



Laporan Pelaksanaan Tata Kelola bank bjb Tahun 2024





TATA KELOLA PERUSAHAAN

Corporate Governance

Daftar Isi

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Pencapaian dalam Penerapan Tata Kelola Perusahaan

Achievements in the Implementation of Corporate Governance



Dasar Penerapan Tata Kelola Perusahaan

Basic Application of Corporate Governance

Komitmen Perseroan untuk menerapkan prinsip-prinsip Tata Kelola Perusahaan yang baik mengacu kepada beberapa ketentuan yang berlaku, antara lain:

1. Undang-Undang Republik Indonesia No. 10 tahun 1998 tentang Perubahan atas Undang-undang No. 7 tahun 1992 tentang Perbankan.
2. Undang-Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas.
3. Peraturan Otoritas Jasa Keuangan No. 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.
4. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan.
5. Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik.
6. Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik.
7. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
8. POJK No 33 /POJK.04/2014 Tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
9. POJK No 12/POJK.03/2021 Tentang Bank Umum.
10. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Tata Kelola Perusahaan Terbuka.
11. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum.

Selain ketentuan yang diharuskan dari berbagai peraturan perundang-undangan di atas, bank **bjb** juga mendasarkan pada pedoman-pedoman implementasi GCG sebagai berikut:

1. Prinsip-prinsip *Corporate Governance* yang dikembangkan oleh *Organization for Economic Cooperation and Development* (OECD).
2. *ASEAN Corporate Governance Scorecard*.
3. Pedoman Umum Governansi Korporat Indonesia (PUGKI) yang dikembangkan oleh Komite Nasional Kebijakan *Governance* (KNKG).
4. *Principles for Enhancing Corporate Governance* yang diterbitkan oleh *Basel Committee on Banking Supervision*.

The Company commitment to implement the principles of Good Corporate Governance refers to several applicable provisions, including:

1. Law of the Republic of Indonesia No. 10 of 1998 concerning Amendments to Law No. 7 of 1992 concerning Banking.
2. Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies.
3. OJK Regulation No. 17/POJK.03/2014 on the Implementation of Integrated Risk Management for Financial Conglomerates.
4. OJK Regulation No. 18/POJK.03/2014 on the Implementation of Integrated Governance for Financial Conglomerates.
5. OJK Regulation No. 8/POJK.04/2015 regarding Website of Issuer or Public Company.
6. OJK Regulation No. 31/POJK.04/2015 regarding Disclosure of Information or Material Facts by Issuers or Public Companies.
7. OJK Regulation No. 17 of 2023 regarding the Implementation of Governance for Commercial Banks.
8. POJK No 33 /POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies.
9. POJK No 12/POJK.03/2021 concerning Commercial Banks.
10. OJK Circular Letter No. 32/SEOJK.04/2015 on the Governance of Public Companies.
11. OJK Circular Letter No. 13/ SEOJK.03/2017 on the Implementation of Governance for Commercial Banks.

In addition to the conditions required by the various laws and regulations above, bank **bjb** also bases on the guidelines for implementing GCG as follows:

1. Principles of Corporate Governance developed by the Organization for Economic Cooperation and Development (OECD).
2. ASEAN Corporate Governance Scorecard.
3. The Indonesian General Corporate Governance Guidelines (PUGKI), developed by the National Committee on Governance Policy (KNKG).
4. Principles for Enhancing Corporate Governance published by the Basel Committee on Banking Supervision.

Struktur dan Mekanisme Tata Kelola Perusahaan

Corporate Governance Structure and Mechanism

Berdasarkan Undang-Undang Republik Indonesia Nomor 40 tahun 2007 tentang Perseroan Terbatas (UU PT), Organ Perseroan terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi. Sistem kepengurusan menganut sistem dua badan (*two tier system*) yaitu Dewan Komisaris dan Direksi, yang memiliki wewenang dan tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diamanahkan dalam anggaran dasar dan peraturan perundang-undangan.

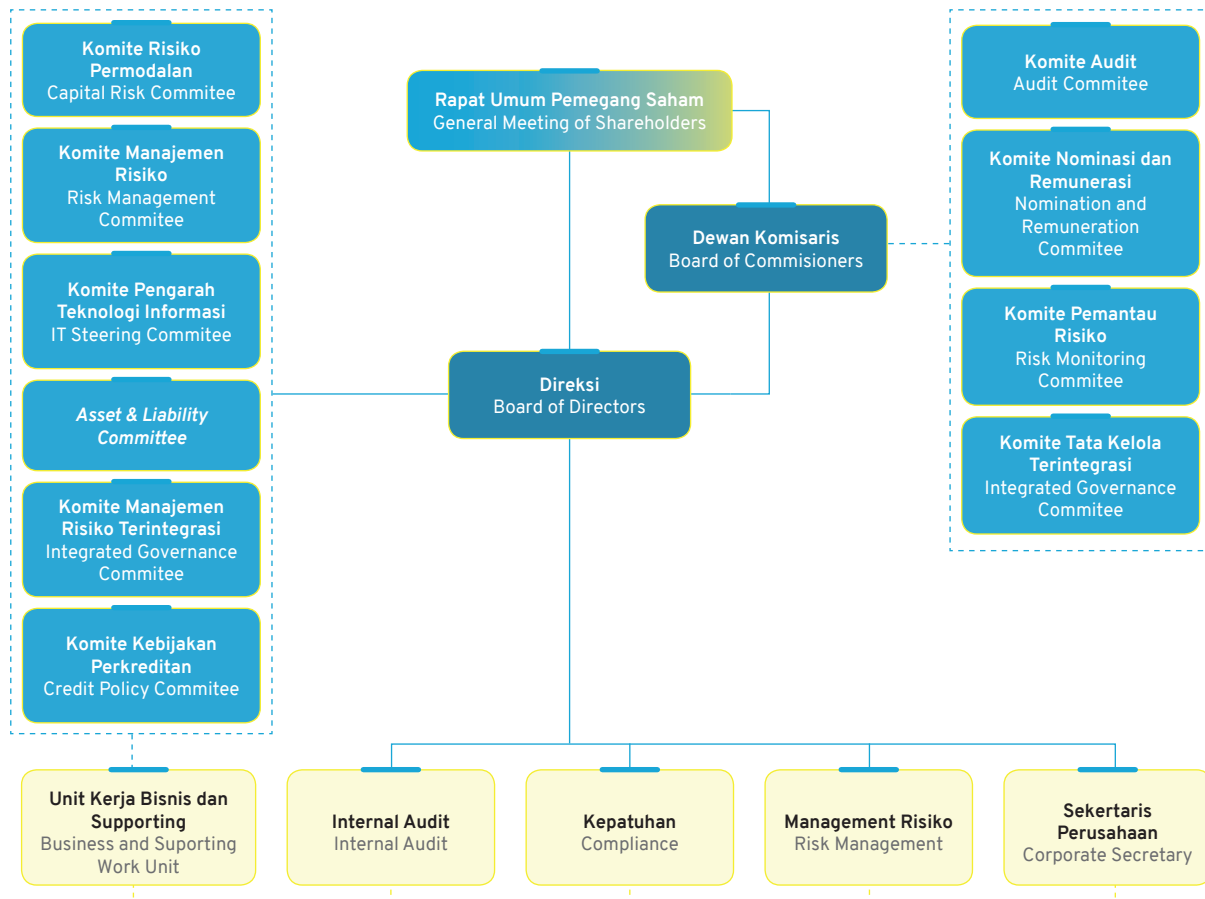
Struktur Organ Perusahaan

Dalam melaksanakan kepengurusan bank bjb, Direksi didukung oleh struktur organisasi yang terdiri dari organ utama dan organ pendukung sehingga manajemen dapat melaksanakan tugas secara efektif. Adapun dalam melaksanakan fungsi pengawasan dan pemberian nasihat, Dewan Komisaris didukung oleh organ penunjang yaitu Sekretaris Dewan Komisaris, Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi dan Komite Tata Kelola Terintegrasi.

Based on the Law of the Republic of Indonesia Number 40 of 2007 about Limited Liability Companies (PT Law), the Company's Organs consist of General Meeting of Shareholders (GMS), Board of Commissioners, and Directors. The management system follows a two-tier system, namely the Board of Commissioners and the Directors, which has clear authority and responsibilities following their respective functions as mandated in the articles of association and legislation.

Organ Structure of The Company

In carrying out the management of the bank bjb, the Directors is supported by an organizational structure consisting of the main organs and supporting organs so that management can conduct its duties effectively. In conducting its supervisory and advisory functions, the Board of Commissioners is supported by supporting organs namely the Secretary of the Board of Commissioners, the Audit Committee, the Risk Monitoring Committee, the Nomination and Remuneration Committee and the Integrated Governance Committee.

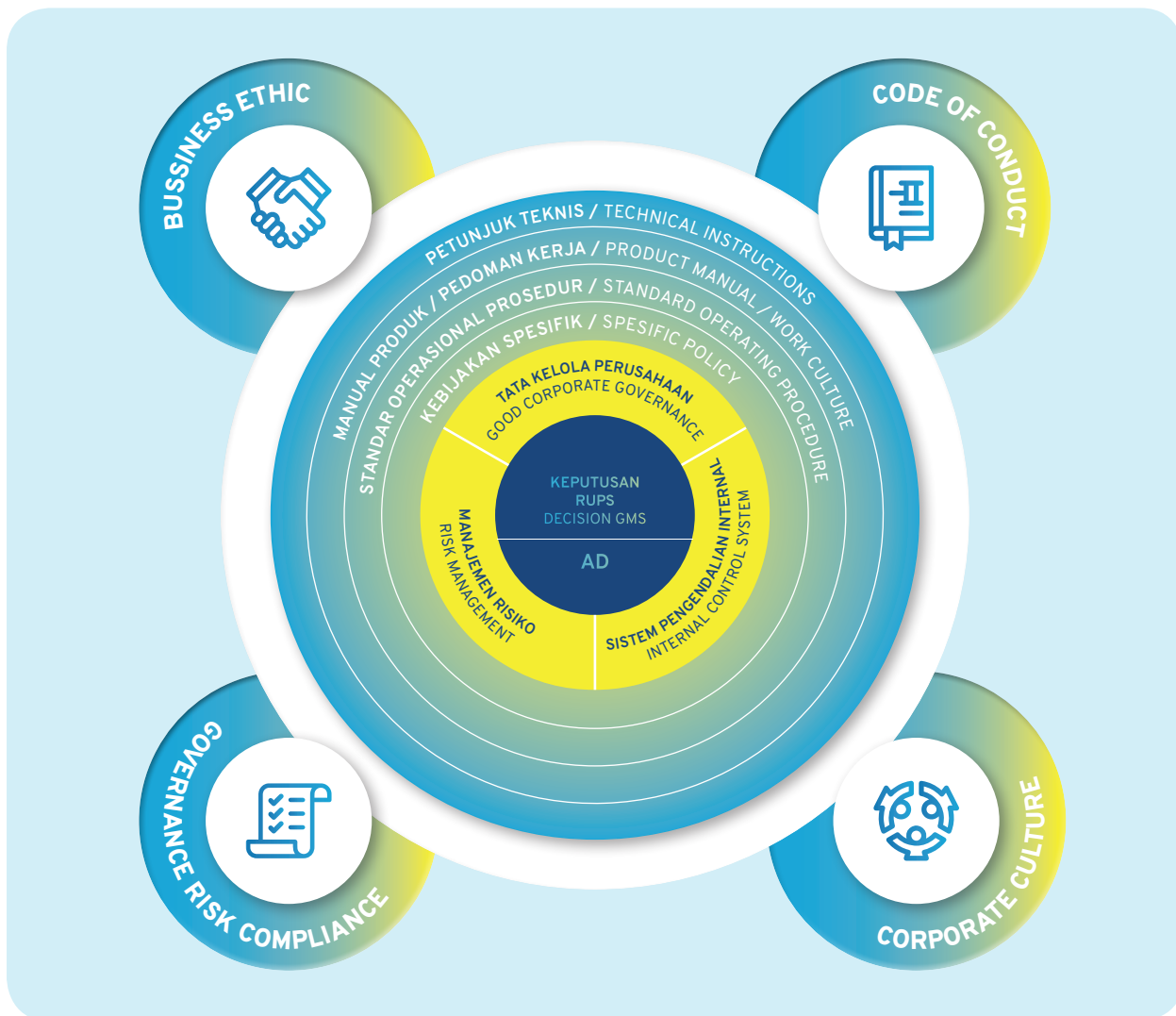


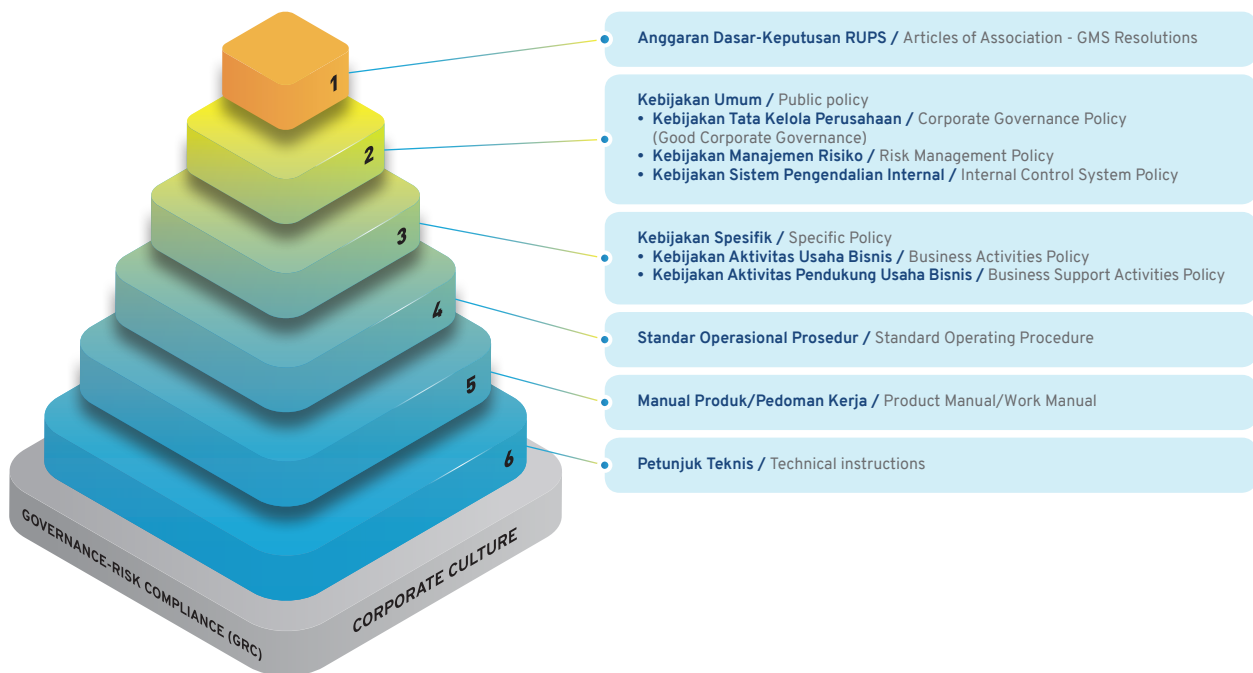
Governance Soft Structure

Dalam menerapkan tata kelola perusahaan yang baik, Perseroan memiliki Arsitektur Kebijakan dan Prosedur adalah suatu kerangka menyeluruh yang menggambarkan hirarki/tata urutan dan pengelompokan kebijakan dan prosedur dengan dilandasi *governance, Risk and Compliance* (GRC) serta etika yang diimplementasikan secara terintegrasi sebagai arah dan pelaksanaan pencapaian tujuan Perusahaan agar lebih efisien dan efektif.

Governance Soft Structure

In implementing good corporate governance, the Company has an Architecture of Policies and Procedures is an overall framework that describes the hierarchy/order and grouping of policies and procedures based on governance, Risk and Compliance (GRC) and ethics that are implemented in an integrated manner as the direction and implementation of achieving the Company's goals to be more efficient and effective.





Arsitektur Kebijakan dan Prosedur bertujuan untuk:

1. Sebagai upaya penyesuaian antara jenis, hirarki dan materi muatan dari kebijakan dan prosedur Bank.
2. Sebagai pelaksanaan prinsip kehati-hatian (*prudential banking*) dengan berpedoman pada *Governance, Risk and Compliance (GRC)*, *Business Ethic* serta *Code of Conduct*.

Perseroan telah memiliki *governance soft structure* yang merupakan ketentuan-ketentuan yang telah ditetapkan oleh Dewan Komisaris dan Direksi guna mengimplementasikan prinsip-prinsip GCG pada seluruh jenjang organisasi, antara lain:

1. Anggaran Dasar Perseroan
2. Kebijakan Tata Kelola Perusahaan
3. Pedoman dan Tata Tertib Kerja Dewan Komisaris
4. Kebijakan Tata Tertib Kerja Direksi
5. Etika Usaha dan Tata Perilaku (*Code of Conduct*)
6. Tata Kerja Pelaporan Pelanggaran (*Whistleblowing*)
7. Pedoman Pengendalian Gratifikasi

The Architecture of Policies and Procedures aims to be:

1. An effort to adjust between types, hierarchy and material content of Bank policies and procedures.
2. A prudential banking principle based on *Governance, Risk and Compliance (GRC)*, *Business Ethics* and *Code of Conduct*.

The Company has a *governance soft structure* which is the provisions stipulated by the Board of Commissioners and Directors to implement GCG principles at all levels of the organization, including:

1. The Company's Articles of Association
2. Company Governance Policy
3. Board of Commissioners Charter
4. Directors Work Procedures Policy
5. Business Ethics and Code of Conduct
6. Work Procedures for Reporting Violations (*Whistleblowing*)
7. Gratification Control Guidelines

Mekanisme Tata Kelola Perusahaan

Pemegang Saham

Pemegang saham yang dimaksud dalam Anggaran Dasar yaitu pemegang saham Seri A dan saham Seri B. Saham Perseroan adalah saham atas nama dan dikeluarkan atas nama pemiliknya yang terdaftar dalam Daftar Pemegang Saham yang terdiri dari Saham Seri A dan Seri B. Pemerintah Pusat, Pemerintah Provinsi, Kota dan Kabupaten memiliki Saham Seri A dan Seri B. Saham Seri B juga dimiliki oleh Direksi, Dewan Komisaris, Karyawan Perseroan dan Masyarakat.

Hak Pemegang Saham

Saham Seri A adalah saham yang memberikan hak khusus kepada pemegangnya dalam kuorum kehadiran dan kuorum persetujuan RUPS sebagaimana diatur dalam Anggaran Dasar. Adapun hak Pemegang Saham Seri A yaitu:

1. Menghadiri dan menyetujui pengangkatan, pemberhentian dan persetujuan pengunduran diri Dewan Komisaris dan Direksi.
2. Menghadiri dan menyetujui perubahan Anggaran Dasar pengeluaran Efek Bersifat atau perubahan Modal Ditempatkan dan Disetor.
3. Menghadiri dan menyetujui penyetoran saham dalam bentuk benda selain uang, baik benda berwujud maupun benda tidak berwujud.
4. Menghadiri dan menyetujui penggabungan, peleburan, pengambilalihan dan pemisahan serta pengajuan permohonan agar Perseroan dinyatakan pailit dan pembubaran Perseroan.
5. Pemegang Saham dapat meminta penyelenggaraan RUPS.
6. Pemegang saham dapat mengusulkan mata acara dalam RUPS. Pemegang saham yang dapat mengusulkan mata acara rapat adalah 1 (satu) pemegang saham atau lebih yang mewakili 1/20 (satu per dua puluh) atau lebih dari jumlah seluruh saham dengan hak suara.
7. Setiap saham memberikan hak kepada pemegang saham untuk mengeluarkan 1 (satu) suara.
8. Menyetujui Laporan Tahunan dan Laporan Keuangan serta menetapkan penggunaan laba, jika perusahaan mempunyai saldo laba yang positif.
9. Menetapkan gaji berikut fasilitas dan tunjangan anggota Dewan Komisaris dan Direksi.
10. Memutuskan perbuatan hukum untuk melakukan transaksi material dan transaksi benturan kepentingan tertentu sebagaimana dimaksud dalam peraturan perundang-undangan di bidang pasar modal.

Corporate Governance Mechanism

Shareholders

Shareholders referred to in the Articles of Association are Series A and Series B shareholders. The Company's shares are shares in the name and issued in the name of the owners registered in the Register of Shareholders consisting of Series A and Series B Shares. The Central Government, Provincial Governments, City and District have Series A and B Shares. Meanwhile, Series B Shares is owned by the Directors, Board of Commissioners, Company Employees, and the Community.

Shareholders' Rights

Series A shares are shares which give special rights to their holders in the attendance quorum and the GMS approval quorum as stipulated in the Articles of Association. The rights of Series A Shareholders are:

1. Attending and approving the appointment, dismissal and approval of the resignation of the Board of Commissioners and Directors.
2. Attending and approving amendments to the Articles of Association for Issuance of Securities or changes in Issued and Paid-in Capital.
3. Attending and approving stock deposits in the form of objects other than money, both tangible and intangible objects.
4. Attending and approving the merger, consolidation, acquisition and separation and submission of an application so that the Company is declared bankrupt and the liquidation of the Company.
5. Shareholders may request the holding of a GMS.
6. Shareholders may propose agenda items in the General Meeting of Shareholders (RUPS). Shareholders who may propose the agenda of the meeting are 1 (one) or more shareholders representing 1/20 (one-twentieth) or more of the total number of shares with voting rights .
7. Each share gives the right to shareholders to cast 1 (one) vote.
8. Approve the Annual Report and Financial Reports and determine the use of income, if the company has a positive income balance.
9. Determine the salaries along with facilities and allowances for members of the Board of Commissioners and Directors.
10. Decide on legal actions to carry out material transactions and certain conflict of interest transactions as intended in statutory regulations in the capital markets sector.

11. Memutuskan perbuatan hukum untuk mengalihkan atau menjadikan jaminan utang seluruh atau lebih dari 50% (lima puluh persen) dari sejumlah kekayaan bersih Perseroan baik dalam satu transaksi atau beberapa transaksi yang berdiri sendiri ataupun yang berkaitan satu sama lain, yang terjadi dalam jangka waktu 1 (satu) tahun buku atau jangka waktu yang lebih lama sebagaimana diatur dalam Anggaran Dasar Perseroan.
12. Penunjukan Akuntan Publik dan/atau pemberian kuasa kepada Dewan Komisaris untuk menunjuk Akuntan Publik dengan disertai penjelasan mengenai alasan pemberian kuasa tersebut dan kriteria atau batasan Akuntan Publik.

Sepanjang dalam Anggaran Dasar tidak ditetapkan lain, maka Pemegang Saham Seri A dan Pemegang Saham Seri B mempunyai hak yang sama.

Kebijakan Hubungan dengan Pemegang Saham

Dalam menjalankan hubungan dengan pemegang saham, Perseroan melakukan komunikasi dengan pemegang saham atau investor melalui pemberian informasi laporan keuangan secara berkala, *analyst meeting*, laporan pelaksanaan GCG, serta laporan tahunan. Perseroan telah memiliki kebijakan komunikasi dengan pemegang saham atau investor yang diatur dalam SK Direksi Nomor 0681/SK/DIR-CS/2019 tentang Pedoman Pengelolaan Aktivitas Pasar Modal. Tujuannya agar para pemegang saham atau investor mendapatkan pemahaman lebih jelas atas informasi yang telah dipublikasikan kepada masyarakat.

Perlakuan yang Sama Terhadap Pemegang Saham

Dalam memberikan informasi yang diperlukan oleh investor atau Pemegang Saham (transparansi informasi), Perseroan memberikan perlakuan yang sama terhadap seluruh Pemegang Saham, baik pemegang saham Mayoritas maupun Minoritas. Hal ini dimaksudkan agar tidak terdapat informasi pihak dalam (*inside information*) yang hanya diketahui oleh Pemegang Saham Mayoritas. Seluruh Pemegang Saham memiliki hak yang sama dalam memperoleh informasi terkait Perseroan. Pelaksanaan fungsi diseminasi informasi tersebut dilakukan oleh bagian Hubungan Investor (*Investor Relations*) di bawah Sekretaris Perusahaan (*Corporate Secretary*).

Beberapa bentuk pelaksanaan transparansi informasi yang dilakukan Perseroan adalah aktif menyelenggarakan forum-forum pertemuan dengan analis dan investor, melalui paparan publik untuk menjamin keterbukaan informasi dapat dilaksanakan dengan baik. Metode yang digunakan, adalah sebagai berikut.

11. Decide on legal action to transfer or make debt collateral for all or more than 50% (fifty percent) of the Company's net assets either in one transaction or several transactions that are independent or related to each other, which occur within a period of 1 (one) financial year or longer period as regulated in the Company's Articles of Association.
12. Appointment of a Public Accountant and/or empower the Board of Commissioners to appoint a Public Accountant accompanied by an explanation regarding the reasons for empower and the criteria or limitations of a Public Accountant.

As long as the Articles of Association are not stipulated otherwise, the Series A Shareholders and Series B Shareholders have the same rights.

Relationship Policies with Shareholders

Relationships with Shareholders are conducted by the Company by communicating between the Company and shareholders or investors through periodic financial report information, analyst meetings, GCG implementation reports, and annual reports. The company has a communication policy with shareholders or investors which is regulated in the Decree of the Board of Directors Number 0681/SK/DIR-CS/2019 concerning Guidelines for the Management of Capital Market Activities. The aim is for shareholders or investors to gain a clearer understanding of the information that has been published to the public.

Same Treatment of Shareholders

In providing information needed by investors or shareholders (transparency of information), the company provides the same treatment to all shareholders, both majority and minority shareholders. This is intended so that there is no inside information that is only known by the majority Shareholders. All Shareholders have the same rights in obtaining information related to the Company. The information dissemination function is conducted by the Investor Relations section under the Corporate Secretary.

Some forms of information transparency conducted by the Company are active in holding forums for meetings with analysts and investors, through public exposure to ensure information disclosure can be carried out properly. The method used, is as follows.

1. *Direct*, yang meliputi *Public Expose, Non Deal Road Show, Analyst meeting, Press Conference, 1-on-1 Meetings, Group Meetings, Branch Visits* dan *Site Visits*.
2. *Indirect*, yang meliputi Laporan Tahunan, Laporan Keuangan Publikasi (triwulan), *Website, Media, Conference Calls* dan *Emails*.

Prinsip dasar yang digunakan oleh Perseroan adalah:

1. Pengungkapan informasi dilakukan secara wajar (*fair disclosure information*) dengan memperhatikan prinsip kesetaraan (*equitable treatment*) dan transparansi.
2. Perseroan maupun Direksi serta pegawai wajib memberikan informasi dengan berpegang pada prinsip kehati-hatian dengan memperhatikan ketentuan kerahasiaan di bidang perbankan yang berlaku.
3. Komunikasi dengan Komunitas Pasar Modal dan Komunitas Investor menggunakan kebijakan satu pintu (*one door policy*). Perseroan senantiasa membangun hubungan baik dengan investor, analis maupun masyarakat pasar modal lainnya melalui penyelenggaraan secara berkala kegiatan-kegiatan seperti pertemuan dengan analis/investor/Pemegang Saham dalam skala nasional maupun internasional serta paparan kinerja kepada publik.

Perseroan senantiasa membangun hubungan baik dengan investor, analis maupun masyarakat pasar modal lainnya melalui penyelenggaraan secara berkala kegiatan-kegiatan seperti pertemuan dengan analis/investor/Pemegang Saham dalam skala nasional maupun internasional serta paparan kinerja kepada publik. Perseroan juga memenuhi kewajiban keterbukaan informasi sebagaimana yang diatur dalam peraturan Pasar Modal Indonesia seperti laporan keuangan, laporan tahunan, laporan pemegang saham tertentu dan paparan publik.

Perseroan juga telah memberikan akses seluas-luasnya kepada masyarakat umum dan investor untuk memperoleh informasi melalui situs Perseroan di laman resmi www.bankbjb.co.id. Situs ini memuat informasi terkini seperti aksi korporasi, laporan keuangan dan *company guidance* (triwulanan), bahan presentasi Perseroan ke publik dan klipng media mengenai pemberitaan Bank.

Rapat Umum Pemegang Saham

Rapat Umum Pemegang Saham (RUPS) bank **bjb** terdiri atas RUPS Tahunan dan RUPS Luar Biasa. RUPS Tahunan diselenggarakan tiap tahun paling lambat 6 (enam) bulan setelah tahun buku Perseroan ditutup. Sedangkan RUPS Luar Biasa dapat diselenggarakan sewaktu-waktu berdasarkan kebutuhan untuk membicarakan dan memutuskan mata acara rapat dengan memperhatikan peraturan perundang-undangan yang berlaku dan Anggaran Dasar Perseroan.

1. *Direct*, which includes *Public Expose, Non Deal Road Show, Analyst meeting, Press Conference, 1-on-1 Meetings, Group Meetings, Branch Visits* and *Site Visits*.
2. *Indirect*, which includes *Annual Report, Published Financial Reports (quarterly), Website, Media, Conference Calls* and *Emails*.

The basic principles used by the Company are:

1. Information disclosure is conducted fairly (*fair disclosure information*) with due regard to the principle of equality (*equitable treatment*) and transparency.
2. Companies and Directors and employees are required to provide information by adhering to the principle of prudence by observing the provisions of confidentiality in the applicable banking sector.
3. Communication with the Capital Market Community and Investor Community uses a one door policy. The Company continues to build good relations with investors, analysts and other capital market communities through the regular implementation of activities such as meetings with analysts/ investors/shareholders on a national and international scale and performance exposure to the public.

The Company always builds good relations with investors, analysts and other capital market communities through regular organizing of activities such as meetings with analysts/ investors/shareholders on a national and international scale and performance exposure to the public. The Company also fulfils the obligation to disclose information as regulated in Indonesian Capital Market regulations such as financial reports, annual reports, certain shareholder reports and public exposures.

The Company has also provided the widest possible access to the general public and investors to obtain information through the Company's website on page www.bankbjb.co.id This site contains the latest information such as corporate actions, financial reports and company guidance (quarterly), Company presentation material to the public and media clippings regarding the Bank's news.

General Meeting of Shareholders

The bank **bjb** General Meeting of Shareholders (GMS) consists of the Annual GMS and the Extraordinary GMS. The Annual GMS is held every year no later than 6 (six) months after the Company's Financial Year is closed. While Extraordinary GMS can be held at any time based on the need to discuss and decide on the agenda of the meeting by observing the applicable laws and regulations and the Company's Articles of Association.

Pada saat pelaksanaan RUPS, Perseroan dapat mengundang pihak lain yang terkait dengan mata acara RUPS, Pihak lain yang dimaksud antara lain lembaga dan/atau Profesi Penunjang Pasar Modal yang terkait dengan penyelenggaraan RUPS dan/atau terkait dengan mata acara rapat dan komite yang dimiliki Perseroan.

Proses Penyelenggaraan RUPS

RUPS Tahunan diselenggarakan setiap tahun paling lambat 6 (enam) bulan setelah tahun buku Perseroan ditutup. Sedangkan untuk RUPS Luar Biasa dapat diselenggarakan sewaktu-waktu berdasarkan kebutuhan Perseroan dengan memperhatikan peraturan perundang-undangan yang berlaku dan Anggaran Dasar.

Tempat Penyelenggaraan RUPS

RUPS wajib dilakukan di wilayah Republik Indonesia yaitu dapat diadakan di:

1. Tempat kedudukan Perseroan.
2. Tempat Perseroan melakukan kegiatan usaha utama.
3. Ibukota Provinsi tempat kedudukan atau tempat kegiatan usaha utama Perseroan.
4. Provinsi tempat kedudukan Bursa Efek atas saham Perseroan dicatatkan.

Pengumuman dan Pemanggilan RUPS

Pengumuman RUPS dilakukan paling lambat 14 (empat belas) hari sebelum pemanggilan RUPS dengan tidak memperhitungkan tanggal pengumuman dan tanggal pemanggilan. Perseroan wajib melakukan pemanggilan RUPS kepada Pemegang Saham paling lambat 21 (dua puluh satu) hari sebelum RUPS, dengan tidak memperhitungkan tanggal pemanggilan dan tanggal RUPS. Pengumuman dan Pemanggilan RUPS dilakukan dalam Bahasa Indonesia dan Bahasa Inggris.

Perseroan menyediakan bahan mata acara rapat bagi pemegang saham sejak tanggal dilakukannya pemanggilan RUPS sampai dengan penyelenggaraan RUPS. Dalam hal mata acara RUPS mengenai pengangkatan Direksi dan/atau anggota Dewan Komisaris, daftar Riwayat hidup calon anggota Direksi dan/atau Dewan Komisaris yang akan diangkat wajib tersedia pada situs web Perseroan paling kurang sejak saat pemanggilan sampai dengan penyelenggaraan RUPS.

Penyelenggaraan RUPS dapat dilakukan atas permintaan 1 (satu) orang atau lebih Pemegang Saham yang mewakili 1/10 (satu per sepuluh) bagian atau lebih dari jumlah seluruh saham yang ditempatkan oleh Perseroan dengan hak suara.

In the GMS, the Company may invite other parties related to the agenda of the GMS. The other parties includes institutions and/or Capital Market Supporting Professionals related to the holding of the GMS and/or related to the agenda and meetings of committees owned by the Company.

Process of The GMS

The Annual GMS is held every year no later than 6 (six) months after the Company's Financial Year is closed. Meanwhile, the Extraordinary GMS can be held at any time based on the needs of the Company by taking into account the applicable laws and regulations and the Articles of Association.

The Place of The GMS

GMS must be held in the territory of the Republic of Indonesia which can be held at:

1. The domicile of the Company.
2. Where the Company conducts main business activities.
3. The Capital of the Province of the domicile or place of the Company's main business activities.
4. The province where the Stock Exchange is domiciled over the Company's shares is listed.

Announcement and Invitations of GMS

Announcement of the GMS is made no later than 14 (fourteen) days before the invitation of the GMS, excluding the announcement date and the date of the summons. The Company is obliged to call the GMS to Shareholders no later than 21 (twenty-one) days before the GMS, without considering the date of the invitation and the date of the GMS. Announcement and summons are made through Indonesian and English.

The company shall provide meeting agenda materials for shareholders from the date of the invitation to the RUPS until it is held. In the event that the agenda of the RUPS concerned the appointment of members of the Board of Directors and/or members of the Board of Commissioners, the curriculum vitae of the candidates for members of the Board of Directors and/or the Board of Commissioners to be appointed must be available on the Company's website at least from the time of the invitation until the holding of the RUPS.

The RUPS may be held at the request of 1 (one) or more shareholders representing 1/10 (one-tenth) or more of the total number of shares issued by the company with voting rights.

Pimpinan, Tata Tertib dan Berita Acara RUPS

RUPS dipimpin oleh Komisaris Utama, dalam hal Komisaris Utama tidak hadir atau kosong, maka RUPS dipimpin oleh seorang anggota Dewan Komisaris yang ditunjuk oleh Rapat Dewan Komisaris. Dalam hal semua anggota Dewan Komisaris tidak hadir atau kosong, maka RUPS dipimpin oleh salah seorang anggota Direksi yang ditunjuk oleh Direksi. Dalam hal semua anggota Direksi tidak hadir atau kosong, maka RUPS dipimpin oleh Pemegang Saham yang hadir dalam RUPS yang ditunjuk dari dan oleh peserta.

Dalam hal anggota Dewan Komisaris yang ditunjuk oleh Dewan Komisaris yang mempunyai benturan kepentingan atas hal yang akan diputuskan dalam RUPS, maka RUPS dipimpin oleh anggota Dewan Komisaris lainnya yang tidak mempunyai benturan kepentingan yang ditunjuk oleh Dewan Komisaris. Apabila semua anggota Dewan Komisaris mempunyai benturan kepentingan, maka RUPS dipimpin oleh salah satu Direktur yang ditunjuk oleh Direksi.

Dalam hal salah satu Direktur yang ditunjuk oleh Direksi mempunyai benturan kepentingan atas hal yang akan diputuskan dalam RUPS, maka RUPS dipimpin oleh anggota Direksi yang tidak mempunyai benturan kepentingan. Apabila semua anggota Direksi mempunyai benturan kepentingan, maka RUPS dipimpin oleh salah seorang Pemegang Saham bukan pengendali yang dipilih oleh mayoritas Pemegang Saham yang hadir dalam RUPS.

Pada saat pelaksanaan RUPS, tata tertib RUPS harus diberikan kepada Pemegang Saham yang hadir. Tata tertib RUPS juga telah disajikan pada *website* Perseroan. Pada saat pembukaan RUPS, pimpinan RUPS wajib memberikan penjelasan kepada Pemegang Saham paling kurang mengenai:

1. Kondisi Umum Perseroan secara singkat.
2. Mata Acara Rapat.
3. Mekanisme pengambilan Keputusan dan pemungutan suara (*voting*) terkait Mata Acara Rapat.
4. Tata cara penggunaan hak Pemegang Saham untuk mengajukan pertanyaan dan/atau pendapat.

Perseroan wajib membuat risalah RUPS dan ringkasan Risalah RUPS yang ditandatangani oleh pimpinan rapat dan paling sedikit 1 (satu) orang Pemegang Saham yang ditunjuk dari dan oleh peserta RUPS. Ringkasan Risalah RUPS diumumkan melalui situs web Perseroan dalam Bahasa Indonesia dan Bahasa Inggris.

Chairman, Rules of Procedure and Minutes of The RUPS

The RUPS is chaired by the President Commissioner, in the event that the President Commissioner was absent or vacant, the RUPS was chaired by a member of the Board of Commissioners appointed by the Board of Commissioners Meeting. In the event that all members of the Board of Commissioners were absent or vacant, the RUPS shall be chaired by a member of the Board of Directors appointed by the Board of Directors. In the event that all members of the Board of Directors were absent or vacant, the RUPS shall be chaired by a Shareholder present at the RUPS appointed from and by the participants.

In the event that a member of the Board of Commissioners appointed by the Board of Commissioners had a conflict of interest over the matter to be decided in the RUPS, the RUPS shall be chaired by another member of the Board of Commissioners who did not have a conflict of interest appointed by the Board of Commissioners. If all members of the Board of Commissioners had had a conflict of interest, the RUPS would have been chaired by one of the Directors appointed by the Board of Directors.

In the event that one of the Directors appointed by the Board of Directors had a conflict of interest over the matter to be decided in the RUPS, the RUPS shall be chaired by a member of the Board of Directors who did not have a conflict of interest, the RUPS shall be chaired by one of the non-controlling shareholders elected by the majority of the shareholders present at the RUPS.

At the time of the RUPS meeting, the RUPS rules of procedure must be given to the attending shareholders. The RUPS rules had also been presented on the Company's website. At the opening of the RUPS, the chairman of the RUPS must provide an explanation to the shareholders at least regarding the following:

1. General condition of the Company briefly.
2. Agenda of the Meeting.
3. Decision-making and voting mechanism related to the Agenda of the Meeting.
4. Procedures for using the rights of Shareholders to raise questions and/or opinions.

The company should make minutes of the RUPS and the summary of the minutes of the RUPS signed by the chairman of the meeting and at least 1 (one) shareholders appointed from and by the participants of the RUPS. The summary of RUPS Minutes should be announced through the company's website in both Indonesian and English.

Kuorum dalam RUPS

RUPS dapat dilangsungkan apabila:

1. Dihadiri oleh Pemegang Saham atau kuasanya yang sah yang mewakili lebih dari $\frac{1}{2}$ (satu per dua) bagian dari seluruh saham dengan hak suara yang sah, dan keputusan disetujui oleh lebih dari $\frac{1}{2}$ (satu per dua) bagian dari seluruh saham dengan hak suara yang hadir dalam RUPS kecuali ditentukan lain dalam peraturan perundangan yang berlaku.
2. Rapat kedua adalah sah dan berhak mengambil keputusan yang mengikat apabila dihadiri oleh Pemegang Saham atau kuasanya yang sah yang mewakili sedikitnya $\frac{1}{3}$ (satu per tiga) bagian dari jumlah seluruh saham dengan hak suara yang sah dan keputusan disetujui oleh lebih dari $\frac{1}{2}$ (satu per dua) bagian dari seluruh saham dengan hak suara yang hadir dalam RUPS, kecuali ditentukan lain dalam Anggaran Dasar dan peraturan perundang-undangan yang berlaku.
3. Dalam hal kuorum kehadiran pada RUPS kedua tidak tercapai, RUPS ketiga dapat diadakan dengan ketentuan RUPS ketiga sah dan berhak mengambil keputusan jika dihadiri oleh Pemegang Saham dari saham dengan hak suara yang sah dalam kuorum kehadiran dan kuorum keputusan yang ditetapkan oleh OJK atas permohonan Perseroan.
4. Pemanggilan RUPS ketiga dilakukan atas permohonan Perseroan dan ditetapkan oleh OJK. Dalam pemanggilan RUPS ketiga menyebutkan RUPS kedua telah dilangsungkan dan tidak mencapai kuorum kehadiran.

Pemegang saham baik sendiri maupun diwakili berdasarkan surat kuasa berhak menghadiri RUPS. Pemegang saham dapat memberikan kuasa kepada pihak lain untuk mewakilinya menghadiri dan/atau memberikan suara dalam RUPS sesuai dengan ketentuan peraturan perundang-undangan. Pemegang saham memberikan kuasa dengan mekanisme e-Proxy melalui Aplikasi eASY.KSEI. Form surat kuasa dapat diunduh pada *website* Perseroan.

Pengambilan Keputusan dalam RUPS

Semua keputusan diambil berdasarkan musyawarah untuk mufakat. Dalam hal keputusan berdasarkan musyawarah untuk mufakat tidak tercapai maka keputusan diambil berdasarkan suara setuju sebagaimana ditentukan dalam Anggaran Dasar. Setiap Pemegang Saham tunduk kepada Anggaran Dasar Perseroan dan kepada semua keputusan yang diambil dengan sah dalam RUPS serta peraturan perundang-undangan yang berlaku.

Tiap-tiap saham memberikan hak kepada pemegangnya untuk mengeluarkan 1 (satu) suara, apabila seorang Pemegang Saham mempunyai lebih dari satu saham, ia diminta untuk memberikan suara satu kali saja dan suaranya itu mewakili seluruh jumlah saham yang dimilikinya.

Quorum In GMS

GMS can be held if:

1. Attended by Shareholders or their legal proxies representing more than $\frac{1}{2}$ (one half) of all shares with valid voting rights, and decisions are approved by more than $\frac{1}{2}$ (one half) of all shares with voting rights attend the GMS unless otherwise specified in the applicable laws and regulations.
2. The second meeting is valid and has the right to make binding decisions if attended by Shareholders or their legal proxies representing at least $\frac{1}{3}$ (one third) of the total number of shares with valid voting rights and decisions approved by more than $\frac{1}{2}$ (one-half) share of all shares with voting rights present at the GMS, unless otherwise stipulated in the Articles of Association and applicable laws and regulations.
3. In the event that the attendance quorum at the second GMS is not reached, the third RUPS may be held provided that the third RUPS is valid and has the right to make decisions if attended by Shareholders of shares with valid voting rights in the attendance quorum and a quorum for decisions determined by the OJK at the request of the Company.
4. Summons for the third GMS are made at the request of the Company and determined by the OJK. In the summons of the third GMS, the second GMS was held and did not reach the attendance quorum.

Shareholders, either in person or by proxy, were entitled to attend the RUPS. Shareholders might authorize other parties to represent them to attend and/or vote at the RUPS in accordance with the provisions of laws and regulations. Shareholders granted power of attorney with the e-Proxy mechanism through the eASY.KSEI Application. The power of attorney form could be downloaded on the company's website.

Decision Making in GMS

All decisions are made based on deliberation to reach consensus. In the event that a decision based on deliberation to reach consensus is not reached, then the decision is taken based on the agreed vote as determined in the Articles of Association. Each Shareholder is subject to the Company's Articles of Association and to all decisions taken legally at the GMS and the applicable laws and regulations.

Each share provides the right to its holder to cast 1 (one) vote. If one of the Shareholders has more than one share, he/she is requested to vote only once and his/her vote represents the entire number of shares that he/she owns.

1. Untuk Pemegang Saham atau kuasanya yang hadir secara fisik, pemungutan suara akan dilakukan dengan ketentuan sebagai berikut:
 - a. Bagi yang “Tidak Setuju” atau “Abstain” diminta untuk mengangkat tangan dan memberi tanda dalam kolom kartu suara serta menyerahkan kartu suaranya kepada petugas;
 - b. Jumlah Suara Abstain dianggap mengeluarkan suara yang sama dengan suara mayoritas pemegang saham yang mengeluarkan suara;
 - c. Suara Tidak Sah (tidak lengkap diisi atau tidak dalam kondisi utuh / cacat) dianggap tidak ada dan tidak dihitung dalam menentukan jumlah suara yang dikeluarkan dalam Rapat. Selanjutnya jumlah suara yang tidak setuju akan diperhitungkan dengan suara yang sah dan selisihnya merupakan jumlah suara yang setuju.
 2. Pemegang Saham atau kuasanya yang hadir secara elektronik menghadiri Rapat menggunakan eASY.KSEI, melakukan pemungutan suara melalui e-voting sesuai dengan mekanisme yang ditentukan oleh Penyedia eASY.KSEI dengan tetap memperhatikan ketentuan Peraturan Perundang-undangan.
 3. Apabila terdapat peserta Rapat yang kehadirannya telah diperhitungkan dalam menentukan kuorum, namun tidak berada di ruangan Rapat pada saat pemungutan suara dilakukan, maka yang bersangkutan dianggap menyetujui segala keputusan yang diambil dalam Rapat.
 4. Pimpinan RUPS akan mengumumkan hasil pemungutan suara.
 5. Setiap Pemegang Saham dapat diwakili pada RUPS oleh pemegang selain atau pihak ketiga dengan surat kuasa. Anggota Direksi, anggota Dewan Komisaris, Sekretaris Dewan Komisaris dan Pegawai Perseroan boleh bertindak sebagai kuasa dalam pemungutan suara.
1. For Shareholders or their proxies, who are physically present, voting will be conducted with the following conditions:
 - a. Those who “Disavow” or “Abstain” are requested to raise their hands and put a mark in the voting card column and submit their voting cards to the officer;
 - b. The number of Abstain Votes is considered to be the same as the majority of voting shareholders;
 - c. Invalid votes (incompletely filled in or not intact/ defective) are considered non-existent and not counted in determining the number of casting votes at the Meeting. Furthermore, the number of against votes will be counted with the valid votes and the difference will be the number of in favour votes.
 2. Shareholders or their proxies, who attend the Meeting electronically use eASY.KSEI, vote via e-voting in accordance with the mechanism determined by the eASY.KSEI Provider, while observing the provisions of regulations.
 3. If there are Meeting participants whose presence has been taken into account in determining the quorum, but who are not in the Meeting room when voting is taken, the concerned person is deemed having agreed to all resolutions taken at the Meeting.
 4. GMS Chairman will announce the results of voting.
 5. Each Shareholder can be represented at the GMS by other holders or third parties with a power of attorney. Members of the Board of Directors, members of the Board of Commissioners, Secretary of the Board of Commissioners and Company employees may act as proxies in voting.

Risalah RUPS

Perseroan wajib membuat risalah RUPS dan ringkasan risalah RUPS. Risalah RUPS wajib dibuat dan ditandatangani oleh pimpinan rapat dan paling sedikit 1 (satu) orang Pemegang Saham yang ditunjuk dari dan oleh peserta RUPS. Risalah RUPS dibuat dalam bentuk akta Berita Acara Rapat yang dibuat oleh notaris. Selanjutnya, risalah RUPS wajib disampaikan kepada OJK paling lambat 30 (tiga puluh) hari setelah RUPS diselenggarakan. Dalam risalah rapat dijelaskan adanya dinamika pemberian kesempatan pada pemegang saham untuk bertanya dan tanggapan atas pertanyaan pemegang saham.

Minute of GMS

The Company is required to prepare a GMS minutes and a summary of GMS minutes. Minutes of the GMS must be prepared and signed by the chair of the meeting and at least 1 (one) Shareholder appointed from and by the GMS participants. Minutes of the GMS are made in the form of a Minutes of Meeting made by a notary. Furthermore, minutes of the GMS must be submitted to the OJK no later than 30 (thirty) days after the GMS is held. The minutes of the meeting explain the dynamics of providing shareholders with the opportunity to ask questions and respond to shareholder questions.

Pelaksanaan RUPS Tahunan Tahun Buku 2023 dan Realisasinya

Implementation of The 2023 Annual GMS and Its Realization

Pemberitahuan Information	Pengumuman Announcement	Pemanggilan Invitation	Pelaksanaan Implementation	Ringkasan Risalah Summary of Minutes	Hasil RUPS GMS Result
Diberitahukan kepada OJK pada tanggal 6 Februari 2024	Diumumkan pada tanggal 16 Februari 2024 melalui situs web Perseroan, situs web PT Kustodian Sentral Efek Indonesia (KSEI), dan situs web PT Bursa Efek Indonesia (BEI) dengan Bahasa Indonesia dan Bahasa Inggris	Diumumkan pada tanggal 4 Maret 2024 melalui situs web Perseroan, situs web PT Kustodian Sentral Efek Indonesia (KSEI), dan situs web PT Bursa Efek Indonesia (BEI) dengan Bahasa Indonesia dan Bahasa Inggris	RUPS Tahunan Tahun Buku 2023 dilaksanakan pada hari Selasa, 2 April 2024 pada pukul 09.58 – 13.14 WIB, bertempat di Grand Ballroom Trans Hotel Jl. Gatot Subroto No. 289, Kota Bandung	Ringkasan Risalah RUPS Tahunan Tahun Buku 2023 diumumkan pada tanggal 3 April 2024 melalui situs web Perseroan, situs web PT Kustodian Sentral Efek Indonesia (KSEI), dan situs web PT Bursa Efek Indonesia (BEI) dengan Bahasa Indonesia dan Bahasa Inggris	Hasil Rapat Umum Pemegang Saham Tahunan Tahun Buku 2023 diumumkan pada tanggal 2 Mei 2024 melalui situs web PT Bursa Efek Indonesia (BEI)
Notified to OJK on February 6, 2024	Announced on February 16, 2024 through the Company's website, the website of PT Kustodian Sentral Efek Indonesia (KSEI), and the website of PT Bursa Efek Indonesia (BEI) in Indonesian and English.	Announced on March 4, 2024 through the Company's website, the website of PT Kustodian Sentral Efek Indonesia (KSEI), and the website of PT Bursa Efek Indonesia (BEI) in Indonesian and English.	The Annual GMS for the 2023 Fiscal Year was held on Tuesday, April 2, 2024 at 09.58 – 13.14 WIB, at the Grand Ballroom Trans Hotel Jl. Gatot Subroto No. 289, Bandung City	Summary of Minutes of the Annual GMS for the 2023 Financial Year was announced on April 3, 2024 via the Company's website, the website of PT Kustodian Sentral Efek Indonesia (KSEI), and the website of PT Bursa Efek Indonesia (BEI) in Indonesian and English.	The results of the Annual GMS for the 2023 Financial Year were announced on May 2, 2024 via the website of the Indonesia Stock Exchange (IDX)

Pihak Independen Penghitung Suara

Hasil pemungutan suara dihitung oleh PT Datindo Entrycom selaku Biro Administrasi Efek (“BAE”) dan selanjutnya divalidasi dan diumumkan oleh Notaris R. Tendi Suwarman, S.H yang keduanya merupakan pihak yang independen yang ditunjuk oleh Perseroan.

Rekapitulasi Kehadiran pada RUPS Tahunan Tahun Buku 2023

Seluruh Dewan Komisaris dan Direksi hadir pada RUPS Tahunan Tahun Buku 2023. Adapun Dewan Komisaris dan Direksi yang hadir dalam RUPS Tahunan Tahun Buku 2023 adalah sebagai berikut.

Vote Counting Independent Party

The voting results were counted by PT Datindo Entrycom as the Securities Administration Bureau (“BAE”) and subsequently validated and announced by Notary R. Tendi Suwarman, S.H., both of whom are independent parties appointed by the Company.

Recapitulation of Attendance at The Annual GMS for Financial Year 2023

All members of the Board of Commissioners and Board of Directors were present at the 2022 Annual RUPS. The Board of Commissioners and Directors who attended the 2022 Annual RUPS were as follows.

No.	Nama Name	Jabatan Position	Kehadiran	Attendance
1.	Farid Rahman	Komisaris Utama Independen Independent President Commissioner	Hadir	Present
2.	Setiawan Wangsaatmaja	Komisaris Commissioner	Hadir	Present
3.	Toms Tohir	Komisaris Commissioner	Hadir	Present
4.	Rudie Kusmayadi	Komisaris Commissioner	Hadir	Present
5.	Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	Hadir	Present
6.	Diding Sakri	Komisaris Independen Independent Commissioner	Hadir	Present
7.	Yuddy Renaldi	Direktur Utama President Director	Hadir	Present

No.	Nama Name	Jabatan Position	Kehadiran	Attendance
8.	Cecep Trisna	Direktur Kepatuhan Director of Compliance	Hadir	Present
9.	Nia Kania	Direktur Keuangan Director of Finance	Hadir	Present
10.	Suartini	Direktur Konsumer dan Ritel Director of Consumer and Retail	Hadir	Present
11.	Nancy Adistyasari	Direktur Komersial dan UMKM Director of Commercial and MSMEs	Hadir	Present
12.	Tedi Setiawan	Direktur Operasional Director of Operations	Hadir	Present

Keterangan/Information:

Bapak Rio Lanasier selaku Direktur IT, Treasury dan International Banking tidak dapat mengikuti Rapat dengan pertimbangan kesehatan.
Mr. Rio Lanasier as Director of IT, Treasury and International Banking was unable to attend the Meeting due to health reasons.

Keputusan dan Realisasi RUPS Tahunan Tahun Buku 2023

Decisions and Realization of Annual GMS for Financial Year 2023

Agenda Pertama First Agenda	
Persetujuan atas Laporan Tahunan termasuk pengesahan Laporan Keuangan Konsolidasian Perseroan dan Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris untuk tahun buku 2023 sekaligus pemberian pelunasan dan pembebasan tanggung jawab sepenuhnya (<i>acquitt et de charge</i>) kepada Direksi atas tindakan pengurusan Perseroan dan Dewan Komisaris atas tindakan pengawasan Perseroan yang telah dijalankan selama tahun buku 2023.	Approval of the annual Report, including the ratification of the Company's Consolidated Financial Statements and the Supervisory Report of the Board of Commissioners for the fiscal year 2023, along with the granting of full discharge and release of responsibility (<i>acquitt et de charge</i>) to the Board of Directors for the management actions and the Board of Commissioners for the supervisory actions carried out during the 2023 fiscal year.
Hasil Pemungutan Suara: Setuju: 8.700.056.368 Saham (99,70%), Terdiri dari 7.414.714.661 Saham Seri A dan 1.285.341.707 Saham Seri B Tidak Setuju: 0 Saham (0%) Abstain : 26.221.557 Saham (0,30%), yang seluruhnya merupakan saham Seri B	Voting Results: Approved: 8,700,056,368 shares (99.70%), consisting of 7,414,714,661 Series A Shares and 1.285.341.707 Series B Shares Disapproved: 0 shares (0%) Abstain: 26,221,557 shares (0.30%), all Series B shares
Jumlah pemegang saham yang mengajukan pertanyaan/tanggapan sebanyak 5 (lima) orang.	Number of shareholders who raised questions/responses: 5 persons
Keputusan 1. Menyetujui Laporan Tahunan Perseroan termasuk Laporan Pelaksanaan Tugas Pengawasan yang telah dilaksanakan oleh Dewan Komisaris untuk Tahun Buku 2023. 2. Mengesahkan Laporan Keuangan Konsolidasian Perseroan untuk Tahun Buku 2023 yang telah diaudit oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar dan Rekan (firma anggota jaringan RSM Global) sesuai dengan laporan nomor 00072/2.1030/AU.1/07/0499-2/1/II/2024 tanggal 29 Februari 2024, dengan opini Wajar dalam semua hal yang material. 3. Menyetujui memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (<i>acquitt et de charge</i>) kepada seluruh anggota Direksi atas tindakan pengurusan Perseroan dan kepada seluruh anggota Dewan Komisaris atas tindakan pengawasan Perseroan yang telah dijalankan selama tahun buku 2023, sepanjang tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Konsolidasian Perseroan untuk tahun buku 2023 serta dokumen pendukungnya.	Resolution 1. Approval of the Company's Annual Report, including the Supervisory Duties Report of the Board of Commissioners for the 2023 fiscal year. 2. Ratification of the Consolidated Financial Statements for the 2024 fiscal year, which were audited by the public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar and Partners (a member firm of RSM Global) under a report number 00072/2.1030/AU.1/07/0499-2/1/II/2024 dated February 29, 2024, with an unqualifies opinion in all material aspects. 3. Granting full discharge and release of responsibility (<i>acquitt et de charge</i>) to all members of the Board of Directors for the management of the Company and to all members of the Board of Commissioners for the supervision of the Company carried out during the 2023 fiscal year, as long as these actions are reflected in the Annual Report, the Consolidated Financial Statements for 2023, and supporting documents.
Tindak Lanjut: Terealisasi	Follow-up: Implemented

Agenda Kedua Second Agendas

Persetujuan penetapan penggunaan laba bersih Perseroan termasuk pembagian Dividen tahun buku 2023.	Approval of the determination of the use of the Company's net profit, including the distribution of dividends for the 2023 financial year.
Hasil Pemungutan Suara: Setuju: 8.714.518.825 Saham (99,87%), Terdiri dari 7.414.714.661 Saham Seri A dan 1.299.804.164 Saham Seri B Tidak Setuju: 0 Saham (0%) Abstain : 11.759.100 Saham (0,13%), yang seluruhnya merupakan saham Seri B	Voting Results: Approved: 8,714,518,825 shares (99.87%), consisting of 7,414,714,661 Series A Shares and 1,299,804,164 Series B Shares Disapproved: 0 shares (0%) Abstain: 11,759,100 shares (0.13%), all Series B shares
Jumlah pemegang saham yang mengajukan pertanyaan/tanggapan sebanyak 4 (empat) orang.	Number of shareholders who raised questions/responses: 4 persons
Keputusan Dari laba bersih Perseroan tahun buku 2023 sebesar 1.716.269.038.391,- diusulkan: 1. 58.27% dari Laba Bersih Tahun Buku 2023 atau setelah pembulatan sebesar Rp1.000.063.222.357,- atau sebesar Rp95,05 per lembar saham ditetapkan sebagai Dividen Tunai dan dibagikan kepada seluruh pemegang saham yang tercatat sesuai dengan ketentuan yang berlaku. Selanjutnya Rapat memberikan kuasa dan wewenang kepada Direksi untuk mengatur tata cara pembayaran Dividen Tunai tersebut. 2. 41.73% dari Laba Bersih Tahun Buku 2023 atau setelah pembulatan sebesar Rp716.205.816.034,- ditetapkan sebagai Saldo Laba.	Resolution From the Company's net profit for the 2023 financial year, amounting to IDR 1,716,269,038,391, the following is proposed: 1. 58.27% of the 2023 Net Profit, or IDR 1,000,063,222,357 (rounded), equivalent to IDR 95.05 per share, is designated as Cash Dividend and will be distributed to all shareholders recorded according to applicable regulations. The Meeting grants authority and power to the Board of Directors to regulate the cash dividend payments procedure. 2. 41.73% of the 2023 Net Profit, or IDR 716,205,816,034 (rounded), is designated as Retained Earnings.
Tindak Lanjut: Terealisasi	Follow-up: Implemented

Agenda Ketiga Third Agendas

Penunjukan Akuntan Publik dan Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan tahun buku 2024.	Appointment of Public Accountant and Public Accounting Firm for Auditing the Company's 2024 Financial Year.
Hasil Pemungutan Suara: Setuju: 8.700.833.312 Saham (99,71%), Terdiri dari 7.414.714.661 Saham Seri A dan 1.286.118.651 Saham Seri B Tidak Setuju: 13.684.513 Saham (0,16%), yang seluruhnya merupakan saham Seri B Abstain : 11.760.100 Saham (0,13%), yang seluruhnya merupakan saham Seri B	Voting Results: Approved: 8,700,833,312 shares (99.71%), consisting of 7,414,714,661 Series A Shares and 1,286,118,651 Series B Shares Disapproved: 13,684,513 shares (0.16%), all Series B shares Abstain: 11,760,100 shares (0.13%), all Series B shares
Tidak terdapat pemegang saham yang mengajukan pertanyaan/tanggapan.	No shareholders submitted questions or comments
Keputusan Memberikan kuasa kepada Dewan Komisaris untuk: 1. Menunjuk Akuntan Publik dan Kantor Akuntan Publik untuk melakukan audit laporan keuangan Perseroan tahun buku 2024. 2. Menetapkan persyaratan lain serta besarnya jasa audit dengan memperhatikan kewajaran serta ruang lingkup pekerjaan audit.	Resolution: The General Meeting of Shareholders grants authority to the Board of Commissioners to: 1. Appoint a Public Accountant and a Public Accounting Firm to audit the Company's financial statements for the 2024 fiscal year. 2. Determine other requirements and the audit fee, considering fairness and the scope of the audit work.
Tindak Lanjut: Terealisasi	Follow-up: Implemented

Agenda Keempat Fourth Agendas

Persetujuan atas pengkinian rencana aksi (<i>recovery plan</i>) Perseroan	Approval of the Update to the Company's Recovery Plan
Hasil Pemungutan Suara: Setuju: 8.714.518.825 Saham (99,87%), Terdiri dari 7.414.714.661 Saham Seri A dan 1.299.804.164 Saham Seri B Tidak Setuju: 0 Saham (0%) Abstain : 11.759.100 Saham (0,13%), yang seluruhnya merupakan saham Seri B	Voting Results: Approved: 8,714,518,825 shares (99.87%), consisting of 7,414,714,661 Series A Shares and 1,299,804,164 Series B Shares Disapproved: 0 shares (0%) Abstain: 11,759,100 shares (0.13%), all Series B shares
Tidak terdapat pemegang saham yang mengajukan pertanyaan/tanggapan.	No shareholders submitted questions or comments.

<p>Keputusan</p> <ol style="list-style-type: none"> Menyetujui pengkinian Rencana Aksi (<i>Recovery Plan</i>) Perseroan sebagaimana dokumen Rencana Aksi (<i>Recovery Plan</i>) yang telah disampaikan kepada Otoritas Jasa Keuangan melalui surat nomor 0171/DIR-MRP/2023 tanggal 30 November 2023 dalam rangka memenuhi ketentuan Peraturan Otoritas Jasa Keuangan Nomor 14/POJK.03/2017 tentang Rencana Aksi (<i>Recovery Plan</i>) bagi Bank Sistemik. Memberikan wewenang dan kuasa kepada Dewan Komisaris dan/atau Direksi untuk menjalankan seluruh tindakan yang diperlukan dalam melaksanakan Rencana Aksi (<i>Recovery Plan</i>) sesuai ketentuan yang berlaku. <p>Tindak Lanjut: Terealisasi</p>	<p>Resolution</p> <ol style="list-style-type: none"> Approval of the Update to the Company's Recovery Plan as outlined in the Recovery Plan document submitted to the Financial Services Authority (OJK) via letter number 0171/DIR-MRP/2023 dated November 30, 2023, in compliance with Financial Services Authority Regulation Number 14/POJK.03/2017 on Recovery Plans for Systemic Banks. Granting authority to the Board of Commissioners and/or Board of Directors to carry out all necessary actions in implementing the Recovery Plan under the applicable regulations. <p>Follow-up: Implemented</p>
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Agenda Kelima Fifth Agendas

Perubahan anggaran dasar Perseroan.	Amendment of the Company's Articles of Association.
<p>Hasil Pemungutan Suara: Setuju: 8.384.798.389 Saham (96,09%), Terdiri dari 7.414.714.661 Saham Seri A dan 970.083.728 Saham Seri B Tidak Setuju: 329.719.436 Saham (3,78%), yang seluruhnya merupakan saham Seri B Abstain : 11.760.100 Saham (0,13%), yang seluruhnya merupakan saham Seri B</p>	<p>Voting Results: Approved: 8,384,798,389 shares (96.09%), consisting of 7,414,714,661 Series A Shares and 970,083,728 Series B Shares Disapproved: 329,719,436 shares (3.78%), all Series B shares Abstain: 11,760,100 shares (0.13%), all Series B shares</p>
Jumlah pemegang saham yang mengajukan pertanyaan/tanggapan sebanyak 2 (dua) orang.	Number of shareholders who raised questions/responses: 2 persons

<p>Keputusan</p> <ol style="list-style-type: none"> Menyetujui Perubahan Anggaran Dasar Perseroan sebagaimana yang telah diusulkan. Memberikan kuasa dan wewenang kepada Direksi dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara rapat ini, termasuk menyusun dan menyatakan kembali seluruh Anggaran Dasar dalam suatu Akta Notaris dan selanjutnya menyampaikan kepada instansi yang berwenang untuk mendapatkan persetujuan dan atau tanda penerimaan pemberitahuan perubahan anggaran dasar tersebut. <p>Tindak Lanjut: Terealisasi</p>	<p>Resolution</p> <ol style="list-style-type: none"> Approval of the Amendment to the Company's Articles of Association as proposed. Granting authority to the Board of Directors, with the right of substitution, to carry out all necessary actions related to this resolution, including drafting and restating the entire Articles of Association in a Notarial Deed, and subsequently submitting it to the relevant authorities for approval and/or receipt of notification of the amendment. <p>Follow-up: Implemented</p>
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Agenda Keenam Sixth Agendas

Perubahan Pengurus Perseroan.	Changes in the Company's Management.
<p>Hasil Pemungutan Suara: Setuju: 8.382.532.089 Saham (96,06%), Terdiri dari 7.414.714.661 Saham Seri A dan 967.817.428 Saham Seri B Tidak Setuju: 331.985.736 Saham (3,80%), yang seluruhnya merupakan saham Seri B Abstain : 26.221.557 Saham (0,30%), yang seluruhnya merupakan saham Seri B</p>	<p>Voting Results: Approved: 8,382,532,089 shares (96.06%), consisting of 7,414,714,661 Series A Shares and 967,817,428 Series B Shares Disapproved: 331,985,736 shares (3.80%), all Series B shares Abstain: 26,221,557 shares (0.30%), all Series B shares</p>
Jumlah pemegang saham yang mengajukan pertanyaan/tanggapan sebanyak 2 (dua) orang.	Number of shareholders who raised questions/responses: 2 persons

<p>Keputusan</p> <ol style="list-style-type: none"> Memberhentikan dengan hormat anggota Pengurus Perseroan sebagai berikut: <ol style="list-style-type: none"> Bapak Farid Rahman selaku Komisaris Utama Independen Bapak Setiawan Wangsaatmaja selaku Komisaris Bapak Fahlino F. Sjuib selaku Komisaris Independen Bapak Yuddy Renaldi selaku Direktur Utama Ibu Nia Kania selaku Direktur Keuangan Ibu Suartini selaku Direktur Konsumer dan Ritel Bapak Rio Lanasier selaku Direktur IT, Treasury dan International Banking Bapak Tedi Setiawan selaku Direktur Operasional terhitung sejak ditutupnya Rapat ini dan mengucapkan terima kasih atas sumbangsih tenaga dan pikiran yang diberikan selama menjabat sebagai anggota Pengurus Perseroan. 	<p>Resolution</p> <ol style="list-style-type: none"> Honorably dismissing the following members of the Company's Management:: <ol style="list-style-type: none"> Mr. Farid Rahman as Independent President Commissioner Mr. Setiawan Wangsaatmaja as Commissioner Mr. Fahlino F. Sjuib as Independent Commissioner Mr. Yuddy Renaldi as President Director Mrs. Nia Kania as Director of Finance Mrs. Suartini as Director of Consumer and Retail Mr. Rio Lanasier as Director of IT, Treasury and International Banking Mr. Tedi Setiawan as Director of Operations effective as of the closing of this Meeting, and expressing gratitude for their contributions of effort and thought during their tenure as members of the Company's Management.
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2. Mengangkat kembali anggota Pengurus Perseroan sebagai berikut :
 - a. Bapak Yuddy Renaldi selaku Direktur Utama
 - b. Bapak Rio Lanasier selaku Direktur IT dan Transaction Banking
 - c. Bapak Tedi Setiawan selaku Direktur Operasional
 Berlaku efektif sejak ditutupnya Rapat ini.
3. Mengangkat anggota Pengurus Perseroan sebagai berikut :
 - a. Bapak Ventje Rahardjo Soedigno selaku Komisaris Utama Independen.
 - b. Bapak Hana Dartiwan selaku Direktur Keuangan.
 - c. Bapak Yusuf Saadudin selaku Direktur Konsumer dan Ritel.
4. Sejak ditutupnya Rapat ini dan berlaku efektif sejak persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) serta memenuhi ketentuan perundang-undangan yang berlaku.
Dengan adanya pemberhentian dan pengangkatan anggota-anggota Pengurus Perseroan, maka susunan Pengurus Perseroan menjadi sebagai berikut:

2. Reappointing the following members of the Company's Management:
 - a. Mr. Yuddy Renaldi as President Director
 - b. Mr. Rio Lanasier as Director of IT and Transaction Banking
 - c. Mr. Tedi Setiawan as Director of Operations
 Effective as of the closing of this Meeting.
3. Appointing the following members of the Company's Management.:
 - a. Mr. Ventje Rahardjo Soedigno as Independent President Commissioner.
 - b. Mr Hana Dartiwan as Director of Finance.
 - c. Mr. Yusuf Saadudin as Director of Consumer and Retail.
4. Effective as of the closing of this Meeting and becoming officially effective upon approval from the Financial Services Authority (Otoritas Jasa Keuangan) following the fit and proper test assessment and compliance with applicable laws and regulations. With the dismissal and appointment of the members of the Company's Management, the composition of the Company's Management is as follows:

Dewan Komisaris/Board of Commissioners	
Komisaris Utama Independen/Independent President Commissioner	: Bapak Ventje Rahardjo Soedigno
Komisaris/Commissioner	: Bapak Toms Tohir
Komisaris/Commissioner	: Bapak Rudie Kusmayadi
Komisaris Independen/Independent Commissioner	: Bapak Diding Sakri
Direksi/Board of Directors	
Direktur Utama/President director	: Bapak Yuddy Renaldi
Direktur Kepatuhan/Director of Compliance	: Bapak Cecep Trisna
Direktur Keuangan/Director of Finance	: Bapak Hana Dartiwan
Direktur Konsumer dan Ritel/Director of Consumer and Retail	: Bapak Yusuf Saadudin
Direktur Komersial dan UMKM/Director of Commercial and MSMEs	: Ibu Nancy Adistyasari
Direktur IT dan Transaction Banking/Director of IT and Transaction Banking	: Bapak Rio Lanasier
Direktur Operasional/Director of Operations	: Bapak Tedi Setiawan

5. Anggota-anggota Direksi dan Dewan Komisaris yang diangkat sebagaimana dimaksud pada angka 3 baru dapat melaksanakan tugasnya setelah mendapat persetujuan Otoritas Jasa Keuangan (OJK) atas Penilaian Kemampuan Dan Kepatutan (*Fit and Proper Test*) dan memenuhi peraturan perundang-undangan yang berlaku. Dalam hal anggota Pengurus Perseroan yang diangkat sebagaimana dimaksud pada angka 3 kemudian dinyatakan tidak disetujui sebagai anggota Pengurus Perseroan dalam Penilaian Kemampuan Dan Kepatutan (*Fit and Proper Test*) oleh Otoritas Jasa Keuangan, maka pengangkatan anggota Pengurus Perseroan tersebut menjadi batal dan tidak berlaku tanpa diperlukan persetujuan RUPS kembali.
6. Memberikan wewenang dan kuasa kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan Mata Acara Rapat ini dan selanjutnya memberitahukan dan/atau melaporkan kepada instansi yang berwenang dan selanjutnya melakukan segala sesuatu yang dipandang perlu dan berguna untuk keperluan tersebut dengan tidak ada satu pun yang dikecualikan.

5. The members of the Board of Directors and Board of Commissioners appointed as stated in point 3 may only commence their duties after obtaining approval from the Financial Services Authority following the Fit and Proper Test assessment and complying with applicable laws and regulations. Any appointed member of the Company's Management, as referred to in point 3, is later deemed unapproved as a member of the Company's Management in the Fit and Proper Test assessment by the Financial Services Authority, their appointment shall be null and void without requiring further approval from the General Meeting of Shareholders (GMS).
6. Granting authority and power to the Company's Board of Directors, with the right of substitution, to carry out all necessary actions related to the resolutions of this Meeting Agenda. Furthermore, to notify and/or report to the relevant authorities and take any actions deemed necessary and beneficial for this purpose, without any exceptions.

Tindak Lanjut: Terealisasi

Follow-up: Implemented

Pelaksanaan RUPS Luar Biasa Tahun 2024 dan Realisasinya

Implementation of The Extraordinary GMS In 2024 and Its Realization

Pemberitahuan Information	Pengumuman Announcement	Pemanggilan Invitation	Pelaksanaan Implementation	Ringkasan Risalah Summary of Minutes	Hasil RUPS GMS Result
Diberitahukan kepada OJK pada tanggal 16 Juli 2024	Diumumkan pada tanggal 23 Juli 2024 melalui situs web Perseroan, situs web PT Kustodian Sentral Efek Indonesia (KSEI), dan situs web PT Bursa Efek Indonesia (BEI) dengan Bahasa Indonesia dan Bahasa Inggris	Diumumkan pada tanggal 7 Agustus 2024 melalui situs web Perseroan, situs web PT Kustodian Sentral Efek Indonesia (KSEI), dan situs web PT Bursa Efek Indonesia (BEI) dengan Bahasa Indonesia dan Bahasa Inggris	RUPS Luar Biasa Tahun 2024 dilaksanakan pada hari Kamis, 5 September 2024 pada pukul 10.21 – 11.11 WIB, bertempat di Grand Ballroom Trans Hotel	Ringkasan Risalah RUPS Luar Biasa Tahun 2024 diumumkan pada tanggal 6 September 2024 melalui situs web Perseroan, situs web PT Kustodian Sentral Efek Indonesia (KSEI), dan situs web PT Bursa Efek Indonesia (BEI) dengan Bahasa Indonesia dan Bahasa Inggris	Hasil RUPS Luar Biasa Tahun 2024 diumumkan pada tanggal 4 Oktober 2024 melalui situs web PT Bursa Efek Indonesia (BEI)
Notified to OJK on July 16, 2024	Announced on July 23, 2024 through the Company's website, the website of PT Kustodian Sentral Efek Indonesia (KSEI), and the website of PT Bursa Efek Indonesia (BEI) in Indonesian and English.	Announced on August 7, 2024 through the Company's website, the website of PT Kustodian Sentral Efek Indonesia (KSEI), and the website of PT Bursa Efek Indonesia (BEI) in Indonesian and English.	The 2024 Extraordinary GMS will be held on Thursday, September 5, 2024 at 10.21 – 11.11 WIB, at the Grand Ballroom Trans Hotel	Summary of Minutes of the Extraordinary GMS 2024 announced on September 6, 2024 through the Company's website, the website of PT Kustodian Sentral Efek Indonesia (KSEI), and the website of PT Bursa Efek Indonesia (BEI) in Indonesian and English.	The results of the 2024 Extraordinary GMS were announced on October 4, 2024 via the website of the Indonesia Stock Exchange (IDX)

Pihak Independen Penghitung Suara

Hasil pemungutan suara dihitung oleh PT Datindo Entrycom selaku Biro Administrasi Efek (“BAE”) dan selanjutnya divalidasi dan diumumkan oleh Notaris R. Tendi Suwarman, S.H yang keduanya merupakan pihak yang independen yang ditunjuk oleh Perseroan.

Vote Counting Independent Party

The voting results were counted by PT Datindo Entrycom as the Share Registrar (“BAE”) and subsequently validated and announced by Notary R. Tendi Suwarman, S.H., both of whom are independent parties appointed by the Company.

Rekapitulasi Kehadiran pada RUPS Luar Biasa Tahun 2024

Seluruh Dewan Komisaris dan Direksi hadir pada RUPS Luar Biasa Tahun 2024. Adapun Dewan Komisaris dan Direksi yang hadir dalam RUPS Luar Biasa Tahun 2024 adalah sebagai berikut.

Recapitulation of Attendance at The 2024 Extraordinary RUPS

All Board of Commissioners and Directors were present at the 2024 Extraordinary GMS. The Board of Commissioners and Directors present at the 2024 Extraordinary GMS were as follows:

No.	Nama Name	Jabatan Position	Kehadiran	Attendance
1.	Toms Tohir*	Komisaris Commissioner	Hadir	Present
2.	Rudie Kusmayadi	Komisaris Commissioner	Hadir	Present
3.	Diding Sakri	Komisaris Independen Independent Commissioner	Hadir	Present
4.	Yuddy Renaldi	Direktur Utama President Director	Hadir	Present
5.	Cecep Trisna	Direktur Kepatuhan Director of Compliance	Hadir	Present
6.	Nia Kania	Direktur Keuangan Director of Finance	Hadir	Present
7.	Suartini	Direktur Konsumer dan Ritel Director of Consumer and Retail	Hadir	Present

No.	Nama Name	Jabatan Position	Kehadiran	Attendance
8.	Nancy Adistyasari	Direktur Komersial dan UMKM Director of Commercial and MSMEs	Hadir	Present
9.	Tedi Setiawan	Direktur Operasional Director of Operations	Hadir	Present

* Mengikuti jalannya rapat melalui media telekonferensi.
* Follow the progress of the meeting via teleconference media.

Keputusan dan Realisasi RUPS Luar Biasa Tahun 2024

Decisions and Realization of The 2024 Extraordinary GMS

Agenda Pertama First Agenda

Perubahan Anggota Dewan Komisaris Perseroan	Changes in the Company's Board of Commissioners
<p>Hasil Pemungutan Suara Setuju: 8.262.102.210 Saham (99,60%), terdiri dari 7.414.714.661 Saham Seri A dan 847.387.549 Saham Seri B Tidak Setuju: 21.536.384 Saham (0,26%) yang seluruhnya merupakan Saham Seri B Abstain : 11.854.200 Saham (0,14%) yang seluruhnya merupakan Saham Seri B</p>	<p>Voting Results Approved: 8,262,102,210 shares (99.60%), consisting of 7,414,714,661 Series A Shares and 847,387,549 Series B Shares Disapproved: 21,536,384 shares (0.26%) all Series B shares Abstain: 11,854,200 shares (0,14%) all Series B shares</p>
Jumlah pemegang saham yang mengajukan pertanyaan/tanggapan sebanyak 2 (dua) orang.	Number of shareholders who raised questions/responses: 2 persons.
<p>Keputusan</p> <ol style="list-style-type: none"> Membatalkan pengangkatan Ventje Rahardjo Soedigno yang diangkat pada RUPS Tahunan Tahun Buku 2023 selaku Komisaris Utama Independen terhitung sejak ditutupnya rapat ini. Mengangkat Dewan Komisaris Perseroan sebagai berikut: <ol style="list-style-type: none"> Taswin Zakaria selaku Komisaris Utama Independen. Mohammad Taufiq Budi Santoso selaku Komisaris. Hilman Purakusumah selaku Komisaris Independen. Sejak ditutupnya rapat ini dan berlaku efektif sejak persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (<i>fit and proper test</i>) serta memenuhi ketentuan perundang-undangan yang berlaku. Dengan adanya pembatalan dan pengangkatan anggota-anggota Dewan Komisaris Perseroan, maka susunan Pengurus Perseroan menjadi sebagai berikut: 	<p>Resolution</p> <ol style="list-style-type: none"> Revocation of appointment of Ventje Rahardjo Soedigno as Independent President Commissioner, made during the 2023 Annual General Meeting of Shareholders (AGMS), is revoked as of the closing of this meeting. Appointment of New Board of Commissioners Members: <ol style="list-style-type: none"> Taswin Zakaria as Independent President Commissioner. Mohammad Taufiq Budi Santoso as Commissioner. Hilman Purakusumah as Independent Commissioner. The appointments take effect upon approval from the Financial Services Authority (OJK) after passing the fit and proper test and compliance with applicable regulations. With the revocation and appointment of Board of Commissioners members, the company's management structure is revised as follows:

Dewan Komisaris/Board of Commissioners

Komisaris Utama Independen/Independent President Commissioner	:	Taswin Zakaria*
Komisaris/Commissioner	:	Mohammad Taufiq Budi Santoso*
Komisaris/Commissioner	:	Toms Tohir
Komisaris/Commissioner	:	Rudie Kusmayadi
Komisaris Independen	:	Diding Sakri
Komisaris Independen/Independent Commissioner	:	Hilman Purakusumah*

Direksi

Direktur Utama/President director	:	Yuddy Renaldi
Direktur Kepatuhan/Director of Compliance	:	Cecep Trisna
Direktur Keuangan/Director of Finance	:	Hana Dartiwan
Direktur Konsumer dan Ritel/Director of Consumer and Retail	:	Yusuf Saadudin
Direktur Komersial dan UMKM/Director of Commercial and MSMEs	:	Nancy Adistyasari
Direktur IT dan Transaction Banking/Director of IT and Transaction Banking	:	Rio Lanasier
Direktur Operasional/Director of Operations	:	Tedi Setiawan

*berlaku efektif sejak persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) serta memenuhi ketentuan perundang-undangan yang berlaku.

*effective from the time of approval from the Financial Services Authority regarding the assessment of capability and propriety (*fit and proper test*) and fulfilling the provisions of applicable laws and regulations.

<p>4. Anggota-anggota Dewan Komisaris yang diangkat sebagaimana dimaksud pada angka 2 baru dapat melaksanakan tugasnya setelah mendapat persetujuan Otoritas Jasa Keuangan (OJK) atas Penilaian Kemampuan dan Kepatutan (<i>Fit and Proper Test</i>) dan memenuhi peraturan perundang-undangan yang berlaku. Dalam hal anggota Pengurus Perseroan yang diangkat sebagaimana dimaksud pada angka 2 kemudian dinyatakan tidak disetujui sebagai anggota Pengurus Perseroan dalam Penilaian Kemampuan dan Kepatutan (<i>Fit and Proper Test</i>) oleh Otoritas Jasa Keuangan (OJK), maka pengangkatan anggota Pengurus Perseroan tersebut menjadi batal dan tidak berlaku tanpa diperlukan persetujuan RUPS kembali.</p> <p>5. Memberikan wewenang dan kuasa kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan Mata Acara Rapat ini dan selanjutnya memberitahukan dan/atau melaporkan kepada instansi yang berwenang dan selanjutnya melakukan segala sesuatu yang dipandang perlu dan berguna untuk keperluan tersebut dengan tidak ada satu pun yang dikecualikan.</p>	<p>4. The Board of Commissioners members appointed as mentioned in point 2 may only commence their duties after obtaining approval from the Financial Services Authority (OJK) following the Fit and Proper Test and complying with applicable laws and regulations. Should any of the appointed members later be deemed unapproved as a member of the Company's Management in the Fit and Proper Test by the OJK, such appointment shall be null and void without requiring further approval from the General Meeting of Shareholders (GMS).</p> <p>5. Authority and power are hereby granted to the Company's Board of Directors, with the right of substitution, to undertake all necessary actions related to the resolutions of this Meeting Agenda, and to subsequently notify and/or report to the relevant authorities, as well as take any further actions deemed necessary and beneficial for this purpose, without exception.</p>
Tindak Lanjut: Terealisasi	Follow Up: Realized

Pelaksanaan RUPS Tahunan Tahun Buku 2022 dan Realisasinya

Implementation of The 2022 Annual GMS and Its Realization

Pemberitahuan Information	Pengumuman Announcement	Pemanggilan Invitation	Pelaksanaan Implementation	Ringkasan Risalah Summary of Minutes	Hasil RUPS GMS Result
Diberitahukan kepada OJK pada tanggal 17 Februari 2023	Diumumkan pada tanggal 24 Februari 2023 melalui Surat Kabar Media Indonesia, situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan dengan Bahasa Indonesia dan Bahasa Inggris	Diumumkan pada tanggal 13 Maret 2023 melalui Surat Kabar Media Indonesia, situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan dengan Bahasa Indonesia dan Bahasa Inggris	RUPS Tahunan Tahun Buku 2022 dilaksanakan pada hari Selasa, 4 April 2023 pada pukul 10.14 s/d 12.48 WIB, bertempat di Grand Ballroom Trans Hotel Bandung.	Ringkasan Risalah RUPS Tahunan Tahun Buku 2022 diumumkan pada 5 April 2023 melalui Surat Kabar Media Indonesia, situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan dengan Bahasa Indonesia dan Bahasa Inggris	Hasil Rapat Umum Pemegang Saham Tahunan Tahun Buku 2022 diumumkan pada tanggal 4 Mei 2023 melalui Surat Kabar Media Indonesia, situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan
Notified to OJK on February 17, 2023	February 24, 2023 through the Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website in Indonesian and English	Announced on March 13, 2023 through Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website in Indonesian and English	The Annual GMS for the 2022 Financial Year will be held on Wednesday, April 4, 2023 from 10.14 to 12.48 WIB, at the Grand Ballroom of Trans Hotel Bandung	Summary of the Minutes of the Annual GMS for the 2022 Financial Year announced on April 5, 2023 through the Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website in Indonesian and English	The results of the Annual General Meeting of Shareholders for the 2022 Financial Year were reported on May 4, 2023 to the Financial Services Authority and PT KSEI

Pihak Independen Penghitung Suara

Vote Counting Independent Party

Pihak independen penghitung suara pada RUPS Tahunan Tahun Buku 2022 adalah:

The independent parties to count the votes at the Annual RUPS for Financial Year 2022 were:

1. Raden Tedy Suwarman, Notaris di Kota Bandung yang akan membuat Risalah Rapat Umum Pemegang Saham Tahunan dan melakukan perhitungan suara.
2. Biro Administrasi Efek Perseroan yaitu PT Datindo Entrycom.

1. Raden Tedy Suwarman, Notary in Bandung City who would prepare the Minutes of the Annual General Meeting of Shareholders and conduct the vote count.
2. The Company's Securities Administration Bureau, PT. Datindo Entrycom.

Rekapitulasi Kehadiran pada RUPS Tahunan Tahun Buku 2022

Seluruh Dewan Komisaris dan Direksi hadir pada RUPS Tahunan Tahun Buku 2022. Adapun Dewan Komisaris dan Direksi yang hadir dalam RUPS Tahunan Tahun Buku 2022 adalah sebagai berikut.

Recapitulation of Attendance at The Annual GMS for Financial Year 2022

All members of the Board of Commissioners and Board of Directors were present at the 2022 Annual RUPS. The Board of Commissioners and Directors who attended the 2022 Annual RUPS were as follows.

No	Nama Name	Jabatan Position	Kehadiran	Attendance
1	Farid Rahman	Komisaris Utama Independen Independent President Commissioner	Hadir	Present
2	Muhadi	Komisaris Commissioner	Hadir	Present
3	Setiawan Wangsaatmaja	Komisaris Commissioner	Hadir	Present
4	Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	Hadir	Present
5	Diding Sakri	Komisaris Independen Independent Commissioner	Hadir	Present
6	Yuddy Renaldi	Direktur Utama President Director	Hadir	Present
7	Cecep Trisna	Direktur Kepatuhan Director of Compliance	Hadir	Present
8	Nia Kania	Direktur Keuangan Director of Finance	Hadir	Present
9	Suartini	Direktur Konsumer dan Ritel Director of Consumer and Retail	Hadir	Present
10	Nancy Adistiyasari	Direktur Komersial dan UMKM Director of Commercial and MSMEs	Hadir	Present
11	Rio Lanasier	Direktur Information Technology, Treasury dan International Banking Director of Information Technology, Treasury and International Banking	Hadir	Present
12	Tedi Setiawan	Direktur Operasional Director of Operations	Hadir	Present

Keputusan dan Realisasi RUPS Tahunan Tahun Buku 2022

Decisions and Realization of Annual GMS for Financial Year 2022

Agenda Pertama First Agenda	
Persetujuan atas Laporan Tahunan termasuk pengesahan Laporan Keuangan Konsolidasian Perseroan dan Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris untuk tahun buku 2022 sekaligus pemberian pelunasan dan pembebasan tanggung jawab sepenuhnya (<i>acquit et de charge</i>) kepada Direksi atas tindakan pengurusan Perseroan dan Dewan Komisaris atas tindakan pengawasan Perseroan yang telah dijalankan selama Tahun Buku 2022.	Approval of the Annual Report including ratification of the Company's Consolidated Financial Report and Report on the Implementation of Supervisory Duties of the Board of Commissioners for the 2022 financial year as well as granting full repayment and release of responsibility (<i>acquit et de charge</i>) to the Board of Directors for the Company's management actions and the Board of Commissioners for the Company's supervisory actions that have been carried out running during the 2022 Financial Year
Hasil Pemungutan Suara Setuju: 8.344.892.178 Saham (99,81%), Terdiri dari: Seri A : 7.414.714.661, Seri B : 930.177.517 Tidak Setuju: 53.897 Saham (0,00%), yang seluruhnya merupakan saham Seri B Abstain : 15.387.239 Saham (0,18%), yang seluruhnya merupakan saham Seri B	Voting Results In Favor : 8.344.892.178 Shares (99,81%), Consisted of: Series A : 7.414.714.661, Series B : 930.177.517 Against : 53.897 Shares (0,00%), which were thoroughly owned by Series B shares Abstain : 15.387.239 Shares (0,18%), which are all Series B shares
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan/ tanggapan.	No shareholder raised a question/feedback.

