangan<br>Description                                                                                         | Jumlah<br>Total |                                 |                |
|-------------------------------------------------------------------------------------------------------------------|-----------------|---------------------------------|----------------|
|                                                                                                                   | < 20 hari/days  | 20 hari/days < x < 40 hari/days | > 40 hari/days |
| Pengaduan yang diterima pada periode pelaporan sebelumnya<br>Complaints received in the previous reporting period |                 |                                 |                |
| Telah diselesaikan<br>Completed                                                                                   | -               | -                               | -              |
| Sedang dalam proses penyelesaian<br>In progress                                                                   | -               | -                               | -              |
| Subtotal<br>Subtotal                                                                                              | -               | -                               | -              |
| Pengaduan yang diterima dalam periode pelaporan<br>Complaints received within the reporting period                |                 |                                 |                |
| Telah diselesaikan<br>Completed                                                                                   | 61.372          | 4.347                           | 1.790          |
| Sedang dalam proses penyelesaian<br>In Progress                                                                   | 1.698           | 199                             | 109            |
| Subtotal<br>Subtotal                                                                                              | 63.070          | 4.546                           | 1.899          |
| <b>Grand Total</b>                                                                                                | <b>69.515</b>   |                                 |                |

### Jumlah Pengaduan Nasabah Berdasarkan Penyebab Pengaduan The Number of Customer Complaints Based on the Cause of Complaints

| No           | Penyebab Pengaduan<br>Cause of Complaints                                                                     | 2024          | 2023          | 2022          |
|--------------|---------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|
| 1            | Pemahaman karakteristik produk oleh konsumen<br>Customer understanding of product characteristics             | 77            | 103           | 92            |
| 2            | Informasi produk kurang memadai<br>Inadequate product information                                             | 90            | -             | -             |
| 3            | Gangguan/kerusakan perangkat dan sistem teknologi informasi<br>Disruptions/failures in IT devices and systems | 65.523        | 43.934        | 37.814        |
| 4            | Perubahan/pemutusan akad/perjanjian/kontrak<br>Changes/termination of contracts/agreements                    | -             | -             | -             |
| 5            | Kelalaian konsumen<br>Consumer negligence                                                                     | 3.649         | 3.433         | 1.404         |
| 6            | Kelalaian Pelaku Usaha Jasa Keuangan<br>Negligence of Financial Service Providers                             | 66            | 68            | 46            |
| 7            | Tindak pidana Pelaku Usaha Jasa Keuangan<br>Criminal acts by Financial Service Providers                      | -             | -             | -             |
| 8            | Lainnya<br>Others                                                                                             | 110           | 41            | 78            |
| <b>Total</b> |                                                                                                               | <b>69.515</b> | <b>47.579</b> | <b>39.434</b> |



## Mekanisme Pengaduan Pemangku Kepentingan [GRI 2-25, 2-26]

Sebagai bagian dari upaya untuk mengatasi dampak negatif yang timbul baik secara langsung maupun tidak langsung dari aktivitas bisnis, bank **bjb** telah mengembangkan mekanisme pengaduan (*grievance mechanism*) yang dapat digunakan oleh nasabah dan pemangku kepentingan eksternal lainnya seperti mitra bisnis dan masyarakat lokal.

Keluhan ataupun jenis pengaduan lainnya dapat disampaikan melalui kanal telah disediakan di bawah ini:



via **bjb** Call 14049 dan kantor bank **bjb** terdekat.

via **bjb** Call 14049 and the nearest bank **bjb** office.

Kanal pengaduan ini dapat dipastikan merupakan mekanisme yang paling mudah diakses sebab ditetapkan berdasarkan survei pemangku kepentingan. **bjb** Call dan surel **bjb** Care juga secara rutin dievaluasi efektivitasnya dengan adanya laporan berkala terkait tingkat kepuasan penyelesaian keluhan dari para pemangku kepentingan. Divisi Jaringan dan Layanan bertanggung jawab untuk merespons komplain dengan sigap dan mengoordinasikan tindak lanjutnya dengan unit-unit terkait seperti kantor cabang, kantor wilayah, atau divisi yang bertanggung jawab atas produk atau layanan yang terkait. Langkah ini diambil untuk memastikan bahwa solusi yang diberikan dapat memuaskan nasabah yang mengadukan masalahnya.

## Stakeholder Complaint Mechanism [GRI 2-25, 2-26]

To address negative impacts arising directly or indirectly from business activities, bank **bjb** has developed a grievance mechanism that customers and other external stakeholders such as business partners and local communities can use.

Complaints or other types of grievances can be submitted through the following channels:



via media sosial bank **bjb**, kantor bank **bjb** terdekat, serta surel **bjb** Care.

via bank **bjb** social media, nearest bank **bjb** office, and **bjb** Care email.

These complaint channels are ensured to be the most accessible mechanisms as they are established based on stakeholder surveys. The effectiveness of **bjb** Call and **bjb** Care email is also routinely evaluated through periodic reports on stakeholder satisfaction with complaint resolution. The Network and Service Division is responsible for promptly responding to complaints and coordinating follow-up actions with relevant units, such as branch offices, regional offices, or divisions responsible for related products or services. This step ensures that the solutions provided satisfy customers who report their issues.



#### Contoh perbaikan:

bank **bjb** telah melakukan perbaikan pada fitur aplikasi e-wallet DigiCash menyusul adanya laporan nasabah terkait indikasi penipuan. Modus yang dilakukan oleh pelaku *fraud* adalah dengan mengganti nama pengguna menggunakan nama perusahaan atau pihak tertentu, lalu memberikan nomor akun tersebut kepada korban untuk menyesatkan mereka.

#### Perbaikan:

Bidang isian “nama pengguna” pada aplikasi tidak dapat dikustomisasi. Oleh karena itu, saat proses *top-up* dilakukan, informasi yang ditampilkan hanya berupa nomor *handphone* pemilik akun, sehingga hal ini dapat meminimalkan potensi penyalahgunaan identitas.

#### Example of Improvement:

bank **bjb** has made improvements to the e-wallet DigiCash application following customer reports regarding indications of fraud. The fraud method used by perpetrators involved changing the username to a company or specific party name and then providing the account number to the victim to mislead them.

#### Improvement:

The “username” field in the application can no longer be customized. Therefore, during the top-up process, the displayed information only includes the account owner’s phone number, minimizing the potential for identity misuse.

## Kepuasan Pelayanan Nasabah

### Customer Service Satisfaction

[F.30]

Dengan fokus utama pada kepuasan nasabah, bank **bjb** senantiasa memerhatikan baik tingkat kepuasan maupun keterikatan nasabah. Keduanya merupakan faktor krusial dalam mempertahankan loyalitas nasabah terhadap bank **bjb**. Penilaian kepuasan nasabah dikelola oleh Divisi Jaringan & Layanan. Kriteria penilaian mencakup kepuasan nasabah terhadap layanan yang diberikan di area *banking hall* dan kepuasan nasabah terkait *customer journey* dari mulai nasabah memasuki area bank **bjb**, melakukan transaksi, hingga nasabah meninggalkan area bank **bjb**. Pada tahun 2024, bank **bjb** menyelenggarakan survei *Customer Satisfaction* dan *Customer Engagement* sebanyak 2 (dua) wave.

Evaluasi umpan balik dari nasabah dilakukan dengan menggunakan dua parameter utama, yaitu *Customer Satisfaction Index* (CSI) dan *Customer Engagement Index* (CEI). Pada wave II tahun 2024, hasil *customer feedback* menunjukkan peningkatan

With a primary focus on customer satisfaction, bank **bjb** continuously monitors both customer satisfaction and engagement levels. These two factors are crucial for maintaining customer loyalty to bank **bjb**. The Network & Service Division manages customer satisfaction assessments. Evaluation criteria include customer satisfaction with services provided in the banking hall area and their experience from entering the bank, conducting transactions, and leaving the bank. In 2024, bank **bjb** conducted Customer Satisfaction and Customer Engagement surveys in two waves.

Customer feedback evaluation is carried out using two main parameters: the Customer Satisfaction Index (CSI) and the Customer Engagement Index (CEI). In Wave II of 2024, customer feedback results showed an increase of 0.03 points compared to

sebesar 0,03 poin dibandingkan dengan wave I di tahun yang sama. Jika dibandingkan dengan tahun 2023, wave II tahun 2024 juga mencatatkan peningkatan yang signifikan. Kenaikan ini didorong oleh naiknya skor CSI dan CEI yang masing-masing mencapai 98,19 dan 97,97.

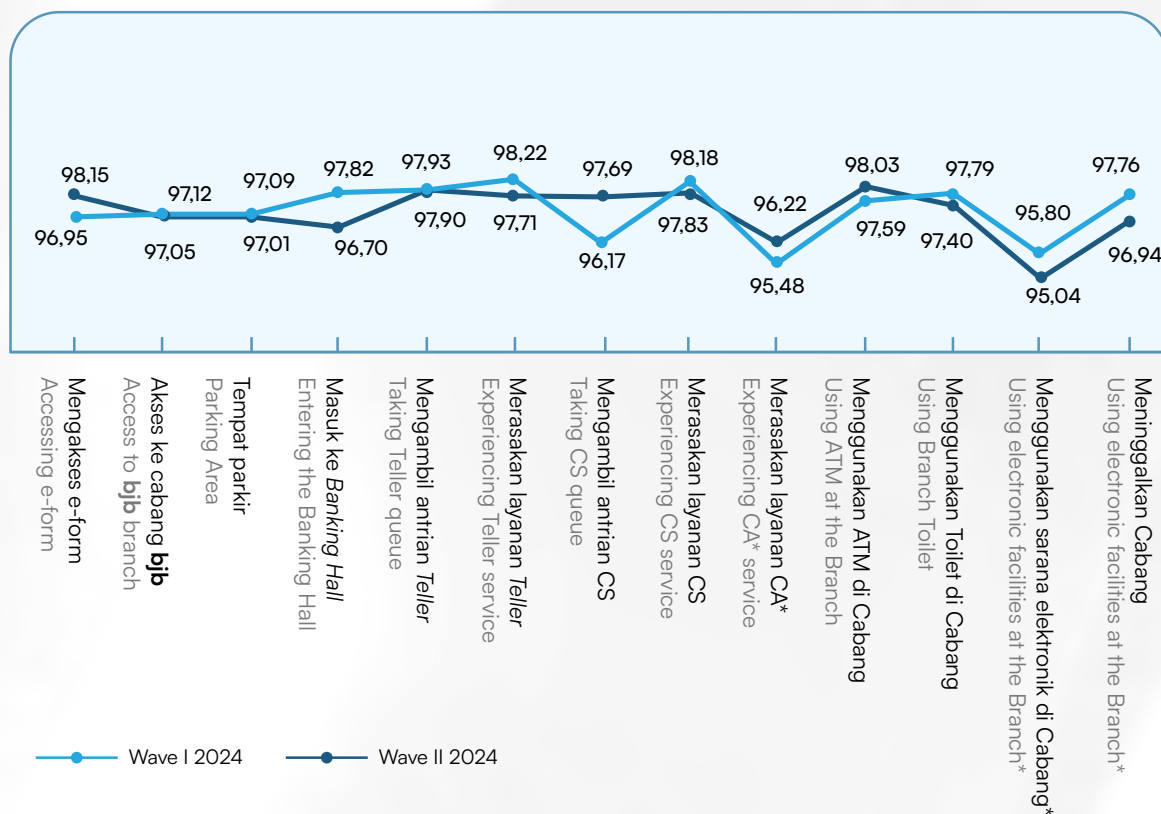
Survei dilaksanakan dengan melakukan wawancara kepada nasabah dengan metode *face-to-face* (F2F) menggunakan perangkat *Computer Aided Personal Interviewing* (CAPI). Rincian hasil CSI dan CEI bank **bjb** pada wave I dan wave II adalah sebagai berikut:

Wave I of the same year. Compared to 2023, Wave II of 2024 also recorded a significant increase. This improvement was driven by rising CSI and CEI scores, which reached 98.19 and 97.97, respectively.

The survey was conducted through face-to-face (F2F) interviews using Computer Aided Personal Interviewing (CAPI). The details of bank **bjb**'s CSI and CEI results for Wave I and Wave II are as follows:

| Nilai                             | 2024   |         | 2023   |         | 2022   |         |
|-----------------------------------|--------|---------|--------|---------|--------|---------|
|                                   | Wave I | Wave II | Wave I | Wave II | Wave I | Wave II |
| Customer Satisfaction Index (CSI) | 98,16  | 98,19   | 91,12  | 92,22   | 88,41  | 89,31   |
| Customer Engagement Index (CEI)   | 97,91  | 97,97   | 86,70  | 87,95   | 83,23  | 84,51   |

Berikut adalah ringkasan CSI per *customer journey* pada wave I dan wave II 2024:





#### Keterangan:

- CA: *Customer Advisor*, hanya tersedia di Kantor Cabang Hybrid.
- CA dan Sarana Elektronik: tidak masuk dalam penilaian keseluruhan.

CSI per *Customer Journey* pada Wave II 2024 cenderung mengalami peningkatan pada mayoritas *journey* yang dialami nasabah. Merasakan Layanan *Teller*, merupakan *journey* dengan skor CSI tertinggi, sedangkan Merasakan Layanan CA (*Customer Advisor*) di Kantor Cabang Hybrid memiliki skor CSI terendah, sehingga perlu ditingkatkan kembali.

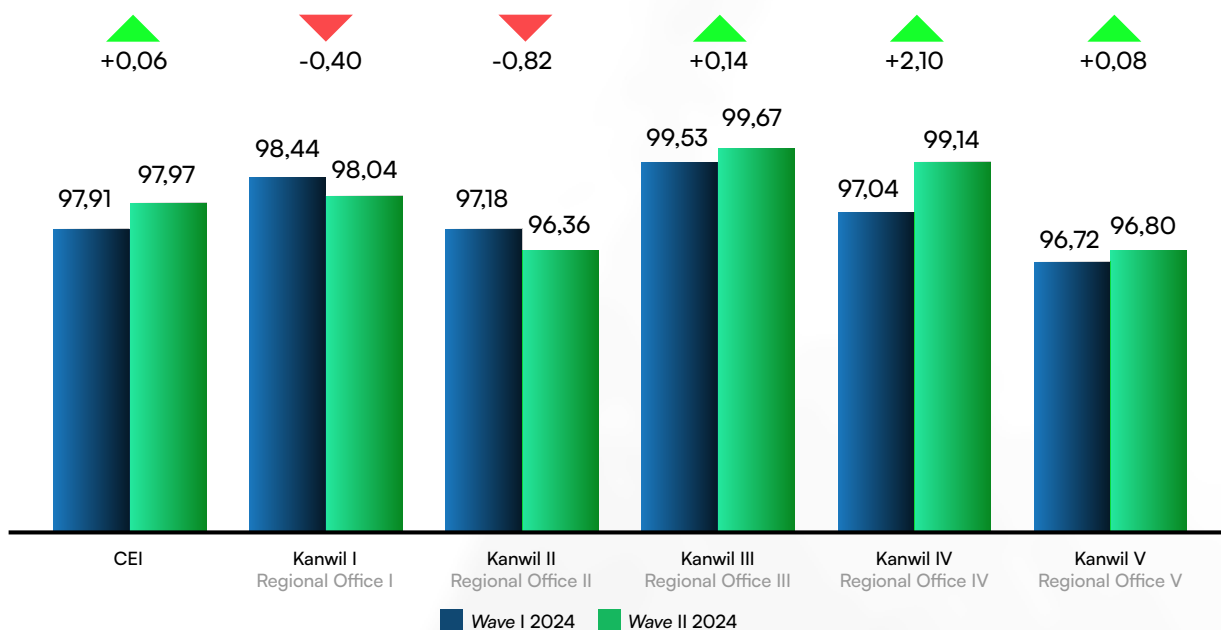
#### Notes:

- CA: *Customer Advisor*, only available at Hybrid Branch Offices.
- CA and Electronic Facilities: Not included in the overall assessment.

CSI per *Customer Journey* in Wave II 2024 showed an increase in most customer experiences. Experiencing *Teller Service* had the highest CSI score, while Experiencing CA (*Customer Advisor*) Service at Hybrid Branch Offices scored lowest, indicating a need for further improvement.