<p>Keputusan</p> <ol style="list-style-type: none"> Menyetujui Laporan Tahunan Direksi mengenai keadaan dan jalannya Perseroan termasuk Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris untuk Tahun Buku 2022. Mengesahkan Laporan Keuangan Perseroan untuk Tahun Buku 2022 yang telah diaudit oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar Dan Rekan sesuai dengan laporan nomor 00050/2.1030/AU.1/07/0499-1/1/II/2023 tanggal 24 Februari 2023, dengan opini Wajar dalam Semua Hal Yang Material. Menyetujui memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (<i>acquitt et de charge</i>) kepada seluruh anggota Direksi atas tindakan pengurusan Perseroan dan kepada seluruh anggota Dewan Komisaris atas tindakan pengawasan Perseroan yang telah dijalankan selama tahun buku 2022, sepanjang tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Konsolidasian Perseroan untuk Tahun buku 2022 serta dokumen pendukungnya. <p>Tindak Lanjut: Telah Terealisasi</p>	<p>Decision</p> <ol style="list-style-type: none"> Approving the Annual Report of the Directors regarding the condition and operation of the Company including the Report on the Implementation of the Supervisory Duties of the Board of Commissioners for the Financial Year 2022. To ratify the Company's Financial Statements for the Financial Year 2022 audited by the Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar and co. in accordance with the report number 00050/2.1030/ AU.1/07/0499-1/1/II/2023 February 24, 2023 with a fair opinion in All Material Matters. To approve to grant full release and discharge (<i>acquitt et de charge</i>) to all members of the Board of Directors for the management of the company and to all members of the Board of Commissioners for the supervision of the company that had been carried out during the 2022 financial year, as long as such actions were reflected in the Company's Annual Report and Consolidated Financial Statement for the 2022 financial year and its supporting documents. <p>Follow-up: Realized</p>
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Agenda Kedua Second Agendas

<p>Persetujuan penetapan penggunaan laba bersih Perseroan termasuk pembagian dividen tahun buku 2022.</p>	<p>Approval of the determination of the use of the company's net profit, including the distribution of dividends for the financial year 2022.</p>
<p>Hasil Pemungutan Suara Setuju: 8.359.808.317 Saham (99,99%) Terdiri dari: Seri A : 7.414.714.661 Seri B : 945.093.656 Tidak Setuju: 55.387 Saham (0,00%), yang seluruhnya merupakan saham Seri B Abstain : 471.100 Saham (0,00%), yang seluruhnya merupakan saham Seri B</p>	<p>Voting Results In Favor : 8.359.808.317 Shares (99,99%), Consisted of: Series A : 7.414.714.661, Series B : 945.093.656 Against : 55.387 Shares (0,00%), which are all Series B shares Abstain : 471.100 Shares (0,00%), which are all Series B shares</p>
<p>Terdapat 2 (dua) orang Pemegang Saham yang mengajukan pertanyaan/tanggapan.</p>	<p>There were 2 (two) shareholders who raised questions and provided feedback.</p>
<p>Keputusan Menetapkan penggunaan laba bersih Perseroan tahun buku 2022 sebesar Rp2.223.637.871.682,- sebagai berikut: 1. 49,47% dari Laba Bersih Tahun Buku 2022 atau setelah pembulatan sebesar Rp1.100.016.937.371,- atau sebesar Rp104,55 per lembar saham ditetapkan sebagai Dividen Tunai dan dibagikan kepada seluruh pemegang saham yang tercatat sesuai dengan ketentuan yang berlaku. Selanjutnya Rapat memberikan kuasa dan wewenang kepada Direksi untuk mengatur tata cara pembayaran Dividen Tunai tersebut. 2. 50,53% dari Laba Bersih Tahun Buku 2022 atau setelah pembulatan sebesar Rp1.123.620.934.311,- ditetapkan sebagai Saldo Laba.</p> <p>Tindak Lanjut: Telah Terealisasi</p>	<p>Decision Determining the use of the Company's net profit for the Financial Year 2022 of Rp2.223.637.871.682,- as follows: 1. 49.47% of the Net Profit for the 2022 Financial Year or after rounding of Rp1,100,016,937,371,- or Rp104.55 per share is determined as Cash Dividends and distributed to all registered shareholders in accordance with applicable provisions. Furthermore, the Meeting grants power and authority to the Board of Directors to regulate the procedures for payment of the Cash Dividends. 2. 50.53% of the Net Profit for the 2022 Financial Year or after rounding of Rp1,123,620,934,311,- is determined as Retained Earnings.</p> <p>Follow-up: Realized</p>

Agenda Ketiga Third Agendas

<p>Penunjukan Akuntan Publik dan Kantor Akuntan Publik untuk mengaudit laporan keuangan Perseroan tahun buku 2023.</p>	<p>Appointment of a Public Accountant and Public Accounting Firm to audit the Company's Financial Statements for the Financial Year 2023.</p>
<p>Hasil Pemungutan Suara Setuju: 8.347.245.149 Saham (99,84%), Terdiri dari: Seri A : 7.414.714.661, Seri B : 932.530.488 Tidak Setuju: 12.617.065 Saham (0,15%), yang seluruhnya merupakan saham Seri B Abstain : 471.100 Saham (0,00%), yang seluruhnya merupakan saham Seri B</p>	<p>Voting Results In Favor : 8.347.245.149 Shares (99,84%), Consisted of: Series A : 7.414.714.661, Series B : 932.530.488 Against : 12.617.065 Shares (0,15%), which are all Series B shares Abstain : 471.100 Shares (0,00%), which are all Series B shares</p>
<p>Tidak terdapat Pemegang Saham yang mengajukan pertanyaan/tanggapan.</p>	<p>No shareholder raised a question/feedback.</p>

<p>Keputusan Memberikan kuasa kepada Dewan Komisaris untuk:</p> <ol style="list-style-type: none"> 1. Menunjuk Akuntan Publik dan Kantor Akuntan Publik untuk melakukan audit Laporan Keuangan Perseroan Tahun Buku 2023. 2. Menetapkan persyaratan lain serta besarnya jasa audit dengan memperhatikan kewajaran serta ruang lingkup pekerjaan audit. <p>Tindak Lanjut: Telah Terealisasi</p>	<p>Decision Granting power to the Board of Commissioners to:</p> <ol style="list-style-type: none"> 1. Appoint a Public Accountant and Public Accounting Firm to audit the Company's Financial Statements for the Financial Year 2023. 2. Determine other requirements and the amount of audit services by considering the fairness and scope of audit work. <p>Follow-up: Realized</p>
<p>Agenda Keempat Fourth Agendas</p>	
<p>Laporan realisasi penggunaan dana hasil penawaran umum Perseroan.</p>	<p>Report on the Realization of the Use of Proceeds from the Company's Public Offering</p>
<p>Hasil Pemungutan Suara Tidak dilakukan pemungutan suara karena bersifat laporan.</p>	<p>Voting Results No voting was conducted because it was a report.</p>
<p>Tidak terdapat Pemegang Saham yang mengajukan pertanyaan/ tanggapan.</p>	<p>Tidak terdapat Pemegang Saham yang mengajukan pertanyaan/ tanggapan.</p>
<p>Keputusan Melaporkan total dana yang dihimpun oleh Perseroan dari Penawaran Umum pada tahun 2022 adalah sebagai berikut:</p> <ol style="list-style-type: none"> 1. Penambahan Modal Dengan Memberikan Hak Memesan Efek Terlebih Dahulu I atau PMHMETD I. <ol style="list-style-type: none"> a. Total dana yang berhasil dihimpun sebesar Rp924.999.591.375,- b. Total Biaya emisi sesuai hasil audit sebesar Rp7.579.557.750 c. Total <i>proceed netto</i> sebesar Rp 917.420.033.625,- 2. Penawaran Umum Berkelanjutan Obligasi Subordinasi Berkelanjutan III Tahap II atau PUB III Tahap II. <ol style="list-style-type: none"> a. Total dana yang berhasil dihimpun sebesar Rp1.000.000.000.000,- b. Total biaya emisi sesuai hasil audit sebesar Rp3.635.449.400,- c. Total <i>proceed netto</i> sebesar Rp 996.364.550.600,- <p>Dari perolehan dana tersebut, seluruhnya telah dipergunakan untuk ekspansi kredit.</p> <p>Tindak Lanjut: Telah Terealisasi</p>	<p>Decision Reports of the total funds by the company from the Public Offering in 2022 were as follows:</p> <ol style="list-style-type: none"> 1. Capital increase with pre-emptive rights I or PMHMETD I. <ol style="list-style-type: none"> a. Total funds raised amounted to IDR 924,999,591,375.- b. Total issuance cost according to the audit result amounted to IDR 7,579,557,750 c. Total net proceeds amounted to IDR 917,420,033,625.- 2. Sustainable public offering of subordinated bonds III phase II or PUB III phase II. <ol style="list-style-type: none"> a. Total funds raised amounted to IDR 1,000,000,000,00.- b. Total issuance costs according to the audit results amounted to IDR 3,635,449,400.- c. Total net proceeds of IDR 996,364,550,600.- <p>From the funds earning, it has been used for credit expansion.</p> <p>Follow-up: Realized</p>
<p>Agenda Kelima Fifth Agendas</p>	
<p>Persetujuan atas pengkinian Rencana Aksi (<i>Recovery Plan</i>) Perseroan.</p>	<p>Approval of updating the Company's Recovery Plan</p>
<p>Hasil Pemungutan Suara Setuju: 8.359.806.517 Saham (99,99%), Terdiri dari: Seri A : 7.414.714.661 Seri B : 945.091.856 Tidak Setuju: 38.419.758 Saham (0,46%), yang seluruhnya merupakan saham Seri B Abstain : 483.806 Saham (0,005%), yang seluruhnya merupakan saham Seri B</p>	<p>Voting Results In Favor : 8.359.806.517 Shares (99,99%), Consisted of: Series A : 7.414.714.661, Series B : 945.091.856 Against : 38.419.758 Shares (0,46%), which are all Series B shares Abstain : 483.806 Shares (0,005%), which are all Series B shares</p>
<p>Tidak terdapat Pemegang Saham yang mengajukan pertanyaan/ tanggapan.</p>	<p>No shareholder raised a question/feedback.</p>
<p>Keputusan</p> <ol style="list-style-type: none"> 1. Menyetujui pengkinian Rencana Aksi (<i>Recovery Plan</i>) Perseroan sebagaimana dokumen Rencana Aksi (<i>Recovery Plan</i>) yang telah disampaikan kepada Otoritas Jasa Keuangan melalui surat nomor 1171/DIR-MRI/2022 tanggal 22 November 2022 dalam rangka memenuhi ketentuan Peraturan Otoritas Jasa Keuangan No 14/POJK.03/2017 tentang Rencana Aksi (<i>Recovery Plan</i>) bagi Bank Sistemik. 2. Memberikan wewenang dan kuasa kepada Dewan Komisaris dan/atau Direksi untuk menjalankan seluruh tindakan yang diperlukan dalam melaksanakan Rencana Aksi (<i>Recovery Plan</i>) sesuai ketentuan yang berlaku. <p>Tindak Lanjut: Telah Terealisasi</p>	<p>Decision</p> <ol style="list-style-type: none"> 1. Approved the update of the Company's Action Plan (Recovery Plan) as per the Action Plan document (Recovery Plan) which was submitted to the OJK via letter number 1171/DIR-MRI/2022 dated November 22, 2022 in order to comply with the provisions of OJK Regulation No. 14/POJK .03/2017 concerning Action Plan (Recovery Plan) for Systemic Banks. 2. Granting authority and power to the Board of Commissioners and/ or the Directors to perform all necessary actions in implementing Recovery Plan in accordance with applicable regulations. <p>Follow-up: Realized</p>

Agenda Keenam Sixth Agendas

Persetujuan atas Rencana Resolusi (<i>Resolution Plan</i>) Perseroan.	Approval of the Company's Resolution Plan
Hasil Pemungutan Suara Setuju: 8.359.786.217 Saham (99,99%), Terdiri dari: Seri A : 7.414.714.661, Seri B : 945.071.556 Tidak Setuju: 74.197 Saham (0,00%), yang seluruhnya merupakan saham Seri B Abstain : 472.900 Saham (0,00%), yang seluruhnya merupakan saham Seri B	Voting Results In Favor : 8.359.786.217 Shares (99,99%), Consisted of: Series A : 7.414.714.661, Series B : 945.071.556 Against : 74.197 Shares (0,00%), which are all Series B shares Abstain : 472.900 Shares (0,00%), which are all Series B shares
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan/tanggapan.	No shareholder raised a question/feedback.
Keputusan 1. Menyetujui Rencana Resolusi (<i>Resolution Plan</i>) Perseroan sebagaimana dokumen Rencana Resolusi (<i>Resolution Plan</i>) yang telah disampaikan kepada Lembaga Penjamin Simpanan melalui surat nomor 1172/DIR-MRI/2022 tanggal 22 November 2022 dalam rangka memenuhi ketentuan Peraturan Lembaga Penjamin Simpanan Nomor 1 Tahun 2021 tanggal 30 Maret 2021 tentang Rencana Resolusi (<i>Resolution Plan</i>) Bagi Bank Umum. 2. Memberikan wewenang dan kuasa kepada Dewan Komisaris dan/atau Direksi untuk menjalankan seluruh tindakan yang diperlukan dalam melaksanakan Rencana Resolusi (<i>Resolution Plan</i>) sesuai ketentuan yang berlaku. Tindak Lanjut: Telah Terealisasi	Decision 1. Approved the Resolution Plan of the Company as the Resolution Plan document submitted to the Deposit Insurance Corporation through letter number 1172/DIR-MRI/2022 November 22, 2022 in order to comply with the provisions of the Deposit Insurance Corporation Regulation Number 1 of 2021 dated March 30, 2021 concerning Resolution Plan for Commercial Banks. 2. Authorized the Board of Commissioners and/or the Board of Directors to carry out all necessary actions in implementing the Resolution Plan in accordance with applicable regulations Follow-up: Realized

Agenda Ketujuh Seventh Agendas

Perubahan Anggaran Dasar Perseroan.	Changes to the Company's articles of association
Hasil Pemungutan Suara Setuju: 7.964.996.991 Saham (95,27%) Terdiri dari: Seri A : 7.414.714.661 Seri B : 550.282.330 Tidak Setuju: 394.862.423 Saham (4,72%), yang seluruhnya merupakan saham Seri B Abstain : 473.900 Saham (0,00%), yang seluruhnya merupakan saham Seri B	Voting Results In Favor : 7.964.996.991 Shares (95,27%), Consisted of: Series A : 7.414.714.661, Series B : 550.282.330 Against : 394.862.423 Shares (4,72%), which are all Series B shares Abstain : 473.900 Shares (0,00%), which are all Series B shares
Tidak terdapat Pemegang Saham yang mengajukan pertanyaan/tanggapan.	No shareholder raised a question/feedback.
Keputusan 1. Menyetujui Perubahan Anggaran Dasar Perseroan sebagaimana yang telah diusulkan. 2. Memberikan kuasa dan wewenang kepada Direksi dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara Rapat ini, termasuk menyusun dan menyatakan kembali seluruh Anggaran Dasar dalam suatu Akta Notaris dan selanjutnya menyampaikan kepada instansi yang berwenang untuk mendapatkan persetujuan dan atau tanda penerimaan pemberitahuan perubahan Anggaran Dasar tersebut. Tindak Lanjut: Telah Terealisasi	Decision 1. Approving the Amendments of the Company's Articles of Association as proposed. 2. Granting authority and power to the Directors with the right of substitution to take all necessary actions in connection with the decisions on agenda of this Meeting, including compiling and restating the entire Articles of Association in a Notary Deed, and submitting to the competent authority for approval and/or a receipt of notification of the amendments of Articles of Association. Follow-up: Realized

Agenda Kedelapan Eighth Agendas

Pembatalan pengangkatan anggota Dewan Komisaris serta pengangkatan kembali Direksi Perseroan.	Cancellation of appointment of members of the Board of Commissioners and reappointment of Directors of the Company.
Hasil Pemungutan Suara Setuju: 8.359.805.517 Saham (99,99%), Terdiri dari: Seri A : 7.414.714.661 Seri B : 945.090.856 Tidak Setuju: 53.897 Saham (0,00%), yang seluruhnya merupakan saham Seri B Abstain : 473.900 Saham (0,00%), yang seluruhnya merupakan saham Seri B	Voting Results In Favor : 8.359.805.517 Shares (99,99%), Consisted of: Series A : 7.414.714.661, Series B : 945.090.856 Against : 53.897 Shares (0,00%), which are all Series B shares Abstain : 473.900 Shares (0,00%), which are all Series B shares B

Tidak terdapat Pemegang Saham yang mengajukan pertanyaan/tanggapan.	No shareholder raised a question/feedback.
<p>Keputusan</p> <ol style="list-style-type: none"> Membatalkan pengangkatan Bapak Tubagus Raditya Indrajaya selaku Komisaris Independen terhitung sejak ditutupnya Rapat ini. Memberhentikan dengan hormat Direksi Perseroan sebagai berikut: <ol style="list-style-type: none"> Ibu Nia Kania selaku Direktur Keuangan. Ibu Suartini selaku Direktur Konsumer dan Ritel. Terhitung sejak ditutupnya Rapat ini dan mengucapkan terima kasih atas sumbangsih tenaga dan pikiran yang diberikan selama menjabat sebagai Direksi Perseroan. Mengangkat kembali Direksi Perseroan sebagai berikut: <ol style="list-style-type: none"> Ibu Nia Kania selaku Direktur Keuangan. Ibu Suartini selaku Direktur Konsumer dan Ritel. Berlaku efektif sejak ditutupnya Rapat ini dan berakhir pada penutupan RUPS Tahunan yang ke 1 (satu) setelah tanggal pengangkatannya. Mengusulkan kandidat anggota Dewan Komisaris sebagaimana surat Pj. Gubernur Banten Nomor 800/1028-BKD/2023 tanggal 17 Maret 2023 atas nama Bapak Toms Tohir dan surat Bupati Bandung Nomor 575/980a/perek tanggal 31 Maret 2023 atas nama Bapak Rudie Kusmayadi untuk mengikuti penilaian kemampuan dan kepatutan selaku calon anggota Dewan Komisaris kepada Otoritas Jasa Keuangan sesuai peraturan yang berlaku dan hasilnya disampaikan pada RUPS Luar Biasa yang akan dilaksanakan dua bulan setelah Rapat ini. Memberikan wewenang dan kuasa kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara Rapat ini dan selanjutnya memberitahukan dan/atau melaporkan kepada instansi yang berwenang dan selanjutnya melakukan segala sesuatu yang dipandang perlu dan berguna untuk keperluan tersebut dengan tidak ada satu pun yang dikecualikan. Dengan demikian, susunan pengurus Perseroan menjadi sebagai berikut: 	<p>Decision</p> <ol style="list-style-type: none"> Cancelled the appointment of Mr. Tubagus Raditya Indrajaya as Independent Commissioner effective as of the closing of this Meeting. Honorably discharged the Directors of the Company as follows: <ol style="list-style-type: none"> Ms. Nia Kania as the Finance Director. Ms. Suartini as the Director of Consumer and Retail. As of the closing of this meeting and thank you for the contribution of energy and thought given during your tenure as Directors of the Company. Reappointed the Board of Directors of the Company as follows: <ol style="list-style-type: none"> Ms. Nia Kania as the Director of Finance. Ms. Suartini as the Director of Consumer and Retail. Effective as of the closing of this meeting and expired at the closing of the 1st Annual RUPS after the date of appointment. Proposed candidates for members of the Board of Commissioners as stated in the letter of Pj. Governor of Banten Number 800/1028-BKD/2023 March 17, 2023 on behalf of Mr. Toms Tohir and letter from the Regent of Bandung Number 575/980a/perek March 31, 2023 on behalf of Mr. Rudie Kusmayadito take part in the fit and proper assessment as candidates for members of the Board of Commissioners to the Financial Services Authority in accordance with applicable regulations and the results would be submitted at the Extraordinary RUPS which would be held two months after this meeting. Authorized the Board of Directors of the company with the right of substitution to take all necessary actions related to the resolutions of this meeting agenda and subsequently notify and/or report to the competent authorities and subsequently do everything deemed necessary and useful for such purposes with no one being excluded. Thus, the composition of the company's management is as follows:

Dewan Komisaris/Board of Commissioners

Komisaris Utama Independen/Independent President Commissioner	:	Farid Rahnan
Komisaris/Commissioner	:	Setiawan Wangsaatmaja
Komisaris/Commissioner	:	Muhadi
Komisaris Independen/Independent Commissioner	:	Fahlino F. Sjuib
Komisaris Independen/Independent Commissioner	:	Diding Sakri

Direksi/Board of Directors

Direktur Utama/President director	:	Yuddy Renaldi
Direktur Kepatuhan/Director of Compliance	:	Cecep Trisna
Direktur Keuangan/Director of Finance	:	Nia Kania
Direktur Konsumer dan Ritel/Director of Consumer and Retail	:	Suartini
Direktur Komersial dan UMKM/Director of Commercial and MSMEs	:	Nancy Adistyasari
Direktur IT dan Transaction Banking/Director of IT and Transaction Banking	:	Rio Lanasier
Direktur Operasional/Director of Operations	:	Tedi Setiawan

Tindak Lanjut: Telah Terealisasi	Follow-up: Realized
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Pelaksanaan RUPS Luar Biasa Tahun 2023 dan Realisasinya

Implementation of The Extraordinary GMS In 2023 and Its Realization

Pemberitahuan Information	Pengumuman Announcement	Pemanggilan Invitation	Pelaksanaan Implementation	Ringkasan Risalah Summary of Minutes	Hasil RUPS GMS Result
Diberitahukan kepada OJK pada tanggal 11 April 2023	Diumumkan pada tanggal 18 April 2023 melalui Surat Kabar Media Indonesia, situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan dengan Bahasa Indonesia dan Bahasa Inggris	Diumumkan pada tanggal 3 Mei 2023 melalui Surat Kabar Media Indonesia, situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan dengan Bahasa Indonesia dan Bahasa Inggris	RUPS Luar Biasa Tahun 2023 dilaksanakan pada hari Kamis, 25 Mei 2023 pada pukul 09.00 WIB, bertempat di Grand Ballroom Trans Hotel Bandung.	Ringkasan Risalah RUPS Luar Biasa Tahun 2023 diumumkan pada 27 Mei 2023 melalui situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan dengan Bahasa Indonesia dan Bahasa Inggris	Hasil Rapat Umum Pemegang Saham Luar Biasa Tahun 2023 dilaporkan pada tanggal 23 Juni 2023 kepada Otoritas Jasa Keuangan
Notified to OJK on April 11, 2023	Announced on April 18, 2023 through the Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company's website	Announced on May 3, 2023 through the Media Indonesia Newspaper, the PT KSEI eASY.KSEI website, the PT Bursa Efek Indonesia website and the Company's website in Indonesian and English.	The 2023 Extraordinary GMS will be held on Thursday, May 25, 2023 at 09.40 to 10.27 WIB, at the Grand Ballroom of Trans Hotel Bandung	Summary of Minutes of the Extraordinary GMS 2023 announced on May 27, 2023 through the PT KSEI website eASY.KSEI, the PT Bursa Efek Indonesia website and the Company's website in Indonesian and English.	The results of the 2023 Extraordinary General Meeting of Shareholders were reported on June 23, 2023 to the Financial Services Authority.

Pihak Independen Penghitung Suara

Pihak independen penghitung suara pada RUPS Luar Biasa Tahun 2023 adalah:

- Yenni Yunithawati Rukmana, Notaris di Kota Bandung yang akan membuat Risalah Rapat Umum Pemegang Saham Luar Biasa dan melakukan perhitungan suara.
- Biro Administrasi Efek Perseroan yaitu PT Datindo Entrycom.

Rekapitulasi Kehadiran Pada RUPS Luar Biasa Tahun 2023

Seluruh Dewan Komisaris dan Direksi hadir dalam RUPS Luar Biasa Tahun 2023. Adapun Dewan Komisaris dan Direksi yang hadir adalah sebagai berikut.

No.	Nama Name	Jabatan Position	Kehadiran	Attendance
1	Farid Rahman	Komisaris Utama Independen Independent President Commissioner	Hadir	Present
2	Muhadi	Komisaris Commissioner	Hadir	Present
3	Setiawan Wangsaatmaja	Komisaris Commissioner	Hadir	Present
4	Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	Hadir	Present
5	Diding Sakri	Komisaris Independen Independent Commissioner	Hadir	Present
6	Yuddy Renaldi	Direktur Utama President Director	Hadir	Present
7	Cecep Trisna	Direktur Kepatuhan Director of Compliance	Hadir	Present

Vote Counting Independent Party

The independent parties to count the votes at the 2023 Extraordinary GMS were:

- Yenni Yunithawati Rukmana, Notary in Bandung City who would prepare the Minutes of the Extraordinary General Meeting of Shareholders and count the votes.
- The Company's Securities Administration Bureau, PT. Datindo Entrycom.

Recapitulation of Attendance at The 2023 Etraordinary RUPS

All of the Board of Commissioners and Directors attended the Extraordinary RUPS of 2023. The Board of Commissioners and Directors who attended were as follows.

No.	Nama Name	Jabatan Position	Kehadiran	Attendance
8	Nia Kania	Direktur Keuangan Director of Finance	Hadir	Present
9	Suartini	Direktur Konsumer dan Ritel Director of Consumer and Retail	Hadir	Present
10	Nancy Adistyasari	Direktur Komersial dan UMKM Director of Commercial and MSMEs	Hadir	Present
11	Rio Lanasier	Direktur Information Technology, Treasury dan International Banking Director of Information Technology, Treasury and International Banking	Hadir	Present
12	Tedi Setiawan	Direktur Operasional Director of Operations	Hadir	Present

Keputusan dan Realisasi RUPS Luar Biasa Tahun 2023

Decisions and Realization of The 2023 Extraordinary GMS

Agenda Pertama First Agenda	
Perubahan Anggota Dewan Komisaris Perseroan	Changes in Members of the Board of Commissioners of the Company
<p>Hasil Pemungutan Suara Setuju: 8.294.812.637 Saham (99,53%), Terdiri dari: Seri A : 7.414.714.661 Seri B : 880.097.976 Tidak Setuju: 38.419.758 Saham (0,46%), yang seluruhnya merupakan saham Seri B Abstain : 483.806 Saham (0,005%), yang seluruhnya merupakan saham Seri B</p>	<p>Voting Results In Favor : 8.294.812.637 Shares (99,53%), Consisted of: Series A : 7.414.714.661, Series B : 880.097.976 Against : 38.419.758 Shares (0,46%), which are all Series B shares Abstain : 483.806 Shares (0,005%), which are all Series B shares</p>
Terdapat 6 (enam) orang Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan tanggapan.	There were 6 (six) shareholders who asked questions and/or gave responses.
<p>Keputusan</p> <ol style="list-style-type: none"> 1. Memberhentikan dengan hormat Bapak Muhadi selaku Komisaris Perseroan terhitung sejak ditutupnya rapat ini dan mengucapkan terima kasih atas sumbangsih tenaga dan pikiran yang diberikan selama menjabat sebagai anggota Dewan Komisaris Perseroan. 2. Mengangkat anggota Dewan Komisaris Perseroan sebagai berikut: <ol style="list-style-type: none"> a. Bapak Toms Tohir selaku Komisaris. b. Bapak Rudie Kusmayadi selaku Komisaris. Sejak ditutupnya Rapat ini dan berlaku efektif sejak persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (<i>fit and proper test</i>) serta memenuhi ketentuan perundang-undangan yang berlaku. 3. Memberikan wewenang dan kuasa kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara Rapat ini dan selanjutnya memberitahukan dan/atau melaporkan kepada instansi yang berwenang dan selanjutnya melakukan segala sesuatu yang dipandang perlu dan berguna untuk keperluan tersebut dengan tidak ada satu pun yang dikecualikan. <p>Dengan demikian, susunan pengurus Perseroan menjadi sebagai berikut:</p>	<p>Decision</p> <ol style="list-style-type: none"> 1. Honorably discharged Mr. Muhadi as Commissioner of the Company as of the closing of this meeting and thanked him for his contribution of energy and thought during his tenure as a member of the Company's Board of Commissioners. 2. Appointed the following members of the Company's Board of Commissioners: <ol style="list-style-type: none"> a. Mr. Toms Tohir as Commissioner. b. Mr. Rudie Kusmayadi as Commissioner. Since the closing of this meeting and effective since the approval from the Financial Services Authority on the fit and proper test and fulfill the applicable laws and regulations. 3. Authorized the Board of Directors of the Company with the right of substitution to take all necessary actions related to the resolution of this agenda item of the meeting and subsequently notify and/or report to the competent authorities and subsequently do everything deemed necessary and useful for such purposes with no one being excluded. <p>Thus, the composition of the company's management was as follows:</p>

Dewan Komisaris/Board of Commissioners	
Komisaris Utama Independen/Independent President Commissioner	: Farid Rahman
Komisaris/Commissioner	: Setiawan Wangsaatmaja
Komisaris/Commissioner	: Tomsu Tohir*
Komisaris/Commissioner	: Rudie Kusmayadi*
Komisaris Independen/Independent Commissioner	: Fahlino F. Sjuib
Komisaris Independen/Independent Commissioner	: Diding Sakri

Direksi/Board of Directors	
Direktur Utama/President director	: Yuddy Renaldi
Direktur Kepatuhan/Director of Compliance	: Cecep Trisna
Direktur Keuangan/Director of Finance	: Nia Kania
Direktur Konsumer dan Ritel/Director of Consumer and Retail	: Suartini
Direktur Komersial dan UMKM/Director of Commercial and MSMEs	: Nancy Adistiyasari
Direktur IT, Treasury dan International Banking/ Director of IT, Treasury and International Banking	: Rio Lanasier
Direktur Operasional/Director of Operations	: Tedi Setiawam

*Terhitung sejak ditutupnya rapat ini dan berlaku efektif sejak persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) serta memenuhi ketentuan perundang-undangan yang berlaku.
*As of the closing of this meeting and effective as of the approval of the Financial Services Authority on the fit and proper test and fulfillment of the applicable laws and regulations

Tindak Lanjut: Telah Terealisasi	Follow-up: Realized
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Keputusan RUPS pada Tahun Buku dan 1 (Satu) Tahun Sebelum Tahun Buku yang Direalisasikan pada Tahun Buku

Seluruh keputusan RUPS Tahun Buku 2023 telah terealisasi pada tahun 2024 dan RUPS Tahun Buku 2022 telah terealisasi pada tahun 2023. Sehingga tidak terdapat keputusan RUPS Tahun 2023 dan Keputusan RUPS yang belum direalisasikan pada tahun 2024.

Direksi

Direksi merupakan organ Perseroan yang bertanggung jawab atas jalannya pengurusan Perseroan untuk kepentingan Perseroan serta sesuai dengan maksud dan tujuan Perseroan. Direksi memiliki wewenang serta bertugas dan bertanggung jawab secara kolegal dalam mengelola Perseroan. Secara garis besar, masing-masing Direktur dapat melaksanakan tugas dan mengambil keputusan sesuai dengan pembagian tugas dan wewenangnya. Direksi bertanggung jawab terhadap pengelolaan Perseroan agar dapat menghasilkan keuntungan dan memastikan kesinambungan usaha Perseroan sesuai dengan anggaran dasar dan peraturan perundang-undangan.

GMS Decisions in The Financial Year and 1 (One) Year Before The Financial Year Which Are Realized in The Financial Year

All resolutions of the Annual General Meeting of Shareholders (RUPS) for the 2023 financial year have been implemented in 2024, and the resolutions of the RUPS for the 2022 financial year were realized in 2023. Therefore, there are no outstanding resolutions from the 2023 RUPS or any unresolved resolutions in 2024.

Directors

The Directors is the organ of the Company which is responsible for managing the Company for the benefit of the Company and in accordance with the aims and objectives of the Company. The Directors has the authority and duty and collegial responsibility in managing the Company. Broadly speaking, each Director can carry out their duties and make decisions in accordance with the division of tasks and authority. The Directors is responsible for managing the Company so as to generate profits and ensure the sustainability of the Bank's business in accordance with the articles of association and legislation.

Tugas dan Tanggung Jawab Direksi

Direksi bertugas untuk menjalankan pengurusan Perseroan melalui setiap tindakan dan kebijakan yang dianggap tepat. Atas dasar tersebut, Direksi bertanggung jawab penuh atas pelaksanaan kepengurusan Perseroan untuk kepentingan Perseroan serta sesuai dengan maksud dan tujuan Perseroan yang telah ditetapkan dalam Anggaran Dasar Perseroan maupun diatur dalam peraturan perundang-undangan, dengan itikad baik, penuh tanggung jawab dan kehati-hatian.

Penetapan tugas masing-masing anggota Direksi dilaksanakan sesuai dengan bidang keahlian masing-masing anggota Direksi. Dalam hal RUPS tidak menetapkan keputusan mengenai penetapan tugas bagi masing-masing anggota Direksi, penetapan tugas masing-masing anggota Direksi ditetapkan berdasarkan keputusan rapat Direksi.

Direksi memiliki tanggung jawab untuk:

1. Mengelola Perseroan sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur di dalam Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku.
2. Mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui RUPS.
3. Mengurus kekayaan Perseroan sesuai dengan peraturan perundang-undangan yang berlaku.
4. Menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris.
5. Menyampaikan rencana kerja tahunan dan laporan keuangan Perseroan sesuai dengan ketentuan yang berlaku.
6. Membuat laporan tahunan dan laporan keuangan perseroan sesuai dengan ketentuan yang berlaku.
7. Menyerahkan laporan tahunan Perseroan kepada akuntan publik yang ditunjuk oleh RUPS untuk diperiksa. Hasil pemeriksaan akuntan publik tersebut disampaikan secara tertulis kepada Pemegang Saham dalam RUPS Tahunan.
8. Menyusun kebijakan tata tertib kerja Direksi yang bersifat mengikat bagi setiap anggota Direksi.
9. Menerapkan manajemen risiko dan penerapan tata perusahaan yang baik (*Good Corporate Governance*) dalam setiap kegiatan usaha Perseroan pada seluruh jenjang organisasi.
10. Menyelenggarakan RUPS Tahunan dan RUPS Luar Biasa sebagaimana diatur dalam peraturan perundang-undangan dan Anggaran Dasar Perseroan.
11. Menetapkan kebijakan Perseroan berdasarkan persetujuan Dewan Komisaris dalam menjalankan kepengurusan perseroan, kecuali ditetapkan dan berdasarkan peraturan perundang-undangan yang berlaku.
12. Menetapkan susunan organisasi dan tata kerja Perseroan melalui persetujuan Dewan Komisaris.

Duties and Responsibilities of The Directors

The Directors has the duty to carry out the management of the Company through every action and policy deemed appropriate. On this basis, the Directors is fully responsible for the implementation of the management of the Company for the benefit of the Company and in accordance with the aims and objectives of the Company as stipulated in the Articles of Association of the Company and regulated in legislation, in good faith, full of responsibility and prudence.

The determination of the duties of each member of the Directors is carried out in accordance with the area of expertise of each member of the Directors. In the event that the GMS does not stipulate a decision regarding the assignment of duties for each member of the Directors, the determination of the duties of each member of the Directors is determined based on a decision of the Directors meeting.

Directors have the responsibility to:

1. Manage the Company in accordance with its authority and responsibilities as regulated in the Company's Articles of Association and applicable laws and regulations.
2. Accountable for the implementation of its duties to Shareholders through the GMS.
3. Manage the Company assets in accordance with applicable laws dan regulations.
4. Provide accurate, relevant and timely data and information to the Board of Commissioners.
5. Submitting the annual work plan and financial statements of the Company in accordance with applicable regulations.
6. Making annual reports and company financial reports in accordance with applicable regulations.
7. Submit the Company's annual report to the public accountant appointed by the GMS for review. The results of the examination of the public accountant will be submitted in writing to the Shareholders at the Annual GMS.
8. Compiling Code of Conduct policy for the Directors that are binding for each member of the Directors.
9. Implement risk management and the application of good corporate governance in every business activity of the Company at all levels of the organization.
10. Organize the Annual GMS and Extraordinary GMS as stipulated in the legislation and the Company's Articles of Association.
11. Establish Company policies based on the approval of the Board of Commissioners in carrying out the management of the company unless determined based on applicable laws and regulations.
12. Establish the organizational structure and work procedures of the Company through the approval of the Board of Commissioners.

13. Menindaklanjuti rekomendasi atas hasil temuan pengawasan Satuan Kerja Audit Internal, auditor eksternal, pengawasan OJK dan/atau pengawasan otoritas pengawas yang berwenang lainnya.
14. Menyimpan dan memelihara daftar pemegang saham dan daftar khusus sebaik-baiknya.
15. Mengungkapkan kebijakan Perseroan yang bersifat strategis di bidang kepegawaian kepada seluruh Pegawai Bank.
16. Membuat dan melaksanakan rencana kerja tahunan untuk disampaikan kepada Dewan Komisaris selambat-lambatnya 60 (enam puluh) hari sebelum dimulainya tahun buku yang akan datang.
17. Mengungkapkan kepemilikan saham, hubungan keuangan dan hubungan keluarga dengan sesama anggota Direksi, anggota Dewan Komisaris dan/atau Pemegang Saham Bank serta remunerasi dan fasilitas yang didapatnya sesuai ketentuan yang berlaku.

Wewenang Direksi

Adapun wewenang Direksi adalah sebagai berikut:

1. Mengangkat dan memberhentikan Pegawai Bank.
2. Mengatur ketentuan-ketentuan tentang kepegawaian termasuk menetapkan gaji, pensiun atau jaminan hari tua dan penghasilan lainnya bagi para pegawai Bank.
3. Mengatur ketentuan-ketentuan mengenai pemberian bantuan hukum bagi pegawai Bank maupun mantan Pegawai Bank sepanjang terkait tugas kedinasan, dengan terlebih dahulu dikonsultasikan kepada Dewan Komisaris.
4. Melakukan hapus tagih terhadap bunga, denda dan/atau biaya lainnya selain pokok kredit, dengan tetap berpedoman kepada peraturan perundang-undangan yang berlaku.
5. Mewakili Perseroan di dalam dan di luar pengadilan tentang segala hal dan dalam segala kejadian, mengikat Perseroan dengan pihak lain dan pihak lain dengan Perseroan, serta menjalankan segala tindakan baik mengenai pengurusan maupun kepemilikan.
6. Untuk perbuatan tertentu Direksi dapat mengangkat seorang atau lebih, sebagai wakil atau kuasanya dengan memberikan kepadanya kekuasaan yang diatur dalam surat kuasa.
7. Melaksanakan perbuatan lainnya sesuai dengan ketentuan yang berlaku dengan tetap memperhatikan persetujuan Dewan Komisaris maupun RUPS.
8. Mengambil keputusan yang mengikat dan menjadi tanggung jawab seluruh anggota Direksi sepanjang keputusan yang diambil telah sesuai dengan pedoman dan tata tertib kerja Direksi.

13. Follow up on recommendations on the findings of supervision by the Internal Audit Work Unit, external auditors, OJK supervision and/or other supervisory authorities.
14. Maintain and maintain a register of shareholders and special register as well as possible.
15. Disclose the Company's strategic policies in the field of employment to all Company Employees.
16. Make and implement an annual work plan to be submitted to the Board of Commissioners no later than 60 (sixty) days prior to the commencement of the forthcoming financial year.
17. Disclose share ownership, financial relations and family relationships with fellow members of the Directors, members of the Board of Commissioners and/or Company's Shareholders as well as remuneration and facilities obtained in accordance with applicable regulations.

Authority of the Directors

The authority of the Directors is as follows:

1. Appoint and dismiss Bank Employees.
2. Regulates provisions on employment including determining salary, pension or old age savings and other income for Company employees.
3. Regulate provisions regarding the provision of legal assistance for Company employees as well as former Bank Employees in relation to official duties, with prior consultation with the Board of Commissioners.
4. Perform write-offs on interest, penalties and/ or other costs other than the loan principal, while still referring to the applicable laws and regulations.
5. Represent the Company in and out of court regarding all matters and in all incidents, binding the Company with other parties and other parties with the Company, and carrying out all actions both in terms of management and ownership.
6. For certain actions, the Directors may appoint one or more, as representatives or proxies by granting him the power regulated in the power of attorney.
7. Conduct other actions in accordance with applicable regulations while still observing the approval of the Board of Commissioners and the GMS.
8. Take binding decisions and become the responsibility of all members of the Directors as long as the decisions taken are in accordance with the guidelines and work rules of the Directors.

Hak Direksi

Direksi mempunyai hak untuk mendapatkan remunerasi, tunjangan serta fasilitas yang jumlahnya ditetapkan oleh RUPS dengan memperhatikan ketentuan yang berlaku. Ketentuan mengenai hak Direksi Bank tersebut mutatis mutandis berlaku bagi anggota Dewan Komisaris.

Masa Jabatan Direksi

Masa jabatan anggota Direksi terhitung sejak tanggal ditetapkannya dalam Rapat Umum Pemegang Saham pengangkatannya dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-5 (lima) setelah tanggal pengangkatannya, kecuali apabila ditentukan lain oleh Rapat Umum Pemegang Saham dan dapat diangkat kembali.

Persyaratan Anggota Direksi

Persyaratan Umum, adalah Warga Negara Indonesia yang:

1. Bertaqwa kepada Tuhan yang Maha Esa.
2. Mempunyai akhlak, moral dan integritas yang baik.
3. Setia dan taat kepada negara dan Pemerintah Republik Indonesia.
4. Tidak terlibat secara langsung maupun tidak langsung dalam kegiatan pengkhianatan kepada Negara Republik Indonesia.
5. Sehat jasmani dan rohani.
6. Tidak pernah dihukum karena melakukan kegiatan yang merugikan negara atau tindakan-tindakan yang tercela di bidang perbankan.
7. Tidak dicabut hak pilihnya berdasarkan keputusan pengadilan.
8. Mampu melaksanakan perbuatan hukum.
9. Tidak pernah dinyatakan pailit atau menjadi anggota Direksi atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu Perseroan dinyatakan pailit dalam waktu 5 (lima) tahun sebelum dicalonkan.
10. Calon anggota Direksi yang akan mengikuti penilaian kemampuan dan kepatutan kepada Otoritas Jasa Keuangan, diusulkan oleh Pemegang Saham Seri A yang mewakili sekurang-kurangnya 10% (sepuluh persen) baik secara sendiri-sendiri maupun gabungan dari jumlah seluruh saham dengan hak suara yang sah.
11. Usia maksimal calon anggota Direksi pada saat pertama kali diangkat adalah 56 (lima puluh enam) tahun.
12. Bukan sebagai mantan anggota Direksi Perseroan atau Pejabat Eksekutif Perseroan yang purnabakti, mengundurkan diri atau diberhentikan.
13. Wajib mempunyai latar belakang dan pengalaman operasional Bank Umum Devisa dengan jabatan terakhir serendah-rendahnya 1 (satu) tingkat di bawah Direksi bagi calon Direktur Utama dan calon Direktur yang berasal dari Bank kelompok BUKU 4.

Right of Directors

The Directors has the right to receive remuneration, benefits and facilities, the amount of which is determined by the GMS, taking into account the applicable provisions. The provisions regarding the rights of the Company's Directors mutatis mutandis apply to members of the Board of Commissioners.

Term of Office of Directors

The term of office of a member of the Directors commences from the date of stipulation at the appointment of the General Meeting of Shareholders and ends at the close of the 5th Annual General Meeting of Shareholders after the date of appointment, unless otherwise stipulated by the General Meeting of Shareholders and can be reappointed.

Requirements for Members of the Board of Directors

General Requirements are Indonesian citizens who:

1. Devotion to God Almighty.
2. Having good morals, morals and integrity.
3. Loyal and obedient to the country and the Government of the Republic of Indonesia.
4. Not involved directly or indirectly in activities of betrayal to the Republic of Indonesia.
5. Physically and mentally healthy.
6. Never been convicted of carrying out activities which are detrimental to the state or disgraceful actions in the banking sector.
7. No voting rights are revoked based on a court decision.
8. Able to carry out legal actions.
9. Have never been declared bankrupt or been a member of the Directors or a Board of Commissioners who was found guilty of causing a Company to be declared bankrupt within 5 (five) years before being nominated.
10. Prospective members of the Directors who will take an appraisal of their capability and appropriateness to the Financial Services Authority, are proposed by Series A Shareholders who represent at least 10% (ten percent) either individually or in combination of the total number of shares with valid voting rights.
11. The maximum age of a candidate for the Directors when he is first appointed is 56 (fifty six) years.
12. Not as a former member of the Company's Directors or the Company's Executive officer who retires, resigns or is dismissed.
13. Must have background and operational experience of a Foreign Exchange Commercial Bank with the last position as low as 1 (one) level below the Directors for candidates for the President Director and candidates for Directors who are from the BUKU 4 Group Bank.

14. Wajib mempunyai latar belakang dan pengalaman operasional Bank Umum Devisa dengan jabatan terakhir serendah-rendahnya 1 (satu) tingkat di bawah Direksi bagi calon Direksi bagi calon Direktur dan serendah-rendahnya Direktur bagi calon Direktur Utama yang berasal dari Bank Kelompok BUKU 3.
15. Wajib mempunyai latar belakang dan pengalaman operasional Bank Umum Devisa dengan jabatan terakhir yang setingkat, bagi calon Direktur Utama dan calon Direktur yang berasal dari Bank kelompok BUKU 2.
16. Wajib menjabat sebagai anggota Direksi Perseroan bagi calon Direktur Utama yang berasal dari Perseroan.
17. Wajib menjabat sebagai eksekutif dengan jabatan satu tingkat di bawah Direksi atau serendah-rendahnya Pemimpin Divisi, termasuk yang sedang dalam penugasan oleh Perseroan bagi calon Direktur yang berasal dari dalam Perseroan.

Persyaratan lainnya, yaitu:

1. Wajib berasal dari pihak independen terhadap pemegang saham pengendali bagi calon Direktur Utama.
2. Mayoritas anggota Direksi paling kurang memiliki pengalaman 5 (lima) tahun di bidang operasional sebagai pejabat eksekutif bank umum.
3. Tidak merangkap jabatan sebagai anggota Dewan Komisaris, Direksi atau Pejabat Eksekutif pada Bank, perusahaan dan/atau lembaga lain kecuali apabila anggota Direksi yang bersangkutan bertanggung jawab terhadap pengawasan atas penyertaan pada perusahaan anak Perseroan, menjalankan tugas fungsional menjadi anggota Dewan Komisaris pada perusahaan bukan anak Perseroan yang dikendalikan oleh Perseroan, sepanjang perangkapan jabatan tersebut tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi Perseroan.
4. Anggota Direksi baik secara sendiri-sendiri atau bersama-sama dilarang memiliki saham melebihi 25% (dua puluh lima persen) dari modal disetor pada suatu perusahaan lain.
5. Antara sesama anggota Direksi dan antara anggota Direksi dengan anggota Dewan Komisaris tidak boleh ada hubungan keluarga sampai dengan derajat kedua, baik menurut garis lurus maupun ke samping, termasuk menantu dan ipar.

Kebijakan Tata Tertib Kerja Direksi

Direksi memiliki Kebijakan Tata Tertib Kerja Direksi yang disahkan berdasarkan Surat Keputusan Direksi Nomor 0380/SK/DIR-CSE/2024 tanggal 23 Agustus 2024. Kebijakan Tata Tertib Kerja Direksi menjelaskan tahapan aktivitas secara terstruktur, sistematis, mudah dipahami dan dapat dijalankan dengan konsisten, serta menjadi acuan bagi Direksi dalam melaksanakan tugas masing-masing untuk mencapai Visi dan Misi Perseroan.

14. Must have background and operational experience of Foreign Exchange Commercial Banks with the last position as low as 1 (one) level below the Directors for candidates for Directors for candidates for Directors and as low as Directors for candidates for President Director who are from BUKU 3 Group Bank.
15. Must have background and operational experience of a Foreign Exchange Commercial Bank with the last position of the same level, for the candidates for President Director and candidates for Directors who are from BUKU 2 Group Bank.
16. Must serve as a member of the Company's Directors for prospective President Directors who are from the Company.
17. Must be an executive with one level below the Directors or as low as Division Heads, including those currently being assigned by the Company to candidates for Directors from within the Company.

Other requirements, namely:

1. Obligated to come from an independent party against a controlling shareholder for a candidate for President Director.
2. The majority of members of the Directors have at least 5 (five) years experience in the operational field as executive officers of commercial banks.
3. Do not hold concurrent positions as members of the Board of Commissioners, Directors or Executive officers of Banks, companies and/or other institutions unless the relevant member of the Directors is responsible for oversight of the participation in the Company's subsidiary companies, carrying out functional duties as a member of the Board of Commissioners in a noncompany a subsidiary of the Company that is controlled by Company, as long as the concurrent position does not result in the person concerned neglecting the implementation of duties and responsibilities as a member of the Company's Directors.
4. Members of the Directors, individually or jointly, are prohibited from owning shares in excess of 25% (twenty-five percent) of the paid-up capital in another company.
5. Between fellow members of the Board of Directors and between members of the Board of Directors and members of the Board of Commissioners, there must be no family relationship up to the second degree, either in a straight line or sideways, including son-in-law and brother-in-law.

Directors' Work Policies

The Board of Directors has a Board of Directors Work Procedure Policy which was ratified based on the Board of Directors Decree Number 0380/SK/DIR-CSE/2024 dated August 23, 2024. The Board of Directors Work Procedure Policy explains the stages of activities in a structured, systematic, easily understood and consistent manner, and serves as a reference for Directors in carrying out their respective duties to achieve the Vision and Mission of the Company.

Kebijakan Tata Tertib Kerja Direksi mengacu pada prinsip-prinsip hukum Bank, ketentuan anggaran dasar, peraturan perundang-undangan yang berlaku, serta praktik-praktik terbaik (*best practices*) GCG. Kebijakan Tata Tertib Kerja Direksi sebagai landasan bagi Direksi dalam melaksanakan tugas dan tanggung jawab secara efektif, efisien, memperhatikan prinsip-prinsip keterbukaan, akuntabilitas, pertanggungjawaban, independen dan kewajaran, sehingga internal control dan manajemen risiko Perseroan dapat terlaksana dengan baik.

Adapun isi Kebijakan Tata Tertib Kerja Direksi bank **bjb** yaitu:

- I. Pendahuluan
- II. Organisasi dan Kewenangan
- III. Ketentuan Umum
- IV. Pelaksanaan Rapat Direksi
- V. Evaluasi Kinerja dan Pelaporan

Jumlah dan Komposisi Direksi

Selama tahun 2024, telah terjadi perubahan komposisi anggota Direksi. Perubahan komposisi anggota Direksi dilakukan berdasarkan kebutuhan Perseroan. Perubahan komposisi anggota Direksi adalah sebagai berikut:

Komposisi Direksi Sebelum RUPS Tahunan Tahun Buku 2023

Komposisi Direksi sebelum RUPS Tahunan Tahun Buku 2023 sebanyak 7 (tujuh) orang yang terdiri dari 1 (satu) orang Direktur Utama, 6 (enam) orang Direksi. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel di bawah ini.

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Yuddy Renaldi	Direktur Utama President director	OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	3 Juli 2019 July 3, 2019
Nia Kania	Direktur Keuangan Director of Finance	OJK	RUPS Tahunan tanggal 28 Februari 2018 Annual GMS on February 28, 2018	28 Februari 2018 February 28, 2018
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	OJK	RUPS Tahunan tanggal 28 Februari 2018 Annual GMS on February 28, 2018	28 Februari 2018 February 28, 2018
Tedi Setiawan	Direktur Operasional director of Operations	OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	21 Juni 2019 June 21, 2019
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	21 Juni 2019 June 21, 2019
Nancy Adistyasari	Direktur Komersial dan UMKM Director of Commercial and MSMEs	OJK	RUPS Luar Biasa tanggal 1 September 2020 Extraordinary GMS on September 1, 2020	1 September 2020 September 1, 2020
Cecep Trisna	Direktur Kepatuhan Director of Compliance	OJK	RUPS Tahunan 2021 tanggal 6 April 2021 2021 Annual GMS dated April 6, 2021	22 Juli 2021 July 22, 2021

The Directors Work Policy refers to the Bank's legal principles, provisions of the articles of association, applicable laws and regulations, as well as GCG best practices. The Directors Work Policy as a foundation for the Directors in carrying out their duties and responsibilities effectively, efficiently, taking into account the principles of openness, accountability, responsibility, independence and fairness, so that the Company's internal control and risk management can be carried out properly.

The contents of the bank **bjb** Directors Work Policy are:

- I. Introduction
- II. Organization and Authority
- III. General Provisions
- IV. Implementation of Board of Directors Meetings
- V. Performance Evaluation and Reporting

Total and Composition of the Board of Directors

Throughout 2024, there have been changes in the composition of the Board of Directors. These changes were made based on the Company's needs. The changes in the composition of the Board of Directors are as follows:

Composition of the Board of Directors Before the Annual General Meeting of Shareholders for the 2023 Financial Year

The composition of the Board of Directors before the Annual General Meeting of Shareholders (AGMS) for the 2023 Financial Year consisted of 7 (seven) members, comprising 1 (one) President Director and 6 (six) Directors. The composition and the basis of the appointment of the Board of Directors can be seen in the table below.

Komposisi Direksi Setelah RUPS Tahunan Tahun Buku 2023

Pada tanggal 2 April 2024, RUPS Tahunan Tahun Buku 2023 memutuskan perubahan susunan pengurus Perseroan sebagai berikut:

1. Memberhentikan dengan hormat anggota Pengurus Perseroan sebagai berikut:
 - a. Yuddy Renaldi selaku Direktur Utama
 - b. Nia Kania selaku Direktur Keuangan
 - c. Suartini selaku Direktur Konsumer dan Ritel
 - d. Rio Lanasier selaku Direktur IT, Treasury dan International Banking
 - e. Tedi Setiawan selaku Direktur Operasional
2. Mengangkat kembali anggota Pengurus Perseroan sebagai berikut:
 - a. Yuddy Renaldi selaku Direktur Utama
 - b. Rio Lanasier selaku Direktur IT dan Transaction Banking
 - c. Tedi Setiawan selaku Direktur Operasional
3. Mengangkat anggota Pengurus Perseroan sebagai berikut:
 - a. Hana Dartiwan selaku Direktur Keuangan.
 - b. Yusuf Saadudin selaku Direktur Konsumer dan Ritel.

Sehingga komposisi Direksi setelah RUPS Tahunan Tahun Buku 2023 sebanyak 7 (tujuh) orang yang terdiri dari 1 (satu) orang Direktur Utama, 6 (enam) orang Direksi. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel di bawah ini.

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Yuddy Renaldi	Direktur Utama President Director	OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	3 Juli 2019 July 3, 2019
Tedi Setiawan	Direktur Operasional Director of Operations	OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	21 Juni 2019 June 21, 2019
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	21 Juni 2019 June 21, 2019
Nancy Adistiyasari	Direktur Komersial dan UMKM Director of Commercial and MSME	OJK	RUPS Luar Biasa tanggal 1 September 2020 Extraordinary GMS on September 1, 2020	1 September 2020 September 1, 2020
Cecep Trisna	Direktur Kepatuhan Director of Compliance	OJK	RUPS Tahunan 2021 tanggal 6 April 2021 Extraordinary GMS on September 1, 2020	22 Juli 2021 July 22, 2021
Hana Dartiwan	Direktur Keuangan Director of Finance	OJK	RUPS Tahunan tanggal 2 April 2024 Annual GMS on April 2, 2024	23 Juli 2024 July 23, 2024
Yusuf Saadudin	Direktur Konsumer dan Ritel Director of Consumer and Retail	OJK	RUPS Tahunan tanggal 2 April 2024 Annual GMS on April 2, 2024	23 Juli 2024 July 23, 2024

Composition of the Board of Directors After the Annual General Meeting of Shareholders for the 2023 Financial Year

On April 2, 2024, the Annual General Meeting of Shareholders for the 2023 Financial Year decided on changes to the company's management structure as follows:

1. Respectfully dismissed the following members of the Board of Directors:
 - a. Yuddy Renaldi as President Director
 - b. Nia Kania as Finance Director
 - c. Suartini as Consumer and Retail Director
 - d. Rio Lanasier as IT, Treasury, and International Banking Director
 - e. Tedi Setiawan as Operations Director
2. Reappointed the following members of the Board of Directors:
 - a. Yuddy Renaldi as President Director
 - b. Rio Lanasier as IT and Transaction Banking Director
 - c. Tedi Setiawan as Operations Director
3. Appointed the following new members of the Board of Directors:
 - a. Hana Dartiwan as Finance Director.
 - b. Yusuf Saadudin as Consumer and Retail Director.

As a result, the composition of the Board of Directors after the Annual General Meeting of Shareholders for the 2023 Financial Year consists of seven (7) members, comprising one (1) President Director and six (6) Directors. The composition and basis of the appointment of the Board of Directors can be seen in the table below.

Pembidangan Tugas Direksi

Duties on the Directors

Adapun pembidangan tugas Direksi adalah sebagai berikut.

The assignment of duties for the Directors is as follows.

Tabel Pembidangan Tugas Direksi
Table of Duties on the Directors

Nama Name	Jabatan Position	Bidang Tugas Task Field
Yuddy Renaldi	Direktur Utama President Director	<ol style="list-style-type: none"> 1. Mengkoordinir dan memberikan arahan dalam penyusunan visi, misi dan nilai-nilai serta rencana korporasi dan rencana bisnis untuk dibicarakan dan disetujui oleh Dewan Komisaris atau RUPS sesuai dengan ketentuan Anggaran Dasar Bank. 2. Menyelaraskan dan mengakomodir inisiatif internal Bank yang dapat memberi nilai tambah serta meningkatkan kinerja dan daya saing Bank. 3. Mengkoordinasikan pelaksanaan tugas antar anggota Direksi, melaksanakan pembinaan dan pengendalian terhadap seluruh kegiatan operasional dan pengelolaan Bank secara efektif dan efisien, dengan memperhatikan asas keseimbangan dan keserasian serta memastikan kepatuhan terhadap aturan regulator yang berlaku. 4. Mengkoordinasikan, mengendalikan dan mengevaluasi penerapan prinsip-prinsip GCG dan standar etika Bank secara konsisten dalam perusahaan. 5. Memimpin rapat Direksi. <ol style="list-style-type: none"> 1. Coordinate and provide direction in preparing the vision, mission and values as well as corporate plans and business plans to be discussed and approved by the Board of Commissioners or GMS in accordance with the provisions of the Bank's Articles of Association. 2. Align and accommodate the Bank's internal initiatives that can provide added value and improve the performance and competitiveness of the Bank. 3. Coordinate the implementation of duties among members of the Directors, carry out guidance and control of all operational and management activities of the Bank effectively and efficiently, taking into account the principles of balance and harmony and ensure compliance with applicable regulatory rules. 4. Coordinate, control and evaluate the consistent application of GCG principles and the Bank's ethical standards in the company. 5. Chair a Directors' meeting
Cecep Trisna	Direktur Kepatuhan Director of Compliance	<ol style="list-style-type: none"> 1. Merumuskan strategi guna mendorong terciptanya budaya kepatuhan Bank. 2. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi. 3. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diadil Direksi Bank atau pimpinan kantor cabang dari Bank yang berkedudukan di luar negeri tidak menyimpang dari ketentuan regulator. Termasuk sebagai tindakan pencegahan antara lain memberikan pendapat yang berbeda (<i>dissenting opinion</i>) dalam hal terdapat kebijakan dan/atau keputusan yang menyimpang dari ketentuan regulator. Tanggung jawab Direktur yang membawahkan Fungsi Kepatuhan dalam melakukan tindakan pencegahan terbatas pada kewenangan Direktur yang membawahkan Fungsi Kepatuhan. 4. Memantau dan menjaga kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada regulator. 5. Menyampaikan laporan pelaksanaan tugas dan tanggung jawabnya kepada Direktur Utama dengan tembusan kepada Dewan Komisaris secara triwulanan. 6. Menyampaikan laporan kepada regulator sebagaimana telah diatur dalam ketentuan eksternal dan internal Bank yang berlaku. <ol style="list-style-type: none"> 1. Formulate strategies to encourage the creation of a culture of compliance with the Bank. 2. Propose compliance policies or compliance principles that will be determined by the Directors. 3. Take preventive measures to ensure that the policies and/or decisions made by the Bank's Board of Directors or the head of the Bank's overseas branch offices do not deviate from regulatory provisions. Preventive measures include, among others, providing a dissenting opinion in cases where policies and/or decisions deviate from regulatory provisions. The responsibility of the Director in charge of the Compliance Function in taking preventive measures is limited to the authority of the Director overseeing the Compliance Function. 4. Monitor and ensure the Bank's compliance with commitments made to the regulator. 5. Submit reports on the implementation of duties and responsibilities to the President Director, with a copy to the Board of Commissioners on a quarterly basis. 6. Submitting reports to regulators as stipulated in the Bank's applicable external and internal provisions.

Nama Name	Jabatan Position	Bidang Tugas Task Field
Nia Kania*	Direktur Keuangan Director of Finance	1. Melaksanakan aktivitas yang ditugaskan kepadanya sebaik mungkin sesuai dengan anggaran dasar Bank, ketentuan internal Bank, ketentuan regulator dan peraturan perundang-undangan yang berlaku.
Suartini*	Direktur Konsumer & Ritel Director of Consumer & Retail	2. Menjalankan segala tindakan yang berkaitan dengan pengurusan untuk kepentingan Bank. 3. Menandatangani surat-surat sesuai dengan ketentuan tata naskah dinas yang berlaku, baik berupa korespondensi maupun penyampaian laporan kepada regulator atau pihak lainnya sesuai dengan ketentuan internal yang berlaku.
Tedi Setiawan	Direktur Operasional Director of Operations	4. Mengevaluasi dan menyetujui rencana kerja masing-masing bidang di bawahnya. 5. Mengkoordinasikan, mengendalikan, mengembangkan, membina, mengelola serta mengevaluasi pelaksanaan tugas dari bidang-bidang yang berada di bawah tanggung jawabnya agar efektif dan efisien dengan mengutamakan keseimbangan.
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	6. Mengembangkan program efisiensi, efektivitas dan manajemen mutu dari produk-produk Bank, serta memastikan dilaksanakannya secara konsisten di lingkungan unit kerja masing-masing. 7. Memonitor kualitas hasil kerja dan kinerja seluruh bidang-bidang di bawahnya agar rencana bisnis yang telah ditetapkan dapat tercapai.
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah Director of Commercial and Micro, Small and Medium Enterprises	8. Memastikan berjalannya prinsip kehati-hatian dan kepatuhan terhadap peraturan regulator, peraturan perundang-undangan dan peraturan internal Bank lainnya yang berlaku. 9. Memastikan informasi yang terkait dengan bidang-bidang di bawahnya selalu tersedia untuk Dewan Komisaris dan regulator.
Hana Dartiwan**	Direktur Keuangan Director of Finance	1. Carry out assigned activities to the best of their ability in accordance with the Bank's Articles of Association, internal regulations, regulatory provisions, and applicable laws. 2. Perform all actions related to management in the best interest of the Bank. 3. Sign official documents in accordance with applicable administrative guidelines, including correspondence and report submissions to regulators or other relevant parties, in compliance with internal regulations.
Yusuf Saadudin**	Direktur Konsumer dan Ritel Director of Consumer and Retail	4. Evaluate and approve work plans for each division under their supervision. 5. Coordinate, control, develop, supervise, manage, and evaluate the execution of duties within their areas of responsibility to ensure effectiveness and efficiency while maintaining balance. 6. Develop efficiency, effectiveness, and quality management programs for the Bank's products and ensure their consistent implementation across respective work units. 7. Monitor the quality of work outcomes and the performance of all divisions under their supervision to achieve the established business plan. 8. Ensure adherence to prudential principles and compliance with regulatory provisions, applicable laws, and the Bank's internal regulations. 9. Ensure that relevant information related to their areas of responsibility is always available to the Board of Commissioners and regulators.

* Berhenti menjabat sejak tanggal 2 April 2024

** Mulai menjabat sejak tanggal 2 April 2024

* Stepped down from the position as of April 2, 2024

** Started serving as of April 2, 2024

Kebijakan Rangkap Jabatan Direksi

Anggota Direksi dilarang merangkap jabatan:

1. Sebagai anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, atau pejabat eksekutif pada bank, perusahaan, dan/atau Lembaga lain.
2. Pada bidang tugas fungsional pada Lembaga keuangan bank dan/atau Lembaga keuangan bukan bank yang berkedudukan di dalam maupun di luar negeri.
3. Pada jabatan lain yang dapat menimbulkan benturan kepentingan dalam pelaksanaan tugas sebagai anggota Direksi.
4. Pada jabatan lain sesuai dengan ketentuan peraturan perundang-undangan.

Concurrent Position of Directors

Members of the Board of Directors are prohibited from holding concurrent positions:

1. As a member of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, or an executive officer in a bank, company, and/or other institution.
2. In a functional role within a financial institution, whether a bank or a non-bank financial institution, located domestically or internationally.
3. In any other position that may create a conflict of interest in carrying out duties as a member of the Board of Directors.
4. In any other position as stipulated by applicable laws and regulations.

Tabel Rangkap Jabatan Direksi

Table of Concurrent Position of Directors

Nama Name	Jabatan Position	Jabatan pada Perusahaan/ Instansi Lain Position at Other Companies/ Institutions	Nama Perusahaan/ Instansi Lain Name of Company/ Other Institution
Yuddy Renaldi	Direktur Utama President director	-	-
Cecep Trisna	Direktur Kepatuhan Director of Compliance	-	-
Nia Kania*	Direktur Keuangan Director of Finance	-	-
Suartini*	Direktur Konsumer & Ritel Director of Consumer & Retail	-	-
Tedi Setiawan	Direktur Operasional Director of Operations	-	-
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	-	-
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah Director of Commercial and Micro, Small and Medium Enterprises	-	-
Hana Dartiwan**	Direktur Keuangan Director of Finance	-	-
Yusuf Saadudin**	Direktur Konsumer dan Ritel Director of Consumer and Retail	-	-

* Berhenti menjabat sejak tanggal 2 April 2024

** Mulai menjabat sejak tanggal 2 April 2024

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** Started serving as of April 2, 2024

Hubungan Afiliasi Direksi

Direksi senantiasa bertindak independen, dalam arti tidak mempunyai benturan kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugas secara mandiri dan kritis, baik dalam hubungan satu sama lain maupun hubungan terhadap Dewan Komisaris. Direksi tidak memiliki hubungan keuangan, hubungan kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, sehingga dapat melaksanakan tugas dan tanggung jawabnya secara independen.

Directors' Affiliate Relations

The Board of Directors always acts independently, in the sense that it does not have a conflict of interest that could interfere with its ability to carry out its duties independently and critically, both in relation to each other and to the Board of Commissioners. The Board of Directors has no financial relationship, management relationship, share ownership and/or family relationship with other members of the Board of Commissioners, the Board of Directors and/or Controlling Shareholders or relationship with the Bank, so that they can carry out their duties and responsibilities independently.

Tabel Hubungan Afiliasi Direksi

Table of Directors' Affiliate Relationships

Nama Name	Jabatan Position	Hubungan Keuangan, Keluarga dan Kepengurusan Direksi Financial, Family Relations and Management of Directors													
		Hubungan Keuangan Dengan Relation of Financial with				Hubungan Keluarga Dengan Relation of Family with								Hubungan Kepengurusan Dengan Perusahaan Lain Management Relationship with Other Companies	
		Dewan Komisaris Board of Commissioners		Direksi Directors		Pemegang Saham Pengendali Controlling Shareholders		Dewan Komisaris Board of Commissioners		Direksi Directors		Pemegang Saham Pengendali Controlling Shareholders			
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Yuddy Renaldi	Direktur Utama President Director		✓		✓		✓		✓		✓		✓		✓
Cecep Trisna	Direktur Kepatuhan Director of Compliance		✓		✓		✓		✓		✓		✓		✓
Nia Kania*	Direktur Keuangan Director of Finance		✓		✓		✓		✓		✓		✓		✓
Suartini*	Direktur Konsumer & Ritel Director of Consumer & Retail		✓		✓		✓		✓		✓		✓		✓
Tedi Setiawan	Direktur Operasional Director of Operations		✓		✓		✓		✓		✓		✓		✓
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking		✓		✓		✓		✓		✓		✓		✓
Nancy Adistiyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah Director of Commercial and Micro, Small and Medium Enterprises		✓		✓		✓		✓		✓		✓		✓
Hana Dartiwan**	Direktur Keuangan Director of Finance		✓		✓		✓		✓		✓		✓		✓
Yusuf Saadudin**	Direktur Konsumer dan Ritel Director of Consumer and Retail		✓		✓		✓		✓		✓		✓		✓

* Berhenti menjabat sejak tanggal 2 April 2024

** Mulai menjabat sejak tanggal 2 April 2024

* Stepped down from the position as of April 2, 2024

** Started serving as of April 2, 2024

Pengelolaan Benturan Kepentingan Direksi

Benturan kepentingan maupun yang berpotensi menjadi benturan kepentingan atau segala sesuatu yang dapat menghambat Direksi untuk bertindak independen harus diungkapkan oleh Direksi. Benturan kepentingan merupakan suatu kondisi adanya konflik antara kepentingan ekonomis perusahaan dan kepentingan ekonomi individu. Dalam hal terdapat benturan kepentingan dalam pengambilan keputusan, Direksi harus mengutamakan kepentingan Bank.

Dalam hal terjadi benturan kepentingan, anggota Direksi dilarang mengambil tindakan yang dapat merugikan Perseroan atau merugikan keuntungan Perseroan dan wajib mengungkapkan benturan kepentingan dimaksud dalam setiap keputusan. Pengungkapan benturan kepentingan dicantumkan dalam setiap risalah rapat Direksi, paling kurang mencakup nama Direksi yang memiliki benturan kepentingan, masalah benturan kepentingan dan dasar pertimbangan pengambilan keputusan.

Terkait dengan pengambilan keputusan dalam rapat Direksi, Direksi yang memiliki benturan kepentingan diperkenankan untuk mengungkapkan ide dan pendapat, akan tetapi tidak disertakan dalam pengambilan keputusan, baik dalam musyawarah maupun pengambilan suara terbanyak. Hal tersebut harus dicatat dalam risalah rapat Direksi.

Dalam hal Perseroan mempunyai benturan kepentingan dengan kepentingan pribadi seorang anggota Direksi, maka Perseroan akan diwakili oleh anggota Direksi lainnya dan dalam hal Perseroan mempunyai kepentingan yang bertentangan dengan kepentingan seluruh anggota Direksi, maka dalam hal ini Perseroan diwakili oleh Dewan Komisaris.

Independensi Direksi

Direksi senantiasa bertindak independen, dalam arti tidak mempunyai benturan kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugas secara mandiri dan kritis, baik dalam hubungan satu sama lain maupun hubungan terhadap Dewan Komisaris.

Rapat Direksi

Kebijakan Rapat

Setiap kebijakan dan Keputusan strategis, wajib diputuskan dalam rapat Direksi. Adapun yang termasuk ke dalam Keputusan strategis yaitu Keputusan Direksi yang dapat mempengaruhi keuangan Bank secara signifikan dan/atau memiliki dampak yang berkesinambungan terhadap anggaran, sumber daya manusia, struktur organisasi dan/atau pihak ketiga, dengan memperhatikan hal-hal sebagai berikut:

Management of Conflicts of Interest In The Directors

Conflicts of interests as well as those that have the potential to become a conflict of interest or anything that can prevent the Directors from acting independently must be disclosed by the Directors. Conflict of interest is a condition of conflict between the economic interests of the company and individual economic interests. In the event of a conflict of interest in decision making, the Directors must prioritize the interests of the Bank.

In the event of a conflict of interest, members of the Directors are prohibited from taking actions that could harm the Company or harm the Company's profit and must disclose the conflict of interest referred to in each decision. Disclosure of conflicts of interest is included in each minutes of the Directors' meeting, at least covering the names of Directors who have a conflict of interest, conflict of interest issues and the basis for decision making.

Related to decision making in Directors' meetings, Directors who have a conflict of interest are allowed to express their ideas and opinions, but they are not included in decision making, both in deliberations and the majority of votes. This must be noted in the minutes of the Directors' meeting.

If the Company has a conflict of interest with the personal interests of a member of the Directors, then the Company will be represented by other members of the Directors and in the event that the Company has an interest that conflicts with the interests of all members of the Directors, then in this case the Company is represented by the Board of Commissioners.

Board of Directors' Independence

The Board of Directors always acts independently, in the sense that it does not have a conflict of interest that could interfere with its ability to carry out its duties independently and critically, both in relation to each other and to the Board of Commissioners.

Meeting of The Directors

Meeting Policy

Every policy and strategic decision must be made in a Board of Directors meeting. Strategic decisions include those that may significantly affect the Bank's finances and/or have a continuous impact on the budget, human resources, organizational structure, and/or third parties, taking into account the following considerations:

1. Rapat Direksi dapat diadakan setiap waktu bilamana dipandang perlu oleh seorang atau lebih anggota Direksi atau atas permintaan tertulis dari seorang atau lebih Dewan Komisaris.
2. Pelaksanaan panggilan rapat Direksi dilakukan oleh anggota Direksi yang berhak mewakili Direksi
3. Rapat Direksi dilaksanakan sekurang-kurangnya 1 (satu) kali dalam satu bulan.
4. Direksi menjadwalkan rapat Direksi untuk tahun berikutnya sebelum berakhirnya tahun buku.
5. Rapat Direksi dipimpin oleh Direktur Utama dalam hal Direktur Utama tidak dapat hadir atau berhalangan hal mana tidak perlu dibuktikan kepada pihak ketiga, maka rapat Direksi akan dipimpin oleh seorang anggota Direksi yang dipilih oleh dan dari anggota Direksi yang hadir dan dicantumkan dengan jelas dalam risalah rapat Direksi.
6. Seorang anggota Direksi dapat diwakili dalam rapat Direksi hanya oleh anggota Direksi lainnya berdasarkan surat kuasa.
7. Rapat Direksi dapat dilaksanakan melalui rapat dengan cara tatap muka atau melalui media *teleconference* atau media lainnya.
8. Rapat Direksi sah dan berhak mengambil Keputusan yang mengikat apabila dihadiri oleh sekurang-kurangnya dua per tiga bagian dari jumlah anggota Direksi atau diwakili dalam rapat.
9. Rapat Direksi dapat diselenggarakan di luar jadwal apabila dihadiri oleh seluruh anggota Direksi, tanpa diperlukan adanya pemanggilan rapat tertulis terlebih dahulu.
10. Bahan/materi rapat Direksi:
 - a. Seluruh materi rapat Direksi, diterima oleh Direksi sebelum pembahasan agenda dimaksud dalam rapat Direksi.
 - b. Pada rapat yang telah dijadwalkan, bahan rapat disampaikan kepada seluruh peserta paling lambat 5 (lima) hari sebelum rapat diselenggarakan.
 - c. Dalam hal terdapat rapat yang diselenggarakan di luar jadwal yang telah disusun, bahan rapat disampaikan kepada peserta rapat paling lambat sebelum rapat diselenggarakan.
11. Pengambilan Keputusan rapat Direksi dilakukan berdasarkan musyawarah untuk mufakat.
12. Dalam hal tidak tercapai Keputusan musyawarah mufakat, maka pengambilan Keputusan dilakukan dengan ketentuan sebagai berikut:
 - a. Pemungutan suara mengenai diri orang dilakukan dengan surat suara tertutup tanpa tanda tangan, sedangkan pemungutan suara mengenai hal-hal lain dilakukan dengan lisan kecuali ketua rapat memutuskan lain tanpa ada keberatan dari peserta rapat Direksi.
 - b. Keputusan rapat Direksi adalah sah dan mengikat apabila disetujui oleh dua per tiga bagian dari jumlah suara anggota Direksi yang hadir atau diwakili dalam rapat. Dengan perhitungan suara memperhatikan ketentuan sebagai berikut:
 1. The Board of Directors meeting can be held at any time if deemed necessary by one or more members of the Board of Directors or at the written request of one or more members of the Board of Commissioners.
 2. The call for the Board of Directors meeting is made by a member of the Board of Directors authorized to represent the Board.
 3. The Board of Directors meeting shall be held at least once a month.
 4. The Board of Directors shall schedule the meetings for the following year before the end of the fiscal year.
 5. The Board of Directors meeting is led by the President Director. If the President Director cannot attend or is absent, which does not need to be proven to third parties, the meeting shall be led by a member of the Board of Directors chosen by and from the present members, and this shall be clearly stated in the minutes of the meeting.
 6. A member of the Board of Directors may be represented in the meeting by another member of the Board of Directors through a power of attorney.
 7. The Board of Directors meeting may be conducted in person or via teleconference or other media.
 8. The Board of Directors meeting is valid and can make binding decisions if attended by at least two-thirds of the total members of the Board of Directors or represented in the meeting.
 9. The Board of Directors meeting can be held outside the scheduled time if attended by all members of the Board of Directors, without requiring prior written notice.
 10. Meeting materials for the Board of Directors:
 - a. All materials for the meeting must be received by the Board of Directors before the discussion of the agenda in the meeting.
 - b. For scheduled meetings, the materials must be delivered to all participants at least five (5) days before the meeting is held.
 - c. If the meeting is held outside the scheduled time, the materials must be delivered to participants at least before the meeting is held
 11. Decisions in the Board of Directors meeting are made based on consensus.
 12. If consensus is not reached, decisions are made as follows:
 - a. Voting on individual matters is done by a closed ballot without a signature, while voting on other matters is done orally unless the meeting chair decides otherwise with no objections from the participants.
 - b. The decision of the Board of Directors is valid and binding if approved by two-thirds of the votes of the members present or represented in the meeting. The vote calculation is as follows:

- Direktur yang hadir dalam rapat Direksi namun tidak mengeluarkan suara (*abstain*) dianggap mengeluarkan suara yang sama dengan suara mayoritas Direktur yang mengeluarkan suara.
 - Suara yang dianggap tidak sah maka tidak dihitung dalam menentukan jumlah suara yang dikeluarkan dalam rapat Direksi
13. Apabila suara yang setuju dan tidak disetujui berimbang, maka ketua rapat Direksi yang akan menentukan.
 14. Setiap anggota Direksi yang hadir berhak mengeluarkan 1 (satu) suara dan tambahan 1 (satu) suara untuk setiap anggota Direksi lain yang diwakilinya.
 15. Direksi dapat juga mengambil Keputusan yang sah tanpa mengadakan rapat Direksi, dengan ketentuan semua anggota Direksi telah diberitahu secara tertulis dan semua anggota Direksi memberikan persetujuan mengenai usul yang diajukan secara tertulis serta menandatangani persetujuan tersebut. Keputusan yang diambil dengan cara demikian mempunyai kekuatan yang sama dengan keputusan yang diambil dengan sah dalam rapat Direksi.
 16. Segala keputusan rapat Direksi yang diambil sesuai dengan kebijakan ini, mengikat dan menjadi tanggung jawab seluruh anggota Direksi.
 17. Panggilan rapat Direksi disampaikan kepada setiap anggota Direksi melalui surat tertulis yang disampaikan secara langsung, maupun dengan surat tercatat dengan mendapat tanda terima yang selambat-lambatnya 3 (tiga) hari kalender sebelum rapat diadakan dengan tidak memperhitungkan tanggal undangan dan tanggal rapat.
 18. Panggilan rapat harus mencantumkan acara, tanggal, waktu dan tempat rapat.
 19. Rapat Direksi diadakan di tempat kedudukan Bank atau tempat kegiatan usaha Bank, atau ditempat kedudukan bursa efek di tempat dimana saham-saham Bank dicatatkan sepanjang dalam wilayah Republik Indonesia.
 20. Pemanggilan rapat Direksi tidak disyaratkan apabila semua anggota Direksi hadir atau diwakili, dan rapat Direksi dapat diadakan di manapun dan berhak mengambil keputusan yang sah dan mengikat.
 21. Dalam hal dibutuhkan pembahasan bersama Dewan Komisaris, Direksi dapat mengundang Dewan Komisaris sebagai narasumber dalam rapat Direksi.
 22. Hasil rapat Direksi wajib dituangkan dalam risalah rapat dengan disertai tanda tangan Direksi yang hadir dan didokumentasikan secara baik. Apabila terdapat anggota Direksi yang tidak dapat/tidak memungkinkan untuk menandatangani hasil rapat Direksi, yang bersangkutan wajib menyebutkan alasannya secara tertulis dalam surat tersendiri yang diletakkan pada risalah rapat.
 23. Satuan kerja Corporate Secretary bertanggungjawab menyiapkan dan mendokumentasikan risalah rapat Direksi.
 24. Risalah asli dari setiap rapat Direksi harus dijilid dalam Kumpulan tahunan dan disimpan serta harus tersedia apabila diminta oleh setiap anggota Direksi.
- A Director who attends the meeting but abstains from voting is considered to have cast a vote in line with the majority of Directors who voted.
 - Votes considered invalid are not counted in determining the total votes cast in the meeting.
13. If the votes for and against are tied, the chair of the meeting shall decide.
 14. Each member of the Board of Directors has the right to cast one (1) vote and an additional vote for each other member of the Board of Directors they represent.
 15. The Board of Directors may also make valid decisions without holding a meeting, under the condition that all members of the Board of Directors are informed in writing and all members provide written consent for the proposal and sign the approval. The decision made in this manner has the same legal force as a decision made in a valid Board of Directors meeting.
 16. All decisions made in accordance with this policy are binding and the responsibility of all members of the Board of Directors.
 17. The call for the Board of Directors meeting must be delivered to each member in writing, either directly or by registered mail with a receipt, no later than three (3) calendar days before the meeting, excluding the date of the invitation and the meeting date.
 18. The call for the meeting must state the agenda, date, time, and location of the meeting.
 19. The Board of Directors meeting is held at the Bank's headquarters, the Bank's business location, or the stock exchange where the Bank's shares are listed, provided it is within the territory of the Republic of Indonesia.
 20. No call for the meeting is required if all members of the Board of Directors are present or represented, and the meeting can be held anywhere, with the right to make valid and binding decisions.
 21. If needed, the Board of Directors may invite the Board of Commissioners as resource persons to the meeting.
 22. The results of the Board of Directors meeting must be documented in the meeting minutes, signed by the attending members of the Board of Directors, and properly archived. If a member of the Board of Directors cannot or is unable to sign the minutes, they must provide written reasons in a separate letter attached to the minutes.
 23. The Corporate Secretary unit is responsible for preparing and documenting the meeting minutes.
 24. The original minutes of every Board of Directors meeting must be bound in an annual collection, stored, and made available upon request by any member of the Board of Directors.

25. Perbedaan pendapat (*dissenting opinions*) yang terjadi dalam rapat Direksi wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
26. Setiap anggota Direksi berhak menerima Salinan risalah rapat Direksi, terlepas apakah anggota Direksi yang bersangkutan hadir atau tidak hadir dalam rapat Direksi tersebut.
27. Setiap anggota Direksi harus menyampaikan persetujuan atau keberatannya dan/atau usulan perbaikan pada kesempatan pertama.

25. Any dissenting opinions expressed in the meeting must be clearly stated in the minutes, along with the reasons for the disagreement.
26. Every member of the Board of Directors has the right to receive a copy of the meeting minutes, regardless of whether they attended the meeting.
27. Every member of the Board of Directors must submit their approval or objections and/or suggestions for improvements at the earliest opportunity.

Rencana Rapat Direksi Tahun 2024

Bulan Month	Tanggal Date
Januari January	6, 20
Februari February	5, 10, 17
Maret March	3, 10, 17
April April	7, 14, 21
Mei May	5, 13, 19
Juni June	2, 9, 16

* Jadwal rapat Direksi dapat berubah sewaktu - waktu sesuai dengan kebutuhan.

Directors Meeting Plan 2024

Bulan Month	Tanggal Date
Juli July	7, 14, 21
Agustus August	4, 11, 25
September September	1, 8, 15
Oktober October	6, 13, 20
November November	3, 10, 17
Desember December	1, 8, 15

* The Director's meeting schedule may change at any time according to need.

Rapat Internal Direksi

Sepanjang tahun 2024, Direksi telah melaksanakan rapat sebanyak 46 (empat puluh enam) kali. Adapun rincian rapat Direksi adalah sebagai berikut.

Internal Meeting of The Directors

Throughout 2024, the Board of Directors held 46 (forty-six) meetings. The details of the meeting of the Board of Directors are as follows.

Tabel Rapat Direksi
Table of Directors Meeting

Frekuensi dan Kehadiran Rapat Direksi

No	Tanggal Date	Agenda Rapat Meeting Agenda
1.	8 Januari 2024 January 8, 2024	<ul style="list-style-type: none"> • Kebijakan dan Piagam Audit Internal. • Struktur Organisasi bank bjb. • Pengelolaan kepegawaian – pengisian jabatan pada level pejabat eksekutif. • Upaya penyehatan BPR Intan Jabar. • Policies and Internal Audit Charter. • Organizational Structure of bank bjb. • Human Resource Management – Filling executive-level positions. • Efforts to improve PT BPR Intan Jabar.