#### Ringkasan Customer Engagement Index (CEI) Per Kantor Wilayah

Summary of Customer Engagement Index (CEI) Per Regional Office



Berdasarkan skor CEI per Kantor Wilayah (Kanwil) Cabang bank **bjb**, sebagian besar Kanwil menunjukkan peningkatan dibandingkan dengan Wave I tahun 2024. Peningkatan tertinggi terjadi di Kanwil 4, yang mengalami kenaikan sebesar 2,10 poin. Sementara itu, skor kepuasan tertinggi dicapai oleh Kanwil 3 dengan nilai 99,67. Namun, terjadi penurunan skor di Kanwil 1 dan Kanwil 2, dengan penurunan terbesar di Kanwil 2 sebesar 0,82 poin, sehingga skor CEI-nya turun menjadi 96,36.

Based on the CEI scores per the Regional Office of bank **bjb** branches, most Regional Offices increased compared to Wave I of 2024. The highest increase occurred in Regional Office 4, which rose by 2.10 points. Meanwhile, the highest satisfaction score was achieved by Regional Office 3, with a score of 99.67. However, there was a decline in scores in Regional Office 1 and Regional Office 2, with the largest decrease occurring in Regional Office 2, dropping by 0.82 points, bringing its CEI score to 96.36.

## Inovasi dan Komitmen bank bjb dalam Meningkatkan Kepuasan Nasabah

Sebagai institusi keuangan yang terus berkembang, bank **bjb** senantiasa berinovasi dengan menghadirkan berbagai program unggulan pada tahun 2024 guna meningkatkan kepuasan nasabah. Berbagai inisiatif strategis diterapkan untuk memastikan pelayanan yang prima dan pengalaman perbankan yang semakin nyaman, mudah, serta responsif terhadap kebutuhan nasabah. Beberapa langkah konkret yang dilakukan meliputi: [F.26]

- **Penilaian Kualitas Pelayanan**

Untuk meningkatkan kualitas pelayanan kepada nasabah, berbagai upaya telah dilakukan guna memastikan terciptanya layanan yang prima dan memuaskan. Salah satu langkah yang ditempuh adalah melakukan penilaian kualitas layanan secara menyeluruh melalui metode BSEM MRI dan Mystery Shopping Eksternal untuk mendapatkan gambaran objektif terkait pengalaman nasabah. Selain itu, monitoring secara rutin melalui kegiatan role play di jaringan kantor juga diterapkan untuk memastikan implementasi standar layanan yang konsisten. Bagi pegawai yang masih memiliki nilai di bawah rata-rata, diadakan program *coaching clinic* dan pendampingan intensif agar mereka dapat meningkatkan keterampilan pelayanan mereka. Koordinasi yang erat juga dijalin dengan Staf *Planning and Services* Kantor Wilayah untuk menjalankan fungsi monitoring dan evaluasi layanan secara berkelanjutan, memastikan bahwa setiap aspek pelayanan terus mengalami perbaikan.

## bank bjb's Innovation and Commitment to Improving Customer Satisfaction

As a continuously growing financial institution, bank **bjb** consistently innovates by introducing various flagship programs in 2024 to enhance customer satisfaction. Several strategic initiatives have been implemented to ensure excellent service and a more convenient, accessible, and responsive banking experience tailored to customer needs. Concrete steps taken include: [F.26]

- **Service Quality Assessment**

Various efforts have been made to ensure the provision of excellent and satisfactory services to improve service quality. One approach is conducting a comprehensive service quality assessment using the BSEM MRI method and External Mystery Shopping to gain an objective overview of customer experience. Additionally, routine monitoring through role-playing activities in branch office networks is applied to ensure consistent service standard implementation. Coaching clinics and intensive mentoring programs are provided for employees with below-average scores to help them enhance their service skills. Close coordination is also maintained with the Planning and Services Staff at Regional Offices to execute continuous service monitoring and evaluation, ensuring that every service aspect undergoes continuous improvement.





- **Seremonial Hari Pelanggan Nasional**

Sebagai bentuk apresiasi kepada nasabah, Perseroan turut menyelenggarakan kegiatan seremonial dalam rangka memperingati Hari Pelanggan Nasional. Acara ini bertujuan untuk mempererat hubungan dengan nasabah serta memberikan pengalaman yang menyenangkan dan berkesan sebagai wujud penghargaan atas kepercayaan dan loyalitas mereka. Melalui berbagai upaya tersebut, Perseroan berkomitmen untuk terus meningkatkan kualitas layanan serta memperkuat hubungan yang harmonis dengan nasabah.

- **National Customer Day Celebration**

As a token of appreciation for customers, the company also organizes ceremonial events to commemorate National Customer Day. This event aims to strengthen relationships with customers and provide a pleasant and memorable experience as a form of gratitude for their trust and loyalty. Through these efforts, the company remains committed to continuously improving service quality and strengthening harmonious relationships with customers.



# MENGAKSELERASI PERTUMBUHAN EKONOMI MELALUI INOVASI POSITIF

ACCELERATING ECONOMIC GROWTH  
THROUGH POSITIVE INNOVATION

**2024**

**Laporan Keberlanjutan**  
Sustainability Report







# Tanggung Jawab Ekonomi

## Economic Responsibility

bank **bjb** berhasil mencatatkan kinerja yang kuat meskipun menghadapi kondisi ekonomi global yang tidak stabil. Pencapaian ini didukung oleh kemampuan bank **bjb** dalam memperluas pangsa pasar, meningkatkan penyaluran kredit di berbagai segmen bisnis, serta mengoptimalkan penggunaan platform digital yang dimiliki perusahaan. bank **bjb** berkomitmen untuk terus memberikan produk dan layanan terbaik untuk memenuhi kebutuhan nasabah. Oleh karena itu, kinerja ekonomi merupakan hal yang penting untuk dikelola agar dapat memberikan nilai dan manfaat bagi seluruh pemangku kepentingan.

Selaras dengan kebijakan OJK yang memperpanjang program restrukturisasi kredit hingga 2024 untuk segmen, sektor, industri, dan daerah tertentu, bank **bjb** memberikan dukungan melalui restrukturisasi kredit guna membantu nasabah menghadapi dampak lanjutan pandemi Covid-19. Sepanjang tahun 2024, bank **bjb** telah merestrukturisasi kredit untuk 4.652 nasabah dengan total kredit outstanding sebesar Rp6.968 miliar. Rincian lebih lanjut mengenai kinerja restrukturisasi nasabah tersedia dalam tabel berikut ini: [\[GRI 3-3\]](#) [\[F.2\]](#) [\[F.3\]](#) [\[F.17\]](#)

bank **bjb** has successfully maintained strong performance despite facing global economic instability. This achievement is supported by the bank's ability to expand market share, increase credit distribution across various business segments, and optimize the use of its digital platforms. bank **bjb** remains committed to delivering the best products and services to meet customer needs. Therefore, managing economic performance is essential to generating value and benefits for all stakeholders.

In line with the Financial Services Authority's (OJK) policy of extending the credit restructuring program until 2024 for certain segments, sectors, industries, and regions, bank **bjb** provides support through credit restructuring to help customers cope with the prolonged impact of the COVID-19 pandemic. Throughout 2024, bank **bjb** restructured loans for 4,652 customers, with total outstanding credit amounting to Rp6,968 billion. Further details on customer restructuring performance are available in the table below: [\[GRI 3-3\]](#) [\[F.2\]](#) [\[F.3\]](#) [\[F.17\]](#)

**Tabel Restrukturisasi untuk Nasabah**  
Restructuring Table for Customers

| Divisi<br>Division                                                      | Outstanding<br>(dalam Miliar Rupiah)<br>(in Billion Rupiah) |              |              | NoA          |              |              |
|-------------------------------------------------------------------------|-------------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|
|                                                                         | 2024                                                        | 2023         | 2022         | 2024         | 2023         | 2022         |
| Divisi Korporasi & Komersial<br>Corporate & Commercial Division         | 5.903                                                       | 4.345        | 1.613        | 562          | 548          | 276          |
| Divisi Korporasi & Komersial<br>Corporate & Commercial Division         | 718                                                         | 779          | 739          | 2.158        | 2.248        | 2.139        |
| Divisi Kredit Konsumer dan Ritel<br>Consumer and Retail Credit Division | 63                                                          | 98           | 156          | 518          | 905          | 1.293        |
| Divisi Kredit UMKM<br>MSME Credit Division                              | 284                                                         | 360          | 447          | 1414         | 1.894        | 2.416        |
| <b>Total</b>                                                            | <b>6.968</b>                                                | <b>5.582</b> | <b>2.954</b> | <b>4.652</b> | <b>5.595</b> | <b>6.124</b> |



bank **bjb** secara mandiri mengelola keuangan tanpa menerima pembebasan pajak, hibah investasi, fasilitas pembebasan royalti sementara, atau bantuan finansial lainnya dari pemerintah selama periode pelaporan. Sepanjang tahun 2024, bank **bjb** mencatat pertumbuhan ekonomi sebesar Rp17.819,499 miliar yang mengalami peningkatan 12% dibandingkan tahun 2023 yang sebesar Rp15.931,083 miliar. Pertumbuhan ini diperoleh berdasarkan peningkatan signifikan pada pendapatan bunga dan syariah, provisi dan komisi selain dari kredit yang diberikan, keuntungan dari transaksi valuta asing, serta keuntungan dari penjualan dan perubahan nilai wajar surat berharga yang diperdagangkan. Informasi lengkap mengenai nilai ekonomi langsung yang dihasilkan dan didistribusikan tersedia pada tabel di bawah ini. [GRI 3-3] [GRI 201-4] [F.2] [F.3] [B.1.b] [B.1.c]

bank **bjb** independently manages its finances without receiving tax exemptions, investment grants, temporary royalty waivers, or other financial assistance from the government during the reporting period. Throughout 2024, bank **bjb** recorded economic growth of Rp17,819.499 billion, marking a 12% increase compared to Rp15,931.083 billion in 2023. This growth was driven by a significant increase in interest and sharia income, fees and commissions other than those from loans, gains from foreign exchange transactions, as well as profits from the sale and changes in the fair value of traded securities. Detailed information on the direct economic value generated and distributed is presented in the table below: [GRI 3-3] [GRI 201-4] [F.2] [F.3] [B.1.b] [B.1.c]

**Tabel Perolehan dan Distribusi Nilai Ekonomi [GRI 201-1]**  
Table of Economic Value Acquisition and Distribution

| Keterangan<br>Description                                                                                                                                                         | 2024<br>Dalam Jutaan<br>Rupiah<br>(Million Rupiah) | 2023<br>Dalam Jutaan<br>Rupiah<br>(Million Rupiah) | 2022<br>Dalam Jutaan<br>Rupiah<br>(Million Rupiah) |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|----------------------------------------------------|----------------------------------------------------|
| <b>Nilai Ekonomi Langsung yang Dihasilkan   Direct Economic Value Generated</b>                                                                                                   |                                                    |                                                    |                                                    |
| Pendapatan bunga dan syariah<br>Interest and Sharia Income                                                                                                                        | 15.818.754                                         | 14.203.733                                         | 13.635.974                                         |
| Pendapatan provisi dan komisi pembiayaan syariah<br>Fee and Commission Income from Sharia Financing                                                                               | 53.731                                             | 54.475                                             | 47.425                                             |
| Provisi dan komisi selain dari kredit yang diberikan<br>Fees and Commissions Other Than Credit                                                                                    | 1.348.894                                          | 1.196.432                                          | 1.051.115                                          |
| Penerimaan kembali kredit yang telah dihapus buku<br>Recovery of Written-Off Loans                                                                                                | 235.852                                            | 335.778                                            | 365.404                                            |
| Keuntungan transaksi valuta asing - neto<br>Net Gains from Foreign Exchange Transactions                                                                                          | 19.240                                             | 14.095                                             | 23.826                                             |
| Keuntungan dari penjualan surat berharga yang diperdagangkan - neto<br>Net Gains from Trading Securities Sales                                                                    | -                                                  | -                                                  | 49.315                                             |
| Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan - neto<br>Unrealized Gains from Changes in Fair Value of Trading Securities - Net | 146.329                                            | 126.570                                            | -                                                  |
| <b>Total nilai ekonomi yang dihasilkan (A)<br/>Total Economic Value Generated (A)</b>                                                                                             | <b>17.819.499</b>                                  | <b>15.931.083</b>                                  | <b>15.173.059</b>                                  |



| Keterangan<br>Description                                                                                                                                                       | 2024<br>Dalam Jutaan<br>Rupiah<br>In Million Rupiah | 2023<br>Dalam Jutaan<br>Rupiah<br>In Million Rupiah | 2022<br>Dalam Jutaan<br>Rupiah<br>In Million Rupiah |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|
| <b>Nilai Ekonomi Langsung yang Didistribusikan   Direct Economic Value Distributed</b>                                                                                          |                                                     |                                                     |                                                     |
| Beban umum dan administrasi<br>Direct Economic Value Distributed                                                                                                                | 2.685.488                                           | 2.725.498                                           | 2.744.760                                           |
| Beban tenaga kerja dan tunjangan<br>Labor expenses and benefits                                                                                                                 | 2.781.486                                           | 2.588.463                                           | 3.242.167                                           |
| Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan — neto Kerugian<br>Allowance for impairment losses on financial and nonfinancial assets — net of losses | 851.517                                             | 746.262                                             | 223.976                                             |
| Pembayaran dividen<br>Dividend payment                                                                                                                                          | 1.000.063                                           | 1.100.017                                           | 1.042.780                                           |
| Pengeluaran untuk pemerintah<br>Expenditure to the Government                                                                                                                   | 356.292                                             | 378.448                                             | 590.336                                             |
| Pengeluaran untuk masyarakat<br>Expenditure to the Society                                                                                                                      | 103.209                                             | 131.430                                             | 171.572                                             |
| <b>Total nilai ekonomi yang didistribusikan (B)<br/>Total Distributed Economic Value (B)</b>                                                                                    | <b>7.778.055</b>                                    | <b>7.855.909</b>                                    | <b>8.015.591</b>                                    |
| <b>Nilai Ekonomi Ditahan (A) - (B)<br/>Retained Economic Value</b>                                                                                                              | <b>10.041.444</b>                                   | <b>8.260.965</b>                                    | <b>7.184.388</b>                                    |

## Portofolio Berdasarkan Struktur Ekonomi

### Portfolio Based on Economic Structure

Kegiatan utama bank **bjb** berupa penyaluran kredit kepada debitur dari berbagai sektor usaha dan ekonomi. Penyaluran kredit ini diharapkan memberikan kontribusi signifikan terhadap pertumbuhan ekonomi nasional. Sebagai wujud penerapan prinsip keuangan berkelanjutan, bank **bjb** mengklasifikasikan kredit atau pembiayaan yang diberikan kepada nasabah berdasarkan sektor, daerah dan skala perusahaan. Klasifikasi ini bertujuan untuk melihat potensi dampak sosial dan lingkungan yang mungkin timbul dari penyaluran kredit. Penyaluran kredit terhadap sektor ekonomi prioritas, seperti logistik pangan dan telekomunikasi, tidak hanya menciptakan dampak positif secara langsung, tetapi juga berkontribusi terhadap pertumbuhan bisnis bank **bjb** secara berkelanjutan dalam jangka panjang. [GRI 3-3] [FS6]

The core activity of bank **bjb** involves extending credit to debtors across various business and economic sectors. This credit distribution is expected to contribute significantly to national economic growth. As part of its commitment to sustainable finance principles, bank **bjb** classifies its credit or financing based on sector, region, and business scale. This classification aims to assess the potential social and environmental impacts of credit distribution. Providing credit to priority economic sectors, such as food logistics and telecommunications, not only creates direct positive impacts but also ensures the long-term sustainable growth of bank **bjb**'s business. [GRI 3-3] [FS6]



Divisi Komersial dan Divisi Korporasi sebagai unit bisnis penyaluran kredit memiliki portofolio strategis yang mendukung keberlanjutan bisnis bank **bjb** di tahun 2024. Divisi Komersial mencatat penyaluran kredit terbesar pada sektor ekonomi seperti Perantara Keuangan, Konstruksi, Perdagangan Besar dan Eceran, Industri Pengolahan, serta Transportasi, Pergudangan, dan Komunikasi. Beberapa debitur utama adalah Lembaga Pembiayaan atau *multifinance*, modal kerja BPR, dan Rumah Sakit Umum Daerah. Penyaluran kredit kepada sektor-sektor tersebut memberikan efek berkelanjutan yang positif terhadap bisnis bank **bjb** di masa depan.