Frequency and Attendance of The Directors Meetings

Peserta Rapat Meeting participants	Kehadiran	Attendance
Yuddy Renaldi	Hadir	Present
Nia Kania	Hadir	Present
Suartini	Hadir	Present
Tedi Setiawan	Hadir	Present
Rio Lanasier	Hadir	Present
Nancy Adistyasari	Hadir	Present
Cecep Trisna	Hadir	Present

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting participants	Kehadiran	Attendance
2.	16 Januari 2024 January 16, 2024	Persiapan Pelaksanaan Rapat Umum Pemegang Saham (RUPS) Tahunan Tahun Buku 2023. Preparation for the Annual General Meeting of Shareholders (RUPS) for Fiscal Year 2023.	Yuddy Renaldi	Hadir	Present
			Nia Kania	Hadir	Present
			Suartini	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
3.	17 Januari 2024 January 17, 2024	Persetujuan <i>Master Restructuring Agreement</i> (MRA) Approval of the Master Restructuring Agreement (MRA).	Yuddy Renaldi	Hadir	Present
			Nia Kania	Hadir	Present
			Suartini	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
4.	18 Januari 2024 January 18, 2024	Restrukturisasi Restructuring	Yuddy Renaldi	Hadir	Present
			Nia Kania	Hadir	Present
			Suartini	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
5.	31 Januari 2024 January 31, 2024	<ul style="list-style-type: none"> Remunerasi Pegawai – Usulan Kenaikan Gaji Berkala. Definitif PJ PE dan Penyesuaian Grade PE Persetujuan <i>Draft</i> Kebijakan Dividen Employee Remuneration – Proposal for Periodic Salary Increase. Appointment of PJ PE and Adjustment of PE Grade. Approval of the Dividend Policy Draft. 	Yuddy Renaldi	Hadir	Present
			Nia Kania	Hadir	Present
			Suartini	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
6.	12 Februari 2024 February 12, 2024	<ul style="list-style-type: none"> Perubahan Anggaran Dasar. Penetapan <i>Credit Portfolio Guidelines</i> Segmen Kredit Korporasi, Komesial dan UMKM Tahun 2024/Penetapan <i>Risk Appetite Statement</i> (RAS) dan <i>Risk Tolerance</i>. Amendment of the Articles of Association. Determination of the Credit Portfolio Guidelines for Corporate, Commercial, and MSME Credit Segments for 2024 / Approval of the Risk Appetite Statement (RAS) and Risk Tolerance. 	Yuddy Renaldi	Hadir	Present
			Nia Kania	Hadir	Present
			Suartini	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting participants	Kehadiran	Attendance
7.	19 Februari 2024 February 19, 2024	Pengadaan Asuransi Kesehatan Pegawai bank bjb melalui asuransi Kesehatan Tahun 2004-2005 Procurement of Employee Health Insurance for bank bjb through Health Insurance for 2004-2005.	Yuddy Renaldi	Hadir	Present
			Nia Kania	Hadir	Present
			Suartini	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistiyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
8.	26 Februari 2024 February 26, 2024	Kepengurusan bank bjb syariah Management of bank bjb Syariah.	Yuddy Renaldi	Hadir	Present
			Nia Kania	Hadir	Present
			Suartini	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistiyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
9.	27 Februari 2024 February 27, 2024	<ul style="list-style-type: none"> Persiapan pelaksanaan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2023. Pembahasan usulan dividen tahun buku 2023. Preparation for the Annual General Meeting of Shareholders for Fiscal Year 2023. Discussion on the Dividend Proposal for Fiscal Year 2023. 	Yuddy Renaldi	Hadir	Present
			Nia Kania	Hadir	Present
			Suartini	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistiyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
10.	6 Maret 2024 March 6, 2024	Pengadaan jasa sewa mesin ATM bank bjb Tahun 2023-2024 Procurement of ATM Machine Rental Services for bank bjb for 2023-2024.	Yuddy Renaldi	Hadir	Present
			Nia Kania	Hadir	Present
			Suartini	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistiyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
11.	13 Maret 2024 March 13, 2024	Kebijakan Tata Kelola Bank Governance Policy for the Bank.	Yuddy Renaldi	Hadir	Present
			Nia Kania	Hadir	Present
			Suartini	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistiyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
12.	13 Maret 2024 March 13, 2024	Penyehatan PT BPR Indramayu Jabar Restructuring of PT BPR Indramayu Jabar.	Yuddy Renaldi	Hadir	Present
			Nia Kania	Hadir	Present
			Suartini	Hadir	Present
			Tedi Setiawan	Hadir	Present

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting participants	Kehadiran	Attendance
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
13.	13 Maret 2024 March 13, 2024	Penugasan Pegawai di PT Indramayu Jabar Assignment of Employees at PT Indramayu Jabar.	Yuddy Renaldi	Hadir	Present
			Nia Kania	Hadir	Present
			Suartini	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Yuddy Renaldi	Hadir	Present
14.	18 Maret 2023 March 18, 2023	<ul style="list-style-type: none"> • Usulan Distribusi Bonus Tahunan Pegawai Tahun 2023. • Kebijakan Akuntansi. • Kebijakan Operasional. • Proposal for Distribution of Annual Employee Bonuses for 2023. • Accounting Policies. • Operational Policies. 	Yuddy Renaldi	Hadir	Present
			Nia Kania	Hadir	Present
			Suartini	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Yuddy Renaldi	Hadir	Present
15.	25 Maret 2024 March 25, 2024	<ul style="list-style-type: none"> • Izin pengeluaran biaya pengadaan jasa <i>office support</i> (manajemen <i>building & driver</i>) bank bjb periode tahun 2024-2027. • Revisi kebijakan perkreditan Bank • Approval for the Expenditure of Office Support Procurement (Building Management & Driver Services) for bank bjb for the 2024-2027 period. • Revision of Credit Policies at the Bank. 	Yuddy Renaldi	Hadir	Present
			Nia Kania	Hadir	Present
			Suartini	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Yuddy Renaldi	Hadir	Present
16.	3 April 2024 April 3, 2024	Pembagian fungsi dan tugas Direksi Distribution of Duties and Functions of the Board of Directors.	Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
			Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
17.	5 April 2024 April 5, 2024	Pengajuan relaksasi fasilitas kredit atas perjanjian homologasi Request for Relaxation of Credit Facilities on Homologation Agreements.	Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
			Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting participants	Kehadiran	Attendance
18.	24 April 2024 April 24, 2024	Rencana bisnis penyesuaian bank bjb tahun 2024-2026 Business Plan for Adjustment of bank bjb for 2024-2026.	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
19.	29 April 2024 April 29, 2024	Revisi <i>Corporate Plan</i> bank bjb Revision of the Corporate Plan of bank bjb.	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
20.	19 Juni 2024 June 19, 2024	Restrukturisasi Restructuring.	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
21.	24 Juni 2024 June 24, 2024	<ul style="list-style-type: none"> • Penyertaan modal dalam rangka pengembangan KUB kepada Bank Maluku Malut dan Bank Jambi. • RBB Revisi bank bjb tahun 2024-2026 • Capital Injection for the Development of KUB to Bank Maluku Malut and Bank Jambi. • Revised RBB for bank bjb for 2024-2026. 	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
22.	27 Juni 2024 June 27, 2024	Sirkulir negosiasi harga saham Bank Jambi Circular on Negotiation of Bank Jambi Stock Prices.	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting participants	Kehadiran	Attendance
23.	2 Juli 2024 July 2, 2024	Persiapan pelaksanaan RUPS LB Tahun 2024 Preparation for the Extraordinary General Meeting of Shareholders (RUPS LB) in 2024.	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
24.	3 Juli 2024 July 3, 2024	Pengelolaan kepegawaian level pejabat eksekutif Human Resource Management at the Executive Level.	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
25.	12 Juli 2024 July 12, 2024	Rapat pembahasan pemenuhan pejabat eksekutif yang akan memasuki purna tugas pada tahun 2024 Meeting to Discuss the Appointment of Executive Officers Retiring in 2024.	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
26.	15 Juli 2024 July 15, 2024	<i>Limit switching portfolio guideline</i> segmen komersial. Limit of Switching Portfolio Guidelines for Commercial Segments.	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
27.	16 Juli 2024 July 16, 2024	<ul style="list-style-type: none"> • Penugasan pegawai pada PT Asuransi Bangun Askrida • Remunerasi pegawai – <i>performance booster</i> • Employee Assignment at PT Asuransi Bangun Askrida. • Employee Remuneration – Performance Booster. 	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
28.	31 Juli 2024 July 31, 2024	<ul style="list-style-type: none"> • Kepengurusan bank bjb syariah. • Kebijakan keuangan berkelanjutan. • Management of bank bjb Syariah. • Sustainable Financial Policies. 	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting participants	Kehadiran	Attendance
29.	2 Agustus 2024 August 2, 2024	Penugasan Komisaris di PT Asuransi Bangun Askrida dan bjb Sekuritas. Assignment of Commissioners at PT Asuransi Bangun Askrida and bjb Sekuritas.	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
30.	5 Agustus 2024 August 5, 2024	Kebijakan tata tertib kerja Direksi edisi kedua Code of Conduct for the Board of Directors (Second Edition).	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
31.	15 Agustus 2024 August 15, 2024	Limit kewenangan memutus penyesuaian fasilitas kepegawaian Limit of Authority for Decisions on Adjusting Employee Facilities.	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
32.	21 Agustus 2024 August 21, 2024	Kepengurusan perusahaan anak/bjb syariah II Management of Subsidiaries/bjb Syariah II.	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
33.	2 September 2024 September 2, 2024	Limit kewenangan memutus pengeluaran biaya non bunga Limit of Authority for Non-Interest Expense Expenditures.	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting participants	Kehadiran	Attendance
34.	3 September 2024 September 3, 2024	Restrukturisasi kredit Credit Restructuring	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
35.	11 September 2024 September 11, 2024	Kepengurusan bjb syariah III/ kepengurusan Perusahaan anak. Management of bjb Syariah III / Subsidiary Management.	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
36.	19 September 2024 September 19, 2024	Penetapan RAS dan <i>risk tolerance</i> / <i>Limit switching</i> kredit portofolio <i>guideline</i> segmen UMKM. Establishment of RAS and Risk Tolerance / Limit of Switching Credit Portfolio Guidelines for MSME Segments.	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
37.	20 September 2024 September 20, 2024	Arahan dan Strategi Direksi Tahunan (ASDT) Annual Direction and Strategy of the Board of Directors (ASDT).	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
38.	3 Oktober 2024 October 3, 2024	Penyesuaian struktur organisasi Adjustment of the Organizational Structure.	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
39.	11 Oktober 2024 October 11, 2024	<ul style="list-style-type: none"> Kebijakan perlindungan data pribadi. Rencana perubahan susunan pengurus bank bjb syariah Personal Data Protection Policy. Plan for Changes in the Board of Directors at bank bjb Syariah. 	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting participants	Kehadiran	Attendance
40.	21 Oktober 2024 October 21, 2024	<ul style="list-style-type: none"> • Pengelolaan kepegawaian. • Kebijakan APU PPT • Human Resource Management. • APU PPT Policy. 	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
41.	22 Oktober 2024 October 22, 2024	Permohonan ijin persetujuan limit dan pengeluaran biaya atas <i>repeat order</i> pengadaan jasa tenaga kerja alih daya <i>banking support bank bjb</i> . Request for Approval of Limits and Expenditure for Repeat Order of Outsourced Banking Support Services for bank bjb	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
42.	6 November 2024 November 6, 2024	Kepengurusan bank bjb syariah Management of bank bjb Syariah.	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
43.	12 November 2024 November 12, 2024	<ul style="list-style-type: none"> • Rencana Bisnis Bank Tahun 2025. • Penyertaan modal dalam rangka pengembangan KUB kepada Bank Maluku Malit. • Bank Business Plan for 2025. • Capital Injection for the Development of KUB to Bank Maluku Malut. 	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
44.	13 November 2024 November 13, 2024	Rencana aksi keuangan berkelanjutan. <i>Recovery plan</i> Sustainable Financial Action Plan. Recovery Plan.	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting participants	Kehadiran	Attendance
45.	28 November 2024 November 28, 2024	Term Loan Borrowing Term Loan Borrowing	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present
46.	10 Desember 2024 December 10, 2024	Kebijakan Sistem Pengendalian Internal Internal Control System Policy.	Yuddy Renaldi	Hadir	Present
			Tedi Setiawan	Hadir	Present
			Rio Lanasier	Hadir	Present
			Nancy Adistyasari	Hadir	Present
			Cecep Trisna	Hadir	Present
			Hana Dartiwan	Hadir	Present
			Yusuf Saadudin	Hadir	Present

Agenda dan peserta rapat gabungan Dewan Komisaris mengundang Direksi disajikan pada bagian Rapat Dewan Komisaris Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

The agenda and participants of the joint meeting of the Board of Commissioners inviting the Board of Directors are presented in the Board of Commissioners Meeting section of the Corporate Governance Chapter in this Annual Report.

Tabel Frekuensi dan Kehadiran Rapat Direksi

Table of Board of Directors Meeting Frequency and Attendance

Nama Name	Jabatan Position	Rapat Direksi Board of Directors Meeting			Rapat Direksi bersama Dewan Komisaris Board of Directors Meeting with Board of Commissioners			RUPS GMS		
		Jumlah dan Persentase Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Yuddy Renaldi	Direktur Utama President director	46	46	100%	24	24	100%	2	2	100%
Nia Kania*	Direktur Keuangan Director of Finance	15	15	100%	9	9	100%	1	1	100%
Suartini*	Direktur Konsumer & Ritel Director of Consumer & Retail	15	15	100%	11	11	100%	1	1	100%

Tabel Frekuensi dan Kehadiran Rapat Direksi
Table of Board of Directors Meeting Frequency and Attendance

Nama Name	Jabatan Position	Rapat Direksi Board of Directors Meeting			Rapat Direksi bersama Dewan Komisaris Board of Directors Meeting with Board of Commissioners			RUPS GMS		
		Jumlah dan Persentase Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Tedi Setiawan	Direktur Operasional Director of Operations	46	46	100%	24	24	100%	2	2	100%
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	46	46	100%	27	27	100%	2	1	50%
Nancy Adistyasari	Direktur Komersial dan UMKM Director of Commercial and MSMEs	46	46	100%	31	31	100%	2	2	100%
Cecep Trisna	Direktur Kepatuhan Director of Compliance	46	46	100%	26	26	100%	2	2	100%
Hana Dartiwan**	Direktur Keuangan Director of Finance	31	31	100%	6	6	100%	1	1	100%
Yusuf Saadudin**	Direktur Konsumer dan Ritel Director of Consumer and Retail	31	31	100%	6	6	100%	1	1	100%

* Berhenti menjabat sejak tanggal 2 April 2024

** Mulai menjabat sejak tanggal 2 April 2024

* Stepped down from the position as of April 2, 2024

** Started serving as of April 2, 2024

Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi

Perseroan telah memiliki kebijakan yang mengatur bahwa seluruh level organisasi memiliki kesempatan yang setara dalam proses pengembangan kompetensi yang tertuang dalam Surat Keputusan Direksi No. 0001/SK-DIR/ET/2017 tanggal 09 Februari 2017 tentang Pedoman Pengelolaan Pendidikan. Adapun pelatihan dan/atau peningkatan kompetensi anggota Direksi selama tahun 2024 adalah sebagai berikut.

Training and/or Competence Increase of The Members of the Directors

The Company had a policy that stipulated that all levels of the organization had equal opportunities in the competency development process as stated in the Decree of the Directors No. 0001/SK-DIR/ET/2017 dated February 09, 2017 concerning Guidelines for Education Management. The training and/or competency improvement of members of the Directors during 2024 are as follows.

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/Training Materials	Waktu dan tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Yuddy Renaldi	Direktur Utama President director	Penyelarasan Sertifikasi Manajemen Risiko J7 Direksi Alignment of Risk Management Certification J7 Directors	15/11/24, Jakarta	Banker Association For Risk Management (BARa)
		Seminar Nasional BPDSI : Ancaman <i>Cyber Crime</i> Di Era Digital Bagi BPD Se Indonesia National Seminar BPD-SI: Cyber Crime Threats in the Digital Era for Regional Development Banks (BPD) across Indonesia	10/08/24, Pontianak	Asbanda (Asosiasi Bank Pembangunan Daerah)
		<i>Business Review</i> Semester I Tahun 2024 dan <i>Executive Workshop</i> Tahun 2024 dengan Tema <i>Building A Strong Foundation : Reshaping Business Strategies</i> Business Review Semester I of 2024 and Executive Workshop 2024 with the theme: Building a Strong Foundation: Reshaping Business Strategies	22/07/24, Bandung	Haryanto Kandani Teguh Arifiadi Josua Pardede
		<i>Capacity Building</i> Jabar Caang West Java Economic Outlook 2025 Capacity Building Jabar Caang West Java Economic Outlook 2025	26/06/24, Bandung	Muhammad Chatib Basri, S.E., M.Ec.Dev., Ph.D.
		Pembekalan/Refreshment dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Pengurus bank bjb Briefing/Refreshment and Competency Exam/Re-certification of Risk Management Certification (SMR) Level 7 for bank bjb Management	29/04/24, Jakarta	TD Consultant LSPP (Lembaga Sertifikasi Profesi Perbankan Indonesia)
		<i>Talkshow</i> BPD-SI : Peran Digitalisasi Keuangan Dalam Mendukung Pertumbuhan Ekonomi Daerah Talkshow BPD-SI: The Role of Financial Digitalization in Supporting Regional Economic Growth	25/04/24, Medan	Asbanda (Asosiasi Bank Pembangunan Daerah)
		<i>Business Review</i> Semester II Tahun 2023 dan <i>Executive Workshop</i> Semester I Tahun 2024 Dengan Tema <i>Performance and Sustainability : Navigating The Path</i> Business Review Semester II of 2023 and Executive Workshop Semester I of 2024 with the theme: Performance and Sustainability: Navigating the Path	16/01/24, Bandung	Andry Asmoro Indrawan Nugroho PT. Remaja Talenta Indonesia (Remaja Tampubolon) Flaga Media Asia
Nia Kania*	Direktur Keuangan Director of Finance	<i>Business Review</i> Semester II Tahun 2023 dan <i>Executive Workshop</i> Semester I Tahun 2024 Dengan Tema <i>Performance and Sustainability : Navigating The Path</i> Business Review Semester II of 2023 and Executive Workshop Semester I of 2024 with the theme: Performance and Sustainability: Navigating the Path	16/01/24, Bandung	Andry Asmoro Indrawan Nugroho PT. Remaja Talenta Indonesia (Remaja Tampubolon) Flaga Media Asia
		Pembekalan/Refreshment & Ujian Resertifikasi/ Kompetensi Sertifikasi Manajemen Risiko Jenjang 7 Pengurus bank bjb Briefing/Refreshment & Re-certification/ Competency Exam of Risk Management Certification Level 7 for bank bjb Management	07/03/24, Bandung	LPPI

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/Training Materials	Waktu dan tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Suartini*	Direktur Konsumer & Ritel Director of Consumer & Retail	<i>Business Review</i> Semester II Tahun 2023 dan <i>Executive Workshop</i> Semester I Tahun 2024 Dengan Tema <i>Performance and Sustainability : Navigating The Path</i> Business Review Semester II of 2023 and Executive Workshop Semester I of 2024 with the theme: Performance and Sustainability: Navigating the Path	16/01/24, Bandung	Andry Asmoro Indrawan Nugroho PT. Remaja Talenta Indonesia (Remaja Tampubolon) Flaga Media Asia
		Pembekalan/ <i>Refreshment</i> & Ujian Resertifikasi/ Kompetensi Sertifikasi Manajemen Risiko Jenjang 7 Pengurus bank bjb Briefing/Refreshment & Re-certification/ Competency Exam of Risk Management Certification Level 7 for bank bjb Management	07/03/24, Bandung	LPPI
Tedi Setiawan	Direktur Operasional Director of Operations	<i>Empowering Human Capital for A Brighter Future & Program Outlook 2025</i> Empowering Human Capital for A Brighter Future & Program Outlook 2025	17/10/24, Jakarta	Synergy Partner Prima (SPP)
		Program <i>International Benchmarking and Master Class ESGRC (Environmental Social Governance Risk Management Compliance)</i> Program International Benchmarking And Master Class ESGRC (Environmental Social Governance Risk Management Compliance)	22/09/24, Berlin	CRMS Indonesia
		<i>English Course For Professional</i> English Course For Professional	01/09/24, Bandung	The Language Center
		Penyelarasan Sertifikasi Manajemen Risiko Pengurus bank bjb Alignment of Risk Management Certification for bank bjb Management	08/08/24, Yogyakarta	Banker Association For Risk Management (Bara)
		<i>Business Review</i> Semester I Tahun 2024 dan <i>Executive Workshop</i> Tahun 2024 dengan Tema <i>Building A Strong Foundation : Reshaping Business Strategies</i> Business Review Semester I of 2024 and Executive Workshop 2024 with the theme: Building a Strong Foundation: Reshaping Business Strategies	22/07/24, Bandung	Haryanto Kandani Teguh Arifiadi Josua Pardede
		<i>Capacity Building</i> Jabar Cabang West Java <i>Economic Outlook 2025</i> Capacity Building Jabar Caang West Java Economic Outlook 2025	26/06/24, Bandung	Muhammad Chatib Basri, S.E., M.Ec.Dev., Ph.D.
		Pembekalan/ <i>Refreshment</i> dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Pengurus bank bjb Briefing/Refreshment and Competency Exam/Re-certification of Risk Management Certification (SMR) Level 7 for bank bjb Management	29/04/24, Jakarta	TD Consultant LSPP (Lembaga Sertifikasi Profesi Perbankan Indonesia)
		<i>Business Review</i> Semester II Tahun 2023 dan <i>Executive Workshop</i> Semester I Tahun 2024 Dengan Tema <i>Performance and Sustainability : Navigating The Path</i> Business Review Semester II of 2023 and Executive Workshop Semester I of 2024 with the theme: Performance and Sustainability: Navigating the Path	16/01/24, Bandung	Andry Asmoro Indrawan Nugroho PT. Remaja Talenta Indonesia (Remaja Tampubolon) Flaga Media Asia

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/Training Materials	Waktu dan tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	Program International Benchmarking and Master Class ESGRC (Environmental Social Governance Risk Management Compliance) Program International Benchmarking and Master Class ESGRC (Environmental Social Governance Risk Management Compliance)	22/09/24, Berlin	CRMS Indonesia
		Penyelarasan Sertifikasi Manajemen Risiko Pengurus bank bjb Alignment of Risk Management Certification for bank bjb Management	08/08/24, Yogyakarta	Banker Association For Risk Management (Bara)
		Business Review Semester I Tahun 2024 dan Executive Workshop Tahun 2024 Dengan Tema Building A Strong Foundation : Reshaping Business Strategies Business Review Semester I of 2024 and Executive Workshop 2024 with the theme: Building a Strong Foundation: Reshaping Business Strategies	22/07/24, Bandung	Haryanto Kandani Teguh Arifiadi Josua Pardede
		Invitation Infobank Backbase Power Breakfast : Unveiling Economic Insight & Strategies For Tomorrows Leaders Invitation Infobank Backbase Power Breakfast : Unveiling Economic Insight & Strategies For Tomorrows Leaders	18/07/24, Berlin	Infobank Institute
		Capacity Building Jabar Caang West Java Economic Outlook 2025 Capacity Building Jabar Caang West Java Economic Outlook 2025	26/06/24, Bandung	Muhammad Chatib Basri, S.E., M.Ec.Dev., Ph.D.
		Talkshow BPD-SI : Peran Digitalisasi Keuangan Dalam Mendukung Pertumbuhan Ekonomi Daerah Talkshow BPD-SI: The Role of Financial Digitalization in Supporting Regional Economic Growth	23/04/24, Medan	Asbanda (Asosiasi Bank Pembangunan Daerah)
		Business Review Semester II Tahun 2023 dan Executive Workshop Semester I Tahun 2024 Dengan Tema Performance and Sustainability : Navigating The Path Business Review Semester II of 2023 and Executive Workshop Semester I of 2024 with the theme: Performance and Sustainability: Navigating the Path	16/01/24, Bandung	Andry Asmoro Indrawan Nugroho PT. Remaja Talenta Indonesia (Remaja Tampubolon) Flaga Media Asia
Nancy Adistyasari	Direktur Komersial dan UMKM Director of Commercial and MSMEs	Executive Program: Governance Risk Compliance (GRC) Sustainability Remap & Reshape GRC Implementation For BOD (Public Training Tatap Muka) Executive Program: Governance Risk Compliance (GRC) Sustainability Remap & Reshape GRC Implementation For Bod (Public Training Tatap Muka)	25/10/24, Budapest	Lembaga Pengembangan Profesi Risiko Manajemen Gagasan
		Penyelarasan Sertifikasi Manajemen Risiko Pengurus bank bjb Alignment of Risk Management Certification for bank bjb Management	08/08/24, Yogyakarta	Banker Association For Risk Management (BARa)
		Business Review Semester I Tahun 2024 dan Executive Workshop Tahun 2024 Dengan Tema Building A Strong Foundation : Reshaping Business Strategies Business Review Semester I of 2024 and Executive Workshop 2024 with the theme: Building a Strong Foundation: Reshaping Business Strategies	22/07/24, Bandung	Haryanto Kandani Teguh Arifiadi Josua Pardede

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/Training Materials	Waktu dan tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
		Capacity Building Jabar Caang West Java Economic Outlook 2025 Capacity Building Jabar Caang West Java Economic Outlook 2025	26/06/24, Bandung	Muhammad Chatib Basri, S.E., M.Ec.Dev., Ph.D.
		Pembekalan/Refreshment Dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Pengurus bank bjb Briefing/Refreshment and Competency Exam/Re-certification of Risk Management Certification (SMR) Level 7 for bank bjb Management	29/04/24, Jakarta	TD Consultant LSPP (Lembaga Sertifikasi Profesi Perbankan Indonesia)
		Business Review Semester II Tahun 2023 dan Executive Workshop Semester I Tahun 2024 Dengan Tema Performance and Sustainability : Navigating The Path Business Review Semester II of 2023 and Executive Workshop Semester I of 2024 with the theme: Performance and Sustainability: Navigating the Path	16/01/24, Bandung	Andry Asmoro Indrawan Nugroho PT. Remaja Talenta Indonesia (Remaja Tampubolon) Flaga Media Asia
Cecep Trisna	Direktur Kepatuhan Director of Compliance	Executive Program: Governance Risk Compliance (GRC) Sustainability Remap & Reshape GRC Implementation For BOD (Public Training Tatap Muka) Executive Program: Governance Risk Compliance (GRC) Sustainability Remap & Reshape GRC Implementation For BOD (Public Training Tatap Muka)	25/10/24, Budapest	Lembaga Pengembangan Profesi Risiko Manajemen Gagasan
		Workshop Penyusunan Rencana Aksi Pemulihan Recovery Plan Sesuai POJK No. 5 Tahun 2024 Bagi BPD Se-Indonesia (Public Training Tatap Muka) Workshop on Preparing a Recovery Action Plan in Accordance with POJK No. 5 of 2024 for Regional Development Banks (BPD) across Indonesia (Public Training, In-person)	02/10/24, Bandung	Asbanda (Asosiasi Bank Pembangunan Daerah)
		Penyelarasan Sertifikasi Manajemen Risiko Pengurus bank bjb Alignment of Risk Management Certification for bank bjb Management	08/08/24, Yogyakarta	Banker Association For Risk Management (Bara)
		Business Review Semester I Tahun 2024 dan Executive Workshop Tahun 2024 Dengan Tema Building A Strong Foundation : Reshaping Business Strategies Business Review Semester I of 2024 and Executive Workshop 2024 with the theme: Building a Strong Foundation: Reshaping Business Strategies	22/07/24, Bandung	Haryanto Kandani Teguh Arifiadi Josua Pardede
		Capacity Building Jabar Caang West Java Economic Outlook 2025 Capacity Building Jabar Caang West Java Economic Outlook 2025	26/06/24, Bandung	Muhammad Chatib Basri, S.E., M.Ec.Dev., Ph.D.
		Pembekalan/Refreshment dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Pengurus bank bjb Briefing/Refreshment and Competency Exam/Re-certification of Risk Management Certification (SMR) Level 7 for bank bjb Management	29/04/24, Jakarta	TD Consultant LSPP (Lembaga Sertifikasi Profesi Perbankan Indonesia)
		Business Review Semester II Tahun 2023 dan Executive Workshop Semester I Tahun 2024 Dengan Tema Performance and Sustainability : Navigating The Path Business Review Semester II of 2023 and Executive Workshop Semester I of 2024 with the theme: Performance and Sustainability: Navigating the Path	16/01/24, Bandung	Andry Asmoro Indrawan Nugroho PT. Remaja Talenta Indonesia (Remaja Tampubolon) Flaga Media Asia

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/Training Materials	Waktu dan tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Hana Dartiwan**	Direktur Keuangan Director of Finance	Refreshment Sertifikasi Treasury Dealer Pengurus bank bjb Refreshment for Treasury Dealer Certification for bank bjb Management	24/10/24, Bandung	ACI Indonesia
Yusuf Saadudin**	Direktur Konsumer dan Ritel Director of Consumer and Retail	Penyelarasan Sertifikasi Manajemen Risiko J7 Direksi Alignment of Risk Management Certification J7 Directors	14/11/24, Jakarta	Banker Association For Risk Management (Bara)
		Seminar Nasional BPDSI : Ancaman Cyber Crime Di Era Digital Bagi BPD Se Indonesia National Seminar BPD-SI: Cyber Crime Threats in the Digital Era for Regional Development Banks (BPD) across Indonesia	07/08/24, Pontianak	Asbanda (Asosiasi Bank Pembangunan Daerah)

*Berhenti menjabat sejak tanggal 2 April 2024, **Mulai menjabat sejak tanggal 2 April 2024

*Stepped down from the position as of April 2, 2024, **Started serving as of April 2, 2024

Program Orientasi bagi Direksi Baru

Program pengenalan Direksi dilaksanakan bagi anggota Direksi yang baru diangkat oleh RUPS untuk mendapat informasi mengenai Perseroan di dalam mendukung pelaksanaan tugas dan tanggung jawabnya. Berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik, bahwa fungsi Sekretaris Perusahaan memiliki tugas dan tanggung jawab untuk melaksanakan program orientasi (*induction program*) bagi Direksi dan/atau Dewan Komisaris yang baru diangkat. Adapun program tersebut bertujuan untuk memberikan gambaran atas kegiatan bisnis, rencana Perseroan ke depan, panduan kerja dan lainnya yang menjadi tanggung jawab Pengurus yang dapat berupa penyampaian dokumen Perseroan diantaranya:

1. Laporan Tahunan Tahun.
2. Rencana Bisnis Bank.
3. Anggaran Dasar.
4. Kebijakan Tata Kelola Perusahaan.
5. Kebijakan Tata Tertib Kerja Direksi.
6. Kebijakan Perkreditan Bank.
7. Standar Operasional Prosedur Pengelolaan Penghasilan, Tunjangan dan Fasilitas Dewan Komisaris dan Direksi.

Realisasi program orientasi Direksi baru dilakukan melalui rapat Direksi berupa pemaparan yang dilakukan oleh Divisi Corporate Secretary Cq Grup Kesekretariatan Direksi.

Pelaksanaan Tugas dan Tanggung Jawab Serta Keputusan Direksi

Sepanjang tahun 2024, Direksi telah melaksanakan tugas kepengurusan bank **bjb** sebagaimana tercantum di Anggaran Dasar Perseroan, di antaranya:

Orientation Program for New Directors

The Directors introduction program is implemented for new members of the of Directors appointed by the GMS to obtain information about the Company in supporting the implementation of its duties and responsibilities. Based on the OJK Regulation No. 35/POJK.04/2014 concerning Corporate Secretary of Issuers or Public Companies, that the Corporate Secretary function has the duty and responsibility to carry out an induction program for the newly appointed Directors and/or Board of Commissioners. The program aims to provide an overview of business activities, the Company's future plans, work guidelines and others that are the responsibility of the Management which can be in the form of submission of Company documents including:

1. Annual Report.
2. Bank Business Plan.
3. Articles of Association.
4. Corporate Governance Policy.
5. The Board of Directors' Work Rules Policy.
6. Bank Credit Policy.
7. Standard Operational Procedures for Management of Income, Allowances and Facilities for the Board of Commissioners and Directors.

The realization of the new Directors orientation program is carried out through the Board of Directors meeting in the form of a presentation conducted by the Corporate Secretary Division Cq Directors Secretariat Group.

Implementation of Duties and Responsibilities and Decisions of The Board of Directors

Throughout 2024, the Board of Directors has carried out bank **bjb** management duties as stated in the Company's Articles of Association, including:

1. Melaksanakan kepengurusan Bank.
2. Pengelolaan aset dan keuangan Bank.
3. Penyusunan perencanaan perusahaan antara lain RBB 2024 yang diantaranya memuat strategi Perseroan, rencana kerja dan anggaran tahunan, dan target-target Perseroan.
4. Penyelenggaraan rapat Direksi, menghadiri rapat Dewan Komisaris dan RUPS.
5. Pengawasan pelaksanaan strategi dan perbaikan proses bisnis internal.
6. Menetapkan Manajemen Risiko dan prinsip – prinsip GCG.
7. Pemenuhan target kinerja Bank.
8. Pelaksanaan tugas lainnya terkait kepengurusan Bank.

1. Implement the management of the Bank.
2. Management of Company assets and finances.
3. Preparation of corporate plans, including the RBB 2024 yang diantaranya memuat strategi Perseroan, rencana kerja dan anggaran tahunan, dan target-target Perseroan.
4. Organizing Board of Directors meetings, attending Board of Commissioners meetings and GMS.
5. Pengawasan pelaksanaan strategi dan perbaikan proses bisnis internal.
6. Establish Risk Management and GCG principles.
7. Fulfillment of the Bank's performance targets.
8. Implementation of other tasks related to the management of the Bank.

Sebagai bagian dari pelaksanaan tugas dan tanggung jawabnya, Direksi terus berupaya untuk mendorong pelaksanaan pengawasan yang semakin efektif. Selama 2024, Direksi telah mengeluarkan 639 keputusan dan persetujuan, antara lain:

As part of carrying out its duties and responsibilities, the Board of Directors continues to strive to encourage more effective supervision. During 2024, the Board of Directors has issued 639 decisions and approvals, among others:

Nomor Surat Letter Number	Tentang Concern
0008 /SK /DIR- HCA /2024	Penetapan Sanksi Kepegawaian Determination of Employment Sanctions
0014 /SK /DIR- KKR /2024	SOP Kredit Konsumer SOP for Consumer Credit
0015 /SK /DIR- KOM /2024	Instrumen penyelamatan BIJ BIJ Rescue Instruments
0017 /SK /DIR- SKA /2024	Kebijakan Audit Internal Internal Audit Policy
0025 /SK /DIR- JLA /2024	Pencabutan SK Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk Nomor 505/SK/DIR-JPL/2012 Tanggal 10 September 2012 Tentang Buku Pedoman Perusahaan (BPP) Standar Pelayanan Nasabah bank bjb dan Nomor 500/SK/DIR-JLO/2016 Tanggal 30 Mei 2016 Tentang Buku Pedoman Perusahaan (BPP) Penyempurnaan Standar Pelayanan Nasabah bank bjb Revocation of Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk Number 505/SK/DIR-JPL/2012 dated September 10, 2012 regarding the Company Handbook (BPP) Customer Service Standards of Bank bjb and Number 500/SK/DIR-JLO/2016 dated May 30, 2016 regarding the Company Handbook (BPP) Improvement of Bank bjb Customer Service Standards
0027 /SK /DIR- HCA /2024	SOP Pengelolaan Karir SOP for Career Management
0028 /SK /DIR- HCA /2024	SOP Rekrutment Pegawai SOP for Recruitment of Employees
0029 /SK /DIR- SKA /2024	SOP Audit Internal SOP for Internal Audit
0033 /SK /DIR- HCA /2024	Pengangkatan Anggota Komite Pemantau Risiko Dari Pihak Independen An Bapak Maman Setiawan Appointment of Independent Risk Monitoring Committee Member Mr. Maman Setiawan
0037 /SK /DIR- HCA /2024	Penunjukan Pelaksana Tugas Pemimpin Divisi SKAI Appointment of the Acting Head of the SKAI Division
0042 /SK /DIR- PST /2024	Struktur Organisasi bank bjb Organizational Structure of bank bjb
0043 /SK /DIR- PST /2024	Deskripsi Jabatan bank bjb Job Descriptions of bank bjb
0044 /SK /DIR- PST /2024	Evaluasi Jabatan bank bjb Job Evaluation of bank bjb
0045 /SK /DIR- PST /2024	Pembagian Produk dan/atau Kegiatan bank bjb Distribution of Products and/or Activities of bank bjb
0046 /SK /DIR- /2024	Aktivasi Program Repayment Capacity (RPC) Maksimal 95% bjb KPB Activation of Repayment Capacity Program (RPC) Maximum 95% bjb KPB

Nomor Surat Letter Number	Tentang Concern
0053 /SK /DIR- TRE /2024	Perhitungan Utilisasi Limit <i>Counterparty</i> dan Nasabah Untuk Transaksi Forex & Derivatives Calculation of Counterparty and Customer Limit Utilization for Forex & Derivatives Transactions
0055 /SK /DIR- KKR /2024	Manual Produk bjb Kredit Guna Bhakti (KGB) Segmen Kredit Konsumer bjb Credit Product Manual Guna Bhakti (KGB) Consumer Credit Segment
0058 /SK /DIR- HUK /2024	SOP Hukum SOP for Legal
0062 /SK /DIR- PST /2024	Kebijakan Deviden Dividend Policy
0065 /SK /DIR- SKA /2024	Pedoman Audit Teknologi Informasi IT Audit Guidelines
0069 /SK /DIR- KKR /2024	Aktivasi Fitur Program bjb PPPK Kementerian Agama Kabupaten Serang Activation of the Program bjb PPPK Ministry of Religious Affairs of Serang Regency
0076 /SK /DIR- MAP /2024	SOP Pengelolaan Penyertaan Modal, Divestasi dan Konglomerasi Keuangan SOP Capital Investment Management, Divestment, and Financial Conglomeration
0087 /SK /DIR- MRP /2024	<i>Risk Appetite Statement</i> dan <i>Risk Tolerance</i> PT Bank Pembangunan Daerah Jawa Barat Risk Appetite Statement and Risk Tolerance of PT Bank Pembangunan Daerah Jawa Barat
0093 /SK /DIR- KOM /2024	Restrukturisasi Kredit Dalam Rangka Penyehatan PT BPR Indramayu Jabar (Perseroda) Credit Restructuring for the Rehabilitation of PT BPR Indramayu Jabar (Perseroda)
0094 /SK /DIR- KOM /2024	Manual Produk bjb Kredit Investasi Segmen Komersial bjb Credit Product Manual Investment Credit Commercial Segment
0095 /SK /DIR- KKO /2024	Manual Produk bjb Kredit Investasi Segmen Korporasi bjb Credit Product Manual Investment Credit Corporate Segment
0096 /SK /DIR- KOM /2024	Manual Produk bjb Kartu Kredit Indonesia (KKI) Segmen Pemerintah bjb Credit Card Indonesia (KKI) Government Segment Manual Product
0100 /SK /DIR- ITE /2024	Pedoman Komite Pengarah TI IT Steering Committee Guidelines
0101 /SK /DIR- RIT /2024	Manual Produk bjb Supporting Account Loan bjb Supporting Account Loan Product Manual
0105 /SK /DIR- SKA /2024	Pedoman Audit Investigasi Investigation Audit Guidelines
0109 /SK /DIR- KOM /2024	Manual Produk bjb Kredit Modal Kerja Bank perekonomian Rakyat (BPR) bjb Working Capital Loan Product Manual for People's Bank (BPR)
0116 /SK /DIR- TRE /2024	Pedoman Asset And Liability Committee (ALCO) Asset and Liability Committee (ALCO) Guidelines
0117 /SK /DIR- PKE /2024	Kebijakan Akuntansi Accounting Policy
0118 /SK /DIR- MRO /2024	Kebijakan Operasional Operational Policy
0119 /SK /DIR- KPR /2024	SOP Penyelenggaraan Pembelajaran SOP for Learning Implementation
0126 /SK /DIR- DPL /2024	Limit Pengelolaan Fee Pola Kemitraan DPLK Melalui Mitra Partnership Fee Management Limit for DPLK Through Partners
0129 /SK /DIR- PKE /2024	SOP <i>Management Data</i> dan Analisis SOP for Data Management and Analysis
0130 /SK /DIR- PKE /2024	Pedoman Unit Responsibility Code Unit Responsibility Code Guidelines
0135 /SK /DIR- PST /2024	Tugas Dan Fungsi Direksi Board of Directors Duties and Functions
0136 /SK /DIR- PST /2024	Deskripsi Jabatan bank bjb Job Descriptions of bank bjb
0139 /SK /DIR- PST /2024	Pembagian Tugas dan Fungsi PT Bank Pembangunan Daerah Jawa Barat dan Banten Task and Function Distribution of PT Bank Pembangunan Daerah Jawa Barat and Banten
0160 /SK /DIR- KPR /2024	Kebijakan Perkreditan Bank Bank Credit Policy
0166 /SK /DIR- HCA /2024	SOP Rekrutmen Pegawai SOP for Recruitment of Employees
0167 /SK /DIR- MAP /2024	Struktur Konglomerasi Keuangan PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Financial Conglomeration Structure of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk

Nomor Surat Letter Number	Tentang Concern
0173 /SK /DIR- KKK /2024	Manual Produk bjb KKKB bjb KKKB Product Manual
0177 /SK /DIR- RIT /2024	Tingkat Suku Bunga Produk Segmen Kredit Ritel Retail Credit Segment Product Interest Rates
0178 /SK /DIR- OPE /2024	Standar Perjanjian Kredit Bank bjb Bank bjb Credit Agreement Standard
0183 /SK /DIR- TRE /2024	Bank Sebagai Dealer Utama (Primary Dealer) Dalam Operasi Moneter Bank as a Primary Dealer in Monetary Operations
0190 /SK /DIR- KKO /2024	Manual Produk bjb Kredit Jangka Pendek bjb Short-Term Credit Product Manual
0196 /SK /DIR- SKA /2024	Pedoman Audit Service Development & Quality Assurance Service Development & Quality Assurance Audit Guidelines
0197 /SK /DIR- SKA /2024	Pedoman Audit Umum General Audit Guidelines
0206 /SK /DIR- DKP /2024	SOP Pengelolaan Penghasilan, Tunjangan, dan Fasilitas Dewan Komisar dan Direksi SOP for Income, Allowances, and Facilities Management of the Board of Commissioners and Directors
0208 /SK /DIR- JLA /2024	Ketentuan <i>service level agreement</i> penanganan pengaduan nasabah secara tertulis Written Customer Complaint Handling Service Level Agreement Provisions
0218 /SK /DIR- DKP /2024	Pedoman Kontrol Internal Wilayah (KIW) dan Kontrol Internal Cabang (KIC) Regional Internal Control (KIW) and Branch Internal Control (KIC) Guidelines
0235 /SK /DIR- DDB /2024	SOP Layanan Digital SOP for Digital Service
0246 /SK /DIR- RIT /2024	Manual Produk bjb Back To Back bjb Back-To-Back Product Manual
0247 /SK /DIR- DJK /2024	SOP <i>Wealth Management</i> SOP for Wealth Management
0248 /SK /DIR- KKO /2024	Sop Kredit Korporasi SOP for Corporate Credit
0252 /SK /DIR- OPE /2024	SOP Operasional Dana, Jasa dan Pengelolaan Kas SOP for Operational Fund, Services, and Cash Management SOP
0254 /SK /DIR- DJK /2024	Manual produk Agen Penjual Efek Reksa Dana (APPERD) Product Manual for Mutual Fund Sales Agent (APPERD)
0256 /SK /DIR- JLA /2024	Pedoman Pengelolaan Standar Layanan Jaringan Kantor Network Office Service Standards Management Guidelines
0257 /SK /DIR- JLA /2024	SOP Pengelolaan Jaringan Kantor SOP for Network Office Management
0258 /SK /DIR- MRP /2024	Pedoman Liquidity Coverage Ratio (LCR) Liquidity Coverage Ratio (LCR) Guidelines
0261 /SK /DIR- HCA /2024	SOP Pengelolaan Karir SOP for Career Management
0275 /SK /DIR- CMO /2024	SOP CMO SOP for CMO
0280 /SK /DIR- IBA /2024	Manual produk Supply Chain Financing Supply Chain Financing Product Manual
0283 /SK /DIR- IBA /2024	Manual Produk Open Account Financing Open Account Financing Product Manual
0291 /SK /DIR- DJK /2024	Manual Produk bjb Deposito bjb Deposit Product Manual
0367 /SK /DIR- HCA /2024	Peraturan Dana pensiun dari Dana Pensiun Bank Pembangunan Jawa Barat dan Banten Pension Fund Regulations from the Bank Pembangunan Jawa Barat and Banten Pension Fund
0380 /SK /DIR- CSE /2024	Kebijakan Tata Tertib Kerja Direksi Board of Directors Work Discipline Policy
0400 /SK /DIR- HCA /2024	Perubahan Nomenklatur Jabatan dan Unit Kerja Pegawai Changes in Job Titles and Employee Work Units
0427 /SK /DIR- MRP /2024	Pedoman Penyusunan Rencana Aksi Pemulihan Recovery Action Plan Guidelines
0440 /SK /DIR- DKP /2024	Pedoman Investasi Lembaga Dana Pensiun Lembaga Keuangan Investment Guidelines for Pension Funds of Financial Institutions

Nomor Surat Letter Number	Tentang Concern
0462 /SK /DIR- PKU /2024	Pedoman Penerapan Akuntansi Instrumen Keuangan Financial Instruments Accounting Guidelines
0504 /SK /DIR- PST /2024	SOP Pengembangan Organisasi SOP for Organizational Development
0522 /SK /DIR- MRP /2024	<i>Risk Appetite Statement</i> dan <i>Risk Tolerance</i> PT Bank Pembangunan Daerah Jawa Barat Risk Appetite Statement and Risk Tolerance of PT Bank Pembangunan Daerah Jawa Barat
0530 /SK /DIR- MRP /2024	Pedoman Rencana Pendanaan Darurat (Contingency Funding Plan) Emergency Funding Plan (Contingency Funding Plan) Guidelines
0572 /SK /DIR- MRO /2024	Standar Operasional Prosedur Manajemen Risiko Operasional, Hukum, Reputasi dan Kepatuhan SOP for Operational Risk, Legal, Reputation, and Compliance Risk Management
0573 /SK /DIR- DKP /2024	SOP Manajemen Risiko Kredit, Pasar dan Terintegrasi SOP for Credit, Market, and Integrated Risk Management
0594 /SK /DIR- MRP /2024	Pedoman Komite Manajemen Risiko Risk Management Committee Guidelines
0599 /SK /DIR- CMO /2024	Pedoman <i>Project Management Office</i> Project Management Office Guidelines
0600 /SK /DIR- CMO /2024	Pedoman Inisiatif Strategis dan Transformasi Strategic Initiatives and Transformation Guidelines

Penilaian Kinerja Komite di Bawah Direksi dan Dasar Penilaiannya

Dalam melaksanakan tugas kepengurusannya, Direksi juga dibantu oleh Komite di bawah Direksi sebanyak 6 (enam) Komite, yaitu:

1. Komite Manajemen Risiko
2. Komite Kebijakan Perkreditan
3. Komite Pengarah Teknologi Informasi
4. Komite Manajemen Risiko Terintegrasi
5. *Assets and Liability Committee* (ALCO)
6. Komite Risiko Permodalan

Prosedur penilaian kinerja Komite di bawah Direksi dilakukan oleh Direksi dengan memberikan evaluasi sesuai kriteria yang telah ditetapkan melalui rapat Direksi secara berkala. Adapun kriteria yang digunakan dalam penilaian Direksi terhadap kinerja Komite di bawah Direksi yaitu berdasarkan pelaksanaan tugas masing-masing Komite di bawah Direksi. Selama tahun 2024, Direksi menilai bahwa komite di bawah Direksi telah menjalankan tugas dan tanggungjawabnya dengan baik.

Mekanisme Pengunduran Diri dan Pemberhentian Direksi

Anggota Direksi diangkat dan diberhentikan oleh RUPS dengan persyaratan dan tata cara yang telah ditetapkan di dalam Anggaran Dasar serta peraturan perundang-undangan yang berlaku. Direksi diangkat untuk jangka waktu tertentu dan berakhir apabila:

1. Kehilangan Kewarganegaraan Indonesia.
2. Mengundurkan diri dengan memperhatikan ketentuan yang berlaku.

Performance Assessment of the Committee Under the Directors and the Basis of the Assessment

In conducting its management tasks, the Directors is also assisted by Committees under the Directors. There are 6 (six) Committees, namely:

1. Risk Management Committee
2. Credit Policy Committee
3. Information Technology Steering Committee
4. Integrated Risk Management Committee
5. *Assets and Liability Committee* (ALCO)
6. Capital Risk Committee

The procedure for evaluating the performance of the Committees under the Board of Directors is carried out by the Board of Commissioners periodically. The criteria that are used for evaluating the Directors to the performance of the Committees under the Directors are based on the implementation of respective duties of the Committees under the Directors. Throughout 2024, the Directors evaluated that the committees under the Directors have conducted their duties and responsibilities properly.

Mechanism of Self Resignation and Termination of the Directors

Members of the Directors are appointed and dismissed by the GMS with the requirements and procedures set out in the Articles of Association and applicable laws and regulations. Directors are appointed for a certain period and end if:

1. Loss of Indonesian Citizenship.
2. Resign by observing the applicable provisions.

3. Meninggal dunia.
4. Masa jabatannya berakhir, kecuali diangkat kembali sesuai dengan ketentuan yang berlaku.
5. Diberhentikan berdasarkan keputusan RUPS atas dasar:
 - a. Tidak lagi memenuhi persyaratan yang berlaku.
 - b. Tidak menjalankan fungsinya dengan baik sesuai dengan ketentuan yang berlaku.

Dewan Komisaris

Dewan Komisaris merupakan organ perusahaan yang bertugas dan bertanggung jawab secara kolektif kolegial untuk melakukan pengawasan dan memberikan nasihat kepada Direksi serta memastikan bahwa Perseroan melaksanakan GCG pada seluruh tingkatan atau jenjang organisasi. Dalam melaksanakan tugas, Dewan Komisaris bertanggung jawab kepada RUPS. Pertanggungjawaban Dewan Komisaris kepada RUPS merupakan perwujudan akuntabilitas pengawasan atas pengelolaan perusahaan dalam rangka pelaksanaan prinsip-prinsip GCG.

Dalam menjalankan kegiatannya Dewan Komisaris memerlukan suatu pedoman dan tata tertib kerja agar tujuan tersebut dapat dicapai secara efektif dan efisien. Pedoman dan tata tertib kerja Dewan Komisaris ini diharapkan dapat menjadi panduan Dewan Komisaris dalam melaksanakan tugas dan wewenangnya, yaitu pengawasan Bank yang didasari pada prinsip Tata Kelola yang baik (*Good Corporate Governance*).

Tugas dan Tanggung Jawab Dewan Komisaris

Dewan Komisaris bertugas untuk menyelenggarakan pengawasan terhadap kebijakan pengurusan, jalannya pengurusan pada umumnya baik mengenai Perseroan maupun usaha Perseroan. Dalam melaksanakan tugasnya, Dewan Komisaris bertindak secara independen sesuai dengan ketentuan di dalam Anggaran Dasar Perseroan serta keputusan RUPS dengan itikad baik, penuh tanggung jawab dan kehati-hatian.

Tanggung jawab Dewan Komisaris yang telah diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris yaitu:

1. Dewan Komisaris bertugas melakukan pengawasan untuk kepentingan bank atas kebijakan dan jalannya pengurusan oleh Direksi, memberikan nasihat kepada Direksi, dan bertanggung jawab atas pengawasan tersebut, sesuai dengan maksud dan tujuan bank yang ditetapkan dalam ketentuan peraturan perundang – undangan, anggaran dasar, dan keputusan RUPS.
2. Dewan Komisaris wajib melaksanakan tugas, wewenang, dan tanggung jawab dengan itikad baik dan dengan prinsip kehati – hatian.

3. Passed away.
4. His term of office expires, unless reappointed in accordance with applicable regulations.
5. Dismissed based on the GMS decision on the basis of:
 - a. No longer meets the applicable requirements.
 - b. Not carrying out its functions properly in accordance with applicable regulations.

Board of Commissioners

The Board of Commissioners is a corporate organ that has the collegial duty and collective responsibility to supervise and provide advice to the Directors and ensure that the Company implements GCG at all levels or levels of the organization. In carrying out its duties, the Board of Commissioners is responsible to the GMS. The responsibility of the Board of Commissioners to the General Meeting of Shareholders is a manifestation of the accountability of supervision over the management of the company in the context of implementing GCG principles.

In carrying out its activities the Board of Commissioners requires a work guideline and code of conduct so that these objectives can be achieved effectively and efficiently. The Board of Commissioners' guidelines and work procedures are expected to be a guide for the Board of Commissioners in carrying out their duties and authorities, namely Company supervision based on the principles of Good Corporate Governance.

Duties and Responsibilities of The Board of Commissioners

The Board of Commissioners has the duty to supervise management policies, generally the management of the Company and the Company's business. In carrying out its duties, the Board of Commissioners acts independently in accordance with the provisions in the Company's Articles of Association and the resolutions of the GMS in good faith, full of responsibility and prudence.

The responsibilities of the Board of Commissioners that have been set out in the Board of Commissioners Charter are:

1. The Board of Commissioners is responsible for overseeing the bank's policies and management by the Board of Directors in the bank's interest, providing advice to the Board of Directors, and being accountable for such supervision in accordance with the bank's purpose and objectives as stipulated in laws and regulations, the articles of association, and General Meeting of Shareholders (GMS/RUPS) resolutions.
2. The Board of Commissioners must carry out its duties, authority, and responsibilities in good faith and with prudence.

3. Dewan Komisaris wajib melaksanakan tugas dan tanggung jawab secara independen.
 4. Dewan Komisaris wajib memastikan penerapan tata kelola yang baik terselenggara dalam setiap kegiatan usaha bank pada seluruh tingkatan atau jenjang organisasi.
 5. Dalam melakukan pengawasan, Dewan Komisaris wajib mengarahkan, memantau, dan mengevaluasi pelaksanaan tata Kelola, manajemen risiko, dan kepatuhan secara terintegrasi serta kebijakan strategis bank, sesuai dengan ketentuan peraturan perundang – undangan, anggaran dasar, dan/atau keputusan RUPS.
 6. Dewan Komisaris menerima dan melaksanakan kewenangan yang diserahkan dan/atau diberikan kepada Dewan Komisaris sesuai dengan ketentuan peraturan perundang – undangan, anggaran dasar, dan/atau keputusan RUPS.
 7. Dewan Komisaris dapat melaksanakan tugas dan kewenangan pengawasan lain, sepanjang tidak bertentangan dengan ketentuan peraturan perundang – undangan, anggaran dasar, dan/atau keputusan RUPS.
 8. Dalam melaksanakan pengawasan, Dewan Komisaris dilarang ikut serta dalam pengambilan keputusan kegiatan operasional bank, kecuali:
 - a. Penyediaan dana kepada pihak terkait sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai batas maksimum pemberian kredit dan penyediaan dana besar bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai batas maksimum penyaluran dana dan penyaluran dana besar bagi bank umum syariah; dan
 - b. Hal lain yang ditetapkan dalam anggaran dasar Bank atau ketentuan peraturan perundang – undangan.
 9. Pengambilan keputusan kegiatan operasional Bank oleh Dewan Komisaris sebagaimana angka 8) merupakan bagian dari tugas pengawasan oleh Dewan Komisaris sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.
 10. Dewan Komisaris wajib melakukan pengawasan terhadap tindak lanjut Direksi atas temuan audit atau pemeriksaan dan rekomendasi dari Satuan Kerja Audit Internal, auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan dan/ atau hasil pengawasan otoritas dan lembaga lain.
 11. Dewan Komisaris melakukan tugas, tanggung jawab, dan wewenang sesuai dengan ketentuan Anggaran Dasar Perseroan, Keputusan RUPS serta Peraturan Perundang-undangan yang berlaku, diantaranya:
 - a. Menyusun dan melakukan evaluasi berkala atas Pedoman dan Tata Tertib kerja Dewan Komisaris yang bersifat mengikat bagi setiap anggota Dewan Komisaris.
 - b. Mengevaluasi dan menyetujui Rencana Bisnis Bank (RBB).
 - c. Berdasarkan keputusan RUPS, Dewan Komisaris menetapkan menunjuk Kantor Akuntan Publik atas rekomendasi Komite Audit untuk melakukan audit atas laporan keuangan Perseroan.
3. The Board of Commissioners must carry out their duties and responsibilities independently.
 4. The Board of Commissioners must ensure the application of good governance in all Bank business activities at all levels of the organization.
 5. In carrying out supervision, the Board of Commissioners must direct, monitor, and evaluate the implementation of governance, risk management, compliance in an integrated manner, and the bank's strategic policies, in accordance with laws and regulations, the articles of association, and/ or GMS resolutions.
 6. The Board of Commissioners receives and exercises the authority delegated and/or granted to it in accordance with laws and regulations, the articles of association, and/ or GMS resolutions.
 7. The Board of Commissioners may carry out other supervisory duties and authorities, provided they do not conflict with laws and regulations, the articles of association, and/or GMS resolutions.
 8. In conducting supervision, the Board of Commissioners is prohibited from participating in decision-making on the bank's operational activities, except for:
 - a. Providing funds to related parties in accordance with the Financial Services Authority Regulation regarding the maximum limit on credit provision and large fund provisions for commercial banks and the Financial Services Authority Regulation regarding the maximum limit on fund distribution and large fund distribution for sharia commercial banks; and
 - b. Other matters stipulated in the bank's articles of association or laws and regulations.
 9. The decision-making on the bank's operational activities by the Board of Commissioners, as referred to in point 8, is part of the supervisory duties of the Board of Commissioners and does not eliminate the responsibility of the Board of Directors for the bank's management.
 10. The Board of Commissioners must supervise the follow-up actions of the Board of Directors regarding audit findings or examinations and recommendations from the bank's internal audit unit, external auditors, the Financial Services Authority's supervision results, and/or other supervisory authorities and institutions.
 11. The Board of Commissioners performs its duties, responsibilities, and authority in accordance with the company's Articles of Association, GMS resolutions, and applicable laws and regulations, including:
 - a. Formulating and conducting periodic evaluations of the Guidelines and Rules of Conduct for the Board of Commissioners, which are binding for each member of the Board of Commissioners.
 - b. Valuating and approving the Bank's Business Plan (RBB)
 - c. Based on GMS resolutions, the Board of Commissioners appoints a Public Accounting Firm upon the recommendation of the Audit Committee to audit the company's financial statements.

12. Dewan Komisaris wajib membentuk Komite – komite dan memastikan bahwa Komite tersebut telah menjalankan tugasnya secara efektif sesuai dengan peraturan perundangan yang berlaku.
13. Mengkaji dan menyetujui kebijakan-kebijakan yang menurut peraturan perundangan yang berlaku wajib memerlukan persetujuan Dewan Komisaris.
14. Mengkaji pertanggungjawaban Direksi atas pelaksanaan kebijakan-kebijakan yang telah disetujui.
15. Membuat laporan tentang tugas pengawasan yang telah dilakukan selama tahun buku yang baru lampau untuk disampaikan kepada RUPS.
16. Mengevaluasi Laporan tahunan yang dipersiapkan oleh Direksi serta menandatangani laporan tersebut. Penelaahan laporan tahunan dilakukan sebelum pelaksanaan RUPS.
17. Dewan Komisaris wajib melaporkan Melakukan pemberitahuan kepada Otoritas Jasa Keuangan paling lima (lima) hari kerja sejak ditemukan:
 - a. Pelanggaran ketentuan peraturan perundang-undangan di bidang keuangan, perbankan dan yang terkait dengan kegiatan usaha bank; dan/atau
 - b. Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank.
 yang didasarkan pada temuan maupun rekomendasi dari Komite-komite yang membantu Dewan Komisaris dalam pengawasan operasional Bank.
18. Menentukan dan melaksanakan sistem nominasi, evaluasi, remunerasi yang transparan bagi Pengurus setelah mempertimbangkan rekomendasi Komite Nominasi dan Remunerasi yang selanjutnya diajukan untuk memperoleh persetujuan RUPS.

Tugas dan Tanggung Jawab Dewan Komisaris selaku Dewan Pengawas DPLK

1. Bertanggung jawab penuh atas pengawasan DPLK.
2. Memantau efektivitas penerapan tata kelola dana pensiun.
3. Memastikan struktur pengendalian internal dana pensiun telah dapat dilaksanakan dengan baik.
4. Melaksanakan tugas dan tanggung jawab Dewan Pengawas sebagaimana diatur dalam Peraturan Dana Pensiun (PDP) dan ketentuan perundang – undangan di bidang dana pensiun secara independent.
5. Memastikan pelaksanaan audit internal maupun audit eksternal telah dilaksanakan sesuai dengan ketentuan yang berlaku.
6. Memastikan tindak lanjut temuan hasil audit dilaksanakan oleh manajemen.
7. Mengawasi Pelaksana Tugas Pengurus dalam menjaga keseimbangan kepentingan semua pihak, khususnya kepentingan Peserta dan/atau pihak yang berhak memperoleh manfaat.
8. Memastikan bahwa DPLK memiliki kode etik sebagai pedoman perilaku etis bagi Dewan Pengawas, Pelaksana Tugas Pengurus, dan seluruh karyawan.

Duties and Responsibilities of the Board of Commissioners as the Supervisory Board of DPLK:

1. Fully responsible for supervising DPLK.
2. Monitoring the effectiveness of pension fund governance implementation.
3. Ensuring that the internal control structure of the pension fund is properly implemented.
4. Performing the supervisory duties and responsibilities as regulated in the Pension Fund Regulations (PDP) and pension fund-related laws and regulations independently.
5. Ensuring that internal and external audits are conducted in accordance with applicable regulations.
6. Ensuring that audit findings are followed up by management.
7. Supervising the Executive Officers in maintaining a balance of interests among all parties, particularly the interests of Participants and/or beneficiaries.
8. Ensuring that DPLK has a code of ethics as a guideline for ethical behavior for the Supervisory Board, Executive Officers, and all employees.

9. Menyusun dan menerapkan mekanisme pengawasan DPLK.
10. Menyusun laporan hasil pengawasan Dewan Pengawas atas penerapan Tata Kelola Dana Pensiun yang merupakan bagian dari laporan penerapan Tata Kelola Dana Pensiun.

Tugas dan Tanggung Jawab Komisaris Utama

1. Komisaris Utama bertugas untuk mengkoordinasikan kegiatan Dewan Komisaris.
2. Melakukan pemanggilan Rapat Dewan Komisaris secara tertulis yang disampaikan kepada seluruh anggota Dewan Komisaris.
3. Memimpin rapat Dewan Komisaris dan rapat Dewan Komisaris bersama Direksi.
4. Mengkoordinasikan serta memastikan pelaksanaan tugas dan tanggung jawab Dewan Komisaris sesuai ketentuan yang berlaku.

Wewenang Dewan Komisaris

Wewenang Dewan Komisaris berdasarkan Pedoman dan Tata Tertib Dewan Komisaris adalah sebagai berikut:

1. Secara bersama-sama maupun sendiri-sendiri setiap waktu dalam jam kerja Bank berhak memasuki bangunan dan halaman atau tempat lain yang dipergunakan atau yang dikuasai oleh Bank dan berhak memeriksa semua pembukuan, surat dan alat bukti lainnya, persediaan barang, memeriksa dan mencocokkan keadaan uang kas (untuk keperluan verifikasi) dan lain-lain surat berharga serta berhak untuk mengetahui segala tindakan yang dijalankan oleh Direksi.
2. Memberikan pendapat dan nasihat/saran kepada Direksi mengenai setiap persoalan yang dianggap penting dalam pengelolaan Bank.
3. Memberikan tanggapan atas laporan mengenai perkembangan kinerja dari Direksi secara berkala.
4. Mengajukan pertanyaan kepada Direksi terkait kegiatan operasional Bank serta berhak meminta akses informasi.
5. Dewan Komisaris dapat memberhentikan sementara waktu apabila seorang atau lebih anggota Direksi bertindak bertentangan dengan Anggaran Dasar atau terdapat indikasi melakukan kerugian Bank atau melalaikan kewajibannya atau terdapat alasan yang mendesak bagi Bank dengan memperhatikan ketentuan yang berlaku.
6. Menyelenggarakan RUPS, bila dalam jangka waktu yang ditentukan sesuai ketentuan yang berlaku, tidak diselenggarakan oleh Direksi.
7. Memberikan persetujuan untuk:
 - a. Rencana Bisnis Bank.
 - b. Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan Peraturan Otoritas Jasa Keuangan tentang Batas Maksimum Pemberian Kredit

9. Developing and implementing a DPLK supervision mechanism.
10. Preparing a report on the Supervisory Board's oversight of Pension Fund Governance implementation, which is part of the Pension Fund Governance report.

Duties and Responsibilities of the President Commissioner

1. The President Commissioner is responsible for coordinating the activities of the Board of Commissioners.
2. Call for a Board of Commissioners Meeting in writing which is delivered to all members of the Board of Commissioners.
3. Chair meetings of the Board of Commissioners and meetings of the Board of Commissioners with the Directors.
4. Coordinate and ensure the implementation of the duties and responsibilities of the Board of Commissioners in accordance with applicable regulations.

Authority of the Board of Commissioners

The authority of the Board of Commissioners based on the Board of Commissioners Guidelines and Rules are as follows:

1. Together or individually at any time during working hours the Company has the right to enter buildings and yards or other places used or controlled by the Company and has the right to check all books, letters and other evidence, inventory, check and match the situation cash (for verification purposes) and other securities and have the right to know all actions taken by the Directors.
2. Providing opinions and advice/suggestions to the Directors regarding any issues deemed important in the management of the Bank.
3. Provide responses to reports on the development of performance from the Directors on a regular basis.
4. Asking questions to the Directors regarding the Company's operational activities and has the right to request access to information.
5. The Board of Commissioners may temporarily dismiss if one or more members of the Directors act contrary to the Articles of Association or there is an indication of committing a loss to the Company or neglecting its obligations or there is an urgent reason for the Company by taking into account applicable regulations.
6. Organize the GMS, if within the period specified in accordance with applicable provisions, it is not held by the Directors.
7. Give consent to:
 - a. Bank Business Plan.
 - b. Provision of funds to related parties as stipulated in the provisions of the Financial Services Authority Regulation on the Legal Lending Limit/LLL and other

- Umum/BMPK dan hal – hal lain yang ditetapkan dalam anggaran dasar Bank atau peraturan perundangan yang berlaku.
- c. Kebijakan Bank.
 - d. Struktur organisasi Bank.
 - e. Mengadakan kerjasama Bangun Guna Serah (*Built, Operate and Transfer/BOT*), Bangun Guna Milik (*Built, Operate and Own/BOO*), dan perjanjian-perjanjian lain yang mempunyai sifat yang sama.
 - f. Mengambil bagian atau ikut serta dalam Perseroan atau badan-badan lain atau menyelenggarakan Perusahaan baru yang tidak dalam rangka penyelamatan piutang, sesuai dengan ketentuan yang berlaku.
 - g. Melepaskan sebagian atau seluruhnya penyertaan Perseroan dalam Perusahaan atau badan-badan lain.
 - h. Perbuatan untuk melakukan:
 - 1) Penggunaan cadangan untuk penghapusan kredit kepada pihak terkait sebagaimana diatur dalam ketentuan Batas Maksimum Pemberian Kredit Umum/BMPK atau peraturan perundangan yang berlaku.
 - 2) Hapus tagih terhadap pokok kredit yang diberikan kepada pihak terkait sesuai dengan peraturan perundangan yang berlaku.
 - i. Perbuatan hukum untuk mengalihkan atau menjadikan jaminan utang kurang dari 50% (lima puluh persen) dari seluruh jumlah kekayaan bersih Bank baik dalam satu transaksi, atau beberapa transaksi yang berdiri sendiri ataupun yang berkaitan satu sama lain yang terjadi dalam jangka waktu 1 (satu) tahun buku, atau jangka waktu yang lebih lama sebagaimana diatur dalam anggaran dasar Bank.
 - j. Rencana akuisisi, pendirian, penghapusan, atau penghentian bisnis Bank.
 - k. Kebijakan lainnya yang menurut peraturan perundangan yang berlaku wajib mendapat persetujuan Dewan Komisaris
8. Mengevaluasi dan menyetujui rencana kerja tahunan dari masing-masing Komite yang dibentuknya.
 9. Menyetujui pengangkatan dan/atau penggantian Kepala Satuan Kerja Audit Internal (SKAI).
 10. Apabila seluruh anggota Direksi diberhentikan sementara dan Bank tidak mempunyai seorangpun anggota Direksi, maka untuk sementara Dewan Komisaris diwajibkan mengurus Bank. Dalam hal demikian, Dewan Komisaris berhak untuk memberikan kekuasaan sementara kepada seorang atau lebih di antara mereka atas tanggungan mereka bersama.
 11. Dalam hal jumlah anggota Dewan Komisaris kurang dari 3 (tiga) orang dan/atau terjadi kekosongan Komisaris Utama, maka segala tugas dan wewenang tidak dapat dilakukan secara sendiri-sendiri melainkan berdasarkan keputusan Dewan Komisaris, sampai dengan terpenuhinya komposisi keanggotaan Dewan Komisaris sesuai dengan ketentuan yang berlaku.
- matters stipulated in the articles of association of the Company or applicable laws and regulations.
- c. Bank Policy.
 - d. Bank's organizational structure.
 - e. Establishing Build, Operate and Transfer (BOT) cooperation, Build, Operate and Own (BOO), and other agreements that have the same nature.
 - f. Take part or participate in the Company or other bodies or organize a new Company that is not in the context of saving receivables, in accordance with applicable regulations.
 - g. Give up part or all of the Company's participation in the Company or other bodies.
 - h. Actions to do:
 - 1) Use of reserves to write off credit to related parties as stipulated in the Legal Lending Limit/LLL for General Loan or applicable laws and regulations
 - 2) Write off the loan principal granted to related parties in accordance with applicable laws and regulations
 - i. Legal actions to transfer or make debt collateral less than 50% (fifty percent) of the total net assets of the Company either in one transaction, or several transactions that are independent or related to each other that occur within a period of 1 (one) year books, or a longer period of time as stipulated in the articles of association of the Bank.
 - j. Plans for acquisition, establishment, writeoff or termination of the Bank's business.
 - k. Other policies that according to the applicable laws and regulations must obtain the approval of the Board of Commissioners
8. Evaluate and approve the annual work plan of each Committee that is formed.
 9. Approve the appointment and/or replacement of the Head of Internal Audit Work Unit (SKAI).
 10. If all members of the Directors are suspended and the Company does not have a single member of the Directors, the Board of Commissioners is temporarily required to take care of the Company. In such case the Board of Commissioners has the right to give temporary authority to one or more of them on their joint responsibility.
 11. In the event that the number of members of the Board of Commissioners is less than 3 (three) people and/or there is a vacancy of the President Commissioner, all tasks and authorities cannot be carried out individually but based on the decision of the Board of Commissioners, until the composition of the Board of Commissioners' membership is fulfilled in accordance with applicable provision.

12. Tugas Khusus

- a) Pemberian tugas khusus kepada seorang anggota Dewan Komisaris atau anggota Komite bukan anggota Dewan Komisaris dilakukan melalui perintah tertulis dari Komisaris Utama berdasarkan keputusan rapat Dewan Komisaris.
- b) Anggota Dewan Komisaris atau anggota komite yang diberi tugas harus menyampaikan laporan pelaksanaan tugas khusus kepada Komisaris Utama.

Hak Dewan Komisaris

Dewan Komisaris mempunyai hak untuk:

1. Mendapatkan gaji, tunjangan serta fasilitas yang jumlahnya ditetapkan oleh RUPS dengan memperhatikan ketentuan yang berlaku.
2. Mendapatkan informasi mengenai Perusahaan secara tepat waktu dan lengkap.

Masa Jabatan Dewan Komisaris

1. Masa jabatan anggota Dewan Komisaris terhitung sejak tanggal ditetapkan dalam RUPS pengangkatannya dan berakhir pada penutupan RUPS Tahunan yang ke-5 (lima) setelah tanggal pengangkatannya, kecuali apabila ditentukan lain dalam RUPS dan dapat diangkat kembali.
2. 1 (satu) periode masa jabatan anggota Dewan Komisaris adalah 5 (lima) tahun atau sampai dengan penutupan RUPS tahunan pada akhir 1 (satu) periode masa jabatan dimaksud.
3. Komisaris Independen menjabat untuk jangka waktu tertentu dan dapat diangkat kembali setelah mendapatkan persetujuan RUPS, paling banyak untuk 2 (dua) periode masa jabatan secara berturut-turut.
4. Komisaris Independen yang telah menjabat selama 2 (dua) periode masa jabatan berturut – turut dapat diangkat kembali pada periode selanjutnya sebagai Komisaris Independen dengan mempertimbangkan:
 - a. Hasil penilaian kinerja Komisaris Independen.
 - b. Hasil penilaian rapat Dewan Komisaris yang menyatakan bahwa Komisaris Independen tetap dapat bertindak independen
 - c. Hasil penilaian oleh kepala Satuan Kerja Audit Internal dan pejabat eksekutif yang membawahkan fungsi sumber daya manusia yang menyatakan bahwa Komisaris Independen tetap dapat bertindak independen.
 - d. Pernyataan Komisaris Independen dalam RUPS mengenai independensi yang bersangkutan.
5. Jabatan anggota Dewan Komisaris berakhir apabila:
 - a. Kehilangan Kewarganegaraan Indonesia.
 - b. Mengundurkan diri.
 - c. Meninggal dunia dalam masa jabatannya.

12. Special Duties

- a) Granting special duties to a member of the Board of Commissioners or member of the Committees that is not member of the Board of Commissioners is conducted by a written instruction from the President Commissioner based on decision of the Board of Commissioners' meeting.
- b) Member of the Board of Commissioners or member of the Committees that is assigned must submit report of special task implementation to the President Commissioner.

Board of Commissioners 'Rights

The Board of Commissioners has the right to:

1. Obtain salary, benefits and facilities whose amount is determined by the GMS with due regard to the applicable provisions.
2. Obtain information about the Company in a timely and complete manner.

The Board of Commissioners Terms

1. The term of office of the members of the Board of Commissioners counts from the date specified in the appointment GMS and ends at the close of the 5th (fifth) Annual GMS after the date of his appointment, unless otherwise specified in the GMS and can be reappointed.
2. 1 (one) term of office for members of the Board of Commissioners is 5 (five) years or until the closing of the annual GMS at the end of the 1 (one) term of office.
3. An Independent Commissioner serves for a specified term and may be reappointed after obtaining GMS approval, for a maximum of two (2) consecutive terms.
4. An Independent Commissioner who has served for two (2) consecutive terms may be reappointed in the next period as an Independent Commissioner, considering:
 - a. The performance evaluation of the Independent Commissioner
 - b. The evaluation results from the Board of Commissioners' meeting stating that the Independent Commissioner remains independent.
 - c. The assessment by the head of the internal audit unit and the executive officer overseeing the human resources function stating that the Independent Commissioner remains independent.
 - d. The Independent Commissioner's statement at the GMS regarding their independence.
5. The term of office of a member of the Board of Commissioners ends if:
 - a. Loss of Indonesian Citizenship
 - b. Resign
 - c. Died during his/her term of office

- d. Masa jabatannya berakhir, kecuali diangkat kembali sesuai dengan ketentuan yang berlaku
 - e. Diberhentikan berdasarkan keputusan RUPS atas dasar:
 - tidak lagi memenuhi persyaratan yang berlaku.
 - tidak menjalankan fungsinya dengan baik sesuai dengan ketentuan yang berlaku.
 6. Anggota Dewan Komisaris berhak untuk mengundurkan diri dari jabatannya sebelum masa jabatan berakhir dengan memberitahukan secara tertulis mengenai maksud tersebut kepada Dewan Komisaris dengan tembusan kepada Direksi.
 7. Perseroan wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Dewan Komisaris dalam jangka waktu paling lambat 60 (enam puluh) hari setelah diterimanya surat pengunduran diri. Apabila RUPS tidak diselenggarakan dalam jangka waktu tersebut maka pengunduran diri anggota Dewan Komisaris menjadi sah tanpa memerlukan persetujuan RUPS, namun Perseroan wajib menyampaikan laporan pengunduran diri tersebut dalam RUPS yang akan datang.
 8. Apabila anggota Dewan Komisaris mengundurkan diri sehingga mengakibatkan jumlah anggota Dewan Komisaris menjadi kurang dari 3 (tiga) orang, maka pengunduran diri tersebut sah apabila telah ditetapkan oleh RUPS dan telah diangkat anggota Dewan Komisaris yang baru, sehingga memenuhi persyaratan minimal jumlah anggota Dewan Komisaris.
 9. Bagi anggota Dewan Komisaris yang mengundurkan diri tersebut tetap berkewajiban menyelesaikan tugas dan tanggung jawabnya sesuai dengan ketentuan anggaran dasar sebagai anggota Dewan Komisaris sampai tanggal pengunduran dirinya berlaku efektif.
- d. The term of office ends, unless reappointed in accordance with applicable provisions
 - e. Dismissed based on GMS decision on the basis of:
 - no longer meets the applicable requirements
 - does not carry out its functions properly in accordance with the applicable regulations.
 6. Members of the Board of Commissioners have the right to resign from their positions by delivering their intention in the form of written notification with a copy to the Board of Directors.
 7. The Company is obliged to hold a GMS to decide on requests for resignation of members of the Board of Commissioners within a period of no later than 60 (sixty) days after the receipt of the resignation letter. If the GMS is not held within this period of time, the resignation of a member of the Board of Commissioners will be valid without requiring approval from the GMS. However, the Company is obliged to submit a report of the resignation at the next GMS.
 8. If a member of the Board of Commissioners resigns, resulting in the number of members of the Board of Commissioners being less than 3 (three) people, then the resignation is valid if it has been determined by the GMS and new members of the Board of Commissioners have been appointed, thereby meeting the minimum requirements for the number of members of the Board of Commissioners .
 9. Members of the Board of Commissioners who resign are still obliged to complete their duties and responsibilities in accordance with the provisions of the articles of association as members of the Board of Commissioners until the effective date of their resignation.

Persyaratan Anggota Dewan Komisaris

Persyaratan Umum, adalah Warga Negara Indonesia yang:

1. Bertaqwa kepada Tuhan yang Maha Esa.
2. Mempunyai akhlak dan moral yang baik.
3. Setia dan taat kepada Negara dan Pemerintah Republik Indonesia.
4. Tidak terlibat secara langsung maupun tidak langsung dalam kegiatan pengkhianatan kepada Negara Republik Indonesia.
5. Sehat jasmani dan rohani.
6. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara atau tindakan-tindakan yang tercela di bidang perbankan.
7. Tidak dicabut hak pilihnya berdasarkan putusan pengadilan.
8. Mampu melaksanakan perbuatan hukum.
9. Tidak pernah dinyatakan pailit atau menjadi anggota Direksi dan anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu Perseroan dinyatakan pailit.
10. Tidak memiliki kredit macet.

Requirements for Members of The Board of Commissioners

General Requirements are Indonesian citizens who:

1. Be devoted to God Almighty.
2. Have good character and morals.
3. Loyal and obedient to the State and Government of the Republic of Indonesia.
4. Not involved directly or indirectly in treasonous activities to the Republic of Indonesia.
5. Physically and mentally healthy.
6. Never been punished for committing a crime that was detrimental to state finances or for other disgraceful acts in the banking sector.
7. The right to vote is not revoked based on a court decision.
8. Able to carry out legal actions.
9. Never been declared bankrupt or a member of the Directors and a member of the Board of Commissioners found guilty of causing a company to be declared bankrupt.
10. Do not have bad credit.

11. Calon Anggota Dewan Komisaris yang akan mengikuti penilaian kemampuan dan kepatutan kepada Otoritas Jasa Keuangan, diusulkan oleh Pemegang Saham Seri A.

Persyaratan lainnya, yaitu:

1. Tidak memiliki hubungan keluarga sampai dengan derajat kedua, baik menurut garis lurus maupun garis ke samping, termasuk menantu dan ipar diantara sesama anggota Dewan Komisaris dan antara anggota Dewan Komisaris dengan anggota Direksi; dibuktikan dengan surat pernyataan.
2. Mantan anggota Direksi atau Pejabat Eksekutif Bank atau pihak – pihak yang mempunyai hubungan dengan Bank, yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen wajib menjalani masa tunggu (*cooling off*) paling singkat 1 (satu) tahun sebelum menjadi Komisaris Independen pada bank.
3. Masa tunggu sebagaimana dimaksud pada poin 2 bagi:
 - a. Mantan Direktur Utama pada Bank; dan
 - b. Mantan anggota Direksi yang membawahkan fungsi pengawasan atau Pejabat Eksekutif yang melakukan fungsi pengawasan pada Bank
 Paling singkat 6 (enam) bulan sebelum menjadi Komisaris Independen pada Bank
4. Setiap anggota Dewan Komisaris harus memenuhi persyaratan dan ketentuan yang berlaku;
5. Anggota Dewan Komisaris harus profesional dan mempunyai kompetensi yang dapat menunjang pelaksanaan tugas dan fungsinya;
6. Anggota Dewan Komisaris dilarang melakukan merangkap jabatan:
 - a. Sebagai anggota direksi, anggota dewan komisaris, anggota dewan pengawas syariah, atau pejabat eksekutif pada Lembaga keuangan atau Perusahaan keuangan, baik bank maupun bukan bank;
 - b. Sebagai anggota direksi, anggota dewan komisaris, anggota dewan pengawas syariah, atau pejabat eksekutif pada lebih dari 1 (satu) Lembaga atau Perusahaan bukan keuangan, baik yang berkedudukan di dalam negeri maupun luar negeri.
 - c. Pada jabatan lain yang dapat menimbulkan benturan kepentingan dalam pelaksanaan tugas sebagai anggota Dewan Komisaris; dan/atau
 - d. Pada jabatan lain sesuai dengan ketentuan peraturan perundang – undangan.
7. Tidak termasuk rangkap jabatan sebagaimana dimaksud pada poin 6 dalam hal:
 - a. Anggota Dewan Komisaris menjabat sebagai anggota Direksi, anggota Dewan Komisaris atau pejabat eksekutif yang melaksanakan fungsi pengawasan pada 1 (satu) perusahaan anak bukan bank yang dikendalikan oleh bank
 - b. Komisaris non independen menjalankan tugas fungsional dari Pemegang Saham bank yang berbentuk badan hukum pada bank dan/atau kelompok usaha bank; dan/atau

11. Candidates for members of the Board of Commissioners who will take part in the fit and proper test to the Financial Services Authority, are proposed by Series A Shareholders.

Other requirements, namely:

1. Does not have family relations up to the second degree, either in a straight line or sideways line including son-in-law and brother-in-law between fellow members of the Board of Commissioners and members of the Directors, evidenced by a statement letter.
2. Former members of the Board of Directors or Executive Officers of the Bank or parties with relationships with the Bank that may affect their ability to act independently must undergo a cooling-off period of at least one (1) year before becoming an Independent Commissioner at the bank.
3. The cooling-off period as referred to in point 2 applies to:
 - a. Former President Directors of the Bank; and
 - b. Former members of the Board of Directors overseeing the supervisory function or Executive Officers performing supervisory functions at the Bank, For a minimum of six (6) months before becoming an Independent Commissioner at the Bank.
4. Each member of the Board of Commissioners must meet the applicable terms and conditions.
5. Members of the Board of Commissioners had to be professional and had competencies that could support the implementation of their duties and functions;
6. Members of the Board of Commissioners are prohibited from holding multiple positions:
 - a. As members of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, or executive officers at financial institutions or financial companies, whether banks or non-banks;
 - b. As members of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, or executive officers in more than one (1) non-financial institution or company, whether domestic or foreign;
 - c. In positions that may create conflicts of interest in performing duties as a member of the Board of Commissioners; and/or
 - d. In other positions as regulated by laws and regulations.
7. Not included as concurrent positions as referred to in point 6 in the case of:
 - a. A member of the Board of Commissioners serving as a member of the Board of Directors, a member of the Board of Commissioners, or an executive officer performing supervisory functions in one (1) non-bank subsidiary controlled by the bank.
 - b. A non-independent commissioner performing functional duties from the bank's Shareholder, which is a legal entity, within the bank and/or the bank's business group, and/or

- c. Anggota Dewan Komisaris menduduki jabatan pada organisasi atau lembaga nirlaba.
8. Tugas dalam jabatan dan fungsi sebagaimana dimaksud pada poin 6 dapat dilaksanakan sepanjang yang bersangkutan tidak mengabaikan pelaksanaan tugas dan tanggung jawab sebagai Dewan Komisaris bank.
 9. Terhadap calon anggota Dewan Komisaris yang memiliki jabatan sebagaimana dimaksud pada poin 7 wajib membuat pernyataan untuk:
 - a. Menjaga integritas;
 - b. Menghindari segala bentuk benturan kepentingan;
 - c. Menghindari Tindakan yang dapat merugikan Bank dan/atau menyebabkan Bank melanggar prinsip kehati-hatian selama menjabat sebagai anggota Dewan Komisaris
 10. Dalam hal calon komisaris non independen memiliki jabatan rangkap, wajib menyertakan:
 - a. Surat pernyataan pribadi di atas kertas bermaterai atas nama calon anggota Dewan Komisaris yang masih memiliki jabatan rangkap melebihi ketentuan yang diperkenankan (namun bersedia melepaskan jabatan tersebut), yang menyatakan akan mengundurkan diri dari jabatan rangkap tersebut apabila disetujui OJK sebagai Pengurus Bank
 - b. Surat pernyataan dari badan hukum pemilik Bank bahwa jabatan yang bersangkutan merupakan tugas fungsional (bagi calon yang memiliki tugas fungsional)
 - c. Jika yang bersangkutan adalah Pegawai Negeri Sipil, maka wajib menyampaikan:
 - 1) Surat pernyataan pribadi yang ditandatangani di atas materai cukup bahwa yang bersangkutan tidak melanggar ketentuan atau peraturan perundang-undangan terkait dengan status Pegawai Negeri Sipil termasuk UU No. 25 Tahun 2009 Tentang Pelayanan Publik.
 - 2) Surat persetujuan dari atasan langsung di atas materai cukup yang memberikan persetujuan atas pencalonan yang bersangkutan sebagai anggota Dewan Komisaris bank dan pencalonan yang bersangkutan tidak melanggar ketentuan dan/atau peraturan perundang-undangan terkait dengan status Pegawai Negeri Sipil termasuk UU No. 25 tahun 2009
 11. Komisaris Independen dilarang merangkap jabatan sebagai pejabat publik
 12. Khusus calon Komisaris Independen/Komisaris Utama Independen wajib menyertakan:
 - a. Surat pernyataan pribadi yang menyatakan bahwa yang bersangkutan merupakan pihak yang independen terhadap pemilik bank atau PSP (ditandatangani di atas meterai cukup)
 - b. Surat pernyataan pribadi yang menyatakan bahwa yang bersangkutan tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya,
- c. A member of the Board of Commissioners holding a position in a nonprofit organization or institution.
 8. Duties in positions and functions as referred to in point 6 may be carried out as long as the individual concerned does not neglect the execution of duties and responsibilities as a member of the bank's Board of Commissioners.
 9. A candidate for the Board of Commissioners who holds a position as referred to in point 7 must make a statement to:
 - a. Maintain integrity;
 - b. Avoid any form of conflict of interest;
 - c. Avoid actions that could harm the bank and/or cause the bank to violate prudential principles while serving as a member of the Board of Commissioners.
 10. In the case of a non-independent commissioner candidate holding concurrent positions, they must provide:
 - a. A personal statement on stamped paper in the name of the candidate for the Board of Commissioners who still holds concurrent positions beyond the permissible limit (but is willing to relinquish those positions), stating that they will resign from the concurrent position if approved by the Financial Services Authority (OJK) as a Bank Executive.
 - b. A statement from the legal entity owning the bank confirming that the concerned position is a functional duty (for candidates with functional duties).
 - c. If the individual is a Civil Servant, they must submit:
 - 1) A personal statement signed on sufficient stamped paper confirming that they do not violate provisions or laws related to Civil Servant status, including Law No. 25 of 2009 on Public Services.
 - 2) A letter of approval from the direct superior on sufficient stamped paper, granting consent for the individual's candidacy as a member of the bank's Board of Commissioners and confirming that the candidacy does not violate any provisions and/or laws related to Civil Servant status, including Law No. 25 of 2009.
 11. An Independent Commissioner is prohibited from holding a concurrent position as a public official.
 12. Specifically, candidates for Independent Commissioner/ Independent President Commissioner must provide:
 - a. A personal statement declaring that the individual is independent of the bank owner or Controlling Shareholder (PSP), signed on sufficient stamped paper.
 - b. A personal statement declaring that the individual has no financial, managerial, share ownership, and/or family relationship with other members of the Board of Commissioners, members of the Board of

anggota Direksi dan/atau pemegang saham pengendali atau hubungan lain yang dapat mempengaruhi kemampuannya untuk bertindak independen (ditandatangani di atas materai cukup)

13. Calon anggota Dewan Komisaris yang diajukan dalam RUPS harus diusulkan oleh Pemegang Saham Seri A dengan hak suara yang sah, dengan berpedoman kepada peraturan perundang-undangan yang berlaku.
14. RUPS dapat mengangkat Dewan Komisaris dan dinyatakan efektif setelah lulus penilaian kemampuan dan kepatutan dari Otoritas Jasa Keuangan sesuai dengan ketentuan yang berlaku.
15. Dalam hal calon anggota Dewan Komisaris yang telah diangkat oleh RUPS namun belum dinyatakan lulus penilaian kemampuan dan kepatutan oleh Otoritas Jasa Keuangan, maka yang bersangkutan belum memiliki hak dan kewajiban sebagai anggota Dewan Komisaris
16. Calon anggota Dewan Komisaris atau anggota Dewan Komisaris yang telah diangkat dalam Rapat Umum Pemegang saham namun belum memiliki sertifikasi manajemen risiko kualifikasi jenjang 6 (enam), wajib melampirkan bukti kelulusan sertifikasi manajemen risiko jenjang kualifikasi 6 (enam) sebagai salah satu syarat pengajuan mengikuti penilaian kemampuan dan kepatutan kepada Otoritas Jasa Keuangan.
17. Pemenuhan persyaratan sebagaimana dimaksud dalam angka 2a dan 2e dibuktikan dengan surat pernyataan yang ditandatangani oleh calon anggota Dewan Komisaris dan surat tersebut disimpan oleh Bank.

Pedoman dan Tata Tertib Kerja Dewan Komisaris

Dewan Komisaris bank **bjb** telah memiliki pedoman kerja yang menjadi panduan Dewan Komisaris dalam melaksanakan tugas dan tanggung jawab serta wewenangnya, pedoman tersebut telah ditetapkan berdasarkan Surat Keputusan Dewan Komisaris Nomor 01/SK/DKO/2024 tanggal 17 Januari 2024 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris. Adapun isi dari Pedoman dan Tata Tertib Kerja Dewan Komisaris yaitu:

- Bab I Pendahuluan
- Bab II Organisasi Dewan Komisaris
- Bab III Tugas, Tanggung Jawab dan Wewenang
- Bab IV Hubungan Dewan Komisaris dengan Direksi

Bab V Penutup

Perubahan Komposisi Anggota Dewan Komisaris dan Alasan Perubahannya

Selama tahun 2024, telah terjadi perubahan komposisi anggota Dewan Komisaris. Perubahan komposisi anggota

Directors, and/or controlling shareholders, or any other relationship that could affect their ability to act independently, signed on sufficient stamped paper.

13. A candidate for the Board of Commissioners proposed in the General Meeting of Shareholders (RUPS) must be nominated by Series A Shareholders with valid voting rights, following applicable laws and regulations.
14. The General Meeting of Shareholders (RUPS) may appoint the Board of Commissioners, which will be effective after passing the fit and proper test conducted by the Financial Services Authority in accordance with applicable regulations.
15. If a candidate for the Board of Commissioners appointed by the General Meeting of Shareholders has not yet passed the fit and proper test by the Financial Services Authority, they do not yet have the rights and obligations as a member of the Board of Commissioners.
16. A candidate for the Board of Commissioners or an appointed member of the Board of Commissioners in the General Meeting of Shareholders who has not yet obtained a risk management certification of qualification level 6 must submit proof of passing the risk management certification of qualification level 6 as one of the requirements for applying for the fit and proper test to the Financial Services Authority.
17. Fulfillment of the requirements referred to in numbers 2a and 2e must be evidenced by a statement signed by the candidate for the Board of Commissioners, and the statement must be kept by the bank.

Guidelines and Procedures for the Board of Commissioners

The Board of Commissioners of bank **bjb** has established work guidelines that serve as a reference for the Board of Commissioners in carrying out their duties, responsibilities, and authorities. These guidelines were determined based on the Board of Commissioners' Decree Number 01/SK/DKO/2024 dated January 17, 2024, concerning the Guidelines and Rules of Procedure for the Board of Commissioners. The contents of the guidelines and The Board of Commissioners' Working Rules are:

- Chapter I Introduction
- Chapter II Organization of the Board of Commissioners
- Chapter III Duties, Responsibilities and Authority
- Chapter IV Relationship of the Board of Commissioners with the Directors
- Chapter V Closing

Changes In The Composition of Members of The Board of Commissioners and Reasons for The Changes

During 2024, there have been changes in the composition of the Board of Commissioners. The changes in composition

Dewan Komisaris dilakukan berdasarkan kebutuhan Perseroan. Perubahan komposisi anggota Dewan Komisaris adalah sebagai berikut:

Komposisi Dewan Komisaris Sebelum RUPS Tahunan Tahun Buku 2023

Komposisi Dewan Komisaris sebelum RUPS Tahunan Tahun Buku 2023 sebanyak 6 (enam) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 3 (tiga) Komisaris dan 2 (dua) Komisaris Independen. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

were made based on the Company's needs. The changes in the composition of the Board of Commissioners are as follows:

Composition of The Board of Commissioners Before The Annual General Meeting of Shareholders for The 2023 Financial Year

Before the Annual General Meeting of Shareholders (RUPS) for the 2023 financial year, the Board of Commissioners consisted of six (6) members, including one (1) Independent President Commissioner, three (3) Commissioners, and two (2) Independent Commissioners. The composition and the basis for the appointment of the Board of Commissioners can be seen in the table below.

Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris Sebelum RUPS Tahunan Tahun Buku 2023

Table of Composition and Basis for Appointment of the Board of Commissioners Before the Annual General Meeting of Shareholders for the 2023 Financial Year

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	OJK	RUPS Tahunan Tahun Buku 2018 tanggal 30 April 2019 Annual GMS for the Financial Year 2018 on April 30, 2019	21 Juni 2019 June 21, 2019
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan Tahun Buku 2018 tanggal 30 April 2019 Annual GMS for the Financial Year 2018 on April 30, 2019	21 Juni 2019 June 21, 2019
Setiawan Wangsaatmaja	Komisaris Commissioner	OJK	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022 Annual GMS for the Financial Year 2022 on March 30, 2022	19 Juli 2022 July 19, 2022
Diding Sakri	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022 Annual GMS for the Financial Year 2022 on March 30, 2022	19 Juli 2022 July 19, 2022
Toms Tohir	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 Extraordinary GMS for the Financial Year 2023 on May 25, 2023	9 Agustus 2023 August 9, 2023
Rudie Kusmayadi	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 Extraordinary GMS for the Financial Year 2023 on May 25, 2023	9 Agustus 2023 August 9, 2023

Komposisi Dewan Komisaris Setelah RUPS Tahunan Tahun Buku 2023

Pada tanggal 2 April 2024, RUPS Tahunan Tahun Buku 2023 memutuskan perubahan susunan pengurus Perseroan sebagai berikut:

- Memberhentikan dengan hormat anggota Pengurus Perseroan sebagai berikut:
 - Farid Rahman selaku Komisaris Utama Independen
 - Setiawan Wangsaatmaja selaku Komisaris
 - Fahlino F. Sjuib selaku Komisaris Independen
- Mengangkat Ventje Rahardjo Soedigno selaku Komisaris Utama Independen.

Composition of The Board of Commissioners After The Annual General Meeting of Shareholders for The 2023 Financial Year

On April 2, 2024, the Annual General Meeting of Shareholders (RUPS) for the 2023 financial year decided on changes to the Company's management as follows:

- Respectfully dismissed the following members of the Company's management:
 - Farid Rahman as Independent President Commissioner
 - Setiawan Wangsaatmaja as Commissioner
 - Fahlino F. Sjuib as Independent Commissioner
- Appointed Ventje Rahardjo Soedigno as Independent President Commissioner.

Sehingga komposisi Dewan Komisaris setelah RUPS Tahunan Tahun Buku 2023 sebanyak 4 (empat) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 2 (dua) Komisaris dan 1 (satu) Komisaris Independen. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

As a result, the composition of the Board of Commissioners after the Annual General Meeting of Shareholders for the 2023 financial year consists of four (4) members, including one (1) Independent President Commissioner, two (2) Commissioners, and one (1) Independent Commissioner. The composition and the basis for the appointment of the Board of Commissioners can be seen in the table below.

Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris Sebelum RUPS Tahunan Tahun Buku 2023

Table of Composition and Basis for Appointment of the Board of Commissioners After the Annual General Meeting of Shareholders for the 2023 Financial Year

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Ventje Rahardjo Soedigno	Komisaris Utama Independen Independent President Commissioner	OJK	RUPS Tahunan Tahun Buku 2023 tanggal 2 April 2024 Annual GMS for the Financial Year 2023 on April 2, 2024	-
Diding Sakri	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022 Annual GMS for the Financial Year 2022 on March 30, 2022	19 Juli 2022 July 19, 2022
Toms Tohir	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 Extraordinary GMS for the Financial Year 2023 on May 25, 2023	9 Agustus 2023 August 9, 2023
Rudie Kusmayadi	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 Extraordinary GMS for the Financial Year 2023 on May 25, 2023	9 Agustus 2023 August 9, 2023

Komposisi Dewan Komisaris Setelah RUPS Luar Biasa Tahun 2024

Pada tanggal 5 September 2024, RUPS Luar Biasa Tahun 2024 memutuskan perubahan susunan pengurus Perseroan sebagai berikut:

- Membatalkan pengangkatan Ventje Rahardjo Soedigno selaku Komisaris Utama Independen.
- Mengangkat anggota Dewan Komisaris Perseroan sebagai berikut:
 - Taswin Zakaria selaku Komisaris Utama Independen.
 - Mohammad Taufiq Budi Santoso selaku Komisaris.
 - Hilman Purakusumah selaku Komisaris Utama Independen

Sehingga komposisi Dewan Komisaris setelah RUPS Luar Biasa Tahun 2024 sebanyak 4 (empat) orang yang terdiri dari 1 (satu) Komisaris Utama Independen, 2 (dua) Komisaris dan 1 (satu) Komisaris Independen. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Composition of The Board of Commissioners After The 2024 Extraordinary GMS

On September 5, 2024, the Extraordinary General Meeting of Shareholders (RUPS Luar Biasa) for 2024 decided on changes to the Company's management as follows:

- Canceled the appointment of Ventje Rahardjo Soedigno as Independent President Commissioner.
- Appointed the following members to the Board of Commissioners:
 - Taswin Zakaria as Independent President Commissioner.
 - Mohammad Taufiq Budi Santoso as Commissioner.
 - Hilman Purakusumah as Independent President Commissioner.

As a result, the composition of the Board of Commissioners after the Extraordinary General Meeting of Shareholders in 2024 consists of four (4) members, including one (1) Independent President Commissioner, two (2) Commissioners, and one (1) Independent Commissioner. The composition and the basis for the appointment of the Board of Commissioners can be seen in the table below.

Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris Setelah RUPS Luar Biasa Tahun 2024

Table of Composition and Basis for Appointment of the Board of Commissioners After the 2024 Extraordinary GMS

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective
Taswin Zakaria	Komisaris Utama Independent Independent President Commissioner	OJK	RUPS Luar Biasa Tahun 2024 tanggal 5 September 2024 Extraordinary GMS 2024 on September 5, 2024	30 September 2024 September 30, 2024
Diding Sakri	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan Tahun 2022 tanggal 30 Maret 2022 Annual GMS 2022 on March 30, 2022	19 Juli 2022 July 19, 2022
Tomsi Tohir	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 Extraordinary GMS 2023 on May 25, 2023	9 Agustus 2023 August 9, 2023
Rudie Kusmayadi	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2023 tanggal 25 Mei 2023 Extraordinary GMS 2023 on May 25, 2023	9 Agustus 2023 August 9, 2023
Mohammad Taufiq Budi Santoso	Komisaris Commissioner	OJK	RUPS Luar Biasa Tahun 2024 tanggal 5 September 2024 Extraordinary GMS 2024 on September 5, 2024	30 September 2024 September 30, 2024
Hilman Purakusumah	Komisaris Independen Independent Commissioner	OJK	RUPS Luar Biasa Tahun 2024 tanggal 5 September 2024 Extraordinary GMS 2024 on September 5, 2024	30 September 2024 September 30, 2024

Pembidangan Tugas Pengawasan Dewan Komisaris

Untuk mengefektifkan peran Dewan Komisaris, dilakukan pembagian tugas antara anggota Dewan Komisaris. Pembagian tugas antara anggota Dewan Komisaris ditujukan agar pelaksanaan tugas masing-masing anggota Dewan Komisaris secara teknis pada aspek yang dibidangi dapat berjalan lancar, efektif dan efisien, sesuai tanggung jawab dan wewenang masing-masing sehingga terdapat kejelasan tentang peran anggota Dewan Komisaris, baik secara kolektif maupun individual.

Berdasarkan salah satu hasil keputusan Rapat Umum Pemegang Saham Luar Biasa Tahun 2024 pada tanggal 5 September 2024 terjadi perubahan susunan pengurus, sehingga terjadi perubahan dalam pembidangan tugas Dewan Komisaris dan ditetapkan melalui Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris sehingga Pembidangan Tugas Dewan Komisaris menjadi sebagai berikut:

The Supervision of the Board of Commissioners' Supervisory Duties

To streamline the role of the Board of Commissioners, division of duties was carried out among members of the Board of Commissioners. The division of duties among the members of the Board of Commissioners was intended so that the implementation of the duties of each member of the Board of Commissioners could technically run smoothly, effectively and efficiently, according to their respective responsibilities and authorities so that there was clarity on the role of members of the Board of Commissioners, both collectively and individually.

Based on one of the resolutions of the Extraordinary General Meeting of Shareholders (RUPS Luar Biasa) on September 5, 2024, changes were made to the composition of the Company's management. As a result, there was a reallocation of responsibilities within the Board of Commissioners, which was formalized through the Board of Commissioners' Decree of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Number 12/SK/DKO/2024 dated October 4, 2024, concerning the Division of Duties and Implementation of Activities of the Board of Commissioners. Thus, the Division of Duties within the Board of Commissioners is as follows:

Nama Name	Jabatan Position	Bidang Tugas Task Field
Farid Rahman*	Komisaris Utama Independen Independent President Commissioner	1. Ketua merangkap Anggota Komite Audit. 2. Ketua merangkap Anggota Komite Nominasi dan Remunerasi 3. Anggota Komite Pemantau Risiko 4. Anggota Komite Tata Kelola Terintegrasi 1. Chairman concurrently Member of Audit Committee. 2. Chairman concurrently Member of Nomination and Remuneration Committee 3. Member of Risk Monitoring Committee 4. Member of Integrated Governance Committee
Taswin Zakaria**	Komisaris Utama Independen Independent President Commissioner	1. Ketua merangkap Anggota Komite Audit. 2. Ketua merangkap Anggota Komite Nominasi dan Remunerasi 3. Anggota Komite Pemantau Risiko 4. Anggota Komite Tata Kelola Terintegrasi 1. Chairman concurrently Member of Audit Committee. 2. Chairman concurrently Member of Nomination and Remuneration Committee 3. Member of Risk Monitoring Committee 4. Member of Integrated Governance Committee
Fahlino F. Sjuib*	Komisaris Independen Independent Commissioner	1. Ketua merangkap anggota Komite Tata Kelola Terintegrasi. 2. Anggota Komite Audit 3. Anggota Komite Pemantau Risiko 4. Anggota Komite Nominasi dan Remunerasi 1. Chairman concurrently Member of the Integrated Governance Committee. 2. Member of the Audit Committee 3. Member of the Risk Monitoring Committee 4. Member of the Nomination and Remuneration Committee
Setiawan Wangsaatmaja*	Komisaris Commissioner	1. Anggota Komite Pemantau Risiko 2. Anggota Komite Nominasi dan Remunerasi 3. Anggota Komite Tata Kelola Terintegrasi 1. Member of Risk Monitoring Committee 2. Member of Nomination and Remuneration Committee 3. Member of Integrated Governance Committee
Diding Sakri	Komisaris Independen Independent Commissioner	1. Ketua Merangkap Anggota Komite Pemantau Risiko 2. Anggota Komite Audit 3. Anggota Komite Nominasi dan Remunerasi 4. Anggota Komite Tata Kelola Terintegrasi 1. Chairman Concurrently Member of the Risk Monitoring Committee 2. Audit Committee Member 3. Nomination and Remuneration Committee Member 4. Integrated Governance Committee Member
Tomsu Tohir	Komisaris Commissioner	1. Anggota Komite Pemantau Risiko 2. Anggota Komite Nominasi dan Remunerasi 3. Anggota Komite Tata Kelola Terintegrasi 1. Member of Risk Monitoring Committee 2. Member of Nomination and Remuneration Committee 3. Member of Integrated Governance Committee
Rudie Kusmayadi	Komisaris Commissioner	1. Anggota Komite Pemantau Risiko 2. Anggota Komite Nominasi dan Remunerasi 3. Anggota Komite Tata Kelola Terintegrasi 1. Member of Risk Monitoring Committee 2. Member of Nomination and Remuneration Committee 3. Member of Integrated Governance Committee
Mohammad Taufiq Budi Santoso**	Komisaris Commissioner	1. Anggota Komite Pemantau Risiko 2. Anggota Komite Nominasi dan Remunerasi 3. Anggota Komite Tata Kelola Terintegrasi 1. Member of Risk Monitoring Committee 2. Member of Nomination and Remuneration Committee 3. Member of Integrated Governance Committee
Hilman Purakusumah**	Komisaris Independen Independent Commissioner	1. Ketua merangkap anggota Komite Tata Kelola Terintegrasi. 2. Anggota Komite Audit 3. Anggota Komite Pemantau Risiko 4. Anggota Komite Nominasi dan Remunerasi 1. Chairman Concurrently Member of the Integrated Governance Committee. 2. Member of the Audit Committee 3. Member of the Risk Monitoring Committee 4. Member of the Nomination and Remuneration Committee

* Berhenti menjabat sejak tanggal 2 April 2024

** Mulai menjabat sejak tanggal 5 September 2024

* Stopped serving since April 2, 2024

** Started serving since September 5, 2024

Kebijakan Rangkap Jabatan Dewan Komisaris

1. Anggota Dewan Komisaris dilarang melakukan rangkap jabatan:
 - a. Sebagai anggota direksi, anggota dewan komisaris, anggota dewan pengawas syariah, atau pejabat eksekutif pada Lembaga keuangan atau Perusahaan keuangan baik bank maupun bukan bank;
 - b. Sebagai anggota direksi, anggota dewan komisaris, anggota dewan pengawas syariah, atau pejabat eksekutif pada lebih dari 1 (satu) Lembaga atau Perusahaan bukan keuangan, baik yang berkedudukan di dalam negeri maupun di luar negeri;
 - c. Pada bidang tugas fungsional pada Lembaga keuangan bank dan/atau Lembaga keuangan bukan bank yang berkedudukan di dalam maupun di luar negeri.
 - d. Pada jabatan lain yang dapat menimbulkan benturan kepentingan dalam pelaksanaan tugas sebagai anggota Dewan Komisaris; dan/atau
 - e. Pada jabatan lain sesuai dengan ketentuan peraturan perundang-undangan.
2. Tidak termasuk rangkap jabatan sebagaimana dimaksud dalam angka 4) dalam hal:
 - a. Anggota Dewan Komisaris menjabat sebagai anggota Direksi, anggota dewan komisaris atau Pejabat Eksekutif yang melaksanakan fungsi pengawasan pada 1 (satu) perusahaan anak bukan bank yang dikendalikan oleh bank;
 - b. Komisaris Non Independen menjalankan tugas fungsional dari pemegang saham Bank yang berbentuk badan hukum pada Bank dan/atau kelompok usaha Bank; dan/atau
 - c. Anggota Dewan Komisaris menduduki jabatan pada organisasi atau lembaga nirlaba;

Sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Dewan Komisaris Bank
3. Terhadap calon anggota Dewan Komisaris yang memiliki jabatan sebagaimana poin 2 wajib membuat pernyataan untuk:
 - a. Menjaga integritas;
 - b. Menghindari segala bentuk benturan kepentingan; dan
 - c. Menghindari Tindakan yang dapat merugikan bank dan/atau menyebabkan bank melanggar prinsip kehati-hatian;

Selama menjabat sebagai anggota Dewan Komisaris
4. Komisaris Independen dilarang merangkap jabatan sebagai pejabat publik.

Concurrent Position Policy Board of Commissioners

1. Members of the Board of Commissioners are prohibited from holding concurrent positions:
 - a. As members of the board of directors, members of the board of commissioners, members of the sharia supervisory board, or executive officers in financial institutions or financial companies, whether banks or non-banks;
 - b. As members of the board of directors, members of the board of commissioners, members of the sharia supervisory board, or executive officers in more than one (1) non-financial institution or company, whether domiciled domestically or abroad;
 - c. In functional tasks within financial institutions, both banking and non-banking, whether domiciled domestically or abroad;
 - d. In other positions that may create conflicts of interest in carrying out duties as members of the Board of Commissioners; and/or
 - e. In other positions as stipulated by laws and regulations.
2. The concurrent positions as referred to in point 4) do not include:
 - a. Members of the Board of Commissioners serving as members of the board of directors, members of the board of commissioners, or executive officers performing supervisory functions in one (1) non-bank subsidiary controlled by the bank;
 - b. Non-Independent Commissioners performing functional duties for shareholders of the Bank that are legal entities within the Bank and/or the Bank's business group; and/or
 - c. Members of the Board of Commissioners holding positions in nonprofit organizations or institutions, As long as it does not cause them to neglect their duties and responsibilities as members of the Bank's Board of Commissioners.
3. Candidates for members of the Board of Commissioners who hold positions as referred to in point 2 are required to make a statement to:
 - a. Maintain integrity;
 - b. Avoid all forms of conflicts of interest; and
 - c. Avoid actions that could harm the bank and/or cause the bank to violate the prudential principle;

While serving as members of the Board of Commissioners.
4. Independent Commissioners are prohibited from holding concurrent positions as public officials.

Rangkap jabatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

The concurrent positions of the Board of Commissioners can be seen in the table below.

Tabel Rangkap Jabatan Dewan Komisaris

Table of Concurrent Positions of Board of Commissioners

Nama Name	Jabatan Position	Jabatan pada Perusahaan/Instansi Lain Position at Other Companies/ Institutions	Nama Perusahaan/ Instansi Lain Other Company name/ Agencies
Farid Rahman*	Komisaris Utama Independen Independent President Commissioner	Direktur Director	PT Medco Intidnamika
Taswin Zakaria**	Komisaris Utama Independen Independent President Commissioner	-	-
Fahlino F. Sjuib*	Komisaris Independen Independent Commissioner	-	-
Setiawan Wangsaatmaja*	Komisaris Commissioner	Asesor Utama Principal Assessor	Pemerintah Provinsi Jawa Barat
Diding Sakri	Komisaris Independen Independent Commissioner	-	-
Toms Tohir	Komisaris Commissioner	Inspektorat Jenderal Inspectorate General	Kementerian Dalam Negeri
Rudie Kusmayadi	Komisaris Commissioner	-	-
Mohammad Taufiq Budi Santoso**	Komisaris Commissioner	Asisten Perekonomian dan Pembangunan Assistant for Economics and Development	Pemerintah Provinsi Jawa Barat-
Hilman Purakusumah**	Komisaris Independen Independent Commissioner	-	-

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Hubungan Afiliasi Dewan Komisaris

Kriteria hubungan afiliasi antara Dewan Komisaris, Direksi dan Pemegang Saham Pengendali meliputi:

1. Hubungan afiliasi antara anggota Dewan Komisaris dengan anggota Dewan Komisaris lainnya.
2. Hubungan afiliasi antara anggota Dewan Komisaris dengan Direksi
3. Hubungan afiliasi antara anggota Dewan Komisaris dengan Pemegang Saham Utama dan/atau pengendali.

Hubungan afiliasi antara anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali, dapat dilihat sebagaimana tabel di bawah ini:

Affiliated Relationship of The Board of Commissioners

The criteria for affiliation between the Board of Commissioners, Directors and Controlling Shareholders include:

1. Affiliation relationship between members of the Board of Commissioners and other members of the Board of Commissioners.
2. Affiliation relationship between members of the Board of Commissioners and the Board of Directors
3. Affiliation relationship between members of the Board of Commissioners and Major and/or controlling Shareholders.

Affiliation relationships among members of the Board of Commissioners, Directors and Controlling Shareholders, can be seen in the table below:

Tabel Hubungan Afiliasi Dewan Komisaris

Table of Affiliation of the Board of Commissioners

Hubungan Keuangan, Keluarga dan Kepengurusan Komisaris Financial, Family and Management Relations of Commissioners															
Nama Name	Jabatan Position	Hubungan Keuangan Dengan Financial Relationship With						Hubungan Keluarga Dengan Family Relationship With						Hubungan Kepengurusan di Perusahaan lain Management Relations in other Companies	
		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholder		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholder		Ya Yes	Tidak No
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No				
Farid Rahman*	Komisaris Utama Independent President Commissioner		✓		✓		✓		✓		✓		✓		✓
Taswin Zakaria**	Komisaris Utama Independent President Commissioner		✓		✓		✓		✓		✓		✓		✓
Fahlino F. Sjuib*	Komisaris Independen Independent Commissioner		✓		✓		✓		✓		✓		✓		✓
Setiawan Wangsaatmaja*	Komisaris Commissioner		✓		✓		✓		✓		✓		✓		✓
Diding Sakri	Komisaris Independen Independent Commissioner		✓		✓		✓		✓		✓		✓		✓
Tomsi Tohir	Komisaris Commissioner		✓		✓		✓		✓		✓		✓		✓
Rudie Kusmayadi	Komisaris Commissioner		✓		✓		✓		✓		✓		✓		✓
Mohammad Taufiq Budi Santoso**	Komisaris Commissioner		✓		✓		✓		✓		✓		✓		✓
Hilman Purakusumah**	Komisaris Independen Independent Commissioner		✓		✓		✓		✓		✓		✓		✓

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Pengelolaan Benturan Kepentingan Dewan Komisaris

1. Anggota Dewan Komisaris harus menghindari segala bentuk benturan kepentingan dalam pelaksanaan tugas pengelolaan dan pengawasan Bank.
2. Dalam hal terjadi benturan kepentingan anggota Dewan Komisaris wajib mengungkapkan benturan kepentingan dalam setiap keputusan yang memenuhi kondisi adanya benturan kepentingan.

Management of Conflicts of Interest of The Board of Commissioners

1. Members of the Board of Commissioners must avoid all forms of conflicts of interest in performing their duties of managing and supervising the Bank.
2. In the event of a conflict of interest, members of the Board of Commissioners must disclose the conflict of interest in every decision where a conflict of interest is present.

3. Mayoritas anggota Dewan Komisaris dilarang saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Dewan Komisaris lainnya dan/atau anggota Direksi.
4. Selain mengungkapkan benturan kepentingan anggota Dewan Komisaris dilarang mengambil tindakan yang berpotensi merugikan Bank atau mengurangi keuntungan Bank.

Komisaris Independen

Komisaris Independen adalah anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Direksi, anggota Dewan Komisaris lain dan/atau pemegang saham pengendali, atau hubungan dengan bank yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen.

Jumlah Komisaris Independen per Desember 2024 sebanyak 50% yaitu 3 (tiga) orang dari 6 (enam) orang Dewan Komisaris. Dengan demikian, jumlah Komisaris Independen tersebut telah memenuhi ketentuan yang ditetapkan Otoritas Jasa Keuangan.

Kriteria Penentuan Komisaris Independen

Kriteria penentuan Komisaris Independen yang diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris adalah sebagai berikut.

Kriteria Criterias	Komisaris Independen Independent Commissioner		
	Taswin Zakaria	Diding Sakri	Hilman Purakusumah
Merupakan pihak yang independen terhadap pemilik bank atau PSP. Is an independent party to the owner of the bank or PSP	√	√	√
Tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi dan/atau dengan Bank, serta bebas dari hubungan bisnis atau hubungan lainnya yang dapat mempengaruhi kemampuannya untuk bertindak independen. Has no financial, management, share ownership and/or family relationships with other members of the Board of Commissioners, Directors and/or with the Bank, and is free from business relationships or other relationships that may affect his or her ability to act independently	√	√	√

Seluruh Komisaris Independen Perseroan telah memenuhi kriteria penentuan Komisaris Independen yang telah ditetapkan.

3. The majority of members of the Board of Commissioners are prohibited from having family relationships up to the second degree with other members of the Board of Commissioners and/or members of the Board of Directors.
4. In addition to disclosing conflicts of interest, members of the Board of Commissioners are prohibited from taking actions that could potentially harm the Bank or reduce the Bank's profits.

Independent Commissioners

Independent Commissioner was a member of the Board of Commissioners who had no financial, management, share ownership and/or family relationship with members of the Directors, other members of the Board of Commissioners and/or controlling shareholders, or a relationship with a bank that might affect the ability of the person concerned to act independently.

The number of Independent Commissioners as of December 2024 is 50%, namely 3 (three) people out of 6 (six) members of the Board of Commissioners. Thus, the number of Independent Commissioners has met the provisions set by the Financial Services Authority.

Criteria for Determining Independent Commissioners

The criteria for determining the Independent Commissioner as stipulated in the Guidelines and Work Rules of the Board of Commissioners are as follows.

All of the Company's Independent Commissioners have met the criteria for determining Independent Commissioners that have been set.

Pernyataan Komisaris Independen

bank bjb

SURAT PERNYATAAN INDEPENDENSI
PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN, Tbk.


Saya bertidak selaku Calon Komisaris Utama Independen yang bertanda tangan di bawah ini:

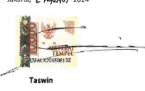
Nama : Taxwin
 Alamat domisili : Jl. Jaya Merdeka No.9, Menteng Dalam, Jakarta Selatan
 No. Telepon : +62 816 847 330
 Jabatan : Calon Komisaris Utama Independen
 Nama Perusahaan : -
 No. Telepon : -
 Perusahaan : -

Dengan ini menyatakan bahwa saya:

1. Selama 1 (satu) tahun terakhir bukan merupakan pihak yang mempunyai hubungan dengan bank yang dapat mempengaruhi kemampuan saya untuk bertindak independen.
2. Tidak memiliki hubungan keuangan, hubungan kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi dan/atau Pemegang Saham Pengendali atau hubungan lain dengan bank yang dapat mempengaruhi kemampuan saya untuk bertindak independen
3. Apabila dikemudian hari, saya ditemukan memiliki hubungan-hubungan sebagaimana dimaksud pada butir 1 dan 2 di atas, maka saya bersedia melepaskan jabatan Komisaris Utama Independen saya dan bersedia untuk diganti.

Jakarta, 7 April 2024


Taxwin
Calon Komisaris Utama



Independent Commissioner's Statement

bank bjb

SURAT PERNYATAAN INDEPENDENSI
PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN, Tbk.


Saya bertidak selaku Komisaris Independen yang bertanda tangan di bawah ini:


Nama : Didang Satrio, ST, MA, PhD
 Alamat domisili : Jln. Boreobuar No. 8-g Kec. Bujaykeo Kidul Kota Bandung
 No. Telepon : 08132455218
 Jabatan : Komisaris Independen bank bjb
 Nama Perusahaan : -
 No. Telepon : -
 Perusahaan : -

Dengan ini menyatakan bahwa saya:

1. Mempunyai pihak yang independen terhadap pemilik bank atau PSP
2. Tidak memiliki hubungan keuangan, hubungan kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi dan/atau Pemegang Saham Pengendali atau hubungan lain dengan bank yang dapat mempengaruhi kemampuan saya untuk bertindak independen sebagaimana diatur dalam ketentuan pelaksanaan Tata Kelola Good Corporate Governance bagi Bank Umum
3. Apabila dikemudian hari, saya ditemukan memiliki hubungan-hubungan sebagaimana dimaksud pada butir 1 dan 2 di atas, maka saya bersedia melepaskan jabatan Komisaris Independen saya dan bersedia untuk diganti.

Bandung, 12 April 2024


Didang Satrio, ST, MA, PhD
Direktur Kemitraan



bank bjb

SURAT PERNYATAAN INDEPENDENSI
PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN, Tbk.


Saya bertidak selaku Komisaris Independen yang bertanda tangan di bawah ini:


Nama : Didang Satrio, ST, MA, PhD
 Alamat domisili : Jln. Boreobuar No. 8-g Kec. Bujaykeo Kidul Kota Bandung
 No. Telepon : 08132455218
 Jabatan : Komisaris Independen bank bjb
 Nama Perusahaan : -
 No. Telepon : -
 Perusahaan : -

Dengan ini menyatakan bahwa saya:

1. Mempunyai pihak yang independen terhadap pemilik bank atau PSP
2. Tidak memiliki hubungan keuangan, hubungan kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi dan/atau Pemegang Saham Pengendali atau hubungan lain dengan bank yang dapat mempengaruhi kemampuan saya untuk bertindak independen sebagaimana diatur dalam ketentuan pelaksanaan Tata Kelola Good Corporate Governance bagi Bank Umum
3. Apabila dikemudian hari, saya ditemukan memiliki hubungan-hubungan sebagaimana dimaksud pada butir 1 dan 2 di atas, maka saya bersedia melepaskan jabatan Komisaris Independen saya dan bersedia untuk diganti.

Bandung, 12 April 2024


Didang Satrio, ST, MA, PhD
Direktur Kemitraan



Rapat Dewan Komisaris

Kebijakan Rapat

1. Rapat Dewan Komisaris wajib diadakan sekurang-kurangnya 1 (satu) kali dalam 1 (satu) bulan
2. Rapat Dewan Komisaris bersama dengan Direksi wajib diadakan sekurang-kurangnya 1 (satu) kali dalam satu bulan. Rapat tersebut antara lain dapat membahas:
 - a. Evaluasi atas kebijakan strategis dan rencana bisnis Bank.
 - b. Evaluasi atas kinerja bank secara periodik dan posisi akhir tahun.
 - c. Evaluasi hasil pemantauan atas kepatuhan Bank terhadap Peraturan Bank Indonesia/Peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku.
 - d. Rapat terkait hal - hal tertentu yang sifatnya insidental
3. Rapat Dewan Komisaris sebagaimana dimaksud pada angka 1 dan 2 diselenggarakan jika dihadiri oleh mayoritas anggota Dewan Komisaris secara daring dan/atau luring.
4. Rapat Dewan Komisaris dapat juga diadakan setiap waktu bilamana dianggap perlu oleh Komisaris Utama atau oleh 1/3 (satu pertiga) dari jumlah anggota Dewan Komisaris atau atas permintaan tertulis dari Direksi.
5. Dalam hal dipandang perlu, rapat Dewan Komisaris dapat mengundang Direksi atau Direktur dan Satuan Kerja yang membidangi.
6. Rapat Dewan Komisaris wajib dihadiri oleh seluruh anggota Dewan Komisaris secara fisik paling sedikit 2 (dua) kali dalam setahun.
7. Panggilan rapat Dewan Komisaris dilakukan oleh Komisaris Utama. Dalam hal Komisaris Utama berhalangan hal

Meeting of Board of Commissioners

Meeting Policy

1. Meetings of the Board of Commissioners shall be held at least 1 (one) time in 1 (one) month.
2. Meetings of both the Board of Commissioners and the Directors shall be held at least 1 (one) in one month. The meetings, among others, discuss:
 - a. Evaluation of the Bank's strategic policies and business plans.
 - b. Evaluation of the Bank's periodical performance and year-end financial position.
 - c. Evaluation of the results of monitoring the Bank's compliance with Bank Indonesia Regulations/Financial Services Authority Regulations and applicable laws and regulations.
 - d. Meetings related to certain incidental matters.
3. Meetings of the Board of Commissioners as referred to in numbers 1 and 2 are held if attended by the majority of members of the Board of Commissioners online and/or offline.
4. Meetings of the Board of Commissioners can also be held at any time if deemed necessary by the President Commissioner or by 1/3 (one third) of the total members of the Board of Commissioners or at the written request of the Directors.
5. If deemed necessary, meetings of the Board of Commissioners can invite the Directors or Director and relevant Work Unit.
6. Meetings of the Board of Commissioners must be physically attended by all members of the Board of Commissioners at least 2 (two) times in a year.
7. Summons of the Board of Commissioners' meeting are chaired by the President Commissioner. In the event

mana tidak perlu dibuktikan kepada pihak ketiga, maka dapat dilakukan oleh anggota Dewan Komisaris yang lain. Panggilan rapat harus mencantumkan acara, tanggal, waktu, dan tempat rapat.

8. Undangan rapat Dewan Komisaris disampaikan kepada setiap anggota Dewan Komisaris secara langsung.
9. Rapat Dewan Komisaris diadakan di tempat kedudukan Bank atau di tempat lain sesuai dengan kesepakatan.
10. Rapat Dewan Komisaris dipimpin oleh Komisaris Utama. Dalam hal Komisaris Utama berhalangan hadir, maka rapat Dewan Komisaris dapat dipimpin oleh salah seorang anggota Dewan Komisaris yang hadir berdasarkan kesepakatan.
11. Seorang anggota Dewan Komisaris dapat diwakili dalam rapat Dewan Komisaris hanya oleh seorang anggota Dewan Komisaris lainnya berdasarkan surat kuasa.
12. Dalam hal anggota Dewan Komisaris non independen tidak dapat menghadiri rapat secara fisik, maka dapat menghadiri rapat Dewan Komisaris melalui tatap muka dengan memanfaatkan teknologi informasi.
13. Rapat Dewan Komisaris adalah sah dan berhak mengambil keputusan yang mengikat bagi seluruh anggota Dewan Komisaris hanya apabila lebih dari setengah dari jumlah anggota Dewan Komisaris yang hadir atau diwakili dalam rapat.
14. Keputusan rapat Dewan Komisaris harus diambil berdasarkan musyawarah atau untuk mufakat. Dalam hal keputusan berdasarkan musyawarah untuk mufakat tidak dapat tercapai maka keputusan diambil berdasarkan suara terbanyak.
15. Apabila suara yang setuju dan tidak setuju sama berimbang, maka pimpinan rapat Dewan Komisaris yang akan menentukan.
16. Setiap anggota Dewan Komisaris yang hadir berhak mengeluarkan 1 (satu) suara dan tambahan 1 (satu) suara untuk setiap anggota Dewan Komisaris yang diwakilinya.
17. Dewan Komisaris dapat juga mengambil keputusan yang sah tanpa mengadakan rapat Dewan Komisaris dengan ketentuan semua anggota Dewan Komisaris telah diberitahu secara tertulis dan semua anggota Dewan Komisaris memberikan persetujuan mengenai usul yang diajukan secara tertulis serta menandatangani persetujuan tersebut. Keputusan yang diambil dengan cara demikian, mempunyai kekuatan yang sama dengan keputusan rapat Dewan Komisaris.
18. Segala keputusan Dewan Komisaris bersifat mengikat bagi seluruh anggota Dewan Komisaris.
19. Setidaknya sekali dalam setahun Dewan Komisaris harus menyelenggarakan rapat yang membahas kinerja Dewan Komisaris.

the President Commissioner is absent or unavailable, which does not need to be proven to a third parties, the meeting shall be chaired by other members of the Board of Commissioners present. The summons of the meeting must draft agenda, date, time, and venue.

8. Invitation of the Board of Commissioners' meeting is delivered to each of members of the Board of Commissioners directly.
9. Meetings of the Board of Commissioners are held in the domicile of the Bank or other places in accordance with consensus.
10. Meetings of the Board of Commissioners are chaired by the President Commissioners. In the event the President Commissioner is absent, the meetings of the Board of Commissioners can be chaired by one of the members of the Board of Commissioners present based on consensus.
11. A member of the Board of Commissioners may be represented in a meeting of the Board of Commissioners only by another member of the Board of Commissioners based on a power of attorney.
12. In the event that a non-independent commissioner is unable to attend a meeting in person, he or she may participate in a Board of Commissioners meeting through information technology.
13. Meetings of the Board of Commissioners are valid and entitled to take a binding decision, if only more than one half of the total members of the Board of Commissioners present or represented in the meeting.
14. Decisions of the Board of Commissioners shall be made through deliberation to reach consensus. If consensus cannot be reached, the decisions shall be made by a majority vote.
15. If agreed and disagreed votes are equal, the chairman of the meeting of the Board of Commissioners that will determine.
16. Each of the members of the Board of Commissioners present is entitled to cast 1 (one) vote and additional 1 (one) vote for each of the members of the Board of Commissioners that is represented.
17. The Board of Commissioners can also take valid decision without commencing the meeting of the Board of Commissioners providing that all members of the Board of Commissioners have been notified in written and all members of the Board of Commissioners provide approval regarding an input that is proposed in written and sign the consent. The decision that is taken by this way has equal power to the decision of the Board of Commissioners' meeting.
18. All decisions of the Board of Commissioners are binding to all members of the Board of Commissioners.
19. At least once in a year, the Board of Commissioners must hold a meeting that discusses on the Board of Commissioners' performance.

20. Hasil rapat Dewan Komisaris wajib dituangkan dalam risalah rapat dan seluruh peserta anggota Dewan Komisaris yang hadir dan yang turut serta dengan menggunakan teknologi telekonferensi menandatangani risalah serta didokumentasikan secara baik.
21. Sekretariat Dewan Komisaris bertanggung jawab menyiapkan bahan-bahan rapat yang diperlukan, bertindak sebagai notulen rapat notulis, dan mendokumentasikan risalah rapat Dewan Komisaris.
22. Risalah asli dari setiap rapat Dewan Komisaris harus didokumentasikan dalam kumpulan tahunan dan disimpan serta harus tersedia bila diminta oleh setiap anggota Dewan Komisaris.
23. Perbedaan pendapat (*dissenting opinions*) yang terjadi dalam Rapat Dewan Komisaris wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
24. Setiap anggota Dewan Komisaris berhak menerima salinan risalah Rapat Dewan Komisaris, terlepas apakah anggota Dewan Komisaris yang bersangkutan hadir atau tidak hadir dalam Rapat Dewan Komisaris tersebut.

20. The results of the Board of Commissioners' meeting must be drafted in the minutes of the meeting and all participants of the members of the Board of Commissioners present and participating with using teleconference technology sign the minutes and it is well-documented.
21. Secretariat of the Board of Commissioners is responsible for preparing required meeting materials, acting for the minutes secretary, and documents the minutes of the Board of Commissioners' meeting.
22. The original minutes from each of the meetings of the Board of Commissioners must be documented in annual compilation and kept as well as available if requested by each of the members of the Board of Commissioners.
23. Dissenting opinions that occur in the Board of Commissioners' meeting must be clearly stated in the minutes of the meeting along with the reasons for the dissent.
24. Each of the members of the Board of Commissioners is entitled to receive the minutes of the Board of Commissioners' meetings, whether the related member of the Board of Commissioners is present or not in the Board of Commissioners' meetings.

Rapat Internal Dewan Komisaris

RENCANA RAPAT INTERNAL DEWAN KOMISARIS

Rapat Dewan Komisaris diadakan sekurang-kurangnya 1 (satu) kali dalam satu bulan. Rapat tersebut antara lain membahas:

1. Evaluasi atas kebijakan strategis dan rencana bisnis Bank.
2. Evaluasi atas kinerja bank secara periodik dan posisi akhir tahun.
3. Evaluasi hasil pemantauan atas kepatuhan Bank terhadap Peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku.
4. Rapat terkait hal – hal tertentu yang sifatnya insidental

REALISASI RAPAT INTERNAL DEWAN KOMISARIS

Sepanjang tahun 2024, agenda, tanggal dan peserta Rapat Dewan Komisaris adalah sebagai berikut.

Tabel Rapat Dewan Komisaris

Table of Board of Commissioners' Meetings

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants	Kehadiran Attendance
1.	11 Januari 2024 January 11, 2024	Pembahasan Rekomendasi KNR perihal anggota KPR dari Pihak Independen. Discussion on the KNR Recommendations regarding the KPR Members from the Independent Parties.	Farid Rahman	Hadir Present
			Rudie Kusmayadi	Hadir Present
			Setiawan Wangsaatmaja	Hadir Present
			Tomsu Tohir	Hadir Present
			Fahlino F. Sjuib	Hadir Present
			Diding Sakri	Hadir Present

Internal Meeting of Board of Commissioners

BOARD OF COMMISSIONERS INTERNAL MEETING PLAN

Meetings of the Board of Commissioners are held at least 1 (one) time in a month. The meeting discussed, among others:

1. Evaluation of the Bank's strategic policies and business plans.
2. Periodic evaluation of Company performance and year-end position.
3. Evaluate the results of monitoring of the Bank's compliance with the Financial Services Authority Regulations and applicable laws and regulations.
4. Meetings related to certain matters that are incidental

REALIZATION OF THE INTERNAL MEETING OF THE BOARD OF COMMISSIONERS

During 2024, the agenda, date and participants of the Board of Commissioners' Meeting are as follows.

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants	Kehadiran	Attendance
2.	17 Januari 2024 January 17, 2024	Pembahasan Review Pedoman dan Tata Tertib Kerja Dewan Komisaris. Discussion on the Review of the Board of Commissioners Charter.	Farid Rahman	Hadir	Present
			Rudie Kusmayadi	Hadir	Present
			Setiawan Wangsaatmaja	Hadir	Present
			Toms Tohir	Hadir	Present
			Fahlino F. Sjuib	Hadir	Present
			Diding Sakri	Hadir	Present
3.	23 Januari 2024 January 23, 2024	1. Pembahasan Laporan Komite Audit Terkait Permohonan Persetujuan Revisi Pedoman dan Tata Tertib Kerja Komite Audit (KA). 2. Pembahasan Laporan Komite Komite Pemantau Risiko Terkait Permohonan Persetujuan Revisi Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko. 1. Discussion on the Audit Committee report regarding the Request for Approval of the Revised Audit Committee Charter (KA). 2. Discussion on the Risk Monitoring Committee Report regarding the Request for Approval of the Revised Risk Monitoring Committee Charter.	Farid Rahman	Hadir	Present
			Rudie Kusmayadi	Hadir	Present
			Setiawan Wangsaatmaja	Hadir	Present
			Toms Tohir	Hadir	Present
			Fahlino F. Sjuib	Hadir	Present
			Diding Sakri	Hadir	Present
4.	15 Februari 2024 February 15, 2024	Pembahasan Rekomendasi Komite Audit Terkait Penunjukan Kantor Akuntan Publik (KAP) untuk Audit Pengelolaan Dana Corporate Social Responsibility. Discussion on the Audit Committee's Recommendations regarding the Appointment of Public Accounting Firms (KAP) for the Corporate Social Responsibility Fund Management Audit.	Farid Rahman	Hadir	Present
			Rudie Kusmayadi	Hadir	Present
			Setiawan Wangsaatmaja	Hadir	Present
			Toms Tohir	Hadir	Present
			Fahlino F. Sjuib	Hadir	Present
			Diding Sakri	Hadir	Present
5.	19 Februari 2024 February 19, 2024	Pembahasan Laporan Komite Nominasi dan Remunerasi terkait dengan Hasil Assessment Pejabat Eksekutif L1 Discussion on the Nomination and Remuneration Committee Report regarding the Assessment Results of the L1 Executive Officers	Farid Rahman	Hadir	Present
			Rudie Kusmayadi	Hadir	Present
			Setiawan Wangsaatmaja	Hadir	Present
			Toms Tohir	Hadir	Present
			Fahlino F. Sjuib	Hadir	Present
			Diding Sakri	Hadir	Present
6.	28 Februari 2024 February 28, 2024	Permohonan Perpanjangan Perjanjian Kerja anggota KNR dari pihak independen Application for the Renewal of the Employment Agreement for KNR Members from Independent Parties	Farid Rahman	Hadir	Present
			Rudie Kusmayadi	Hadir	Present
			Setiawan Wangsaatmaja	Hadir	Present
			Toms Tohir	Hadir	Present
			Fahlino F. Sjuib	Hadir	Present
			Diding Sakri	Hadir	Present
7.	1 Maret 2024 March 1, 2024	Pembahasan Rekomendasi Komite Audit terkait Penerbitan Laporan Keuangan Periode 31 Desember 2023 audited. Discussion of the Audit Committee's Recommendations regarding the Issuance of Audited Financial Statements for the 31 December 2023 Period.	Farid Rahman	Hadir	Present
			Rudie Kusmayadi	Hadir	Present
			Setiawan Wangsaatmaja	Hadir	Present
			Toms Tohir	Hadir	Present
			Fahlino F. Sjuib	Hadir	Present
			Diding Sakri	Hadir	Present
8.	6 Maret 2024 March 6, 2024	Pembahasan Rekomendasi Komite Audit atas Penunjukan Kantor Akuntan Publik (KAP) terkait penerbitan comfort letter dalam rangka penerbitan penawaran umum berkelanjutan IV Obligasi Subordinasi bank bjb Tahap 1 Tahun 2024 Discussion on the Audit Committee's Recommendations on the Appointment of Public Accountant Firms (KAP) regarding the Issuance of a Comfort Letter in Connection with bank bjb's Subordinated Bond IV Phase 1 Year 2024 Continuous Public Offering	Farid Rahman	Hadir	Present
			Rudie Kusmayadi	Hadir	Present
			Setiawan Wangsaatmaja	Hadir	Present
			Toms Tohir	Hadir	Present
			Fahlino F. Sjuib	Hadir	Present
			Diding Sakri	Hadir	Present

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants	Kehadiran	Attendance
9.	1 April 2024 April 1, 2024	Pembahasan Persiapan Rapat Umum Pemegang Saham (RUPS) Tahunan Tahun Buku 2023 Discussion on the Preparation for the Annual General Meeting of Shareholders (AGM) for the Fiscal Year 2023	Farid Rahman	Hadir	Present
			Rudie Kusmayadi	Hadir	Present
			Setiawan Wangsaatmaja	Hadir	Present
			Tomsi Tohir	Hadir	Present
			Fahlino F. Sjuib	Hadir	Present
			Diding Sakri	Hadir	Present
10.	3 April 2024 April 3, 2024	Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite Division of Duties and Implementation of the Board of Commissioners' and Committees' activities	Rudie Kusmayadi	Hadir	Present
			Tomsi Tohir	Hadir	Present
			Diding Sakri	Hadir	Present
11.	18 April 2024 April 18, 2024	Pembahasan Rekomendasi Komite Audit terkait Penunjukan Kantor Akuntan Publik: 1. Audit Penjatahan dan Biaya Emisi PUB IV Obligasi Subordinasi bank bjb Tahap 1 Tahun 2024. 2. Audit Laporan Keuangan Periode Mei Tahun 2024 (terkait rencana Penerbitan Obligasi Sustainability). Discussion on the Audit Committee's Recommendations regarding the Appointment of Public Accounting Firms (KAP): 1. Audit of the Allotment and Issuance Costs for bank bjb's Subordinated Bonds PUB IV Phase 1 Year 2024 2. Audit of the Financial Statements for the May 2024 Period (related to the Planned Issuance of Sustainability Bonds)	Rudie Kusmayadi	Hadir	Present
			Tomsi Tohir	Hadir	Present
			Diding Sakri	Hadir	Present
12.	25 April 2024 April 25, 2024	Pembahasan Laporan dan Rekomendasi KNR Discussion on KNR Reports and Recommendations	Rudie Kusmayadi	Hadir	Present
			Tomsi Tohir	Hadir	Present
			Diding Sakri	Hadir	Present
13.	25 April 2024 April 25, 2024	Pembahasan Laporan dan Rekomendasi KNR Discussion on KNR Reports and Recommendations	Rudie Kusmayadi	Hadir	Present
			Tomsi Tohir	Hadir	Present
			Diding Sakri	Hadir	Present
14.	7 Mei 2024 May 7, 2024	1. Pembahasan Rekomendasi Komite Audit terkait Penunjukan Kantor Akuntan Publik (KAP) dalam rangka Audit Laporan Keuangan Periode Mei 2024 (Penerbitan Obligasi Keberlanjutan dan Obligasi Perpetual). 2. Pembahasan Rekomendasi Komite Nominasi dan Remunerasi atas Surat Pembinaan OJK. 1. Discussion on the Audit Committee's Recommendations regarding the Appointment of Public Accountant Firms (KAP) in the framework of the Audit of Financial Statements for the May 2024 Period (Issuance of both Sustainability and Perpetual Bonds) 2. Discussion on the Nomination and Remuneration Committee's Recommendations on the Financial Services Authority's (OJK) Coaching Letter	Rudie Kusmayadi	Hadir	Present
			Tomsi Tohir	Hadir	Present
			Diding Sakri	Hadir	Present
15.	5 Juni 2024 June 5, 2024	Pembahasan Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite Discussion on Division of Duties and Implementation of the Board of Commissioners' and Committees' Activities	Rudie Kusmayadi	Hadir	Present
			Tomsi Tohir	Hadir	Present
			Diding Sakri	Hadir	Present
16.	14 Juni 2024 June 14, 2024	Pembahasan Tindak Lanjut Proses Penilaian Kemampuan dan Kepatutan atas Pencalonan Komisaris Utama Independen bank bjb Discussion on the Follow-up of Fit and Proper Test Process on the Nomination of bank bjb's Independent President Commissioner	Rudie Kusmayadi	Hadir	Present
			Tomsi Tohir	Hadir	Present
			Diding Sakri	Hadir	Present

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants	Kehadiran	Attendance
17.	1 Juli 2024 July 1, 2024	<p>1. Pembahasan Rekomendasi terkait Pembahasan Surat OJK Perihal Pengembalian Dokumen PKK atas Pengangkatan Komisaris Utama Independen bank bjb.</p> <p>2. Pembahasan Rekomendasi Penunjukan KAP untuk Audit Laporan Keuangan bank bjb Tahun Buku 2024.</p> <p>3. Lain-Lain</p> <p>1. Discussion on the Recommendations regarding the Financial Services Authority's (OJK) Letter regarding the Return of PKK Documents on the Appointment of bank bjb's Independent President Commissioner.</p> <p>2. Discussion on the Recommendations on the Appointment of Public Accounting Firms (KAP) for bank bjb's Financial Statement Audit for the Financial Year 2024</p> <p>3. Others</p>	Rudie Kusmayadi	Hadir	Present
			Toms Tohir	Hadir	Present
			Diding Sakri	Hadir	Present
18.	9 Juli 2024 July 9, 2024	<p>Pembahasan Rekomendasi KNR Terkait Pengangkatan Calon Anggota KTT dari Pihak Independen</p> <p>Discussion on the Audit Committee's Recommendations regarding the Appointment of Candidates for KTT Members from Independent Parties</p>	Rudie Kusmayadi	Hadir	Present
			Toms Tohir	Hadir	Present
			Diding Sakri	Hadir	Present
19.	23 Juli 2024 July 23, 2024	<p>Pembahasan Rekomendasi Komite Audit Terkait Calon Pemimpin Satuan Kerja Audit Internal</p> <p>Discussion on the Audit Committee's Recommendations regarding the Candidates for the Internal Audit Work Unit Leader</p>	Rudie Kusmayadi	Hadir	Present
			Toms Tohir	Hadir	Present
			Diding Sakri	Hadir	Present
20.	29 Juli 2024 July 29, 2024	<p>Pembahasan Rekomendasi Komite Audit Terkait Penerbitan Laporan Keuangan bank bjb Periode 30 Juni 2024</p> <p>Discussion of the Audit Committee's Recommendations regarding the Issuance of bank bjb's Financial Statements for the 30 June 2024 Period</p>	Rudie Kusmayadi	Hadir	Present
			Toms Tohir	Hadir	Present
			Diding Sakri	Hadir	Present
21.	30 Juli 2024 July 30, 2024	<p>Undangan Rapat Laporan Komite Nominasi dan Remunerasi terkait Surat Pemegang Saham Pengendali (PSP) bank bjb</p> <p>Invitation to the Meeting of the Nomination and Remuneration Committee Report regarding bank bjb's Controlling Shareholder Letter (PSP)</p>	Rudie Kusmayadi	Hadir	Present
			Toms Tohir	Hadir	Present
			Diding Sakri	Hadir	Present
22.	30 Juli 2024 July 30, 2024	<p>Rapat Koordinasi Dewan Komisaris dan Anggota Independen Komite bank bjb</p> <p>Coordination Meeting of bank bjb's Board of Commissioners and Committee's Independent Members</p>	Rudie Kusmayadi	Hadir	Present
			Toms Tohir	Hadir	Present
			Diding Sakri	Hadir	Present
23.	2 Agustus 2024 August 2, 2024	<p>Pembahasan Laporan dan Rekomendasi KNR Terkait Calon Komisaris Utama Independen bank bjb.</p> <p>Discussion on the KNR Report and Recommendations regarding bank bjb's Independent President Commissioner Candidates</p>	Rudie Kusmayadi	Hadir	Present
			Toms Tohir	Hadir	Present
			Diding Sakri	Hadir	Present
24.	3 September 2024 September 3, 2024	<p>1. Pembahasan Laporan dan Rekomendasi KNR Tahun 2024 Untuk RUPS LB 2024.</p> <p>2. Pembahasan Pemimpin Rapat RUPS LB Tahun 2024.</p> <p>1. Discussion on the 2024 KNR Report and Recommendations for the 2024 LB GMS</p> <p>2. Discussion on the Meeting Leaders of the 2024 LB GMS</p>	Rudie Kusmayadi	Hadir	Present
			Toms Tohir	Hadir	Present
			Diding Sakri	Hadir	Present
25.	12 September 2024 September 12, 2024	<p>Rekomendasi Komite Audit terhadap Penunjukan KAP terkait Penerbitan <i>Comfort Letter</i> dalam rangka Penerbitan Penawaran Umum Berkelanjutan I Surat Berharga Perpetual bank bjb Tahap I tahun 2024.</p> <p>Audit Committee's Recommendations on the Appointment of Public Accounting Firms (KAP) regarding the Issuance of <i>Comfort Letter</i> in the Context of the Issuance of bank bjb's Sustainable Public Offering I Perpetual Securities Phase I Year 2024.</p>	Rudie Kusmayadi	Hadir	Present
			Toms Tohir	Hadir	Present
			Diding Sakri	Hadir	Present

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants	Kehadiran	Attendance
26.	18 September 2024 September 18, 2024	Pembahasan Hasil Temuan BPK Terkait Biaya Promosi. Discussion on the Audit Board's (BPK) Findings regarding Promotion Costs	Rudie Kusmayadi	Hadir	Present
			Toms Tohir	Hadir	Present
			Diding Sakri	Hadir	Present
27.	04 Oktober 2024 October 04, 2024	Pembahasan Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris Serta Komite-Komite. Discussion on the Division of Duties and Implementation of the Board of Commissioners' and Committees' Activities	Taswin Zakaria	Hadir	Present
			M. Taufiq Budi Santoso	Hadir	Present
			Rudie Kusmayadi	Hadir	Present
			Toms Tohir	Hadir	Present
			Hilman Purakusumah	Hadir	Present
Diding Sakri	Hadir	Present			
28.	22 Oktober 2024 October 22, 2024	Pembahasan Kondisi Kinerja Terkini bjb Sekuritas. Discussion on Current Performance of bjb' Securities	Taswin Zakaria	Hadir	Present
			M. Taufiq Budi Santoso	Hadir	Present
			Rudie Kusmayadi	Hadir	Present
			Toms Tohir	Hadir	Present
			Hilman Purakusumah	Hadir	Present
Diding Sakri	Hadir	Present			
29.	4 November 2024 November 4, 2024	Pembahasan Rekomendasi Komite Audit Terkait dengan Penunjukan KAP untuk Audit Laporan Keuangan bank bjb Tahun Buku 2024. Discussion on the Audit Committee's Recommendations Regarding the Appointment of Public Accounting Firms (KAP) to Audit bank bjb's Financial Statements for the Financial Year 2024	Taswin Zakaria	Hadir	Present
			M. Taufiq Budi Santoso	Hadir	Present
			Rudie Kusmayadi	Hadir	Present
			Toms Tohir	Hadir	Present
			Hilman Purakusumah	Hadir	Present
Diding Sakri	Hadir	Present			
30.	25 November 2024 November 25, 2024	Pembahasan Rekomendasi Komite Audit Terkait dengan Penunjukan KAP untuk Audit Laporan Keuangan DPLK Tahun Buku 2024 dan Audit Penjatahan dan Biaya Emisi PUB Perpetual Bond dan Sustainability Bond. Discussion on the Audit Committee's Recommendations Regarding the Appointment of Public Accounting Firms (KAP) to Audit DPLK Financial Statements for the Financial Year 2024 and the Allotment and Issuance Costs of PUB's Both Perpetual and Sustainability Bonds	Taswin Zakaria	Hadir	Present
			M. Taufiq Budi Santoso	Hadir	Present
			Rudie Kusmayadi	Hadir	Present
			Toms Tohir	Hadir	Present
			Hilman Purakusumah	Hadir	Present
Diding Sakri	Hadir	Present			
31.	20 Desember 2024 December 20, 2024	Pembahasan Rekomendasi Komite Audit terkait dengan Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan DPLK bank bjb tahun buku 2024. Discussion on the Audit Committee's Recommendations Regarding the Appointment of Public Accounting Firms to Audit bank bjb's DPLK Financial Statements for the Fiscal Year 2024.	Taswin Zakaria	Hadir	Present
			M. Taufiq Budi Santoso	Hadir	Present
			Rudie Kusmayadi	Hadir	Present
			Toms Tohir	Hadir	Present
			Hilman Purakusumah	Hadir	Present
Diding Sakri	Hadir	Present			

Rapat Gabungan Dewan Komisaris Mengundang Direksi

Sepanjang tahun 2024, agenda, tanggal dan peserta Rapat Gabungan Dewan Komisaris mengundang Direksi adalah sebagai berikut.

Joint Meeting of The Board of Commissioners Invites The Board of Directors

Throughout 2024, the agenda, dates and participants of the Joint Meeting of the Board of Commissioners inviting the Board of Directors are as follows.

No	Tanggal Date	Agenda Agenda	Peserta Attendees
1	9 Januari 2024 January 9, 2024	Pembahasan Upaya Penyehatan PT BPR Intan Jabar. Discussion on Restructuring Efforts of PT BPR Intan Jabar	1. Farid Rahman* 2. Rudie Kusmayadi 3. Setiawan Wangsaatmaja* 4. Toms Tohir 5. Diding Sakri 6. Fahlino F. Sjuib* 7. Yuddy Renaldi 8. Cecep Trisna 9. Nia Kania* 10. Suartini* 11. Tedi Setiawan 12. Rio Lanasier 13. Nancy Adistyasari
2	9 Januari 2024 January 9, 2024	1. Pembahasan Persetujuan Struktur Organisasi bank bjb. 2. Pembahasan Kinerja bank bjb Periode Desember 2023. 3. Pembahasan Kebijakan dan Piagam Audit Internal. 1. Discussion on the Approval of bank bjb's Organizational Structure 2. Discussion on bank bjb's Performance for the December 2023 Period 3. Discussion on the Internal Audit Policies and Charters	1. Farid Rahman* 2. Rudie Kusmayadi 3. Setiawan Wangsaatmaja* 4. Toms Tohir 5. Diding Sakri 6. Fahlino F. Sjuib* 7. Yuddy Renaldi 8. Cecep Trisna 9. Nia Kania* 10. Suartini* 11. Tedi Setiawan 12. Rio Lanasier 13. Nancy Adistyasari
3	11 Januari 2024 January 11, 2024	1. Permohonan Persetujuan Restrukturisasi Fasilitas Kredit KMK BPR pada Pihak Terkait a.n PT BPR Intan Jabar. 2. Persetujuan penjualan Piutang Segmen Kredit Konsumer Dalam Upaya Penyehatan PT BPR Intan Jabar. 1. Application for the Approval of Restructuring KMK BPR Credit Facilities to Related Parties on behalf of PT BPR Intan Jabar 2. Approval of the Sale of Consumer Credit Segment Receivables in an Effort to Restructure PT BPR Intan Jabar	1. Farid Rahman* 2. Rudie Kusmayadi 3. Setiawan Wangsaatmaja* 4. Toms Tohir 5. Diding Sakri 6. Fahlino F. Sjuib* 7. Nancy Adistyasari 8. Suartini*
4	16 Januari 2024 January 16, 2024	Pembahasan Persiapan Rapat Umum Pemegang Saham (RUPS) Tahunan Tahun Buku 2023. Discussion on the Preparation of the Annual General Meeting of Shareholders (AGM) for Fiscal Year 2023	1. Farid Rahman* 2. Rudie Kusmayadi 3. Setiawan Wangsaatmaja* 4. Toms Tohir 5. Diding Sakri 6. Fahlino F. Sjuib* 7. Yuddy Renaldi 8. Cecep Trisna 9. Nia Kania* 10. Suartini* 11. Tedi Setiawan 12. Rio Lanasier 13. Nancy Adistyasari
5	17 Januari 2024 January 17, 2024	Pembahasan Evaluasi Kinerja Dana Pensiun Lembaga Keuangan (DPLK) Triwulan 4 Tahun 2023 dan Realisasi Rencana Bisnis Dana Pensiun (RBDP) Tahun 2023. Discussion on Performance Evaluation of Financial Institution Pension Fund (DPLK) Quarter 4 Year 2023 and Realization of Pension Fund Business Plan (RBDP) Year 2023	1. Farid Rahman* 2. Rudie Kusmayadi 3. Setiawan Wangsaatmaja* 4. Toms Tohir 5. Diding Sakri 6. Fahlino F. Sjuib* 7. Suartini*

No	Tanggal Date	Agenda Agenda	Peserta Attendees
6	6 Februari 2024 February 6, 2024	Laporan Penerapan Sistem Manajemen Anti Penyuapan ISO 37001:2016 (SMAP) bank bjb Tahun 2023 dan Laporan Penerapan Sistem Manajemen Kepatuhan ISO 37301:2021 (SMK) Tahun 2023. Report on bank bjb's Implementation of ISO 37001:2016 Anti-Bribery Management System (SMAP) Year 2023 and of ISO 37301:2021 Compliance Management System (SMK) Year 2023	1. Farid Rahman* 2. Rudie Kusmayadi 3. Setiawan Wangsaatmaja* 4. Toms Tohir 5. Diding Sakri 6. Fahlino F. Sjuib* 7. Cecep Trisna
7	7 Februari 2024 February 7, 2024	1. Pembahasan Kinerja bank bjb Posisi Januari 2024. 2. Pembahasan Persetujuan Kebijakan Deviden. 1. Discussion on bank bjb's January 2024 Performance 2. Discussion on the Approval of Dividend Policy	1. Farid Rahman* 2. Rudie Kusmayadi 3. Setiawan Wangsaatmaja* 4. Toms Tohir 5. Diding Sakri 6. Fahlino F. Sjuib* 7. Yuddy Renaldi 8. Cecep Trisna 9. Nia Kania* 10. Suartini* 11. Tedi Setiawan 12. Rio Lanasier 13. Nancy Adistyasari
8	13 Februari 2024 February 13, 2024	Pembahasan Persetujuan Risk Appetite Statement (RAS) dan Risk Tolerance (RT). Discussion on the Approval of Risk Appetite Statement (RAS) and Risk Tolerance (RT)	1. Farid Rahman* 2. Rudie Kusmayadi 3. Setiawan Wangsaatmaja* 4. Toms Tohir 5. Diding Sakri 6. Fahlino F. Sjuib* 7. Yuddy Renaldi 8. Cecep Trisna 9. Nia Kania* 10. Suartini* 11. Tedi Setiawan 12. Rio Lanasier 13. Nancy Adistyasari
9	28 Februari 2024 February 28, 2024	1. Pembahasan Persiapan Rapat Umum Pemegang Saham Tahunan Tahu Buku 2023. 2. Pembahasan Usulan Pemberian Deviden Tahun Buku 2023. 3. Perubahan Anggaran Dasar. 1. Discussion on the Preparation for the Annual General Meeting of Shareholders for Financial Year 2023 2. Discussion on the Proposal to Grant Dividends for Financial Year 2023 3. Amendment to the Articles of Association	1. Farid Rahman* 2. Rudie Kusmayadi 3. Setiawan Wangsaatmaja* 4. Toms Tohir 5. Diding Sakri 6. Fahlino F. Sjuib* 7. Yuddy Renaldi 8. Cecep Trisna 9. Nia Kania* 10. Suartini* 11. Tedi Setiawan 12. Rio Lanasier 13. Nancy Adistyasari
10	7 Maret 2024 March 7, 2024	Pembahasan Permohonan Persetujuan Penyediaan Dana Atas Pemberian Fasilitas Kredit Kepada Pihak Terkait An. Badan Pengelolaan Keuangan dan Aset Daerah BPKAD selaku Bendahara Umum Daerah (BUD) Pemerintah Daerah Provinsi Jawa Barat. Discussion on the Request for the Approval of the Provision of Funds for the Grant of Credit Facilities to Related Parties on behalf of the Regional Financial and Asset Management Agency (BPKAD) as the Regional General Treasurer (BUD) of West Java Provincial Government	1. Farid Rahman* 2. Rudie Kusmayadi 3. Setiawan Wangsaatmaja* 4. Toms Tohir 5. Diding Sakri 6. Fahlino F. Sjuib* 7. Nancy Adistyasari
11	14 Maret 2024 March 14, 2024	1. Pembahasan Penyehatan BPR Indramayu Jabar. 2. Pembahasan Kinerja bank bjb Posisi Februari 2024. 3. Pembahasan Persetujuan Kebijakan Tata Kelola Bank. 1. Discussion on Restructuring BPR Indramayu of West Java 2. Discussion on bank bjb's February 2024 Performance 3. Discussion on the Approval of Bank Governance Policy	1. Farid Rahman* 2. Rudie Kusmayadi 3. Setiawan Wangsaatmaja* 4. Toms Tohir 5. Diding Sakri 6. Fahlino F. Sjuib* 7. Yuddy Renaldi 8. Cecep Trisna 9. Nia Kania* 10. Suartini* 11. Tedi Setiawan 12. Rio Lanasier 13. Nancy Adistyasari

No	Tanggal Date	Agenda Agenda	Peserta Attendees
12	20 Maret 2024 March 20, 2024	<ol style="list-style-type: none"> Pembahasan Penyehatan BPR Indramayu Jabar. Pembahasan Kinerja bank bjb Posisi Februari 2024. Pembahasan Persetujuan Kebijakan Tata Kelola Bank. <ol style="list-style-type: none"> Discussion on Restructuring BPR Indramayu of West Java Discussion on bank bjb's February 2024 Performance Discussion on the Approval of Bank Governance Policy 	<ol style="list-style-type: none"> Farid Rahman* Rudie Kusmayadi Setiawan Wangsaatmaja* Toms Tohir Diding Sakri Fahlino F. Sjuib* Yuddy Renaldi Cecep Trisna Nia Kania* Suartini* Tedi Setiawan Rio Lanasier Nancy Adistyasari
13	26 Maret 2024 March 26, 2024	<p>Pembahasan Permohonan Persetujuan Penyediaan Dana Atas Pemberian Fasilitas Kredit Pada Pihak Terkait.</p> <p>Discussion on the Request for the Approval of Provision of Funds for the Grant of Credit Facilities to Related Parties on behalf of PT Artdeco Sejahtera Abadi</p>	<ol style="list-style-type: none"> Farid Rahman* Rudie Kusmayadi Setiawan Wangsaatmaja* Diding Sakri Nancy Adistyasari
14	27 Maret 2024 March 27, 2024	<p>Pembahasan Permohonan Persetujuan Penyediaan Dana Atas Pemberian Fasilitas Kredit Kepada Pihak Terkait An. Badan Pengelolaan Keuangan dan Aset Daerah BPKAD selaku Bendahara Umum Daerah (BUD) Pemerintah Daerah Provinsi Jawa Barat</p> <p>Discussion on the Request for the Approval of the Provision of Funds for the Grant of Credit Facilities to Related Parties on behalf of the Regional Financial and Asset Management Agency (BPKAD) as the Regional General Treasurer (BUD) of West Java Provincial Government</p>	<ol style="list-style-type: none"> Farid Rahman* Rudie Kusmayadi Setiawan Wangsaatmaja* Toms Tohir Diding Sakri Fahlino F. Sjuib* Nancy Adistyasari
15	26 April 2024 April 26, 2024	<ol style="list-style-type: none"> Pembahasan Kinerja bank bjb Periode Maret 2024. Pembahasan Permohonan Persetujuan Kebijakan Perkreditan Bank (KPB). Pembahasan Kinerja DPLK bank bjb Periode Maret 2024. <ol style="list-style-type: none"> Discussion on bank bjb's March 2024 Performance Discussion on the Request for Approval of Bank Credit Policy (KPB) Discussion on bank bjb's March 2024 DPLK Performance 	<ol style="list-style-type: none"> Rudie Kusmayadi Toms Tohir Diding Sakri Yuddy Renaldi Cecep Trisna Tedi Setiawan Rio Lanasier Nancy Adistyasari
16	30 April 2024 April 30, 2024	<p>Pembahasan Kinerja DPLK Triwulan I Triwulan Tahun 2024.</p> <p>Discussion on the DPLK Performance in the First Quarter of 2024</p>	<ol style="list-style-type: none"> Rudie Kusmayadi Toms Tohir Diding Sakri Rio Lanasier
17	8 Mei 2024 May 8, 2024	<ol style="list-style-type: none"> Pembahasan Kinerja bank bjb Posisi April 2024. Pembahasan Revisi Corporate Plan bank bjb 2021-2025. <ol style="list-style-type: none"> Discussion on bank bjb's April 2024 Performance Discussion on bank bjb's Revised 2021-2025 Corporate Plan Pembahasan Revisi Corporate Plan 	<ol style="list-style-type: none"> Rudie Kusmayadi Toms Tohir Diding Sakri Yuddy Renaldi Cecep Trisna Tedi Setiawan Rio Lanasier Nancy Adistyasari
18	29 Mei 2024 May 29, 2024	<p>Pembahasan Program Penambahan Modal bank bjb.</p> <p>Discussion on bank bjb's Capital Increase Program</p>	<ol style="list-style-type: none"> Rudie Kusmayadi Toms Tohir Diding Sakri Yuddy Renaldi Cecep Trisna Tedi Setiawan Rio Lanasier Nancy Adistyasari
19	12 Juni 2024 June 12, 2024	<ol style="list-style-type: none"> Pembahasan Kinerja bank bjb Periode Mei 2024. Pembahasan Strategi Peningkatan Kinerja bank bjb. <ol style="list-style-type: none"> Discussion on bank bjb's May 2024 Performance Discussion of bank bjb's Performance Improvement Strategy 	<ol style="list-style-type: none"> Rudie Kusmayadi Toms Tohir Diding Sakri Yuddy Renaldi Cecep Trisna Tedi Setiawan Rio Lanasier Nancy Adistyasari

No	Tanggal Date	Agenda Agenda	Peserta Attendees
20	19 Juni 2024 June 19, 2024	Pembahasan Persetujuan Perubahan Struktur Organisasi bank bjb. Discussion on the Approval of Changes in bank bjb's Organizational Structure	1. Rudie Kusmayadi 2. Toms Tohir 3. Diding Sakri 4. Yuddy Renaldi 5. Cecep Trisna 6. Tedi Setiawan 7. Rio Lanasier 8. Nancy Adistyasari
21	19 Juni 2024 June 19, 2024	Pembahasan Evaluasi Pelaksanaan Fungsi Kepatuhan dan Penerapan Program APU PPT. Discussion on the Evaluation of the Implementations of Compliance Function and AML/CFT Program	1. Rudie Kusmayadi 2. Toms Tohir 3. Diding Sakri 4. Cecep Trisna
22	25 Juni 2024 June 25, 2024	1. Pembahasan Persetujuan Penyertaan Modal Kepada BPD Jambi dan BPD Maluku Malut. 2. Pembahasan Revisi RBB bank bjb Tahun 2024 - 2026. 1. Discussion on the Approval of Capital Participation to BPD Jambi and BPD Maluku Malut 2. Discussion on bank bjb's revised 2024-2026 Business Plan	1. Rudie Kusmayadi 2. Toms Tohir 3. Diding Sakri 4. Yuddy Renaldi 5. Cecep Trisna 6. Tedi Setiawan 7. Rio Lanasier 8. Nancy Adistyasari
23	27 Juni 2024 June 27, 2024	Pembahasan Hasil Negosiasi Harga Saham Bank Jambi. Discussion on the Results of Bank Jambi Share Price Negotiations	1. Rudie Kusmayadi 2. Toms Tohir 3. Diding Sakri 4. Yuddy Renaldi 5. Cecep Trisna 6. Tedi Setiawan 7. Rio Lanasier 8. Nancy Adistyasari
24	2 Juli 2024 July 2, 2024	Pembahasan Rencana Penyelenggaraan RUPS Lainnya (RUPS Luar Biasa) Tahun 2024 Discussion on the Plan to Hold Other GMS (Extraordinary GMS) in 2024	1. Rudie Kusmayadi 2. Toms Tohir 3. Diding Sakri 4. Yuddy Renaldi 5. Cecep Trisna 6. Tedi Setiawan 7. Rio Lanasier 8. Nancy Adistyasari
25	16 Juli 2024 July 16, 2024	Pembahasan Kinerja DPLK Triwulan II Tahun 2024 dan Pelaporan Realisasi Rencana Bisnis DPLK Semester I Tahun 2024. Discussion on DPLK Performance in the Second Quarter of 2024 and Report on the Realization of DPLK Business Plan for Semester I of 2024	1. Rudie Kusmayadi 2. Toms Tohir 3. Diding Sakri 4. Rio Lanasier
26	14 Agustus 2024 August 14, 2024	Pembahasan Evaluasi Fungsi Kepatuhan dan Penerapan Sistem Manajemen Kepatuhan (SMK) Semester I 2024. Discussion on the Evaluation of the Compliance Function and the Implementation of the Compliance Management System (CMS) in Semester I 2024	1. Rudie Kusmayadi 2. Toms Tohir 3. Diding Sakri 4. Cecep Trisna
27	19 Agustus 2024 August 19, 2024	1. Pembahasan Rencana Strategis Teknologi Informasi. 2. Evaluasi Pelaksanaan Kebijakan dan Manajemen Risiko Atas Penggunaan Teknologi Informasi. 1. Discussion on the Information Technology Strategic Plan 2. Evaluation of the Implementation of Risk Policy and Management for the Use of Information Technology	1. Rudie Kusmayadi 2. Toms Tohir 3. Diding Sakri 4. Rio Lanasier
28	19 Agustus 2024 August 19, 2024	1. Pembahasan Kinerja bank bjb Posisi Juli 2024 2. Kebijakan Tata Tertib Direksi dan Kebijakan Keuangan Berkelanjutan. 1. Discussion of bank bjb's July 2024 Performance 2. Board of Directors' Code of Conduct Policy and Sustainable Finance Policy	1. Rudie Kusmayadi 2. Toms Tohir 3. Diding Sakri 4. Yuddy Renaldi 5. Cecep Trisna 6. Tedi Setiawan 7. Rio Lanasier 8. Nancy Adistyasari 9. Hana Dartiwan 10. Yusuf Saadudin
29	26 Agustus 2024 August 26, 2024	Pembahasan Perkembangan Pelaksanaan KUB bank bjb. Discussion on the Progress of bank bjb's Business Group (KUB) Implementation	1. Rudie Kusmayadi 2. Toms Tohir 3. Diding Sakri 4. Nancy Adistyasari

No	Tanggal Date	Agenda Agenda	Peserta Attendees
30	26 Agustus 2024 August 26, 2024	Pembahasan Pelaksanaan APU PPT dan PPPSPM Periode Semester I 2024. Discussion on the AML/CFT and PPPSPM Implementation for Semester I of 2024	1. Rudie Kusmayadi 2. Toms Tohir 3. Diding Sakri 4. Cecep Trisna
31	24 September 2024 September 24, 2024	1. Kinerja bank bjb Periode Agustus 2024. 2. Pembahasan RAS dan <i>Risk Tolerance</i> . 1. Discussion on bank bjb 's August 2024 Performance 2. Discussion on RAS and Risk Tolerance	1. Rudie Kusmayadi 2. Toms Tohir 3. Diding Sakri 4. Yuddy Renaldi 5. Cecep Trisna 6. Nancy Adistiyasari 7. Hana Dartiwan 8. Yusuf Saadudin
32	15 Oktober 2024 October 15, 2024	Pembahasan IT Strategic Plan dan Overview Direktorat IT bank bjb . Discussion on bank bjb 's IT Strategic Plan and Overview of IT Directorate	1. Taswin Zakaria** 2. Diding Sakri 3. Hilman Purakusumah** 4. Toms Tohir 5. M. Taufiq Budi Santoso** 6. Rio Lanasier
33	15 Oktober 2024 October 15, 2024	Pembahasan Persetujuan Kebijakan Perlindungan Data Pribadi (PDP). Discussion on the Approval of Personal Data Protection Policy (PDP)	1. Taswin Zakaria** 2. Diding Sakri 3. Hilman Purakusumah** 4. Toms Tohir 5. M. Taufiq Budi Santoso** 6. Yuddy Renaldi 7. Tedi Setiawan 8. Nancy Adistiyasari 9. Rio Lanasier 10. Cecep Trisna
34	25 Oktober 2024 October 25, 2024	1. Pembahasan Kinerja bank bjb Periode September 2024. 2. Pembahasan Prognosis Kinerja Keuangan Bulan Oktober Tahun 2024. 1. Discussion on bank bjb 's September 2024 Performance 2. Discussion on the Prognosis of Financial Performance in October 2024	1. Taswin Zakaria** 2. Diding Sakri 3. Hilman Purakusumah** 4. Toms Tohir 5. Rudie Kusmayadi 6. M. Taufiq Budi Santoso** 7. Yuddy Renaldi 8. Tedi Setiawan 9. Nancy Adistiyasari 10. Rio Lanasier 11. Cecep Trisna 12. Hana Dartiwan 13. Yusuf Saadudin
35	25 Oktober 2024 October 25, 2024	Pembahasan Progress Kelompok Usaha Bank (KUB) bank bjb . Discussion on bank bjb 's Business Group (KUB) Progress	1. Taswin Zakaria** 2. Diding Sakri 3. Hilman Purakusumah** 4. Toms Tohir 5. Rudie Kusmayadi 6. M. Taufiq Budi Santoso** 7. Nancy Adistiyasari
36	12 November 2024 November 12, 2024	1. Pembahasan Kinerja DPLK bank bjb Periode Triwulan III Tahun 2024. 2. Pembahasan Rencana Bisnis DPLK bank bjb Tahun 2025. 1. Discussion on bank bjb 's DPLK Performance for the third quarter of 2024. 2. Discussion of bank bjb 's DPLK Business Plan Year 2025	1. Taswin Zakaria** 2. Diding Sakri 3. Hilman Purakusumah** 4. Toms Tohir 5. Rudie Kusmayadi 6. M. Taufiq Budi Santoso** 7. Yusuf Saadudin
37	19 November 2024 November 19, 2024	1. Pembahasan kinerja keuangan bank bjb periode Oktober 2024. 2. Pembahasan persetujuan rencana bisnis bank (RBB) bank bjb tahun 2025 – 2027. 3. Pembahasan persetujuan rencana aksi keuangan berkelanjutan (RAKB) dan pembahasan persetujuan recovery plan bank bjb . 1. Discussion on bank bjb 's financial performance in October 2024. 2. Discussion on the approval of bank bjb 's business plan (RBB) between 2025 and 2027. 3. Discussion on the approval of bank bjb 's Sustainable Finance Action Plan (RAKB) and recovery plan.	1. Taswin Zakaria** 2. Diding Sakri 3. Hilman Purakusumah** 4. Toms Tohir 5. Rudie Kusmayadi 6. M. Taufiq Budi Santoso** 7. Yuddy Renaldi 8. Tedi Setiawan 9. Nancy Adistiyasari 10. Rio Lanasier 11. Cecep Trisna 12. Hana Dartiwan 13. Yusuf Saadudin

No	Tanggal Date	Agenda Agenda	Peserta Attendees
38	20 November 2024 November 20, 2024	<ol style="list-style-type: none"> Pembahasan penyertaan modal kepada BPD maluku malut dalam rangka Kelompok Usaha Bank (KUB). Pembahasan persetujuan kebijakan APU PPT. <ol style="list-style-type: none"> Discussion on the capital participation to BPD Maluku Malut in the context of the Bank Business Group (KUB). Discussion on the approval of AML/CFT policy 	<ol style="list-style-type: none"> Taswin Zakaria** Diding Sakri Hilman Purakusumah** Toms Tohir Rudie Kusmayadi Yuddy Renaldi Tedi Setiawan Nancy Adistyasari Rio Lanasier Cecep Trisna Hana Dartiawan
39	20 Desember 2024 December 20, 2024	<ol style="list-style-type: none"> Pembahasan kinerja November 2024. Pembahasan rencana pelaksanaan program penambahan modal dengan hak memesan efek terlebih dahulu (PMHMETD). Rapat pembahasan kebijakan pengendalian internal. <ol style="list-style-type: none"> Discussion on bank bjb's November 2024 Performance Discussion on the plan for the implementation of the capital increase program with pre-emptive rights (PMHMETD) Discussion on Internal control policy 	<ol style="list-style-type: none"> Taswin Zakaria** Diding Sakri Hilman Purakusumah** Toms Tohir Rudie Kusmayadi M. Taufiq Budi Santoso** Yuddy Renaldi Tedi Setiawan Nancy Adistyasari Rio Lanasier Cecep Trisna Hana Dartiawan Yusuf Saadudin

* Berhenti menjabat sejak tanggal 2 April 2024
 ** Mulai menjabat sejak tanggal 5 September 2024
 * Released from office on April 2, 2024
 ** Commenced office on September 5, 2024

Selain mengikuti rapat gabungan Dewan Komisaris mengundang Direksi, Dewan Komisaris juga mengikuti rapat gabungan Direksi mengundang Dewan Komisaris. Agenda dan peserta rapat gabungan Direksi mengundang Dewan Komisaris tersaji pada bagian Rapat Direksi pada Bab Tata Kelola Perusahaan dalam Laporan tahunan ini.

In addition to attending meetings of the Board of Commissioners inviting the Directors, the Board of Commissioners also attends meetings of the Directors inviting the Board of Commissioners. The agenda and participants of the meeting of the Board of Directors inviting the Board of Commissioners are presented in the Board of Directors Meeting section in the Corporate Governance Chapter of this annual report.

Frekuensi dan Kehadiran Rapat

Frequency and Attendance of Meeting

Tabel Frekuensi dan Kehadiran Rapat Dewan Komisaris
 Table of Frequency and Attendance of Board of Commissioners' Meetings

Nama Name	Jabatan Position	Rapat Dewan Komisaris Board of Commissioners Meeting			Rapat Gabungan Dewan Komisaris dengan Direksi Joint Meeting of the Board of Commissioners and Directors			RUPS GMS		
		Jumlah dan Persentase Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Numbers of meeting	Jumlah Kehadiran Total Total Attendance	Persentase Percentage	Jumlah Rapat Numbers of meeting	Jumlah Kehadiran Total Total Attendance	Persentase Percentage	Jumlah Rapat Numbers of meeting	Jumlah Kehadiran Total Total Attendance	Persentase Percentage
Farid Rahman*	Komisaris Utama Independen Independent President Commissioner	9	9	100%	14	14	100%	1	1	100%
Taswin Zakaria**	Komisaris Utama Independen Independent President Commissioner	5	5	100%	8	8	100%	-	-	-

Nama Name	Jabatan Position	Rapat Dewan Komisaris Board of Commissioners Meeting			Rapat Gabungan Dewan Komisaris dengan Direksi Joint Meeting of the Board of Commissioners and Directors			RUPS GMS		
		Jumlah dan Persentase Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Numbers of meeting	Jumlah Kehadiran Total Attendance	Persentase Percentage	Jumlah Rapat Numbers of meeting	Jumlah Kehadiran Total Attendance	Persentase Percentage	Jumlah Rapat Numbers of meeting	Jumlah Kehadiran Total Attendance	Persentase Percentage
Fahlino F. Sjuib*	Komisaris Independen Independent Commissioner	9	9	100%	14	13	93%	1	1	100%
Setiawan Wangsaatmaja*	Komisaris Commissioner	9	9	100%	14	14	100%	1	1	100%
Diding Sakri	Komisaris Independen Independent Commissioner	32	32	100%	39	39	100%	2	2	100%
Toms Tohir	Komisaris Commissioner	32	32	100%	39	38	97%	2	2	100%
Rudie Kusmayadi	Komisaris Commissioner	32	32	100%	37	37	100%	2	2	100%
Mohammad Taufiq Budi Santoso**	Komisaris Commissioner	5	5	100%	8	6	75%	-	-	-
Hilman Purakusumah**	Komisaris Independen Independent Commissioner	5	5	100%	8	8	100%	-	-	-

* Berhenti menjabat sejak tanggal 2 April 2024
** Mulai menjabat sejak tanggal 5 September 2024
* Released from office on April 2, 2024
** Commenced office on September 5, 2024

Pelatihan dan/atau Peningkatan Kompetensi Anggota Dewan Komisaris

Kebijakan diseluruh level organisasi bank bjb, 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 kebijakan terkait pengembangan kompetensi karyawan yang tertuang dalam Surat Keputusan Direksi No. 0001/SK/DIR-ET/2017 dan Surat Keputusan Direksi No. 0119/SK/DIR-BUN/2024 tanggal 28 Maret 2024 tentang Standar Operasional Prosedur Penyelenggaraan Pembelajaran tanggal 09 Februari 2017 tentang Pedoman Pengelolaan Pendidikan. Adapun ketentuan pengelolaan Sertifikasi Manajemen Risiko tertuang dalam Surat Edaran Nomor 007/SE/DIR-ET/2017 tanggal 10 Februari 2017 perihal Sertifikasi Manajemen Risiko.

Training and/or Increasing the Competence of Members of the Board of Commissioners

At all levels of the bank bjb's organization, every employee has equal opportunities for career development based on performance, competence, experience, and other established criteria. Employees also have access to education and training opportunities in accordance with policies on competency development, as stipulated in the Board of Directors Decree No. 0001/SK/DIR-ET/2017 and Decree of the Board of Directors No. 0119/SK/DIR-BUN/2024 dated March 28, 2024 concerning Standard Operating Procedures for Implementing Learning dated 9 February 2017 concerning Education Management Guidelines. Additionally, the provisions for Risk Management Certification are outlined in Circular Letter No. 007/SE/DIR-ET/2017 dated 10 February 2017.

Adapun pelatihan dan/atau peningkatan kompetensi Dewan Komisaris selama tahun 2024 adalah sebagai berikut.

The training and/or competency improvement for the Board of Commissioners during 2024 are as follows.

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Type of Training and Materials for Competency Development /Training	Waktu dan Tempat Pelaksanaan Implementasi Time and Place	Penyelenggara Organizer
Farid Rahman*	Komisaris Utama Independen Independent President Commissioner	<i>Business Review</i> Semester II Tahun 2023 dan <i>Executive Workshop</i> Semester I Tahun 2024 dengan Tema <i>Performance and Sustainability</i> Business Review Semester II Year 2023 and Executive Workshop Semester I Year 2024 on Performance and Sustainability	Bandung, 15 - 16 Januari 2024 Bandung, January 15 - 16, 2024	bjb University
		Pembekalan/ <i>Refreshment</i> & Ujian Resertifikasi/ Kompetensi Sertifikasi Manajemen Risiko Jenjang 7 Pengurus bank bjb Debriefing/ <i>Refreshment</i> and Recertification/ Competency Test for Risk Management Certification Level 7 for bank bjb's Management	Jakarta, 7-8 Maret 2024 Jakarta, March 7-8, 2024	LPPI LSPP
Taswin Zakaria**	Komisaris Utama Independen Independent President Commissioner	Penyelarasan Sertifikasi Manajemen Risiko Pengurus bank bjb Alignment of the Risk Management Certification for bank bjb's Management	Jakarta, 16 - 18 Oktober 2024 Jakarta, October 16 - 18, 2024	Banker Association for Risk Management (BARA)
Fahlino F. Sjuib*	Komisaris Independen Independent Commissioner	<i>Business Review</i> Semester II Tahun 2023 dan <i>Executive Workshop</i> Semester I Tahun 2024 Dengan Tema <i>Performance and Sustainability</i> Business Review Semester II Year 2023 and Executive Workshop Semester I Year 2024 on Performance and Sustainability	Bandung, 15 - 16 Januari 2024 Bandung, January 15 - 16, 2024	bjb University
		Program Pembekalan & Ujian Kompetensi Sertifikasi Manajemen Risiko Jenjang 6 <i>Fast Track</i> Debriefing and Exam for the Risk Management Certification (SMR) Level 6 (Fast Track)	Jakarta, 17-18 Januari 2024 Jakarta, January 17-18, 2024	LPPI LSPP
Setiawan Wangsaatmaja*	Komisaris Commissioner	<i>Business Review</i> Semester II Tahun 2023 dan <i>Executive Workshop</i> Semester I Tahun 2024 Dengan Tema <i>Performance and Sustainability</i> Business Review Semester II Year 2023 and Executive Workshop Semester I Year 2024 on Performance and Sustainability	Bandung, 15 - 16 Januari 2024 Bandung, January 15 - 16, 2024	bjb University
Diding Sakri	Komisaris Independen Independent Commissioner	<i>Business Review</i> Semester II Tahun 2023 Dan <i>Executive Workshop</i> Semester I Tahun 2024 Dengan Tema <i>Performance and Sustainability : Navigating The Path</i> Business Review Semester II Year 2023 and Executive Workshop Semester I Year 2024 on Performance and Sustainability : Navigating The Path	Bandung, 15 - 16 Januari 2024 Bandung, January 15 - 16, 2024	bjb University
		Pembekalan Ujian Sertifikasi Manajemen Risiko (SMR) Jenjang 6 (<i>Fast Track</i>) & Ujian SMR Jenjang 6 (<i>Fast Track</i>) Untuk Pengurus bank bjb Debriefing for Risk Management Certification (SMR) Level 6 (Fast Track) Exam & SMR Level 6 (Fast Track) Exam for bank bjb's Management	Jakarta, 22 - 24 April 2024 Jakarta, April 22 - 24, 2024	1. LPPI (Lembaga Pengembangan Perbankan Indonesia) 2. LSPP (Lembaga Sertifikasi Profesi Perbankan) 1. LPPI (Indonesian Banking Development Institute) 2. LSPP (Banking Professional Certification Institute)
		<i>Capacity Building</i> Jabar Caang West Java Economic Outlook 2025 Capacity Building Jabar Caang West Java Economic Outlook 2025	Bandung, 26 Juni 2024 Bandung, June 26, 2024	bjb University
		<i>Business Review</i> Semester I Tahun 2024 dan <i>Executive Workshop</i> Tahun 2024 dengan Tema <i>Building A Strong Foundation</i> Business Review Semester I Year 2024 and Executive Workshop Year 2024 on Building A Strong Foundation	Bandung, 27 Juli 2024 Bandung, July 27, 2024	bjb University

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Type of Training and Materials for Competency Development /Training	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
		Program Etika Profesi dan Tata Kinerja Komisaris Meningkatkan Kompetensi Menjadi Komisaris Berintegritas dan Bertanggungjawab Professional Ethics and Commissioner Performance Program to Improve Competence to Become a Commissioner with Integrity and Responsibility	Bandung, 25 - 26 Juli 2024 Bandung, July 25 - 26, 2024	Infobank Institute
		Penyelarasan Sertifikasi Manajemen Risiko Pengurus bank bjb Alignment of the Risk Management Certification for bank bjb's Management	Bali, 18 - 20 September 2024 Bali, September 18 - 20, 2024	Banker Association for Risk Management (BARA)
		<i>Executive Program: Governance Risk Compliance (GRC) Sustainability Remap & Reshape GRC Implementation For BOC</i> Executive Program: Governance Risk Compliance (GRC) Sustainability Remap & Reshape GRC Implementation For BOC	Budapest, 25 Oktober - 02 November 2024 Budapest, October 25 - November 02, 2024	Lembaga Pengembangan Profesi Risiko Manajemen Gagasan Risk Management Ideas Professional Development Institute
Toms Tohir	Komisaris Commissioner	<i>Business Review Semester II Tahun 2023 dan Executive Workshop Semester I Tahun 2024 dengan Tema Performance and Sustainability</i> Business Review Semester II Year 2023 and Executive Workshop Semester I Year 2024 on Performance and Sustainability	Bandung, 15 - 16 Januari 2024 Bandung, January 15 - 16, 2024	bjb University
		Pembekalan Ujian Sertifikasi Manajemen Risiko (SMR) Jenjang 6 (<i>Fast Track</i>) & Ujian SMR Jenjang 6 (<i>Fast Track</i>) Untuk Pengurus bank bjb Debriefing for Risk Management Certification (SMR) Level 6 (Fast Track) Exam & SMR Level 6 (Fast Track) Exam for bank bjb's Management	Jakarta, 22 - 24 April 2024 Jakarta, April 22 - 24, 2024	1. LPPI (Lembaga Pengembangan Perbankan Indonesia) 2. LSPP (Lembaga Sertifikasi Profesi Perbankan) 1. LPPI (Indonesian Banking Development Institute) 2. LSPP (Banking Professional Certification Institute)
		<i>Capacity Building Jabar Caang West Java Economic Outlook 2025</i> Capacity Building Jabar Caang West Java Economic Outlook 2025	Bandung, 26 Juni 2024 Bandung, June 26, 2024	bjb University
		<i>Business Review Semester I Tahun 2024 dan Executive Workshop Tahun 2024 dengan Tema Building A Strong Foundation : Reshaping Business Strategies</i> Business Review Semester I Year 2024 and Executive Workshop Year 2024 on Building A Strong Foundation: Reshaping Business Strategies	Bandung, 27 Juli 2024 Bandung, July 27, 2024	bjb University
Rudie Kusmayadi	Komisaris Commissioner	<i>Business Review Semester II Tahun 2023 dan Executive Workshop Semester I Tahun 2024 dengan Tema Performance and Sustainability</i> Business Review Semester II Year 2023 and Executive Workshop Semester I Year 2024 on Performance and Sustainability	Bandung, 15 - 16 Januari 2024 Bandung, January 15 - 16, 2024	bjb University

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Type of Training and Materials for Competency Development /Training	Waktu dan Tempat Pelaksanaan Implementasi Time and Place	Penyelenggara Organizer
		Pembekalan Ujian Sertifikasi Manajemen Risiko (SMR) Jenjang 6 (<i>Fast Track</i>) & Ujian SMR Jenjang 6 (<i>Fast Track</i>) Untuk Pengurus bank bjb Debriefing for Risk Management Certification (SMR) Level 6 (Fast Track) Exam & SMR Level 6 (Fast Track) Exam for bank bjb's Management	Jakarta, 22 - 24 April 2024 Jakarta, April 22 - 24, 2024	1. LPPI (Lembaga Pengembangan Perbankan Indonesia) 2. LSPP (Lembaga Sertifikasi Profesi Perbankan) 1. LPPI (Indonesian Banking Development Institute) 2. LSPP (Banking Professional Certification Institute)
		Capacity Building Jabar Caang West Java Economic Outlook 2025 Capacity Building Jabar Caang West Java Economic Outlook 2025	Bandung, 26 Juni 2024 Bandung, June 26, 2024	bjb University
		Business Review Semester I Tahun 2024 dan Executive Workshop Tahun 2024 dengan Tema Building A Strong Foundation : Reshaping Business Strategies Business Review Semester I Year 2024 and Executive Workshop Year 2024 on Building A Strong Foundation: Reshaping Business Strategies	Bandung, 27 Juli 2024 Bandung, July 27, 2024	bjb University
		Program Etika Profesi dan Tata Kinerja Komisaris Meningkatkan Kompetensi Menjadi Komisaris Berintegritas dan Bertanggungjawab Professional Ethics and Commissioner Performance Program to Improve Competence to Become a Commissioner with Integrity and Responsibility	Bandung, 25 - 26 Juli 2024 Bandung, July 25 - 26, 2024	Infobank Institute
		Penyelarasan Sertifikasi Manajemen Risiko Pengurus bank bjb Alignment of the Risk Management Certification for bank bjb's Management	Bali, 18 - 20 September 2024 Bali, September 18 - 20, 2024	Banker Association for Risk Management (BARA)
		Executive Program: Governance Risk Compliance (GRC) Sustainability Remap & Reshape GRC Implementation For BOC Executive Program: Governance Risk Compliance (GRC) Sustainability Remap & Reshape GRC Implementation For BOC	Budapest, 25 Oktober - 02 November 2024 Budapest, October 25 - November 02, 2024	Lembaga Pengembangan Profesi Risiko Manajemen Gagasan Risk Management Ideas Professional Development Institute
Mohammad Taufiq Budi Santoso**	Komisaris Commissioner	Penyelarasan Sertifikasi Manajemen Risiko Pengurus bank bjb Alignment of the Risk Management Certification for bank bjb's Management	Jakarta, 16 - 18 Oktober 2024 Jakarta, October 16 - 18, 2024	Banker Association for Risk Management (BARA)
Hilman Purakusumah**	Komisaris Independen Independent Commissioner	Penyelarasan Sertifikasi Manajemen Risiko Pengurus bank bjb Alignment of the Risk Management Certification for bank bjb's Management	Jakarta, 16 - 18 Oktober 2024 Jakarta, October 16 - 18, 2024	Banker Association for Risk Management (BARA)

* Berhenti menjabat sejak tanggal 2 April 2024

** Mulai menjabat sejak tanggal 5 September 2024

* Released from office on April 2, 2024

** Commenced office on September 5, 2024

Program Orientasi bagi Komisaris Baru

Program pengenalan Dewan Komisaris dilaksanakan bagi anggota Dewan Komisaris yang baru diangkat oleh RUPS untuk mendapat informasi mengenai Perusahaan di dalam mendukung pelaksanaan tugas dan tanggung jawabnya yang dilaksanakan pada internal Dewan Komisaris.