Sementara itu, Divisi Korporasi mencatatkan penyaluran kredit terbesar kepada sektor ekonomi dengan kriteria “Menarik,” termasuk Jasa Pendidikan dan Perantara Keuangan. Salah satu debitur utama adalah Yayasan Kartika Eka Paksi (YKEP) dengan plafon kredit maksimal Rp 1 Triliun. Kredit ini digunakan untuk membiayai pembangunan kampus New UNJANI tahap 1 dan 2. Penyaluran kredit terhadap sektor ekonomi prioritas ini memberikan dampak berkelanjutan tidak hanya bagi penerima kredit, tetapi juga bagi keberlanjutan bisnis bank **bjb**. Informasi yang lebih lengkap terdapat pada tabel berikut. [\[GRI 3-3\]](#)

The Commercial Division and Corporate Division, as credit distribution business units, hold strategic portfolios that support the sustainability of bank **bjb**'s business in 2024. The Commercial Division recorded the largest credit distribution in economic sectors such as Financial Intermediation, Construction, Wholesale and Retail Trade, Manufacturing, as well as Transportation, Warehousing, and Communication. Some of the major debtors include financing institutions or multifinance companies, working capital for rural banks (BPR), and regional general hospitals. Credit distribution in these sectors has a positive long-term impact on bank **bjb**'s business sustainability.

Meanwhile, the Corporate Division recorded the largest credit distribution to economic sectors classified as “Attractive,” including Education Services and Financial Intermediation. One of the key debtors is Yayasan Kartika Eka Paksi (YKEP), with a maximum credit ceiling of Rp 1 trillion. This credit is utilized to finance the first and second phases of the New UNJANI campus construction. Credit distribution to these priority economic sectors not only benefits the recipients but also ensures bank **bjb**'s business sustainability. More details can be found in the following tables. [\[GRI 3-3\]](#)

### Portofolio Berdasarkan Sektor Ekonomi [F.2] [FS6]

Portfolio Based on Economic Sectors

(dalam Miliar Rupiah) | (in Billion Rupiah)

| Sektor<br>Sector                                               | 2024           |            | 2023           |            | 2022           |            | YOY%        |
|----------------------------------------------------------------|----------------|------------|----------------|------------|----------------|------------|-------------|
|                                                                | Rp             | %          | Rp             | %          | Rp             | %          |             |
| Konstruksi<br>Construction                                     | 6.946          | 5,13       | 6.934          | 6,0        | 7.300          | 6,7        | 1,00        |
| Jasa Dunia Usaha<br>Business Services                          | 607            | 0,45       | 486            | 0,4        | 245            | 0,2        | 1,25        |
| Perdagangan<br>Trading                                         | 8.741          | 6,46       | 9.395          | 8,1        | 9.141          | 8,4        | 0,93        |
| Pertanian<br>Agriculture                                       | 3.043          | 2,25       | 1.681          | 1,4        | 1.441          | 1,3        | 1,81        |
| Industri<br>Industrial                                         | 5.031          | 3,72       | 4.708          | 4,1        | 5.828          | 5,4        | 1,07        |
| Jasa-jasa Sosial<br>Social Services                            | 1.180          | 0,87       | 876            | 0,8        | 190            | 0,2        | 1,35        |
| Pengangkutan dan Pergudangan<br>Transportation and Warehousing | 42             | 0,03       | 538            | 0,5        | 345            | 0,3        | 0,08        |
| Pertambangan<br>Mining                                         | 489            | 0,36       | 615            | 0,5        | 878            | 0,8        | 0,80        |
| Listrik, Gas, dan Air<br>Electricity, Gas and Water            | 181            | 0,13       | 104            | 0,1        | 85             | 0,1        | 1,74        |
| Lain-lain<br>Etc                                               | 109.013        | 80,59      | 90.805         | 78,2       | 82.885         | 76,5       | 1,20        |
| <b>TOTAL</b>                                                   | <b>135.273</b> | <b>100</b> | <b>116.142</b> | <b>100</b> | <b>108.338</b> | <b>100</b> | <b>1,16</b> |

Keterangan: Angka yang tertera merupakan data kredit portofolio secara bankwide

Note: The figures provided are bankwide portfolio credit data.

### Portofolio Berdasarkan Daerah [FS6]

Portfolio by Region

(dalam Miliar Rupiah) | (in Billion Rupiah)

| Sektor<br>Sector | 2024                    |            | 2023                    |            | 2022                    |            | YOY%       |
|------------------|-------------------------|------------|-------------------------|------------|-------------------------|------------|------------|
|                  | Rp Miliar<br>Rp Billion | %          | Rp Miliar<br>Rp Billion | %          | Rp Miliar<br>Rp Billion | %          |            |
| Jawa             | 114.040                 | 95,4       | 109.249                 | 94,1       | 101.000                 | 93,5       | 4,4        |
| Sumatera         | 2.769                   | 2,3        | 3.463                   | 3,0        | 3.479                   | 3,2        | -20,0      |
| Kalimantan       | 1.211                   | 1,0        | 1.180                   | 1,0        | 1.145                   | 1,1        | 2,6        |
| Sulawesi         | 757                     | 0,6        | 1.498                   | 1,3        | 1.637                   | 1,5        | -49,5      |
| Bali             | 708                     | 0,6        | 752                     | 0,6        | 732                     | 0,7        | -5,9       |
| <b>TOTAL</b>     | <b>119.485</b>          | <b>100</b> | <b>116.142</b>          | <b>100</b> | <b>110.015</b>          | <b>100</b> | <b>2,9</b> |



Portofolio Berdasarkan Segmen Perusahaan [FS6]  
Portfolio by Company Segment

(dalam Miliar Rupiah) | (in Billion Rupiah)

| Sektor<br>Sector               | 2024                    |            | 2023                    |            | 2022                    |            | YOY%       |
|--------------------------------|-------------------------|------------|-------------------------|------------|-------------------------|------------|------------|
|                                | Rp Miliar<br>Rp Billion | %          | Rp Miliar<br>Rp Billion | %          | Rp Miliar<br>Rp Billion | %          |            |
| Konsumer<br>Consumer           | 52.944                  | 44,3       | 49.535                  | 42,7       | 65.162                  | 60,3       | 6,9        |
| Mikro<br>Micro                 | 4.942                   | 4,1        | 4.842                   | 4,2        | 6.975                   | 6,5        | 2,1        |
| Komersial<br>Commercial        | 12.403                  | 10,4       | 13.706                  | 11,8       | 10.125                  | 9,4        | -9,5       |
| KPR<br>Mortgage (Home Loans)   | 10.761                  | 9,0        | 10.507                  | 9,0        | 9.210                   | 8,5        | 2,4        |
| Korporasi<br>Corporate         | 13.034                  | 10,9       | 14.494                  | 12,5       | 16.521                  | 15,3       | -10,1      |
| Ritel<br>Retail                | 20.756                  | 17,4       | 19.750                  | 17,0       | -                       | -          | 5,1        |
| Internasional<br>International | 4.645                   | 3,9        | 3.308                   | 2,8        | -                       | -          | 40,4       |
| <b>TOTAL</b>                   | <b>119.485</b>          | <b>100</b> | <b>116.142</b>          | <b>100</b> | <b>107.993</b>          | <b>100</b> | <b>2,9</b> |

Keterangan: Angka yang tertera merupakan data kredit portofolio bank only  
Note: The figures provided are the bank's portfolio credit data only

bank **bjb** menyadari kebutuhan akan pengukuran potensi risiko pembiayaan yang signifikan terhadap lingkungan dan sosial untuk diimplementasikan pada kegiatan operasional perbankan. Maka dari itu, bank **bjb** melakukan manajemen risiko pembiayaan pada sektor yang mempunyai risiko signifikan terhadap lingkungan dan sosial dengan mengacu pada Departemen Penelitian dan Pengaturan Perbankan Otoritas Jasa Keuangan.

Berdasarkan hasil pengukuran potensi risiko, Perseroan menetapkan sektor kelapa sawit sebagai industri yang memberikan dampak signifikan pada lingkungan dan sosial. Perseroan memitigasi risiko tersebut dengan meningkatkan kriteria penyaringan pembiayaan melalui Petunjuk Teknis Kriteria Penerimaan Industri Kelapa Sawit yang mengacu pada POJK Nomor 51/POJK.03/2017. Namun, Perseroan belum menentukan dampak risiko signifikan berdasarkan wilayah dikarenakan penentuan potensi risiko berdasarkan sektor ekonomi dinilai lebih relevan. [GRI 3-3] [FS5] [FS6]

bank **bjb** recognizes the importance of assessing the potential risks of financing that could significantly impact the environment and society. Therefore, bank **bjb** implements risk management practices for financing in sectors with significant environmental and social risks, following guidelines from the OJK Banking Research and Regulation Department.

Based on risk potential assessments, the company has identified the palm oil sector as an industry with significant environmental and social impacts. To mitigate these risks, bank **bjb** has strengthened financing eligibility criteria through the Technical Guidelines for Palm Oil Industry Acceptance Criteria, which align with POJK Regulation No. 51/POJK.03/2017. However, the company has not yet determined significant risk impacts based on specific regions, as sector-based risk potential is deemed more relevant. [GRI 3-3] [FS5] [FS6]

# Pengelolaan Kewajiban Program Pensiun

## Pension Program Management

bank **bjb** berkomitmen untuk mendukung pegawai yang memasuki masa pensiun agar dapat menjalani kehidupan pasca pensiun secara produktif. Dalam pelaksanaannya, Perseroan memastikan seluruh pegawai terdaftar ke dalam program pensiun sebagaimana yang diatur dalam Undang-Undang Ketenagakerjaan di Indonesia. Program Pensiun Manfaat Pasti, yang dikelola oleh Dana Pensiun bank **bjb**, diberlakukan bagi pegawai yang diangkat sebelum tahun 2008. Sementara itu, dana pensiun bagi pegawai yang bergabung sejak tahun 2008 dikelola oleh DPLK bank **bjb**.

Pendanaan program ini berasal dari 5% kontribusi pegawai dari penghasilan dasar pensiun pegawai dan sisa jumlah yang diperlukan untuk mendanai program tersebut dikontribusi oleh Perseroan. Selama tahun 2024, kontribusi yang diberikan oleh bank **bjb** untuk mendukung pegawai pensiun mencapai Rp33,204,516,125. Rincian lebih lanjut terkait program persiapan pensiun ini tersedia pada halaman 297-299 pada Laporan ini [\[GRI 3-3, 201-3\]](#)

Program dana pensiun iuran manfaat diatur berdasarkan Surat Keputusan Direksi No. 0434/SK/DIR-HCA/2020 Tanggal 6 Juli 2020 tentang Peraturan Dana Pensiun dari Dana Pensiun Bank Pembangunan Daerah Jawa Barat dan Banten yang telah disahkan dengan Keputusan Dewan Komisiner Otoritas Jasa Keuangan No. Kep 154/NB.1/2020 Tanggal 30 September 2020 tentang Pengesahan atas Peraturan Dana Pensiun dari Dana Pensiun Bank Pembangunan Daerah Jawa Barat dan Banten. [\[GRI 201-3\]](#)

bank **bjb** is committed to supporting employees as they enter retirement, ensuring they can lead a productive post-retirement life. The company ensures that all employees are enrolled in a pension program following Indonesian labor laws. The Defined Benefit Pension Program, managed by the bank **bjb** Pension Fund, applies to employees appointed before 2008. Meanwhile, employees who joined in 2008 or later are covered under a pension fund managed by DPLK bank **bjb**.

This program is funded by a 5% employee contribution from their basic pensionable income, with the remaining amount required to fund the program contributed by the company. In 2024, bank **bjb** contributed approximately Rp33,204,516,125. Further details on this retirement preparation program can be found on page 297-299 of this report. [\[GRI 3-3, 201-3\]](#)

The contribution-based pension program is governed by the Board of Directors' Decree No. 0434/SK/DIR-HCA/2020, dated 6 July 2020, regarding the Pension Fund Regulations of the Pension Fund of the Regional Development Bank of West Java and Banten. These regulations were ratified by the Board of Commissioners of the OJK under Decision No. Kep 154/NB.1/2020, dated 30 September 2020. [\[GRI 201-3\]](#)





Guna mendukung pegawai yang akan pensiun, bank **bjb** menyelenggarakan program MPP 531 “For Happy, Healthy, Wealthy Life”, sebuah program pembelajaran dan pengembangan diri untuk mempersiapkan pegawai memasuki masa pensiun.

Program ini dibagi dalam 3 (tiga) tahap rentang waktu, yaitu:

1. Tahap kesadaran (*awareness*), yaitu program yang diberikan kepada pegawai lima tahun sebelum masa pensiun mereka.
2. Tahap kewirausahaan (*entrepreneur*), yaitu program masa persiapan pensiun yang akan diberikan kepada pegawai tiga tahun sebelum dilaksanakannya pensiun.
3. Tahap persiapan/spiritual (*focus preparation/spiritual*), yaitu program masa persiapan pensiun yang akan diberikan kepada pegawai satu tahun sebelum pensiun.

To support employees approaching retirement, bank **bjb** organizes the MPP 531 program “For Happy, Healthy, Wealthy Life”, a self-learning and development program aimed at preparing employees for retirement.

This program consists of three phases based on the time frame leading up to retirement:

1. Awareness Phase, conducted five years before retirement, this phase helps employees develop awareness and readiness for retirement.
2. Entrepreneurship Phase, introduced three years before retirement, this phase focuses on entrepreneurial skills and financial preparation for post-retirement life.
3. Focus Preparation/Spiritual Phase, implemented one year before retirement, this phase focuses on mental, emotional, and spiritual readiness.

Pada tahun 2024, program pensiun pegawai atau *Legacy Award* diberikan kepada 47 pegawai dan *Timeless Engagement* (Penghargaan Masa Kerja 15 dan 25 Tahun) diberikan kepada 220 Pegawai untuk penghargaan masa kerja 15 Tahun serta 26 Pegawai untuk penghargaan masa kerja 25 Tahun. *Legacy Award* adalah kegiatan tahunan yang rutin dilakukan untuk meningkatkan keterlibatan pegawai yang memasuki masa purna bakti. *Timeless Engagement* merupakan kegiatan tahunan rutin penghargaan masa kerja 15 dan 25 Tahun). Acara *Legacy Award & Timeless Engagement* dilaksanakan pada semester 1 (kegiatan HUT bank **bjb**) dan Semester 2 (kegiatan akhir tahun).

In 2024, bank **bjb** honored 47 employees with the **Legacy Award**, a recognition program for retiring employees. Additionally, the **Timeless Engagement Awards** were presented to 220 employees for 15 years of service, and 26 employees for 25 years of service. The **Legacy Award** is an annual event aimed at increasing engagement among retiring employees, while **Timeless Engagement** recognizes long-services employees. These awards are presented twice a year, first semester as part of bank **bjb**'s anniversary celebration and second semester as part of the year-end event.

## Program Antikorupsi

### Anti-Corruption Program

bank **bjb** secara aktif menjalankan praktik *good corporate governance* (GCG) dengan berkomitmen dalam mencegah terjadinya praktik korupsi di lingkungan Perseroan. untuk mendukung komitmen tersebut, bank **bjb** telah menetapkan sejumlah kebijakan antikorupsi yang telah ditetapkan, antara lain: [GRI 3-3]

bank **bjb** actively implements *good corporate governance* (GCG) practices with a firm commitment to preventing corruption within the company. To support this commitment, bank **bjb** has established several anti-corruption policies, including: [GRI 3-3]

- Surat Keputusan Direksi No. 0605/SK/DIRKAP/2022 Tanggal 25 Oktober 2022 tentang Standar Operasional Prosedur (SOP) Antikorupsi
- Surat Keputusan Direksi No. 0422/SK/DIRKAP/2022 Tanggal 05 Agustus 2022 tentang Pedoman Benturan Kepentingan
- Surat Keputusan Direksi No. 0148/SK/DIR-KAP/2022 Tanggal 31 Mei 2022 tentang Pedoman Pengendalian Gratifikasi
- Board of Directors Decree No. 0605/SK/DIRKAP/2022 dated 25 October 2022, on the Standard Operating Procedure (SOP) for Anti-Corruption.
- Board of Directors Decree No. 0422/SK/DIRKAP/2022 dated 05 August 2022, on the Conflict of Interest Guidelines.
- Board of Directors Decree No. 0148/SK/DIR-KAP/2022 dated 31 May 2022, on the Gratification Control Guidelines.