Orientation Program for New Commissioners

The Board of Commissioners induction program is carried out for members of the Board of Commissioners whom the GMS has just appointed to obtain information about the Company in order to support the implementation of their duties and responsibilities, which are carried out internally by the Board of Commissioners.

bank **bjb** telah melaksanakan program orientasi (*induction program*) bagi Dewan Komisaris yang baru diangkat dengan tujuan untuk memberikan gambaran atas kegiatan bisnis, rencana Perseroan kedepan, panduan kerja dan lainnya yang menjadi tanggung jawab pengurus dengan dokumen sebagai berikut:

1. *Annual Report* bank **bjb** Tahun 2023.
2. Arahan Strategi Direksi Tahunan Tahun 2025.
3. Rencana Aksi Keuangan Berkelanjutan Tahun 2024.
4. Laporan Keberlanjutan Tahun 2023.
5. RBB bank **bjb** Tahun 2024 – 2026.
6. RBB Revisi bank **bjb** Tahun 2024 – 2026.
7. Kebijakan Tata Kelola Bank.
8. Ketentuan bank **bjb** pada level Kebijakan, yaitu:
 - a. Kebijakan Akuntansi.
 - b. Kebijakan APU PPT.
 - c. Kebijakan Audit Internal.
 - d. Kebijakan *Business Continuity Management*.
 - e. Kebijakan Corporate Secretary.
 - f. Kebijakan Change Management Office.
 - g. Kebijakan Dana dan Jasa.
 - h. Kebijakan Hukum.
 - i. Kebijakan Human Capital.
 - j. Kebijakan Kepatuhan.
 - k. Kebijakan Keuangan Berkelanjutan.
 - l. Kebijakan Manajemen Risiko.
 - m. Kebijakan Operasional.
 - n. Kebijakan Pendidikan dan Pelatihan.
 - o. Kebijakan Pengelolaan Penyertaan Modal, Divestasi dan Konglomerasi Keuangan.
 - p. Kebijakan Perkreditan Bank.
 - q. Kebijakan Perlindungan Nasabah.
 - r. Kebijakan Sistem Pengendalian Intern.
 - s. Kebijakan Tata Kelola Bank.
 - t. Kebijakan Tata Tertib Kerja Direksi.
 - u. Kebijakan Teknologi Informasi.
 - v. Kebijakan Tresuri.

Program orientasi bagi anggota Komisaris baru di tahun 2024 diselenggarakan melalui penyampaian dokumen tersebut kepada Dewan Komisaris baru.

Keputusan dan Pelaksanaan Tugas Dewan Komisaris

Dewan Komisaris bank **bjb** proaktif dalam melakukan pengawasan terhadap kinerja Direksi dan memberikan saran kepada Direksi. Bentuk pengawasan yang dilakukan Dewan Komisaris tentunya mengacu pada Anggaran Dasar Bank, ketentuan internal, POJK dan peraturan perundang-undangan yang berlaku.

Sebagai upaya di dalam menjalankan tugas dan tanggung jawabnya, selama tahun 2024 Dewan Komisaris telah melaksanakan hal-hal sebagai berikut:

bank **bjb** has conducted an induction program for the newly appointed Board of Commissioners. The program aims to provide an overview of business activities, the Company's future plans, work guidelines and others that are the responsibility of the Management which can be in the following documents, including:

1. Bank **bjb**'s Annual Report Year 2023
2. Annual Board of Directors' Strategy Direction Year 2025
3. Sustainable Finance Action Plan Year 2024
4. Sustainability Report 2023
5. Bank **bjb**'s Business Plan (RBB) Years 2024 - 2026
6. Bank **bjb**'s Revised Business Plan (RBB) Years 2024 – 2026
7. Bank Governance Policy
8. Provisions of bank **bjb** in the policy level, are as follows:
 - a. Accounting Policy.
 - b. AML CFT Policy.
 - c. Internal Audit Policy.
 - d. Business Continuity Management Policy.
 - e. Corporate Secretary Policy.
 - f. Change Management Office Policy.
 - g. Fund and Service Policy.
 - h. Legal Policy.
 - i. Human Capital Policy.
 - j. Compliance Policy.
 - k. Sustainable Finance Policy.
 - l. Risk Management Policy.
 - m. Operational Policy.
 - n. Education and Training Policy.
 - o. Equity Participation Management, Divestment and Financial Conglomeration Policy.
 - p. Bank Credit Policy.
 - q. Customer Protection Policy.
 - r. Internal Control System Policy.
 - s. Bank Governance Policy.
 - t. Board of Directors Work Procedure Policy.
 - u. Information Technology Policy.
 - v. Treasury Policy.

The orientation program for new Commissioners in 2024 was organized through the submission of the document to the new Commissioners.

Decision and Implementation of the Board of Commissioners' Tasks

bank **bjb**'s Board of Commissioners was proactive in supervising the performance of the Board of Directors and providing advice to the Board of Directors. The form of supervision carried out by the Board of Commissioners certainly referred to the Bank's Articles of Association, internal regulations, POJK and applicable laws and regulations.

As an effort in carrying out its duties and responsibilities, during 2024 the Board of Commissioners carried out the following:

1. Melakukan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi termasuk pengawasan terhadap:
 - a. Perumusan dan pelaksanaan Rencana Bisnis Bank.
 - b. Evaluasi pencapaian kinerja bulanan.
 - c. Ketentuan Anggaran Dasar dan Keputusan RUPS.
 - d. Peraturan perundang-undangan, untuk kepentingan Bank dan sesuai dengan maksud dan tujuan bisnis Bank.
 2. Melakukan tugas yang secara khusus diberikan kepadanya menurut Anggaran Dasar, peraturan perundang-undangan dan/atau keputusan RUPS, diantaranya adalah:
 - a. Memantau dan melaporkan pelaksanaan *action plan* Tata Kelola Perusahaan (*Good Corporate Governance*).
 - b. Mengawasi dan memberikan nasihat kepada Direksi dalam menjalankan kegiatan bisnis Bank (kebijakan pengurusan oleh Direksi).
 - c. Mengawasi efektivitas penerapan GCG pada setiap tingkatan dan jenjang organisasi Bank.
 - d. Mengawasi pelaksanaan Manajemen Risiko.
 - e. Memantau dan mengevaluasi kinerja Direksi.
 - f. Memantau kepatuhan Bank terhadap peraturan OJK, Bank Indonesia dan peraturan perundang-undangan yang berlaku serta komitmen kepada Bank Indonesia, Otoritas Jasa Keuangan dan pihak – pihak lainnya.
 - g. Mengawasi dan memberikan nasihat terkait penerapan program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT dan PPPSPM).
 - h. Mengarahkan, memantau, dan mengevaluasi pelaksanaan Rencana Bisnis Bank (RBB).
 3. Menyusun pembagian tugas diantara anggota Dewan Komisaris sesuai dengan keahlian dan pengalaman masing-masing anggota Dewan Komisaris.
 4. Menyusun program kerja dan target kinerja Dewan Komisaris setiap tahun serta mekanisme *review* terhadap kinerja Dewan Komisaris.
 5. Mempertanggungjawabkan pelaksanaan tugas Dewan Komisaris kepada RUPS.
 6. Meneliti dan menelaah laporan berkala dan Laporan Tahunan yang disiapkan Direksi, termasuk laporan hasil audit internal Bank.
 7. Memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Internal Bank, auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan, Bank Indonesia dan/atau hasil pengawasan otoritas lain yang berwenang.
 8. Memastikan bahwa komite yang telah dibentuk telah menjalankan tugasnya secara efektif.
1. Supervising the implementation of the duties and responsibilities of the Board of Directors including supervision of:
 - a. Formulation and implementation of Bank Business Plan;
 - b. Evaluation of monthly performance achievement;
 - c. Provisions of the Articles of Association and GMS Decisions;
 - d. Laws and regulations, for the benefit of the Bank and in accordance with the purposes and objectives of the Bank's business.
 2. Carrying out tasks specifically assigned to him according to the Articles of Association, laws and regulations and/or GMS resolutions, including:
 - a. Monitor and report on the implementation of the Good Corporate Governance action plan;
 - b. Supervise and provide advice to the Board of Directors in carrying out the Bank's business activities (management policy by the Board of Directors);
 - c. Supervise the effectiveness of GCG implementation at every level and level of the Bank's organization;
 - d. Supervise the implementation of Risk Management;
 - e. Monitor and evaluate the performance of the Board of Directors;
 - f. Monitor the Bank's compliance with OJK Regulation, Bank Indonesia and applicable laws and regulations as well as commitments to Bank Indonesia, the Financial Services Authority and other parties;;
 - g. Supervise and provide advice regarding the implementation of Anti-Money Laundering, Terrorism Financing Prevention and Weapons of Mass Destruction Proliferation Financing Prevention (APU, PPT and PPPSPM) programs;
 - h. Direct, monitor, and evaluate the implementation of the Bank's Business Plan (RBB).
 3. Arranging division of tasks among members of the Board of Commissioners in accordance with the expertise and experience of each member of the Board of Commissioners;
 4. Developing a work program and performance targets for the Board of Commissioners every year as well as a review mechanism for the performance of the Board of Commissioners;
 5. Responsible for carrying out the duties of the Board of Commissioners to the GMS;
 6. Examining and reviewing periodic reports and Annual Reports prepared by the Board of Directors, including reports on the Bank's internal audit results;
 7. Ensuring that the Board of Directors had followed up on audit findings and recommendations from the Bank's Internal Audit Work Unit, external auditors, monitoring results from the Financial Services Authority, Bank Indonesia and/or monitoring results from other authorized authorities;
 8. Ensuring that the committees that had been formed carry out their duties effectively;

9. Melaksanakan *review* atas struktur organisasi.
10. Melaksanakan *review* atas KPI Direksi.

Sebagai bagian dari pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris terus berupaya untuk mendorong pelaksanaan pengawasan yang semakin efektif. Selama 2024, Dewan Komisaris telah mengeluarkan beberapa keputusan dan persetujuan, antara lain:

1. Surat keputusan Dewan Komisaris Nomor 1/SK/DKO/2024 tanggal 17 Januari 2024 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris.
2. Surat keputusan Dewan Komisaris Nomor 2/SK/DKO/2024 tanggal 19 Januari 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite.
3. Surat keputusan Dewan Komisaris Nomor 3/SK/DKO/2024 tanggal 23 Januari 2024 tentang Pedoman dan Tata Tertib Kerja Komite Audit.
4. Surat keputusan Dewan Komisaris Nomor 4/SK/DKO/2024 tanggal 13 Februari 2024 tentang Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi.
5. Surat keputusan Dewan Komisaris Nomor 5/SK/DKO/2024 tanggal 23 Januari 2024 tentang Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko.
6. Surat keputusan Dewan Komisaris Nomor 6/SK/DKO/2024 tanggal 3 April 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite.
7. Surat keputusan Dewan Komisaris Nomor 8/SK/DKO/2024 tanggal 5 Juni 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite.
8. Surat keputusan Dewan Komisaris nomor 9/SK/DKO/2024 tanggal 25 Juni 2024 tentang Persetujuan Atas Revisi Rencana Bisnis PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Tahun 2024 - 2026.
9. Surat keputusan Dewan Komisaris Nomor 10/SK/DKO/2024 tanggal 12 Juli 2024 tentang Persetujuan Atas Revisi *Corporate Plan* PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Tahun 2021 - 2025.
10. Surat keputusan Dewan Komisaris Nomor 11/SK/DKO/2024 tanggal 19 Juli 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite.
11. Surat keputusan Dewan Komisaris Nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite.
12. Persetujuan Penyesuaian Rencana Bisnis bank **bjb** Tahun 2024 - 2026.
13. Persetujuan Revisi Rencana Bisnis bank **bjb** Tahun 2024 - 2024.
14. Persetujuan Revisi *Corporate Plan* bank **bjb** Tahun 2021 - 2025.

9. Carrying out a review of the organizational structure;
10. Carrying out a review of the Board of Directors KPI.

As part of the implementation of its duties and responsibilities, the Board of Commissioners continued to strive to encourage more effective supervision. During 2024, the Board of Commissioners issued several decisions and approvals, including:

1. Decree of the Board of Commissioners number 1/SK/DKO/2024 dated January 17, 2024 regarding the Board of Commissioners' Charter.
2. Decree of the Board of Commissioners number 2/SK/DKO/2024 dated January 19, 2024 concerning the Division of Duties and Implementation of the Board of Commissioners' and Committees' Activities.
3. Decree of the Board of Commissioners number 3/SK/DKO/2024 dated January 23, 2024 concerning the Audit Committee's Charter and Work Procedures.
4. Decree of the Board of Commissioners number 4/SK/DKO/2024 dated February 13, 2024 concerning the Nomination and Remuneration Committee's Charter.
5. Decree of the Board of Commissioners number 5/SK/DKO/2024 dated January 23, 2024 concerning the Risk Monitoring Committee's Charter.
6. Decree of the Board of Commissioners number 6/SK/DKO/2024 dated April 3, 2024 concerning the Division of Duties and Implementation of the Board of Commissioners' and the Committees' Activities.
7. Decree of the Board of Commissioners number 8/SK/DKO/2024 dated June 5, 2024 concerning the Division of Duties and Implementation of the Board of Commissioners' and Committees' Activities.
8. Decree of the Board of Commissioners number 9/SK/DKO/2024 dated June 25, 2024 concerning the Approval of the Revised Business Plan of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Years 2024 - 2026.
9. Decree of the Board of Commissioners number 10/SK/DKO/2024 dated July 12, 2024 concerning the Approval of the Revised Corporate Plan of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Years 2021 - 2025
10. Decree of the Board of Commissioners number 11/SK/DKO/2024 dated July 19, 2024 on the Division of Duties and Implementation of the Board of Commissioners' and Committees' Activities.
11. Board of Commissioners decision letter number 12/SK/DKO/2024 dated October 4, 2024 concerning the Division of Duties and Implementation of Board of Commissioners' and Committees' Activities.
12. Approval of bank **bjb**'s Business Plan Adjustment Years 2024 - 2026
13. Approval of bank **bjb**'s Revised Business Plan Years 2024 - 2024
14. Approval of bank **bjb**'s Revised Corporate Plan Years 2021 - 2025

15. Persetujuan Rencana Bisnis Bank (RBB) bank **bjb** Tahun 2025 - 2027.
 16. Persetujuan atas Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2025.
 17. Persetujuan atas Rencana Aksi (*Recovery Plan*) bank **bjb** Tahun 2024.
 18. Persetujuan Upaya Penyehatan Perusahaan Anak Atas Nama BPR Intan Jabar.
 19. Persetujuan Upaya Penyehatan Perusahaan Anak Atas Nama BPR Indramayu Jabar.
 20. Persetujuan terhadap kebijakan bank diantaranya:
 - a. Kebijakan dan Piagam Audit Internal
 - b. Kebijakan Dividen
 - c. Kebijakan Tata Kelola Bank
 - d. Kebijakan Akuntansi
 - e. Kebijakan Operasional
 - f. Kebijakan Perkreditan Bank
 - g. Kebijakan Tata Tertib Kerja Direksi
 - h. Kebijakan Keuangan Berkelanjutan
 - i. Kebijakan Perlindungan Data Pribadi
 - j. Kebijakan Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT dan PPPSPM).
 21. Persetujuan terhadap Publikasi Laporan Keuangan Triwulanan bank **bjb** berdasarkan rekomendasi Komite Audit:
 - a. Laporan Keuangan Periode Desember 2023
 - b. Laporan Keuangan Periode Maret 2024
 - c. Laporan Keuangan Periode Juni 2024
 - d. Laporan Keuangan Periode September 2024
 22. Persetujuan Struktur Organisasi bank **bjb**.
 23. Persetujuan Penyertaan Rencana Pengembangan Kelompok Usaha Bank (KUB) dengan Bank Maluku Malut dan Bank Jambi.
 24. Persetujuan Hasil Negosiasi Harga Saham Bank Jambi.
 25. Penilaian Kinerja Direksi dan Dewan Komisaris Posisi Tahun Buku 2023 Berdasarkan Metode *Self Assessment*.
 26. Persetujuan atas Penyediaan Dana Kepada Pihak Terkait diantaranya adalah:
 - a. Persetujuan Restrukturisasi Fasilitas Kredit KMK BPR Pada Pihak Terkait A.N. PT BPR Intan Jabar.
 - b. Persetujuan Penjualan Piutang (*Asset Sales*) segmen Kredit Konsumer Dalam Upaya Penyehatan PT BPR Intan Jabar.
 - c. Persetujuan Atas Fasilitas Kredit Pihak Terkait a.n BPKAD Selaku BUD Pemprov Jabar.
 - d. Persetujuan Restrukturisasi Fasilitas Kredit KMK BPR pada Pihak Terkait A. N. PT BPR Indramayu Jabar (Perseroda).
 - e. Persetujuan Penyediaan Dana Atas Pemberian Fasilitas Kredit Pada Pihak Terkait A. N. PT Artdeco Sejahtera Abadi.
 27. Persetujuan *Risk Appetite Statement* dan *Risk Tolerance* Tahun 2024.
15. Approval of Bank Business Plan (RBB) bank **bjb** Years 2025 - 2027
 16. Approval of Sustainable Finance Action Plan (RAKB) Year 2025
 17. Approval of bank **bjb** Action Plan (Recovery Plan) Year 2024
 18. Approval of Restructuring Efforts of Subsidiary Company on behalf of BPR Intan Jabar
 19. Approval of Restructuring Efforts of Subsidiary Company on behalf of BPR Indramayu Jabar
 20. Approval of bank policies including:
 - a. Internal Audit Policy and Charter
 - b. Dividend Policy
 - c. Bank Governance Policy
 - d. Accounting Policy
 - e. Operational Policy
 - f. Bank Credit Policy
 - g. Rules of Procedure Policy of the Board of Directors
 - h. Sustainable Finance Policy
 - i. Personal Data Protection Policy
 - j. Policy for Implementing Anti-Money Laundering, Prevention of Terrorism Financing and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (AML, CFT and PFWMD) Programs.
 21. Approval of the Publication of bank **bjb**'s Quarterly Financial Statements based on the Audit Committee's Recommendations:
 - a. Financial Report for December 2023
 - b. Financial Report for March 2024
 - c. Financial Report for June 2024
 - d. Financial Report for September 2024
 22. Approval of bank **bjb**'s Organizational Structure
 23. Approval of Participation in Bank Business Group (KUB) Development Plan with Bank Maluku Malut and Bank Jambi.
 24. Approval of Negotiation Results of Bank Jambi Share Price.
 25. Evaluation of the Performance of the Board of Directors and the Board of Commissioners for the Financial Year 2023 Based on the Self Assessment Method.
 26. Approval of the Provision of Funds to Related Parties including:
 - a. Approval of Restructuring KMK BPR Credit Facilities to Related Parties on behalf of PT BPR Intan Jabar
 - b. Approval of the Sale of Receivables (*Asset Sales*) of Consumer Credit segment in an effort to restructure PT BPR Intan Jabar
 - c. Approval of Credit Facilities for Related Parties on behalf of BPKAD as BUD of West Java Provincial Government.
 - d. Approval of Restructuring KMK BPR Credit Facilities to Related Parties on behalf of PT BPR Indramayu Jabar (Perseroda).
 - e. Approval of Provision of Funds for the Grant of Credit Facilities to Related Parties on behalf of PT Artdeco Sejahtera Abadi
 27. Approval of Risk Appetite Statement and Risk Tolerance Year 2024

28. Penunjukan Kantor Akuntan Publik berdasarkan Rekomendasi Komite Audit:
 - a. Penunjukan Kantor Akuntan Publik untuk Audit Pengelolaan Dana *Corporate Social Responsibility* (CSR) Tahun Buku 2023.
 - b. Penunjukan Kantor Akuntan Publik untuk Penerbitan *Comfort Letter* dalam rangka Penerbitan Penawaran Umum Berkelanjutan IV Obligasi Subordinasi bank **bjb** Tahap I tahun 2024.
 - c. Penunjukan Kantor Akuntan Publik Terkait Audit Penjatahan dan Biaya Emisi dalam Rangka Penawaran Umum Berkelanjutan (PUB) IV Obligasi Subordinasi Tahap I Tahun 2024.
 - d. Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan Periode Mei 2024 terkait Audit Rencana Penerbitan Obligasi Keberlanjutan (*Sustainability Bond*) dan Surat Berharga Perpetual bank **bjb** Tahun 2024.
 - e. Penunjukan Kantor Akuntan Publik Terkait Penerbitan *Comfort Letter* dalam Rangka Penerbitan Penawaran Umum Berkelanjutan I Surat Berharga Perpetual bank **bjb** Tahap I Tahun 2024.
 - f. Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan bank **bjb** Tahun Buku 2024.
 - g. Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun Buku 2024.
 - h. Penunjukan Kantor Akuntan Publik untuk Audit Penjatahan dan Biaya Emisi dalam rangka PUB I *Sustainability Bond* dan *Perpetual Bond* bank **bjb** Tahap I tahun 2024.
 29. Melakukan Evaluasi atas Pelaksanaan Audit Oleh Akuntan Publik (AP) dan/atau Kantor Akuntan Publik (KAP) atas:
 - a. Audit Terhadap Laporan Keuangan bank **bjb** Tahun Buku 2023.
 - b. Audit Terhadap Laporan Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun Buku 2023.
 30. Persetujuan Atas Penggantian Pemimpin Satuan Kerja Audit Internal.
 31. Persetujuan atas Rencana Kerja dan Anggaran Tahunan (RKAT) Satuan Kerja Audit Internal Tahun 2025.
28. Appointment of Public Accountant Firms based on the Audit Committee's Recommendations:
 - a. Appointment of Public Accounting Firms to Audit Corporate Social Responsibility (CSR) Fund Management for Financial Year 2023
 - b. Appointment of Public Accounting Firms for the Issuance of Comfort Letter in the Context of Issuance of bank **bjb**'s Continuous Public Offering IV Subordinated Bonds Phase I Year 2024
 - c. Appointment of Public Accounting Firms to Audit Allotment and Issuance Cost in the Context of Sustainable Public Offering (PUB) IV Subordinated Bonds Phase I Year 2024
 - d. Appointment of Public Accounting Firms to Audit May 2024 Financial Statements Regarding the Audit of bank **bjb**'s Sustainability Bonds and Perpetual Securities Issuance Plan Year 2024
 - e. Appointment of Public Accounting Firms Related to the Issuance of Comfort Letter in the Context of Issuance of Sustainable Public Offering I bank **bjb** Perpetual Securities Phase I Year 2024.
 - f. Appointment of Public Accounting Firms to Audit bank **bjb**'s Financial Statements for Financial Year 2024
 - g. Appointment of Public Accounting Firms to Audit the Financial Statements of bank **bjb**'s Financial Institution Pension Fund (DPLK) for Financial Year 2024
 - h. Appointment of Public Accounting Firms to Audit the Allotment and Issuance Cost in the Context of bank **bjb**'s PUB I Sustainability Bond and Perpetual Bond Phase I year 2024.
 29. Evaluate the Audit Implementation by Public Accountant (AP) and/or Public Accounting Firms (KAP) on:
 - a. Audit of bank **bjb**'s Financial Statements for Financial Year 2023 and;
 - b. Audit of Financial Statements of bank **bjb**'s Financial Institution Pension Fund (DPLK) for Financial Year 2023.
 30. Approval on the Replacement of Internal Audit Work Unit Leader
 31. Approval of the Annual Work Plan and Budget (RKAT) of Internal Audit Work Unit Year 2025.

Penilaian Kinerja Direksi dan Dewan Komisaris

Penilaian Kinerja Dewan Komisaris dan Direksi untuk tahun 2024 sesuai dengan Peraturan Otoritas Jasa Keuangan nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum dilakukan oleh Dewan Komisaris yang dibantu oleh Komite Nominasi dan Remunerasi kemudian disampaikan pada RUPS melalui laporan tugas pengawasan Dewan Komisaris dalam Laporan Tahunan Perseroan.

Performance Assessment of the Directors and Board of Commissioners

Performance appraisal of the Board of Commissioners and Directors for 2024 in accordance with OJK Regulation number 45/POJK.03/2015 concerning Implementation of Governance in Providing Remuneration for commercial banks was carried out by the Board of Commissioners assisted by the Nomination and Remuneration Committee then submitted to the GMS through a report the supervisory duties of the Board of Commissioners in the Company's Annual Report.

Penilaian Kinerja Direksi

Penilaian kinerja Direksi dilakukan secara kolektif kolegial dan individu melalui metode *self assessment*, berdasarkan parameter – parameter sesuai dengan ketentuan yang berlaku.

PROSEDUR PELAKSANAAN PENILAIAN KINERJA DIREKSI

1. Penilaian kinerja Direksi dilakukan 1 (satu) kali dalam satu tahun setiap akhir tahun buku baik secara kolektif kolegial maupun individu.
2. Penilaian kinerja menjadi dasar pertimbangan dalam pemberian remunerasi khususnya *tantiem*.
3. Mekanisme dan Indikator penilaian kinerja Direksi diatur dalam Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi

Hasil penilaian Direksi yang dilakukan oleh Dewan Komisaris, tersebut disampaikan kepada Pemegang Saham, untuk diputuskan di dalam Rapat Umum Pemegang Saham Tahunan.

KRITERIA EVALUASI KINERJA DIREKSI

Kinerja Direksi secara kolektif berdasarkan pencapaian target Bank sesuai rencana Korporasi dan Rencana Bisnis. sedangkan Kriteria atas penilaian kinerja Direksi secara individu antara lain pencapaian target dan anggaran yang telah ditetapkan pada awal tahun anggaran, Pengetahuan dan pemahaman anggota Direksi atas nilai-nilai, misi, rencana strategis serta rencana usaha Bank, partisipasi Direksi dalam rapat dan lainnya.

PIHAK YANG MELAKUKAN PENILAIAN

Pihak yang melakukan penilaian atas kinerja Direksi adalah Dewan Komisaris dan Pemegang Saham dalam Rapat Umum Pemegang Saham Tahunan.

HASIL PENILAIAN KINERJA DIREKSI

Atas pelaksanaan tugas kepengurusan Perseroan oleh Direksi, RUPS dan Dewan Komisaris memutuskan bahwa Direksi telah melaksanakan tugasnya dengan baik. Hasil penilaian kinerja Direksi secara kolektif kolegial pada tahun 2024 dinilai baik dengan pencapaian nilai sebesar 100%.

Performance Assessment of the Directors

Performance appraisal of the Directors was carried out collectively, collegially and individually through the self-assessment method, based on parameters in accordance with applicable regulations.

PROCEDURES FOR THE IMPLEMENTATION OF THE PERFORMANCE OF THE DIRECTORS

1. Performance appraisal of the Directors is carried out 1 (one) time in a year at the end of each financial year, both collectively, collegial and individual.
2. Performance appraisal is the basis for consideration in the provision of remuneration, especially *tantiem*.
3. Mechanisms and indicators for evaluating the performance of the Directors are regulated in the Nomination and Remuneration Committee Guidelines and Work Procedures

The results of the evaluation of the Board of Directors conducted by the Board of Commissioners are reported to the Shareholders, to be decided at the Annual General Meeting of Shareholders.

EVALUATION CRITERIA OF THE DIRECTORS PERFORMANCE

The performance of the Board of Directors is collegial based on achieving the Bank's targets in accordance with the Corporate Plan and Business Plan. Meanwhile, the criteria for evaluating individual Directors' performance include achievement of targets and budgets that have been set at the beginning of the fiscal year, knowledge and understanding of Board of Directors members' values, mission, strategic plans and business plans of the Bank, Directors' participation in meetings and others.

PARTIES THAT DO THE ASSESSMENT

The party that evaluates the Board of Directors' performance is the Board of Commissioners and Shareholders at the Annual General Meeting of Shareholders.

RESULTS OF THE DIRECTORS 'PERFORMANCE ASSESSMENT

For the implementation of the management of the Company by the Directors, the GMS and the Board of Commissioners decide that the Directors have carried out their duties properly. The results of the collegial collective performance assessment of the Board of Directors in 2024 are considered good with a score of 100%.

Penilaian Kinerja Dewan Komisaris

Penilaian kinerja Dewan Komisaris dibantu oleh Komite Nominasi dan Remunerasi yang kemudian disampaikan pada RUPS melalui Laporan tugas pengawasan Dewan Komisaris dalam Laporan Tahunan Perseroan. Berdasarkan laporan tersebut RUPS memberikan pembebasan sepenuhnya terhadap pertanggungjawaban (*acquit et decharge*) Dewan Komisaris atas tugas pengawasan yang dilakukan sepanjang tahun buku 2023.

PROSEDUR PELAKSANAAN PENILAIAN KINERJA DEWAN KOMISARIS

1. Penilaian kinerja Dewan Komisaris dilakukan 1 (satu) kali dalam satu tahun setiap akhir tahun buku baik secara kolektif kolegial maupun individu.
2. Penilaian kinerja menjadi dasar pertimbangan dalam pemberian remunerasi khususnya tantiem.
3. Mekanisme dan Indikator penilaian kinerja Dewan Komisaris diatur dalam Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi.

KRITERIA EVALUASI KINERJA DEWAN KOMISARIS

Kinerja Dewan Komisaris yang dilaporkan kepada Pemegang Saham melalui RUPS dinilai berdasarkan kriteria-kriteria yang berhubungan dengan pelaksanaan tugas dan tanggung jawab Dewan Komisaris baik secara kolegial maupun individual yang mencakup aspek struktur, operasional, pengarahannya, pengawasan dan pelaporan serta pencapaian realisasi Program Kerja/Rencana Kerja Tahunan Dewan Komisaris tahun 2023.

PIHAK YANG MELAKUKAN PENILAIAN

Pihak yang melakukan penilaian atas kinerja Dewan Komisaris yaitu Pemegang Saham dalam RUPS.

HASIL PENILAIAN KINERJA DEWAN KOMISARIS

Dewan Komisaris telah menyusun dan melaksanakan program kerja Dewan Komisaris tahun 2023 dengan memperhatikan tugas, wewenang dan kewajiban Dewan Komisaris dalam hal pengawasan Perseroan sesuai dengan peraturan dan perundang-undangan yang berlaku. Atas pelaksanaan tugas pengawasan Perseroan oleh Dewan Komisaris, RUPS menyatakan bahwa Dewan Komisaris telah melaksanakan tugasnya dengan baik.

Hasil penilaian kinerja Dewan Komisaris secara kolektif kolegial pada tahun 2024 dinilai baik dengan pencapaian nilai sebesar 100%.

Board of Commissioners Performance Assessment

The performance assessment of the Board of Commissioners is assisted by the Nomination and Remuneration Committee which is then disclosed to the GMS through the Report on the supervisory duties of the Board of Commissioners in the Company's Annual Report. Based on this report, the GMS provided full release of the Board of Commissioners' accountability (*acquit et decharge*) for the supervisory duties carried out throughout the 2023 financial year.

PROCEDURES FOR THE IMPLEMENTATION OF THE PERFORMANCE OF THE BOARD OF COMMISSIONERS

1. Assessment of the performance of the Board of Commissioners is conducted 1 (once) a year at the end of each financial year, both collectively and individually.
2. Performance appraisal became the basis for consideration in providing remuneration, especially bonuses
3. Mechanism and performance assessment indicators for the Board of Commissioners were regulated in the Nomination and Remuneration Committee Charter.

EVALUATION CRITERIA OF THE BOARD OF COMMISSIONER PERFORMANCE

The performance of the Board of Commissioners reported to Shareholders through the GMS is assessed based on the criteria related to the implementation of the duties and responsibilities of the Board of Commissioners baik secara kolegial maupun individual which includes aspects of structure, operations, direction, supervision and reporting as well as the achievement of the realization of the Work Program/Annual Work Plan of the Board of Commissioners in 2023.

PARTIES THAT DO THE ASSESSMENT

The party evaluating the performance of the Board of Commissioners is the Shareholders at the GMS.

RESULTS OF BOARD OF COMMISSIONER'S PERFORMANCE REVIEW

The Board of Commissioners compiled and implemented the work program of the Board of Commissioners in 2024 by considering the duties, authorities and obligations of the Board of Commissioners in terms of supervision of the Company in accordance with the applicable laws and regulations. On the implementation of the supervisory duties of the Company by the Board of Commissioners, the GMS stated that the Board of Commissioners carried out its duties properly.

The results of the collective, collegial and individual performance appraisal of the Board of Commissioners in 2024 are considered good with the achievement of a score of 100%.

Penilaian Kinerja Komite di Bawah Dewan Komisaris dan Dasar Penilaiannya

Dalam rangka meningkatkan peran Dewan Komisaris dalam menjalankan fungsi pengawasan, Dewan Komisaris telah membentuk 4 (empat) komite yaitu:

1. Komite Audit
2. Komite Nominasi dan Remunerasi
3. Komite Pemantau Risiko
4. Komite Tata Kelola Terintegrasi

Prosedur penilaian kinerja Komite di bawah Dewan Komisaris dilakukan oleh Dewan Komisaris secara periodik yang dilakukan 1 (satu) kali dalam satu tahun berdasarkan kriteria yang telah ditetapkan. Proses penilaian kinerja Komite di bawah Dewan Komisaris dilakukan melalui rapat internal Dewan Komisaris. Adapun kriteria penilaian kinerja Komite di bawah Dewan Komisaris berdasarkan kompetensi, rapat dan pelaksanaan tugas komite selama tahun buku. Uraian terkait rapat dan pelaksanaan tugas masing-masing Komite di bawah Dewan Komisaris dijelaskan pada bagian Komite di bawah Dewan Komisaris Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

Komite Audit memiliki tugas dan tanggung jawab untuk membantu Dewan Komisaris melakukan pengawasan atas efektivitas sistem pengendalian internal, internal audit dan proses pelaporan keuangan. Sepanjang tahun 2024, Komite Audit telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Audit telah melaksanakan rapat sebanyak 23 (dua puluh tiga) kali dan menjalankan tugasnya yang antara lain:

1. Melakukan *review* terhadap Pedoman dan Tata Tertib Kerja Komite Audit.
2. Melakukan evaluasi terhadap pelaksanaan internal audit oleh Satuan Kerja Audit Internal (SKAI) sesuai dengan Rencana Kerja dan Anggaran Tahunan (RKAT) yang telah ditetapkan.
3. Melakukan evaluasi atas penerapan pengendalian internal berdasarkan hasil audit internal yang dilakukan oleh SKAI dan memberikan saran dan masukan atas kelemahan - kelemahan yang ada.
4. Memastikan setiap temuan hasil pemeriksaan oleh SKAI dan Audit Eksternal ditindaklanjuti oleh manajemen sesuai dengan rekomendasi dan komitmen yang telah disepakati.
5. Melakukan penelitian dan analisis mengenai kelayakan Auditor Eksternal (AP dan KAP) dan memberikan rekomendasi kepada Dewan Komisaris terkait dengan Penunjukan Kantor Akuntan Publik untuk audit:
 - a. Penunjukan Kantor Akuntan Publik untuk Audit Pengelolaan Dana *Corporate Social Responsibility* (CSR) Tahun Buku 2023.

Performance Assessment of the Committee Under the Board of Commissioners and the Basis of the Assessment

In order to enhance the role of the Board of Commissioners in carrying out the supervisory function, the Board of Commissioners has formed 4 (four) committees namely:

1. Audit Committee
2. Nomination and Remuneration Committee
3. Risk Monitoring Committee
4. Integrated Governance Committee

The procedure for evaluating the performance of the Committees under the Board of Commissioners was carried out by the Board of Commissioners periodically, carried out 1 (one) time in a year based on predetermined criteria. Process for evaluating the performance of Committees under the Board of Commissioners based on competency internal meeting of the Board of Commissioners. The criteria for evaluating the performance of the Committees under the Board of Commissioners were based on the committee's meetings and duties during the financial year. The descriptions related to the meetings and the implementation of the duties of each Committee under the Board of Commissioners were explained in the Organ and Committees section under the Board of Commissioners Chapter of Corporate Governance in this Annual Report.

The Audit Committee had duties and responsibilities to assist the Board of Commissioners in supervising the effectiveness of the internal control system, internal audit and financial reporting processes. Throughout 2024, the Audit Committee carried out its duties and responsibilities well. The Audit Committee held 23 (twenty three) meetings and carried out its duties, which include:

1. Reviewing the Audit Committee Guidelines and Rules of Procedure
2. Evaluating the implementation of internal audits by the Internal Audit Unit (SKAI) in accordance with the established Annual Work Plan and Budget (RKAT).
3. Evaluating the application of internal controls based on internal audit results conducted by SKAI and providing suggestions and feedback on identified weaknesses.
4. Ensuring that all findings from SKAI and External Audits are followed up by management in accordance with agreed recommendations and commitments.
5. Conducting research and analysis on the suitability of External Auditors (AP and KAP) and providing recommendations to the Board of Commissioners regarding the Appointment of Public Accounting Firms for audits:
 - a. Appointment of the Public Accounting Firm for the Audit of Corporate Social Responsibility (CSR) Fund Management for Fiscal Year 2023

- b. Penunjukan Kantor Akuntan Publik untuk Penerbitan *Comfort Letter* dalam rangka Penerbitan Penawaran Umum Berkelanjutan IV Obligasi Subordinasi bank **bjb** Tahap I tahun 2024.
 - c. Penunjukan Kantor Akuntan Publik Terkait Audit Penjatahan dan Biaya Emisi dalam Rangka Penawaran Umum Berkelanjutan (PUB) IV Obligasi Subordinasi Tahap I Tahun 2024.
 - d. Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan Periode Mei 2024 terkait Audit Rencana Penerbitan Obligasi Keberlanjutan (*Sustainability Bond*) dan Surat Berharga Perpetual bank **bjb** Tahun 2024.
 - e. Penunjukan Kantor Akuntan Publik Terkait Penerbitan *Comfort Letter* dalam Rangka Penerbitan Penawaran Umum Berkelanjutan I Surat Berharga Perpetual bank **bjb** Tahap I Tahun 2024.
 - f. Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan bank **bjb** Tahun Buku 2024.
 - g. Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun Buku 2024.
 - h. Penunjukan Kantor Akuntan Publik untuk Audit Penjatahan dan Biaya Emisi dalam rangka PUB I *Sustainability Bond* dan *Perpetual Bond* bank **bjb** Tahap I tahun 2024.
6. Melakukan evaluasi atas pelaksanaan audit oleh Akuntan Publik dan/atau Kantor Akuntan Publik terhadap:
 - a. Audit atas Laporan Keuangan bank **bjb** Tahun Buku 2023.
 - b. Audit atas Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun Buku 2023.
 7. Melakukan *review* dan memberikan rekomendasi kepada Dewan Komisaris atas Publikasi Laporan Keuangan Triwulanan bank **bjb** untuk periode:
 - a. Laporan Keuangan Periode Desember 2023
 - b. Laporan Keuangan Periode Maret 2024
 - c. Laporan Keuangan Periode Juni 2024
 - d. Laporan Keuangan Periode September 2024
 8. Memberikan rekomendasi kepada Dewan Komisaris atas Penggantian Pemimpin Satuan Kerja Audit Internal (SKAI).
 9. Melakukan evaluasi dan memberikan rekomendasi atas Rencana Kerja dan Anggaran Tahunan (RKAT) Satuan Kerja Audit Internal Tahun 2025.
- b. Appointment of the Public Accounting Firm for the Issuance of a *Comfort Letter* for the Sustainable Public Offering IV of Subordinated Bonds bank **bjb** Phase I Year 2024
 - c. Appointment of the Public Accounting Firm for the Audit of Allocation and Issuance Costs in the Sustainable Public Offering (PUB) IV of Subordinated Bonds Phase I Year 2024
 - d. Appointment of the Public Accounting Firm for the Audit of the May 2024 Financial Statements related to the Planned Issuance of Sustainability Bonds and Perpetual Securities bank **bjb** Year 2024
 - e. Appointment of the Public Accounting Firm for the Issuance of a *Comfort Letter* for the Sustainable Public Offering I of Perpetual Securities bank **bjb** Phase I Year 2024.
 - f. Appointment of the Public Accounting Firm for the Audit of bank **bjb**'s Financial Statements for Fiscal Year 2024
 - g. Appointment of the Public Accounting Firm for the the Financial Statements of Financial Institution Pension (DPLK) bank **bjb** for Fiscal Year 2024
 - h. Appointment of the Public Accounting Firm for the Audit of Allocation and Issuance Costs in the PUB I Sustainability Bond and Perpetual Bond bank **bjb** Phase I Year 2024.
6. Evaluating the audit implementation by the External Auditor and/or Public Accounting Firm regarding:
 - a. The Audit of bank **bjb**'s Financial Statements for Fiscal Year 2023;
 - b. The Audit of the Financial Statements of Financial Institution Pension (DPLK) bank **bjb** for Fiscal Year 2023.
 7. Reviewing and providing recommendations to the Board of Commissioners on the publication of bank **bjb**'s Quarterly Financial Statements for the periods:
 - a. December 2023
 - b. March 2024
 - c. June 2024
 - d. September 2024
 8. Providing recommendations to the Board of Commissioners regarding the replacement of the Head of the Internal Audit Unit (SKAI).
 9. Evaluating and providing recommendations on the Annual Work Plan and Budget (RKAT) for the Internal Audit Unit for the Year 2025.

Komite Nominasi dan Remunerasi berfungsi untuk membantu Dewan Komisaris dalam melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan nominasi dan remunerasi terhadap anggota Direksi dan Dewan Komisaris. Sepanjang tahun 2024, Komite Nominasi dan Remunerasi telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Nominasi dan Remunerasi telah melaksanakan rapat sebanyak 24 (dua puluh empat) kali dan menjalankan tugasnya yang antara lain:

The Nomination and Remuneration Committee functions to assist the Board of Commissioners in carrying out their functions and duties in areas related to the nomination and remuneration of members of the Directors and Board of Commissioners. Throughout 2024, the Nomination and Remuneration Committee carried out its duties and responsibilities well. The Nomination and Remuneration Committee held 24 (twenty-four) meetings and carried out its duties, which include

1. Melakukan proses nominasi untuk jabatan Pengurus pada RUPS.
2. Memberikan rekomendasi kepada Dewan Komisaris terkait perpanjangan perjanjian kerja anggota Komite dari pihak independen.
3. Mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi Pengurus dan Pegawai.
4. Melakukan *self assessment* kinerja Pengurus bank **bjb**.

Komite Pemantau Risiko berfungsi untuk membantu Dewan Komisaris dalam memonitor risiko dan menilai toleransi risiko yang dapat diambil oleh Bank, mengevaluasi perbaikan yang dilakukan atas kebijakan, prosedur dan praktik manajemen risiko Bank guna memastikan telah dilakukannya pengelolaan risiko dengan baik. Sepanjang tahun 2024, Komite Pemantau Risiko telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Pemantau Risiko telah melaksanakan rapat sebanyak 12 (dua belas) kali sesuai dengan tugas dan tanggung jawabnya antara lain:

1. Melakukan *Review* atas Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko.
2. Mengevaluasi tingkat risiko melalui penelaahan dan pembahasan Laporan *self assessment* Profil Risiko secara berkala.
3. Mengevaluasi *Root Cause Credit Risk* (RCCR) secara berkala.
4. Melaksanakan Pemantauan Tingkat Kesehatan Bank (TKB) bank **bjb** dan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** setiap semester secara berkala.
5. Melakukan evaluasi terhadap pelaksanaan Fungsi Manajemen Risiko dan Kepatuhan pada Unit DPLK bank **bjb**.
6. Melakukan Evaluasi Kebijakan, Strategi dan Kerangka Manajemen Risiko.
7. Melakukan Evaluasi dan memberikan rekomendasi Penilaian Tingkat Risiko Terkait Keamanan Siber Bank Tahun 2023.
8. Melakukan Evaluasi Hasil *Bottom Up Stress Test* Tahun 2024.
9. Melakukan Evaluasi Penerapan Program APU, PPT dan PPPSPM.
10. Melakukan Pembahasan *Climate Risk Management and Scenario* (CRMS).
11. Melakukan Pembahasan Mekanisme Penyusunan RBB bank **bjb**.
12. Melakukan Evaluasi Manajemen Risiko *Country & Transfer*.

Komite Tata Kelola Terintegrasi berfungsi untuk membantu Dewan Komisaris dalam melakukan pengawasan terhadap pelaksanaan tata kelola terintegrasi bagi Lembaga Jasa Keuangan dalam konglomerasi keuangan bank **bjb**. Sepanjang tahun 2024, Komite Tata Kelola Terintegrasi telah menjalankan

1. Conducting the nomination process for the position of the Management at the Annual GMS
2. Providing recommendations to the Board of Commissioners regarding the extension of work agreements for Committee members from independent parties.
3. Evaluating and provide recommendations to the Board of Commissioners regarding the remuneration policy for Management and Employees.
4. Conducting a self-assessment of the performance of bank **bjb**'s Management.

The Risk Monitoring Committee functions to assist the Board of Commissioners in monitoring risk and assessing the risk tolerance that could be taken by the Bank, evaluating improvements made to the Bank's risk management policies, procedures and practices to ensure that risk management had been carried out properly. Throughout 2024, the Risk Monitoring Committee carried out its duties and responsibilities well. The Risk Monitoring Committee held 12 (twelve) meetings in accordance with its duties and responsibilities, including:

1. Reviewing the Guidelines and Work Procedures of the Risk Monitoring Committee
2. Evaluating risk levels through periodic review and discussion of the Risk Profile Self-Assessment Report.
3. Regularly evaluating the Root Cause Credit Risk (RCCR).
4. Monitoring the Bank Soundness Level (TKB) and Financial Institution Pension (DPLK) of bank **bjb** on a semi-annual basis
5. Evaluating the implementation of Risk Management and Compliance Functions in the DPLK bank **bjb** Unit.
6. Evaluating the Risk Management Policies, Strategies, and Framework.
7. Assessing and providing recommendations on the Risk Level Assessment Related to Bank Cybersecurity for 2023.
8. Evaluating the results of the 2024 Bottom-Up Stress Test
9. Evaluating the implementation of Anti-Money Laundering (AML), Counter-Terrorism Financing (CFT), and Prevention of Financing of the Proliferation of Weapons of Mass Destruction (PFWMD) programs
10. Discussing Climate Risk Management and Scenario (CRMS).
11. Reviewing the bank **bjb** Business Plan (RBB) preparation mechanism
12. Evaluating Country & Transfer Risk Management.

The Integrated Governance Committee functions to assist the Board of Commissioners in supervising the implementation of integrated governance for Financial Services Institutions in the bank **bjb** financial conglomerate. Throughout 2024, the Integrated Governance Committee carried out its duties and

tugas dan tanggung jawabnya dengan baik. Komite Tata Kelola Terintegrasi telah melaksanakan rapat sebanyak 4 (empat) kali dan menjalankan tugasnya yang antara lain:

1. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tata kelola terintegrasi dalam konglomerasi keuangan bank **bjb**.
2. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tugas dan fungsi dari Satuan Kerja Audit Internal Terintegrasi, Satuan Kerja Manajemen Risiko Terintegrasi dan Satuan Kerja Kepatuhan Terintegrasi.
3. Melakukan pemantauan terhadap Kinerja dan Profil Risiko dari perusahaan anak dan perusahaan terelasi dalam konglomerasi keuangan.
4. Melakukan Evaluasi atas Pelaksanaan Program Sinergi perbankan antara bank **bjb** dengan Perusahaan Anak dan Perusahaan Terelasi.
5. Melakukan pemantauan dan evaluasi atas tindak lanjut terhadap hasil evaluasi Satuan Kerja Audit Internal, Satuan Kerja Kepatuhan Terintegrasi dan Satuan Kerja Manajemen Risiko Terintegrasi oleh Lembaga Jasa Keuangan (LJK) pada Konglomerasi Keuangan.

Mekanisme Pemberhentian dan Pengunduran Diri Dewan Komisaris

Anggota Dewan Komisaris diangkat dan diberhentikan oleh RUPS dengan persyaratan dan tata cara yang telah ditetapkan di dalam Pedoman dan Tata Tertib Dewan Komisaris serta peraturan perundang-undangan yang berlaku. Jabatan Anggota Dewan Komisaris berakhir apabila:

1. Kehilangan Kewarganegaraan Indonesia
2. Mengundurkan diri
3. Meninggal dunia dalam masa jabatannya
4. Masa jabatannya berakhir, kecuali diangkat kembali sesuai dengan ketentuan yang berlaku
5. Diberhentikan berdasarkan keputusan RUPS atas dasar
 - a. Tidak lagi memenuhi persyaratan yang berlaku
 - b. Tidak menjalankan fungsinya dengan baik sesuai dengan ketentuan yang berlaku.
6. Pemberhentian
 - a. Pemberhentian atau penggantian anggota Dewan Komisaris wajib mengedepankan kepentingan utama Bank
 - b. Pemberhentian atau penggantian anggota Dewan Komisaris sebagaimana dimaksud yang dilakukan sebelum periode masa jabatan anggota Dewan Komisaris berakhir wajib memperhatikan paling sedikit:
 - Anggota Dewan Komisaris dinilai tidak mampu melaksanakan tugas dan tanggung jawab dalam pengelolaan dan pelaksanaan strategi bank yang sehat.
 - Pemberhentian atau penggantian anggota Dewan Komisaris tidak didasarkan atas penilaian subjektif dari Pemegang Saham, namun didasarkan dari penilaian yang objektif terkait pengelolaan bank

responsibilities well. The Integrated Governance Committee held 4 (four) meetings and carried out its duties, which include:

1. Monitoring and evaluating the implementation of integrated governance in the bank **bjb** financial conglomerate.
2. Overseeing the duties and functions of the Integrated Internal Audit Unit, Integrated Risk Management Unit, and Integrated Compliance Unit.
3. Monitoring the performance and risk profiles of subsidiaries and affiliated companies within the financial conglomerate.
4. Evaluating the implementation of banking synergy programs between bank **bjb** and its subsidiaries and affiliates.
5. Monitoring and evaluating the follow-up to the evaluation results of the Internal Audit Unit, Integrated Compliance Unit and Integrated Risk Management Unit by the Financial Services Institution (LJK) in the Financial Conglomerate.

Mechanism of Termination and Withdrawal of the Board of Commissioners

Members of the Board of Commissioners are appointed and dismissed by the GMS with the requirements and procedures set out in the Board of Commissioners' Guidelines and Rules and applicable laws and regulations. The term of office of a member of the Board of Commissioners ends if:

1. Loss of Indonesian Citizenship.
2. Resign.
3. Passed away during the term of office.
4. The term of office ends, unless re-appointed in accordance with the applicable provisions
5. Dismissed based on the GMS decision on the basis of
 - a. No longer meets the applicable requirements.
 - b. Not carrying out its functions properly in accordance with applicable regulations.
6. Dismissal
 - a. The dismissal or replacement of members of the Board of Commissioners must prioritize the best interests of the Bank
 - b. The dismissal or replacement of members of the Board of Commissioners before the end of their term of office must consider at least the following:
 - The member is deemed incapable of performing their duties and responsibilities in managing and implementing sound banking strategies.
 - The dismissal or replacement is based on objective assessments regarding the bank's management and not on subjective judgments of shareholders.

- Pemberhentian atau penggantian anggota Dewan Komisaris telah melalui perencanaan dan mekanisme yang berlaku, yang paling sedikit memperhatikan penilaian dari komite nominasi dan remunerasi serta telah diagendakan dalam RUPS.
 - Pemberhentian atau penggantian anggota Dewan Komisaris tidak mengakibatkan terjadinya permasalahan dalam pengorganisasian dan kegiatan usaha bank.
 - Pelaksanaan pemberhentian atau penggantian anggota Dewan Komisaris mengedepankan pola komunikasi yang baik dari berbagai pihak terkait; dan
 - Dilakukan dengan mengedepankan penerapan Tata Kelola yang Baik pada bank dan aspek kehati-hatian.
- c. Pemberhentian atau penggantian Komisaris Independen sebelum periode masa jabatan berakhir wajib mendapatkan persetujuan terlebih dahulu dari Otoritas Jasa Keuangan sebelum diputuskan dalam RUPS.
- d. Dalam memberikan persetujuan sebagaimana dimaksud pada angka 3, Otoritas Jasa Keuangan melakukan penilaian terhadap kelayakan rencana pemberhentian atau penggantian Komisaris Independen.
- e. Sebagai bahan penilaian oleh Otoritas Jasa Keuangan sebagaimana dimaksud, bank menyampaikan permohonan kepada Otoritas Jasa Keuangan dengan memuat informasi mengenai :
- Alasan atau pertimbangan dilakukannya pemberhentian atau penggantian Komisaris Independen; dan
 - Bank dapat menyertakan profil calon pengganti yang dinilai memenuhi persyaratan untuk penilaian kemampuan dan kepatutan
- f. Penyampaian permohonan kepada Otoritas Jasa Keuangan sebagaimana dimaksud disampaikan Bank paling lama 1 (satu) bulan sebelum rencana pelaksanaan RUPS yang memuat agenda pemberhentian atau penggantian Komisaris Independen.
- g. Dalam hal Otoritas Jasa Keuangan menilai rencana pemberhentian atau penggantian Komisaris Independen tidak layak, maka:
- Rencana pemberhentian atau penggantian Komisaris independen dimaksud tidak disetujui Otoritas Jasa Keuangan
 - Bank dilarang memuat agenda pemberhentian atau penggantian Komisaris Independen dalam RUPS
7. Pengunduran Diri
- a. Anggota Dewan Komisaris berhak untuk mengundurkan diri dari jabatannya sebelum masa jabatan berakhir dengan memberitahukan secara tertulis mengenai maksud tersebut kepada Dewan Komisaris dengan tembusan kepada Direksi.
- The dismissal or replacement follows proper planning and mechanisms, which include at least evaluations from the Nomination and Remuneration Committee and has been scheduled in the GMS.
 - The dismissal or replacement must not disrupt the organization or the bank's business activities.
 - The process must ensure good communication among all relevant parties; and
 - The process must adhere to the principles of Good Corporate Governance and prudential banking practices.
- c. The dismissal or replacement of an Independent Commissioner before the end of their term requires prior approval from the Financial Services Authority (OJK) before being decided at the GMS.
- d. In granting the approval mentioned above, the OJK will assess the feasibility of the planned dismissal or replacement of the Independent Commissioner.
- e. For the OJK's assessment, the Bank must submit an application containing:
- The reasons or considerations for the dismissal or replacement of the Independent Commissioner; and
 - The profile of the proposed replacement candidate (if any), who meets the requirements for the Fit and Proper Test.
- f. The application to the OJK must be submitted no later than one (1) month before the planned GMS that includes the agenda for the dismissal or replacement of the Independent Commissioner.
- g. If the OJK deems the planned dismissal or replacement of the Independent Commissioner inappropriate, then:
- The OJK will not approve the proposed dismissal or replacement.
 - The Bank is prohibited from including the dismissal or replacement of the Independent Commissioner on the RUPS agenda.
7. Resignation
- a. Members of the Board of Commissioners have the right to resign from their positions before their term ends by providing written notice to the Board of Commissioners with a copy to the Board of Directors.

- b. Perseroan wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Dewan Komisaris dalam jangka waktu paling lambat 60 (enam puluh) hari setelah diterimanya surat pengunduran diri. Apabila RUPS tidak diselenggarakan dalam jangka waktu tersebut maka pengunduran diri anggota Dewan Komisaris menjadi sah tanpa memerlukan persetujuan RUPS, namun Perseroan wajib menyampaikan laporan pengunduran diri tersebut dalam RUPS yang akan datang.
- c. Apabila anggota Dewan Komisaris mengundurkan diri sehingga mengakibatkan jumlah anggota Dewan Komisaris menjadi kurang dari 3 (tiga) orang, maka pengunduran diri tersebut sah apabila telah ditetapkan oleh RUPS dan telah diangkat anggota Dewan Komisaris yang baru, sehingga memenuhi persyaratan minimal jumlah anggota Dewan Komisaris.
- d. Bagi anggota Dewan Komisaris yang mengundurkan diri tersebut tetap berkewajiban menyelesaikan tugas dan tanggung jawabnya sesuai dengan ketentuan anggaran dasar sebagai anggota Dewan Komisaris sampai tanggal pengunduran dirinya berlaku efektif.

- b. The Company must convene a GMS to decide on the resignation request within no later than sixty (60) days after receiving the resignation letter. If the GMS is not held within this period, the resignation becomes effective without the need for GMS approval, but the Company must report the resignation at the next GMS.
- c. If the resignation of a member of the Board of Commissioners causes the number of commissioners to fall below three (3) members, the resignation will only be valid if approved by the GMS and after a new member has been appointed to meet the minimum required number of commissioners.
- d. Members of the Board of Commissioners who resign remain obligated to complete their duties and responsibilities according to the Articles of Association until their resignation becomes effective.

Nominasi dan Remunerasi Dewan Komisaris dan Direksi

Prosedur Nominasi Dewan Komisaris dan Direksi

Para anggota Dewan Komisaris dan Direksi diangkat dan diberhentikan oleh RUPS. Calon anggota Dewan Komisaris dan Direksi terlebih dahulu dipilih oleh Komite Nominasi dan Remunerasi berdasarkan persyaratan anggota Komisaris yang sesuai dengan Anggaran Dasar serta ketentuan yang berlaku. Calon anggota Dewan Komisaris yang diajukan dalam RUPS harus diusulkan oleh Pemegang Saham Seri A.

RUPS dapat mengangkat Dewan Komisaris dan Direksi yang selanjutnya dinyatakan efektif setelah lulus penilaian kemampuan dan kepatutan dari OJK sesuai ketentuan yang berlaku. Dalam hal calon anggota Dewan Komisaris dan Direksi yang telah diangkat oleh RUPS namun belum dinyatakan lulus penilaian kemampuan dan kepatutan oleh OJK, maka yang bersangkutan belum memiliki hak dan kewajiban sebagai anggota Dewan Komisaris dan Direksi.

Kebijakan Remunerasi Dewan Komisaris dan Direksi

Remunerasi Dewan Komisaris dan Direksi mengacu kepada Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola

Nomination and Remuneration of the Board of Commissioners and Directors

Board of Commissioners and Directors Nomination Procedures

The members of the Board of Commissioners and Directors are appointed and dismissed by the GMS. Candidates for members of the Board of Commissioners and Directors are first selected by the Nomination and Remuneration Committee based on the requirements for members of the Board of Commissioners and Directors in accordance with the Articles of Association as well as the provisions that Prospective members of the Board of Commissioners and Directors are proposed to Series A Shareholders.

The GMS may appoint the Board of Commissioners and the Directors, which will be declared effective after passing the fit and proper test from the OJK following applicable regulations. Suppose the candidate members of the Board of Commissioners and the Directors whom the GMS has appointed have not been declared to have passed the fit and proper test by the OJK. In that case, those who are members of the Directors do not have the rights and obligations as members of the Board of Commissioners and Directors.

Remuneration Policy For The Board of Commissioners and The Board of Directors

Remuneration of Board of Commissioners and Directors shall refer to the prevailing provisions of the OJK Regulations No. 45/POJK.03/2015 dated December 23, 2015 concerning the

Dalam Pemberian Remunerasi Bagi Bank Umum serta Surat Edaran Otoritas Jasa Keuangan Nomor 40/SEOJK.03/2016 tanggal 26 September 2016 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum dan diturunkan dalam ketentuan internal bank **bjb** dalam Surat Keputusan Direksi Nomor 0206/SK/DIR-CSE/2024 tanggal 05 Juni 2024 tentang Standar Operasional Prosedur Penghasilan, Tunjangan dan Fasilitas Bagi Dewan Komisaris dan Direksi. Pemberian remunerasi bagi anggota Dewan Komisaris dan Direksi dihitung berdasarkan formula yang ditetapkan oleh RUPS. Setiap anggota Komisaris dan Direksi berhak menerima sejumlah kompensasi yang diberikan secara bulanan. Dewan Komisaris dan Direksi berhak mendapatkan tantiem berdasarkan kinerja dan pencapaian Perseroan dengan besaran yang ditentukan dalam RUPS. Dewan Komisaris dan Direksi juga berhak mendapatkan tunjangan pada saat mereka telah tidak lagi menjabat sebagai Dewan Komisaris ataupun Direksi.

Prosedur Penetapan Remunerasi

Prosedur standar penetapan remunerasi Dewan Komisaris dan Direksi ditetapkan sebagai berikut:

1. Dewan Komisaris meminta Komite Nominasi dan Remunerasi untuk menyusun rancangan usulan remunerasi.
2. Komite Nominasi dan Remunerasi meminta pihak independen untuk menyusun rancangan remunerasi.
3. Komite Nominasi dan Remunerasi mengusulkan kepada Dewan Komisaris mengenai remunerasi.
4. Dewan Komisaris mengusulkan remunerasi bagi anggota Dewan Komisaris dan Direksi kepada RUPS.
5. RUPS menetapkan remunerasi bagi anggota Dewan Komisaris dan Direksi.

Indikator Penetapan Remunerasi

Dalam menetapkan indikator Dewan Komisaris dan Direksi bank **bjb** mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum dengan mempertimbangkan hal-hal sebagai berikut:

1. Faktor skala usaha.
2. Faktor kompleksitas usaha.
3. Tingkat inflasi.
4. Kondisi dan kemampuan keuangan Perusahaan.
5. Faktor-faktor lain yang relevan, serta tidak boleh bertentangan dengan peraturan perundang-undangan.

implementation of governance in the provision of remuneration for commercial banks and OJK Circular Letters No. 40/SEOJK.03/2016 dated September 26, 2016 concerning the implementation of governance in remuneration for commercial banks and derived in the internal understanding of bank **bjb** in Directors' Decree Number 0206/SK/DIR-CSE/2024 dated June 05, 2024 concerning Standard Operational Procedures for Income, Allowances and Facilities for the Board of Commissioners and Directors. Remuneration for members of the Board of Commissioners and Directors has taken into account the Company's sustainable development and the achievement of long-term goals. Each member of the Board of Commissioners and directors has the right to receive a monthly compensation. The BOC and BOD are entitled to a tantiem based on the performance and achievement of the company with the magnitude specified in the GMS. Board of Commissioners and Directors are also entitled to benefit when they have no longer served as Board of Commissioners or Directors.

Procedure for Determining Remuneration

The standard procedure for determining remuneration for the Board of Commissioners and Board of Directors is as follows:

1. The Board of Commissioners asks the nomination and remuneration committee to draft a remuneration proposal.
2. Nomination and remuneration Committee requests independent Parties to draft remuneration plan.
3. The nomination and remuneration committee proposes to the Board of Commissioners regarding remuneration.
4. The Board of Commissioners proposes remuneration for members of the Board of Commissioners and directors to the GMS.
5. GMS stipulates remuneration for Board of Commissioners and Directors.

Remuneration Determination Indicators

In establishing the indicator of the Board of Commissioners and Directors of bank **bjb** referring to OJK Regulations No. 45/POJK.03/2015 concerning the implementation of governance in remuneration for commercial banks by providing the following things:

1. Business scale factor.
2. Factors of complexity need.
3. Inflation rate.
4. Company's financial conditions and capabilities.
5. Other relevant factors, and should not be contrary to statutory regulations.

Struktur dan Jumlah Nominal/Komponen Remunerasi Dewan Komisaris dan Direksi

Structure and Number of Remuneration/ Components of Board of Commissioners and Directors

Struktur Remunerasi Direksi

Struktur remunerasi anggota Direksi yang mengacu pada Surat Keputusan Direksi Nomor 0206/SK/DIR-CSE/2024 tanggal 05 Juni 2024 tentang Standar Operasional Prosedur Penghasilan, Tunjangan dan Fasilitas Bagi Dewan Komisaris dan Direksi, sebagai berikut:

Remuneration Structure of Board of Directors

The remuneration structure of members of the Board of Directors as referred to in the Directors' Decree Number 0206/SK/DIR-CSE/2024 dated June 05, 2024 concerning Standard Operational Procedures for Income, Allowances and Facilities for the Board of Commissioners and Directors, as follows:

No.	Jenis Remunerasi Type of Remuneration	Keterangan Information
1	GAJI / SALARY	
	Tantiem	<p>Direktur Utama sebesar 100% President Director 100%</p> <p>Direktur sebesar 80% Director 80%</p> <p>Ditentukan dalam Rapat Umum Pemegang Saham Determined in the General Meeting of Shareholders</p> <p>Tantiem merupakan remunerasi yang bersifat Variabel dapat diberikan dalam bentuk tunai dan/ atau saham Tantiem/bonuses became a variable remuneration that could be given in the form of cash and/ or share</p> <p>Material Risk Takers atas penerima tantiem yang ditetapkan oleh bank adalah Direksi, tantiem untuk Material Risk Takers diberikan dengan proporsi sebagai berikut: a. 90% tunai dan diberikan secara langsung sesuai ketentuan b. 10% ditangguhkan sebagai Long Term Insentif terdiri dari 5% tunai dan 5% saham Material Risk Takers to the recipient determined by the Bank were the Directors, tantiem/ bonuses for Material Risk Takers was given in the following proportions: a. 90% cash and given directly according to the provisions b. 10% deferred as Long-Term Incentives consisting of 5% cash and 5% shares</p> <p>Pemberian long term insentif diberikan dengan jangka waktu penangguhan selama 3 (tiga) tahun Long-Term Incentives were granted within a suspension period of 3 (three) years</p> <p>Malus terjadi apabila Material Risk Takers terindikasi fraud Malus occurred when Material Risk Takers were indicated as Fraud</p>
2	FASILITAS DAN TUNJANGAN / FACILITIES AND BENEFITS	
	Hari Raya Holiday	<p>Anggota Direksi diberikan tunjangan Hari Raya Keagamaan sebesar 2 (dua) kali gaji setiap tahun. Members of the Directors are provided Religious Holiday allowance of 2 (two) times salary annually</p>
	Fasilitas Kendaraan Vehicle Facilities	<p>Disediakan Bank dan dapat dimiliki The Company provides and it can be owned</p>
	Jamuan Makan Banquet	<p>Diberikan jamuan makan Provided a banquet</p>
	Cuti dan Bekal Cuti Leave and Leave Provisions	<p>1 (satu) kali gaji 1 (one) time salary</p>
	Tunjangan Hari Tua Pension	<p>Bank mengikut sertakan Direktur dalam program Tunjangan Hari Tua Bank includes the Directors in the Old Age Allowance program</p>
	Tunjangan Pakaian Dinas Official Wear Allowance	<p>Diberikan 1 (satu) tahun sekali Awarded 1 (once) a year</p>
	Uang Penghargaan Award Money	<p>Diberikan sesuai masa jabatan Given according to the term of office</p>
	Perjalanan Dinas Official Travel	<p>Diberikan uang saku perjalanan dinas, akomodasi, dan transportasi sesuai ketentuan Given pocket money for official travel, accommodation, and transportation in accordance with the provisions</p>

No.	Jenis Remunerasi Type of Remuneration	Keterangan Information
	Manfaat Pensiun Retirement Benefits	Direktur Diikutsertakan program pensiun iuran pasti Directors are included in the defined contribution pension plan
	Asuransi Jabatan Position Insurance	Direktur Utama sebesar 70.000 USD dan bagi Direktur sesuai formulasi gaji President Director is 70.000 USD and the Directors is according to salary formula
	Fasilitas Kesehatan dan Medical Check Up Medical Facilities and Medical Check Up	Fasilitas kesehatan termasuk suami/isteri dan anak dalam tanggungan maksimum 3 (tiga) anak baik dalam negeri maupun luar negeri Medical facilities include husband/wife and dependent children for a maximum 3 (three) children both domestically and abroad
	Fasilitas Rumah Dinas dan Penginapan Official Housing and Lodging Facilities	Direktur Utama Rp. 20.000.000 dan Direktur sebesar Rp. 15.000.000 President Directors is Rp20.000.000 and the Directors is Rp15.000.000
	Fasilitas Komunikasi Communication Facilities	3 (tiga) perangkat 3 (three) devices
	Insentif Prestasi Kerja Work Achievement Incentives	Diberikan sesuai ketentuan Bank Given according to the Bank regulations
3	BANTUAN HUKUM / LEGAL PROTECTION ASSISTANCE	
	Bantuan Perlindungan Hukum Legal Protection Assistance	Diberikan sesuai plafon Given according to the Ceiling

Struktur Remunerasi Dewan Komisaris

Remunerasi Dewan Komisaris mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 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 dan diturunkan dalam ketentuan internal dalam Surat Keputusan Direksi Nomor Surat Keputusan Direksi Nomor 0206/SK/DIR-CSE/2024 tanggal 05 Juni 2024 tentang Standar Operasional Prosedur Penghasilan, Tunjangan dan Fasilitas Bagi Dewan Komisaris dan Direksi.

Pemberian remunerasi bagi anggota Dewan Komisaris dihitung berdasarkan formula yang ditetapkan oleh RUPS. Setiap anggota Komisaris berhak menerima sejumlah kompensasi yang diberikan secara bulanan. Dewan Komisaris berhak mendapatkan tantiem berdasarkan kinerja dan pencapaian Bank dengan besaran yang ditentukan dalam RUPS. Dewan Komisaris juga berhak mendapatkan tunjangan pada saat mereka telah tidak lagi menjabat sebagai Dewan Komisaris ataupun Direksi.

Remuneration Structure of Board of Commissioners

The remuneration of the Board of Commissioners refers to OJK Regulation Number 45/POJK.03/2015 concerning Implementation of Good Corporate Governance in Providing Remuneration for Commercial Banks and OJK Circular Letters Number 40/ SEOJK.03/2016 concerning Implementation of Good Corporate Governance in Providing Remuneration for Commercial Banks and derived in the internal understanding in the Decree of the Directors' Decree Number 0206/SK/DIR-CSE/2024 dated June 05, 2024 concerning Standard Operational Procedures for Income, Allowances and Facilities for the Board of Commissioners and Directors.

Remuneration for members of the Board of Commissioners is calculated based on the formula stipulated by the GMS. Each member of the Board of Commissioners has the right to receive a monthly compensation. The Board of Commissioners is entitled to a tantiem/ bonuses based on the performance and achievement of the Bank with magnitude specified in the GMS. The Board of Commissioners is also entitled to benefits when they have no longer served as the Board of Commissioners of Directors.

Adapun struktur remunerasi Dewan Komisaris berdasarkan Surat Keputusan Direksi Nomor 0206/SK/DIR-CSE/2024 tanggal 05 Juni 2024 tentang Standar Operasional Prosedur Penghasilan, Tunjangan dan Fasilitas Bagi Dewan Komisaris dan Direksi, sebagai berikut:

The remuneration structure of the Board of Commissioners is based on the Directors' Decree Number 0206/SK/DIR-CSE/2024 dated June 05, 2024 concerning Standard Operational Procedures for Income, Allowances and Facilities for the Board of Commissioners and Directors, as follows:

No.	Jenis Remunerasi Type of Remuneration	Keterangan Information
1 HONORARIUM DAN TANTIEM / HONORARIUM AND TANTIEM		
	Honorarium Honorarium	Komisaris Utama Independen sebesar 60% dari Direktur Utama. Independent President Commissioner is 60% of the President Director Anggota Dewan Komisaris sebesar 50% dari Direktur Utama. Members of the Board of Commissioners are 50% of the President Director
	Tantiem Tantiem	1. Ditentukan dalam Rapat Umum Pemegang Saham 2. Tantiem Bagi Dewan Komisaris diberikan sebagai berikut: a. Komisaris Utama Independen dan Komisaris Independen diberikan seluruhnya secara langsung dalam bentuk tunai. b. Komisaris diberikan 3% dalam bentuk saham dan sisanya diberikan tunai secara langsung. 1. Determined in the General Meeting of Shareholders. 2. The Board of Commissioners' bonuses were given as follows: a. Independent President Commissioner and Independent Commissioner are given entirely directly in the form of cash. b. Commissioners are given 3% in the form of shares, and the rest was given in cash directly.
2 FASILITAS DAN TUNJANGAN / FACILITIES AND BENEFITS		
	Hari Raya Holiday	Dewan Komisaris diberikan tunjangan Hari Raya sebesar 2 (dua) kali honorarium. The Board of Commissioners is given Holiday Allowance 2 (two) times honorarium
	Fasilitas Kendaraan Vehicle Facilities	Disediakan Bank dan dapat dimiliki Company provides and it can be owned
	Jamuan Makan Banquet	Diberikan jamuan makan Provided a banquet
	Tunjangan Hari Tua Pension	Bank mengikutsertakan Dewan Komisaris dalam Program Tunjangan Hari Tua The Company includes the Board of Commissioners in the Old Age Allowance Program
	Tunjangan Pakaian Dinas Official Wear Allowance	Diberikan 1 (satu) tahun sekali Awarded 1 (once) a year
	Uang Penghargaan Award Money	Diberikan sesuai masa jabatan Given according to the term of office
	Perjalanan Dinas Official Travel	Diberikan sebesar 75% dari dinas Direksi Given 75% of the service of the Directors
	Asuransi Jabatan Position Insurance	Komisaris Utama sebesar 70.000 USD dan bagi Dewan Komisaris sesuai formula gaji President Commissioner amounting to 70,000 USD and for the Board of Commissioners according to the salary formula
	Fasilitas Kesehatan dan <i>Medical Check Up</i> Health Facilities and Medical Check Up	Fasilitas kesehatan termasuk suami/isteri dan anak dalam tanggungan maksimum 3 (tiga) anak baik dalam negeri dan luar negeri Health Facilities include husband/wife and dependent children for a maximum of 3 (three) children both domestically and abroad
	Fasilitas Rumah Dinas dan Penginapan Official House and Lodging Facilities	Disediakan penginapan Provided accommodation
	Fasilitas Komunikasi Communication Facilities	2 (dua) perangkat 2 (two) devices
	Insentif Prestasi Kerja Work Performance Incentives	Diberikan sesuai ketentuan Bank Given according to the Bank regulations
3 BANTUAN HUKUM / LEGAL ASSISTANCE		
	Bantuan Perlindungan Hukum Legal Protection Assistance	Diberikan sesuai Plafon Given according to the Ceiling



Paket Remunerasi dan Fasilitas yang Diterima oleh Masing-Masing Dewan Komisaris dan Direksi

Remuneration and Benefits Packages Received by Board of Commissioners and Directors

No.	Nama Name	Gaji Salary	Tantiem Tantiem	Fasilitas Kendaraan Vehicle Facilities	Tunjangan Pajak Penghasilan Income Tax Allowance	Tunjangan Hari Raya (THR) Holiday Allowance (THR)	Cuti dan Bekal Cuti Leave and Leave Provisions	Jamuan Makan Banquet	Tunjangan Hari Tua Old Age Allowance	Tunjangan Pakaian Dinas Clothing Allowance
1.	Yuddy Renaldi	✓	✓	✓	✓	✓	✓	✓	✓	✓
2.	Cecep Trisna	✓	✓	✓	✓	✓	✓	✓	✓	✓
3.	Tedi Setiawan	✓	✓	✓	✓	✓	✓	✓	✓	✓
4.	Rio Lanasier	✓	✓	✓	✓	✓	✓	✓	✓	✓
5.	Nancy Adistyasari	✓	✓	✓	✓	✓	✓	✓	✓	✓
6.	Hana Dartiwan*	✓	✓	✓	✓	✓	✓	✓	✓	✓
7.	Yusud Saadudin*	✓	✓	✓	✓	✓	✓	✓	✓	✓
8.	Nia Kania**	✓	✓	✓	✓	✓	✓	✓	✓	✓
9.	Suartini**	✓	✓	✓	✓	✓	✓	✓	✓	✓

*Mulai efektif menjabat sejak tanggal 23 Juli 2024
 **Mulai Berhenti menjabat tanggal 02 April 2024
 *Effectively starting from July 23, 2024
 **Effective ending from April 2, 2024

No.	Nama Name	Gaji Salary	Tantiem Tantiem	Fasilitas Kendaraan Vehicle Facilities	Tunjangan Pajak Penghasilan Income Tax Allowance	Tunjangan Hari Raya (THR) Holiday Allowance (THR)	Cuti dan Bekal Cuti Leave and Leave Provisions	Jamuan Makan Banquet	Tunjangan Hari Tua Old Age Allowance	Tunjangan Pakaian Dinas Clothing Allowance
1.	Taswin Zakaria*	✓	✓	✓	✓	✓	-	✓	✓	✓
2.	Rudie Kusmayadi	✓	✓	✓	✓	✓	-	✓	✓	✓
3.	Toms Tohir	✓	✓	✓	✓	✓	-	✓	✓	✓
4.	Diding Sakri	✓	✓	✓	✓	✓	-	✓	✓	✓
5.	Hilman Purakusumah*	✓	✓	✓	✓	✓	-	✓	✓	✓
6.	Taufiq Budi Santoso*	✓	✓	✓	✓	✓	-	✓	✓	✓
7.	Farid Rahman**	✓	✓	✓	✓	✓	-	✓	✓	✓
8.	Fahlino F Sjuib**	✓	✓	✓	✓	✓	-	✓	✓	✓
9.	Setiawan W**	✓	✓	✓	✓	✓	-	✓	✓	✓

*Mulai efektif menjabat sejak tanggal 30 September 2024
 **Mulai Berhenti menjabat tanggal 02 April 2024
 *Effective start of office on September 30, 2024
 **Effective end of office on April 2, 2024

	Uang Penghargaan Money Awards	Perjalanan Dinas Business Travel	Manfaat Pensiun Pension Benefits	Asuransi Jabatan Job Insurance	Biaya Pendidikan dan Pelatihan Education and Training Costs	Fasilitas Kesehatan dan Medical Check Up Health Facilities and Medical Check Up	Fasilitas Rumah Dinas atau Penginapan Official Residence or Lodging Facilities	Fasilitas Komunikasi Communication Facilities	Insentif Prestasi Kerja Work Performance Incentives	Bantuan perlindungan Hukum Legal Protection Assistance
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

	Uang Penghargaan Money Awards	Perjalanan Dinas Business Travel	Manfaat Pensiun Pension Benefits	Asuransi Jabatan Job Insurance	Biaya Pendidikan dan Pelatihan Education and Training Costs	Fasilitas Kesehatan dan Medical Check Up Health Facilities and Medical Check Up	Fasilitas Rumah Dinas atau Penginapan Official Residence or Lodging Facilities	Fasilitas Komunikasi Communication Facilities	Insentif Prestasi Kerja Work Performance Incentives	Bantuan perlindungan Hukum Legal Protection Assistance
	✓	✓	-	✓	✓	✓	✓	✓	✓	✓
	✓	✓	-	✓	✓	✓	✓	✓	✓	✓
	✓	✓	-	✓	✓	✓	✓	✓	✓	✓
	✓	✓	-	✓	✓	✓	✓	✓	✓	✓
	✓	✓	-	✓	✓	✓	✓	✓	✓	✓
	✓	✓	-	✓	✓	✓	✓	✓	✓	✓
	✓	✓	-	✓	✓	✓	✓	✓	✓	✓
	✓	✓	-	✓	✓	✓	✓	✓	✓	✓
	✓	✓	-	✓	✓	✓	✓	✓	✓	✓
	✓	✓	-	✓	✓	✓	✓	✓	✓	✓

Paket Remunerasi dan fasilitas yang diterima oleh Dewan Komisaris dan Direksi mencakup struktur Remunerasi dan rincian jumlah nominal, sebagaimana dalam tabel di bawah ini:

The Remuneration and benefits Packages received by the Board of Commissioners and Directors include the Remuneration structure and details of the nominal amount, as in the table below:

Jenis Remunerasi dan Fasilitas Lain Types of Remuneration and Other Facilities	Jumlah yang Diterima Dewan Komisaris dalam 1 Tahun Amount Received by the Board of Commissioners in 1 Year		Jumlah yang Diterima Direksi dalam 1 Tahun Amount Received by the Board of Directors in 1 Year	
	Orang People	Jumlah (dalam Juta Rupiah) Amount (in Million Rupiah)	Orang People	Jumlah (dalam Juta Rupiah) Amount (in Million Rupiah)
Remunerasi (gaji, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura) Remuneration (salary, regular allowances, bonuses and other facilities in the form of in kind)	10	42.938	9	108.110
Fasilitas lain dalam bentuk natura (perumahan, transport, asuransi, dan sebagainya) yang dapat dimiliki tidak dapat dimiliki Other facilities in kind (housing, transport, insurance, etc.) that can be owned cannot be owned	10	365	9	2.275
Total Total	10	43.303	9	110.385

Remunerasi Dewan Komisaris dan Direksi dalam satu tahun dikelompokkan dalam kisaran tingkat penghasilan adalah sebagai berikut.

Remuneration of the Board of Commissioners and Directors in one year is grouped into a range of income levels as follows.

Tabel Kelompok Jumlah Remunerasi Dewan Komisaris dan Direksi

Table of Total Remuneration Groups for the Board of Commissioners and Directors

Jumlah Remunerasi per orang dalam 1 (satu) tahun Amount of Remuneration per person in 1 (one) year	Jumlah Dewan Komisaris Number of Board of Commissioners	Jumlah Direksi Number of Directors
Di atas Rp 2 Milyar Above IDR2 billion	6	7
Di atas Rp 1 Milyar – Rp 2 Milyar Above IDR1 billion – IDR2 billion	1	1
Di atas Rp 500 Juta – Rp 1 Milyar Above IDR500 Million – IDR1 Billion	-	1
Rp 500 Juta ke bawah IDR500 Million and below	3	-

Transparansi Kepemilikan Saham Direksi dan Dewan Komisaris

Kepemilikan Saham Anggota Direksi dan Dewan Komisaris

Direksi dan Dewan Komisaris wajib mengungkapkan kepemilikan saham yang mencapai 5% (lima persen) atau lebih, baik pada Bank maupun pada perusahaan lain yang berkedudukan di dalam dan di luar negeri.

Transparency of Share Ownership of Directors and Board of Commissioners

Share Ownership of Members of the Board of Directors and Board of Commissioners

The Directors and the Board of Commissioners are obliged to disclose share ownership that reaches out 5% (five percent) or more, either in the Bank or in other companies domiciled in domestic and abroad.

Kepemilikan Saham Direksi Lebih Dari 5%

Directors Shares Ownership More Than 5%

Nama Name	Jabatan Position	Kepemilikan Saham Share Ownership			
		bank bjb bank bjb	Bank Lain Other Bank	Lembaga Keuangan Bukan Bank Non-Bank Financial Institutions	Perusahaan Lain Other Company
Yuddy Renaldi	Direktur Utama President director	2.190.656 lembar saham shares	-	-	-
Nia Kania*	Direktur Keuangan Director of Finance	1.968.491 lembar saham shares	-	-	-
Suartini*	Direktur Konsumer & Ritel Director of Consumer & Retail	1.754.691 lembar saham shares	-	-	-
Tedi Setiawan	Direktur Operasional Director of Operations	1.489.408 lembar saham shares	-	-	-
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	1.489.418 lembar saham shares	-	-	-
Nancy Adistyasari	Direktur Komersial dan UMKM Director of Commercial and MSMEs	976.859 lembar saham shares	-	-	-
Cecep Trisna	Direktur Kepatuhan Director of Compliance	718.127 lembar saham shares	-	-	-
Hana Dartiwan**	Direktur Keuangan Director of Finance	252.309 lembar saham shares	-	-	-
Yusuf Saadudin**	Direktur Konsumer dan Ritel Director of Consumer and Retail	725.568 lembar saham shares	-	-	-

* Berhenti menjabat sejak tanggal 2 April 2024

** Mulai menjabat sejak tanggal 2 April 2024

* Ceased serving as of April 2, 2024

** Commenced serving as of April 2, 2024

Kepemilikan Saham Dewan Komisaris Lebih dari 5%

Board of Commissioners Share Ownership More Than 5%

Nama Name	Jabatan Position	Kepemilikan Saham Share Ownership			
		bank bjb bank bjb	Bank Lain Other Bank	Lembaga Keuangan Bukan Bank Non-Bank Financial Institutions	Perusahaan Lain Other Company
Farid Rahman*	Komisaris Utama Independen Independent President Commissioner	-	-	-	-
Taswin Zakaria**	Komisaris Utama Independen Independent President Commissioner	-	-	-	-
Fahlino F. Sjuib*	Komisaris Independen Independent Commissioner	-	-	-	-
Setiawan Wangsaatmaja*	Komisaris Commissioner	152.372 lembar saham shares	-	-	-

Nama Name	Jabatan Position	Kepemilikan Saham Share Ownership			
		bank bjb bank bjb	Bank Lain Other Bank	Lembaga Keuangan Bukan Bank Non-Bank Financial Institutions	Perusahaan Lain Other Company
Diding Sakri	Komisaris Independen Independent Commissioner		-	-	-
Toms Tohir	Komisaris Commissioner	40.811 lembar saham shares	-	-	-
Rudie Kusmayadi	Komisaris Commissioner	40.811 lembar saham shares	-	-	-
Mohammad Taufiq Budi Santoso**	Komisaris Commissioner	-	-	-	-
Hilman Purakusumah**	Komisaris Independen Independent Commissioner	-	-	-	-

* Berhenti menjabat sejak tanggal 2 April 2024
** Mulai menjabat sejak tanggal 5 September 2024
* Ceased serving as of April 2, 2024
** Commenced serving as of September 5, 2024

Pembelian/Penjualan Saham Dewan Komisaris dan Direksi

Transaksi kepemilikan saham Direksi dan Dewan Komisaris Perseroan termasuk pada penyampaian laporan kepada Regulator mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.04/2017 Tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka serta Surat Keputusan Direksi Nomor 0681/SK/DIR-CS/2019 tentang Pedoman Pengelolaan Aktivitas Pasar Modal. Informasi dilaporkan kepada Sekretaris Perusahaan paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham Perusahaan. Anggota Direksi atau anggota Dewan Komisaris wajib melaporkan kepada OJK atas kepemilikan dan setiap perubahan kepemilikannya atas saham Perusahaan Terbuka baik langsung maupun tidak langsung. Laporan wajib disampaikan paling lambat 10 (sepuluh) hari sejak terjadinya kepemilikan atau perubahan kepemilikan atas saham Perusahaan Terbuka tersebut.

Adapun transaksi kepemilikan saham Direksi dan Dewan Komisaris selama tahun 2024 adalah sebagai berikut.

Shares Purchase/Sale of The Board of Commissioners and Directors

Share ownership transactions for the Board of Directors and the Board of Commissioners of the Company shares included submitting reports to Regulators referring to the OJK Regulations Number 11/POJK.04/2017 Concerning Ownership Reports or Any Changes in Public Company Share Ownership and Directors Decree Number 0681/SK/DIR-CS /2019 concerning Guidelines for Management of Capital Market Activities. Information is reported to the Corporate Secretary no later than 3 (three) working days after the ownership or any change in ownership of the Company shares. Members of the Board of Directors or members of the Board of Commissioners must report to OJK the ownership and any changes in their ownership of the shares of the Public Company, either directly or indirectly. The report must be submitted no later than 10 (ten) days after the ownership or change in ownership of the shares of the Public Company.