Kebijakan-kebijakan tersebut berfungsi sebagai pedoman dan aturan untuk mencegah, menanggulangi, dan menindak berbagai bentuk penyimpangan di lingkungan Perseroan. Selain bertujuan untuk memastikan bahwa Perseroan senantiasa mematuhi etika bisnis yang baik, kebijakan ini juga berperan penting dalam mencegah terjadinya konflik kepentingan, kecurangan, serta tindakan yang terindikasi korupsi, kolusi, dan nepotisme (KKN). [\[GRI 3-3\]](#)

Penerapan kebijakan antikorupsi berperan penting dalam mengurangi risiko-risiko bisnis yang dihadapi Perseroan, termasuk risiko terlibat dalam hukum, kerugian finansial, serta penurunan reputasi Perseroan. Dengan demikian, topik antikorupsi menjadi aspek yang krusial dalam setiap kegiatannya. Topik ini tidak hanya dianggap relevan bagi operasional internal perusahaan, tetapi juga memiliki dampak signifikan terhadap lingkungan eksternal perusahaan sehingga ditetapkan sebagai salah satu topik material utama.

bank **bjb** telah berhasil memperoleh sertifikasi SNI ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP) pada ruang lingkup pencairan Kredit Komersial dan Korporasi pada Kantor Pusat dan Kantor Cabang Utama. Langkah berikutnya, bank **bjb** memperluas cakupan ISO 37001:2016 SMAP dengan meraih sertifikasi untuk pengadaan barang/jasa di Kantor Pusat. Langkah ini mencerminkan komitmen bank **bjb** dalam mendukung budaya antikorupsi yang sejalan dengan Instruksi Presiden Nomor 10 tahun 2016

These policies serve as guidelines and regulations to prevent, mitigate, and address various forms of misconduct within the company. In addition to ensuring adherence to ethical business practices, these policies also play a crucial role in preventing conflicts of interest, fraud, and acts of corruption, collusion, and nepotism (KKN). [\[GRI 3-3\]](#)

The implementation of anti-corruption policies is essential in mitigating business risks faced by the company, including legal implications, financial losses, and reputational damage. Therefore, anti-corruption is a crucial aspect of all operations, impacting not only internal business activities but also significantly influencing external stakeholders, making it one of the company's key material topics.

bank **bjb** has successfully obtained the SNI ISO 37001:2016 Anti-Bribery Management System (SMAP) certification for the scope of Commercial and Corporate Loan Disbursement at its Head Office and Main Branch Office. The next step involves expanding the scope of ISO 37001:2016 SMAP certification to include procurement at the Head Office. This initiative reflects bank **bjb**'s commitment to fostering an anti-corruption culture in line with Presidential Instruction No. 10 of 2016 on Corruption Prevention and Eradication Actions,



tentang Aksi Pencegahan dan Pemberantasan Korupsi, serta Perpres Nomor 54 tahun 2018 tentang Strategi Nasional Pencegahan Korupsi. [GRI 3-3]

Selain menerapkan praktik antikorupsi kepada pihak internal, bank **bjb** juga menerapkan praktik antikorupsi terhadap calon rekanan bank yang akan berkolaborasi dengan bank **bjb**. Hal ini dilakukan dengan memastikan bahwa calon rekanan tersebut menjalani uji kelayakan (*due diligence*) dalam hal penyuapan, yang diwujudkan melalui penandatanganan pernyataan integritas. Penerapan praktik ini sejalan dengan regulasi yang ditetapkan dalam SOP Akseptasi dan Pengelolaan Rekanan KJPP di Bidang Perkreditan nomor 0017/SK/DIR-OPE/2022 tanggal 13 Januari 2022 serta SOP Akseptasi Rekanan di Bidang Perkreditan dan Cash Management, yang mengatur prosedur penerimaan dan pengelolaan rekanan guna memastikan kepatuhan terhadap prinsip tata kelola yang baik serta pencegahan praktik korupsi. [GRI 3-3]

Selain itu, bank **bjb** secara rutin melaksanakan survei evaluasi implementasi Sistem Manajemen Anti Penyuapan dan Anti Gratifikasi setiap tahun, dengan melibatkan pegawai, tenaga alih daya, debitur korporasi dan komersial, serta rekanan dari Divisi Umum dan Divisi Operasi. Identifikasi dan penilaian risiko penyuapan dilakukan setidaknya sekali dalam setahun melalui *Bribery Risk Assessment* (BRA), yang kemudian ditinjau oleh Divisi Manajemen Risiko Operasional. Pada tahun 2024, bank **bjb** telah memperbarui dan meninjau kembali penilaian risiko tersebut. Hasil survei dan penilaian ini menjadi bagian dari Laporan Penerapan Sistem Manajemen Anti Penyuapan yang disampaikan kepada Direksi dan Dewan Komisaris sebagai bahan tinjauan dan dasar dalam pengambilan keputusan strategis terkait pengendalian risiko. [GRI 205-1]

Sebagai bagian dari upaya mencegah korupsi, bank **bjb** telah mengidentifikasi risiko terkait gratifikasi dan penyuapan (*bribery risk assessment*) yang merupakan risiko signifikan di unit kerja

as well as Presidential Regulation No. 54 of 2018 on the National Strategy for Corruption Prevention. [GRI 3-3]

Beyond internal anti-corruption efforts, bank **bjb** also enforces anti-corruption practices on prospective business partners collaborating with the bank. This is done by ensuring that potential partners undergo bribery due diligence, formalized through the signing of an integrity statement. This practice aligns with regulations outlined in the SOP for Acceptance and Management of KJPP Partners in the Credit Sector No. 0017/SK/DIR-OPE/2022 dated 13 January 2022, as well as the SOP for Partner Acceptance in the Credit and Cash Management Sector, which governs partner acceptance and management procedures to ensure compliance with good governance principles and corruption prevention. [GRI 3-3]

bank **bjb** also conducts an annual evaluation survey on the implementation of the Anti-Bribery and Anti-Gratification Management System, involving employees, outsourced workers, corporate and commercial debtors, as well as partners from the General and Operations Divisions. Bribery risk assessments (BRA) are conducted at least once a year and reviewed by the Operational Risk Management Division. In 2024, bank **bjb** updated and reassessed its bribery risk assessment. The results of these surveys and assessments form part of the Anti-Bribery Management System Implementation Report, which is submitted to the Board of Directors and Board of Commissioners as a basis for strategic decision-making on risk control. [GRI 205-1]

As part of its anti-corruption efforts, bank **bjb** has identified bribery and gratification risks as significant risks within relevant business units under the SMAP framework. Given that all banking

sesuai ruang lingkup penerapan SMAP. Seluruh operasi bank dinilai memiliki potensi risiko terkait korupsi sehingga bank **bjb** terus berkomitmen menegakkan pemberantasan korupsi melalui berbagai inisiatif. Pemantauan dan penilaian terhadap efektivitas program pengendalian gratifikasi secara rutin dilakukan oleh Perseroan. Survei yang dilaksanakan juga disertai dengan kegiatan sosialisasi antikorupsi yang mencakup 100% pihak eksternal dan internal bank **bjb**. [GRI 205-1] [GRI 205-2]

bank **bjb** dinilai sangat baik dalam penerapan GCG melalui ASEAN Corporate Governance Scorecard (ACGS) oleh Indonesian Institute for Corporate Directorship (IICD), dengan predikat “Very Good” dan mencapai nilai skor 99,32. bank **bjb** juga mendapatkan penghargaan sebagai salah satu Indonesia *Most Trusted Companies* dari The Indonesian Institute for Corporate Governance (IICG) melalui penilaian program Corporate Governance Perception Index (CGPI). [GRI 3-3] [GRI 205-1] [GRI 205-2]

Selama tahun 2024, bank **bjb** telah melaksanakan sosialisasi pengendalian gratifikasi, SMAP, serta SMK kepada pihak ketiga—termasuk rekanan/debitur— dan internal bank **bjb**. Sosialisasi untuk pihak ketiga ditujukan kepada notaris, perusahaan asuransi, broker asuransi, KJPP, vendor, dan debitur yang dikelola oleh Divisi Korporasi, Divisi Komersial, dan Kantor Cabang Utama Bandung. Sementara itu, dalam lingkup internal, sosialisasi dilakukan secara daring untuk seluruh unit kerja di kantor pusat dan materi sosialisasi disediakan di platform *e-learning bjb University* (elbu). Materi dapat diakses oleh seluruh pegawai bank **bjb** secara fleksibel, kapan saja dan di mana saja. [GRI 205-2]

operations have potential corruption risks, bank **bjb** remains committed to combating corruption through various initiatives. The company regularly monitors and evaluates the effectiveness of its gratification control program. Surveys are accompanied by anti-corruption awareness campaigns covering 100% of bank **bjb**’s internal and external stakeholders. [GRI 205-1] [GRI 205-2]

bank **bjb** has been recognized for its excellent GCG implementation through the ASEAN Corporate Governance Scorecard (ACGS) by the Indonesian Institute for Corporate Directorship (IICD), achieving a “Very Good” rating with a score of 99.32. The bank has also been named one of Indonesia’s Most Trusted Companies by The Indonesian Institute for Corporate Governance (IICG) through the Corporate Governance Perception Index (CGPI) assessment. [GRI 3-3] [GRI 205-1] [GRI 205-2]

Throughout 2024, bank **bjb** has conducted awareness campaigns on gratification control, SMAP, and SMK for third parties—including business partners and debtors—as well as internally. Third-party awareness programs targeted notaries, insurance companies, insurance brokers, KJPP, vendors, and debtors managed by the Corporate Division, Commercial Division, and the Main Branch Office in Bandung. Internally, training was conducted online for all head office units, and training materials were made available on the **bjb University** e-learning platform (elbu), accessible to all employees anytime, anywhere. [GRI 205-2]



Pada tahun 2024, bank **bjb** telah melaksanakan sosialisasi antikorupsi kepada seluruh pihak internal dan eksternal dengan tingkat partisipasi mencapai 96,34%.

In 2024, bank **bjb** conducted anti-corruption awareness programs for all internal and external stakeholders, achieving a participation rate of 96.34%.

Dalam penerapan pengelolaan pelaporan gratifikasi, bank **bjb** telah menerima total 66 laporan penerimaan gratifikasi. Dari jumlah tersebut, sebanyak 63 laporan telah ditetapkan keputusannya oleh Komisi Pemberantasan Korupsi (KPK), sementara 3 laporan lainnya belum mendapatkan penetapan dari KPK. [GRI 205-3]

As part of its gratification reporting management, bank **bjb** received a total of 66 reports on gratification. Out of these, 63 reports were officially reviewed by the Corruption Eradication Commission (KPK), while three reports are still pending a decision. [GRI 205-3]

bank **bjb** terus berupaya meningkatkan transparansi melalui pengelolaan pelaporan gratifikasi. Namun, tantangan terkait kepatuhan dan tata kelola masih menjadi perhatian utama. Sebagai wujud komitmen dalam menjaga integritas, bank **bjb** saat ini tengah menghadapi sejumlah kasus hukum yang mendapat sorotan luas dari media. Selama periode pelaporan, bank **bjb** terlibat dalam beberapa kasus hukum, termasuk dugaan tindak pidana korupsi terkait penyaluran kredit modal kerja konstruksi di beberapa cabang, serta dugaan korupsi dalam penempatan iklan pada periode Semester 2 Tahun 2021 hingga Semester 1 Tahun 2024. Langkah strategis dalam menangani permasalahan hukum serta meningkatkan transparansi dan tata kelola menjadi krusial untuk menjaga reputasi bank. Perseroan berkomitmen untuk menangani setiap permasalahan hukum dengan baik, bekerja sama dengan pihak berwenang, serta menerapkan perbaikan dalam sistem pengawasan dan kepatuhan guna memastikan operasional yang lebih transparan dan akuntabel. [GRI 205-3]

bank **bjb** continues to strive for increased transparency through the management of gratuity reporting. However, challenges related to compliance and governance remain key concerns. As a commitment to maintaining integrity, bank **bjb** is currently facing several legal cases that have garnered widespread media attention. During the reporting period, bank **bjb** has been involved in several legal cases, including alleged criminal acts of corruption related to the distribution of working capital loans for construction projects at several branches, as well as alleged corruption in advertisement placements during the period from the second semester of 2021 to the first semester of 2024. Strategic measures in addressing legal issues and enhancing transparency and governance are crucial for maintaining the bank's reputation. The company is committed to handling each legal issue properly, working closely with the relevant authorities, and implementing improvements in supervision and compliance systems to ensure more transparent and accountable operations. [GRI 205-3]



## Membangun Budaya Kerja Berintegritas: Human Capital Forum bank bjb dalam Peringatan Hari Anti Korupsi Sedunia 2024

Building a Culture of Integrity: Human Capital Forum at bank bjb's 2024 Anti-Corruption Day Commemoration



Dalam rangka memperingati Hari Anti Korupsi Sedunia (HAKORDIA) 2024, bank **bjb** menggelar Human Capital Forum dengan tema “Membangun Budaya Kerja tanpa *Conflict of Interest*”, menghadirkan narasumber dari KPK dan diikuti oleh seluruh pegawai secara daring. Kegiatan ini bertujuan untuk meningkatkan kesadaran akan pentingnya integritas serta mencegah konflik kepentingan dalam lingkungan kerja. Melalui diskusi interaktif, pegawai dibekali pemahaman mendalam mengenai penerapan *good corporate governance* (GCG), transparansi, dan etika profesional. Sebagai bagian dari komitmen berkelanjutan dalam membangun budaya antikorupsi, forum ini diharapkan semakin memperkuat kepatuhan serta menciptakan lingkungan kerja yang bersih, profesional, dan berintegritas tinggi.

To commemorate International Anti-Corruption Day (HAKORDIA) 2024, bank **bjb** held a Human Capital Forum with the theme “Building a Work Culture Free from Conflicts of Interest,” featuring speakers from the KPK and attended by all employees online. This event aimed to raise awareness of the importance of integrity and prevent conflicts of interest in the workplace. Through interactive discussions, employees gained a deeper understanding of good corporate governance (GCG), transparency, and professional ethics. As part of its ongoing commitment to fostering an anti-corruption culture, this forum is expected to strengthen compliance and create a clean, professional, and highly ethical work environment.



## Kode Etik

Code of Ethics

[GRI 2-23] [GRI 2-26]

bank **bjb** berkomitmen dalam mengimplementasikan prinsip-prinsip *good corporate governance* (GCG) dalam setiap kegiatan operasionalnya. Penyusunan kode etik dilakukan dengan mengintegrasikan aspek hak asasi manusia sesuai dengan prinsip-prinsip panduan intergovernmental seperti *United Nations Guiding Principles on Business and Human Rights*. Melalui pendekatan ini, kebijakan yang diterapkan mencakup dimensi hak asasi manusia untuk semua pihak yang terlibat. [GRI 2-23] [GRI 2-24]

bank **bjb** is committed to implementing good corporate governance (GCG) principles in all its operational activities. The code of ethics is formulated by integrating human rights aspects following intergovernmental guidelines such as the United Nations Guiding Principles on Business and Human Rights. Through this approach, the policies applied include human rights dimensions for all parties involved. [GRI 2-23] [GRI 2-24]



Kode etik telah ditetapkan sebagai landasan dasar yang mengarahkan bank **bjb** dalam membangun hubungan bisnis yang baik dengan seluruh pihak. Kode etik ini mulai berlaku sejak tanggal 7 Oktober 2014, berdasarkan Surat Keputusan Direksi Nomor 709/SK/DIRKP/2014 tentang Etika Usaha dan Tata Perilaku (*Code of Conduct*) PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. Pernyataan Integritas dalam kode etik tersebut ditandatangani setiap tahun oleh Dewan Komisaris, Direksi, dan seluruh pegawai bank **bjb**. Dokumen ini tersedia untuk diakses baik oleh pihak internal maupun publik melalui situs web resmi bank **bjb**, serta dapat ditemukan dalam laporan tahunan dan laporan keberlanjutan. Pedoman tersebut memuat berbagai aspek yang mengatur etika usaha dan tata perilaku seluruh anggota bank **bjb**, yaitu:

The code of ethics serves as a fundamental guideline directing bank **bjb** in fostering good business relationships with all stakeholders. This code has been in effect since 7 October 2014, based on the Board of Directors Decree No. 709/SK/DIRKP/2014 concerning the Business Ethics and Code of Conduct of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. The Integrity Statement within the code of ethics is signed annually by the Board of Commissioners, Directors, and all bank **bjb** employees. This document is accessible to both internal and external parties via the official bank **bjb** website and can be found in the annual and sustainability reports. The guidelines cover various aspects governing the business ethics and conduct of all bank **bjb** members, including:

#### Standar Etika Usaha Business Ethics Standards:

- a. Etika Perusahaan dengan pegawai;
  - b. Etika Perusahaan dengan nasabah;
  - c. Etika Perusahaan dengan pesaing;
  - d. Etika Perusahaan dengan penyedia barang/jasa;
  - e. Etika Perusahaan dengan pemangku kepentingan;
  - f. Etika Perusahaan dengan pemegang saham;
  - g. Etika Perusahaan dengan pemerintah;
  - h. Etika Perusahaan dengan masyarakat;
  - i. Etika Perusahaan dengan media massa; dan
  - j. Etika Perusahaan dengan organisasi profesi.
- 
- a. Corporate ethics with employees;
  - b. Corporate ethics with customers;
  - c. Corporate ethics with competitors;
  - d. Corporate ethics with goods/service providers;
  - e. Corporate ethics with stakeholders;
  - f. Corporate ethics with shareholders;
  - g. Corporate ethics with the government;
  - h. Corporate ethics with society;
  - i. Corporate ethics with the mass media; and
  - j. Corporate ethics with professional organizations.