The share ownership transactions for the Board of Directors and the Board of Commissioners for 2024 were as follows.

Nama Name	Jabatan Position	Tanggal Transaksi Transaction date	Tanggal Pelaporan Reporting Date	Pembelian/Penjualan Saham Purchase/Sell of Shares	Jumlah Saham yang dibeli/jual Number of Shares purchased/sold
Yuddy Renaldi	Direktur Utama President Director	22 April 2024 April 22, 2024	25 April 2024 April 25, 2024	Pembelian Purchase	326.519 lembar saham 326,519 shares
Suartini*	Direktur Konsumer dan Ritel Director of Consumer and Retail	22 April 2024 April 22, 2024	25 April 2024 April 25, 2024	Pembelian Purchase	261.216 lembar saham 261,216 shares
Nia Kania*	Direktur Keuangan Director of Finance	22 April 2024 April 22, 2024	25 April 2024 April 25, 2024	Pembelian Purchase	261.216 lembar saham 261,216 shares

Nama Name	Jabatan Position	Tanggal Transaksi Transaction date	Tanggal Pelaporan Reporting Date	Pembelian/Penjualan Saham Purchase/Sell of Shares	Jumlah Saham yang dibeli/jual Number of Shares purchased/sold
Tedi Setiawan	Direktur Operasional Director of Operations	22 April 2024 April 22, 2024	25 April 2024 April 25, 2024	Pembelian Purchase	261.216 lembar saham 261,216 shares
Rio Lanasier	Direktur IT dan <i>Transaction Banking</i> Director of IT and Transaction Banking	22 April 2024 April 22, 2024	25 April 2024 April 25, 2024	Pembelian Purchase	261.216 lembar saham 261,216 shares
Nancy Adistyasari	Direktur Komersial dan UMKM Director of Commercial and MSMEs	22 April 2024 April 22, 2024	25 April 2024 April 25, 2024	Pembelian Purchase	261.216 lembar saham 261,216 shares
Cecep Trisna	Direktur Kepatuhan Director of Compliance	22 April 2024 April 22, 2024	25 April 2024 April 25, 2024	Pembelian Purchase	261.216 lembar saham 261,216 shares
Setiawan Wangsaatmaja*	Komisaris Commissioner	22 April 2024 April 22, 2024	25 April 2024 April 25, 2024	Pembelian Purchase	261.216 lembar saham 261,216 shares
Rudie Kusmayadi	Komisaris Commissioner	22 April 2024 April 22, 2024	25 April 2024 April 25, 2024	Pembelian Purchase	40.811 lembar saham
Toms Tohir	Komisaris Commissioner	22 April 2024 April 22, 2024	25 April 2024 April 25, 2024	Pembelian Purchase	40.811 lembar saham

* Berhenti menjabat sejak 2 April 2024 berdasarkan salah satu keputusan RUPS Tahunan Tahun Buku 2023.

* Ceased serving as of April 2, 2024, based on one of the resolutions of the Annual General Meeting of Shareholders for Fiscal Year 2023.

Kebijakan Keberagaman Direksi dan Dewan Komisaris

Kebijakan keberagaman Komposisi Dewan Komisaris dan Direksi bank **bjb** mengacu pada rekomendasi Otoritas jasa keuangan yang dituangkan dalam Lampiran Surat Edaran Otoritas Jasa Keuangan Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka dinyatakan bahwa komposisi Dewan Komisaris dan Direksi wajib memperhatikan keberagaman komposisi Dewan Komisaris dan Direksi. Keberagaman komposisi Dewan Komisaris dan Direksi merupakan kombinasi karakteristik baik dari segi Dewan Komisaris dan Direksi maupun anggota Dewan Komisaris dan Direksi secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Karakteristik tersebut dapat tercermin dalam penentuan keahlian, pengetahuan, dan pengalaman yang dibutuhkan dalam pelaksanaan tugas pengawasan dan pemberian nasihat oleh Dewan Komisaris serta yang sesuai pada pembagian tugas dan fungsi jabatan Direksi dalam mencapai tujuan Perusahaan Terbuka. Komposisi yang telah memperhatikan kebutuhan Perusahaan Terbuka merupakan suatu hal yang positif, khususnya terkait pengambilan keputusan dalam rangka pelaksanaan fungsi pengawasan yang dilakukan dengan mempertimbangkan berbagai aspek yang lebih luas. Kebijakan keberagaman komposisi Direksi dan Dewan Komisaris bank **bjb** mengacu pada SEOJK tersebut.

Keberagaman Komposisi Direksi

Keberagaman komposisi Direksi pada tahun 2024 tercermin dalam pendidikan, pengalaman kerja, usia dan jenis kelamin, dapat dilihat sebagaimana dalam tabel di bawah ini:

Policies on Diversity of Directors and Board of Commissioners

The policies on diversity of the bank **bjb** Board of Commissioners and Directors Composition refers to the recommendation of the OJK Circular Letters Number 32/ SEOJK.04/2015 concerning Guidelines for Public Company Governance stated that the composition of the Board of Commissioners and Directors must pay attention to the diversity of the composition of the Board Commissioners and Directors. The diversity of the composition of the Board of Commissioners and Directors is a combination of characteristics both in terms of Board of Commissioners and Directors as well as members of the Board Commissioners and the Directors individually, according to the needs of the Public Company. These characteristics can be reflected in the determination of expertise, knowledge and experience needed in the implementation of supervisory duties and providing advice by the Board of Commissioners and those appropriate to the division of tasks and functions and the Director's positions in achieving the goals of the Public Company. The composition that has taken into account the needs of the public company is a positive thing, especially related to decision making in the context of implementing the supervisory function carried out by considering a boarder range of aspects. The policies on diversity on the composition of bank **bjb** Board of Commissioners refers to the SEOJK.

Diversity In The Composition of The Board of Directors

The diversity of the composition of the Board of Directors in 2024 is reflected in education, work experience, age, and gender, which can be seen in the table below:

Tabel Keberagaman Komposisi Direksi
Table of Diversity Composition of the Board of Directors

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Education	Pengalaman Kerja Work Experience	Keahlian Expertise
Yuddy Renaldi	Direktur Utama President Director	60 Tahun 60 Years	Laki-laki Male	<ul style="list-style-type: none"> Sarjana bidang Ekonomi Akuntansi Master bidang Manajemen Bachelor of Economics Accounting Master of Management 	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Akuntansi, Manajemen Accounting, Management
Tedi Setiawan	Direktur Operasional Director of Operations	58 Tahun 58 Years	Laki-laki Male	<ul style="list-style-type: none"> Sarjana bidang Administrasi Negara Master bidang Manajemen Keuangan Bachelor of Public Administration Master of Financial Management 	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Administrasi Negara, Manajemen Keuangan. Public Administration, Financial Management.
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	49 tahun 49 Years	Laki-laki Male	<ul style="list-style-type: none"> Sarjana bidang Teknik Sipil Master bidang Civil & Environment Engineering Bachelor of Civil Engineering Master of Civil & Environmental Engineering 	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Teknik Sipil Civil Engineering
Nia Kania*	Direktur Keuangan Director of Finance	58 tahun 58 years	Perempuan Female	Sarjana Bidang Ekonomi Bachelor of Economics	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Ekonomi Economics
Suartini*	Direktur Konsumer & Ritel Director of Consumer & Retail	56 tahun 56 years	Perempuan Female	Sarjana Bidang Statistika Bachelor of Statistics	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Statistika, Manajemen Statistics, Management
Cecep Trisna	Direktur Kepatuhan Director of Compliance	57 Tahun 57 years	Laki-laki Male	Sarjana bidang Manajemen Bachelor of Management	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Ekonomi, Kepatuhan dan Manajemen Risiko Economics, Compliance and Risk Management
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Director of Commercial and Micro, Small and Medium Enterprises (MSMEs)	44 tahun 44 years	Perempuan Female	Sarjana Bidang Geofisika dan Meteorologi Bachelor of Geophysics and Meteorology	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Ekonomi Economics
Hana Dartiwan**	Direktur Keuangan Director of Finance	57 tahun 57 years	Laki-laki Male	Sarjana Bidang Ekonomi Bachelor of Economics	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Ekonomi Economics

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Education	Pengalaman Kerja Work Experience	Keahlian Expertise
Yusuf Saadudin**	Direktur Konsumer dan Ritel Director of Consumer and Retail	55 tahun 55 years	Laki-laki Male	Sarjana Bidang Statistika Bachelor of Statistics	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Statistika, Manajemen Statistics, Management

* Berhenti menjabat sejak tanggal 2 April 2024

** Mulai menjabat sejak tanggal 2 April 2024

* Ceased serving as of April 2, 2024

** Commenced serving as of April 2, 2024

Keberagaman Komposisi Dewan Komisaris

Keberagaman komposisi Dewan Komisaris pada tahun 2024 juga tercermin dalam pendidikan, pengalaman kerja, usia dan jenis kelamin, dapat dilihat sebagaimana dalam tabel di bawah ini:

Composition Diversity of The Board of Commissioners

The diversity of the composition of the Board of Commissioners in 2024 is also reflected in education, work experience, age, and gender, which can be seen in the table below:Organs and

Tabel Keberagaman Komposisi Dewan Komisaris

Table of Diversity in the Composition of the Board of Commissioners

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Education	Pengalaman Kerja Work Experience	Keahlian Expertise
Farid Rahman*	Komisaris Utama Independen Independent President Commissioner	65 Tahun 65 Years	Laki-laki Male	<ul style="list-style-type: none"> S1 Ekonomi S2 Business Administration Bachelor of Economics Master of Business Administration 	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Perbankan Banking
Taswin Zakaria**	Komisaris Utama Independen Independent President Commissioner	56 Tahun 56 Years	Laki-laki Male	S 1 Accounting- The Ohio State University. Bachelor of Accounting – The Ohio State University.	Memiliki Pengalaman kerja di bidang perbankan Have work experience in the banking sector	Perbankan Banking
Fahlino F. Sjuib*	Komisaris Independen Independent Commissioner	51 Tahun 51 Years	Laki-laki Male	<ul style="list-style-type: none"> S2 Ekonomi S3 Ekonomi Master of Economics Doctor of Economics 	Memiliki pengalaman kerja di bidang pendidikan, ekonomi dan Perbankan Have work experience in education, economics and banking	Ekonomi Economics
Setiawan Wangsaatmaja*	Komisaris Commissioner	60 Tahun 60 Years	Laki-laki Male	<ul style="list-style-type: none"> Sarjana bidang Teknik Lingkungan Master of Sanitary Engineering Master of Environmental Engineering Doktor bidang Teknik Lingkungan Bachelor of Environmental Engineering Master of Sanitary Engineering Master of Environmental Engineering Doctor of Environmental Engineering 	Memiliki pengalaman kerja di bidang pemerintahan dan Perbankan. Have work experience in the government and banking sectors.	Managerial Managerial

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Education	Pengalaman Kerja Work Experience	Keahlian Expertise
Diding Sakri	Komisaris Independen Independent Commissioner	46 Tahun 46 Years	Laki-laki Male	<ul style="list-style-type: none"> Sarjana bidang Teknik Planologi (Perencanaan Wilayah dan Kota) Master of Arts (double degree) PhD bidang Development Economics Bachelor of Engineering in Planning (Regional and Urban Planning) Master of Arts (double degree) PhD in Development Economics 	Memiliki pengalaman kerja di bidang Ekonomi, Penelitian dan perbankan. Have work experience in Economics, Research and banking.	Ekonomi Economics
Tomsy Tohir	Komisaris Commissioner	55 Tahun 55 Years	Laki-laki Male	<ul style="list-style-type: none"> Akademi Kepolisian S2 Kajian Ilmu Kepolisian Police Academy Master of Police Science Studies 	Memiliki Pengalaman di Kepolisian Republik Indonesia Have Experience in the Republic of Indonesia Police	Managerial Managerial
Rudie Kusmayadi	Komisaris Commissioner	65 Tahun 65 Years	Laki-laki Male	<ul style="list-style-type: none"> D3 Teknik Lingkungan S1 Manajemen Pembangunan Daerah S2 Manajemen Pembangunan Daerah Diploma 3 Environmental Engineering Bachelor of Regional Development Management Master of Regional Development Management 	Memiliki pengalaman sebagai Direktur Utama BUMD Have experience as President Director of BUMD	Managerial Managerial
Mohammad Taufiq Budi Santoso**	Komisaris Commissioner	57 Tahun 57 Years	Laki-laki Male	<ul style="list-style-type: none"> S1 Planologi - Institut Teknologi Bandung S2 Ilmu Sosial - University of Birmingham S3 Administrasi Publik - Universitas Padjadjaran Bachelor's of Planning - Bandung Institute of Technology Master of Social Sciences - University of Birmingham PhD in Public Administration - Padjadjaran University 	Memiliki pengalaman di bidang pemerintahan Have experience in government	Managerial Managerial
Hilman Purakusumah**	Komisaris Independen Independent Commissioner	60 Tahun 60 Years	Laki - laki Male	<ul style="list-style-type: none"> S1 Planologi - Institut Teknologi Bandung S2 Manajemen - Telkom University Bachelor's of Planning - Bandung Institute of Technology Master's of Management - Telkom University 	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Perbankan Banking

* Berhenti menjabat sejak tanggal 2 April 2024

** Mulai menjabat sejak tanggal 5 September 2024

* Ceased serving as of April 2, 2024

** Commenced serving as of September 5, 2024

Organ dan Komite di Bawah Dewan Komisaris

Dalam rangka mendukung efektivitas tugas dan tanggungjawabnya, Dewan Komisaris dibantu oleh Sekretaris Dewan Komisaris dan Komite-komite yang bertanggung jawab kepada Dewan Komisaris, antara lain:

1. Komite Audit
2. Komite Pemantau Risiko
3. Komite Nominasi dan Remunerasi
4. Komite Tata Kelola Terintegrasi

Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris adalah organ Dewan Komisaris yang diangkat oleh Perseroan yang bertugas membantu kelancaran kegiatan administrasi pelaksanaan tugas dan tanggung jawab Dewan Komisaris. Sekretaris Dewan Komisaris bertanggung jawab kepada Direktur Utama. Sekretaris Dewan Komisaris bertanggung jawab untuk mengkoordinasikan kegiatan identifikasi, perencanaan dan pelaksanaan strategi pengelolaan kegiatan kesekretariatan dan protokoler Dewan Komisaris demi terciptanya fungsi Kesekretariatan Dewan Komisaris yang berjalan efektif, efisien dan mendukung kelancaran aktivitas Dewan Komisaris.

Tugas dan Tanggung Jawab Sekretaris Dewan Komisaris

Secara struktural Sekretaris Dewan Komisaris bertanggung jawab langsung kepada Direktur Utama dan secara fungsional bertanggung jawab langsung kepada Dewan Komisaris. Adapun tugas dan tanggung jawab Sekretaris Dewan Komisaris meliputi:

1. Mengelola penyusunan kebijakan dan/prosedur bidang *corporate secretary*.
 - a. Menyusun Pedoman tata tertib Dewan Komisaris.
 - b. Menyusun Pedoman tata tertib Komite Dewan Komisaris.
 - c. Menyusun kebijakan dan/atau prosedur lain terkait Kesekretariatan Dewan Komisaris.
2. Mengelola rencana dan aktivitas *reward management* untuk Dewan Komisaris.
 - a. Pengelolaan administrasi penghasilan, tunjangan dan fasilitas bagi Dewan Komisaris.
 - b. Pengelolaan administrasi remunerasi dan fasilitas anggota Komite Dewan Komisaris.
 - c. Laporan administrasi remunerasi Dewan Komisaris dan anggota Komite Dewan Komisaris.

Committees Under the Board of Commissioners

In order to support the effectiveness of their duties and responsibilities, the Board of Commissioners is assisted by the Secretary of the Board of Commissioners and Committees that are responsible to the Board of Commissioners, namely:

1. Audit Committee
2. Risk Monitoring Committee
3. Nomination and Remuneration Committee
4. Integrated Governance Committee

Secretary of Board of Commissioners

The Secretary of the Board of Commissioners is an organ of the Board of Commissioners appointed by the Company whose task is to assist the smooth administration of the duties and responsibilities of the Board of Commissioners. The Secretary of the Board of Commissioners is responsible to the President Director. The Secretary of the Board of Commissioners is responsible for coordinating the identification, planning and implementation of strategies for managing the secretariat activities and protocols of the Board of Commissioners for the creation of the Secretariat function of the Board of Commissioners that runs effectively, efficiently and supports the smooth activities of the Board of Commissioners.

Duties and Responsibilities of the Board of Commissioners

Structurally the Secretary of the Board of Commissioners reports directly to the President Director and functionally reports directly to the Board of Commissioners. The duties and responsibilities of the Secretary of the Board of Commissioners include:

1. Manage the preparation of policies and/ procedures in the field of corporate secretary.
 - a. Prepare the Board of Commissioners Code of Conduct.
 - b. Preparing the Board of Commissioners Committee Rules of Procedure.
 - c. Formulate other policies and/or procedures related to the Secretariat of the Board of Commissioners.
2. Manage plans and reward management activities for the Board of Commissioners.
 - a. Managing the administration of income, benefits and facilities for the Board of Commissioners
 - b. Management of remuneration administration and facilities of Committee members of the Board of Commissioner
 - c. Report on the remuneration administration of the Board of Commissioners and members of the Board of Commissioners Committee.

3. Mengelola kegiatan kesekretariatan perusahaan untuk Dewan Komisaris.
 - a. Strategi dan rencana pengelolaan kegiatan kesekretariatan Dewan Komisaris.
 - b. Laporan aktivitas kesekretariatan dan protokoler Dewan Komisaris dan/atau Komite (*monitoring* dan evaluasi).
 - c. Laporan kegiatan Dewan Komisaris dan/atau Komite (*monitoring* dan evaluasi).
 - d. Laporan atas notula rapat Dewan Komisaris dan/atau rapat Komite Dewan Komisaris (*monitoring* dan evaluasi).

3. Managing corporate secretarial activities for the Board of Commissioners.
 - a. Strategy and plan for managing the Board of Commissioners' secretarial activities.
 - b. Secretariat and protocol report of the Board of Commissioners and/or Committee (*monitoring* and evaluation).
 - c. Report on the activities of the Board of Commissioners and/ or Committee (*monitoring* and evaluation).
 - d. Report on minutes of meetings of the Board of Commissioners and/or Committee meetings (*monitoring* and evaluation)).

Profil Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris dijabat oleh Nia Kania. Beliau menjabat sebagai Sekretaris Dewan Komisaris sejak 25 November 2024 berdasarkan Surat Keputusan Direksi Nomor 0575/SK/DIR-HCA/2024.

Board of Commissioners' Secretary Profile

The Secretary of the Board of Commissioners is held by Nia Kania. She has served as Secretary of the Board of Commissioners since November 25, 2024, based on the Board of Directors Decree Number 0575/SK/DIR-HCA/2024.



Nia Kania

**Sekretaris Dewan Komisaris/
Secretary of the Board of Commissioners**



Umur/Age
47 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung

Sertifikasi <ul style="list-style-type: none"> Sertifikasi Manajemen Risiko Tingkat 4 dari Lembaga Sertifikasi Profesi Perbankan (LSPP) Sertifikasi Kepatuhan Sertifikasi Keagenan Bancassurance 	Certification <ul style="list-style-type: none"> Level 4 Risk Management Certification from the Banking Professional Certification Institute (LSPP) Compliance Certification Bancassurance Agency Certification
Pengalaman Kerja <p>Bergabung di Perseroan sejak 2002 dan menempati berbagai posisi jabatan antara lain:</p> <ul style="list-style-type: none"> Pemimpin Grup KYC - Divisi Kepatuhan & Hukum (2012 - 2013) Pemimpin Grup Pengelolaan APU PPT - Divisi Kepatuhan (2013 - 2017) Pemimpin Grup Customer Care - Divisi Jaringan Layanan dan Operasional (2017 - 2019) Pemimpin Grup Customer Care - Divisi Jaringan & Layanan (2019 - 2024) Pemimpin Grup Kesekretariatan Dewan Komisaris (2024 - saat ini) 	Work Experience <p>Joined the Company since 2002 and held various positions including:</p> <ul style="list-style-type: none"> KYC Group Leader - Compliance & Legal Division (2012 - 2013) AML PPT Management Group Leader - Compliance Division (2013 - 2017) Customer Care Group Leader - Network Service and Operation Division (2017 - 2019) Customer Care Group Leader - Network & Service Division (2019 - 2024) Board of Commissioners Secretariat Group Leader (2024 - present)
Dasar Hukum Pengangkatan <p>Surat Keputusan Direksi Nomor 0575/SK/DIR-HCA/2024 tanggal 25 November 2024</p>	Legal Basis of Appointment <p>Board of Directors Decree Number 0575/SK/DIR-HCA/2024 dated November 25, 2024</p>

Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Waktu Pelaksanaan Implementation Time	Penyelenggara Organizer
IT Security Awareness IT Security Awareness	20 Maret 2024 March 20, 2024	bjb Universitas
Digital Marketing Mindset Digital Marketing Mindset	26 Maret 2024 March 26, 2024	bjb Universitas
Webinar OJK Institute <i>How To Mitigate Transition and Physical Risk In Financial Sector (Public Training Online)</i> OJK Institute Webinar: How To Mitigate Transition and Physical Risk In Financial Sector (Online)	27 April 2024 April 27, 2024	OJK (Otoritas Jasa Keuangan)
<i>Refreshment</i> Penerapan Program APU PPT dan PPPSPM Bagi Pemimpin Grup & Manager bank bjb Tahun 2024 Via ELBU Refreshment on APU PPT and PPPSPM Program Implementation for bank bjb's Group Leaders & Managers	09 Agustus 2024 August 09, 2024	bjb Universitas
<i>Workshop</i> Persiapan Implementasi UU No.27 Tahun 2022 Tentang Perlindungan Data Pribadi Workshop on Preparing the Implementation of Law No.27/2022 on Personal Data Protection	19 - 20 September 2024 September 19 - 20, 2024	ASBANDA (Asosiasi Bank Pembangunan Daerah)
<i>Awareness</i> Program Pengendalian Gratifikasi dan Sistem Manajemen Anti Penyusunan dan Sistem Manajemen Kepatuhan Awareness Program on Gratuity Control, Anti-Bribery, and Compliance Management Systems	8 November 2024 November 8, 2024	bjb Universitas
<i>Awareness</i> Program on Personal Data Protection Awareness Program on Personal Data Protection	13 November 2024 November 13, 2024	bjb Universitas
Forum Service BPDSI Tahun 2024 BPDSI Forum 2024	19 November 2024 November 19, 2024	ASBANDA (Asosiasi Bank Pembangunan Daerah)
Tugas Serta Pengembangan Humas Sekretaris dan Protokoler (<i>Advance Level</i>) Public Relations, Secretariat, and Protocol Development (Advanced Level)	3 - 6 Desember 2024 December 3 - 6, 2024	PT Sinergi Indonesia Pintar

Pelaksanaan Tugas Sekretaris Dewan Komisaris

Sepanjang tahun 2024, Sekretaris Dewan Komisaris telah melaksanakan kegiatan sebagai berikut.

1. Mengkoordinasikan kegiatan rapat Dewan Komisaris dan Komite di bawah Dewan Komisaris.
2. Menjalankan fungsi sebagai notulis rapat/*meeting* Dewan Komisaris dan Komite di bawah Dewan Komisaris.
3. Berkoordinasi dengan Divisi terkait untuk membuat dan memastikan tersedianya materi, data, informasi yang diperlukan Dewan Komisaris untuk kegiatan Rapat.
4. Melaksanakan fungsi *advisory* dalam membantu Dewan Komisaris dan Komite dalam menjalankan tugas dan tanggung jawabnya.
5. Mengelola laporan khusus pelaksanaan tugas Dewan Komisaris kepada lembaga ekstern.
6. Mengkoordinasikan kegiatan protokoler Dewan Komisaris untuk acara internal dan eksternal bank **bjb**.
7. Membantu Dewan Komisaris dan Komite di bawah Dewan Komisaris dalam penyusunan Pedoman dan Tata Tertib Kerja serta Program Kerja.

The Implementation of the Secretary of the Board of Commissioners

During 2024, the Secretary of the Board of Commissioners carried out the following activities.

1. Coordinate the meetings of the Board of Commissioners and Committees under the Board of Commissioners.
2. Performs the function of meeting minutes for meetings of the Board of Commissioners and Committees under the Board of Commissioners.
3. Coordinate with related divisions to make and ensure the availability of material, data, information needed by the Board of Commissioners for the Meeting.
4. Carrying out advisory functions in assisting the Board of Commissioners and Committees in carrying out their duties and responsibilities.
5. Manage special reports on the implementation of the duties of the Board of Commissioners to external institutions.
6. Coordinate board of commissioners protocol activities for bank **bjb** internal and external events.
7. Assist the Board of Commissioners and Committees under the Board of Commissioners in preparing the Work Guidelines and Rules of Procedure.

8. Membantu dan memastikan pelaksanaan tugas komite - komite di bawah Dewan Komisaris dalam pelaksanaan tugasnya sesuai dengan Pedoman dan Tata Tertib Kerja serta Program Kerja yang telah ditetapkan.

Komite Audit

Komite Audit merupakan alat kelengkapan Dewan Komisaris yang berfungsi untuk melakukan pengawasan atas efektivitas sistem pengendalian internal, internal audit dan proses pelaporan keuangan. Fungsi utama Komite Audit adalah membantu Dewan Komisaris memenuhi tugas dan tanggung jawabnya dengan menelaah laporan keuangan dan informasi keuangan lainnya sebelum diberikan Bank kepada *stakeholders* serta menelaah sistem pengendalian internal bank, dan efektivitas fungsi audit intern.

Dasar Pembentukan Komite Audit

Dasar pembentukan Komite Audit Perseroan mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit. Komite Audit merupakan alat kelengkapan Dewan Komisaris yang berfungsi untuk melakukan pengawasan atas efektivitas sistem pengendalian intern, internal audit, proses pelaporan keuangan, sehingga Bank dapat dikelola berdasarkan prinsip-prinsip transparansi, akuntabilitas, pertanggungjawaban, independensi dan kewajaran.

Pembentukan Komite Audit Perseroan juga berpedoman pada ketentuan sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 55/POJK.04/2015 Tanggal 25 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
2. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
3. Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 05/SK/DK/2005 tanggal 17 Mei 2005 Tentang Pembentukan Komite Audit PT. BANK JABAR.
4. Surat Keputusan Dewan Komisaris Nomor 01/SK/DKO/2021 tanggal 07 April 2021 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite - komite.
5. Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite - komite sebagaimana telah dilakukan perubahan beberapa kali sepanjang tahun 2024, dengan perubahan terakhir berdasarkan Surat Keputusan Dewan Komisaris Nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite - komite.

8. Assist and ensure the implementation of the duties of the committees under the Board of Commissioners in carrying out their duties in accordance with the Guidelines and Work Orders and Work Programs that have been determined.

Audit Committee

The Audit Committee is a complete tool of the Board of Commissioners whose function is to oversee the effectiveness of the internal control system, internal audit and financial reporting processes. The main function of the Audit Committee is to assist the Board of Commissioners in fulfilling their duties and responsibilities by reviewing financial reports and other financial information before the Bank provides it to stakeholders and reviews the bank's internal control system, and the effectiveness of the internal audit function.

Basic Formation of Audit Committees

The basis for forming the Company's Audit Committee refers to the OJK Regulations Number 55/POJK.04/2015 concerning the Formation and Guidelines for the Implementation of the Audit Committee's Work. The Audit Committee is a complete tool of the Board of Commissioners whose function is to supervise the effectiveness of the internal control system, internal audit, financial reporting process, so that the Bank can be managed based on the principles of transparency, accountability, responsibility, independence and fairness.

The establishment of the Company's Audit Committee is also guided by the following provisions:

1. OJK Regulations Number 55/POJK.04/2015 December 25, 2015 about the Formation and Guidelines for the Implementation of the Audit Committee's Work.
2. Financial Services Authority Regulation Number 17 of 2023 concerning Implementation of Governance for Commercial Banks.
3. Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 05/SK/DK/2005 on May 17, 2005 about the Establishment of the Audit Committee of PT BANK JABAR.
4. Decree of the Board of Commissioners Number 01/SK/DKO/2021 dated April 07, 2021 concerning the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and Committees.
5. Board of Commissioners Decree Number 04/SK/DKO/2023 dated August 22, 2023, regarding the Division of Duties and Activity Schedule of the Board of Commissioners and Committees has undergone several amendments throughout 2024. The latest amendment was enacted through Board of Commissioners Decree Number 12/SK/DKO/2024 dated October 4, 2024.

Tugas dan Tanggung Jawab Komite Audit

Komite Audit bertindak secara independen dalam melaksanakan tugas dan tanggung jawabnya. Dalam menjalankan fungsinya, Komite Audit memiliki tugas dan tanggung jawab paling sedikit meliputi:

1. Laporan Keuangan

Komite Audit melakukan pemantauan dan penelaahan atas Laporan Keuangan bank sekurang – kurangnya meliputi:

- a. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Emiten atau Perusahaan Publik kepada publik dan/atau pihak otoritas antara lain laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan bank;
- b. Memastikan Laporan dan informasi keuangan yang disajikan telah sesuai dengan standar akuntansi keuangan dan kebijakan akuntansi yang berlaku;
- c. Laporan keuangan hasil audit oleh auditor eksternal;
- d. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan Akuntan atas jasa yang diberikannya;
- e. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan bank;
- f. Melakukan komunikasi dengan unit kerja terkait dan auditor internal serta eksternal guna meminta data atau tambahan informasi yang berkaitan dengan laporan keuangan bank.

2. Pengendalian Intern

Komite Audit melakukan pengawasan dan penilaian atas kecukupan pengendalian intern di bank sekurang – kurangnya meliputi:

- a. Fungsi Audit Intern
 - 1) Melakukan evaluasi atas penyusunan rencana audit, ruang lingkup, dan anggaran Satuan Kerja Audit Intern, serta memberikan rekomendasi kepada Dewan Komisaris berdasarkan hasil evaluasi tersebut;
 - 2) Memastikan Satuan Kerja Audit Intern (SKAI) bekerja secara independen serta menjunjung tinggi integritas dalam pelaksanaan tugas;
 - 3) Memantau, mengkaji efektivitas dan mengevaluasi kinerja pelaksanaan audit intern Bank oleh Satuan Kerja Audit Intern (SKAI) sesuai dengan perencanaan yang telah ditetapkan;
 - 4) Meninjau laporan audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengatasi kelemahan pengendalian, fraud, masalah kepatuhan terhadap kebijakan, undang-undang, dan peraturan, atau masalah lain yang diidentifikasi dan dilaporkan oleh SKAI;

Duties and Responsibilities of The Audit Committee

The Audit Committee acts independently in performing its duties and responsibilities. Its main functions include:

1. Financial Reporting

The Audit Committee monitors and reviews the Bank's financial reports, which include but are not limited to:

- a. Reviewing financial information to be disclosed to the public and/or regulatory authorities, including financial statements, projections, and other reports related to the Bank's financial information;
- b. Ensuring that financial statements and reports comply with applicable financial accounting standards and accounting policies;
- c. Reviewing financial statements audited by external auditors;
- d. Providing independent opinions in case of disagreements between management and the accountants regarding provided service;
- e. Reviewing complaints related to the Bank's accounting and financial reporting processes;
- f. Communicating with relevant units, internal auditors, and external auditors to obtain data or additional information concerning the Bank's financial reports.

2. Internal Control

The Audit Committee supervises and evaluates the adequacy of internal controls within the Bank, including:

a. Internal Audit Function

- 1) Evaluating the preparation of audit plans, scopes, and budgets of the Internal Audit Unit (SKAI) and providing recommendations to the Board of Commissioners;
- 2) Ensuring that SKAI operates independently and upholds integrity in carrying out its duties;
- 3) Monitoring and evaluating the effectiveness of the internal audit's performance based on approved plans;
- 4) Reviewing audit reports and ensuring that the Board of Directors takes the necessary corrective actions promptly to address control weaknesses, fraud, compliance issues with policies, laws, and regulations, or other problems identified and reported by the the SKAI;

- 5) Melakukan penelaahan dan evaluasi atas laporan hasil audit internal secara berkala dari Satuan Kerja Audit Internal (SKAI) untuk mengidentifikasi dan memberikan rekomendasi terkait kemungkinan adanya kelemahan pengendalian internal;
 - 6) Memastikan Satuan Kerja Audit Internal (SKAI) melakukan komunikasi dengan Direksi, Dewan Komisaris, auditor ekstern, dan Otoritas Jasa Keuangan;
 - 7) Melakukan penelaahan atas pelaksanaan pemeriksaan oleh auditor internal dan mengawasi pelaksanaan tindak lanjut oleh Direksi atas temuan auditor internal;
 - 8) Memberikan rekomendasi kepada Dewan Komisaris terkait dengan pengangkatan dan pemberhentian Kepala Satuan Kerja Audit Internal (SKAI);
 - 9) Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan SKAI secara keseluruhan serta penghargaan kinerja;
 - 10) Memberikan rekomendasi persetujuan terkait Piagam Audit Intern kepada Dewan Komisaris;
 - 11) Memberikan rekomendasi penunjukan pengendali mutu independen dari pihak independen untuk melakukan kaji ulang terhadap kinerja Satuan Kerja Audit Internal (SKAI);
- b. Melakukan penelaahan terhadap aktivitas pelaksanaan manajemen risiko yang dilakukan oleh Direksi, jika Emiten atau Perusahaan Publik tidak memiliki fungsi pemantau risiko di bawah Dewan Komisaris;
 - c. Menjaga kerahasiaan dokumen, data dan informasi Emiten atau Perusahaan Publik.
3. Kepatuhan
 - a. Memastikan pelaksanaan tindak lanjut oleh Direksi atas hasil temuan auditor ekstern, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas dan lembaga lain;
 - b. Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Emiten atau Perusahaan Publik;
 - c. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Emiten atau Perusahaan Publik; dan
 4. Penunjukan Akuntan Publik (AP) dan/atau Kantor Akuntan Publik (KAP)
 - a. Komite Audit memberikan rekomendasi usulan penunjukan AP dan/atau KAP kepada Dewan Komisaris, dengan mempertimbangkan:
 - 1) Independensi AP, KAP, dan orang dalam KAP;
 - 2) Ruang lingkup audit;
 - 3) Imbalan jasa audit;
 - 4) Keahlian dan pengalaman AP, KAP, dan tim audit dari KAP;
 - 5) Metodologi, teknik, dan sarana audit yang digunakan KAP;
- 5) Conducting a review and evaluation of internal audit reports on a regular basis from the SKAI to identify and provide recommendations regarding potential internal control weaknesses;
 - 6) Ensuring SKAI maintains communication with the Board of Directors, Board of Commissioners, external auditors, and the Financial Services Authority (OJK);
 - 7) Reviewing internal audit implementation and overseeing the Board of Directors' follow-up on audit findings;
 - 8) Recommending the appointment or dismissal of the Head of SKAI to the Board of Commissioners;
 - 9) Providing recommendations on SKAI's annual remuneration and performance incentives;
 - 10) Recommending the approval of the Internal Audit Charter to the Board of Commissioners;
 - 11) Proposing the appointment of an independent quality assessor to review SKAI's performance.
- b. Reviewing the implementation of risk management activities carried out by the Board of Directors, especially if the Bank lacks a dedicated risk monitoring function under the Board of Commissioners;
 - c. Maintaining the confidentiality of documents, data, and information of the Bank as a Public Company.
3. Compliance
 - a. Ensuring the Board of Directors follows up on findings from external auditors, OJK's supervision, and other relevant authorities;
 - b. Reviewing compliance with laws and regulations related to the Bank's activities;
 - c. Assessing and advising the Board of Commissioners regarding potential conflicts of interest within the Bank; and
 4. Appointment of Public Accountant (AP) and/or Public Accounting Firm (KAP)
 - a. The Audit Committee provides recommendations for the appointment of AP and/or KAP to the Board of Commissioners by considering:
 - 1) The independence of the AP, KAP, and its personnel;
 - 2) The scope of the audit;
 - 3) Audit fees;
 - 4) The expertise and experience of the AP, KAP, and audit team;
 - 5) The audit methodology, techniques, and tools used;

- 6) Manfaat sudut pandang baru yang akan diperoleh melalui penggantian AP, KAP, dan tim audit dari KAP;
 - 7) Potensi risiko atas penggunaan jasa audit oleh KAP yang sama secara berturut-turut untuk kurun waktu yang cukup panjang; dan
 - 8) Hasil evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan KAP pada periode sebelumnya, jika ada.
- b. Proses seleksi dan penunjukan KAP berpedoman pada peraturan dan ketentuan yang berlaku.
 - c. Komite Audit melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan/atau KAP. Evaluasi tersebut dilakukan paling sedikit melalui:
 - 1) Kesesuaian pelaksanaan audit oleh AP dan/atau KAP dengan standar audit yang berlaku;
 - 2) Kecukupan waktu pekerjaan lapangan;
 - 3) Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik; dan
 - 4) Rekomendasi perbaikan yang diberikan oleh AP dan/atau KAP
 - d. Memberi masukan kepada Auditor Eksternal agar mengidentifikasi area-area berisiko tinggi.
 - e. Komite Audit dapat merekomendasikan untuk pemberhentian auditor eksternal kepada Dewan Komisaris jika terdapat indikasi kuat bahwa independensi auditor dapat terganggu atau terbukti bahwa auditor tidak melakukan pemeriksaan sesuai dengan Standar Profesional Akuntan Publik.
 - f. Penggunaan jasa audit wajib dibatasi atas informasi keuangan historis tahunan dari AP yang sama untuk 7 (tahun) kumulatif.
 - g. Dapat menggunakan kembali jasa audit atas informasi keuangan historis tahunan dari AP yang sama, setelah melewati masa jeda sesuai dengan jenis peran AP dalam perikatan:
 - 1) AP bertindak sebagai Rekan perikatan, masa jeda selama 5 (lima) tahun buku pelaporan secara berturut-turut;
 - 2) AP bertindak sebagai penanggung jawab penelaahan pengendalian mutu perikatan, masa jeda selama 3 (tiga) tahun buku pelaporan secara berturut-turut; dan
 - 3) Rekan perikatan audit lainnya, masa jeda selama 2 (dua) tahun buku pelaporan secara berturut – turut.
5. Tata Kelola Dana Pensiun

Dalam hal pelaksanaan tata kelola dana pensiun, Komite Audit mempunyai tugas dan tanggung jawab sebagai fasilitator bagi Dewan Pengawas (dalam hal ini Dewan Komisaris bank **bjb**) untuk memastikan bahwa:

 - a. Struktur pengendalian internal dana pensiun telah dilaksanakan dengan baik.
- 6) The potential benefits of gaining new insights through auditor rotation;
 - 7) Risks of engaging the same KAP for extended periods; and
 - 8) Previous evaluations of the KAP's historical financial audit services, if available.
- b. The selection and appointment process for KAP must follow applicable laws and regulations.
 - c. The Audit Committee conducts an evaluation of the implementation of audit services on the annual historical financial information by the AP and/or the KAP. This evaluation is carried out at a minimum through:
 - 1) Conformity of audit implementation by AP and/or KAP with applicable audit standards;
 - 2) Adequacy of fieldwork time;
 - 3) Scope of services and sampling sufficiency; and
 - 4) KAP Recommendations for improvements made by the AP and/or KAP
 - d. Providing input to the external auditor to identify high-risk areas.
 - e. Recommending the termination of external auditors to the Board of Commissioners if their independence is compromised or if the audit fails to comply with professional standards.
 - f. Limiting the use of the same AP for a cumulative period of 7 (seven) years for annual historical financial audits.
 - g. Reusing the services of the same AP is permissible after a cooling-off period based on the AP's role:
 - 1) AP as engagement partner – a 5 (five) consecutive reporting years gap;
 - 2) AP as quality control reviewer – a 3 (three) consecutive reporting years gap; and
 - 3) AP as another audit team member – a 2 (two) consecutive reporting years gap.
5. Pension Fund Governance

In relation to pension fund governance, the Audit Committee acts as a facilitator for the Supervisory Board (in this case, the Board of Commissioners of bank **bjb**) to ensure that:

 - a. The internal control structure of the pension fund is effectively implemented.

- b. Pelaksanaan audit internal maupun audit eksternal telah dilaksanakan sesuai dengan ketentuan yang berlaku.
- c. Tindak lanjut temuan hasil audit dilaksanakan oleh manajemen.

- b. Internal and external audits are conducted according to applicable regulations.
- c. Management follows up on audit findings.

Wewenang Komite Audit

Dalam melaksanakan tugasnya, Komite Audit mempunyai wewenang sebagai berikut:

1. Mengakses dokumen, data, dan informasi Emiten atau Perusahaan Publik tentang karyawan, dana, aset, dan sumber daya perusahaan yang diperlukan;
2. Berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, manajemen risiko, dan Akuntan terkait tugas dan tanggung jawab Komite Audit;
3. Melibatkan pihak independen di luar anggota Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya (jika diperlukan);
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.
5. Anggota komite Dewan Komisaris dari Pihak Independen wajib melaksanakan tugas, tanggung jawab, dan wewenang dengan berintegritas, independen, memiliki kompetensi, serta menjaga reputasi.

Audit Committee Authority

In carrying out his duties, Audit Committee has the following authorities:

1. Accessing documents, data, and information of the Issuer or Public Company regarding employees, funds, assets, and company resources as needed;
2. Communicating directly with employees, including the Board of Directors and parties carrying out internal audit functions, risk management, and Accountants regarding the duties and responsibilities of the Audit Committee;
3. Involving independent parties outside the Audit Committee members as needed to assist in carrying out their duties (if necessary); and
4. Carrying out other authorities granted by the Board of Commissioners.
5. Members of the Board of Commissioners committee from Independent Parties are required to carry out their duties, responsibilities, and authorities with integrity, independence, competence, and maintain their reputation.

Pedoman dan Tata Tertib Kerja Komite Audit

Komite Audit mempunyai suatu Pedoman dan Tata Tertib Kerja Komite Audit berdasarkan Surat Keputusan Dewan Komisaris nomor 03/DKO/SK/2024 tanggal 23 Januari 2024 tentang Pedoman dan Tata Tertib Kerja Komite Audit, yang menetapkan secara jelas peran, tanggung jawab dan lingkup kerja Komite Audit untuk meningkatkan efektivitas, tanggungjawab, keterbukaan dan objektivitas Dewan Komisaris dalam menjalankan fungsinya. Dalam Pedoman dan Tata Tertib Kerja Komite Audit mengatur mengenai struktur organisasi dan masa kerja Komite Audit, tugas dan tanggung jawab, rapat, pelaporan dan anggaran serta standar etika bagi Komite Audit.

Rules and Guidelines of Audit Committees

The Audit Committee has a Guideline and Work Rules of the Audit Committee based on the Decree of the Board of Commissioners Number 03/DKO/SK/2024 dated January 23, 2024 concerning the Guidelines and Work Rules of the Audit Committee, which clearly stipulates the role, responsibilities and scope of work of the Audit Committee to improve the effectiveness, responsibility, openness and objectivity of the Board of Commissioners in carrying out its functions. The Audit Committee Charter regulated the organizational structure and tenure of the Audit Committee, duties and responsibilities, meetings, reporting and budget as well as ethical standards for the Audit Committee.

Masa Jabatan Komite Audit

1. Masa tugas anggota Komite Audit tidak boleh lebih lama dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar dan dapat dipilih kembali hanya untuk 1 (satu) periode berikutnya.
2. Anggota Komite Audit yang berasal dari Dewan Komisaris, masa kerjanya sama dengan masa penunjukannya sebagai anggota Dewan Komisaris melalui Rapat Umum Pemegang Saham.
3. Anggota Komite yang bukan anggota Dewan Komisaris masa kerjanya ditentukan oleh Dewan Komisaris.

The Audit Committee's Term of Service

1. The term of office of members of the Audit Committee may not be longer than the term of office of the Board of Commissioners as stipulated in the Articles of Association and may be re-elected only for 1 (one) subsequent period;
2. Members of the Audit Committee who come from the Board of Commissioners, their term of office is the same as their term of appointment as members of the Board of Commissioners through the General Meeting of Shareholders;
3. Members of the Committee who are not members of the Board of Commissioners have their term of office determined by the Board of Commissioners.

4. Anggota Komite yang bukan anggota Dewan Komisaris yang telah habis masa jabatannya dapat diangkat kembali untuk periode berikutnya.
5. Melalui Dewan Komisaris, Ketua Komite Audit dapat merekomendasikan kepada Direksi untuk memberhentikan sewaktu-waktu anggota Komite Audit jika yang bersangkutan dinilai tidak dapat melaksanakan tugas sebagaimana mestinya.
6. Masa tugas anggota Komite Audit diatur sedemikian rupa sehingga dapat mencegah terjadinya pergantian semua anggota pada saat bersamaan untuk menjaga kesinambungan pelaksanaan tugas Dewan Komisaris.

Struktur, Keanggotaan dan Keahlian Komite Audit

1. Anggota komite audit wajib seluruhnya independen, paling sedikit:
 - a. 1 (satu) orang Komisaris Independen; dan
 - b. Pihak Independen;
 - c. 1 (satu) orang yang memiliki keahlian bidang keuangan atau bidang akuntansi; dan
 - d. 1 (satu) orang yang memiliki keahlian:
 - 1) Bidang hukum atau bidang perbankan, bagi Bank yang melaksanakan kegiatan usaha secara konvensional; atau
 - 2) Bidang perbankan syariah, bagi Bank yang melaksanakan kegiatan usaha secara syariah dan Bank yang melaksanakan kegiatan usaha secara konvensional yang memiliki Unit Usaha Syariah (UUS).
 - e. Komite Audit diketuai oleh Komisaris Independen merangkap sebagai anggota.
 - f. Ketua dari komite dilarang merangkap jabatan sebagai ketua komite pada lebih dari 1 (satu) komite lain.
 - g. Dalam melaksanakan tugas sehari-hari, Komite Audit dapat dibantu oleh Kesekretariatan Dewan Komisaris.

Keanggotaan

1. Pengangkatan dan pemberhentian anggota komite Dewan Komisaris wajib dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris.
2. Ketua Komite Audit mengusulkan penggantian anggota Komite Audit yang berakhir masa tugasnya, mengundurkan diri atau diberhentikan.
3. Dewan Komisaris wajib melakukan evaluasi terhadap kinerja komite sekurang-kurangnya pada setiap akhir tahun buku.

4. Members of the Committee who are not members of the Board of Commissioners whose term of office has expired may be reappointed for the following period.
5. Through the Board of Commissioners, the Chairman of the Audit Committee may recommend to the Board of Directors to dismiss at any time members of the Audit Committee if the person concerned is deemed unable to carry out his duties properly.
6. The term of office of members of the Audit Committee is regulated in such a way as to prevent the replacement of all members at the same time in order to maintain the continuity of the implementation of the duties of the Board of Commissioners.

Structure, Membership, and Expertise of the Audit Committee

1. Members of the audit committee must be entirely independent, at least:
 - a. 1 (one) Independent Commissioner; and
 - b. Independent Party;
 - c. 1 (one) person who has expertise in finance or accounting; and
 - d. 1 (one) person who has the following expertise:
 - 1) Legal or banking sector, for banks that carry out business activities conventionally; or
 - 2) Sharia banking sector, for banks that carry out business activities in accordance with Sharia and banks that carry out business activities conventionally which have a Sharia Business Unit (UUS).
 - e. The audit committee is chaired by an Independent Commissioner who also serves as a member.
 - f. The chairman of a committee is prohibited from holding concurrent positions as chairman of more than 1 (one) other committee.
 - g. The Audit Committee in performing its daily tasks can be assisted by the Secretariat of the Board of Commissioners.

Membership

1. Appointment and dismissal of members of the Board of Commissioners committee must be carried out by the Board of Directors based on the decision of the Board of Commissioners meeting.
2. The Chairman of the Audit Committee proposes the replacement of members of the Audit Committee whose term of office has ended, resigned or been dismissed.
3. The Board of Commissioners must evaluate the performance of the committee at least at the end of each financial year.

Sampai dengan periode 31 Desember 2024 terdapat beberapa kali perubahan Komposisi Keanggotaan Komite Audit dengan kondisi sebagai berikut:

Pada Awal tahun 2024 susunan komposisi keanggotaan Komite Audit berdasarkan kepada Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite sebagai berikut:

Up to the period of December 31, 2024, there have been several changes to the Composition of the Audit Committee Membership with the following conditions:

In early 2024, the composition of the Audit Committee membership was based on the Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and the Committees as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Farid Rahman*	Ketua Merangkap Anggota Chairman Concurrently as Member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
2	Diding Sakri	Anggota Members	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, Ekonomi dan Perbankan Researcher, Finance, Economics and Banking
3	Fahlino F. Sjuib*	Anggota Members	Komisaris Independen Independent Commissioner	Ekonomi dan Perbankan Economics and Banking
4	Dewi Kania Sugiharti	Anggota Members	Pihak Independen Independent Party	Hukum, Manajemen dan Internal Audit. Law, Management and Internal Audit.
5	Wawan Hernawan	Anggota Members	Pihak Independen Independent Party	Perbankan, Akuntansi, Manajemen dan Internal Audit. Banking, Accounting, Management and Internal Audit.

* Diberhentikan dengan hormat berdasarkan salah satu keputusan RUPS Tahunan Tahun Buku 2023 tanggal 2 April 2024.
* Honorably dismissed based on one of the decisions of the 2023 Annual GMS dated April 2, 2024.

Menindaklanjuti salah satu Keputusan RUPS Tahunan Tahun Buku 2023 atas perubahan susunan Dewan Komisaris dengan Surat Keputusan Dewan Komisaris nomor 06/SK/DKO/2024 tanggal 3 April 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite, susunan keanggotaan Komite Audit menjadi sebagai berikut:

Following up on one of the Decisions of the Annual GMS for the 2023 Financial Year regarding changes to the composition of the Board of Commissioners with the Decree of the Board of Commissioners Number 06/SK/DKO/2024 dated April 3, 2024 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees, the composition of the Audit Committee membership is as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Diding Sakri	Ketua Merangkap Anggota Chairman Concurrently as Member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, Ekonomi dan Perbankan Researcher, Finance, Economics and Banking
2	Dewi Kania Sugiharti	Anggota Members	Pihak Independen Independent Party	Hukum, Manajemen dan Internal Audit. Law, Management and Internal Audit.
3	Wawan Hernawan	Anggota Members	Pihak Independen Independent Party	Perbankan, Akuntansi, Manajemen dan Internal Audit. Banking, Accounting, Management and Internal Audit.

Pada tanggal 5 September 2024 Perseroan menyelenggarakan RUPS Luar Biasa Tahun 2024, dimana berdasarkan keputusan RUPSLB Tahun 2024 ditindaklanjuti oleh Surat Keputusan Dewan Komisaris nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite, susunan Komite Audit sampai 31 Desember 2024 menjadi sebagai berikut:

On September 5, 2024, the Company held an Extraordinary GMS for 2024, where based on the decision of the 2024 Extraordinary GMS followed up by the Decree of the Board of Commissioners Number 12/SK/DKO/2024 dated October 4, 2024 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees, the composition of the Audit Committee until December 31, 2024 is as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Taswin Zakaria*	Ketua Merangkap Anggota Chairman Concurrently as Member	Komisaris Utama Independen Independent President Commissioner	Accounting dan Perbankan Accounting and Banking
2	Diding Sakri	Anggota Members	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, Ekonomi dan Perbankan Researcher, Finance, Economics and Banking
3	Hilman Purakusumah*	Anggota Members	Komisaris Independen Independent Commissioner	Manajemen dan Perbankan Management and Banking
4	Dewi Kania Sugiharti	Anggota Members	Pihak Independen Independent Party	Hukum, Manajemen dan Internal Audit. Law, Management and Internal Audit.
5	Wawan Hernawan	Anggota Members	Pihak Independen Independent Party	Perbankan, Akuntansi, Manajemen dan Internal Audit. Banking, Accounting, Management and Internal Audit.

* Efektif di Komite Audit pada tanggal 4 Oktober 2024
* Effective in the Audit Committee on October 4, 2024



Profil Komite Audit

Profil Komite Audit per 31 Desember 2024 adalah sebagai berikut.



Taswin Zakaria

Ketua Merangkap Anggota/ Komisaris Utama Independen
Chairman Concurrently Member/ Independent Main Commissioner



Umur/Age
56 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Jakarta

Lahir di Medan pada tahun 1968, usia 56 tahun per Desember 2024.	Born in Medan in 1968, age 56 years as of December 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> BSBA in Accounting, Cum Laude (Honors) di The Ohio State University Columbus (1991). Strategic Leadership Program, di Saïd Business School, Oxford University Inggris (2016). Advanced Management Program di Harvard Business School (2017). 	Educational Background <ul style="list-style-type: none"> BSBA in Accounting, Cum Laude (Honors) at The Ohio State University Columbus (1991). Strategic Leadership Program, at Saïd Business School, Oxford University England (2016). Advanced Management Program at Harvard Business School (2017).
Sertifikasi Kualifikasi 7 Bidang Manajemen Risiko Perbankan LSPP (2024)	Certification Qualification of 7 Fields of Banking Risk Management LSPP (2024)
Pengalaman Kerja <ul style="list-style-type: none"> Komisaris Independen PT Bank Internasional Indonesia-Maybank, Tbk. (2003–2013). Komisaris Independen PT Jasa Angkasa Semesta, Tbk. (2005–2013). Presiden Direktur PT Bank Maybank Indonesia, Tbk. (2013–2024). Komisaris Utama Independen bank bjb (2024 – saat ini). 	Work Experience <ul style="list-style-type: none"> Independent Commissioner of PT Bank Internasional Indonesia-Maybank, Tbk. (2003–2013). Independent Commissioner of PT Jasa Angkasa Semesta, Tbk. (2005–2013). President Director of PT Bank Maybank Indonesia, Tbk. (2013–2024). Independent President Commissioner of bank bjb (2024 – present)
Dasar Hukum Pengangkatan <ul style="list-style-type: none"> Diangkat sebagai Komisaris Utama Independen bank bjb untuk pertama kalinya berdasarkan Keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 05 September 2024, yang teruang pada Salinan Akta Pernyataan Keputusan RUPSLB No. 13 tanggal 05 September 2024. Surat Keputusan Dewan Komisaris nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite. 	Legal Basis for Appointment <ul style="list-style-type: none"> Appointed as Independent President Commissioner of bank bjb for the first time based on the Decision of the Extraordinary General Meeting of Shareholders (EGMS) dated September 5, 2024, which is stated in the Copy of the Deed of Statement of EGMS Resolutions No. 13 dated September 5, 2024. Decree of the Board of Commissioners number 12/SK/DKO/2024 dated October 4, 2024 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees.
Periode dan Masa Jabatan <ul style="list-style-type: none"> Sebagai anggota sejak 04 Oktober 2024 Sebagai Ketua merangkap anggota sejak 04 Oktober 2024 – saat ini (periode pertama). 	Period and Term of Office <ul style="list-style-type: none"> As a member since October 4, 2024 As Chairperson concurrently member since October 4, 2024 – present (first period).
Jabatan Rangkap -	Concurrent Positions -

Profile of Audit Committee

The Audit Committee profile as of December 31, 2024 is as follows.



Diding Sakri

Anggota Komite Audit/ Komisaris Independen
Audit Committee Member/ Independent Commissioner



Umur/Age
47 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung

Lahir di Kuningan pada tahun 1977, usia 47 tahun per Desember 2024	Born in Kuningan in 1977, age 47 years as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana bidang Teknik Planologi (Perencanaan Wilayah dan Kota) dari Institut Teknologi Bandung (2001). Master of Arts (Double Degree) dari Trento University (Italy) dan Regensburg University (Germany) (2011). PhD bidang Development Economics King's College London (United Kingdom) (2020). 	Educational Background <ul style="list-style-type: none"> Bachelor of Planning Engineering (Regional and City Planning) from Bandung Institute of Technology (2001). Master of Arts (double degree) from Trento University (Italy) and Regensburg University (Germany) (2011). PhD in Development Economics King's College London (United Kingdom) (2020).
Sertifikasi Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024)	Certification Qualification 6 Fields of Banking Risk Management LSPP (2024)
Pengalaman Kerja <ul style="list-style-type: none"> Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020). Anggota Tim Akselerasi Pembangunan (TAP) Provinsi Jawa Barat (2020 - Maret 2022) Komisaris Independen bank bjb (2022 - saat ini). 	Work Experience <ul style="list-style-type: none"> Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020). Member of the West Java Province Development Acceleration Team (TAP) (2020 - March 2022) Independent Commissioner of bank bjb (2022 - present).
Dasar Hukum Pengangkatan Surat Keputusan Dewan Komisaris Nomor 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite.	Legal Basis for Appointment Decree of the Board of Commissioners Number 05/SK/DKO/2022 dated July 26, 2022 concerning the Division of Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and Committees which has been updated several times by Decree of the Board of Commissioners Number 12/SK/DKO/2024 dated October 4, 2024 concerning the Division of Tasks and Implementation of Activities of the Board of Commissioners and Committees.
Periode dan Masa Jabatan 26 Juli 2022 – saat ini (periode pertama).	Period and Term of Office July 26, 2022 – present (first period).
Jabatan Rangkap -	Concurrent Positions -



Hilman Purakusumah

Anggota Komite Audit/ Komisaris Independen
Audit Committee Member/ Independent Commissioner



Umur/Age
60 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Jakarta

Lahir di Bandung pada tahun 1964, usia 60 tahun per Desember 2024.	Born in Bandung in 1964, age 60 years as of December 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana bidang Teknik Planologi di Institut Teknologi Bandung (1990). Magister bidang Manajemen di Institute of Management Telkom Bandung (2005). 	Educational Background <ul style="list-style-type: none"> Bachelor of Planning Engineering from Bandung Institute of Technology (1990). Master of Management from Institute of Management Telkom Bandung (2005).
Sertifikasi Kualifikasi 7 Bidang Manajemen Risiko Perbankan LSPP (2024)	Certification Qualification of 7 Fields of Banking Risk Management LSPP (2024)
Pengalaman Kerja <ul style="list-style-type: none"> Senior Executive Vice President PT Bank BRI Syariah Tbk. (2017-2019). Komisaris PT Trikomindo Cipta Mandiri (2019 – saat ini). Komisaris PT BPR Muliatama Dananjaya, Tbk. (2021 –2024). Komisaris Independen bank bjb (2024 – saat ini). 	Work Experience <ul style="list-style-type: none"> Senior Executive Vice President of PT Bank BRI Syariah Tbk. (2017-2019). Commissioner of PT Trikomindo Cipta Mandiri (2019 – present). Commissioner of PT BPR Muliatama Dananjaya, Tbk. (2021 –2024). Independent Commissioner of bank bjb (2024 – present).
Dasar Hukum Pengangkatan <ul style="list-style-type: none"> Diangkat sebagai Komisaris Independen bank bjb untuk pertama kalinya berdasarkan Keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 05 September 2024, yang teruang pada Salinan Akta Pernyataan Keputusan RUPSLB No. 13 tanggal 05 September 2024. Surat Keputusan Dewan Komisaris nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite. 	Legal Basis for Appointment <ul style="list-style-type: none"> Appointed as Independent Commissioner of bank bjb for the first time based on the Decision of the Extraordinary General Meeting of Shareholders (EGMS) dated September 5, 2024, which is stated in the Copy of the Deed of Statement of EGMS Resolutions No. 13 dated September 5, 2024. Decree of the Board of Commissioners number 12/SK/DKO/2024 dated October 4, 2024 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees.
Periode dan Masa Jabatan 4 Oktober 2024 - saat ini (Periode Pertama)	Period and Term of Office October 4, 2024 - present (First Period)
Jabatan Rangkap -	Concurrent Positions -



Wawan Hernawan

Anggota Komite Audit/Pihak Independen
Audit Committee Member/Independent Party



Umur/Age
61 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung

Lahir di Bandung pada tahun 1963, usia 61 per Desember 2024	Born in Bandung in 1963, age 61 as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> D3 Akuntansi di Pendidikan Ahli Administrasi Perusahaan (PAAP) di Universitas Padjadjaran Bandung pada Tahun 1986. Sarjana di bidang Manajemen dari Universitas Bandung Raya (UNBAR) pada Tahun 2014. 	Educational Background <ul style="list-style-type: none"> D3 Accounting in Business Administration Expert Education (PAAP) at Padjadjaran University Bandung in 1986. Bachelor in Management from Bandung Raya University (UNBAR) in 2014.
Sertifikasi <ul style="list-style-type: none"> Sertifikasi Manajemen Risiko level 1 dan Level 2 dari Badan Sertifikasi Manajemen Risiko (BSMR) Certification in Audit Committee Practices (CACP) dari Ikatan Komite Audit Indonesia 	Certification <ul style="list-style-type: none"> Risk Management Certification Level 1 and Level 2 from the Risk Management Certification Agency (BSMR) Certification in Audit Committee Practices (CACP) from the Indonesian Audit Committee Association
Pengalaman Kerja <ul style="list-style-type: none"> Pemimpin bagian Akuntansi Keuangan bank bjb (2009 - 2010) Pemimpin Cabang bank bjb (2010 - 2012) Pemimpin Grup Audit Kantor Pusat & Kantor Wilayah bank bjb (2012-2014) Pemimpin Grup SD & QA Audit Internal bank bjb. (2014-2016) Anggota Komite Audit bank bjb (2019 - saat ini) 	Work Experience <ul style="list-style-type: none"> Head of Financial Accounting Department of bank bjb (2009 - 2010) Branch Manager of bank bjb (2010 - 2012) Head of Audit Group of Head Office & Regional Office of bank bjb (2012-2014) Head of SD & QA Group of Internal Audit of bank bjb. (2014-2016) Member of Audit Committee of bank bjb (2019 - present)
Dasar Hukum Pengangkatan <ul style="list-style-type: none"> Surat Keputusan Dewan Komisaris Nomor 009/SK/DIR-CS/2019 tanggal 4 Januari 2019 periode menjabat terhitung mulai tanggal 1 Januari 2019 sampai dengan 31 Desember 2020. Surat Keputusan Direksi Nomor 011/SK/DIR-CSE/2021 tanggal 06 Januari 2021 periode menjabat terhitung mulai tanggal 01 Januari 2021 sampai dengan tanggal 31 Desember 2022. Surat Keputusan Direksi Nomor 0756/SK/DIR-CSE/2022 tanggal 28 Desember 2022 periode menjabat terhitung mulai tanggal 01 Januari 2023 sampai dengan 31 Desember 2024. 	Legal Basis for Appointment <ul style="list-style-type: none"> Decree of the Board of Commissioners Number 009/SK/DIR-CS/2019 dated January 4, 2019, term of office starting from January 1, 2019 to December 31, 2020. Decree of the Board of Directors Number 011/SK/DIR-CSE/2021 dated January 6, 2021, term of office starting from January 1, 2021 to December 31, 2022. Decree of the Board of Directors Number 0756/SK/DIR-CSE/2022 dated December 28, 2022, term of office starting from January 1, 2023 to December 31, 2024.
Periode dan Masa Jabatan <ul style="list-style-type: none"> Januari 2019 sampai dengan 31 Desember 2020 (Periode Pertama) 01 Januari 2021 sampai dengan tanggal 31 Desember 2022 (Periode Kedua) 01 Januari 2023 sampai dengan 31 Desember 2024 (Periode Ketiga) 	Period and Term of Office <ul style="list-style-type: none"> January 2019 to December 31, 2020 (First Period) January 01, 2021 to December 31, 2022 (Second Period) January 01, 2023 to December 31, 2024 (Third Period)
Jabatan Rangkap -	Concurrent Positions -



Dewi Kania Sugiharti

Anggota Komite Audit/Pihak Independen
Audit Committee Member/Independent Party



Umur/Age
62 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung

<p>Lahir di Bandung pada tahun 1962, usia 62 Tahun per Desember 2024</p>	<p>Born in Bandung in 1962, age 62 years as of December 2024</p>
<p>Riwayat Pendidikan</p> <ul style="list-style-type: none"> S1 Fakultas Ilmu Hukum Universitas Padjadjaran Bandung pada Tahun 1986. S2 Fakultas Ilmu Hukum Universitas Padjadjaran Bandung pada Tahun 1995. S3 Program Ilmu Hukum Universitas Padjadjaran Bandung pada Tahun 2010. 	<p>Educational Background</p> <ul style="list-style-type: none"> Bachelor of Law Faculty, Padjajaran University, Bandung in 1986. Master of Law Faculty, Padjajaran University, Bandung in 1995. Doctoral Law Program, Padjajaran University, Bandung in 2010.
<p>Sertifikasi</p> <p>Certification in Audit Committee Practices (CACP) dari Ikatan Komite Audit Indonesia</p>	<p>Certification</p> <p>Certification in Audit Committee Practices (CACP) from the Indonesian Audit Committee Association</p>
<p>Pengalaman Kerja</p> <ul style="list-style-type: none"> Ketua Satuan Pengawas Intern UNPAD (2014-28 Okt 2015) Anggota Senat FH UNPAD (4 Januari 2016 – 8 Februari 2018) Wakil Dekan II FH UNPAD (4 Januari 2016 – 8 Februari 2018) Anggota Senat FH UNPAD (2 Februari 2021 – Sekarang) Kepala Dept HAN FH UNPAD (2 Februari 2021 – Sekarang) Dosen UNPAD (1988 - Sekarang) Anggota Komite Audit bank bjb (2022 - sekarang) 	<p>Work Experience</p> <ul style="list-style-type: none"> Head of UNPAD Internal Supervisory Unit (2014-28 Oct 2015) Member of UNPAD Law Faculty Senate (4 January 2016 – 8 February 2018) Vice Dean II of UNPAD Law Faculty (4 January 2016 – 8 February 2018) Member of UNPAD Law Faculty Senate (2 February 2021 – Present) Head of UNPAD Law Faculty Department (2 February 2021 – Present) UNPAD Lecturer (1988 – Present) Member of bjb bank Audit Committee (2022 – present)
<p>Dasar Hukum Pengangkatan</p> <ul style="list-style-type: none"> Surat Keputusan Direksi Nomor 0665/SK/DIR-CSE/2022 tanggal 9 November 2022 periode menjabat terhitung mulai tanggal 4 November 2022 sampai dengan 3 November 2023. Surat Keputusan Direksi Nomor 0450/SK/DIR-CSE/2023 tanggal 3 November 2023 periode menjabat terhitung mulai tanggal 04 November 2023 sampai dengan 03 November 2025 	<p>Legal Basis for Appointment</p> <ul style="list-style-type: none"> Decree of the Board of Directors Number 0665/SK/DIR-CSE/2022 dated November 9, 2022, term of office starting from November 4, 2022 to November 3, 2023. Decree of the Board of Directors Number 0450/SK/DIR-CSE/2023 dated November 3, 2023, term of office starting from November 4, 2023 to November 3, 2025
<p>Periode dan Masa Jabatan</p> <ul style="list-style-type: none"> 4 November 2022 sampai dengan 3 November 2023 (Periode Pertama) 04 November 2023 sampai dengan 03 November 2025 (Periode Kedua) 	<p>Period and Term of Office</p> <ul style="list-style-type: none"> November 4, 2022 to November 3, 2023 (First Period) November 4, 2023 to November 3, 2025 (Second Period)
<p>Jabatan Rangkap</p> <p>Kepala Departemen HAN Fakultas Hukum Universitas Padjadjaran</p>	<p>Concurrent Positions</p> <p>Head of the Department of HAN, Faculty of Law, Padjadjaran University</p>

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Audit

Secara umum, persyaratan Kompetensi Komite Audit Perseroan, sebagai berikut:

1. Wajib memiliki integritas yang tinggi, kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik;
2. Wajib memahami laporan keuangan, bisnis perusahaan khususnya yang terkait dengan layanan jasa atau kegiatan usaha Emiten atau Perusahaan Publik, proses audit, manajemen risiko, dan peraturan perundang-undangan di bidang Pasar Modal serta peraturan perundang-undangan terkait lainnya;
3. Wajib mematuhi kode etik Komite Audit yang ditetapkan oleh Emiten atau Perusahaan Publik;
4. Bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan;
5. Wajib memiliki paling sedikit 1 (satu) anggota yang berlatar belakang pendidikan dan keahlian di bidang akuntansi dan keuangan;
6. Keahlian Pihak Independen sebagaimana dibuktikan paling sedikit dengan kepemilikan sertifikat kompetensi yang mendukung pelaksanaan fungsi dan tanggung jawab komite.

Kualifikasi pendidikan dan pengalaman kerja Ketua dan Anggota Komite Audit adalah sebagai berikut.

Qualification of Education and Work Experience of Audit Committee

Generally, the Company's Audit Committee Competency requirements are as follows:

1. Must have high integrity, ability, knowledge, experience in accordance with their field of work, and be able to communicate well;
2. Must understand financial reports, company business especially those related to service or business activities of the Issuer or Public Company, audit process, risk management, and laws and regulations in the Capital Market sector and other related laws and regulations;
3. Must comply with the Audit Committee code of ethics established by the Issuer or Public Company;
4. Willing to continuously improve competence through education and training;
5. Must have at least 1 (one) member with an educational background and expertise in accounting and finance;
6. Independent Party expertise as proven by at least ownership of a competency certificate that supports the implementation of the committee's functions and responsibilities.

The educational qualifications and work experience of the Chairperson and Members of the Audit Committee are as follows.

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Audit
Table of Audit Committee Education and Work Experience Qualification

Nama Name	Jabatan Position	Pendidikan Education	Pengalaman Kerja Work Experiences
Taswin Zakaria*	Ketua Merangkap Anggota Chairman Concurrently as Member	S1 Accounting- The Ohio State University. Bachelor of Accounting – The Ohio State University.	Memiliki pengalaman kerja di Perbankan Have work experience in Banking
Diding Sakri	Anggota Member	<ul style="list-style-type: none"> • S1 Teknik Planologi • S2 Master Of Art • S3 PHD on Development Economics • Bachelor's of Planning Engineering • Master of Arts • PhD in Development Economics 	Memiliki pengalaman kerja dibidang Penelitian, Keuangan, Ekonomi dan Perbankan. Have work experience in Research, Finance, Economics and Banking.
Hilman Purakusumah*	Anggota Member	<ul style="list-style-type: none"> • S1 Planologi - Institut Teknologi Bandung • S2 Manajemen - Telkom University • Bachelor's of Planning - Bandung Institute of Technology • Master's of Management - Telkom University 	Memiliki pengalaman Manajemen dan Perbankan Have experience in Management and Banking
Wawan Hernawan	Anggota Member	<ul style="list-style-type: none"> • D3 Akuntansi • S1 Manajemen • Diploma of Accounting • Bachelor of Management 	Memiliki pengalaman kerja di bidang perbankan, Akuntansi dan Audit Internal. Have work experience in banking, Accounting and Internal Audit.
Dewi Kania Sugiharti	Anggota Member	<ul style="list-style-type: none"> • S1 Hukum • S2 Hukum • S3 Ilmu Hukum • Bachelor of Laws • Master of Law • Doctoral of Law 	Memiliki pengalaman kerja dibidang Hukum, pendidikan, Audit Internal dan perbankan. Have work experience in the fields of Law, education, Internal Audit and banking.

* Efektif menjadi Komite Audit pada tanggal 4 Oktober 2024.

* Effective as Audit Committee on October 4, 2024.

Independensi Komite Audit

Persyaratan Independensi Komite Audit yang diatur dalam Pedoman dan Tata Tertib Kerja Komite Audit, yaitu:

1. Anggota Direksi dilarang menjadi anggota Komite Audit.
2. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa asuransi, jasa *non-assurance*, jasa penilai dan/atau jasa konsultasi lain kepada Emiten atau Perusahaan Publik yang bersangkutan dalam waktu 6 (enam) bulan terakhir.
3. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Emiten atau Perusahaan Publik tersebut dalam waktu 6 (enam) bulan terakhir, kecuali Komisaris Independen.
4. Tidak mempunyai saham langsung maupun tidak langsung pada Emiten atau Perusahaan Publik.
5. Dalam hal anggota Komite Audit memperoleh saham Emiten atau Perusahaan Publik baik langsung maupun tidak langsung akibat suatu peristiwa hukum, saham tersebut wajib dialihkan kepada pihak lain dalam jangka waktu paling lama 6 (enam) bulan setelah diperolehnya saham tersebut.
6. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Emiten atau Perusahaan Publik.
7. Tidak mempunyai hubungan Afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Emiten atau Perusahaan Publik.
8. Pihak Independen yang menjadi anggota Komite Audit adalah pihak yang berada di luar Bank yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank yang dapat mempengaruhi kemampuannya untuk bertindak independen.
9. Anggota Komite Audit dari Pihak Independen tidak merupakan:
 - a. Mantan anggota Direksi.
 - b. Pejabat Eksekutif Bank.
 - c. Pihak-pihak yang mempunyai hubungan dengan Bank yang dapat mempengaruhi kemampuannya untuk bertindak independen.

Kecuali;

- a. Mantan anggota Direksi atau Pejabat Eksekutif atau pihak yang mempunyai hubungan dengan Bank yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen wajib menjalani masa tunggu paling singkat 1 (satu) tahun sebelum menjadi Komisaris Independen pada Bank yang bersangkutan.

Audit Committee Independence

Below are the requirements of the Audit Committee Independence regulated in Audit Committee Rules and Guidelines:

1. Members of the Directors are prohibited to become Audit Committee.
2. Not a person in a Public Accounting Firm, Legal Consultant Firm, Public Appraisal Services Firm or other party that provides assurance services, non-assurance services, appraisal services and/or other consulting services to the Issuer or Public Company concerned within the last 6 (six) months.
3. Audit Committee members are not a person who works or have the authority and responsibility to plan, lead, control, or supervise the activities of the Issuer or Public Company within the last 6 (six) months except for Independent Commissioners.
4. Audit Committee members have no direct or indirect shares in the Public Company.
5. In the event that a member of the Audit Committee acquires shares in an Issuer or Public Company either directly or indirectly as a result of a legal event, the shares must be transferred to another party within a maximum period of 6 (six) months after the shares were acquired.
6. Does not have any direct or indirect business relationship related to the business activities of the Issuer or Public Company.
7. Does not have an affiliated relationship with members of the Board of Commissioners, members of the Board of Directors, or Major Shareholders of Issuers or Public Companies.
8. Independent parties who are members of the Audit Committee are parties outside the Bank who do not have financial, management, share ownership and/or family relationships with the Board of Commissioners, Directors and/or Controlling Shareholders or relationships with the Bank that could affect their ability to act independently.
9. Members of Audit Committee from Independent Parties must not constitute as follow:
 - a. The former member of the Directors; or
 - b. Bank Executive officers; or
 - c. Parties that have a relationship with Bank that can affect their independence.

Except;

- a. Former members of the Board of Directors or Executive Officers or parties who have a relationship with the Bank that may affect the person's ability to act independently must undergo a waiting period of at least 1 (one) year before becoming an Independent Commissioner at the Bank concerned.

- b. Mantan Direktur Utama pada Bank yang bersangkutan dan mantan anggota Direksi yang membawahkan fungsi pengawasan atau pejabat eksekutif yang melakukan fungsi pengawasan pada Bank yang bersangkutan wajib menjalani masa tunggu paling singkat 6 (enam) bulan.
10. Anggota Komite Audit dari Pihak Independen dapat merangkap jabatan sebagai Pihak Independen anggota Komite lainnya pada Bank, dan/atau perusahaan lain sepanjang yang bersangkutan.
- Memenuhi seluruh kompetensi yang disyaratkan.
 - Memenuhi kriteria independensi.
 - Mampu menjaga rahasia Bank.
 - Memperhatikan kode etik yang berlaku.
 - Tidak mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Komite.
- b. Former President Directors of the Bank concerned and former members of the Board of Directors who are in charge of supervisory functions or executive officers who carry out supervisory functions at the Bank concerned are required to undergo a waiting period of at least 6 (six) months.
10. Members of the Audit Committee from an Independent Party may concurrently as Independent Members of other Committees at Bank, and/or other companies as long as they are able to fulfill the following.
- All required competencies
 - Independence criteria
 - Bank secrecy
 - Applicable code of ethics
 - Duties and responsibilities as a member of the Committee.

Tabel Independensi Komite Audit
Table of Audit Committee Independence

Aspek Independensi Independence Aspects	Taswin Zakaria	Diding Sakri	Hilman Purakusumah	Wawan Hernawan	Dewi Kania Sugiharti
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	√	√	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries or affiliated companies	√	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di perusahaan Has no share ownership relationship in the company	√	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Audit Has no family relationship with the Board of Commissioners, Board of Directors, and/or other members of the Audit Committee	√	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Not serving as administrators of political parties, officials and government	√	√	√	√	√

Rapat Komite Audit

KEBIJAKAN RAPAT KOMITE AUDIT

Ketentuan mengenai rapat Komite Audit yang diatur dalam Pedoman dan Tata Tertib Kerja Komite Audit yaitu:

- Rapat Komite Audit diselenggarakan sesuai dengan kebutuhan Bank paling sedikit dilaksanakan 1 (satu) kali dalam 1 (satu) bulan.
- Rapat Komite Audit diselenggarakan jika dihadiri oleh mayoritas anggota komite.

Audit Committee Meetings

AUDIT COMMITTEE MEETING POLICY

The provisions regarding Audit Committee meetings set out in the Audit Committee Rules and Guidelines as follows:

- Audit Committee meetings are held according to the Bank's needs at least once every 1 (one) month.
- Audit Committee meetings are held if attended by the majority of committee members.

3. Rapat Komite Audit dapat mengambil keputusan apabila sekurang-kurangnya dihadiri oleh 51% (lima puluh satu per seratus) dari jumlah anggota termasuk seorang Komisaris Independen dan Pihak Independen. Apabila Ketua Komite Audit tidak dapat hadir, dimana tidak perlu dibuktikan kepada pihak ketiga, anggota Komite yang hadir memilih seorang anggotanya sebagai pimpinan rapat
 4. Keputusan rapat komite terlebih dahulu dilakukan berdasarkan musyawarah untuk mufakat.
 5. Dalam hal tidak terjadi musyawarah untuk mufakat, maka pengambilan keputusan dilakukan berdasarkan suara terbanyak.
 6. Dalam kaitannya dengan pemungutan suara;
 - a. Setiap anggota Komite Audit yang hadir berhak mengeluarkan 1 (satu) suara.
 - b. Dalam hal terdapat anggota Komite tidak dapat hadir, anggota yang tidak hadir tersebut memberikan surat kuasa kepada salah seorang anggota Komite Audit untuk memberikan suaranya. Seorang anggota Komite hanya dapat mewakili 1 (satu) orang Komite lain dengan surat kuasa yang sah.
 - c. Pemungutan suara mengenai diri orang dilakukan dengan surat suara tertutup tanpa tanda tangan, sedangkan pemungutan suara mengenai hal-hal lain dilakukan dengan lisan kecuali Ketua Rapat memutuskan lain tanpa ada keberatan dari peserta rapat Komite Audit.
 - d. Suara blanko (kosong) dan suara yang dianggap tidak sah dianggap tidak ada serta tidak dihitung dalam menentukan jumlah suara yang dikeluarkan.
 7. Hasil rapat Komite Audit wajib dituangkan dalam risalah rapat dan didokumentasikan sesuai dengan ketentuan peraturan perundang-undangan.
 8. Perbedaan pendapat yang terjadi dalam rapat wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat.
 9. Komite Audit dapat meminta manajemen atau Pegawai Bank atau pihak lain untuk menghadiri rapat/pertemuan dan memberikan informasi yang diperlukan terkait dengan materi rapat Komite, melalui Komisaris.
 10. Kesekretariatan Dewan Komisaris berkewajiban untuk menyiapkan dan mendokumentasikan risalah rapat Komite.
3. Audit Committee meetings can make decisions if attended by at least 51% (fifty one percent) of the total members, including an Independent Commissioner and Independent Parties. If the Chairman of the Audit Committee is unable to attend, which does not need to be proven to a third party, the Committee members who are present elect one member as chairman of the meeting
 4. The decision of the Audit Committee Meeting is based on the consensus agreement.
 5. In the event that no consensus is reached, decisions are made based on majority vote.
 6. In connection with voting;
 - a. Each Audit Committee member hold 1 (one) vote.
 - b. When a committee member is unable to attend, the absent member provides a power of attorney to one of Audit Committee member to vote. A Committee member can only represent 1 (one) of another Committee.
 - c. Voting on oneself is carried out with a closed ballot without a signature, whereas voting on other matters is done verbally unless based on the Chairperson of Meeting decision without any objections from other participants of the Audit Committee meeting.
 - d. Blank votes and invalid votes are considered non-existent (not counted) in determining the number of votes cast.
 7. The results of the Audit Committee meeting must be stated in the minutes of the meeting and documented in accordance with the provisions of laws and regulations.
 8. Differences of opinion that occur in a meeting must be clearly stated in the minutes of the meeting along with the reasons for the differences of opinion.
 9. The Audit Committee may request management or Bank Employees or other parties to attend meetings and provide necessary information related to the Committee's meeting materials, through the Commissioner.
 10. The Secretariat of the Board of Commissioners is obliged to prepare and document the minutes of the Committee meetings.

AGENDA RAPAT KOMITE AUDIT

Sepanjang tahun 2024, tanggal pelaksanaan, agenda rapat dan peserta rapat Komite Audit, sebagai berikut.

AGENDA OF COMMITTEE AUDIT MEETING

Throughout 2024, the implementation date, meeting agenda and Audit Committee meeting participants, are as follows.

Tabel Agenda Rapat Komite Audit

Table of Audit Committee Meeting Agenda

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting participants
1	23 Januari 2024 January 23, 2024	Pembahasan Review Pedoman dan Tata Tertib Kerja Komite Audit (KA). Discussion of the Review of the Audit Committee (AC) Guidelines and Work Regulations.	Farid Rahman* Diding Sakri Fahlino F. Sjuib* Dewi Kania Sugiharti Wawan Hernawan
2	15 Februari 2024 February 15, 2024	Pembahasan Penunjukan Kantor Akuntan Publik (KAP) untuk Audit Pengelolaan Dana Corporate Social Responsibility (CSR) Tahun 2023. Discussion on the Appointment of Public Accounting Firm (KAP) for Audit of Corporate Social Responsibility (CSR) Fund Management in 2023.	Farid Rahman* Diding Sakri Fahlino F. Sjuib* Dewi Kania Sugiharti Wawan Hernawan
3	1 Maret 2024 March 1, 2024	Pembahasan Penerbitan Laporan Keuangan bank bjb Periode 31 Desember 2023. Discussion of the Issuance of Bank bjb's Financial Report for the Period of December 31, 2023.	Farid Rahman* Diding Sakri Fahlino F. Sjuib* Dewi Kania Sugiharti Wawan Hernawan
4	6 Maret 2024 March 6, 2024	Pembahasan Penunjukan Kantor Akuntan Publik (KAP) Terkait Penerbitan Comfort Letter dalam rangka Penerbitan Penawaran Umum Berkelanjutan IV Obligasi Subordinasi bank bjb Tahap I tahun 2024. Discussion on the Appointment of Public Accounting Firm (KAP) Regarding the Issuance of Comfort Letter in the Framework of the Issuance of Continuous Public Offering IV of Bank bjb Subordinated Bonds Phase I in 2024.	Farid Rahman* Diding Sakri Fahlino F. Sjuib* Dewi Kania Sugiharti Wawan Hernawan
5	18 April 2024 April 18, 2024	1. Audit Laporan Keuangan Bulan Mei 2024 terkait rencana Penerbitan Obligasi Keberlanjutan (<i>Sustainability Bond</i>) 2. Audit Penjatahan dan Biaya Emisi dalam rangka Penawaran Umum Berkelanjutan (PUB) IV Obligasi Subordinasi bank bjb Tahap I tahun 2024. 1. Audit of Financial Report for May 2024 related to Sustainability Bond Issuance Plan 2. Audit of Rationing and Issuance Costs in the context of Continuous Public Offering (PUB) IV of bank bjb Subordinated Bonds Phase I in 2024.	Diding Sakri Dewi Kania Sugiharti Wawan Hernawan
6	29 April 2024 April 29, 2024	Pembahasan Penerbitan Laporan Keuangan bank bjb Periode 31 Maret 2024. Discussion of the Issuance of Bank bjb's Financial Report for the Period of March 31, 2024.	Diding Sakri Dewi Kania Sugiharti Wawan Hernawan
7	7 Mei 2024 May 7, 2024	Pembahasan Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan Periode Mei 2024 terkait Rencana Penerbitan Obligasi Keberlanjutan (<i>Sustainability Bond</i>) dan Surat Berharga Perpetual bank bjb Tahun 2024. Discussion on the Appointment of a Public Accounting Firm to Audit the Financial Statements for the Period of May 2024 related to the Plan to Issuance Sustainability Bonds and Perpetual Securities of bank bjb in 2024.	Diding Sakri Dewi Kania Sugiharti Wawan Hernawan
8	14 Mei 2024 May 14, 2024	Pembahasan Hasil Audit oleh Satuan Kerja Audit Internal (SKAI) Sampai dengan Triwulan I tahun 2024. Discussion of Audit Results by the Internal Audit Work Unit (SKAI) Up to Quarter I of 2024.	Diding Sakri Dewi Kania Sugiharti Wawan Hernawan
9	11 Juni 2024 June 11, 2024	Pembahasan Evaluasi Pelaksanaan Audit Oleh Kantor Akuntan Publik atas Laporan Keuangan bank Tahun 2023. (Menghadirkan Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar dan Rekan/RSM). Discussion of the Evaluation of the Implementation of Audits by Public Accounting Firms on Bank Financial Reports in 2023. (Presenting Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar and Partners/RSM).	Diding Sakri Dewi Kania Sugiharti Wawan Hernawan
10	11 Juni 2024 June 11, 2024	Pembahasan Evaluasi Pelaksanaan Audit Oleh Kantor Akuntan Publik atas Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank bjb Tahun 2023. (Menghadirkan Kantor Akuntan Publik Kumalahadi, Kuncara, Sugeng Pamudji & Rekan/KKSP). Discussion of the Evaluation of the Implementation of the Audit by the Public Accounting Firm on the Financial Report of the Financial Institution Pension Fund (DPLK) of bank bjb in 2023. (Presenting the Public Accounting Firm of Kumalahadi, Kuncara, Sugeng Pamudji & Partners/KKSP).	Diding Sakri Dewi Kania Sugiharti Wawan Hernawan
11	1 Juli 2024 July 1, 2024	Pembahasan Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan Tahun Buku 2024. Discussion on the Appointment of a Public Accounting Firm to Audit the Financial Statements for the 2024 Financial Year.	Diding Sakri Dewi Kania Sugiharti Wawan Hernawan
12	23 Juli 2024 July 23, 2024	Pembahasan Calon Pemimpin Satuan Kerja Audit Internal. Discussion of Candidates for Internal Audit Work Unit Leaders.	Diding Sakri Dewi Kania Sugiharti Wawan Hernawan

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting participants
13	29 Juli 2024 July 29, 2024	Penerbitan Laporan Keuangan bank bjb Periode 30 Juni 2024. Publication of bank bjb Financial Report for the Period June 30, 2024.	Diding Sakri Dewi Kania Sugiharti Wawan Hernawan
14	30 Juli 2024 July 30, 2024	Pembahasan Monitoring Tindak Lanjut Atas Hasil Pemeriksaan Pihak Eksternal. Discussion of Follow-up Monitoring of External Party Audit Results.	Diding Sakri Dewi Kania Sugiharti Wawan Hernawan
15	14 Agustus 2024 August 14, 2024	Pembahasan Hasil Audit oleh Satuan Kerja Audit Internal (SKAI) Sampai dengan Triwulan II tahun 2024 Discussion of Audit Results by the Internal Audit Work Unit (SKAI) Up to Quarter II of 2024	Diding Sakri Dewi Kania Sugiharti Wawan Hernawan
16	12 September 2024 September 12, 2024	Pembahasan Penunjukan Kantor Akuntan Publik (KAP) Terkait Penerbitan Comfort Letter dalam rangka Penerbitan Penawaran Umum Berkelanjutan I Surat Berharga Perpetual bank bjb Tahap I tahun 2024. Discussion on the Appointment of Public Accounting Firm (KAP) Regarding the Issuance of Comfort Letter in the context of the Issuance of Continuous Public Offering I of Perpetual Securities of bank bjb Phase I in 2024.	Diding Sakri Dewi Kania Sugiharti Wawan Hernawan
17	14 Oktober 2024 October 14, 2024	Pembahasan Pelaksanaan Audit Tahun 2024 dan Rencana Audit Tahun 2025. Discussion of the 2024 Audit Implementation and the 2025 Audit Plan.	Taswin Zakaria** Diding Sakri Hilman Purakusumah** Dewi Kania Sugiharti Wawan Hernawan
18	22 Oktober 2024 October 22, 2024	Pembahasan Management Letter hasil Audit Kantor Akuntan Publik (KAP) Amir Abadi Jusuf, Aryanto, Mawar & Rekan (RSM) atas Laporan Keuangan bank bjb Tahun Buku 2023. Discussion of the Management Letter on the results of the Audit by the Public Accounting Firm (KAP) Amir Abadi Jusuf, Aryanto, Mawar & Rekan (RSM) on the Financial Report of bank bjb for the 2023 Fiscal Year.	Taswin Zakaria** Diding Sakri Hilman Purakusumah** Dewi Kania Sugiharti Wawan Hernawan
19	23 Oktober 2024 October 23, 2024	Pembahasan Prove of Concept (POC) Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar dan Rekan untuk Audit Laporan Keuangan bank bjb Tahun Buku 2024. Discussion of Proof of Concept (POC) of Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar and Partners for the Audit of Bank bjb Financial Report for Fiscal Year 2024.	Taswin Zakaria** Diding Sakri Hilman Purakusumah** Dewi Kania Sugiharti Wawan Hernawan
20	04 November 2024 November 04, 2024	Pembahasan Proses Pemilihan Kantor Akuntan Publik. Discussion of the Public Accounting Firm Selection Process.	Taswin Zakaria** Diding Sakri Hilman Purakusumah** Dewi Kania Sugiharti Wawan Hernawan
21	12 November 2024 November 12, 2024	Pembahasan Rencana Kerja dan Anggaran Tahunan (RKAT) Satuan Kerja Audit Internal (SKAI) Tahun 2025. Discussion of the 2025 Internal Audit Work Unit (SKAI) Annual Work Plan and Budget (RKAT).	Taswin Zakaria** Diding Sakri Hilman Purakusumah** Dewi Kania Sugiharti Wawan Hernawan
22	21 November 2024 November 21, 2024	Pembahasan Lanjutan Rencana Kerja dan Anggaran Tahunan (RKAT) Satuan Kerja Audit Internal (SKAI) Tahun 2025. Further Discussion of the 2025 Internal Audit Work Unit (SKAI) Annual Work Plan and Budget (RKAT).	Taswin Zakaria** Diding Sakri Hilman Purakusumah** Dewi Kania Sugiharti Wawan Hernawan
23	25 November 2024 November 25, 2024	1. Pembahasan Pemilihan Kantor Akuntan Publik untuk Audit Laporan Keuangan DPLK bank bjb Tahun Buku 2024. 2. Pembahasan Pemilihan Kantor Akuntan Publik untuk Audit Penjatahan dan Biaya Emisi dalam rangka PUB I Sustainability Bond dan Perpetual Bond bank bjb Tahap I tahun 2024. 1. Discussion on the Selection of Public Accounting Firm for the Audit of DPLK Bank bjb Financial Report for the 2024 Financial Year. 2. Discussion on the Selection of Public Accounting Firm for the Audit of Rationing and Issuance Costs for the PUB I Sustainability Bond and Perpetual Bond of bank bjb Phase I in 2024.	Taswin Zakaria** Diding Sakri Hilman Purakusumah** Dewi Kania Sugiharti Wawan Hernawan
24	19 Desember 2024 December 19, 2024	1. Pembahasan Evaluasi Hasil Audit oleh Satuan Kerja Audit Internal Periode TW III Tahun 2024. 2. Pembahasan Pemenuhan Tindak Lanjut Hasil Pemeriksaan Pihak Eksternal Periode Triwulan III Tahun 2024. 1. Discussion of the Evaluation of Audit Results by the Internal Audit Work Unit for the Third Quarter of 2024. 2. Discussion on Fulfillment of Follow-up to External Party Audit Results for the Third Quarter of 2024.	Taswin Zakaria** Diding Sakri Hilman Purakusumah** Dewi Kania Sugiharti Wawan Hernawan

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting participants
25	20 Desember 2024 December 20, 2024	Penilaian Kantor Akuntan Publik untuk Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank bjb Tahun Buku 2024. Assessment of Public Accounting Firm for Audit of Financial Report of Bank bjb Financial Institution Pension Fund (DPLK) for Fiscal Year 2024.	Taswin Zakaria** Diding Sakri Hilman Purakusumah** Dewi Kania Sugiharti Wawan Hernawan

* Diberhentikan dengan hormat berdasarkan salah satu hasil keputusan RUPS Tahunan Tahun Buku 2023 tanggal 02 April 2024.