#### Standar Tata Prilaku Code of Conduct Standards:

- a. Etika kerja sesama insan bank **bjb**;
  - b. Menjaga kerahasiaan data dan informasi perusahaan;
  - c. Menjaga harta perusahaan;
  - d. Mencatat data dan pelaporan;
  - e. Menghindari benturan kepentingan dan penyalahgunaan jabatan;
  - f. Menerima hadiah atau fasilitas;
  - g. Menolak penerimaan hadiah atau fasilitas;
  - h. Memberi hadiah atau fasilitas;
  - i. Permintaan hadiah atau fasilitas;
  - j. Penyalahgunaan narkoba dan obat terlarang (narkoba);
  - k. Tidak melanggar pakta integritas; dan
  - l. Aktivitas politik.
- 
- a. Work ethics among bank **bjb** personnel;
  - b. Maintaining the confidentiality of corporate data and information;
  - c. Safeguarding company assets;
  - d. Data recording and reporting;
  - e. Avoiding conflicts of interest and misuse of position;
  - f. Receiving gifts or facilities;
  - g. Rejecting the acceptance of gifts or facilities;
  - h. Giving gifts or facilities;
  - i. Requesting gifts or facilities;
  - j. Misuse of narcotics and illegal drugs;
  - k. Compliance with the integrity pact; and
  - l. Political activities.



Dalam rangka meningkatkan pemahaman dan implementasi kode etik, Satuan Kerja Kepatuhan secara konsisten melaksanakan sosialisasi melalui berbagai kegiatan, termasuk pendidikan dan pelatihan. Implementasi kode etik diupayakan secara berkelanjutan dengan mencakup sikap, tindakan, komitmen, dan aturan yang mendukung pembentukan nilai budaya bank **bjb**. Nilai-nilai budaya perusahaan ini terus digaungkan melalui slogan “GO SPIRIT”, yang mencerminkan Service Excellence, Professionalism, *Integrity*, *Respect*, *Innovation*, dan *Trust*. [GRI 2-23] [GRI 2-24]

To enhance understanding and implementation of the code of ethics, the Compliance Unit consistently conducts outreach through various activities, including education and training programs. The implementation of the code of ethics is continuously reinforced through attitudes, actions, commitments, and rules that support the formation of bank **bjb**'s cultural values. These corporate cultural values are promoted through the slogan “GO SPIRIT”, representing Service Excellence, Professionalism, Integrity, Respect, Innovation, and Trust. [GRI 2-23] [GRI 2-24]

## Penyebarluasan Upaya Penerapan dan Penegakan Kode Etik [GRI 2-23] [GRI 2-24] [GRI 205 2]

Untuk memastikan implementasi dan penegakan kode etik, bank **bjb** mengeluarkan peraturan internal yang tercantum dalam Surat Keputusan Direksi Nomor 0539/SK/DIR-HCA/2021 Tanggal 30 Juli 2021 mengenai Standar Operasional Prosedur Disiplin Pegawai. Peraturan ini bertujuan untuk melindungi kepentingan Perseroan, menegakkan kedisiplinan pegawai di lingkungan bank **bjb**, dan berfungsi sebagai sarana pembinaan pegawai. Dengan diberlakukannya SOP Disiplin Pegawai, bank **bjb** dapat memastikan bahwa 100% pegawai bank **bjb** telah mengikuti pelatihan terkait kode etik, termasuk kebijakan dan prosedur antikorupsi. [GRI 3-3] [GRI 2-23] [GRI 2-24]

Satuan Kerja Kepatuhan secara berkesinambungan melakukan sosialisasi melalui berbagai kegiatan, termasuk pendidikan dan pelatihan, untuk menyampaikan nilai-nilai etika kepada seluruh pegawai. Selain itu, kode etik bank **bjb** juga dapat diakses oleh pemangku kepentingan internal dan eksternal melalui laman resmi perusahaan di <https://bankbjb.co.id/files//2021/12/kode-etik.pdf>. Pada tahun 2024, sebanyak 96,34% dari manajemen dan pegawai di semua tingkatan dan wilayah telah mendapatkan penjelasan serta pelatihan mengenai

## Dissemination of Code of Ethics Implementation and Enforcement [GRI 2-23] [GRI 2-24] [GRI 205 2]

To ensure the implementation and enforcement of the code of ethics, bank **bjb** has issued internal regulations stated in the Board of Directors Decree No. 0539/SK/DIR-HCA/2021 dated 30 July 2021, regarding the Standard Operating Procedures for Employee Discipline. This regulation aims to protect the company's interests, enforce employee discipline within bank **bjb**, and serve as an employee development tool. With the implementation of the Employee Discipline SOP, bank **bjb** ensures that 100% of its employees have undergone training related to the code of ethics, including anti-corruption policies and procedures. [GRI 3-3] [GRI 2-23] [GRI 2-24]

The Compliance Unit continuously conducts outreach through various activities, including education and training, to communicate ethical values to all employees. Additionally, bank **bjb**'s code of ethics is accessible to both internal and external stakeholders through the company's official website at <https://bankbjb.co.id/files//2021/12/kode-etik.pdf>. In 2024, 96.34% of management and employees at all levels and regions have received explanations and training regarding bank **bjb**'s anti-corruption policies, which have also



kebijakan antikorupsi bank **bjb**. Kebijakan ini juga telah disampaikan kepada mitra kerja Perseroan. [GRI 2-23] [GRI 2-24] [GRI 205-2]

Pedoman Disiplin Pegawai memiliki bentuk sanksi kepegawaian sebagai berikut:

1. Ganti kerugian
2. Tingkatan sanksi administratif dan jenis sanksi administratif terdiri dari:
  - Sanksi administratif “Ringan” berupa Teguran I dan Teguran II.
  - Sanksi administratif “Sedang” berupa Peringatan I, Peringatan II, dan Peringatan III.
  - Sanksi administratif “Berat” berupa Pernyataan Tidak Puas dan Pemberhentian sebagai Pegawai.

Pada tahun 2024, bank **bjb** berhasil mempertahankan hubungan yang harmonis antara auditor dan masyarakat, tanpa adanya kasus perselisihan yang dilaporkan. Komitmen Bank **bjb** untuk menjalankan operasional dengan etika tinggi dan tanggung jawab yang besar terbukti, mengingat tidak ada insiden ketidakpatuhan yang terkait dengan auditor terhadap aspek lingkungan dan sosial sepanjang tahun 2024.

been communicated to the company’s business partners. [GRI 2-23] [GRI 2-24] [GRI 205-2]

The Employee Discipline Guidelines outline the following sanctions:

1. Compensation for damages.
2. Levels of administrative sanctions and types of administrative penalties, which include:
  - “Mild” administrative sanctions, such as First and Second Warnings.
  - “Moderate” administrative sanctions, including First, Second, and Third Warnings.
  - “Severe” administrative sanctions, including Statements of Dissatisfaction and Termination of Employment.

In 2024, bank **bjb** successfully maintained harmonious relationships between auditors and the community, with no reported disputes. bank **bjb**’s commitment to operating with high ethical standards and responsibility is evident, as there were no incidents of non-compliance by auditors concerning environmental and social aspects throughout the year.





## Jumlah Pelanggaran dan Sanksi yang Diberikan [GRI 2-27] [GRI 205-3]

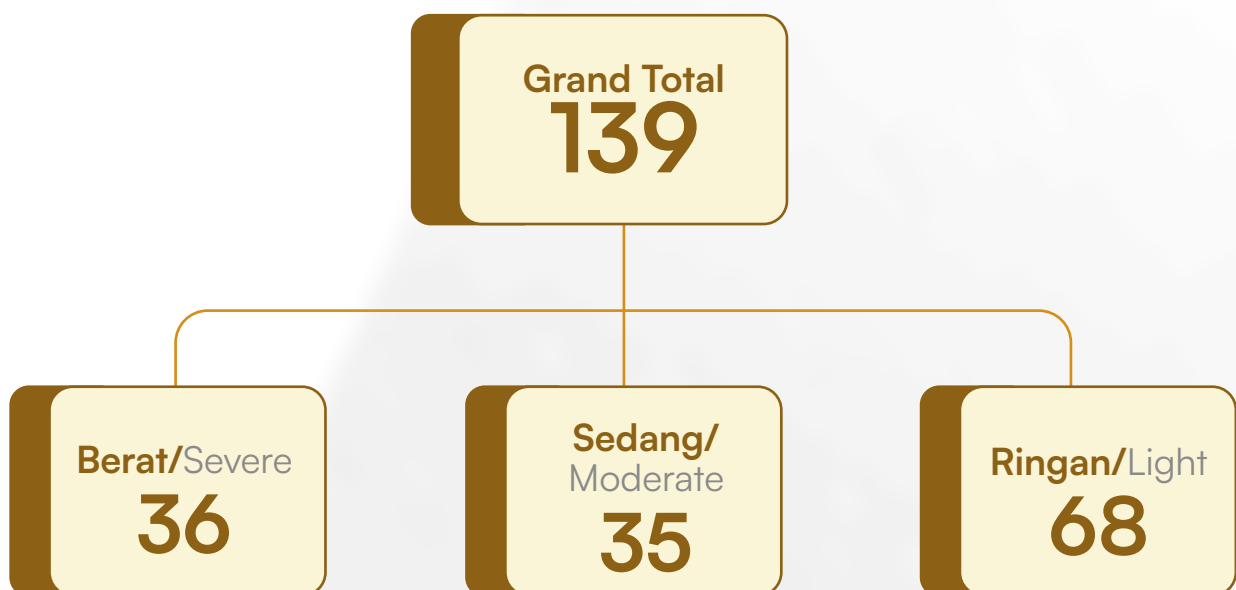
Selama periode pelaporan, bank **bjb** tidak mencatat adanya insiden korupsi yang dilakukan oleh pegawai atau mitra serta tidak ada kasus hukum yang terkait dengan korupsi yang diajukan oleh publik. Selain itu, tidak ditemukan insiden yang menyebabkan penghentian atau tidak diperbarainya kontrak dengan mitra bisnis akibat pelanggaran korupsi. Meskipun demikian, selama tahun 2024 terdapat tujuh pelanggaran kepatuhan yang mengakibatkan timbulnya sanksi dan/atau denda yang dikenakan oleh regulator kepada bank **bjb**. Total sanksi denda yang dikenakan atas pelanggaran tersebut mencapai Rp393.182.751,- (tiga ratus sembilan puluh tiga juta seratus delapan puluh dua ribu tujuh ratus lima puluh satu rupiah).

Tidak ada pegawai yang diberhentikan karena tindak pidana korupsi, tetapi pada tahun 2024 terdapat 139 pegawai yang diberi sanksi akibat kasus di luar korupsi. Pemberian sanksi telah dilaksanakan berdasarkan Pedoman Disiplin Pegawai No. 0539/SK/DIR-HC/2021 yang ditetapkan pada tanggal 30 Juli 2021. Rincian jenis pelanggaran tersebut adalah sebagai berikut:

## Violations and Sanctions Imposed [GRI 2-27] [GRI 205-3]

During the reporting period, bank **bjb** recorded zero corruption incidents committed by employees or business partners, and no legal cases related to corruption were filed by the public. Furthermore, there were no incidents leading to the termination or non-renewal of business contracts due to corruption violations. However, in 2024, seven compliance violations resulted in sanctions and/or fines imposed by regulators on bank **bjb**, with total fines amounting to Rp393,182,751 (three hundred ninety-three million one hundred eighty-two thousand seven hundred fifty-one rupiah).

No employees were dismissed due to corruption crimes; however, in 2024, 139 employees received sanctions for non-corruption-related cases. These sanctions were enforced following the Employee Discipline Guidelines No. 0539/SK/DIR-HC/2021, issued on 30 July 2021. The breakdown of the violations is as follows:



## Sosialisasi, Penerapan, dan Penegakan Budaya Perusahaan

bank **bjb** bertekad untuk terus melaksanakan program internalisasi budaya perusahaan secara berkesinambungan. Pada tahun 2024, Perseroan telah melakukan sosialisasi melalui *awareness session* mengenai program budaya perusahaan, yang juga disampaikan oleh pemimpin unit kerja terkait ke setiap cabang, meliputi:

### 1. Program **bjb Innovation - New Way We Work**

Sebuah inisiatif budaya yang memberikan pemahaman kepada pegawai bank **bjb** agar bekerja dengan kreatif dan inovatif untuk memberikan solusi yang terbaik serta melakukan perbaikan berkelanjutan untuk mencapai hasil kerja yang optimal dan berkualitas. Program ini bertujuan untuk mendorong cara kerja baru yang sesuai perkembangan teknologi, digitalisasi dan tuntutan baru yang lebih fleksibel, kolaboratif & produktif. Program ini memiliki tiga perilaku utama, yaitu:

## Dissemination, Implementation, and Enforcement of Corporate Culture

bank **bjb** is committed to continuously implementing corporate culture internalization programs. In 2024, the Company conducted awareness sessions on corporate culture programs, delivered by relevant unit leaders to each branch, including:

### 1. **bjb Innovation Program - New Way We Work**

This cultural initiative aims to instill an understanding among bank **bjb** employees to work creatively and innovatively in providing the best solutions while continuously improving to achieve optimal and high-quality results. The program encourages a new working approach aligned with technological advancements, digitalization, and the evolving need for flexibility, collaboration, and productivity. It consists of three core behaviors:



#### Berpikir - Progresif Think - Progressive

Berpikir positif untuk melakukan inovasi bagi pengembangan kompetensi diri dan kemajuan perusahaan.

Positive thinking to drive innovation in self-competency development and company advancement.



#### Bekerja - Inovatif Work - Innovative

Bekerja dengan cara kerja baru dan memanfaatkan teknologi untuk membangun budaya kerja yang lebih baik.

Adopting new work methods and utilizing technology to foster a better work culture.



#### Berhasil - Kinerja Terbaik Success - Excellent Performance

Keberhasilan bekerja yang memberikan nilai tambah bagi kesejahteraan pegawai dan perusahaan.

Successful work that adds value to employee and company welfare.



## 2. Program Penguatan Tim Internalisasi Budaya Perusahaan (TIB)

- Melakukan evaluasi dan pembaruan Tim Internalisasi Budaya Perusahaan di setiap unit kerja.
- Pelaksanaan Program *Change Agent Activation* untuk meningkatkan kesadaran akan pentingnya budaya perusahaan guna meningkatkan kinerja perusahaan.
- Program *Refreshment Change Agent* bertujuan meningkatkan pemahaman tentang budaya dan implementasi program budaya perusahaan secara efektif di setiap unit kerja melalui sesi virtual dengan tim profesional di bidang budaya perusahaan.
- Penguatan Tim Internalisasi Budaya melalui Program 5:1, di mana setiap lima pegawai memiliki satu *Change Agent* untuk mempercepat proses internalisasi budaya.

## 3. Program Komunikasi Pegawai

Peningkatan pemahaman dan kesadaran terhadap budaya perusahaan melalui berbagai saluran komunikasi yang dimiliki oleh Perseroan, meliputi:

- HC Cares Menyapa
- HCS News
- Instagram: @lifeatbankbjb
- HC Forum
- HC Cares Walk In

Pelaksanaan dan penerapan budaya perusahaan kepada seluruh pegawai bank **bjb** dilakukan melalui serangkaian tahap berikut:

### 1. Penetapan Nilai-Nilai Budaya Perusahaan dan Perilaku Utama

Manajemen bertanggung jawab atas perumusan nilai-nilai budaya perusahaan (*corporate value*) dan etika utama perusahaan, dengan mengidentifikasi nilai-nilai yang berkembang di lingkungan Perseroan. Budaya perusahaan bank **bjb** harus selaras dengan visi dan misi bank serta harus dapat beradaptasi dengan perubahan yang terjadi dalam dunia perbankan.

## 2. Corporate Culture Internalization Team (TIB) Strengthening Program

- Evaluating and updating the Corporate Culture Internalization Team in each work unit.
- Conducting the Change Agent Activation Program to raise awareness of the importance of corporate culture in enhancing company performance.
- Refreshment Change Agent Program to improve understanding and effective implementation of corporate culture through virtual sessions with professional cultural teams.
- Strengthening the Internalization Team through the 5:1 Program, where every five employees have one Change Agent to accelerate cultural internalization.

## 3. Employee Communication Program

Enhancing understanding and awareness of corporate culture through various communication channels, including:

- HC Cares Menyapa
- HCS News
- Instagram: @lifeatbankbjb
- HC Forum
- HC Cares Walk In

The implementation and application of corporate culture to all employees of bank **bjb** are carried out through the following stages:

### 1. Establishment of Corporate Cultural Values and Key Behaviors

Management is responsible for formulating corporate values and core ethics by identifying values that develop within the company. The corporate culture of bank **bjb** must align with the bank's vision and mission and be adaptable to changes in the banking industry.

## 2. Sosialisasi

Upaya sosialisasi budaya perusahaan di bank **bjb** dilakukan dengan tujuan membangun kesadaran dan pemahaman yang mendalam terhadap nilai-nilai yang dimiliki oleh Perseroan. Proses ini melibatkan berbagai media seperti buku pedoman, buku saku, arahan dari pimpinan, informasi visual seperti *sign wall* dan *standing banner*, kegiatan pelatihan, serta pemberian atribut seperti pin.

## 3. Internalisasi

Setiap insan bank **bjb** menerapkan budaya perusahaan dalam pelaksanaan kegiatan sehari-hari. Dalam proses internalisasi ini, peran penting dimainkan oleh semua tingkatan kepemimpinan dan karyawan yang terlibat sebagai Tim Internalisasi Budaya (TIB), yang terdiri dari *Change Leader*, *Change Coordinator*, dan *Change Agents*.

## 4. Eksternalisasi

Pada tahap ini, dampak dari implementasi budaya perusahaan dirasakan oleh lingkungan eksternal (nasabah, masyarakat, dan Pemegang Saham). Seluruh insan bank **bjb** berhasil menerapkan budaya perusahaan dengan baik sehingga lingkungan eksternal turut merasakan dampak yang positif. Untuk mengoptimalkan manfaat yang diperoleh dari perubahan budaya, maka perubahan ini pun disampaikan kepada pihak eksternal melalui program-program budaya yang relevan.

## 5. Pemantauan dan Evaluasi

Proses penerapan budaya baru dipantau di setiap unit kerja oleh Tim Internalisasi Budaya, yang terdiri dari *Change Leader*, *Change Coordinator*, dan *Change Agent*. Tim tersebut secara reguler memantau dan mengevaluasi implementasi budaya di unit kerjanya masing-masing dan kemudian menyampaikan laporan hasilnya kepada koordinator Tim Internalisasi Budaya di kantor pusat. Kegiatan pemantauan dan evaluasi perubahan budaya, meliputi:

## 2. Socialization

Efforts to socialize corporate culture at bank **bjb** aim to build awareness and a deep understanding of the company's values. This process involves various media, such as guidelines, leadership directives, visual information like sign walls and standing banners, training activities, educational videos, and the provision of attributes like pins. Additionally, direct offline education is conducted by competent unit leaders who deliver thematic corporate culture materials.

## 3. Internalization

Every employee of bank **bjb** applies corporate culture in their daily activities. In this internalization process, a key role is played by all leadership levels and employees involved in the Cultural Internalization Team (TIB), which consists of Change Leaders, Change Coordinators, and Change Agents.

## 4. Externalization

At this stage, the impact of corporate culture implementation is felt by external parties (customers, the community, and shareholders). All bank **bjb** employees successfully implement the corporate culture so that the external environment also experiences positive effects. To maximize the benefits derived from cultural changes, these changes are also communicated to external parties through relevant cultural programs.

## 5. Monitoring and Evaluation

The implementation of the new corporate culture is monitored in each work unit by the Cultural Internalization Team, which includes Change Leaders, Change Coordinators, and Change Agents. This team regularly monitors and evaluates cultural implementation in their respective work units and then reports the results to the Cultural Internalization Team coordinator at the head office via the culture monitoring system. Monitoring and evaluation activities of cultural changes include:



- Laporan implementasi program budaya perusahaan secara berkala disampaikan kepada koordinator Tim Internalisasi Budaya di kantor pusat.
- Tim Internalisasi Budaya melakukan kunjungan kerja ke kantor cabang.
- Pemahaman budaya perusahaan dipantau melalui penggunaan kuesioner.
- Pertemuan berkala diadakan bagi *Change Leader*, *Change Coordinator*, dan *Change Agent* untuk berbagi pengalaman terkait program budaya.
- Pengaduan terkait pelanggaran budaya perusahaan disampaikan oleh unit kerja masing-masing untuk diproses secara wajar.
- Individu yang melaporkan pelanggaran budaya yang terbukti benar akan diberi perlindungan.
- Regular reports on corporate culture program implementation are submitted to the Cultural Internalization Team coordinator at the head office.
- The Cultural Internalization Team conducts work visits to branch offices.
- Monitoring corporate culture understanding through the use of questionnaires.
- Regular meetings for Change Leaders, Change Coordinators, and Change Agents to share experiences regarding cultural programs.
- Work units submit reports on corporate culture violations for fair processing.
- Protection is provided to individuals who report verified cultural violations.

Dalam implementasi budaya perusahaan di bank **bjb**, sistem imbalan (*reward*) dan hukuman (*punishment*) diterapkan untuk unit kerja, Tim Internalisasi Budaya, dan pegawai sesuai dengan peraturan yang berlaku.

In implementing corporate culture at bank **bjb**, a reward and punishment system is applied to work units, the Cultural Internalization Team, and employees in accordance with applicable regulations.



## Whistleblowing System

Whistleblowing System

[GRI 2-25] [GRI 2-26] [C.2] [F.16] [F.24]

Sebagai institusi keuangan, kepercayaan adalah hal mendasar yang menjadi prioritas utama bagi bank **bjb**. Oleh sebab itu, bank **bjb** telah mengadopsi sistem pelaporan pelanggaran (*whistleblowing system*/WBS) melalui Surat Keputusan Direksi Nomor 1079/SK/DIR-AI/2016 pada tanggal 1 Desember 2016 yang mengatur Standar Operasional Prosedur (SOP) *Whistleblowing System* dan telah diperbaharui dalam Surat Keputusan Direksi nomor 006/SK/MRO-FRK/2024 tanggal 28 Juni 2024 tentang Petunjuk Teknis Aplikasi **bjb Whistleblowing System (bjbWBS)**. WBS digunakan sebagai sarana untuk mendeteksi dini pelanggaran di lingkungan Perseroan sekaligus menjadi bagian dari upaya Perseroan dalam menanamkan budaya dan kesadaran anti *Fraud* di seluruh lapisan organisasi. Implementasi WBS melibatkan partisipasi dari pihak internal dan eksternal. [GRI 3-3]

Pelaksanaan WBS didukung oleh media pengaduan sebagai berikut:

As a financial institution, trust is fundamental and a top priority for bank **bjb**. Therefore, bank **bjb** has adopted a whistleblowing system (WBS) through the Board of Directors Decree Number 1079/SK/DIR-AI/2016 dated December 1, 2016, which regulates the Standard Operating Procedures (SOP) for the Whistleblowing System. This was later updated through the Board of Directors Decree Number 006/SK/MRO-FRK/2024 dated June 28, 2024, concerning the Technical Guidelines for the **bjb Whistleblowing System (bjbWBS)** application. WBS serves as an early detection tool for violations within the company and is part of the company's efforts to instill an anti-deviation culture and awareness at all organizational levels. The implementation of WBS involves participation from both internal and external parties. [GRI 3-3]

The WBS is supported by the following reporting media:



Aplikasi **bjb WBS**, yaitu  
<https://bjbwbs.bankbjb.co.id/>



The **bjb WBS** application,  
accessible at <https://bjbwbs.bankbjb.co.id/>





Kategori laporan yang diakomodir dalam **bjb** WBS terdiri dari 8 (delapan) jenis.

The types of reports accommodated in **bjb** WBS consist of eight (8) categories:

|                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|--------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Kecurangan</b><br>Fraud                                                           | Perbuatan untuk memperoleh keuntungan pribadi yang dilakukan secara tidak jujur/ etis dan melanggar ketentuan internal atau perundang-undangan.<br>Acts aimed at obtaining personal gain dishonestly or unethically, violating internal regulations or laws.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Penipuan</b><br>Deception                                                         | Perbuatan untuk menguntungkan diri sendiri atau orang lain secara melawan hukum dengan cara melakukan tipu muslihat atau rangkaian kebohongan.<br>Acts to benefit oneself or others unlawfully by resorting to deceit or a series of falsehoods.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Penggelapan Aset</b><br>Asset Misappropriation                                    | Perbuatan mengambil atau menyalahgunakan aset Bank untuk kepentingan pribadi.<br>Acts of taking or misusing Bank assets for personal gain.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Pembocoran Informasi</b><br>Information Leakage                                   | Perbuatan memberikan atau menyebarkan informasi milik Bank yang bersifat rahasia kepada pihak lain yang tidak berkepentingan.<br>Acts of providing or disseminating Bank-owned confidential information to unrelated parties.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Tindak Pidana Perbankan</b><br>Banking Criminal Offenses                          | Tindak pidana yang menyangkut perbuatan yang berkaitan dengan perbankan dan diancam dengan pidana, yang termuat khusus hanya dalam undang-undang yang mengatur mengenai perbankan.<br>Criminal acts related to banking activities, punishable by law, are specified only in banking laws.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Tindakan Lain</b><br>Other Acts                                                   | Segala jenis perbuatan yang diancam dengan hukuman pidana yang berkaitan dengan kegiatan operasional bank.<br>Any act related to bank operations is punishable by criminal law.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Penyuapan/ Gratifikasi/ Pemerasan</b><br>Bribery/ Gratification/ Extortion        | <b>Penyuapan</b> adalah menawarkan, menjanjikan, memberikan, menerima atau meminta keuntungan yang tidak semestinya dari nilai apa pun (berupa keuangan atau non-keuangan), langsung atau tidak langsung, terlepas dari lokasi, merupakan pelanggaran peraturan perundang-undangan, sebagai bujukan atau hadiah untuk orang yang bertindak atau menahan diri dari bertindak terkait kinerja dari tugas insan Bank tersebut.<br><b>Gratifikasi</b> adalah pemberian dalam arti luas, yakni berupa uang, barang, rabat (diskon), komisi, pinjaman tanpa bunga, tiket perjalanan, fasilitas penginapan, perjalanan wisata, pengobatan cuma-cuma, dan fasilitas lainnya baik yang diterima di dalam negeri maupun di luar negeri yang dilakukan dengan menggunakan sarana elektronik atau tanpa sarana elektronik.<br><b>Pemerasan</b> adalah perbuatan untuk memperoleh sesuatu yang memiliki nilai/manfaat ekonomis yang disertai dengan ancaman atau paksaan.<br><b>Bribery</b> involves offering, promising, giving, receiving, or soliciting undue advantages (financial or non-financial), directly or indirectly, regardless of location, constituting a violation of regulations as an inducement or reward for a person's actions or refraining from acting regarding the performance of their duties as bank personnel.<br><b>Gratification</b> refers broadly to gifts, including money, goods, discounts, commissions, interest-free loans, travel tickets, accommodation facilities, travel, free medical treatment, and other facilities, whether received domestically or internationally, conducted electronically or without electronic means.<br><b>Extortion</b> is obtaining something of value/economic benefit accompanied by threats or coercion. |
| <b>Pelanggaran Penerapan APU, PPT dan PPPSPM</b><br>Violation of APU, PPT and PPPSPM | Indikasi-indikasi pelanggaran terkait penerapan APU PPT yang dilakukan oleh para pegawai bank <b>bjb</b> .<br>Indications of violations related to applying APU PPT by bank <b>bjb</b> employees.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

WBS juga dikembangkan untuk menerima pengaduan dan mendeteksi setiap pelanggaran yang berpotensi menimbulkan dampak aktual terhadap lingkungan operasional. Selama tahun 2024, terdapat 39 (tiga puluh sembilan) pengaduan melalui *Whistleblowing System*, namun bank **bjb** tidak mendeteksi adanya pelanggaran atau laporan terkait tindakan yang dapat membawa dampak negatif bagi lingkungan. [GRI 2-25, 2-27] [F.16]

Prosedur pelaporan pelanggaran dapat dilihat pada alur berikut ini: [GRI 2-25]

WBS has also been developed to receive complaints and detect any violations that may have an actual impact on the operational environment. Throughout 2024, there were 39 (thirty-nine) complaints submitted through the Whistleblowing System. However, bank **bjb** did not detect any violations or reports related to actions that could have a negative impact on the environment. [GRI 2-25, 2-27] [F.16]

The procedure for reporting violations can be seen in the following workflow: [GRI 2-25]

### Alur Kerja Pelaporan WBS | WBS Reporting Workflow

#### Tulis Pengaduan Submit Complaint



Pelapor menyampaikan secara elektronik melalui website **bjb** WBS dengan mengisi, melampirkan data dan dokumen pendukung pada formulir pengaduan.  
The complainant submits the report electronically through the bjb WBS website by filling out a form and attaching supporting data and documents.

#### Monitoring Laporan Report Monitoring



Pelapor mendapatkan email yang berisikan nomor resi yang berfungsi untuk melakukan monitoring pelaporan.  
The complainant receives an email containing a receipt number to monitor the report status.

#### Proses Verifikasi Verification Process



Pihak bank **bjb** akan melakukan verifikasi kelengkapan data beserta dokumen bukti, lalu menganalisa dan mengevaluasi informasi laporan kejadian.  
bank **bjb** verifies the completeness of the data and supporting documents, then analyzes and evaluates the reported incident.

#### Tindak Lanjut Follow-Up Action



Keputusan pelaksanaan audit investigasi dilakukan berdasarkan Laporan Hasil Penelaahan Awal sesuai dengan tingkat kecukupan indikasi fraud yang disusun dalam bentuk hipotesa.  
The decision to conduct an investigative audit is based on the Initial Review Report, which is formulated into a hypothesis based on the adequacy of fraud indicators.



Jumlah pengaduan yang masuk melalui WBS sepanjang tahun 2024 disajikan pada tabel berikut ini: [F.16] [F.24]

The number of complaints received through WBS in 2024 is presented in the following table: [F.16] [F.24]

**Tabel Pengaduan melalui WBS | Complaint Reports via WBS**

| Media<br>Penyampaian<br>Laporan<br>Reporting<br>Channel     | Jumlah<br>Pengaduan<br>Total of<br>Complaints | Laporan<br>Ditutup<br>Report Closed | Tindak Lanjut   Follow-up                                                                                                                                                                          |                                                                    |                                                                                                                   |
|-------------------------------------------------------------|-----------------------------------------------|-------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
|                                                             |                                               |                                     | Laporan Masih<br>dalam Proses<br>(Proses Audit/<br>Proses Pelaporan/<br>Proses Lintas<br>Divisi)<br>Report Still in<br>Progress (Audit<br>Process/Reporting<br>Process/Cross-<br>Division Process) | Laporan Selesai<br>- Internal<br>Report<br>Completed -<br>Internal | Laporan<br>Selesai -<br>Diteruskan<br>kepada<br>Penyidik<br>Report<br>Completed -<br>Forwarded to<br>Investigator |
| Aplikasi <b>bjb</b><br>WBS<br><b>bjb</b> WBS<br>Application | 39                                            | 32                                  | 2                                                                                                                                                                                                  | 5                                                                  | 0                                                                                                                 |

\*Atas 32 (tiga puluh dua) laporan tersebut merupakan laporan pengaduan layanan nasabah yang diteruskan ke Unit Kerja Terkait dan laporan pengaduan yang ditolak oleh pengelola.