** Efektif menjabat pada tanggal 30 September 2024 berdasarkan hasil keputusan Penilaian Kemampuan dan Kepatutan Otoritas Jasa Keuangan

* Honorably dismissed based on one of the resolutions of the 2023 Annual GMS dated April 2, 2024.

** Effective as of September 30, 2024 based on the results of the Financial Services Authority's Fit and Proper Assessment decision.

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE AUDIT

Selama tahun 2024, Komite Audit telah melaksanakan rapat sebanyak 24 (dua puluh empat) kali. Adapun frekuensi dan tingkat kehadiran masing-masing anggota Komite Audit adalah sebagai berikut.

FREQUENCY AND ATTENDANCE OF AUDIT COMMITTEE MEETINGS

During 2024, the Audit Committee held 24 (twenty four) meetings. The frequency and level of attendance of each member of the Audit Committee are as follows.

Tabel Tingkat Kehadiran Rapat Komite Audit
Table of Attendance Level on Audit Committee Meeting

Nama Name	Jabatan Position	Rapat Komite Audit Audit Committee Meeting		
		Jumlah dan Persentase Kehadiran The Number and Attendance Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Taswin Zakaria*	Ketua Merangkap Anggota Chairman Concurrently as Member	8	8	100%
Diding Sakri	Anggota Member	24	24	100%
Hilman Purakusumah*	Anggota Member	8	8	100%
Dewi Kania Sugiharti	Anggota Member	24	24	100%
Wawan Hernawan	Anggota Member	24	24	100%
Farid Rahman**	Anggota Member	5	5	100%
Fahlino F. Sjuib**	Anggota Member	5	5	100%

* Efektif menjabat pada tanggal 30 September 2024 berdasarkan hasil keputusan Penilaian Kemampuan dan Kepatutan Otoritas Jasa Keuangan.

** Diberhentikan dengan hormat berdasarkan salah satu hasil keputusan RUPS Tahunan Tahun Buku 2023 tanggal 02 April 2024.

* Effective as of September 30, 2024 based on the results of the Financial Services Authority's Fit and Proper Assessment decision.

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Pelatihan dan/atau Peningkatan Kompetensi Komite Audit Pada Tahun 2024

Audit Committee Training and/or Competency Improvement In 2024

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Taswin Zakaria*	Ketua Merangkap Anggota Chairman Concurrently as Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Diding Sakri	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Hilman Purakusumah*	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Dewi Kania Sugiharti	Anggota Member	Certification In Audit Committee Practice (CACP) 2024 Certification In Audit Committee Practice (CACP) 2024	Jakarta, 25 - 27 Juni 2024 Jakarta, June 25 - 27, 2024	IKAI (Ikatan Komite Audit Indonesia)
Wawan Hernawan	Anggota Member	Certification In Audit Committee Practice (CACP) 2024 Certification In Audit Committee Practice (CACP) 2024	Jakarta, 25 - 27 Juni 2024 Jakarta, June 25 - 27, 2024	IKAI (Ikatan Komite Audit Indonesia)
Farid Rahman**	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Fahlino F. Sjuib**	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		

* Efektif menjabat pada tanggal 30 September 2024 berdasarkan hasil keputusan Penilaian Kemampuan dan Kepatutan Otoritas Jasa Keuangan.

** Diberhentikan dengan hormat berdasarkan salah satu hasil keputusan RUPS Tahunan Tahun Buku 2023 tanggal 02 April 2024.

* Honorably dismissed based on one of the resolutions of the 2023 Annual GMS dated April 2, 2024.

** Effective as of September 30, 2024 based on the results of the Financial Services Authority's Fit and Proper Assessment decision.

Program Kerja dan Pelaksanaan Tugas Komite Audit Tahun 2024

- Melakukan *review* terhadap Pedoman dan Tata Tertib Kerja Komite Audit.
- Melakukan evaluasi terhadap pelaksanaan internal audit oleh Satuan Kerja Audit Internal (SKAI) sesuai dengan Rencana Kerja dan Anggaran Tahunan (RKAT) yang telah ditetapkan.
- Melakukan evaluasi atas penerapan pengendalian internal berdasarkan hasil audit internal yang dilakukan oleh SKAI dan memberikan saran dan masukan atas kelemahan - kelemahan yang ada.
- Memastikan setiap temuan hasil pemeriksaan oleh SKAI dan Audit Eksternal ditindaklanjuti oleh manajemen sesuai dengan rekomendasi dan komitmen yang telah disepakati.

Work Programs and Implementation of The Duties of The Audit Committee in 2024

- Review the Audit Committee Guidelines and Work Procedures.
- Evaluate the implementation of internal audits by the Internal Audit Work Unit (SKAI) in accordance with the Annual Work Plan and Budget (RKAT) that has been set.
- Evaluate the implementation of internal control based on the results of internal audits conducted by SKAI and provide suggestions and input on existing weaknesses.
- Ensure that every finding of the audit results by SKAI and External Audit is followed up by management in accordance with the recommendations and commitments that have been agreed upon.

5. Memberikan rekomendasi persetujuan atas Rencana Kerja Anggaran Tahunan (RKAT) Tahun 2024.
 6. Melakukan penelitian dan analisis mengenai kelayakan Auditor Eksternal (AP dan KAP) dan memberikan rekomendasi kepada Dewan Komisaris terkait dengan Penunjukan Kantor Akuntan Publik untuk audit:
 - a. Penunjukan Kantor Akuntan Publik untuk Audit Pengelolaan Dana *Corporate Social Responsibility* (CSR) Tahun Buku 2023.
 - b. Penunjukan Kantor Akuntan Publik untuk Penerbitan *Comfort Letter* dalam rangka Penerbitan Penawaran Umum Berkelanjutan IV Obligasi Subordinasi bank **bjb** Tahap I tahun 2024.
 - c. Penunjukan Kantor Akuntan Publik Terkait Audit Penjatahan dan Biaya Emisi dalam Rangka Penawaran Umum Berkelanjutan (PUB) IV Obligasi Subordinasi Tahap I Tahun 2024.
 - d. Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan Periode Mei 2024 terkait Audit Rencana Penerbitan Obligasi Keberlanjutan (*Sustainability Bond*) dan Surat Berharga Perpetual bank **bjb** Tahun 2024.
 - e. Penunjukan Kantor Akuntan Publik Terkait Penerbitan *Comfort Letter* dalam Rangka Penerbitan Penawaran Umum Berkelanjutan I Surat Berharga Perpetual bank **bjb** Tahap I Tahun 2024.
 - f. Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan bank **bjb** Tahun Buku 2024.
 - g. Penunjukan Kantor Akuntan Publik untuk Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun Buku 2024.
 - h. Penunjukan Kantor Akuntan Publik untuk Audit Penjatahan dan Biaya Emisi dalam rangka PUB I *Sustainability Bond* dan *Perpetual Bond* bank **bjb** Tahap I tahun 2024.
 7. Komite Audit melakukan evaluasi atas pelaksanaan audit oleh Akuntan Publik Kantor Akuntan Publik termasuk penelaahan independensi dan objektivitas serta penelaahan kecukupan pemeriksaan yang dilakukan untuk memastikan semua risiko yang penting telah dipertimbangkan, pelaksanaan evaluasi kesesuaian pelaksanaan audit oleh Kantor Akuntan Publik berdasarkan Peraturan Otoritas Jasa Keuangan No. 13/ POJK.03/2017.
 - a. Audit atas Laporan Keuangan bank **bjb** Tahun Buku 2023; dan
 - b. Audit atas Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun Buku 2023

Berdasarkan hasil pemantauan dan evaluasi Komite Audit, Kantor Akuntan Publik telah melaksanakan audit sesuai dengan Standar Audit yang berlaku.
 8. Melakukan *review* dan memberikan rekomendasi kepada Dewan Komisaris atas Publikasi Laporan Keuangan Triwulanan bank **bjb** untuk periode:
 - a. Audit atas Laporan Keuangan bank **bjb** Tahun Buku 2023; dan
 - b. Audit atas Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun Buku 2023

Berdasarkan hasil pemantauan dan evaluasi Komite Audit, Kantor Akuntan Publik telah melaksanakan audit sesuai dengan Standar Audit yang berlaku.
5. Provide recommendations for approval of the 2024 Annual Work Budget Plan (RKAT).
 6. Conduct research and analysis regarding the suitability of External Auditors (AP and KAP) and provide recommendations to the Board of Commissioners regarding the Appointment of Public Accounting Firms for audits:
 - a. Appointment of Public Accounting Firm for Audit of Corporate Social Responsibility (CSR) Fund Management for Fiscal Year 2023.
 - b. Appointment of Public Accounting Firm for Issuance of Comfort Letter in the framework of Issuance of Continuous Public Offering IV Subordinated Bonds bank **bjb** Phase I in 2024.
 - c. Appointment of Public Accounting Firm Related to Audit of Allotment and Issuance Cost in the Framework of Continuous Public Offering (PUB) IV Subordinated Bonds Phase I in 2024.
 - d. Appointment of Public Accounting Firm for Audit of Financial Statement for the Period of May 2024 related to Audit of Plan of Issuance of Sustainability Bond and Perpetual Securities bank **bjb** in 2024.
 - e. Appointment of Public Accounting Firm Related to Issuance of Comfort Letter in the Framework of Issuance of Continuous Public Offering I Perpetual Securities bank **bjb** Phase I in 2024.
 - f. Appointment of Public Accounting Firm for Audit of bank **bjb** Financial Statement for Fiscal Year 2024.
 - g. Appointment of Public Accounting Firm for Audit of Bank **bjb** Financial Institution Pension Fund (DPLK) Financial Statement for Fiscal Year 2024.
 - h. Appointment of Public Accounting Firm for Audit of Allotment and Issuance Cost in the framework of PUB I Sustainability Bond and Perpetual Bond bank **bjb** Phase I in 2024.
 7. The Audit Committee evaluates the implementation of the audit by the Public Accountant of the Public Accounting Firm including a review of independence and objectivity as well as a review of the adequacy of the audit conducted to ensure that all significant risks have been considered, the implementation of an evaluation of the suitability of the implementation of the audit by the public accounting firm based on Financial Services Authority Regulation No. 13/ POJK.03/2017.
 - a. Audit of bank **bjb** Financial Report for the 2023 Fiscal Year; and
 - b. Audit of the Financial Report of the bank **bjb** Financial Institution Pension Fund (DPLK) for the 2023 Fiscal Year

Based on the results of the Audit Committee's monitoring and evaluation, the public accounting firm has carried out the audit in accordance with applicable Audit Standards.
 8. Review and provide recommendations to the Board of Commissioners regarding the publication of bank **bjb**'s Quarterly Financial Report for the period:
 - a. Audit of bank **bjb** Financial Report for the 2023 Fiscal Year; and
 - b. Audit of the Financial Report of the bank **bjb** Financial Institution Pension Fund (DPLK) for the 2023 Fiscal Year

Based on the results of the Audit Committee's monitoring and evaluation, the public accounting firm has carried out the audit in accordance with applicable Audit Standards.

- a. Laporan Keuangan Periode Desember 2023
 - b. Laporan Keuangan Periode Maret 2024
 - c. Laporan Keuangan Periode Juni 2024
 - d. Laporan Keuangan Periode September 2024
9. Memberikan rekomendasi kepada Dewan Komisaris atas Penggantian Pimpinan Satuan Kerja Audit Internal (SKAI).
10. Melakukan evaluasi dan memberikan rekomendasi atas Rencana Kerja dan Anggaran Tahunan (RKAT) Satuan Kerja Audit Internal Tahun 2025.

Pernyataan Komite Audit Atas Efektivitas SPI dan Manajemen Risiko

Sistem Pengendalian Internal dan Manajemen Risiko di bank **bjb** telah diimplementasikan dengan tujuan untuk memastikan aktivitas manajemen dalam mencapai tujuan organisasi berjalan secara efektif dan efisien. Efektivitas SPI tercermin pada pencapaian pemenuhan tingkat kepatuhan Bank terhadap berbagai peraturan-peraturan yang berlaku baik yang bersifat internal maupun eksternal yang ditetapkan oleh Otoritas Jasa Keuangan, efektivitas dan efisiensi kegiatan operasional bank, penerapan manajemen risiko pada semua unit organisasi, ketersediaan informasi dan laporan keuangan secara lengkap, tepat waktu dan akurat, sehingga kegiatan bank berjalan dengan lancar dan berkesinambungan (*sustainable*) dari waktu ke waktu.

Dewan komisaris selalu melakukan pemantauan dan pengawasan terhadap pelaksanaan sistem pengendalian internal dan manajemen risiko secara umum termasuk berbagai kebijakan yang ditetapkan Direksi, untuk memastikan proses pengendalian internal bank dan penerapan manajemen risiko bank berjalan secara efektif dan efisien. Dalam menjalankan tugasnya, Dewan Komisaris dibantu oleh Komite Audit dan Komite Pemantau Risiko.

Pada pelaksanaannya, Direksi, Unit-unit kerja terkait, dan Satuan Kerja Audit Internal (SKAI) selalu melakukan pemantauan secara rutin dan berkesinambungan terhadap pelaksanaan pengendalian internal bank dengan membandingkan sasaran dengan realisasi. Risiko-risiko utama bank telah menjadi perhatian utama agar dapat diidentifikasi secara dini dengan menyiapkan berbagai mitigasi untuk mengatasi risiko-risiko tersebut. Satuan Kerja Audit Internal yang merupakan organ organisasi vital bank dengan didukung sumber daya yang kompeten dengan sertifikasi yang memadai, secara efektif dan efisien menjalankan fungsi audit internal terhadap keseluruhan unit-unit organisasi baik di pusat maupun cabang dan selalu menyampaikan hasil temuan audit kepada Komite Audit dan Direksi yang membidangi agar dapat ditindaklanjuti secara cepat dan tepat. Komite Audit sebagai organ yang membantu Komisaris selalu melakukan pemantauan atas efektivitas jalannya Audit Internal dan memastikan bahwa pelaksanaan Audit internal berjalan sesuai dengan rencana yang ditetapkan setiap awal tahun.

- a. Financial Report for December 2023
 - b. Financial Report for March 2024
 - c. Financial Report for June 2024
 - d. Financial Report for September 2024
9. Provide recommendations to the Board of Commissioners regarding the replacement of the Head of the Internal Audit Work Unit (SKAI).
10. Conduct evaluations and provide recommendations on the 2025 Internal Audit Work Unit Annual Work Plan and Budget (RKAT).

Statement of the Audit Committee on the Effectiveness of Internal Control System and Risk Management

The Internal Control and Risk Management System at bank **bjb** was implemented with the aim of ensuring that management activities in achieving organizational goals run effectively and efficiently. The effectiveness of SPI was reflected in the achievement of compliance with the level of bank compliance with various applicable internal and external regulations set by the Financial Services Authority, effectiveness and efficiency of bank operational activities, implementation of risk management in all organizational units, availability of information and financial reports on a regular basis complete, timely and accurate, so that bank activities run smoothly and sustainably from time to time.

The Board of Commissioners always monitored and supervised the implementation of the internal control system and risk management in general, including the various policies set by the Directors, to ensure that the bank's internal control process and the implementation of bank risk management run effectively and efficiently. In carrying out its duties, the Board of Commissioners was assisted by the Audit Committee and the Risk Monitoring Committee.

In practice, the Directors, related work units, and the Internal Audit Unit (SKAI) always carried out regular and continuous monitoring of the implementation of bank internal control by comparing targets with realization. The main bank risks became a major concern so that they could be identified early by preparing various mitigations to overcome these risks. The Internal Audit Unit, as a vital organizational organ of the bank and supported by competent resources with adequate certification, effectively and efficiently carried out the internal audit function of all organizational units both at the head and branches and always submitted audit findings to the Audit Committee and Directors in charge so that it could be followed up quickly and precisely. The Audit Committee as an organ assisting the Commissioners always monitored the effectiveness of the Internal Audit and ensured that the implementation of the internal audit went according to the plan set at the beginning of each year.

Secara umum komitmen secara menyeluruh dan berkesinambungan dalam melaksanakan sistem pengendalian internal dan manajemen risiko Bank telah dijalankan dengan baik dan memadai oleh seluruh jajaran manajemen, dalam hal ini direksi dan pejabat Bank, serta seluruh karyawan Bank terutama unit-unit terkait dengan pemantauan intensif yang dilakukan oleh Dewan Komisaris dari waktu ke waktu secara berkesinambungan.

Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi merupakan salah satu alat kelengkapan Dewan Komisaris yang berfungsi untuk membantu Dewan Komisaris dalam melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan nominasi dan remunerasi terhadap anggota Direksi dan Dewan Komisaris. Peraturan Otoritas Jasa Keuangan mewajibkan bank untuk membentuk Komite Nominasi dan Remunerasi sebagai penerapan *good corporate governance* sehingga bank dapat dikelola berlandaskan prinsip-prinsip keterbukaan, akuntabilitas, pertanggungjawaban, independensi dan kewajaran sehingga pengelolaan bank dapat dipertanggungjawabkan.

Dasar Pembentukan Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi Perseroan dibentuk berdasarkan:

1. Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tanggal 08 Desember 2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.
2. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
3. Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 02/SK/DK/2016 tanggal 04 Februari 2016 tentang Pembentukan Komite Nominasi dan Remunerasi.
4. Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite sebagaimana telah diubah terakhir dengan surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite.

Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi

Agar Komite Nominasi dan Remunerasi dapat bekerja secara efektif, maka Komite Nominasi dan Remunerasi harus mempunyai suatu pedoman yang mengatur secara jelas

In general, the overall and continuous commitment to implementing the Company internal control and risk management system had been carried out properly and adequately by all levels of management, in this case the Company Directors and officers, as well as all the Company employees, especially units related to intensive monitoring carried out by the Bank Board of Commissioners from time to time on an ongoing basis.

The Nomination and Remuneration Committee

The Nomination and Remuneration Committee is one of the equipment of the Board of Commissioners which functions to assist the Board of Commissioners in carrying out its functions and duties in areas related to nomination and remuneration of members of the Board of Directors and Board of Commissioners. Financial Services Authority regulations require banks to form a Nomination and Remuneration Committee as an implementation of good corporate governance so that banks can be managed based on the principles of openness, accountability, responsibility, independence and fairness so that bank management can be held accountable.

Duties and Responsibilities of the Nomination and Remuneration Committee

The Company's Nomination and Remuneration Committee was formed based on:

1. OJK Regulation number 34/POJK.04/2014 dated December 8, 2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies.
2. OJK Regulation Number 17 of 2023 concerning Application of Governance for Commercial Banks.
3. Decree of the Board of Commissioners of PT Regional Development Bank West Java and Banten, Tbk. Number 02/SK/DK/2016 dated February 04, 2016 concerning Establishment of the Nomination and Remuneration Committee.
4. Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees as last amended by the Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 12/SK/DKO/2024 dated October 4, 2024 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees.

Guidelines and Work Rules of the Nomination and Remuneration Committee

To ensure the Nomination and Remuneration Committee is able to work effectively, the Nomination and Remuneration Committee must have a guideline that clearly regulates the

peran dan tanggung jawab komite dan lingkup kerjanya, yang ditetapkan atas keputusan rapat Dewan Komisaris bank **bjb**. Pedoman kerja dan Tata Tertib Kerja Komite Nominasi dan Remunerasi diatur dalam Surat Keputusan Dewan Komisaris bank **bjb** Nomor 04/SK/DKO/2024 tanggal 13 Februari 2024 tentang Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi.

Tugas dan Tanggung Jawab Komite Nominasi dan Remunerasi

Berdasarkan Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi berdasarkan Surat Keputusan Nomor 04/SK/DKO/2024 tanggal 13 Februari 2024, Komite Nominasi dan Remunerasi memiliki Tugas, Tanggung Jawab, Wewenang dan Standar Etika Sebagai berikut:

Tugas dan Tanggung Jawab

1. Komite Nominasi dan Remunerasi memiliki tugas dan tanggung jawab untuk menyusun dan melaksanakan rencana kerja tahunan Komite Nominasi dan Remunerasi sesuai arahan Dewan Komisaris dan ketentuan yang berlaku di Bank.
2. Komite Nominasi dan Remunerasi bertanggung jawab kepada Dewan Komisaris.
3. Komite Nominasi dan Remunerasi wajib bertindak independen dalam melaksanakan tugasnya.

A. Tugas yang terkait dengan Nominasi, yaitu:

1. Menyusun dan memberikan rekomendasi mengenai sistem dan prosedur pemilihan dan/atau penggantian anggota Direksi dan anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS. Sistem dan prosedur pemilihan dan/atau penggantian anggota Pengurus dituangkan dalam Pedoman Nominasi sebagaimana terlampir yang merupakan bagian yang tidak terpisahkan dari Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi.
2. Memberikan rekomendasi mengenai komposisi jabatan anggota Direksi dan/atau anggota Dewan Komisaris.
3. Memberikan rekomendasi pemberhentian, pengisian, dan penggantian Pengurus untuk disampaikan atas nama Dewan Komisaris kepada RUPS.
4. Mengidentifikasi dan memberikan rekomendasi mengenai calon anggota Direksi dan/atau calon anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS.
5. Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi calon anggota Komite Dewan Komisaris kepada Dewan Komisaris.

roles and responsibilities of the committee and its scope of work, which is determined by the decision of the bank **bjb** Board of Commissioners. The work guidelines and Work Rules of the Nomination and Remuneration Committee are regulated in the Decree of the Board of Commissioners of bank **bjb** number 04/SK/DKO/2024 dated February 13, 2024 concerning the Guidelines and Work Rules of the Nomination and Remuneration Committee.

Duties and Responsibilities of the Nomination and Remuneration Committee

Based on the Guidelines and Work Regulations of the Nomination and Remuneration Committee based on Decree Number 04/SK/DKO/2024 dated February 13, 2024, the Nomination and Remuneration Committee has the following Duties, Responsibilities, Authorities and Ethical Standards:

Duties and responsibilities

1. The Nomination and Remuneration Committee has the duties and responsibilities of preparing and implementing the Nomination and Remuneration Committee's annual work plan in accordance with the directions of the Board of Commissioners and the provisions in force at the Bank.
2. The Nomination and Remuneration Committee is responsible to the Board of Commissioners.
3. The Nomination and Remuneration Committee must act independently in carrying out its duties.

A. Tasks related to Nominations, namely:

1. Prepare and provide recommendations regarding the system and procedures for the selection and/or replacement of members of the Board of Directors and members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS. The system and procedures for the selection and/or replacement of members of the Board of Directors are outlined in the Nomination Guidelines as attached, which are an integral part of the Guidelines and Work Rules of the Nomination and Remuneration Committee.
2. Provide recommendations regarding the composition of positions of members of the Directors and/or members of the Board of Commissioners
3. Provide recommendations for dismissal, filling and replacement of Management to be submitted on behalf of the Board of Commissioners to the GMS.
4. Identify and provide recommendations regarding prospective members of the Board of Directors and/or prospective members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS.
5. Provide recommendations regarding Independent Parties who will become candidate members of the Board of Commissioners Committee to the Board of Commissioners.

6. Memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan evaluasi kinerja bagi anggota Direksi dan/atau anggota Dewan Komisaris.
7. Membantu Dewan Komisaris melakukan penilaian kinerja anggota Direksi dan/atau anggota Dewan Komisaris berdasarkan tolak ukur yang telah disusun sebagai bahan evaluasi.
8. Memberikan rekomendasi mengenai program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan Komisaris.

B. Tugas yang terkait dengan Remunerasi, yaitu:

1. Mempelajari ketentuan dan peraturan perundang-undangan yang berlaku dalam kebijakan remunerasi, penetapan fasilitas dan tunjangan lainnya.
2. Melaksanakan kebijakan remunerasi sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum.
3. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
 - a. Struktur remunerasi
 - b. Kebijakan atas remunerasi
 - c. Besaran atas remunerasi
4. Penyusunan struktur, kebijakan, dan besaran remunerasi sebagaimana yang dimaksud pada angka 3 harus memperhatikan:
 - a. Remunerasi yang berlaku pada industri sesuai dengan kegiatan usaha perusahaan sejenis dan skala usaha perusahaan dalam industri.
 - b. Tugas, tanggung jawab, dan wewenang anggota Direksi dan/atau anggota Dewan Komisaris dikaitkan dengan pencapaian tujuan dan kinerja perusahaan.
 - c. Target kinerja atau kinerja masing – masing anggota Direksi dan/atau anggota Dewan Komisaris.
 - d. Keseimbangan tunjangan yang bersifat tetap dan bersifat variabel.
5. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian remunerasi yang diterima masing – masing anggota Direksi dan/atau anggota Dewan Komisaris.
6. Mengevaluasi struktur, kebijakan, dan besaran remunerasi yang berlaku pada Bank paling kurang 1 (satu) tahun sekali.
7. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
 - a. Kebijakan remunerasi berupa gaji, fasilitas dan tunjangan lainnya bagi Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS diantaranya kesesuaian kinerja dengan arah strategi Perusahaan.

6. Provide recommendations to the Board of Commissioners regarding performance evaluation policies for members of the Directors and/or members of the Board of Commissioners.
7. Assist the Board of Commissioners in assessing the performance of members of the Directors and/or members of the Board of Commissioners based on benchmarks that have been prepared as evaluation materials.
8. Provide recommendations regarding capacity building programs for members of the Directors and/or members of the Board of Commissioners

B. Duties related to Remuneration, namely:

1. Studying the rules and regulations that apply in the remuneration policy, the determination of facilities and other benefits.
2. Implement remuneration policies in accordance with the Financial Services Authority Regulation regarding the implementation of governance in providing remuneration for commercial banks.
3. Provide recommendations to the Board of Commissioners regarding:
 - a. Remuneration structure
 - b. Policy on remuneration
 - c. The amount of remuneration
4. The preparation of the structure, policies and amount of remuneration as referred to in number 3 must take into account:
 - a. Remuneration that applies to the industry is in accordance with the business activities of similar companies and the business scale of the company in the industry.
 - b. The duties, responsibilities, and authority of members of the Directors and/or members of the Board of Commissioners related to the achievement of the goals and performance of the company.
 - c. Performance targets or the performance of each member of the Directors and/or members of the Board of Commissioners.
 - d. The balance of fixed and variable allowances
5. Assisting the Board of Commissioners in evaluating performance according to the remuneration received by each member of the Directors and/or members of the Board of Commissioners
6. Evaluate the structure, policies and remuneration amount applicable to the Bank at least once a year.
7. Provide recommendations to the Board of Commissioners regarding:
 - a. Remuneration policy in the form of salary, facilities and other benefits for the Board of Commissioners and Directors submitted to the GMS including the conformity of performance with the Company's strategic direction.

- b. Kebijakan remunerasi bagi pejabat eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi melalui Dewan Komisaris.
- 8. Rekomendasi sebagaimana dimaksud dalam angka 7) disampaikan dengan memperhatikan kinerja, risiko, kewajaran dengan *peer group*, sasaran, strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan yang berlaku.
- 9. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian remunerasi yang diterima masing - masing anggota Direksi dan/atau anggota Dewan Komisaris.
- 10. Memberikan rekomendasi kepada Dewan Komisaris atas kebijakan remunerasi pegawai Bank secara keseluruhan untuk disampaikan kepada Direksi.
- 11. Memastikan bahwa kebijakan remunerasi telah sesuai dengan ketentuan.

C. Evaluasi Kinerja Dewan Komisaris dan Direksi

- 1. Tugas dan Tanggung Jawab Dewan Komisaris.
 - a. Dewan Komisaris wajib melaksanakan tugas dan tanggung jawab secara independen.
 - b. Dewan Komisaris wajib melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi serta memberikan nasihat kepada Direksi.
 - c. Dalam melaksanakan pengawasan tersebut, Dewan Komisaris wajib mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank.
- 2. Indikator Penilaian Dewan Komisaris.
 - a. Penilaian kinerja Dewan Komisaris dilakukan 1 (satu) kali dalam satu tahun setiap akhir tahun buku baik secara kolektif kolegial maupun individu.
 - b. Penilaian kinerja menjadi dasar pertimbangan dalam pemberian remunerasi khususnya tantiem.
 - c. Indikator dan bobot penilaian kinerja Dewan Komisaris yaitu pemenuhan pelaksanaan tugas dan tanggung jawab Dewan Komisaris berdasarkan ketentuan yang berlaku yang telah ditetapkan dalam Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi.
- 3. Tugas dan Tanggung Jawab Direksi
Direksi bertugas menjalankan dan bertanggung jawab atas pengurusan Perusahaan untuk kepentingan perusahaan sesuai dengan maksud dan tujuan perusahaan.

- b. Remuneration policy for executive officers and employees as a whole submitted to the Directors through the Board of Commissioners.
- 8. Recommendations as referred to in number 7) are submitted by taking into account performance, risk, fairness with peer groups, targets, the Bank's long-term strategy, fulfillment of reserves as regulated in applicable laws and regulations;
- 9. Assisting the Board of Commissioners in evaluating performance according to the remuneration received by each member of the Directors and/or members of the Board of Commissioners.
- 10. Providing recommendations to the Board of Commissioners on the overall remuneration policy for Bank employees to be submitted to the Directors.
- 11. Ensuring that the remuneration policy complies with the provisions

C. Performance Evaluation of the Board of Commissioners and Directors

- 1. Duties and Responsibilities of the Board of Commissioners
 - a. The Board of Commissioners is obliged to carry out its duties and responsibilities independently.
 - b. The Board of Commissioners is obliged to supervise the implementation of the duties and responsibilities of the Board of Directors and provide advice to the Board of Directors.
 - c. In carrying out this supervision, the Board of Commissioners is obliged to direct, monitor and evaluate the implementation of the Bank's strategic policies.
- 2. Assessment Indicators of Board of Commissioners
 - a. The performance appraisal of the Board of Commissioners was carried out 1 (once) a year at the end of each financial year, both collectively and individually.
 - b. Performance appraisal was the basis for consideration in providing remuneration, especially bonuses
 - c. The indicators and weighting of the Board of Commissioners' performance assessment are the fulfillment of the implementation of the duties and responsibilities of the Board of Commissioners based on the applicable provisions that have been stipulated in the Guidelines and Work Procedures of the Nomination and Remuneration Committee.
- 3. Duties and Responsibilities of the Board of Directors
The Board of Directors is assigned to perform and be responsible for the management of the Company for the interests of the company in accordance with the purposes and objectives of the company.

4. Penilaian Kinerja Direksi
 - a. Penilaian kinerja Direksi dilakukan 1 (satu) kali dalam satu tahun setiap akhir tahun buku baik secara kolektif kolegal maupun individu.
 - b. Penilaian kinerja menjadi dasar pertimbangan dalam pemberian remunerasi khususnya tantiem.
 - c. Indikator dan bobot penilaian kinerja Direksi.
 - d. Untuk penilaian kinerja Direksi secara individual disamping menggunakan parameter, dapat juga menggunakan hasil *balance scorecard* dari masing-masing Direktorat sebagai referensi penilaian terhadap efektivitas pelaksanaan tugas dan tanggung jawab masing-masing Direktur terhadap Direktoratnya.
 - e. Parameter lainnya sesuai dengan kondisi tertentu dan ketentuan yang berlaku.

D. Struktur Remunerasi

Berdasarkan keputusan Rapat Umum Pemegang Saham, struktur remunerasi Dewan Komisaris dan Direksi adalah:

1. Gaji
2. Tantiem
3. Fasilitas kendaraan
4. Tunjangan pajak
5. Tunjangan Hari Raya (THR)
6. Tunjangan Hari Tua
7. Tunjangan Pakaian Dinas
8. Uang Penghargaan
9. Honorarium Rapat
10. Perjalanan Dinas
11. Manfaat Pensiun
12. Asuransi Jabatan
13. Biaya Pendidikan dan Pelatihan
14. Fasilitas Kesehatan dan *Medical Check Up*
15. Fasilitas Rumah Dinas dan penginapan
16. Fasilitas Komunikasi
17. Insentif Prestasi Kerja

Pembagian remunerasi berdasarkan penilaian kinerja Pengurus dikenakan pada Tantiem.

E. Dalam hal pelaksanaan tata kelola dana pensiun, Komite Nominasi dan Remunerasi bertugas sebagai:

1. Fasilitator bagi Dewan Pengawas dalam membantu Pendiri untuk menetapkan kriteria dan memilih calon Dewan Pengawas atau Pelaksana Tugas Pengurus.
2. Fasilitator bagi Dewan Pengawas dalam membantu Pendiri untuk menetapkan sistem remunerasi.

4. Assessment Indicators of Directors
 - a. The performance assessment of the Directors is conducted 1 (once) in a year at the end of the financial year, both collectively and individually.
 - b. The performance assessment is the basis for consideration in providing remuneration, especially tantiem
 - c. Indicators and weights for assessing the performance of the Board of Directors.
 - d. To assess the performance of Directors individually, while using the parameters, it also use the results of the balanced scorecard from each Directorate as a reference for assessing the effectiveness of each of the Directors' implementation of duties and responsibilities towards his/her Directorate.
 - e. Other parameters in accordance with certain condition and the applicable provisions

D. Remuneration Structure

Based on the decision of the General Meeting of Shareholders, the remuneration structure of the Board of Commissioners and Directors include the following:

1. Salary
2. Percentage share of profit (Tantiem)
3. Vehicle facilities
4. Tax benefits
5. Holiday Allowance (THR)
6. Old-Age Benefits
7. Service Clothes Benefits
8. Award Money
9. Meeting Honorarium
10. Official Travel
11. Retirement/Pension Benefits
12. Job Insurance
13. Education and Training Costs
14. Health and Medical Check-Up Facilities
15. Official House and lodging facilities
16. Communication Facilities
17. Work Performance Incentives

Distribution of remuneration based on the performance assessment of the Management is imposed on Tantiem

E. In terms of implementing retirement fund governance, the Nomination and Remuneration Committee has the duty as:

1. Facilitator of the Board of Trustees in assisting the Founder to set criteria and select candidates for the Supervisory Board or Management task executors.
2. Facilitator of the Board of Trustees in assisting the Founder to establish a remuneration system.

F. Pelaksanaan Tugas Khusus

1. Melakukan tugas lain yang diberikan Dewan Komisaris dalam batasan lingkup kerja Komite Nominasi dan Remunerasi sesuai ketentuan perundang-undangan dan Peraturan Otoritas Jasa Keuangan /Peraturan Bank Indonesia yang berlaku.
2. Dalam hal keperluan penugasan yang diberikan Dewan Komisaris, maka Komite Nominasi dan Remunerasi dapat menggunakan jasa pihak ketiga yang kompeten dan independen
3. Menyampaikan laporan pelaksanaan tugas khusus kepada Dewan Komisaris

Wewenang Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi memiliki wewenang sebagai berikut:

1. Komite Nominasi dan Remunerasi berwenang untuk mengakses informasi seluas-luasnya terkait dengan proses remunerasi, nominasi dan pengelolaan SDM Bank.
2. Melakukan *assessment* dan memberikan rekomendasi tentang calon yang berhubungan dengan proses nominasi anggota Dewan Komisaris dan Direksi serta Pihak Independen untuk anggota komite-komite.

Standar Etika

1. Anggota Komite Nominasi dan Remunerasi wajib merahasiakan informasi yang diperoleh sesuai dengan peraturan perundang-undangan yang berlaku.
2. Anggota Komite Nominasi dan Remunerasi dalam melaksanakan tugas dan tanggung jawabnya wajib menaati standar etika Bank dan dilarang mengambil keuntungan pribadi baik secara langsung maupun tidak langsung dari kegiatan Bank selain honorarium dan/atau tunjangan lainnya sesuai dengan peraturan perundang-undangan dan Peraturan Otoritas Jasa Keuangan/Peraturan Bank Indonesia yang berlaku.
3. Anggota Komite Nominasi dan Remunerasi wajib melaksanakan tugas, tanggung jawab, dan wewenang dengan berintegritas, independen, memiliki kompetensi, serta menjaga reputasi.

Masa Jabatan Komite Nominasi dan Remunerasi

1. Masa kerja anggota Komite Nominasi dan Remunerasi sama dengan masa kerja Dewan Komisaris kecuali atas pertimbangan tertentu Dewan Komisaris melakukan penggantian/pertukaran keanggotaan Komite bagi anggota Komite Nominasi dan Remunerasi.

F. Special Tasks Implementation

1. Performing other tasks assigned by the Board of Commissioners within the limits of the scope of work of the Nomination and Remuneration Committee in accordance with the applicable laws and regulations of the Financial Services Authority/Bank Indonesia Regulation.
2. In the case of the assignment requirements given by the Board of Commissioners, the Nomination and Remuneration Committee can use the services of competent and independent third parties.
3. Submitting a report on the implementation of special tasks to the Board of Commissioners

Authority of Nomination and Remuneration Committee

The Nomination and Remuneration Committee has the following authority:

1. The Nomination and Remuneration Committee obtain the authority to access the widest possible information related to the remuneration, nomination and HR management process of the Bank.
2. Conducting assessments and providing recommendations on candidates related to the nomination process for members of the Board of Commissioners and Directors as well as Independent Parties for the committees' members.

Ethical Standards

1. Members of the Nomination and Remuneration Committee were required to keep the information obtained in accordance with the prevailing laws and regulations confidential.
2. Members of the Nomination and Remuneration Committee in carrying out their duties and responsibilities had to comply with the Bank's ethical standards and were prohibited from taking personal gain either directly or indirectly from the Bank's activities other than honorarium and/or other allowances in accordance with laws and regulations and Financial Services Authority Regulations/ Applicable Bank Indonesia Regulations.
3. Members of the Nomination and Remuneration Committee must perform their duties, responsibilities and authority with integrity, independence, competence and maintain their reputation.

Term of Service of the Nomination and Remuneration Committee

1. The term of office of the members of the Nomination and Remuneration Committee is the same as the term of office of the Board of Commissioners, unless for certain considerations the Board of Commissioners makes a replacement/exchange of Committee membership for members of the Nomination and Remuneration Committee.

2. Masa kerja anggota Komite Nominasi dan Remunerasi yang berasal dari pihak independen ditetapkan oleh Dewan Komisaris berdasarkan rekomendasi Komite Nominasi dan Remunerasi yang mengacu kepada ketentuan dan peraturan mengenai Perjanjian Kerja Waktu Tertentu (PKWT).
3. Anggota Komite Nominasi dan Remunerasi dapat diangkat kembali berdasarkan keputusan rapat Dewan Komisaris.
4. Penggantian anggota Komite Nominasi dan Remunerasi yang bukan berasal dari Dewan Komisaris dilakukan paling lambat 60 (enam puluh) hari sejak anggota Komite Nominasi dan Remunerasi dimaksud tidak dapat lagi melaksanakan fungsinya.
5. Anggota Komite dari pihak independen dapat diberhentikan oleh Direksi sebelum masa jabatannya berakhir, berdasarkan keputusan Dewan Komisaris.

Struktur, Keanggotaan dan Keahlian Komite Nominasi dan Remunerasi

Struktur keanggotaan Komite Nominasi dan Remunerasi berdasarkan Pedoman Kerja dan Tata Tertib Komite Nominasi dan Remunerasi, yaitu:

1. Komite Nominasi dan Remunerasi paling kurang terdiri dari 3 (tiga) orang anggota, dengan ketentuan:
 - a. 1 (satu) orang ketua merangkap anggota, yang merupakan Komisaris Independen; dan
 - b. Anggota lainnya yang dapat berasal dari:
 - Anggota Dewan Komisaris
 - Pihak independen yang berasal dari luar bank
 - 1 (satu) orang Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia atau 1 (satu) orang perwakilan pegawai bank
2. Anggota Komite Nominasi dan Remunerasi lainnya sebagaimana dimaksud pada angka 1) huruf b sebagian besar tidak dapat berasal dari pihak yang menduduki jabatan manajerial di bawah Direksi yang membidangi Sumber Daya Manusia.
3. Dalam hal bank tidak memiliki Komisaris non Independen, Komite Nominasi dan Remunerasi wajib beranggotakan paling sedikit:
 - a. 2 (dua) orang Komisaris Independen
 - b. 1 (satu) orang Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia atau 1 (satu) orang perwakilan pegawai bank
4. Dalam hal anggota Komite Nominasi dan Remunerasi ditetapkan lebih dari 3 (tiga) orang, Komisaris Independen paling sedikit berjumlah 2 (dua) orang.

2. The term of office of members of the Nomination and Remuneration Committee who come from independent parties is determined by the Board of Commissioners based on the recommendations of the Nomination and Remuneration Committee, which refers to the provisions and regulations regarding Specified Term Employment Agreement (PKWT).
3. Members of the Nomination and Remuneration Committee may be reappointed based on the the Board of Commissioners' meeting resolutions.
4. Replacement of members of the Nomination and Remuneration Committee, who are not from the Board of Commissioners, must be carried out no later than 60 (sixty) days after the said member of the Nomination and Remuneration Committee cannot perform his/her functions.
5. Members of the Independent Committee may be dismissed by the Board of Directors before their term of office ends, based on the Board of Commissioners' decision.

Structure, Membership, and Expertise of the Nomination and Remuneration Committee

The membership structure of the Nomination and Remuneration Committee is based on the Work Guidelines and Rules of Procedure of the Nomination and Remuneration Committee, namely:

1. The Nomination and Remuneration Committee consists of at least 3 (three) members, with conditions:
 - a. 1 (one) chairperson and also a member who is an Independent Commissioner; and
 - b. Other members who can come from:
 - Member of the Board of Commissioners
 - Independent parties from outside the bank
 - 1 (one) Executive Officer subordinating human resources functions or 1 (one) representative of bank employees.
2. The other members of the Nomination and Remuneration Committee as referred to in point 1) letter b, for the most part, cannot come from parties, who hold managerial positions under the Board of Directors subordinating Human Resources.
3. In case the bank does not have non-Independent Commissioners, the Nomination and Remuneration Committee must consist of minimally as follows:
 - a. 2 (two) Independent Commissioners
 - b. 1 (one) Executive Officer subordinating human resources function or 1 (one) representative of bank employees.
4. In case the Nomination and Remuneration Committee members are appointed to consist of more than 3 (three) people, the Independent Commissioners must consist of minimally 2 (two) people.

5. Anggota Direksi tidak dapat menjadi anggota Komite Nominasi dan Remunerasi.
6. Dalam melaksanakan tugas sehari-hari, Komite Nominasi dan Remunerasi dibantu oleh sekretariat Dewan Komisaris yang berasal dari internal Bank.

Keanggotaan

1. Anggota Komite Nominasi dan Remunerasi diangkat dan diberhentikan berdasarkan keputusan rapat Dewan Komisaris.
2. Anggota Komite Nominasi dan Remunerasi dari pihak independen yang berasal dari bank wajib memenuhi syarat:
 - a. Tidak mempunyai hubungan Afiliasi dengan Emiten atau Perusahaan Publik, anggota Direksi, anggota Dewan Komisaris, atau Pemegang Saham Utama Emiten atau Perusahaan Publik tersebut;
 - b. Memiliki pengalaman terkait Nominasi dan/atau Remunerasi; dan
 - c. Tidak merangkap jabatan sebagai anggota komite lainnya yang dimiliki bank.
3. Anggota Direksi bank tidak dapat menjadi anggota Komite Nominasi dan Remunerasi
4. Mantan anggota Direksi, Pejabat Eksekutif, atau pihak yang mempunyai hubungan dengan Bank yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen wajib menjalani masa tunggu paling singkat 6 (enam) bulan sebelum menjadi pihak independen dalam anggota Komite Nominasi dan Remunerasi.
5. Masa tunggu sebagaimana dimaksud pada angka 4 tidak berlaku bagi mantan anggota Direksi yang membawahkan fungsi pengawasan atau Pejabat Eksekutif yang melakukan fungsi pengawasan pada Bank.
6. Ketua dan Anggota Komite Nominasi dan Remunerasi yang berasal dari unsur Dewan Komisaris ditetapkan dalam sebuah keputusan Dewan Komisaris tentang pembagian kerja anggota Dewan Komisaris.
7. Ketua Komite Nominasi dan Remunerasi berhak mengusulkan kepada Dewan Komisaris untuk melakukan penggantian anggota Komite Nominasi dan Remunerasi.
8. Keputusan pengangkatan dan pemberhentian anggota Komite Nominasi dan Remunerasi wajib didokumentasikan oleh Kesekretariatan Dewan Komisaris.

Sampai dengan periode 31 Desember 2024 terdapat beberapa kali perubahan Komposisi Keanggotaan Komite Nominasi dan Remunerasi dengan kondisi sebagai berikut:

Pada Awal tahun 2024 susunan komposisi keanggotaan Komite Nominasi dan Remunerasi berdasarkan kepada Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan

5. Member of the Board of Directors cannot act for member of Nomination and Remuneration Committee.
6. In performing its daily duties, the Nomination and Remuneration Committee is assisted by the Board of Commissioners' secretariat from within the Bank.

Membership

1. Members of the Nomination and Remuneration Committee are appointed and dismissed based on the decision of the Board of Commissioners meeting.
2. Members of the Nomination and Remuneration Committee from independent parties originating from banks must satisfy the following requirements:
 - a. Has no affiliation with the Issuer or Public Company, members of the Directors, members of the Board of Commissioners, or Major Shareholders of the Issuer or Public Company;
 - b. Having experience related to Nomination and/or Remuneration; and
 - c. Not concurrently serving as another committee member owned by the Issuer or Public Company.
3. Member of the bank's Board of Directors cannot act for member of Nomination and Remuneration Committee.
4. Former members of the Board of Directors, Executive Officers, or parties, who have a relationship with the Bank that may influence their ability to act independently, must undergo a waiting period minimally 6 (six) months before becoming independent parties as members of the Nomination and Remuneration Committee.
5. The waiting period as referred to in point 4 does not apply to former members of the Board of Directors, who are in charge of supervisory functions or Executive Officers, who carry out supervisory functions at the Bank.
6. The Chairperson and Members of the Nomination and Remuneration Committee originating from elements of the Board of Commissioners are stipulated in a decision of the Board of Commissioners regarding the division of work of members of the Board of Commissioners.
7. The Chairperson of the Nomination and Remuneration Committee has the right to propose to the Board of Commissioners to replace the Nomination and Remuneration Committee members.
8. The decision to appoint and dismiss members of the Nomination and Remuneration Committee must be documented by the Secretariat of the Board of Commissioners.

As of December 31, 2024, there were several changes in the Composition of the Nomination and Remuneration Committee Membership with the following conditions:

At the beginning of 2024, the composition of the Nomination and Remuneration Committee membership was based on the Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of

Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite sebagai berikut:

Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and the Committees as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1	Farid Rahman*	Ketua Merangkap Anggota Chairman Concurrently as Member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
2	Rudie Kusmayadi	Anggota Member	Komisaris Commissioner	Teknik, Manajemen dan Perbankan Engineering, Management and Banking
3	Setiawan Wangsaatmaja*	Anggota Member	Komisaris Commissioner	Teknik dan Perbankan Engineering and Banking
4	Tomsu Tohir	Anggota Member	Komisaris Commissioner	Kepolisian, Managerial dan Perbankan Police, Managerial and Banking
5	Diding Sakri	Anggota Member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, Ekonomi dan Perbankan Researcher, Finance, Economics and Banking
6	Fahlino F Sjuib*	Anggota Member	Komisaris Independen Independent Commissioner	Ekonomi dan Akuntansi Economics and Accounting
7	Sunu Widiyanto	Anggota Member	Pihak Independen Independent Party	Manajemen Sumber Daya Manusia Human Resource Management
8	Dadan Yonanda	Anggota Member	Ex-Officio Pemimpin Divisi Human Capital Ex-Officio Head of Human Capital Division	Hukum dan Sumber Daya Manusia Law and Human Resources

* Diberhentikan dengan hormat berdasarkan salah satu keputusan RUPS Tahunan Tahun Buku 2023 tanggal 2 April 2024.

* Honorably dismissed based on one of the resolutions of Annual GMS for the 2023 Fiscal Year dated April 2, 2024.

Menindaklanjuti salah satu Keputusan RUPS Tahunan Tahun Buku 2023 atas perubahan susunan Dewan Komisaris dengan Surat Keputusan Dewan Komisaris nomor 06/SK/DKO/2024 tanggal 3 April 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite, susunan keanggotaan Komite Audit menjadi sebagai berikut:

Following up on one of the Resolutions of the Annual GMS for the 2023 Fiscal Year regarding changes to the composition of the Board of Commissioners with the Decree of the Board of Commissioners Number 06/SK/DKO/2024 dated April 3, 2024 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees, the composition of the Audit Committee membership was as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1	Diding Sakri	Ketua Merangkap Anggota Chairman Concurrently as Member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, Ekonomi dan Perbankan Researcher, Finance, Economics and Banking
2	Rudie Kusmayadi	Anggota Member	Komisaris Commissioner	Teknik, Manajemen dan Perbankan Engineering, Management and Banking
3	Sunu Widiyanto	Anggota Member	Pihak Independen Independent Party	Manajemen Sumber Daya Manusia Human Resource Management
4	Dadan Yonanda	Anggota Member	Ex-Officio Pemimpin Divisi Human Capital Ex-Officio Head of Human Capital Division	Hukum, Sumber Daya Manusia dan Perbankan Law, Human Resource and Banking

Pada tanggal 5 September 2024 Perseroan menyelenggarakan RUPS Luar Biasa Tahun 2024, dimana berdasarkan keputusan RUPSLB Tahun 2024 ditindaklanjuti oleh Surat Keputusan Dewan Komisaris nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite, susunan Komite Audit sampai 31 Desember 2024 menjadi sebagai berikut:

On September 5, 2024, the Company held the 2024 Extraordinary GMS, based on the resolutions of the 2024 Extraordinary GMS followed up by the Decree of the Board of Commissioners Number 12/SK/DKO/2024 dated October 4, 2024 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees, the composition of the Audit Committee as of December 31, 2024 was as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertis
1	Taswin Zakaria*	Ketua Merangkap Anggota Chairman Concurrently as Member	Komisaris Utama Independen Independent President Commissioner	Accounting dan Perbankan Accounting and Banking
2	M. Taufiq Budi Santoso*	Anggota Member	Komisaris Commissioner	Teknik dan Pemerintahan Engineering and Government
3	Rudie Kusmayadi	Anggota Member	Komisaris Commissioner	Teknik dan Perbankan Engineering, Management and Banking
4	Tomsu Tohir	Anggota Member	Komisaris Commissioner	Kepolisian, Managerial dan Perbankan Police, Managerial and Banking
5	Diding Sakri	Anggota Member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, Ekonomi dan Perbankan Researcher, Finance, Economics and Banking
6	Hilman Purakusumah*	Anggota Member	Komisaris Independen Independent Commissioner	Manajemen dan Perbankan Management and Banking
7	Sunu Widianto	Anggota Member	Pihak Independen Independent Party	Manajemen Sumber Daya Manusia Human Resource Management
8	Dadan Yonanda	Anggota Member	Ex-Officio Pemimpin Divisi Human Capital Ex-Officio Head of Human Capital Division	Hukum, Sumber Daya Manusia dan Perbankan Law, Human Resources and Banking

* Efektif di Komite Nominasi dan Remunerasi pada tanggal 4 Oktober 2024

* Effective in the Nomination and Remuneration Committee dated October 4, 2024





Taswin Zakaria

Ketua Merangkap Anggota
Chairman Concurrently as Member



Umur/Age
56 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Jakarta

Lahir di Medan pada tahun 1968, usia 56 tahun per Desember 2024.	Born in Medan in 1968, age 56 years as of December 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> BSBA in Accounting, Cum Laude (Honors) di The Ohio State University Columbus (1991). Strategic Leadership Program, di Saïd Business School, Oxford University Inggris (2016). Advanced Management Program di Harvard Business School (2017). 	Educational Background <ul style="list-style-type: none"> BSBA in Accounting, Cum Laude (Honors) at The Ohio State University Columbus (1991). Strategic Leadership Program, at Saïd Business School, Oxford University England (2016). Advanced Management Program at Harvard Business School (2017).
Sertifikasi Kualifikasi 7 Bidang Manajemen Risiko Perbankan LSPP (2024)	Certification Qualification of 7 Fields of Banking Risk Management LSPP (2024)
Pengalaman Kerja <ul style="list-style-type: none"> Komisaris Independen PT Bank Internasional Indonesia–Maybank, Tbk. (2003–2013). Komisaris Independen PT Jasa Angkasa Semesta, Tbk. (2005–2013). Presiden Direktur PT Bank Maybank Indonesia, Tbk. (2013–2024). Komisaris Utama Independen bank bjb (2024 – saat ini). 	Work Experience <ul style="list-style-type: none"> Independent Commissioner of PT Bank Internasional Indonesia–Maybank, Tbk. (2003–2013). Independent Commissioner of PT Jasa Angkasa Semesta, Tbk. (2005–2013). President Director of PT Bank Maybank Indonesia, Tbk. (2013–2024). Independent President Commissioner of bank bjb (2024 – present)
Dasar Hukum Pengangkatan <ul style="list-style-type: none"> Diangkat sebagai Komisaris Utama Independen bank bjb untuk pertama kalinya berdasarkan Keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 05 September 2024, yang teruang pada Salinan Akta Pernyataan Keputusan RUPSLB No. 13 tanggal 05 September 2024. Surat Keputusan Dewan Komisaris nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite. 	Legal Basis for Appointment <ul style="list-style-type: none"> Appointed as Independent President Commissioner of bank bjb for the first time based on the Decision of the Extraordinary General Meeting of Shareholders (EGMS) dated September 5, 2024, which is stated in the Copy of the Deed of Statement of EGMS Resolutions No. 13 dated September 5, 2024. Decree of the Board of Commissioners number 12/SK/DKO/2024 dated October 4, 2024 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees.
Periode dan Masa Jabatan <ul style="list-style-type: none"> Sebagai anggota sejak 04 Oktober 2024 Sebagai Ketua merangkap anggota sejak 04 Oktober 2024 – saat ini (periode pertama). 	Period and Term of Office <ul style="list-style-type: none"> As a member since October 4, 2024 As Chairperson concurrently member since October 4, 2024 – present (first period).
Jabatan Rangkap -	Concurrent Positions -



Mohammad Taufiq Budi Santoso

Anggota
Member



Umur/Age
56 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Indonesia

Lahir di Probolinggo pada tahun 1967, usia 57 tahun per Desember 2024	Born in Probolinggo in 1967, age 57 years as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana bidang Teknik Planologi di Institut Teknologi Bandung (1990). Master bidang Public Administration di University of Birmingham, Inggris (1995). Doktoral bidang Kebijakan Publik di Universitas Padjajaran Bandung (2012). 	Educational Background <ul style="list-style-type: none"> Bachelor of Planning Engineering from Bandung Institute of Technology (1990). Master of Public Administration from University of Birmingham, England (1995). Doctorate in Public Policy from Padjajaran University, Bandung (2012).
Sertifikasi Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024).	Certification Qualification 6 Fields of Banking Risk Management LSPP (2024).
Pengalaman Kerja <ul style="list-style-type: none"> Pj Bupati Purwakarta (2018). Kepala Badan Perencanaan dan Pembangunan Daerah Pemerintah Provinsi Jawa Barat (2019-2020). Asisten Perekonomian dan Pembangunan Sekretariat Daerah Pemerintah Provinsi Jawa Barat (2020-Saat ini). Komisaris Utama PT Jamkrida Jabar (2021 - 2024). Pj Sekretaris Daerah Provinsi Jawa Barat (2023-2024). Komisaris bank bjb (2024 - saat ini) 	Work Experience <ul style="list-style-type: none"> Acting Regent of Purwakarta (2018). Head of the Regional Planning and Development Agency of the West Java Provincial Government (2019-2020). Assistant for Economy and Development of the Regional Secretariat of the West Java Provincial Government (2020-present). President Commissioner of PT Jamkrida Jabar (2021 - 2024). Acting Regional Secretary of West Java Province (2023-2024). Commissioner of bank bjb (2024 - present)
Dasar Hukum Pengangkatan Surat Keputusan Dewan Komisaris 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite - komite.	Legal Basis of Appointment Decree of the Board of Commissioners 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and Committees.
Periode dan Masa Jabatan Sebagai Anggota sejak 04 Oktober 2024 - saat ini (Periode Pertama)	Period and Term of Office As a Member since October 04, 2024 - present (First Period)
Jabatan Rangkap Asisten Perekonomian dan Pembangunan Sekretariat Daerah Pemerintah Provinsi Jawa Barat (2020-Saat ini)	Concurrent Positions Assistant for Economic and Development Affairs, Regional Secretariat of the West Java Provincial Government (2020-Present)



Rudie Kusmayadi

Anggota
Member



Umur/Age
66 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Cimahi

Lahir di Ciamis pada tahun 1958, usia 66 tahun per Desember 2024.	Born in Ciamis in 1958, age 66 years as of December 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana Muda Teknik Lingkungan dari Akademi Teknik Pekerjaan Umum Jabar (1982). • Sarjana Manajemen Pembangunan Daerah dari STIA LAN (2001). • Pasca Sarjana Manajemen Pembangunan Daerah dari STIA LAN 	Educational Background <ul style="list-style-type: none"> • Bachelor of Environmental Engineering from the West Java Public Works Engineering Academy (1982). • Bachelor of Regional Development Management from STIA LAN (2001). • Postgraduate in Regional Development Management from STIA LAN (2024)
Sertifikasi Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024)	Certification Qualification 6 Fields of Banking Risk Management LSPP (2024)
Pengalaman Kerja <ul style="list-style-type: none"> • Direktur Teknik Perusahaan Umum Daerah Air Minum Tirta Raharja (2005 - 2007) • PLT Direktur Utama Perusahaan Umum Daerah Air Minum Tirta Raharja (2007 - 2009) • Direktur Utama Perusahaan Umum Daerah Air Minum Tirta Raharja (2009 - 2023) • Sekretaris Daerah Provinsi Jawa Barat (2020 - 2023). • Komisaris bank bjb (2023 - saat ini) 	Work Experience <ul style="list-style-type: none"> • Technical Director of Tirta Raharja Regional Public Drinking Water Company (2005 - 2007) • Acting President Director of Tirta Raharja Regional Public Drinking Water Company (2007 - 2009) • President Director of Tirta Raharja Regional Public Drinking Water Company (2009 - 2023) • Regional Secretary of West Java Province (2020 - 2023). • Commissioner of bank bjb (2023 - present)
Dasar Hukum Pengangkatan Surat Keputusan Dewan Komisaris 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite - komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris Nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite - komite.	Legal Basis of Appointment Decree of the Board of Commissioners 04/SK/DKO/2023 dated 22 August 2023 concerning the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and Committees which has been updated several times by Decree of the Board of Commissioners Number 12/SK/DKO/2024 dated 4 October 2024 concerning the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and Committees.
Periode dan Masa Jabatan Menjadi anggota sejak 22 Agustus 2023 - saat ini (Periode Pertama)	Period and Term of Office Member since August 22, 2023 - present (First Period)
Jabatan Rangkap -	Concurrent Positions -



Toms Tohir

Anggota
Member



Umur/Age
55 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Jakarta

Lahir di Tanjung Karang pada tahun 1969, usia 55 tahun per Desember 2024	Born in Tanjung Karang in 1969, age 55 years as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana Muda Teknik Lingkungan dari Akademi Teknik Pekerjaan Akademi Kepolisian (1990). • Pasca Sarjana bidang Kajian Ilmu Kepolisian dari Universitas Indonesia (2001) 	Educational Background <ul style="list-style-type: none"> • Police Academy (1990). • Postgraduate in Police Science Studies from the University of Indonesia (2001)
Sertifikasi <ul style="list-style-type: none"> • Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024). • Sertifikasi Manajemen Risiko Perbankan Tingkat 1 dari LSP Keuangan Syariah 	Certification <ul style="list-style-type: none"> • Qualification 6 Fields of Banking Risk Management LSPP (2024). • Level 1 Banking Risk Management Certification from LSP Syariah Finance
Pengalaman Kerja <ul style="list-style-type: none"> • Kapolda Provinsi Nusa Tenggara Barat (2019 - 2020) • Sahli Sospol Kapolri (2020 - 2022) • Inspektorat Jenderal Kementerian Dalam Negeri (2002 - Saat ini) • Plt. Sekretaris Jenderal Kementerian Dalam Negeri (2024 - saat ini) • Komisaris bank bjb (2022 - saat ini) 	Work Experience <ul style="list-style-type: none"> • West Nusa Tenggara Provincial Police Chief (2019 - 2020) • Social and Political Expert of the National Police Chief (2020 - 2022) • Inspectorate General of the Ministry of Home Affairs (2002 - Present) • Acting Secretary General of the Ministry of Home Affairs (2024 - Present) • Commissioner of bank bjb (2022 - Present)
Dasar Hukum Pengangkatan <p>Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan perubahan terakhir yang ditetapkan berdasarkan Surat Keputusan Dewan Komisaris Nomor 12/SK/DKO/2024 tanggal 04 Oktober 2024.</p>	Legal Basis of Appointment <p>Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and Committees which has been updated several times with the latest amendment stipulated based on Decree of the Board of Commissioners Number 12/SK/DKO/2024 dated October 4, 2024.</p>
Periode dan Masa Jabatan <p>Menjadi Anggota sejak 22 Agustus 2023 - saat ini (Periode Pertama)</p>	Period and Term of Office <p>Member since August 22, 2023 - present (First Period)</p>
Jabatan Rangkap <ul style="list-style-type: none"> • Inspektorat Jenderal Kementerian Dalam Negeri (2022 - saat ini) • Plt. Sekretaris Jenderal Kementerian Dalam Negeri (2024 - saat ini) 	Concurrent Positions <ul style="list-style-type: none"> • Inspectorate General of the Ministry of Home Affairs (2022 - present) • Acting Secretary General of the Ministry of Home Affairs (2024 - present)



Diding Sakri

Anggota
Member



Umur/Age
47 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung

Lahir di Kuningan pada tahun 1977, usia 47 tahun per Desember 2024	Born in Kuningan in 1977, age 47 years as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana bidang Teknik Planologi (Perencanaan Wilayah dan Kota) dari Institut Teknologi Bandung (2001). • Master of Arts (Double Degree) dari Trento University (Italy) dan Regensburg University (Germany) (2011). • PhD bidang Development Economics King's College London (United Kingdom) (2020). 	Educational Background <ul style="list-style-type: none"> • Bachelor of Planning Engineering (Regional and City Planning) from Bandung Institute of Technology (2001). • Master of Arts (double degree) from Trento University (Italy) and Regensburg University (Germany) (2011). • PhD in Development Economics King's College London (United Kingdom) (2020).
Sertifikasi Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024)	Certification Qualification 6 Fields of Banking Risk Management LSPP (2024)
Pengalaman Kerja <ul style="list-style-type: none"> • Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). • Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020). • Anggota Tim Akselerasi Pembangunan (TAP) Provinsi Jawa Barat (2020 - Maret 2022) • Komisaris Independen bank bjb (2022 - saat ini). 	Work Experience <ul style="list-style-type: none"> • Member of the West Java Province Development Acceleration Team (TAP) (2020 - March 2022) • Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020). • Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). • Independent Commissioner of bank bjb (2022 - present).
Dasar Hukum Pengangkatan Surat Keputusan Dewan Komisaris Nomor 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite - komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite.	Legal Basis of Appointment Decree of the Board of Commissioners 05/SK/DKO/2022 dated 26 July 2022 concerning the Division of Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and Committees which has been updated several times with the latest Decree of the Board of Commissioners Number 12/SK/DKO/2024 dated 4 October 2024 concerning the Division of Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and Committees
Periode dan Masa Jabatan <ul style="list-style-type: none"> • Menjadi Anggota sejak 26 Juli 2022 - saat ini (periode pertama). • Menjadi Ketua merangkap anggota pada tanggal 3 April 2024 - 3 Oktober 2024. 	Period and Term of Office <ul style="list-style-type: none"> • Member since July 26, 2022 - present (first term). • Became Chairperson concurrently member on April 3, 2024 - October 3, 2024
Jabatan Rangkap -	Concurrent Positions -



Hilman Purakusumah

Anggota Komite Audit/ Komisaris Independen
Audit Committee Member/ Independent Commissioner



Umur/Age
60 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Jakarta

<p>Lahir di Bandung pada tahun 1964, usia 60 tahun per Desember 2024.</p>	<p>Born in Bandung in 1964, age 60 years as of December 2024.</p>
<p>Riwayat Pendidikan</p> <ul style="list-style-type: none"> • Sarjana bidang Teknik Planologi di Institut Teknologi Bandung (1990). • Magister bidang Manajemen di Institute of Management Telkom Bandung (2005). 	<p>Educational Background</p> <ul style="list-style-type: none"> • Bachelor of Planning Engineering from Bandung Institute of Technology (1990). • Master of Management from Institute of Management Telkom Bandung (2005).
<p>Sertifikasi</p> <p>Kualifikasi 7 Bidang Manajemen Risiko Perbankan LSPP (2024)</p>	<p>Certification</p> <p>Qualification of 7 Fields of Banking Risk Management LSPP (2024)</p>
<p>Pengalaman Kerja</p> <ul style="list-style-type: none"> • Senior Executive Vice President PT Bank BRI Syariah Tbk. (2017-2019). • Komisaris PT Trikomindo Cipta Mandiri (2019 – saat ini). • Komisaris PT BPR Muliatama Dananjaya, Tbk. (2021 –2024). • Komisaris Independen bank bjb (2024 – saat ini). 	<p>Work Experience</p> <ul style="list-style-type: none"> • Senior Executive Vice President of PT Bank BRI Syariah Tbk. (2017-2019). • Commissioner of PT Trikomindo Cipta Mandiri (2019 – present). • Commissioner of PT BPR Muliatama Dananjaya, Tbk. (2021 –2024). • Independent Commissioner of bank bjb (2024 – present).
<p>Dasar Hukum Pengangkatan</p> <ul style="list-style-type: none"> • Diangkat sebagai Komisaris Independen bank bjb untuk pertama kalinya berdasarkan Keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 05 September 2024, yang teruang pada Salinan Akta Pernyataan Keputusan RUPSLB No. 13 tanggal 05 September 2024. • Surat Keputusan Dewan Komisaris nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite. 	<p>Legal Basis of Appointment</p> <ul style="list-style-type: none"> • Appointed as Independent Commissioner of bank bjb for the first time based on the Decision of the Extraordinary General Meeting of Shareholders (EGMS) dated September 5, 2024, which is stated in the Copy of the Deed of Statement of EGMS Resolutions No. 13 dated September 5, 2024. • Decree of the Board of Commissioners number 12/SK/DKO/2024 dated October 4, 2024 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees.
<p>Periode dan Masa Jabatan</p> <p>4 Oktober 2024 - saat ini (Periode Pertama)</p>	<p>Period and Term of Office</p> <p>October 4, 2024 - present (First Period)</p>
<p>Jabatan Rangkap</p> <p>-</p>	<p>Concurrent Positions</p> <p>-</p>



Dadan Yonanda

Anggota
Member



Umur/Age
52 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung

Lahir di Majalengka pada tahun 1972, usia 52 tahun pada Desember 2024	Born in Majalengka in 1972, age 52 years in December 2024
Riwayat Pendidikan Sarjana Hukum di Universitas Padjadjaran Bandung pada tahun 1995.	Educational Background Bachelor of Law from Padjadjaran University Bandung in 1995.
Sertifikasi Sertifikasi Manajemen Risiko Level 5 oleh Badan Sertifikasi Manajemen Risiko (BSMR)	Certification Risk Management Certification Level 5 by the Risk Management Certification Body (BSMR)
Pengalaman Kerja <ul style="list-style-type: none"> PT Bank Export Import Indonesia 1996 – 1998 PT Bank Mandiri 1999 – 2015 PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. 2015 – saat ini. 	Work Experience <ul style="list-style-type: none"> PT Bank Export Import Indonesia 1996 – 1998 PT Bank Mandiri 1999 – 2015 PT West Java Regional Development Bank and Banten Tbk. 2015 – present.
Dasar Hukum Pengangkatan Menjabat sebagai Pemimpin Divisi Human Capital sejak 24 Juli 2019 berdasarkan Surat Keputusan Direksi No 0871/SK/DIR-HC/2019	Legal Basis of Appointment Served as Head of Human Capital Division since July 24, 2019 based on Board of Directors Decree No. 0871/SK/DIR-HC/2019
Periode dan Masa Jabatan 6 Agustus 2019- saat ini.	Period and Term of Office August 6, 2019- present.
Jabatan Rangkap Ketua Dewan Pengawas Dana Pensiun bank bjb	Concurrent Positions Chairman of the Supervisory Board of bank bjb Pension Fund



Sunu Widiyanto

**Anggota
Member**



Umur/Age
41 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung

Lahir di Pontianak pada tahun 1983, usia 41 tahun pada Desember 2024	Born in Pontianak in 1983, age 41 years in December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana di bidang Manajemen dari Universitas Gajah Mada pada tahun 2006. • Magister di bidang Manajemen dari Universitas Gajah Mada pada tahun 2009. • Doktor / PHD di bidang Organizational Behavior dari University of Twente pada tahun 2018. 	Educational Background <ul style="list-style-type: none"> • Bachelor in Management from Universitas Gajah Mada in 2006. • Master in Management from Universitas Gajah Mada in 2009. • Doctor / PHD in Organizational Behavior from University of Twente in 2018.
Sertifikasi Sertifikasi Manajemen Level I dari Badan Sertifikasi Manajemen Risiko (BSMR)	Certification Level I Management Certification from the Risk Management Certification Agency (BSMR)
Pengalaman Kerja <ul style="list-style-type: none"> • Secretary Program International Business, Vocational Program, Faculty of Economics and Business, Universitas Padjadjaran (2013-2014) • Deputy Director for Research and Cooperation, Center for Management and Business Studies (CMBS), Faculty of Economics and Business, Universitas Padjadjaran (2018 - saat ini) • Program Director Magister Management at Faculty of Economics and Business Universitas Padjadjaran Bandung Indonesia (2019 - saat ini) • Anggota Komite Nominasi dan Remunerasi bank bjb (2023 - saat ini) 	Work Experience <ul style="list-style-type: none"> • Secretary Program International Business, Vocational Program, Faculty of Economics and Business, Universitas Padjadjaran (2013-2014) • Deputy Director for Research and Cooperation, Center for Management and Business Studies (CMBS), Faculty of Economics and Business, Universitas Padjadjaran (2018 - present) • Program Director Magister Management at Faculty of Economics and Business Universitas Padjadjaran Bandung Indonesia (2019 - present) • Member of Nomination and Remuneration Committee bank bjb (2023 - present)
Dasar Hukum Pengangkatan <ul style="list-style-type: none"> • Diangkat sebagai anggota Komite Nominasi dan Remunerasi berdasarkan Surat Keputusan Direksi Nomor 0066/SK/DIR-CSE/2023 tanggal 28 Februari 2023. • Diangkat sebagai anggota Komite Nominasi dan Remunerasi berdasarkan Surat Keputusan Direksi Nomor 0086/SK/DIR-CSE/2024 tanggal 6 Maret 2024. 	Legal Basis of Appointment <ul style="list-style-type: none"> • Appointed as a member of the Nomination and Remuneration Committee based on the Decree of the Board of Directors Number 0066/SK/DIR-CSE/2023 dated February 28, 2023. • Appointed as a member of the Nomination and Remuneration Committee based on the Decree of the Board of Directors Number 0086/SK/DIR-CSE/2024 dated March 6, 2024.
Periode dan Masa Jabatan <ul style="list-style-type: none"> • 01 Maret 2023 sampai dengan 29 Februari 2024 (Periode Pertama) • 01 Maret 2024 sampai dengan 28 Februari 2026 (Periode Kedua) 	Period and Term of Office <ul style="list-style-type: none"> • March 01, 2023 to February 29, 2024 (First Period) • March 01, 2024 to February 28, 2026 (Second Period)
Jabatan Rangkap -	Concurrent Positions -

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Nominasi dan Remunerasi

Qualification of Education and Work Experience of Nomination and Remuneration Committee

Kualifikasi pendidikan dan pengalaman kerja masing-masing anggota Komite Nominasi dan Remunerasi adalah sebagai berikut:

The educational qualifications and work experience of each member of the Nomination and Remuneration Committee are as follows:

Nama Name	Jabatan Position	Pendidikan Education	Pengalaman Kerja Work Experience
Taswin Zakaria*	Ketua Merangkap Anggota Chairman Concurrently as Member	S 1 Accounting- The Ohio State University. Bachelor's Degree in Accounting - The Ohio State University.	Memiliki Pengalaman kerja di bidang perbankan Have work experience in banking
M. Taufiq Budi Santoso*	Anggota Member	<ul style="list-style-type: none"> S 1 Planologi - Institut Teknologi Bandung S 2 Ilmu Sosial - University of Birmingham S3 Administrasi Publik - Universitas Padjadjaran Bachelor of Science in Planning - Bandung Institute of Technology Master of Social Sciences - University of Birmingham PhD in Public Administration - Padjadjaran University 	Memiliki pengalaman di bidang pemerintahan dan manajerial Have experience in government and managerial
Rudie Kusmayadi	Anggota Member	<ul style="list-style-type: none"> S1 Manajemen Pembangunan Daerah S2 Manajemen Pembangunan Daerah Bachelor's Degree in Regional Development Management Master's Degree in Regional Development Management 	Memiliki Pengalaman di bidang Manajerial dan Perbankan Have experience in managerial and banking
Toms Tohir	Anggota Member	<ul style="list-style-type: none"> Akademi Kepolisian S2 Kajian Ilmu Kepolisian Police Academy Master of Police Science Studies 	Memiliki pengalaman kerja di bidang Kepolisian, Manajerial dan Perbankan. Have work experience in the field of Police, Managerial and Banking.
Diding Sakri	Anggota Member	<ul style="list-style-type: none"> S1 Teknik Perencanaan Wilayah dan Kota S2 Master of Arts S3 PhD Development Economics Bachelor of Regional and City Planning Engineering Master of Arts PhD Development Economics 	Memiliki pengalaman kerja di bidang peneliti, keuangan, dan ekonomi. Have work experience in the field of research, finance, and economics.
Hilman Purakusumah*	Anggota Member	<ul style="list-style-type: none"> S1 Planologi - Institut Teknologi Bandung S2 Manajemen - Telkom University Bachelor's Degree in Planning - Bandung Institute of Technology Master's Degree in Management - Telkom University 	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the field of banking.
Sunu Widiyanto	Anggota Member	<ul style="list-style-type: none"> S1 Manajemen S2 Manajemen S3 PhD bidang Organizational Behavior Bachelor of Management Masters in Management PhD in Organizational Behavior 	Memiliki pengalaman kerja di bidang pendidikan dan penelitian Have work experience in education and research
Dadan Yonanda	Anggota Member	S1 Hukum Bachelor of Laws	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.

* Tergabung di Komite Nominasi dan Remunerasi sejak 04 Oktober 2024

* Joined in the Nomination and Remuneration Committee dated October 4, 2024

Independensi Komite Nominasi dan Remunerasi

Seluruh anggota Komite Nominasi dan Remunerasi yang berasal dari pihak independen tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan bank, yang dapat mempengaruhi kemampuannya bertindak independen.

Independence of the Nomination and Remuneration Committee

All members of the Nomination and Remuneration Committee from independent parties do not have financial, management, share ownership and/or family relations with the Board of Commissioners, Directors and/or Controlling Shareholders or relationships with banks which can affect their ability to act independently.

Aspek Independensi Independence Aspects	Taswin Zakaria	M. Taufiq Budi Santoso	Rudie Kusmayadi	Toms Tohir	Diding Sakri	Hilman Purakusumah	Sunu Widiyanto	Dadan Yonanda
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	√	√	√	√	√	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries or affiliated companies	√	√	√	√	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di perusahaan Has no share ownership relationship in the company	√	√	X	√	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Nominasi dan Remunerasi Has no family relationship with the Board of Commissioners, Board of Directors, and/ or other members of the Nomination and Remuneration Committee	√	√	√	√	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Not serving as administrators of political parties, officials and government	√	√	√	√	√	√	√	√

Rapat Komite Nominasi dan Remunerasi

KEBIJAKAN RAPAT KOMITE NOMINASI DAN REMUNERASI

Ketentuan Rapat Komite Nominasi dan Remunerasi yang diatur dalam Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi adalah sebagai berikut:

1. Komite Nominasi dan Remunerasi mengadakan rapat sekurang-kurangnya 1 (satu) kali dalam 3 (tiga) bulan, dan/atau disesuaikan dengan kebutuhan Bank.
2. Rapat Komite Nominasi dan Remunerasi membahas mengenai antara lain remunerasi Dewan Komisaris, Direksi, dan Pegawai, nominasi calon Dewan Komisaris dan Direksi, serta pihak Independen untuk anggota komite.
3. Rapat Komite Nominasi dan Remunerasi hanya dapat diselenggarakan apabila dihadiri oleh mayoritas dari jumlah anggota Komite Nominasi dan Remunerasi, termasuk kehadiran:
 - a. 1 (satu) orang Komisaris Independen; dan
 - b. 1 (satu) orang Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia atau 1 (satu) orang perwakilan pegawai Bank.
4. Rapat Komite Nominasi dan Remunerasi dapat mengambil keputusan apabila sekurang-kurangnya dihadiri oleh 51% (lima puluh satu per seratus) dari jumlah anggota termasuk seorang Komisaris Independen dan Pejabat Eksekutif yang membawahi SDM.
5. Keputusan rapat Komite Nominasi dan Remunerasi dilakukan berdasarkan musyawarah mufakat.
6. Apabila dalam musyawarah tidak tercapai kata mufakat, maka pengambilan keputusan dilakukan dengan cara pengambilan suara terbanyak (pemungutan suara).
7. Sehubungan dengan pemungutan suara, maka setiap anggota Komite Nominasi dan Remunerasi yang hadir berhak memberikan 1 (satu) suara dan tambahan 1 (satu) suara untuk setiap anggota Komite Nominasi dan Remunerasi yang diwakilinya yang dilengkapi dengan surat kuasa.
8. Rapat Komite Nominasi dan Remunerasi dipimpin oleh ketua Komite Nominasi dan Remunerasi dan/atau anggota Komite Nominasi dan Remunerasi yang berasal dari unsur Dewan Komisaris apabila ketua Komite Nominasi dan Remunerasi berhalangan hadir.
9. Dalam hal anggota Komite Nominasi dan Remunerasi tidak dapat menghadiri rapat secara fisik, maka dapat menghadiri rapat melalui teknologi telekonferensi.

Meeting of The Nomination and Remuneration Committee

NOMINATION AND REMUNERATION COMMITTEE MEETING POLICIES

The provisions for the Nomination and Remuneration Committee Meeting as regulated in the Nomination and Remuneration Committee Guidelines and Work Procedures are as follows

1. The Nomination and Remuneration Committee meets at least 1 (one) time in 3 (Three) months, and/or is adjusted to the needs of the Bank.
2. The Nomination and Remuneration Committee Meeting discusses the remuneration of the Board of Commissioners, Directors and Employees, nominations of candidates for the Board of Commissioners and Directors, and Independent parties for committee members.
3. The Nomination and Remuneration Committee meeting may only be held if attended by a majority of the members of the Nomination and Remuneration Committee, including the presence of:
 - a. 1 (one) Independent Commissioner; and
 - b. 1 (one) Executive Official subordinating human resources function or 1 (one) representative of bank officers.
4. The Meeting of the Nomination and Remuneration Committee can make a decision if at least 51% (fifty-one percent) of the members are included, including an Independent Commissioner and an Executive officer in charge of HR.
5. The decision of the Nomination and Remuneration Committee meeting is based on consensus agreement.
6. If there is no consensus reached in the deliberations, then decision making is done by taking the most votes (voting).
7. In case of voting, each member of the Nomination and Remuneration Committee shall be entitled to cast 1 (one) vote and an additional 1 (one) vote for each member of the Nomination and Remuneration Committee which he represents accompanied by a power of attorney.
8. The Meeting of the Nomination and Remuneration Committee is led by the Chairperson of the Nomination and Remuneration Committee and/or members of the Nomination and Remuneration Committee who come from elements of the Board of Commissioners if the Chair of the Nomination and Remuneration Committee is unable to attend.
9. If the members of the Nomination and Remuneration Committee could not physically attend the meeting, they could attend the meeting via teleconferencing technology.

10. Dalam kaitannya dengan telekonferensi, maka:
 - a. Anggota yang hadir secara telekonferensi disebutkan dalam risalah Rapat Komite Nominasi dan Remunerasi.
 - b. Bukti rekaman penyelenggaraan rapat.
11. Jika dipandang perlu, Komite Nominasi dan Remunerasi dapat mengundang pihak lain dari internal Bank yang terkait dengan materi rapat dalam rapat Komite Nominasi dan Remunerasi.
12. Setiap rapat Komite Nominasi dan Remunerasi dituangkan dalam risalah rapat dan didokumentasikan dengan baik.
13. Perbedaan pendapat (*dissenting opinion*) yang terjadi dalam rapat Komite Nominasi dan Remunerasi wajib dicantumkan dalam risalah rapat beserta alasan perbedaan pendapat.
14. Dalam hal anggota Komite Nominasi dan Remunerasi tidak memenuhi persyaratan minimal, rekomendasi Komite Nominasi dan Remunerasi:
 - a. Dapat diterima, dalam hal keanggotaan Komite Nominasi dan Remunerasi terdapat paling sedikit 1 (satu) orang Komisaris Independen atau 1 (satu) orang Komisaris non Independen; atau
 - b. Dikecualikan, dalam hal terjadi kekosongan anggota Dewan Komisaris, terkait usulan penggantian dan/atau pengangkatan anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS

10. In relation to teleconferencing, then:
 - a. Members who attended the teleconference are mentioned in the minutes of the Nomination and Remuneration Committee Meeting.
 - b. Proof of record of meeting implementation.
11. If necessary, the Nomination and Remuneration Committee can invite other parties from the Bank's internal who are related to the meeting material in the Nomination and Remuneration Committee meeting.
12. Every meeting of the Nomination and Remuneration Committee is outlined in the minutes of the meeting and well-documented
13. Dissenting opinion occurring in the Nomination and Remuneration Committee meeting must be drafter in the minutes of meeting along with reasons of dissenting opinion.
14. In case a member of the Nomination and Remuneration Committee does not meet the minimum requirements, the recommendation of the Nomination and Remuneration Committee:
 - a. Acceptable, in case membership of the Nomination and Remuneration Committee, there is at least 1 (one) Independent Commissioner or 1 (one) non-Independent Commissioner; or
 - b. Excluded, in case there is vacant of members of the Board of Commissioners, related to proposal of replacement and/or nomination of members of the Board of Directors and/or member of the Board of Commissioners to GMS.

AGENDA RAPAT KOMITE NOMINASI DAN REMUNERASI

MEETING OF THE NOMINATION AND REMUNERATION COMMITTEE

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants	Keterangan Information
1	9 Januari 2024 January 9, 2024	Pembahasan <i>Visioning Assessment</i> Pimpinan Strategis bank bjb Discussion on Assessment Visioning of bank bjb Strategic Leader	Farid Rahman* Fahlino F. Sjuib* Diding Sakri Rudie Kusmayadi Setiawan Wangsaatmaja* Toms Tohir Sunu Widianto	Nominasi Nominations
2	11 Januari 2024 January 11, 2024	Rapat Pembahasan anggota KPR dari pihak Independen Meeting on KPR member and Independent party discussion	Farid Rahman* Fahlino F. Sjuib* Diding Sakri Rudie Kusmayadi Setiawan Wangsaatmaja* Toms Tohir Dadan Yonanda Sunu Widianto	Nominasi Nominations
3	13 Februari 2024 February 13, 2024	Evaluasi Pedoman Nominasi dan Remunerasi Evaluation of Nomination and Remuneration Guidelines	Farid Rahman* Fahlino F. Sjuib* Diding Sakri Rudie Kusmayadi Setiawan Wangsaatmaja* Toms Tohir Sunu Widianto	Nominasi dan Remunerasi Nomination and Remuneration
4	19 Februari 2024 February 19, 2024	Pembahasan Hasil <i>Assessment</i> Pejabat Eksekutif L1 Discussion of L1 Executive Officer Assessment Results	Farid Rahman* Fahlino F. Sjuib* Diding Sakri Rudie Kusmayadi Setiawan Wangsaatmaja* Toms Tohir	Nominasi Nominations

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants	Keterangan Information
5	21 Februari 2024 February 21, 2024	Pembahasan Penilaian Kinerja Dewan Komisaris dan Direksi Discussion of Board of Commissioners and Board of Directors Performance Assessment	Farid Rahman* Fahlino F. Sjuib* Diding Sakri Rudie Kusmayadi Setiawan Wangsaatmaja* Toms Tohir	Nominasi dan Remunerasi Nomination and Remuneration
6	28 Februari 2024 February 28, 2024	Rapat Pembahasan Perpanjangan perjanjian kerja anggota KNR dari pihak Independen Discussion Meeting on Extension of KNR Members' Work Agreement from Independent Party	Farid Rahman* Fahlino F. Sjuib* Diding Sakri Rudie Kusmayadi Setiawan Wangsaatmaja* Toms Tohir Dadan Yonanda Sunu Widiyanto	Nominasi Nominations
7	19 Maret 2024 March 19, 2024	Pembahasan Surat Usulan Dari Pemegang Saham Seri A Discussion of Proposal Letter from Series A Shareholders	Farid Rahman* Fahlino F. Sjuib* Diding Sakri Rudie Kusmayadi Setiawan Wangsaatmaja* Toms Tohir Sunu Widiyanto	Nominasi Nominations
8	20 Maret 2024 March 20, 2024	Assessment Calon Direktur Utama bank bjb Assessment of bank bjb prospective President Director	Farid Rahman* Fahlino F. Sjuib* Diding Sakri Rudie Kusmayadi Setiawan Wangsaatmaja* Toms Tohir Sunu Widiyanto	Nominasi Nominations
9	21 Maret 2024 March 21, 2024	Assessment Calon Anggota Direksi bank bjb Assessment of bank bjb prospective members of the Board of Directors	Farid Rahman* Fahlino F. Sjuib* Diding Sakri Rudie Kusmayadi Setiawan Wangsaatmaja* Toms Tohir Sunu Widiyanto	Nominasi Nominations
10	21 Maret 2024 March 21, 2024	Assessment Calon Anggota Dewan Komisaris dan Direktur bank bjb Assessment of bank bjb prospective members of the Board of Directors and Board of Commissioners	Farid Rahman* Fahlino F. Sjuib* Diding Sakri Rudie Kusmayadi Setiawan Wangsaatmaja* Toms Tohir Sunu Widiyanto	Nominasi Nominations
11	21 Maret 2024 March 21, 2024	Assessment Calon Anggota Dewan Komisaris bank bjb Assessment of bank bjb prospective members of the Board of Commissioners	Diding Sakri Rudie Kusmayadi Setiawan Wangsaatmaja* Toms Tohir Sunu Widiyanto	Nominasi Nominations
12	27 Maret 2024 March 27, 2024	Assessment Calon Komisaris Utama Independen bank bjb Assessment of bank bjb prospective President and Independent Commissioners	Fahlino F. Sjuib* Diding Sakri Rudie Kusmayadi Setiawan Wangsaatmaja* Toms Tohir Sunu Widiyanto	Nominasi Nominations
13	27 Maret 2024 March 27, 2024	Assessment Calon Anggota Dewan Komisaris bank bjb Assessment of bank bjb prospective members of the Board of Directors	Farid Rahman* Fahlino F. Sjuib* Diding Sakri Rudie Kusmayadi Toms Tohir Sunu Widiyanto	Nominasi Nominations
14	27 Maret 2024 March 27, 2024	Pembahasan Laporan Komite Nominasi dan Remunerasi untuk RUPS Tahunan Tahun Buku 2023 Discussion of the Nomination and Remuneration Committee Report for the Annual General Meeting of Shareholders for the 2023 Fiscal Year	Farid Rahman* Fahlino F. Sjuib* Diding Sakri Rudie Kusmayadi Setiawan Wangsaatmaja* Toms Tohir	Nominasi dan Remunerasi Nomination and Remuneration

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants	Keterangan Information
15	1 April 2024 April 1, 2024	Finalisasi Laporan Rekomendasi Komite Nominasi dan Remunerasi Untuk Rapat Umum Pemegang Saham Tahunan Tahun Buku 2023 Finalization of the Nomination and Remuneration Committee Recommendation Report for the Annual General Meeting of Shareholders for the 2023 Fiscal Year	Farid Rahman* Fahlino F. Sjuib* Diding Sakri Rudie Kusmayadi Setiawan Wangsaatmaja* Toms Tohir	Nominasi dan Remunerasi Nomination and Remuneration
16	25 April 2024 April 25, 2024	Pembahasan Surat dari Provinsi Jawa Barat Discussion of Letter from West Java Province	Diding Sakri Rudie Kusmayadi Toms Tohir Sunu Widianto	Nominasi Nominations
17	7 Mei 2024 May 7, 2024	Rapat Pembahasan Surat Pembinaan OJK Meeting to Discuss OJK Guidance Letter	Diding Sakri Rudie Kusmayadi Toms Tohir Sunu Widianto	Nominasi Nominations
18	5 Juni 2024 June 5, 2024	Pembahasan Proses Pengisian Calon Anggota Dewan Komisaris bank bjb Discussion of the Process of Filling for bank bjb Prospective Members of the Board of Commissioners	Diding Sakri Rudie Kusmayadi Toms Tohir Sunu Widianto	Nominasi Nominations
19	12 Juni 2024 June 12, 2024	Assessment Calon Anggota Dewan Komisaris bank bjb Assessment of bank bjb prospective members of the Board of Commissioners	Diding Sakri Rudie Kusmayadi Toms Tohir Sunu Widianto	Nominasi Nominations
20	1 Juli 2024 July 1, 2024	Pembahasan Surat OJK Perihal Pengembalian Dokumen Penilaian Kemampuan dan Kepatutan (PKK) atas Pengangkatan Komisaris Utama Independen PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Discussion of OJK Letter Regarding Return of Fit and Proper Assessment (PKK) Documents for the Appointment of Independent President Commissioner of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk	Diding Sakri Rudie Kusmayadi Toms Tohir Sunu Widianto	Nominasi Nominations
21	9 Juli 2024 July 9, 2024	Undangan wawancara Sdr. Hasan Gazali Pulungan Calon Anggota Komite Tata Kelola Terintegrasi bank bjb dari pihak independen Invitation to interview Mr. Hasan Gazali Pulungan, bank bjb Prospective Member of the Integrated Governance Committee from an independent party	Diding Sakri Rudie Kusmayadi Toms Tohir Dadan Yonanda Sunu Widianto	Nominasi Nominations
22	30 Juli 2024 July 30, 2024	Pembahasan Surat Pemegang Saham Pengendali (PSP) bank bjb. Discussion of bank bjb Controlling Shareholders Letter (PSP)	Diding Sakri Rudie Kusmayadi Toms Tohir Dadan Yonanda Sunu Widianto	Nominasi Nominations
23	2 Agustus 2024 August 2, 2024	Wawancara Calon Komisaris Utama Independen bank bjb Interview of bank bjb Prospective Independent President Commissioner Candidates	Diding Sakri Rudie Kusmayadi Toms Tohir Dadan Yonanda Sunu Widianto	Nominasi Nominations
24	8 Agustus 2024 August 8, 2024	1. Pembahasan Evaluasi remunerasi pegawai dan pengurus bank bjb 2. Laporan Perubahan SOP pengelolaan penghasilan, tunjangan dan Fasilitas Dewan Komisaris dan Direksi 1. Discussion of the evaluation of remuneration for bank bjb employees and managers 2. Report on changes to the SOP for managing income, allowances and facilities for the Board of Commissioners and Directors	Diding Sakri Rudie Kusmayadi Dadan Yonanda Sunu Widianto	Nominasi Nominations
25	14 Oktober 2024 October 14, 2024	Pembahasan Struktur Organisasi dan Remunerasi bank bjb Discussion of bank bjb Organizational Structure and Remuneration	Taswin Zakaria** Diding Sakri Hilman Purakusumah** M. Taufiq Budi Santoso** Dadan Yonanda Sunu Widianto	Nominasi Nominations

* Diberhentikan dengan hormat berdasarkan salah satu keputusan RUPS Tahunan Tahun Buku 2023 tanggal 2 April 2024.