\*Of these, 32 (thirty-two) reports were customer service complaints that were forwarded to the relevant work unit and complaints that were rejected by the administrator.

bank **bjb** berkomitmen untuk mengambil langkah-langkah tindak lanjut dalam menyelesaikan tindakan penyimpangan, yang meliputi:

- Pemberian sanksi kepegawaian dengan kriteria sanksi sebagai berikut:
  - Pembinaan;
  - Teguran;
  - Peringatan I;
  - Peringatan II;
  - Peringatan III;
  - Pernyataan Tidak Puas; dan
  - Pemberhentian sebagai Pegawai.
- Upaya hukum dengan melaporkan pelaku penyimpangan kepada aparat penegak hukum (APH) sebagai bagian dari implementasi program “Zero Tolerance for Fraud”

bank **bjb** is committed to taking follow-up actions to resolve irregularities, which include:

- Employee Sanctions, categorized as follows:
  - Coaching;
  - Reprimand;
  - First Warning;
  - Second Warning;
  - Third Warning;
  - Statement of Dissatisfaction; and
  - Termination of Employment.
- Legal Actions, by reporting offenders to law enforcement authorities (APH) as part of the “Zero Tolerance for Fraud” program implementation.

Jumlah penyimpangan internal (*internal fraud*) dan upaya penyelesaiannya dapat dilihat pada tabel berikut ini:

The number of internal fraud cases and their resolutions are detailed in the following table:

| Penyimpangan Internal dalam Satu Tahun<br>Internal Deviation in One Year                     | Jumlah Penyimpangan yang Dilakukan (Internal)<br>Number of Deviations (Internal) |                                       |                                          |                                       |                                            |                                       |
|----------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|---------------------------------------|------------------------------------------|---------------------------------------|--------------------------------------------|---------------------------------------|
|                                                                                              | Anggota Dewan Komisaris dan Direksi<br>Board of Commissioners and Directors      |                                       | Pegawai Tetap<br>Permanent Employees     |                                       | Pegawai Tidak Tetap<br>Temporary Employees |                                       |
|                                                                                              | Tahun Sebelumnya<br>Previous Year (2023)                                         | Tahun Berjalan<br>Current Year (2024) | Tahun Sebelumnya<br>Previous Year (2023) | Tahun Berjalan<br>Current Year (2024) | Tahun Sebelumnya<br>Previous Year (2023)   | Tahun Berjalan<br>Current Year (2024) |
|                                                                                              |                                                                                  |                                       |                                          |                                       |                                            |                                       |
| Telah Diselesaikan<br>Resolved                                                               | -                                                                                | -                                     | 18                                       | 17                                    | 2                                          | 1                                     |
| Dalam Proses Penyelesaian di Internal Bank<br>Undergoing Internal Resolution Process         | -                                                                                | -                                     | 18                                       | 17                                    | 2                                          | 1                                     |
| Belum Diupayakan Penyelesaian<br>Not Yet Pursued Resolution                                  | -                                                                                | -                                     | -                                        | -                                     | -                                          | -                                     |
| Telah Ditindaklanjuti Melalui Proses Hukum<br>Has been followed up through the legal process | -                                                                                | -                                     | -                                        | -                                     | -                                          | -                                     |
| Total Penyimpangan<br>Total Deviations                                                       | -                                                                                | -                                     | 1                                        | -                                     | -                                          | -                                     |





# Strategi Kebijakan Produk dan Layanan Keuangan

Product and Financial Service Policy Strategy

[FS15]

Komitmen bank **bjb** untuk menjalankan bisnis yang adil diwujudkan melalui kepatuhan terhadap Undang-Undang Larangan Praktik Monopoli dan Persaingan Usaha Tidak Sehat. Dalam mendukung upaya melawan monopoli dan persaingan usaha tidak sehat, bank **bjb** berpedoman pada regulasi yang berlaku sebagaimana tercantum dalam Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Nomor 018/SK/DIR KAP/2021 Tanggal 8 Januari 2021 tentang Kebijakan Tata Kelola Bank pada Bagian IV: Penerapan Tata Kelola yang Baik. Regulasi ini memiliki beberapa tujuan sebagai berikut:

1. Menyelenggarakan iklim usaha yang kondusif melalui regulasi persaingan usaha yang sehat demi memastikan setiap pelaku usaha, baik besar, menengah, maupun kecil memiliki peluang yang sama dalam berusaha.
2. Mencegah praktik monopoli dan/atau persaingan usaha tidak sehat yang mungkin diakibatkan oleh pelaku usaha.
3. Menjaga kepentingan umum dan meningkatkan efisiensi ekonomi nasional sebagai upaya untuk meningkatkan kesejahteraan rakyat, di antaranya dengan menghindari praktik monopoli dan/atau persaingan tidak sehat.

bank **bjb** senantiasa menjunjung tinggi prinsip transparansi dengan memastikan penerapan tata kelola yang baik dalam setiap bentuk pendanaan kepada pihak ketiga. Langkah ini bertujuan untuk meminimalkan risiko yang mungkin timbul dari kegiatan pendanaan tersebut sehingga tidak memberikan dampak yang signifikan. Selain itu, bank **bjb** juga telah melaksanakan serangkaian upaya untuk mencegah dan menangani potensi benturan kepentingan, sebagai berikut:

bank **bjb** is committed to conducting fair business practices by adhering to the Law on Prohibition of Monopolistic Practices and Unfair Business Competition. To support efforts against monopolies and unfair competition, bank **bjb** complies with applicable regulations, as outlined in the Board of Directors' Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk No. 018/SK/DIR KAP/2021, dated 8 January 2021, regarding Bank Governance Policy in Section IV: Implementation of Good Governance. This regulation aims to:

1. Foster a conducive business environment through fair competition regulations to ensure equal opportunities for all businesses, whether large, medium, or small.
2. Prevent monopolistic practices and/or unfair business competition that may arise from business actors.
3. Safeguard public interest and enhance national economic efficiency as part of efforts to improve public welfare, particularly by avoiding monopolistic practices and/or unfair competition.

bank **bjb** consistently upholds the principle of transparency by ensuring the implementation of good governance in all third-party funding activities. This measure aims to minimize potential risks associated with funding activities to prevent significant impacts. Additionally, bank **bjb** has undertaken various initiatives to prevent and manage potential conflicts of interest, including:

1. Dalam upaya meningkatkan kualitas proses pengambilan keputusan oleh Direksi dan pengawasan oleh Dewan Komisaris, Perseroan wajib menjamin ketersediaan dan kelengkapan pelaporan internal, didukung oleh sistem informasi manajemen yang memadai;
  2. Jika terjadi benturan kepentingan, Anggota Direksi, Anggota Dewan Komisaris, dan Pejabat Eksekutif dilarang mengambil tindakan yang dapat merugikan Perseroan atau mengurangi keuntungan Perseroan. Mereka juga wajib mengungkapkan benturan kepentingan dalam setiap keputusan. Perseroan perlu menetapkan peraturan terkait benturan kepentingan untuk menyeimbangkan segala kepentingan Bank dalam proses pengambilan keputusan;
  3. Pengungkapan benturan kepentingan, sebagaimana dijelaskan pada poin 2, harus dicatat dalam risalah rapat. Risalah tersebut setidaknya harus mencakup nama pihak yang terlibat dalam benturan kepentingan, pokok permasalahan benturan kepentingan, dan dasar pertimbangan dalam pengambilan keputusan;
  4. Untuk mencegah pengambilan keputusan yang berpotensi merugikan, Perseroan harus memiliki dan menerapkan ketentuan-ketentuan terkait, termasuk:
    - a. Pengaturan penanganan benturan kepentingan yang mengikat setiap Dewan Komisaris, Direksi, dan seluruh pegawai Perseroan. Pengaturan ini melibatkan tata cara pengambilan keputusan; dan
    - b. Sistem administrasi pencatatan, dokumentasi, dan pengungkapan benturan kepentingan yang diatur dalam risalah rapat.
1. To enhance the quality of decision-making by the Board of Directors and oversight by the Board of Commissioners, the Company must ensure the availability and completeness of internal reporting, supported by an adequate management information system;
  2. In the event of a conflict of interest, members of the Board of Directors, Board of Commissioners, and Executive Officers are prohibited from taking actions that could harm or reduce the Company's profitability. They must also disclose any conflicts of interest in every decision-making process. The Company must establish regulations regarding conflicts of interest to balance all banking interests in the decision-making process;
  3. The disclosure of conflict of interest, as outlined in point 2, must be recorded in meeting minutes. These records should include at least the names of the parties involved, the core issues of the conflict, and the basis of considerations in the decision-making process;
  4. To prevent potentially detrimental decision-making, the Company must have and enforce relevant policies, including:
    - a. Regulations on handling conflicts of interest that apply to all members of the Board of Commissioners, Board of Directors, and employees of the Company. These regulations govern the decision-making process.
    - b. An administrative system for recording, documenting, and disclosing conflicts of interest, as documented in meeting minutes.

Keseluruhan kebijakan ini telah diberitahukan kepada seluruh anggota bank **bjb** melalui surat edaran serta melalui sesi pengarahan pagi di setiap divisi.

These policies have been communicated to all bank **bjb** personnel through circular letters and morning briefing sessions in each division.



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| GRI 407 : Berserikat dan Perundingan Kolektif 2016<br>GRI 407: Freedom of Association and Collective Bargaining 2016 | 407-1 | Operasi dan pemasok di mana hak atas kebebasan berserikat dan perundingan kolektif mungkin berisiko<br>Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk | 284                |                                                                |                  |                           |                                                                        |
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| GRI 409 : Kerja Paksa atau Wajib Kerja 2016<br>GRI 409: Forced or Compulsory Labor 2016                              | 409-1 | Operasi dan pemasok yang berisiko signifikan terhadap insiden kerja paksa atau wajib kerja<br>Operations and suppliers at significant risk for incidents of forced or compulsory labor                                | 278                |                                                                |                  |                           |                                                                        |
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| GRI 3: Topik Material 2021<br>GRI 3: Material Topics 2021                                                            | 3-3   | Pengelolaan terhadap topik material<br>Management of material topics                                                                                                                                                  | 322                |                                                                |                  |                           |                                                                        |



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| GRI G4 Jasa Keuangan<br>GRI G4 Financial Services                 | FS1                                                                                                                                                                                                           | Kebijakan dengan komponen lingkungan dan sosial tertentu<br>Policies with certain environmental and social components                                                                                                                                                                              |                                                                |                  |                           | 146, 152, 172, 173, 174, 175, 178, 180, 182, 205                       |
|                                                                   | FS2                                                                                                                                                                                                           | Prosedur untuk menilai dan menyaring lingkungan dan risiko sosial di lini bisnis<br>Procedures for assessing and screening environmental and social risks in business lines                                                                                                                        |                                                                |                  |                           | 51, 159, 174, 175, 178, 180, 182                                       |
|                                                                   | FS3                                                                                                                                                                                                           | Proses untuk memantau implementasi dan kepatuhan klien terhadap persyaratan lingkungan dan sosial yang termasuk dalam perjanjian atau transaksi<br>Processes for monitoring client implementation and compliance with environmental and social requirements included in agreements or transactions |                                                                |                  |                           | 180, 182                                                               |
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|                                                                   | FS5                                                                                                                                                                                                           | Interaksi dengan klien/investasi/mitra bisnis mengenai risiko dan peluang lingkungan dan sosial<br>Interactions with clients/investments/business partners regarding environmental and social risks and opportunities                                                                              |                                                                |                  |                           | 174, 175, 182, 337                                                     |
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| FS7                         | <p>Nilai moneter produk dan layanan yang dirancang untuk memberikan manfaat sosial tertentu untuk setiap lini bisnis yang dipecah berdasarkan tujuan</p> <p>The monetary value of products and services designed to provide specific social benefits for each line of business broken down by purpose or objective</p>            | 189, 205, 210, 211, 240, 247, 249, 252 |                                                                |                  |                           |                                                                        |
| FS8                         | <p>Nilai moneter produk dan layanan yang dirancang untuk memberikan manfaat lingkungan tertentu untuk setiap lini bisnis yang dipecah berdasarkan tujuan</p> <p>The monetary value of products and services designed to provide specific environmental benefits for each line of business broken down by purpose or objective</p> | 205, 206, 209, 210, 211                |                                                                |                  |                           |                                                                        |
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| F.5  | Penggunaan Material yang Ramah Lingkungan<br>Use of Environmentally Friendly Materials                                                                                                                                                                                                                                           | 186                                             |
| F.6  | Jumlah dan Intensitas Energi yang Digunakan<br>Amount and Intensity of Energy Used                                                                                                                                                                                                                                               | 183, 186, 187, 189, 191, 193 194, 201, 202, 203 |
| F.7  | Upaya dan Pencapaian Efisiensi Energi dan Penggunaan Energi Terbarukan<br>Efforts and Fulfillment of Energy Efficiency and Use of Renewable Energy                                                                                                                                                                               | 150, 189, 191, 193, 203                         |
| F.8  | Penggunaan Air<br>Water Usage                                                                                                                                                                                                                                                                                                    | 188                                             |
| F.9  | Dampak dari Wilayah Operasional yang Dekat atau Berada di Daerah Konservasi atau Memiliki Keanekaragaman Hayati<br>Impacts from Operational Areas that are Near or Located in Conservation Areas or Have Biodiversity                                                                                                            | 195, 208, 212                                   |
| F.10 | Usaha Konservasi Keanekaragaman Hayati Aspek Emisi<br>Emissions Aspects of Biodiversity Conservation                                                                                                                                                                                                                             | 173                                             |
| F.11 | Jumlah dan Intensitas Emisi yang Dihasilkan Berdasarkan Jenisnya<br>Amount and Intensity of Emissions Produced by Type                                                                                                                                                                                                           | 186, 187, 191, 193, 194, 198, 201, 202, 203     |
| F.12 | Upaya dan Pencapaian Pengurangan Emisi yang Dilakukan<br>Emission Reduction Efforts and Achievements                                                                                                                                                                                                                             | 183, 189, 190, 191, 195, 203                    |
| F.13 | Jumlah Limbah dan Efluen yang Dihasilkan Berdasarkan Jenis<br>The amount of waste and effluent generated by type                                                                                                                                                                                                                 | 183, 186, 187, 195                              |
| F.14 | Mekanisme Pengelolaan Limbah dan Efluen<br>Waste and Effluent Management Mechanism                                                                                                                                                                                                                                               | 183, 188, 195                                   |
| F.15 | Tumpahan yang Terjadi (jika ada)<br>Spills that Occur (if any)                                                                                                                                                                                                                                                                   | 195                                             |
| F.16 | Jumlah dan Materi Pengaduan Lingkungan Hidup yang Diterima dan Diselesaikan<br>Number and Material of Environmental Complaints Received and Resolved.                                                                                                                                                                            | 354, 356, 357                                   |
| F.17 | Komitmen untuk Memberikan Layanan atas Produk dan/atau Jasa yang Setara kepada Konsumen<br>Commitment to Providing Services for Equal Products and/or Services to Consumers                                                                                                                                                      | 304, 309, 332                                   |
| F.18 | Kesetaraan Kesempatan Bekerja<br>Equal Employment Opportunity                                                                                                                                                                                                                                                                    | 277, 278, 281, 282                              |
| F.19 | Tenaga Kerja Anak dan Tenaga Kerja Paksa<br>Child Labor and Forced Labor                                                                                                                                                                                                                                                         | 278                                             |
| F.20 | Upah Minimum Regional<br>Regional Minimum Wage                                                                                                                                                                                                                                                                                   | 278                                             |



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| F.21                               | Lingkungan Bekerja yang Layak dan Aman<br>Decent and Safe Working Environment                                                                                                                                                                                                                                                                                                                                   | 149, 263, 264                   |
| F.22                               | Pelatihan dan Pengembangan Kemampuan Pekerja<br>Employee Capability Training and Development                                                                                                                                                                                                                                                                                                                    | 285, 287                        |
| F.23                               | Dampak Operasi Terhadap Masyarakat Sekitar<br>Impact of Operations on Surrounding Communities                                                                                                                                                                                                                                                                                                                   | 220, 221, 223, 231,<br>240, 256 |
| F.24                               | Pengaduan Masyarakat<br>Public Complaints                                                                                                                                                                                                                                                                                                                                                                       | 237, 254, 357                   |
| F.25                               | Kegiatan Tanggung Jawab Sosial Lingkungan (TJSL)<br>Environmental Social Responsibility Activities (TJSL)                                                                                                                                                                                                                                                                                                       | 229, 237, 245                   |
| F.26                               | Inovasi dan Pengembangan Produk/Jasa Keuangan Berkelanjutan<br>Innovation and Development of Sustainable Financial Products/Services                                                                                                                                                                                                                                                                            | 206, 209, 309, 318,<br>328      |
| F.27                               | Produk/Jasa yang Sudah Dievaluasi Keamanannya bagi Pelanggan<br>Safety Evaluated Products/Services for Customers                                                                                                                                                                                                                                                                                                | 320, 321, 322                   |
| F.28                               | Dampak Produk/Jasa<br>Impact of Product/Service                                                                                                                                                                                                                                                                                                                                                                 | 206, 221, 223                   |
| F.29                               | Jumlah Produk yang Ditarik Kembali<br>Number of Products Recalled                                                                                                                                                                                                                                                                                                                                               | 305                             |
| F.30                               | Survei Kepuasan Pelanggan Terhadap Produk dan/atau Jasa Keuangan Berkelanjutan<br>Customer Satisfaction Survey on Sustainable Financial Products and/or Services                                                                                                                                                                                                                                                | 325                             |
| G.1                                | Verifikasi tertulis dari pihak independen<br>Written Verification from Independent Party                                                                                                                                                                                                                                                                                                                        | 45, 60                          |
| G.2                                | Lembar Umpan Balik<br>Feedback Form                                                                                                                                                                                                                                                                                                                                                                             | 379-380                         |
| G.3                                | Tanggapan Terhadap Umpan Balik Laporan Keberlanjutan Tahun Sebelumnya<br>Response towards Feedback on Previous Year's Sustainability Report                                                                                                                                                                                                                                                                     | 43, 50                          |
| G.4                                | Daftar Pengungkapan Sesuai Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik<br>List of Disclosures According to Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies | 44, 372                         |

# Referensi Sustainable Banking Assessment (SUSBA)

## Sustainable Banking Assessment (SUSBA) References

| Indikator<br>Indicator   | Pengungkapan<br>Disclosure                                                                                                       | Halaman<br>Page                  |
|--------------------------|----------------------------------------------------------------------------------------------------------------------------------|----------------------------------|
| Tujuan<br>Objective      | Strategi keberlanjutan dan pelibatan pemangku kepentingan<br>Sustainability strategy and stakeholder engagement                  | 6-10, 14-19, 26-33, 52-55        |
|                          | Partisipasi dalam inisiatif keuangan berkelanjutan<br>Participation in sustainable finance initiatives                           | 9-11, 56, 181-182, 209           |
| Kebijakan<br>Policies    | Pernyataan publik tentang LST<br>Public statements about ESG                                                                     | 147, 178-180, 229                |
|                          | Pernyataan publik tentang sektor-sektor tertentu<br>Public statements on specific sectors                                        | 155-158, 181-182, 209            |
| Proses<br>Processes      | Penilaian risiko LST dan persetujuan transaksi<br>ESG risk assessment and transaction approval                                   | 172-175                          |
|                          | Pengawasan dan keterlibatan klien<br>Client oversight and engagement                                                             | 155-158                          |
| Masyarakat<br>Masyarakat | Tanggungjawab kepada LST<br>Responsibilities towards ESG                                                                         | 146, 155-158                     |
|                          | Pelatihan staff lingkungan & sosial, serta evaluasi kinerja<br>Environmental & social staff training, and performance evaluation | 296-297                          |
| Produk<br>Products       | Integrasi LST dalam produk dan layanan<br>ESG integration in products and services                                               | 205, 240, 304, 308, 309, 318-319 |
| Portofolio<br>Portfolio  | Penilaian risiko dan mitigasi LST pada tingkat portofolio<br>ESG risk assessment and mitigation at portfolio level               | 147, 181, 334-337                |
|                          | Pengungkapan eksposur risiko LST dan target<br>Disclosure of ESG risk exposure and targets                                       | 334-337                          |

# Referensi Task Force on Climate Related Financial Disclosures (TCFD)

Task Force on Climate Related Financial Disclosures (TCFD) References

| Kode<br>Code               | Pengungkapan<br>Disclosure                                                                                                                                                                                                                                                                                                    | Halaman<br>Page  |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| <b>Governance</b>          |                                                                                                                                                                                                                                                                                                                               |                  |
| a                          | Menggambarkan pengawasan dewan dari risiko terkait iklim dan peluang<br>Describes board oversight of climate-related risks and opportunities                                                                                                                                                                                  | 155-158          |
| b                          | Menggambarkan peran manajemen dalam menilai dan mengelola risiko dan peluang terkait iklim<br>Describe the role of management in assessing and managing climate-related risks and opportunities                                                                                                                               | 155-158, 172-182 |
| <b>Strategi</b>            |                                                                                                                                                                                                                                                                                                                               |                  |
| a                          | Menjelaskan risiko terkait iklim dan peluang organisasi telah mengidentifikasi lebih pendek, menengah, dan jangka panjang<br>Explain the climate-related risks and opportunities the organization has identified in the shorter, medium, and longer terms                                                                     | 172-182          |
| b                          | Menjelaskan dampak risiko dan peluang terkait iklim pada bisnis, strategi, dan perencanaan keuangan organisasi<br>Explain the impact of climate-related risks and opportunities on an organization's business, strategy and financial planning                                                                                | 172-182          |
| c                          | Menggambarkan ketahanan strategi organisasi, dengan mempertimbangkan skenario yang terkait dengan iklim yang berbeda, termasuk 2 ° C atau skenario yang lebih rendah<br>Describe the resilience of the organization's strategy, taking into account scenarios related to different climates, including 2°C or lower scenarios | 142-144          |
| <b>Risk Management</b>     |                                                                                                                                                                                                                                                                                                                               |                  |
| a                          | Menggambarkan proses organisasi untuk mengidentifikasi dan menilai risiko yang berkaitan dengan iklim<br>Describe the organization's processes for identifying and assessing climate-related risks                                                                                                                            | 172-182          |
| b                          | Menggambarkan proses organisasi untuk mengelola risiko yang terkait dengan iklim<br>Describe organizational processes for managing climate-related risks.                                                                                                                                                                     | 172-182          |
| c                          | Menggambarkan proses untuk mengidentifikasi, menilai, dan mengelola risiko terkait iklim diintegrasikan ke manajemen risiko organisasi secara keseluruhan<br>Describe processes for identifying, assessing, and managing climate-related risks integrated into the organization's overall risk management                     | 172-182          |
| <b>Metrics and Targets</b> |                                                                                                                                                                                                                                                                                                                               |                  |
| a                          | Mengungkapkan metrik yang digunakan oleh organisasi untuk menilai risiko terkait iklim dan peluang sejalan dengan proses manajemen strategi dan risiko<br>Disclose metrics used by the organization to assess climate-related risks and opportunities in line with their strategy and risk management processes               | 143-144          |
| b                          | Mengungkapkan Lingkup 1, Ruang Lingkup 2, dan, jika sesuai, Ruang Lingkup 3 gas rumah kaca (GRK), dan risiko terkait.<br>Disclose Scope 1, Scope 2, and, where appropriate, Scope 3 greenhouse gases (GHG) and related risks                                                                                                  | 201-204          |
| c                          | Menggambarkan target yang digunakan oleh organisasi untuk mengelola risiko terkait iklim dan peluang dan kinerja terhadap target.<br>Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets                                                          | 175-178          |

# Referensi Kriteria ACGS

## ACGS Criteria References

| Sustainability and Resilience |                                                                                                                                                                                                                                                                                                                                                                              |                                       |
|-------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
| Kode<br>Code                  | Pengungkapan<br>Disclosure                                                                                                                                                                                                                                                                                                                                                   | Halaman<br>Page                       |
| C.1.1                         | Perusahaan mengidentifikasi/melaporkan topik ESG yang material bagi strategi organisasi<br>The company identify/report ESG topics that are material to the organization's strategy                                                                                                                                                                                           | 48-50                                 |
| C.1.2                         | Perusahaan mengidentifikasi perubahan iklim sebagai isu<br>The company identify climate change as an issue                                                                                                                                                                                                                                                                   | 141-144, 172-173, 175-179             |
| C.1.6                         | Perusahaan mengkonfirmasi bahwa Laporan Keberlanjutan / Pelaporan disetujui atau direview oleh Dewan Direksi atau Komite Dewan Direksi<br>The company confirm that its Sustainability Report / Reporting is reviewed and /or approved by the Board or Board Committee                                                                                                        | 22-23                                 |
| C.2.1                         | Perusahaan melibatkan pemangku kepentingan internal untuk bertukar pandangan dan mengumpulkan umpan balik tentang masalah keberlanjutan yang material bagi bisnis perusahaan<br>The company engage internal stakeholders to exchange views and gather feedback on sustainability matters that are material to the business of the company                                    | 51-56, 379-380                        |
| C.2.2                         | Perusahaan melibatkan pemangku kepentingan eksternal untuk bertukar pandangan dan mengumpulkan umpan balik tentang masalah keberlanjutan yang material bagi bisnis perusahaan<br>The company engage external stakeholders to exchange views and gather feedback on sustainability matters that are material to the business of the company?                                  | 51-56, 379-380                        |
| C.3.1                         | Perusahaan mengungkapkan bahwa dewan direksi secara tahunan meninjau bahwa struktur modal dan utang perusahaan kompatibel dengan tujuan strategisnya dan tingkat risiko yang terkait<br>The company disclose that the board reviews on an annual basis that the company's capital and debt structure is compatible with its strategic goals and its associated risk appetite | Laporan Tahunan /<br>Annual<br>Report |

### Bonus

| Kode<br>Code | Pengungkapan<br>Disclosure                                                                                                                                                                                                                                                                                  | Halaman<br>Page           |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|
| C.1.1        | Perusahaan mengungkapkan bagaimana mengelola risiko dan peluang terkait iklim<br>The company disclose how it manages climate-related risks and opportunities                                                                                                                                                | 141-144, 172-173, 175-179 |
| C.1.2        | Perusahaan mengungkapkan bahwa Laporan Keberlanjutan / Pelaporan Keberlanjutan disahkan secara eksternal<br>The company disclose that its Sustainability Report / Sustainability Reporting is externally assured                                                                                            | 45-46, 60-64              |
| C.1.3        | Perusahaan mengungkapkan saluran keterlibatan dengan kelompok pemangku kepentingan dan bagaimana perusahaan merespons kekhawatiran para pemangku kepentingan terhadap LST<br>The company disclose the engagement channel with stakeholder groups and how the company responds to stakeholders' ESG concerns | 324                       |
| C.1.4        | Perusahaan memiliki unit / divisi / komite yang secara khusus bertanggung jawab untuk mengelola masalah keberlanjutan<br>The company have a unit / division / committee who is specifically responsible to manage the sustainability matters                                                                | 154-158, 112              |
| C.1.5        | Perusahaan mengungkapkan pengawasan dewan direksi / komisaris atas risiko dan peluang terkait keberlanjutan<br>The company disclose board of directors/commissioners' oversight of sustainability-related risks and opportunities                                                                           | 154-158, 112              |
| C.1.6        | Perusahaan mengungkapkan hubungan antara remunerasi direktur eksekutif dan manajemen senior dengan kinerja keberlanjutan tahun sebelumnya<br>The company disclose the linkage between executive directors and senior management remuneration and sustainability performance for the previous year           | 161-166                   |



# Formulir Umpan Balik

## Stakeholder Feedback Form

[G.2]

Terima kasih atas ketersediaan Anda untuk membaca Laporan Keberlanjutan bank **bjb** 2024. Untuk memperbaiki kualitas Laporan Keberlanjutan dan meningkatkan transparansi kinerja keberlanjutan Perseroan, kami mengharapkan saran dan tanggapan Anda atas laporan ini:

| No | Pertanyaan/ Question                                                                                                                                                                                                                                                                          | Ya/ Yes | Tidak/ No |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|-----------|
| 1. | Laporan Keberlanjutan ini telah memberikan informasi yang bermanfaat mengenai kinerja ekonomi, sosial dan lingkungan yang telah dilaksanakan oleh Perseroan<br>The Sustainability Report has provided useful information on the economic, social and environmental performance of the company |         |           |
| 2. | Materi dalam laporan disajikan secara terstruktur<br>The content of the report are presented in a well-structured manner                                                                                                                                                                      |         |           |
| 3. | Data dan informasi yang diungkapkan mudah dipahami<br>The data and information disclosed is easy to understand                                                                                                                                                                                |         |           |
| 4. | Data dan informasi telah diungkapkan dengan lengkap, transparan dan berimbang<br>The data and information have been disclosed in a full, transparent and balanced manner                                                                                                                      |         |           |
| 5. | Data dan informasi yang disajikan berguna dalam pengambilan keputusan<br>The data and information provided is useful for decision making                                                                                                                                                      |         |           |
| 6. | Laporan Keberlanjutan ini telah memberikan informasi lengkap mengenai profil perusahaan dan seluruh kegiatannya secara lengkap<br>The Sustainability Report provides comprehensive information about profile of the company and its operation                                                 |         |           |
| 7. | Layout, jenis font, ukuran, tata warna, tampilan dan gambar dalam laporan ini menarik dan mudah dibaca<br>The layout, font, size, color layout, appearance and the pictures contained in the Sustainability Report make it interesting and easy to read                                       |         |           |

| No | Pertanyaan/ Question                                                                                                                                                            | Jawaban/ Answer |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| 1. | Jelaskan informasi dalam laporan ini yang paling bermanfaat bagi anda dalam aspek:<br>Identify the information in this report that has been of most benefit to you in terms of: |                 |
|    | Pemberdayaan Pemangku Kepentingan<br>Stakeholder Empowerment                                                                                                                    |                 |
|    | Kinerja Ekonomi<br>Financial Performance                                                                                                                                        |                 |
|    | Kinerja Lingkungan<br>Environmental Performance                                                                                                                                 |                 |
|    | Kinerja Sosial<br>Social Performance                                                                                                                                            |                 |

| No | Pertanyaan/ Question                                                                                                                                                                                                                      | Jawaban/ Answer |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| 2. | Jelaskan informasi dalam laporan ini yang belum diungkapkan dalam laporan ini yang seharusnya diungkapkan dalam aspek:<br>Identify the information that has not been disclosed in this report and should have been disclosed in terms of: |                 |
|    | Pemberdayaan Pemangku Kepentingan<br>Stakeholder Empowerment                                                                                                                                                                              |                 |
|    | Kinerja Ekonomi<br>Financial Performance                                                                                                                                                                                                  |                 |
|    | Kinerja Lingkungan<br>Environmental Performance                                                                                                                                                                                           |                 |
|    | Kinerja Sosial<br>Social Performance                                                                                                                                                                                                      |                 |

## PROFIL PEMBACA

Asal kelompok pemangku kepentingan  
Jenis kelamin:  
Umur:  
Pendidikan Terakhir:  
Pekerjaan:  
Nama Institusi:  
Bidang Usaha:

Kami sangat menghargai saran dan tanggapan yang Anda berikan kepada kami atas informasi yang disajikan dalam laporan ini. Untuk menyampaikannya kepada Perseroan, kirimkan formulir ini ke:

## READER PROFILE

Member of which stakeholder group  
Sex:  
Age:  
Last Education:  
Occupation:  
Name of Institution:  
Line of Business:

We would appreciate any suggestions and feedback that you might have on the information presented in this report. Please submit your feedback to the Company, send this form to:

### KANTOR PUSAT

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**2024**  
**Laporan Keberlanjutan**  
Sustainability Report