** Tergabung di Komite Nominasi dan Remunerasi tanggal 04 Oktober 2024 berdasarkan Surat Keputusan Dewan Komisaris bank bjb Nomor 12/SK/DKO/2024.

* Honorably dismissed based on one of the resolutions of the 2023 Annual GMS dated April 2, 2024.

** Joined the Nomination and Remuneration Committee on October 4, 2024 based on the Decree of the Board of Commissioners of bank bjb Number 12/SK/DKO/2024.

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE NOMINASI DAN REMUNERASI

Selama tahun 2024, Komite Nominasi dan Remunerasi telah melaksanakan rapat sebanyak 25 kali. Adapun frekuensi dan tingkat kehadiran rapat masing-masing anggota Komite Nominasi dan Remunerasi adalah sebagai berikut.

FREQUENCY AND ATTENDANCE OF MEETING OF NOMINATION AND REMUNERATION COMMITTEE

During 2024, the Nomination and Remuneration Committee held 25 meetings. The frequency and level of attendance of each member of the Nomination and Remuneration Committee are as follows.

Nama Name	Jabatan Position	Rapat Komite Nominasi dan Remunerasi Nomination and Remuneration Committee Meeting		
		Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	Persentase Percentage
Taswin Zakaria*	Ketua Merangkap Anggota Chairman Concurrently as Member	1	1	100%
Diding Sakri	Anggota Member	25	25	100%
Hilman Purakusumah*	Anggota Member	1	1	100%
M. Taufiq Budi Santoso*	Anggota Member	1	1	100%
Rudie Kusmayadi	Anggota Member	25	25	100%
Tomsu Tohir	Anggota Member	25	23	92%
Dadan Yonanda	Anggota Member	25	25	100%
Sunu Widiyanto	Anggota Member	25	21	84%
Farid Rahman**	Ketua Merangkap Anggota Chairman Concurrently as Member	13	13	100%
Fahlino F. Sjuib**	Anggota Member	14	14	100%
Setiawan Wangsaatmaja**	Anggota Member	14	14	100%

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** Diberhentikan dengan hormat berdasarkan salah satu keputusan RUPS Tahunan Tahun Buku 2023 tanggal 2 April 2024.

* Honorably dismissed based on one of the resolutions of the 2023 Annual GMS dated April 2, 2024.

** Joined the Nomination and Remuneration Committee on October 4, 2024 based on the Decree of the Board of Commissioners of bank bjb Number 12/SK/DKO/2024.

Program Peningkatan Kompetensi Komite Nominasi dan Remunerasi

Nomination and Remuneration Committee Competency Improvement Program

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Taswin Zakaria*	Ketua Merangkap Anggota Chairman Concurrently as Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Diding Sakri	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Hilman Purakusumah*	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
M. Taufiq Budi Santoso*	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Rudie Kusmayadi	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Toms Tohir	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Dadan Yonanda	Anggota Member	Pembelajaran Refreshment Penerapan Program APU-PPT dan PPPSPM Bagi Pegawai Kantor Wilayah 4 5 & Kantor Pusat bank bjb Tahun 2024 Via Elbu Refreshment learning on the implementation of the apu-ppt and pppspm programs for employees of regional offices 4 5 & bank bjb head office in 2024 via elbu	2024-11-21 bank bjb, Zoom Meeting	bjb University
		Awareness Program on Personal Data Protection Awareness program on personal data protection	2024-11-13 Bank bjb, Elearning bjb University	bjb University
		Awareness Program Pengendalian Gratifikasi dan Sistem Manajemen Anti Penyuapan dan Sistem Manajemen Kepatuhan Awareness program on gratification control and anti-bribery management system and compliance management system	2024-11-08 Bank bjb, Elearning bjb University	bjb University
		Empowering Human Capital for A Brighter Future & Program Outlook 2025 Empowering human capital for a brighter future & the 2025 outlook program	2024-10-17 Bank bjb, Elearning bjb University	bjb University
		Business Review Semester I Tahun 2024 Dan Executive Workshop Tahun 2024 Dengan Tema Building A Strong Foundation : Reshaping Business Strategies For Business review quarter i of 2024 and the 2024 executive workshop themed building a strong foundation: reshaping business strategies for	2024-07-22 di Ballroom Menara bank bjb	JLA
		Benchmark Sekolah Staf & Pimpinan Bank (SESPIBANK) Angkatan Ke-78 Tahun 2024 Resilient Leadership To Strengthen The Business Ecosystem and Sustainabi Benchmark school of bank staff & leadership (sespibank) class 78 of 2024 on resilient leadership to strengthen the business ecosystem and sustainability	2024-05-31 LPPI Jakarta, Canada	LPPI & bjb University
		Pembelajaran Sekolah Staf & Pimpinan Bank (SESPIBANK) Angkatan Ke-78 Tahun 2024 Resilient Leadership To Strengthen The Business Ecosystem and Sustai Learning of the school of bank staff and leadership (sespibank) class 78 of 2024 on resilient leadership to strengthen the business ecosystem and sustainai	2024-05-31 LPPI Jakarta, Canada	LPPI & bjb University
		Digital Marketing Mindset Digital marketing mindset	2024-03-26 bank bjb, Elearning bjb University	bjb University

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
		IT Security Awareness IT security awareness	2024-03-26 bank bjb, Elearning bjb University	bjb University
		Pembekalan & Ujian Resertifikasi dan Ujian Kompetensi SMR Jenjang 7 Pejabat Eksekutif Bank bjb Supplying & recertification exam and smr competency exam for level 7 executive officers of bank bjb	2024-03-26 Crowne Plaza Bandung	bjb University
		Workshop Infobank Institute Hr Forum 2024 The 2024 infobank institute hr forum workshop	2024-01-25 Jakarta	bjb University & INFOBANK
		Business Review Semester II Tahun 2023 Dan Executive Workshop Semester I Tahun 2024 Dengan Tema Performance and Sustainability : Navigating The Path Business review quarter ii of 2023 and executive workshop quarter i of 2024 with the theme performance and sustainability: navigating the path	2024-01-15 Trans Luxury Hotel	JLA
Sunu Widiyanto	Anggota Member	-	-	-
Farid Rahman**	Ketua Merangkap Anggota Chairman Concurrently as Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the education and/or training section for members of the board of commissioners		
Fahlino F. Sjuib**	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the education and/or training section for members of the board of commissioners		
Setiawan Wangsaatmaja**	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the education and/or training section for members of the board of commissioners		

* Tergabung di Komite Nominasi dan Remunerasi tanggal 04 Oktober 2024 berdasarkan Surat Keputusan Dewan Komisaris bank bjb nomor 12/SK/DKO/2024.

** Diberhentikan dengan hormat berdasarkan salah satu keputusan RUPS Tahunan Tahun Buku 2023 tanggal 2 April 2024.

* Honorably dismissed based on one of the resolutions of the 2023 Annual GMS dated April 2, 2024.

** Joined the Nomination and Remuneration Committee on October 4, 2024 based on the Decree of the Board of Commissioners of bank bjb Number 12/SK/DKO/2024.

Program Kerja dan Pelaksanaan Tugas Komite Nominasi dan Remunerasi Tahun 2024

Komite Nominasi dan Remunerasi telah melaksanakan tugas dan tanggung jawab terkait dengan fungsi nominasi dan remunerasi, diantaranya:

1. Melakukan proses nominasi untuk jabatan Pengurus dan memberikan rekomendasi kepada RUPS.
2. Memberikan rekomendasi kepada Dewan Komisaris terkait pengangkatan dan perpanjangan perjanjian kerja anggota Komite dari pihak independen.
3. Mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi Pengurus dan Pegawai.
4. Melakukan *self assessment* kinerja Pengurus bank bjb.

Work Program and Implementation of The Duties of The Nomination and Remuneration Committee of 2024

The Nomination and Remuneration Committee had carried out its duties and responsibilities related to the nomination and remuneration function, including:

1. Conducting the nomination process for the position of Management and providing recommendations to the GMS
2. Providing recommendations to the Board of Commissioners regarding the appointment and extension of the work agreement of Committee members from independent parties.
3. Evaluating and providing recommendations to the Board of Commissioners regarding the remuneration policy for Management and Employees
4. Conducting a self-assessment of the performance of the bank bjb Management.

Kebijakan Suksesi Direksi

Dalam rangka melanjutkan kepemimpinan yang berkelanjutan, bank **bjb** memiliki mekanisme suksesi untuk posisi Direksi. Pada periode yang telah ditentukan, Dewan Komisaris melalui Komite Nominasi dan Remunerasi menyelenggarakan *talent pool* untuk menjadi kandidat Direksi yang berasal dari internal bank **bjb** dan melakukan perekrutan dari luar bank **bjb**. Dalam melakukan penilaian terhadap para kandidat Direksi, Dewan Komisaris melalui Komite Nominasi dan remunerasi dapat dibantu oleh tim *assessment* independen yang telah ditunjuk bank **bjb**. Penyaringan terhadap para kandidat dilakukan berdasarkan kriteria-kriteria yang relevan dengan jabatan dan kondisi bank **bjb**, sesuai dengan ketentuan yang berlaku. Hasil penyaringan tersebut kemudian direkomendasikan oleh kepada RUPS untuk kemudian diajukan kepada OJK guna melaksanakan *fit and proper test* sesuai dengan jabatan yang dituju. Kandidat dinyatakan efektif menjabat sebagai Direksi apabila dinyatakan lulus *fit and proper test* oleh OJK.

Komite Pemantau Risiko

Sesuai Peraturan Otoritas Jasa Keuangan (POJK) Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, Komite Pemantau Risiko merupakan alat kelengkapan Dewan Komisaris yang berfungsi memonitor risiko dan menilai toleransi risiko yang dapat diambil oleh Bank, mengevaluasi perbaikan yang dilakukan atas kebijakan, prosedur dan praktik manajemen risiko Bank guna memastikan telah dilakukannya pengelolaan risiko dengan baik, terutama pada pengelolaan risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, dan risiko bank lainnya.

Dasar Pembentukan Komite Pemantau Risiko

Komite Pemantau Risiko bank **bjb** dibentuk berdasarkan:

1. Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
2. Peraturan Otoritas Jasa Keuangan Nomor 17 tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
3. Surat Keputusan Dewan Komisaris PT Bank Jabar Nomor 04A/SK/DK/2007 tanggal 28 Juni 2007 tentang Pembentukan Komite-Komite dan Pedoman Kerja Komite.
4. Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite sebagaimana telah diubah terakhir dengan surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite.

Succession Policy of Directors

In order to continue the sustainable leadership, bank **bjb** owned a succession mechanism for the position of the Directors. In a predetermined period, the Board of Commissioners through the Nomination and Remuneration Committee conducted talent pool to become candidates for the Directors, either from internal bank **bjb** and melakukan perekrutan dari luar bank **bjb**. In assessing candidates for the Directors, the Board of Commissioners through the Nomination and Remuneration Committee could be assisted by an independent assessment team appointed by bank **bjb**. Candidates were screened based on criteria relevant to the position and condition of bank **bjb**, in accordance with applicable regulations. The results of the screening were then recommended by the GMS to be submitted to the OJK in order to carry out a fit and pass test in accordance with the intended position. Candidates were declared to be effective as Directors if they were declared to have passed the fit and proper test by the OJK.

Risk Monitoring Committee

In accordance with Financial Services Authority Regulation (POJK) Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks, the Risk Monitoring Committee is a tool of the Board of Commissioners that functions to monitor risks and assess the risk tolerance that can be taken by the Bank, and evaluate improvements made to the Bank's risk management policies, procedures and practices to ensure that risk management has been carried out properly, especially in the management of credit risk, market risk, liquidity risk, operational risk, and other bank risks.

Foundation of Risk Monitoring Committee

The bank **bjb** Risk Monitoring Committee is formed based on:

1. OJK Regulation No. 18/ POJK.03/2016 concerning implementation of risk management for commercial banks.
2. OJK Regulation Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks
3. The Decree of Board of Commissioners of PT Bank Jabar number 04A/SK/DK/2007 dated June 28, 2007 concerning the establishment of committees and work guidelines committee.
4. Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees as last amended by the Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Number 12/SK/DKO/2024 dated October 4, 2024 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees.

Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko

Perseroan memiliki Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko berdasarkan Surat Keputusan Dewan Komisaris PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. yang telah beberapa kali diperbaharui dengan perubahan terakhir berdasarkan Surat Keputusan Dewan Komisaris nomor 5/SK/DKO/2024 tanggal 23 Januari 2024 tentang Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko.

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum pasal 2, ruang lingkup manajemen risiko adalah:

1. Bank wajib menerapkan Manajemen Risiko secara efektif, baik untuk bank secara individu maupun untuk bank secara konsolidasi dengan perusahaan anak.
2. Penerapan manajemen risiko paling sedikit mencakup:
 - a. Pengawasan aktif Direksi dan Dewan Komisaris;
 - b. Kecukupan kebijakan dan prosedur manajemen risiko, serta penetapan limit risiko;
 - c. Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian Risiko serta sistem informasi Manajemen Risiko; dan
 - d. Sistem pengendalian intern yang menyeluruh.

Wewenang dan tanggung jawab Dewan Komisaris dalam kaitannya dengan manajemen risiko, berdasarkan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum pasal 7, paling sedikit meliputi:

1. Menyetujui dan mengevaluasi kebijakan Manajemen Risiko.
2. Mengevaluasi pertanggungjawaban Direksi atas pelaksanaan kebijakan manajemen risiko.
3. Mengevaluasi dan memutuskan permohonan Direksi yang berkaitan dengan transaksi yang memerlukan persetujuan Dewan Komisaris.

Sebagaimana tercantum dalam Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum Pasal 48, Komite Pemantau Risiko wajib melakukan paling sedikit:

1. Mengevaluasi kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan bank.
2. Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.

Maka tugas dan tanggung jawab Komite Pemantau Risiko sebagai alat kelengkapan Dewan Komisaris sedikitnya meliputi:

Guidelines and Code of Conduct of Risk Monitoring Committee

The Company has Guidelines and Work Procedures for the Risk Monitoring Committee based on the Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. which has been updated several times with the latest amendment based on the Decree of the Board of Commissioners number 5/SK/DKO/2024 dated January 23, 2024 concerning the Guidelines and Work Procedures for the Risk Monitoring Committee.

Duties and Responsibilities of The Risk Monitoring Committee

As stipulated in the OJK Regulation No. 18/ POJK.03/2016 concerning the implementation of risk management for public banks article 2, the scope of risk management is poured out as follows:

1. The Bank is obliged to implement risk management effectively, both for the bank individually as well as for the bank to consolidate with the subsidiary company.
2. The application of the least risk management includes:
 - a. Active supervision of the directors and BOC;
 - b. Adequacy of risk management policies and procedures, as well as setting risk limits;
 - c. Adequacy of the process of identifying, measuring, monitoring, and controlling risks and risk management information systems; and
 - d. Comprehensive internal control system.

The authority and responsibilities of the Board of Commissioners in relation to risk management based on OJK Regulation No. 18/POJK.03/2016 on the application of risk management for commercial banks article 7, at least include:

1. Approve and evaluate the risk management policy.
2. Evaluate the Directors 'accountability for the implementation of risk management policy.
3. Evaluate and decide the directors 'application relating to transactions requiring the approval of the Board of Commissioner.

As stated in OJK Regulation No. 55/ POJK.03/2016 concerning the implementation of governance for commercial banks article 48, the Risk Monitoring Committee shall do the least:

1. Evaluate the suitability of risk management policy with the implementation of bank policy.
2. Monitor and evaluate the duties of the Risk Management committee and Risk Management Unit of work

Thus, duties and responsibilities of the Risk Monitoring Committee as a complete tool of the Board of Commissioners minimally consist of:

1. Mengevaluasi dan menganalisa Laporan Profil Risiko bank **bjb** secara triwulanan serta laporan lain dan atau hasil kajian yang relevan dan memberikan pendapat berupa saran dan atau rekomendasi untuk perbaikan dan penyempurnaan yang diperlukan.
2. Mengevaluasi dan menganalisa Profil Risiko dan *Good Corporate Governance* dalam Laporan Tingkat Kesehatan Bank.
3. Memantau kecukupan kebijakan manajemen risiko.
4. Menyusun dan melaksanakan rencana kerja tahunan Komite Pemantau risiko sesuai ketentuan yang berlaku.
5. Melakukan pengawasan terhadap penerapan manajemen risiko terkait *country risk* dan *transfer risk* yang dilakukan Bank termasuk pelaksanaan evaluasi dan pengujian (*stress testing*).
6. Memantau risiko bank terkait iklim, siber, teknologi informasi, *outsourcing*, dan perkembangan risiko lainnya di bidang perbankan.

Pelaksanaan Tugas Terkait Pelaksanaan Tata kelola Dana Pensiun

Sebagaimana tercantum dalam Peraturan Otoritas Jasa Keuangan No.15/POJK.05/2019 Tentang Tata Kelola Dana Pensiun Pasal 43 ayat (1), Komite pemantau risiko bertugas membantu Dewan Pengawas dalam memantau pelaksanaan manajemen risiko yang disusun oleh Pelaksana Tugas Pengurus serta menilai toleransi risiko yang dapat diambil oleh Dana Pensiun.

Pelaksanaan Tugas Khusus

1. Melakukan tugas lain yang diberikan Dewan Komisaris dalam batasan lingkup kerja Komite Pemantau risiko sesuai ketentuan perundang-undangan dan peraturan yang berlaku.
2. Dalam hal keperluan penugasan yang diberikan Dewan Komisaris, maka Komite Pemantau risiko dapat mengusulkan kepada Dewan Komisaris untuk menggunakan jasa konsultan sebagai pendamping.
3. Menyampaikan laporan pelaksanaan tugas khusus kepada Dewan Komisaris.

Wewenang Komite Pemantau Risiko

Komite Pemantau risiko berwenang untuk mengakses informasi seluas-luasnya terkait dengan kebijakan manajemen risiko, struktur, pelaksanaan dan pelaporan risiko Bank, serta laporan dan atau informasi lain yang relevan.

Masa Jabatan Komite Pemantau Risiko

Masa jabatan anggota komite di bawah Dewan Komisaris yang menjabat sebagai Dewan Komisaris yaitu sama seperti masa jabatan sebagai Dewan Komisaris, sedangkan untuk anggota Komite yang berasal dari pihak independen masa jabatannya selama 2 (dua) tahun.

1. Evaluate and analyze bank **bjb** risk Profile report on a quarterly basis as well as other reports or relevant results and provide opinions on suggestions and/or recommendations for necessary repairs and enhancements.
2. Evaluating and analyzing Risk Profile and Good Corporate Governance in the Bank Soundness Level Report.
3. Supervising sufficiency of risk management policy.
4. Develop and implement the annual work plan of the Risk Monitoring Committee in accordance with applicable provisions.
5. Monitoring on implementation of risk management related to country risk and transfer risk, which is conducted by the Bank, including the implementation of stress testing.
6. Monitoring bank risk related to climate, cyber, information technology, outsourcing, and other risk development in the banking sector.

Execution of Tasks Related to The Implementation of Pension Fund Governance

As stated in Financial Services Authority Regulation No. 15/POJK.05/2019 concerning Pension Fund Governance, Article 43 section (1), the risk monitoring committee is assigned with assisting the Supervisory Board in monitoring the implementation of risk management prepared by the Acting Management and assessing the risk tolerance that can be taken by the Pension Fund.

Special Duty Implementation

1. Perform other duties given by the BOC within the scope of the work of the Risk Monitoring Committee in accordance with the provisions of the prevailing laws and regulations.
2. In case of the requirement of the assignment given by the Board of Commissioners, the Risk Monitoring Committee may propose to the Board of Commissioners to use the consultant services as a companion.
3. Submit a report on the implementation of special tasks to the Board of Commissioners.

Authority of Risk Monitoring Committee

The Risk Monitoring Committee is authorized to access widest information relating to the Bank's risk management policy, structure, implementation and risk reporting, as well as other relevant reports and or information.

Term of Service of the Risk Monitoring Committee

The term of office of committee members under the Board of Commissioners serving as the Board of Commissioners was the same as the term of office as the Board of Commissioners, while for Committee members who came from independent parties the term of office was 2 (two) years.

Struktur, Keanggotaan dan Keahlian Komite Pemantau Risiko

1. Komite merupakan alat kelengkapan Dewan Komisaris dan secara struktural bertanggung jawab kepada Dewan Komisaris.
2. Tujuan Pembentukan Komite Pemantau Risiko adalah mendukung pelaksanaan tugas dan tanggung jawab Dewan Komisaris terkait penerapan dan pengawasan manajemen risiko pada bank.
3. Komite Pemantau Risiko sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum Pasal 63 ayat (2) huruf b wajib beranggotakan paling sedikit:
 - a. 1 (satu) orang Komisaris Independen
 - b. 1 (satu) orang pihak independen yang memiliki keahlian di bidang manajemen risiko; dan
 - c. 1 (satu) orang pihak independen yang memiliki keahlian di bidang keuangan, bagi Bank yang melaksanakan kegiatan usaha secara konvensional.
4. Keahlian Pihak Independen sebagaimana dimaksud pada poin 2 huruf b dan huruf c dibuktikan dengan:
 - a. Wajib memiliki sertifikat manajemen risiko sebagaimana yang berlaku bagi Direksi.
 - b. Memiliki sertifikat kompetensi yang mendukung pelaksanaan fungsi dan tanggung jawab komite.
5. Komite Pemantau Risiko diketuai oleh Komisaris Independen merangkap sebagai anggota.
6. Anggota Direksi dilarang menjadi anggota Komite Pemantau Risiko.
7. Mayoritas anggota Komite Pemantau Risiko terdiri atas Komisaris Independen dan Pihak Independen.
8. Anggota Komite dari pihak independen ditetapkan oleh Dewan Komisaris berdasarkan rekomendasi Komite Nominasi dan Remunerasi.
9. Anggota Komite yang berasal dari pihak independen diangkat oleh Direksi bank berdasarkan keputusan rapat Dewan Komisaris.
10. Anggota Komite dari pihak independen diangkat untuk pertama kalinya selama satu tahun dan dapat diperpanjang untuk masa kerja satu atau dua tahun berikutnya.
11. Anggota Komite Pemantau Risiko yang berasal dari pihak independen wajib memiliki rekam jejak yang baik sesuai dengan peraturan perundang-undangan serta memiliki integritas, akhlak, dan moral yang baik.
12. Anggota KPR dari pihak independen:
 - a. Tidak menerima kompensasi dari bank dan anak perusahaan bank, atau afiliasinya, kecuali upah, gaji dan fasilitas lainnya yang diterima berkaitan dengan tugas yang dilaksanakan sebagai anggota Komite Pemantau Risiko;

Structure, Membership and Expertise of the Risk Monitoring Committee

1. The Committee is a tool of the Board of Commissioners and is structurally responsible to the Board of Commissioners;
2. The purpose of establishing the Risk Monitoring Committee is to support the implementation of the duties and responsibilities of the Board of Commissioners related to the implementation and supervision of risk management in banks [A1].
3. The Risk Monitoring Committee as referred to in the Financial Services Authority Regulation Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks Article 63 section (2) point b must consist of minimally:
 - a. 1 (one) Independent Commissioner
 - b. 1 (one) independent party, who has expertise in the field of risk management; and
 - c. 1 (one) independent party, who has expertise in the field of finance, for Banks that carry out conventional business activities.
4. The expertise of the Independent Party as referred to in point 2 letters b and c is proven by:
 - a. It must have a risk management certificate as applicable to the Board of Directors; and
 - b. It has a competency certificate that supports the implementation of the functions and responsibilities of the committee.
5. The Risk Monitoring Committee is chaired by an Independent Commissioner who also serves as a member.
6. Members of directors are prohibited from becoming members of Risk Monitoring Committee
7. The majority of members of the Risk Monitoring Committee consist of Independent Commissioners and Independent Parties.
8. Members of the Committee from independent parties are appointed by the Board of Commissioners based on the recommendation of the Nomination and Remuneration Committee.
9. Members of the Committee from independent parties are appointed by the Board of Directors of the bank based on the Board of Commissioners' meeting resolutions.
10. Members of the Committee from independent parties are appointed for the first time for one year and can be extended for a term of one or two subsequent years.
11. Members of the Risk Monitoring Committee who come from independent parties must have a good track record in accordance with the legislation and have good integrity, morality, and moral
12. Members of KPR from independent parties:
 - a. Does not receive compensation from banks and bank subsidiaries, or affiliates, except for salary, salary and other facilities received in connection with the tasks carried out as members of the Risk Monitoring Committee;

- b. Tidak mempunyai hubungan keluarga maupun bisnis dengan Direksi dan Dewan Komisaris;
 - c. Tidak mempunyai kedudukan rangkap pada bank dan perusahaan lainnya yang terafiliasi dengan bank;
 - d. Tidak memiliki tugas, tanggung jawab, dan kewenangan yang menimbulkan benturan kepentingan
13. Anggota Komite dari pihak independen dapat diberhentikan oleh Direksi sebelum masa jabatannya berakhir, berdasarkan keputusan rapat Dewan Komisaris karena:
- a. Meninggal dunia;
 - b. Mengundurkan diri;
 - c. Tidak dapat melaksanakan tugasnya selama tiga bulan berturut – turut;
 - d. Tidak dapat menunjukkan kinerja yang baik berdasarkan penilaian Ketua Komite Pemantau Risiko;
14. Ketua Komite Pemantau Risiko berhak mengusulkan kepada Dewan Komisaris untuk melakukan penggantian anggota Komite Pemantau Risiko.
15. Dalam melaksanakan tugas sehari-hari, Komite Pemantau Risiko dapat dibantu oleh Kesekretariatan Dewan Komisaris.

Sampai dengan periode 31 Desember 2024 terdapat beberapa kali perubahan Komposisi Keanggotaan Komite Pemantau Risiko dengan kondisi sebagai berikut:

Pada Awal tahun 2024 susunan komposisi keanggotaan Komite Pemantau Risiko berdasarkan kepada Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite sebagai berikut:

- b. Does not have a family or business relationship with the Directors and Board of Commissioners;
 - c. Does not have a dual position at the bank and other companies affiliated with the bank;
 - d. Does not have the duties, responsibilities, and authorities that lead to a conflict of interest
13. Committee members from independent parties may be dismissed by the directors before the end of his term, based on the decision of the Board of Commissioners ' meeting:
- a. Passed away;
 - b. Resign;
 - c. Not able to carry out its duties for three consecutive months;
 - d. Cannot show good performance based on the assessment of the Chairman of Risk Monitoring Committee;
14. Chairman of the Risk Monitoring Committee shall be entitled to propose to the Board of Commissioners to change the Risk Monitoring Committee.
15. In performing its daily duties, the Risk Monitoring Committee can be assisted by Secretariat of the Board of Commissioners.

As of December 31, 2024, there had been several changes to the Composition of Membership of the Risk Monitoring Committee with the following conditions:

In early 2024, the composition of the Risk Monitoring Committee membership was based on the Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and the Committees as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Diding Sakri	Ketua Merangkap Anggota Chairman Concurrently as Member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, Ekonomi dan Perbankan Researcher, Finance, Economics and Banking
2	Farid Rahman	Anggota Member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
3	Rudie Kusmayadi	Anggota Member	Komisaris Commissioner	Teknik dan Manajemen Engineering and Management
4	Setiawan Wangsaatmaja	Anggota Member	Komisaris Commissioner	Teknik dan Perbankan Engineering and Banking
5	Toms Tohir	Anggota Member	Komisaris Commissioner	Kepolisian dan Managerial Police and Managerial
6	Fahlino F. Sjuib	Anggota Member	Komisaris Independen Independent Commissioner	Ekonomi, Akuntansi dan Perbankan Economics, Accounting and Banking
7	Tettet Fitrijanti	Anggota Member	Pihak Independen Independent Party	Ekonomi dan Akuntansi Economics and Accounting

Pada tanggal 19 Januari 2024 terdapat perubahan keanggotaan Komite Pemantau Risiko, berdasarkan kepada Surat Keputusan Dewan Komisaris Nomor 02/SK/DKO/2024 tanggal 19 Januari 2024 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite sebagai berikut:

On January 19, 2024, there was a change in the membership of the Risk Monitoring Committee, based on the Decree of the Board of Commissioners Number 02/SK/DKO/2024 dated January 19, 2024 concerning the Division of Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and the Committees as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Diding Sakri	Ketua Merangkap Anggota Chairman Concurrently as Member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, Ekonomi dan Perbankan Researcher, Finance, Economics and Banking
2	Farid Rahman	Anggota Member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
3	Rudie Kusmayadi	Anggota Member	Komisaris Commissioner	Teknik dan Manajemen Engineering and Management
4	Setiawan Wangsaatmaja	Anggota Member	Komisaris Commissioner	Teknik dan Perbankan Engineering and Banking
5	Toms Tohir	Anggota Member	Komisaris Commissioner	Kepolisian dan Managerial Police and Managerial
6	Fahlino F. Sjuib	Anggota Member	Komisaris Independen Independent Commissioner	Ekonomi, Akuntansi dan Perbankan Economics, Accounting and Banking
7	Maman Setiawan	Anggota Member	Pihak Independen Independent Party	Ekonomi dan Perbankan Economics and Banking
8	Tettet Fitrijanti	Anggota Member	Pihak Independen Pihak Independen	Ekonomi dan Akuntansi Economics and Accounting

* Diberhentikan dengan hormat berdasarkan salah satu keputusan RUPS Tahunan Tahun Buku 2023 tanggal 2 April 2024.

* Honorably dismissed based on one of the resolutions of the 2023 Annual GMS dated April 2, 2024.

Berdasarkan salah satu Keputusan RUPS Tahunan Tahun Buku 2023 terjadi perubahan susunan Dewan Komisaris yang kemudian ditindaklanjuti dengan Surat Keputusan Dewan Komisaris nomor 06/SK/DKO/2024 tanggal 3 April 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite, susunan keanggotaan Komite Audit menjadi sebagai berikut:

Based on one of the Resolutions of the Annual GMS for the 2023 Fiscal Year, there was a change in the composition of the Board of Commissioners which was then followed up with the Decree of the Board of Commissioners number 06/SK/DKO/2024 dated April 3, 2024 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees, the composition of the Audit Committee membership was as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Diding Sakri	Ketua Merangkap Anggota Chairman Concurrently as Member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, Ekonomi dan Perbankan Researcher, Finance, Economics and Banking
2	Rudie Kusmayadi	Anggota Member	Komisaris Commissioner	Teknik dan Manajemen Engineering and Management
3	Toms Tohir	Anggota Member	Komisaris Commissioner	Kepolisian dan Managerial Police and Managerial
4	Maman Setiawan	Anggota Member	Pihak Independen Independent Party	Ekonomi dan Manajemen Risiko Economics and Risk Management
5	Tettet Fitrijanti	Anggota Member	Pihak Independen Independent Party	Ekonomi dan Akuntansi Economics and Accounting

Pada tanggal 5 Juni 2024 terdapat penyesuaian komposisi keanggotaan Komite Pemantau Risiko, yang diubah berdasarkan kepada Surat Keputusan Dewan Komisaris Nomor 08/SK/DKO/2024 tanggal 5 Juni 2024 tentang Pembagian

On June 5, 2024, there was an adjustment to the composition of the Risk Monitoring Committee membership, which was changed based on the Decree of the Board of Commissioners Number 08/SK/DKO/2024 dated June 5, 2024 concerning

Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite sebagai berikut:

the Division of Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and the Committees as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Diding Sakri	Ketua Merangkap Anggota Chairman Concurrently as Member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, Ekonomi dan Perbankan Researcher, Finance, Economics and Banking
2	Rudie Kusmayadi	Anggota Member	Komisaris Commissioner	Teknik dan Manajemen Engineering and Management
3	Toms Tohir	Anggota Member	Komisaris Commissioner	Kepolisian dan Managerial Police and Managerial
4	Maman Setiawan	Anggota Member	Pihak Independen Independent Party	Ekonomi dan Manajemen Risiko Economics and Risk Management
5	Tettet Fitrijanti	Anggota Member	Pihak Independen Independent Party	Ekonomi dan Akuntansi Economics and Accounting

Pada tanggal 5 September 2024 Perseroan menyelenggarakan RUPS Luar Biasa Tahun 2024, dimana berdasarkan keputusan RUPSLB Tahun 2024 yang ditindaklanjuti oleh Surat Keputusan Dewan Komisaris nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite, susunan Komite Pemantau Risiko sampai dengan 31 Desember 2024 menjadi sebagai berikut:

On September 5, 2024, the Company held the 2024 Extraordinary GMS, based on the resolutions of the 2024 Extraordinary GMS, which was followed up by the Decree of the Board of Commissioners Number 12/SK/DKO/2024 dated October 4, 2024 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees, the composition of the Risk Monitoring Committee as of December 31, 2024 was as follows:

No. No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Diding Sakri	Ketua Merangkap Anggota Chairman Concurrently as Member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, Ekonomi dan Perbankan Researcher, Finance, Economics and Banking
2	Taswin Zakaria*	Anggota Member	Komisaris Utama Independen Independent President Commissioner	Accounting dan Perbankan Accounting and Banking
3	Hilman Purakusumah*	Anggota Member	Komisaris Independen Independent Commissioner	Manajemen dan Perbankan Management and Banking
4	Rudie Kusmayadi	Anggota Member	Komisaris Commissioner	Teknik dan Manajemen Engineering and Management
5	Toms Tohir	Anggota Member	Komisaris Commissioner	Kepolisian dan Managerial Police and Managerial
6	Mohammad Taufiq Budi Santoso*	Anggota Member	Komisaris Commissioner	Teknik dan Manajemen Engineering and Management
7	Maman Setiawan	Anggota Member	Pihak Independen Independent Party	Ekonomi dan Perbankan Economics and Risk Management
8	Tettet Fitrijanti	Anggota Member	Pihak Independen Independent Party	Ekonomi dan Akuntansi Economics and Accounting

* Efektif menjabat di Komite Pemantau Risiko pada tanggal 4 Oktober 2024.
* Effective serving in the Risk Monitoring Committee dated October 4, 2024.

Profil Komite Pemantau Risiko

Profil Komite Pemantau Risiko per 31 Desember 2024 adalah sebagai berikut.

Risk Monitoring Committee Profile

The profile of the Risk Monitoring Committee as of December 31, 2024 is as follows.



Diding Sakri

Ketua Merangkap Anggota
Chairman Concurrently as Member



Umur/Age
47 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung

Lahir di Kuningan pada tahun 1977, usia 47 tahun per Desember 2024	Born in Kuningan in 1977, age 47 years as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana bidang Teknik Planologi (Perencanaan Wilayah dan Kota) dari Institut Teknologi Bandung (2001). Master of Arts (Double Degree) dari Trento University (Italy) dan Regensburg University (Germany) (2011). PhD bidang Development Economics King's College London (United Kingdom) (2020). 	Educational Background <ul style="list-style-type: none"> Bachelor of Planning Engineering (Regional and City Planning) from Bandung Institute of Technology (2001). Master of Arts (double degree) from Trento University (Italy) and Regensburg University (Germany) (2011). PhD in Development Economics King's College London (United Kingdom) (2020).
Sertifikasi Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024)	Certification Qualification 6 Fields of Banking Risk Management LSPP (2024)
Pengalaman Kerja <ul style="list-style-type: none"> Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020). Anggota Tim Akselerasi Pembangunan (TAP) Provinsi Jawa Barat (2020 - Maret 2022) Komisaris Independen bank bjb (2022 - saat ini). 	Work Experience <ul style="list-style-type: none"> Member of the West Java Province Development Acceleration Team (TAP) (2020 - March 2022) Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020). Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). Independent Commissioner of bank bjb (2022 - present).
Dasar Hukum Pengangkatan Surat Keputusan Dewan Komisaris Nomor 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite.	Legal Basis of Appointment Decree of the Board of Commissioners 05/SK/DKO/2022 dated 26 July 2022 concerning the Division of Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and Committees which has been updated several times with the latest Decree of the Board of Commissioners Number 12/SK/DKO/2024 dated 4 October 2024 concerning the Division of Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and Committees
Periode dan Masa Jabatan <ul style="list-style-type: none"> Menjadi Anggota sejak 26 Juli 2022 – saat ini (periode pertama). Menjadi Ketua merangkap anggota pada tanggal 3 April 2024 - 3 Oktober 2024. 	Period and Term of Office <ul style="list-style-type: none"> Member since July 26, 2022 – present (first term). Became Chairperson concurrently member on April 3, 2024 – October 3, 2024
Jabatan Rangkap -	Concurrent Positions -



Taswin Zakaria

Anggota
Member



Umur/Age
56 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Jakarta

Lahir di Medan pada tahun 1968, usia 56 tahun per Desember 2024.	Born in Medan in 1968, age 56 years as of December 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> BSBA in Accounting, Cum Laude (Honors) di The Ohio State University Columbus (1991). Strategic Leadership Program, di Saïd Business School, Oxford University Inggris (2016). Advanced Management Program di Harvard Business School (2017). 	Educational Background <ul style="list-style-type: none"> BSBA in Accounting, Cum Laude (Honors) at The Ohio State University Columbus (1991). Strategic Leadership Program, at Saïd Business School, Oxford University England (2016). Advanced Management Program at Harvard Business School (2017).
Sertifikasi Kualifikasi 7 Bidang Manajemen Risiko Perbankan LSPP (2024)	Certification Qualification of 7 Fields of Banking Risk Management LSPP (2024)
Pengalaman Kerja <ul style="list-style-type: none"> Komisaris Independen PT Bank Internasional Indonesia-Maybank, Tbk. (2003-2013). Komisaris Independen PT Jasa Angkasa Semesta, Tbk. (2005-2013). Presiden Direktur PT Bank Maybank Indonesia, Tbk. (2013-2024). Komisaris Utama Independen bank bjb (2024 - saat ini). 	Work Experience <ul style="list-style-type: none"> Independent Commissioner of PT Bank Internasional Indonesia-Maybank, Tbk. (2003-2013). Independent Commissioner of PT Jasa Angkasa Semesta, Tbk. (2005-2013). President Director of PT Bank Maybank Indonesia, Tbk. (2013-2024). Independent President Commissioner of bank bjb (2024 - present)
Dasar Hukum Pengangkatan <ul style="list-style-type: none"> Diangkat sebagai Komisaris Utama Independen bank bjb untuk pertama kalinya berdasarkan Keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 05 September 2024, yang teruang pada Salinan Akta Pernyataan Keputusan RUPSLB No. 13 tanggal 05 September 2024. Surat Keputusan Dewan Komisaris nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite. 	Legal Basis for Appointment <ul style="list-style-type: none"> Appointed as Independent President Commissioner of bank bjb for the first time based on the Decision of the Extraordinary General Meeting of Shareholders (EGMS) dated September 5, 2024, which is stated in the Copy of the Deed of Statement of EGMS Resolutions No. 13 dated September 5, 2024. Decree of the Board of Commissioners number 12/SK/DKO/2024 dated October 4, 2024 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees.
Periode dan Masa Jabatan <ul style="list-style-type: none"> Sebagai anggota sejak 04 Oktober 2024 Sebagai Ketua merangkap anggota sejak 04 Oktober 2024 - saat ini (periode pertama). 	Period and Term of Office <ul style="list-style-type: none"> As a member since October 4, 2024 As Chairperson concurrently member since October 4, 2024 - present (first period).
Jabatan Rangkap -	Concurrent Positions -



Hilman Purakusumah

Anggota Komite Audit/ Komisaris Independen
Audit Committee Member/ Independent Commissioner



Umur/Age
60 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Jakarta

Lahir di Bandung pada tahun 1964, usia 60 tahun per Desember 2024.	Born in Bandung in 1964, age 60 years as of December 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana bidang Teknik Planologi di Institut Teknologi Bandung (1990). Magister bidang Manajemen di Institute of Management Telkom Bandung (2005). 	Educational Background <ul style="list-style-type: none"> Bachelor of Planning Engineering from Bandung Institute of Technology (1990). Master of Management from Institute of Management Telkom Bandung (2005).
Sertifikasi Kualifikasi 7 Bidang Manajemen Risiko Perbankan LSPP (2024)	Certification Qualification of 7 Fields of Banking Risk Management LSPP (2024)
Pengalaman Kerja <ul style="list-style-type: none"> Senior Executive Vice President PT Bank BRI Syariah Tbk. (2017-2019). Komisaris PT Trikomindo Cipta Mandiri (2019 – saat ini). Komisaris PT BPR Muliatama Dananjaya, Tbk. (2021 –2024). Komisaris Independen bank bjb (2024 – saat ini). 	Work Experience <ul style="list-style-type: none"> Senior Executive Vice President of PT Bank BRI Syariah Tbk. (2017-2019). Commissioner of PT Trikomindo Cipta Mandiri (2019 – present). Commissioner of PT BPR Muliatama Dananjaya, Tbk. (2021 –2024). Independent Commissioner of bank bjb (2024 – present).
Dasar Hukum Pengangkatan <ul style="list-style-type: none"> Diangkat sebagai Komisaris Independen bank bjb untuk pertama kalinya berdasarkan Keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 05 September 2024, yang teruang pada Salinan Akta Pernyataan Keputusan RUPSLB No. 13 tanggal 05 September 2024. Surat Keputusan Dewan Komisaris nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite. 	Legal Basis of Appointment <ul style="list-style-type: none"> Appointed as Independent Commissioner of bank bjb for the first time based on the Decision of the Extraordinary General Meeting of Shareholders (EGMS) dated September 5, 2024, which is stated in the Copy of the Deed of Statement of EGMS Resolutions No. 13 dated September 5, 2024. Decree of the Board of Commissioners number 12/SK/DKO/2024 dated October 4, 2024 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees.
Periode dan Masa Jabatan 4 Oktober 2024 - saat ini (Periode Pertama)	Period and Term of Office October 4, 2024 - present (First Period)
Jabatan Rangkap -	Concurrent Positions -



Mohammad Taufiq Budi Santoso

Anggota
Member



Umur/Age
56 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Indonesia

Lahir di Probolinggo pada tahun 1967, usia 57 tahun per Desember 2024	Born in Probolinggo in 1967, age 57 years as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana bidang Teknik Planologi di Institut Teknologi Bandung (1990). • Master bidang Public Administration di University of Birmingham, Inggris (1995). • Doktorat bidang Kebijakan Publik di Universitas Padjajaran Bandung (2012). 	Educational Background <ul style="list-style-type: none"> • Bachelor of Planning Engineering from Bandung Institute of Technology (1990). • Master of Public Administration from University of Birmingham, England (1995). • Doctorate in Public Policy from Padjajaran University, Bandung (2012).
Sertifikasi Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024).	Certification Qualification 6 Fields of Banking Risk Management LSPP (2024).
Pengalaman Kerja <ul style="list-style-type: none"> • Pj Bupati Purwakarta (2018). • Kepala Badan Perencanaan dan Pembangunan Daerah Pemerintah Provinsi Jawa Barat (2019-2020). • Asisten Perekonomian dan Pembangunan Sekretariat Daerah Pemerintah Provinsi Jawa Barat (2020-Saat ini). • Komisaris Utama PT Jamkrida Jabar (2021 - 2024). • Pj Sekretaris Daerah Provinsi Jawa Barat (2023-2024). • Komisaris bank bjb (2024 - saat ini) 	Work Experience <ul style="list-style-type: none"> • Acting Regent of Purwakarta (2018). • Head of the Regional Planning and Development Agency of the West Java Provincial Government (2019-2020). • Assistant for Economy and Development of the Regional Secretariat of the West Java Provincial Government (2020-present). • President Commissioner of PT Jamkrida Jabar (2021 - 2024). • Acting Regional Secretary of West Java Province (2023-2024). • Commissioner of bank bjb (2024 - present)
Dasar Hukum Pengangkatan Surat Keputusan Dewan Komisaris 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite - komite.	Legal Basis of Appointment Decree of the Board of Commissioners 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and Committees.
Periode dan Masa Jabatan Sebagai Anggota sejak 04 Oktober 2024 - saat ini (Periode Pertama)	Period and Term of Office As a Member since October 04, 2024 - present (First Period)
Jabatan Rangkap Asisten Perekonomian dan Pembangunan Sekretariat Daerah Pemerintah Provinsi Jawa Barat (2020-Saat ini)	Concurrent Positions Assistant for Economic and Development Affairs, Regional Secretariat of the West Java Provincial Government (2020-Present)



Rudie Kusmayadi

Anggota
Member



Umur/Age
66 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Cimahi

Lahir di Ciamis pada tahun 1958, usia 66 tahun per Desember 2024.	Born in Ciamis in 1958, age 66 years as of December 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana Muda Teknik Lingkungan dari Akademi Teknik Pekerjaan Umum Jabar (1982). • Sarjana Manajemen Pembangunan Daerah dari STIA LAN (2001). • Pasca Sarjana Manajemen Pembangunan Daerah dari STIA LAN 	Educational Background <ul style="list-style-type: none"> • Bachelor of Environmental Engineering from the West Java Public Works Engineering Academy (1982). • Bachelor of Regional Development Management from STIA LAN (2001). • Postgraduate in Regional Development Management from STIA LAN (2024)
Sertifikasi Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024)	Certification Qualification 6 Fields of Banking Risk Management LSPP (2024)
Pengalaman Kerja <ul style="list-style-type: none"> • Direktur Teknik Perusahaan Umum Daerah Air Minum Tirta Raharja (2005 - 2007) • PLT Direktur Utama Perusahaan Umum Daerah Air Minum Tirta Raharja (2007 - 2009) • Direktur Utama Perusahaan Umum Daerah Air Minum Tirta Raharja (2009 - 2023) • Sekretaris Daerah Provinsi Jawa Barat (2020 - 2023). • Komisaris bank bjb (2023 - saat ini) 	Work Experience <ul style="list-style-type: none"> • Technical Director of Tirta Raharja Regional Public Drinking Water Company (2005 - 2007) • Acting President Director of Tirta Raharja Regional Public Drinking Water Company (2007 - 2009) • President Director of Tirta Raharja Regional Public Drinking Water Company (2009 - 2023) • Regional Secretary of West Java Province (2020 - 2023). • Commissioner of bank bjb (2023 - present)
Dasar Hukum Pengangkatan Surat Keputusan Dewan Komisaris 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris Nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.	Legal Basis of Appointment Decree of the Board of Commissioners 04/SK/DKO/2023 dated 22 August 2023 concerning the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and Committees which has been updated several times by Decree of the Board of Commissioners Number 12/SK/DKO/2024 dated 4 October 2024 concerning the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and Committees.
Periode dan Masa Jabatan Menjadi anggota sejak 22 Agustus 2023 - saat ini (Periode Pertama)	Period and Term of Office Member since August 22, 2023 - present (First Period)
Jabatan Rangkap -	Concurrent Positions -



Toms Tohir

Anggota
Member



Umur/Age
55 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Jakarta

Lahir di Tanjung Karang pada tahun 1969, usia 55 tahun per Desember 2024	Born in Tanjung Karang in 1969, age 55 years as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana Muda Teknik Lingkungan dari Akademi Teknik Pekerjaan Akademi Kepolisian (1990). Pasca Sarjana bidang Kajian Ilmu Kepolisian dari Universitas Indonesia (2001) 	Educational Background <ul style="list-style-type: none"> Police Academy (1990). Postgraduate in Police Science Studies from the University of Indonesia (2001)
Sertifikasi <ul style="list-style-type: none"> Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024). Sertifikasi Manajemen Risiko Perbankan Tingkat 1 dari LSP Keuangan Syariah 	Certification <ul style="list-style-type: none"> Qualification 6 Fields of Banking Risk Management LSPP (2024). Level 1 Banking Risk Management Certification from LSP Syariah Finance
Pengalaman Kerja <ul style="list-style-type: none"> Kapolda Provinsi Nusa Tenggara Barat (2019 - 2020) Sahli Sospol Kapolri (2020 - 2022) Inspektorat Jenderal Kementerian Dalam Negeri (2002 - Saat ini) Plt. Sekretaris Jenderal Kementerian Dalam Negeri (2024 - saat ini) Komisaris bank bjb (2022 - saat ini) 	Work Experience <ul style="list-style-type: none"> West Nusa Tenggara Provincial Police Chief (2019 - 2020) Social and Political Expert of the National Police Chief (2020 - 2022) Inspectorate General of the Ministry of Home Affairs (2002 - Present) Acting Secretary General of the Ministry of Home Affairs (2024 - Present) Commissioner of Bank bjb (2022 - Present)
Dasar Hukum Pengangkatan Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan perubahan terakhir yang ditetapkan berdasarkan Surat Keputusan Dewan Komisaris Nomor 12/SK/DKO/2024 tanggal 04 Oktober 2024.	Legal Basis of Appointment Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and Committees which has been updated several times with the latest amendment stipulated based on Decree of the Board of Commissioners Number 12/SK/DKO/2024 dated October 4, 2024.
Periode dan Masa Jabatan Menjadi Anggota sejak 22 Agustus 2023 - saat ini (Periode Pertama)	Period and Term of Office Member since August 22, 2023 - present (First Period)
Jabatan Rangkap <ul style="list-style-type: none"> Inspektorat Jenderal Kementerian Dalam Negeri (2022 - saat ini) Plt. Sekretaris Jenderal Kementerian Dalam Negeri (2024 - saat ini) 	Concurrent Positions <ul style="list-style-type: none"> Inspectorate General of the Ministry of Home Affairs (2022 - present) Acting Secretary General of the Ministry of Home Affairs (2024 - present)



Maman Setiawan

Anggota Komite Pemantau Risiko
Member of the Risk Monitoring Committee



Umur/Age
47 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung

Lahir di Jakarta, 20 September pada tahun 1978, usia 47 tahun per Desember 2022.

Born in Jakarta, 20 September 1978, age 47 years as of December 2022.

Riwayat Pendidikan

- Sarjana di bidang Ilmu Ekonomi dan Studi Pembangunan dari Universitas Padjajaran (1997-2001)
- Magister Manajemen industri dari Institut Teknologi Bandung pada tahun (2002-2004)
- Doktor di bidang Ekonomi Bisnis pada Wageningen University (2009-2012).

Educational Background

- Bachelor in Economics and Development Studies from Padjajaran University (1997-2001)
- Master of Industrial Management from Bandung Institute of Technology in (2002-2004)
- Doctor in Business Economics at Wageningen University (2009-2012).

Sertifikasi

- Kualifikasi 6 Bidang Manajemen Risiko Perbankan – dari LSPP (2024)
- Sertifikasi Trainer Jenjang fungsional Perencana dari Bappenas (2005)
- Sertifikasi Reviewer Penilai Proposal Riset Dikti (2023)
- Sertifikasi Reviewer Dikti untuk Penilai Kenaikan Jabatan Fungsional (2023-2024)

Certification

- Qualifications for 6 Banking Risk Management Fields – from LSPP (2024)
- Trainer Certification for Functional Level Planner from Bappenas (2005)
- Reviewer Certification for Research Proposal Assessors from Dikti (2023)
- Reviewer Certification from Dikti for Functional Position Promotion Assessors (2023-2024)

Pengalaman Kerja

- Wakil Rektor Bidang Perencanaan, Transformasi Digital, Keuangan dan Pengelolaan Bisnis (2024-Sekarang)
- Wakil Dekan Bidang Kerjasama, Kemahasiswaan dan Riset (2021-2024)
- Wakil Dekan, FEB Unpad (2020)
- Regional Chief Economist Bank Negara Indonesia (BNI) (2020-2024)
- Kepala Departemen Ilmu Ekonomi (2018-2020)
- Direktur Center for Economics and Development Studies, FEB Unpad (2015-2018)
- Chief Economist, Komisi Pengawas Persaingan Usaha (KPPU), 2016-2018
- Ketua Program Studi Magister Ilmu Ekonomi, FEB UNPAD (2013 - 2015)
- Sekretaris Program Studi Magister Ilmu Ekonomi, FEB UNPAD (2013)
- Dosen Departemen Ilmu Ekonomi Fakultas Ekonomi dan Bisnis Universitas Padjadjaran (2005 - sekarang)

Work Experience

- Vice Rector for Planning, Digital Transformation, Finance and Business Management (2024-Present)
- Vice Dean for Cooperation, Student Affairs and Research (2021-2024)
- Vice Dean, FEB Unpad (2020)
- Regional Chief Economist Bank Negara Indonesia (BNI) (2020-2024)
- Head of the Department of Economics (2018-2020)
- Director of the Center for Economics and Development Studies, FEB Unpad (2015-2018)
- Chief Economist, Business Competition Supervisory Commission (KPPU), 2016-2018
- Head of the Master of Economics Study Program, FEB UNPAD (2013 - 2015)
- Secretary of the Master of Economics Study Program, FEB UNPAD (2013)
- Lecturer at the Department of Economics, Faculty of Economics and Business, Padjadjaran University (2005 - present)

Dasar Hukum Pengangkatan

Berdasarkan Surat Keputusan Direksi Nomor 033/SK/DIR-CSE/2024 tanggal 19 Januari 2014 periode menjabat terhitung mulai tanggal 19 Januari 2024 sampai dengan 18 Januari 2025.

Legal Basis of Appointment

Based on the Decree of the Board of Directors Number 033/SK/DIR-CSE/2024 dated January 19, 2014, the term of office is from January 19, 2024 to January 18, 2025.

Periode dan Masa Jabatan

19 Januari 2024 sampai dengan 18 Januari 2025 (Periode Pertama)

Period and Term of Office

January 19, 2024 to January 18, 2025 (First Period)

Jabatan Rangkap

- Wakil Rektor Bidang Perencanaan, Transformasi Digital, Keuangan dan Pengelolaan Bisnis (2024-Sekarang)
- Dosen Departemen Ilmu Ekonomi Fakultas Ekonomi dan Bisnis Universitas Padjadjaran (2005 - sekarang)

Concurrent Positions

- Vice Rector for Planning, Digital Transformation, Finance and Business Management (2024-Present)
- Lecturer, Department of Economics, Faculty of Economics and Business, Padjadjaran University (2005 - present)



Tettet Fitrianti

Anggota Komite Pemantau Risiko
Member of the Risk Monitoring Committee



Umur/Age
56 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung

Lahir di Tarakan, 18 Desember pada tahun 1968, usia 56 tahun per Desember 2022.

Born in Tarakan, December 18 1968, age 56 years as of December 2022.

Riwayat Pendidikan

- Sarjana di bidang Akuntansi dari Universitas Padjajaran tahun 1987
- Magister Sains Ilmu Akuntansi dari Universitas Gadjah Mada (UGM) pada tahun 1998
- Doktor di bidang Keuangan pada Universitas Padjajaran tahun 2004.

Educational Background

- Bachelor of Accounting from Padjajaran University in 1987
- Master of Science in Accounting from Gadjah Mada University (UGM) in 1998
- Doctorate in Finance from Padjajaran University in 2004.

Sertifikasi

- Kualifikasi 7 Bidang Manajemen Risiko Perbankan – dari LSPP (2024)
- Sertifikasi CGRCOP, Certified Governance Risk management & Compliance Oversight Professional – dari LSP GRK, 70209 1210 0000016 2021 (2021)
- Sertifikasi CWM (2021)
- Sertifikasi CA (2014)
- Sertifikasi SAS (2011)
- Sertifikasi Ak (1997)

Certification

- Qualification 7 Fields of Banking Risk Management – from LSPP (2024)
- CGRCOP Certification, Certified Governance Risk Management & Compliance Oversight Professional – from LSP GRK, 70209 1210 0000016 2021 (2021)
- CWM Certification (2021)
- CA Certification (2014)
- SAS Certification (2011)
- Ak Certification (1997)

Pengalaman Kerja

- Direktur Keuangan Universitas Padjajaran, 2024 - sekarang
- Ketua Program Studi Sarjana Terapan Akuntansi Sektor Publik FEB Unpad, 2021 - 2024
- Ketua Program Studi Magister Akuntansi FEB Unpad, 2016-2021
- Dosen Akuntansi & Keuangan di FEB Universitas Padjajaran, 1995 – sekarang

Work Experience

- He held various important positions, among others:
- Finance Director, Padjajaran University, 2024 - present
- Head of Applied Undergraduate Program in Public Sector Accounting, FEB Unpad, 2021 - 2024
- Head of Master of Accounting Program, FEB Unpad, 2016-2021
- Lecturer in Accounting & Finance at FEB Padjajaran University, 1995 - present

Dasar Hukum Pengangkatan

- Berdasarkan Surat Keputusan Direksi Nomor 023/SK/DIR-CS/2014 tanggal 24 Januari 2014 periode menjabat terhitung mulai tanggal 01 Januari 2014 sampai dengan 31 Desember 2014.
- Berdasarkan Surat Keputusan Direksi Nomor 1066/SK/DIR-CS/2015 tanggal 19 Januari 2015 periode menjabat terhitung mulai tanggal 01 Januari 2015 sampai dengan 31 Desember 2015.
- Berdasarkan Surat Keputusan Direksi Nomor 1140/SK/DIR-CS/2015 tanggal 01 Januari 2016 periode menjabat terhitung mulai tanggal 01 Januari 2016 sampai dengan 31 Desember 2017.
- Berdasarkan Surat Keputusan Direksi Nomor 1206/SK/DIR-CS/2017 tanggal 29 Desember 2017 periode menjabat terhitung mulai tanggal 01 Januari 2018 sampai dengan 31 Desember 2019.
- Berdasarkan Surat Keputusan Direksi Nomor 1310/SK/DIR-CSE/2019 tanggal 19 Desember 2019 periode menjabat terhitung mulai tanggal 01 Januari 2020 sampai dengan 31 Desember 2021.
- Berdasarkan Surat Keputusan Direksi Nomor 0807/SK/DIR-CSE/2021 tanggal 22 Desember 2021 periode menjabat terhitung mulai tanggal 01 Januari 2022 sampai dengan 31 Desember 2023.
- Berdasarkan Surat Keputusan Direksi Nomor 0511/SK/DIR-CSE/2023 tanggal 27 Desember 2023 periode menjabat terhitung mulai tanggal 01 Januari 2024 sampai dengan 31 Desember 2025.

Legal Basis of Appointment

- Based on the Decree of the Board of Directors Number 023/SK/DIR-CS/2014 dated January 24, 2014, the term of office is from January 1, 2014 to December 31, 2014.
- Based on the Decree of the Board of Directors Number 1066/SK/DIR-CS/2015 dated January 19, 2015, the term of office is from January 1, 2015 to December 31, 2015.
- Based on the Decree of the Board of Directors Number 1140/SK/DIR-CS/2015 dated January 1, 2016, the term of office is from January 1, 2016 to December 31, 2017.
- Based on the Decree of the Board of Directors Number 1206/SK/DIR-CS/2017 dated December 29, 2017, the term of office is from January 1, 2018 to December 31, 2019.
- Based on the Decree of the Board of Directors Number 1310/SK/DIR-CSE/2019 dated December 19, 2019, the term of office is from January 1, 2020 to December 31, 2021.
- Based on the Decree of the Board of Directors Number 0807/SK/DIR-CSE/2021 dated December 22, 2021, the term of office is from January 1, 2022 to December 31, 2023.
- Based on the Decree of the Board of Directors Number 0511/SK/DIR-CSE/2023 dated December 27, 2023, the term of office is from January 1, 2024 to December 31, 2025.

Periode dan Masa Jabatan <ul style="list-style-type: none"> • 01 Januari 2014 sampai dengan 31 Desember 2014 (Periode Pertama) • 01 Januari 2015 sampai dengan 31 Desember 2015 (Periode Kedua) • 01 Januari 2016 sampai dengan 31 Desember 2017 (Periode Ketiga) • 01 Januari 2018 sampai dengan 31 Desember 2019 (Periode Keempat) • 01 Januari 2020 sampai dengan 31 Desember 2021 (Periode Kelima) • 01 Januari 2022 sampai dengan 31 Desember 2023 (Periode Keenam) • 01 Januari 2024 sampai dengan 31 Desember 2025 (Periode Ketujuh) 	Period and Term of Office <ul style="list-style-type: none"> • January 1, 2014 to December 31, 2014 (First Period) • January 1, 2015 to December 31, 2015 (Second Period) • January 1, 2016 to December 31, 2017 (Third Period) • January 1, 2018 to December 31, 2019 (Fourth Period) • January 1, 2020 to December 31, 2021 (Fifth Period) • January 1, 2022 to December 31, 2023 (Sixth Period) • January 1, 2024 to December 31, 2025 (Seventh Period)
Jabatan Rangkap <ul style="list-style-type: none"> • Direktur Keuangan Universitas Padjadjaran, 2024 sd sekarang • Dosen Akuntansi & Keuangan di FEB Universitas Padjadjaran, 1995 - sekarang 	Concurrent Positions <ul style="list-style-type: none"> • Director of Finance, Padjadjaran University, 2024 to present • Lecturer in Accounting & Finance at FEB, Padjadjaran University, 1995 - present

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Pemantau Risiko

Education and Work Experience Qualification of Risk Monitoring Committee

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Pemantau Risiko
Table of Educational and Work Experience Qualifications of the Risk Monitoring Committee

Nama Name	Jabatan Position	Pendidikan Education	Pengalaman Kerja Work Experience
Diding Sakri	Ketua Merangkap Anggota Chairman Concurrently as Member	<ul style="list-style-type: none"> • S1 Teknik Perencanaan Wilayah dan Kota • S2 Master of Arts • S3 PhD Development Economics • Bachelor of Regional and City Planning Engineering • Master of Arts • PhD Development Economics 	Memiliki pengalaman kerja di bidang peneliti, keuangan, ekonomi dan perbankan Have work experience in the fields of research, finance, economics and banking
Taswin Zakaria*	Ketua Merangkap Anggota Chairman Concurrently as Member	S1 Accounting- The Ohio State University. Bachelor of Accounting- The Ohio State University.	Memiliki Pengalaman kerja di bidang perbankan Have work experience in the banking sector
Hilman Purakusumah*	Anggota Member	<ul style="list-style-type: none"> • S1 Planologi - Institut Teknologi Bandung • S2 Manajemen - Telkom University • Bachelor's Degree in Planning - Bandung Institute of Technology • Master's Degree in Management - Telkom University 	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.
M. Taufiq Budi Santoso*	Anggota Member	<ul style="list-style-type: none"> • S1 Planologi - Institut Teknologi Bandung • S2 Ilmu Sosial - University of Birmingham • S3 Administrasi Publik - Universitas Padjadjaran • Bachelor's Degree in Planning - Bandung Institute of Technology • Master of Social Sciences - University of Birmingham • PhD in Public Administration - Padjadjaran University 	Memiliki pengalaman di bidang pemerintahan dan manajerial Have experience in government and managerial fields
Rudie Kusmayadi	Anggota Member	<ul style="list-style-type: none"> • S1 Manajemen Pembangunan Daerah • S2 Manajemen Pembangunan Daerah • Bachelor's Degree in Regional Development Management • Master's Degree in Regional Development Management 	Memiliki Pengalaman Sebagai Direktur Utama PERUMDA Air Minum Tirta Raharja dan perbankan Have experience as Main Director of PERUMDA Tirta Raharja Drinking Water and banking
Toms Tohir	Anggota Member	<ul style="list-style-type: none"> • Akademi Kepolisian • S2 Kajian Ilmu Kepolisian • Police Academy • Master of Police Science Studies 	Memiliki pengalaman kerja di bidang Kepolisian Republik Indonesia dan Kementerian Dalam Negeri. Have work experience in the Indonesian National Police and the Ministry of Home Affairs.

Nama Name	Jabatan Position	Pendidikan Education	Pengalaman Kerja Work Experience
Tettet Fitrijanti	Anggota Member	<ul style="list-style-type: none"> S1 Akuntansi S2 Akuntansi S3 Keuangan Bachelor's Degree in Accounting Master of Accounting Doctoral degree in Finance 	Memiliki pengalaman kerja di bidang pendidikan dan Perbankan Have work experience in education and banking
Maman Setiawan	Anggota Member	<ul style="list-style-type: none"> S1 Ekonomi Studi Pembangunan S2 Industrial Manajemen S3 Wagen nigen Bachelor of Economics in Development Studies Masters in Industrial Management PhD Wageningen 	Memiliki pengalaman kerja di bidang pendidikan Have work experience in the field of education

Independensi Komite Pemantau Risiko

Independence of Risk Monitoring Committee

Tabel Independensi Komite Pemantau Risiko

Table of Risk Monitoring Committee Independence

Aspek Independensi Independence Aspects	Diding Sakri	Taswin Zakaria	Hilman Purakusumah	M. Taufiq Budi Santoso	Rudie Kusmayadi	Toms Tohir	Tettet Fitrijanti	Maman Setiawan
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	✓	✓	✓	✓	✓	✓	✓	✓
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries or affiliated companies	✓	✓	✓	✓	✓	✓	✓	✓
Tidak memiliki hubungan kepemilikan saham di perusahaan Has no share ownership relationship in the company	✓	✓	✓	✓	x	x	✓	✓
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Pemantau Risiko Has no family relationship with the Board of Commissioners, Board of Directors, and/or fellow members of the Risk Monitoring Committee	✓	✓	✓	✓	✓	✓	✓	✓
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Not serving as administrators of political parties, officials and government	✓	✓	✓	x	✓	x	✓	✓

Rapat Komite Pemantau Risiko

KEBIJAKAN RAPAT KOMITE PEMANTAU RISIKO

Ketentuan mengenai pelaksanaan rapat Komite Pemantau Risiko telah tertuang dalam Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko diantaranya adalah sebagai berikut:

1. Komite Pemantau Risiko mengadakan rapat paling sedikit 1 (satu) kali dalam 4 (empat) bulan dan/atau disesuaikan dengan kebutuhan Bank.
2. Rapat Komite Pemantau Risiko dapat mengambil keputusan apabila sekurang-kurangnya dihadiri oleh 51% (lima puluh satu per seratus) dari jumlah anggota termasuk seorang Komisaris Independen.
3. Keputusan rapat Komite Pemantau Risiko dilakukan berdasarkan musyawarah mufakat.
4. Apabila dalam musyawarah tidak tercapai kata mufakat, maka pengambilan keputusan dilakukan dengan cara pengambilan suara terbanyak (pemungutan suara).
5. Sehubungan dengan pemungutan suara, maka setiap anggota Komite Pemantau Risiko yang hadir berhak memberikan 1 (satu) suara dan tambahan 1 (satu) suara untuk setiap anggota Komite Pemantau Risiko yang berasal dari Komisaris/Komisaris Independen yang diwakilinya dan dilengkapi dengan surat kuasa.
6. Rapat Komite Pemantau Risiko dipimpin oleh ketua Komite Pemantau Risiko atau anggota Komite Pemantau Risiko yang ditunjuk apabila ketua Komite Pemantau Risiko berhalangan hadir dan dituangkan dengan jelas dalam risalah rapat.
7. Jika dipandang perlu, Komite Pemantau Risiko dapat mengundang pihak lain yang terkait dengan materi rapat dalam rapat Komite Pemantau Risiko.
8. Setiap rapat Komite Pemantau Risiko dituangkan dalam risalah rapat dan ditandatangani oleh seluruh anggota Komite yang hadir serta didokumentasikan dengan baik.
9. Perbedaan pendapat (*dissenting opinions*) yang terjadi dalam rapat Komite Pemantau Risiko wajib dicantumkan dalam risalah rapat beserta alasan perbedaan pendapat tersebut.

AGENDA RAPAT KOMITE PEMANTAU RISIKO

Sepanjang tahun 2024, tanggal pelaksanaan, agenda rapat dan Peserta rapat Komite Pemantau Risiko, sebagai berikut.

Risk Monitoring Committee Meeting

RISK MONITORING COMMITTEE MEETING POLICY

The provisions regarding the implementation of Risk Monitoring Committee meeting have been contained in the guidelines and the Code of conduct of the Risk Monitoring Committee are mentioned as follows:

1. Risk Monitoring Committee convene a meeting of at least 1 (one) time in 4 (four) months and/ or adjusted to the needs of the Bank.
2. The Risk Monitoring Committee meeting can make a decision if at least 51% (fifty one per hundred) is attended by the number of members including an independent commissioner.
3. Decision meeting of Risk Monitoring Committee is conducted based on consensus deliberation.
4. If in deliberation is not reached the word consensus, then decision making is done by means of the most voting (voting).
5. With respect to voting, each member of the Risk Monitoring Committee present is entitled to give 1 (one) vote and an additional 1 (one) vote for each member of the Risk Monitoring Committee which is derived from the Commissioner/ independent Commissioner which it represents and is equipped with a power of attorney.
6. The Risk Monitoring committee meeting is led by the Chairman of the Risk Monitoring Committee or a member of the Risk Monitoring Committee appointed if the chairman of the Risk Monitoring Committee is absent and clearly outlined in the minutes of the meeting.
7. If deemed necessary, the Risk Monitoring Committee may invite other Parties related to the meeting material in the Risk Monitoring Committee meeting.
8. Each meeting of the Risk Monitoring Committee is poured in the minutes of the meeting and signed by all members of the Committee present and well documented.
9. Dissenting opinions that occur in the meeting of the Risk Monitoring Committee shall be listed in the minutes of the meeting and the reasons for the disagreements.

AGENDA MEETING OF RISK MONITORING COMMITTEE

Throughout 2024, the implementation date, meeting agenda and participants in the Risk Monitoring Committee meeting are as follows.

Tabel Agenda Rapat Komite Pemantau Risiko

Table of Agenda for the Risk Monitoring Committee Meeting

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
1	23 Januari 2024 January 23, 2024	Pembahasan <i>Review</i> Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko Discussion of Review of Guidelines and Work Procedures of the Risk Monitoring Committee	1. Diding Sakri 2. Farid Rahman* 3. Setiawan Wangsaatmaja* 4. Fahlino F. Sjuib* 5. Toms Tohir 6. Rudie Kusmayadi 7. Tettet Fitrianti 8. Maman Setiawan
2	6 Februari 2024 February 6, 2024	Pembahasan Tingkat Kesehatan DPLK bank bjb 2023 Discussion of bank bjb's 2023 DPLK Soundness Level	1. Diding Sakri 2. Farid Rahman* 3. Setiawan Wangsaatmaja* 4. Fahlino F. Sjuib* 5. Toms Tohir 6. Rudie Kusmayadi 7. Tettet Fitrianti 8. Maman Setiawan
3	6 Maret 2024 March 6, 2024	Pembahasan Tingkat Kesehatan Bank Semester II Tahun 2023 Discussion of Bank Soundness Level in Quarter II of 2023	1. Diding Sakri 2. Farid Rahman* 3. Setiawan Wangsaatmaja* 4. Fahlino F. Sjuib* 5. Toms Tohir 6. Rudie Kusmayadi 7. Tettet Fitrianti 8. Maman Setiawan
4	30 April 2024 April 30, 2024	1. Pembahasan Profil Risiko Triwulan I Tahun 2024 2. Pembahasan <i>Root Cause of Credit Risk</i> Segmen Kredit Komersial 1. Discussion of Risk Profile for Quarter I of 2024 2. Discussion of Root Cause of Credit Risk in Commercial Credit Segment	1. Diding Sakri 2. Rudie Kusmayadi 3. Tettet Fitrianti 4. Maman Setiawan
5	29 Mei 2024 May 29, 2024	Pembahasan Penilaian Tingkat Risiko Terkait Keamanan Siber Bank Tahun 2023 Discussion of Risk Level Assessment Related to Bank Cybersecurity in 2023	1. Diding Sakri 2. Rudie Kusmayadi 3. Toms Tohir 4. Maman Setiawan 5. Tettet Fitrianti
6	19 Juni 2024 June 19, 2024	Pembahasan Hasil <i>Bottom Up Stress Test</i> (BUST) Tahun 2024 Discussion of the 2024 Bottom Up Stress Test (BUST) Results	1. Diding Sakri 2. Rudie Kusmayadi 3. Toms Tohir 4. Maman Setiawan 5. Tettet Fitrianti
7	9 Juli 2024 July 9, 2024	Evaluasi Penerapan Program (APU, PPT dan PPPSPM) Semester I Tahun 2024 Evaluation of the Implementation of (AML, CFT and PFWMD) Programs Quarter I of 2024	1. Diding Sakri 2. Rudie Kusmayadi 3. Toms Tohir 4. Maman Setiawan 5. Tettet Fitrianti
8	8 Agustus 2024 August 8, 2024	1. Evaluasi Sistem Informasi Manajemen Risiko bank bjb 2. Pembahasan Climate Risk Management and Scenario (CRMS) 1. Evaluation of bank bjb Risk Management Information System 2. Discussion of Climate Risk Management and Scenario (CRMS)	1. Diding Sakri 2. Rudie Kusmayadi 3. Toms Tohir 4. Maman Setiawan 5. Tettet Fitrianti
9	30 September 2024 September 30, 2024	1. Evaluasi Risiko Kredit Berdasarkan <i>Self Assessment</i> Tingkat Kesehatan Bank semester I dan Profil Risiko TW II 2. <i>Root Cause Credit Risk</i> (RCCR) Segmen Kredit UMKM 1. Evaluation of Credit Risk Based on Self-Assessment of Bank Soundness Level of Quarter I and Risk Profile of Quarter II 2. Root Cause Credit Risk (RCCR) of MSME Credit Segment	1. Diding Sakri 2. Rudie Kusmayadi 3. Toms Tohir 4. Maman Setiawan 5. Tettet Fitrianti
10	15 Oktober 2024 October 15, 2024	Pembahasan Mekanisme Penyusunan RBB bank bjb Discussion of bank bjb RBB Preparation Mechanism	1. Diding Sakri 2. Taswin Zakaria** 3. M Taufiq Budi Santoso** 4. Hilman Purakusumah** 5. Toms Tohir 6. Tettet Fitrianti 7. Maman Setiawan

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
11	25 November 2024 November 25, 2024	Pembahasan Evaluasi Penerapan Fungsi Manajemen Risiko dan Kepatuhan DPLK bank bjb Discussion of Evaluation of Implementation of bank bjb Risk Management Function and Compliance of DPLK	1. Diding Sakri 2. Taswin Zakaria** 3. M Taufiq Budi Santoso** 4. Hilman Purakusumah** 5. Toms Tohir 6. Tettet Fitrijanti 7. Maman Setiawan
12	19 Desember 2024 December 19, 2024	1. Pembahasan Evaluasi Profil Risiko TW III 2024 2. Pembahasan Evaluasi Kebijakan Manajemen Risiko dan GRC 3. Pembahasan Evaluasi Manajemen Risiko Country & Transfer 1. Discussion of Risk Profile Evaluation Q3 2024 2. Discussion of Risk Management Policy Evaluation and GRC 3. Discussion of Country & Transfer Risk Management Evaluation	1. Diding Sakri 2. Taswin Zakaria** 3. M Taufiq Budi Santoso** 4. Hilman Purakusumah** 5. Toms Tohir 6. Rudie Kusmayadi 7. Tettet Fitrijanti 8. Maman Setiawan

* Diberhentikan dengan hormat berdasarkan salah satu keputusan RUPS Tahunan Tahun Buku 2023 tanggal 2 April 2024.

** Terdaftar di Komite Nominasi dan Remunerasi tanggal 04 Oktober 2024 berdasarkan Surat Keputusan Dewan Komisaris bank bjb nomor 12/SK/DKO/2024.

* Honorably dismissed based on one of the decisions of the 2023 Annual GMS dated April 2, 2024.

** Joined the Nomination and Remuneration Committee on October 4, 2024 based on the Decree of the Board of Commissioners of bank bjb number 12/SK/DKO/2024.

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE PEMANTAU RISIKO

Selama tahun 2024, Komite Pemantau Risiko telah melaksanakan rapat sebanyak 12 (dua belas) kali. Adapun frekuensi dan tingkat kehadiran rapat masing-masing anggota Komite Pemantau Risiko adalah sebagai berikut.

REQUENCY AND ATTENDANCE OF THE RISK MONITORING COMMITTEE MEETING

During 2024, the Risk Monitoring Committee held 12 (twelve) meetings. The frequency and level of attendance of each member of the Risk Monitoring Committee are as follows.

Tabel Tingkat Kehadiran Rapat Komite Pemantau Risiko

Table Attendance Meeting of Risk Monitoring Committee

Nama Name	Jabatan Position	Rapat Komite Pemantau Risiko Risk Monitoring Committee Meeting		
		Jumlah dan Persentase Kehadiran The Number and Attendance Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Diding Sakri	Ketua Merangkap Anggota Chairman Concurrently as Member	12	12	100%
Taswin Zakaria**	Anggota Member	3	3	100%
Hilman Purakusumah**	Anggota Member	3	3	100%
M. Taufiq Budi Santoso**	Anggota Member	3	3	100%
Rudie Kusmayadi	Anggota Member	11	11	100%
Toms Tohir	Anggota Member	12	11	92%
Maman Setiawan	Anggota Member	12	12	100%
Tettet Fitrijanti	Anggota Member	12	12	100%

Nama Name	Jabatan Position	Rapat Komite Pemantau Risiko Risk Monitoring Committee Meeting		
		Jumlah dan Persentase Kehadiran The Number and Attendance Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Farid Rahman*	Anggota Member	3	3	100%
Fahlino F. Sjuib*	Anggota Member	3	3	100%
Setiawan Wangsaatmaja*	Anggota Member	3	3	100%

* Diberhentikan dengan hormat berdasarkan salah satu keputusan RUPS Tahunan Tahun Buku 2023 tanggal 2 April 2024.

** Tergabung di Komite Nominasi dan Remunerasi tanggal 04 Oktober 2024 berdasarkan Surat Keputusan Dewan Komisaris bank bjb nomor 12/SK/DKO/2024.

* Honorably dismissed based on one of the decisions of the 2023 Annual GMS dated April 2, 2024.

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Program Peningkatan Kompetensi Komite Pemantau Risiko

Competency Improvement Program Risk Monitoring Committee

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementasi Time and Place	Penyelenggara Organizer
Diding Sakri	Ketua Merangkap Anggota Chairman Concurrently as Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Taswin Zakaria**	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Hilman Purakusumah**	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
M. Taufiq Budi Santoso**	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Rudie Kusmayadi	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Tomsu Tohir	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the education and/or training section for members of the board of commissioners		
Maman Setiawan	Anggota Member	Pembekalan/Refreshment dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jenjang 4 Refreshment and competency exam/resertification of risk management certification (smr) level 4	Bandung, 2 Maret 2024 Bandung, March 2, 2024	bjb University
		Pembekalan/Refreshment dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jenjang 5 Refreshment and competency exam/resertification of risk management certification (smr) level 5	Bandung, 18 Mei 2024 Bandung, May 18, 2024	bjb University

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
		Pembekalan & Ujian Kompetensi SMR Jenjang 6 Untuk Anggota Komite Pemantau Risiko bank bjb Counseling & competency exam of smr level 6 for members of bank bjb risk monitoring committee	Bandung, 19 November 2024 Bandung, November 19, 2024	bjb University
		Pembekalan & Ujian Kompetensi SMR Jenjang 7 Untuk Anggota Komite Pemantau Risiko bank bjb Counseling & competency exam of smr level 7 for members of bank bjb risk monitoring committee	Bandung, 13 Desember 2024 Bandung, December 13, 2024	bjb University
Tettet Fitrijanti	Anggota Member	Pembekalan/Refreshment dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jenjang 6 Pejabat Eksekutif bank bjb Refreshment and competency exam/ resertification of risk management certification (SMR) level 6 bank bjb executive officers	Bandung, 18 - 19 Mei 2024 Bandung, May 18 - 19, 2024	TD CONSULTANT LSPP
		Pembekalan/Refreshment & Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko (SMR) Jenjang 7 Pegawai Bank bjb & Anggota Komite Pemantau Risiko Refreshment & recertification/ competence exam of risk management certification (SMR) level 7 bank bjb employees & risk monitoring committee members	Jakarta, 19-20 Agustus 2024 Jakarta, August 19-20, 2024	ARFAIDAMS SECRET LSPP
Farid Rahman*	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the education and/or training section for members of the board of commissioners		
Fahlino F. Sjuib*	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the education and/or training section for members of the board of commissioners		
Setiawan Wangsawatmaja*	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the education and/or training section for members of the board of commissioners		

* Diberhentikan dengan hormat berdasarkan salah satu keputusan RUPS Tahunan Tahun Buku 2023 tanggal 2 April 2024.

** Tergabung di Komite Nominasi dan Remunerasi tanggal 04 Oktober 2024 berdasarkan Surat Keputusan Dewan Komisaris bank bjb Nomor 12/SK/DKO/2024.

* Honorably dismissed based on one of the decisions of the 2023 Annual GMS dated April 2, 2024.

** Joined the Nomination and Remuneration Committee on October 4, 2024 based on the Decree of the Board of Commissioners of bank bjb number 12/SK/DKO/2024.

Program Kerja dan Pelaksanaan Tugas Komite Pemantau Risiko Tahun 2024

Sepanjang tahun 2024, Komite Pemantau Risiko telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Pemantau Risiko telah melaksanakan rapat sebanyak 12 (dua belas) kali sesuai dengan tugas dan tanggung jawabnya antara lain:

1. Melakukan *Review* atas Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko.
2. Mengevaluasi tingkat risiko melalui penelaahan dan pembahasan Laporan *self assessment* Profil Risiko secara berkala.

Work Program and Implementation of The Duties of The Risk Monitoring Committee of 2024

During 2024, the Risk Monitoring Committee conducted its duties and responsibilities well. The Risk Monitoring Committee held 12 (Twelve) meetings in accordance with its duties and responsibilities, including:

1. Reviewing the Guidelines and Work Procedures of the Risk Monitoring Committee
2. Appraising the risk level through reviewing and discussing the Risk Profile self-assessment Report periodically.

3. Mengevaluasi *Root Cause Credit Risk* (RCCR) secara berkala.
 4. Melaksanakan Pemantauan Tingkat Kesehatan Bank (TKB) bank **bjb** dan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** setiap semester secara berkala.
 5. Melakukan evaluasi terhadap pelaksanaan Fungsi Manajemen Risiko dan Kepatuhan pada Unit DPLK bank **bjb**.
 6. Melakukan Evaluasi Kebijakan, Strategi dan Kerangka Manajemen Risiko.
 7. Melakukan Evaluasi dan memberikan rekomendasi Penilaian Tingkat Risiko Terkait Keamanan Siber Bank Tahun 2023.
 8. Melakukan Evaluasi Hasil *Bottom Up Stress Test* Tahun 2024.
 9. Melakukan Evaluasi Penerapan Program APU, PPT dan PPPSPM.
 10. Melakukan Pembahasan *Climate Risk Management and Scenario* (CRMS).
 11. Melakukan Pembahasan Mekanisme Penyusunan RBB bank **bjb**.
 12. Melakukan Evaluasi Manajemen Risiko *Country & Transfer*.
3. Estimating Root Cause Credit Risk (RCCR) periodically.
 4. Implementing Monitoring of bank **bjb** Soundness Level and the Financial Institution Pension Fund (DPLK) every semester, periodically
 5. Evaluating the implementation of the Risk Management and Compliance Function at bank **bjb** DPLK Unit.
 6. Assessing Risk Management Policies, Strategies and Frameworks.
 7. Conducting Evaluation and providing recommendations for the Assessment of Risk Levels Related to Bank Cybersecurity in 2023
 8. Establishing Bottom Up Stress Test Results in 2024
 9. Conducting Evaluation of the Implementation of AML, CFT and PFWMD Programs
 10. Performing Discussion of Climate Risk Management and Scenario (CRMS)
 11. Organizing Discussion of the Mechanism for Preparing the bank **bjb** RBB
 12. Directing Evaluation of Country & Transfer Risk Management

Komite Tata Kelola Terintegrasi

Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan guna mengatur pelaksanaan tata kelola terintegrasi bagi Lembaga Jasa Keuangan yang memiliki hubungan kepemilikan dan/atau pengendalian. Oleh karena itu setiap Lembaga Jasa Keuangan yang tergabung dalam konglomerasi keuangan wajib menerapkan tata kelola secara terintegrasi. Dalam pelaksanaan tata kelola terintegrasi bank **bjb** telah membentuk Komite Tata Kelola Terintegrasi sebagai pengawasan untuk memberikan rekomendasi atau nasihat dalam pelaksanaan kebijakan tersebut.

Dasar Pembentukan Komite Tata Kelola Terintegrasi

Komite Tata Kelola Terintegrasi bank **bjb** dibentuk berdasarkan:

1. Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan
2. Peraturan Otoritas Jasa Keuangan Nomor 17/POJK.03/2014 dan Surat Edaran Otoritas Jasa Keuangan Nomor 14/SEOJK.03/2015 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan.
3. Surat Keputusan Dewan Komisaris Nomor 05/SK/DK/2016 tanggal 31 Maret 2016 Tentang Pembentukan Komite Tata Kelola Terintegrasi.
4. Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2020 tanggal 16 Oktober 2020 tentang Konglomerasi Keuangan.

Integrated Governance Committee

Financial Services Authority Regulation Number 18/POJK.03/2014, concerning the Implementation of Integrated Governance for Financial Conglomerates to regulate the implementation of Integrated Governance for Financial Services Institutions that have ownership and/or control relationships. Therefore, every Financial Service Institution incorporated in the Financial Conglomerate is required to implement Integrated Governance. In implementing Integrated Governance, bank **bjb** has established an Integrated Governance Committee as a supervisor to provide recommendations or advice in implementing the policy.

The Basis of Integrated Governance Committee

bank **bjb** Integrated Governance Committee was formed based on:

1. OJK Regulation Number 18/ POJK.03/2014 concerning Implementation of Integrated Governance for Financial Conglomerates
2. OJK Regulation Number 17/ POJK.03/2014 and Financial Services Authority Circular Letter Number 14/ SEOJK.03/2015 concerning Implementation of Integrated Risk Management for Financial Conglomerates.
3. Decree of the Board of Commissioners number 05/ SK/ DK/2016 dated March 31, 2016 concerning the Establishment of the Integrated Governance Committee.
4. Financial Services Authority Regulation Number 45/ POJK.03/2020 dated October 16, 2020 concerning Financial Conglomerates.

- Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 Tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah diubah sebagaimana perubahan terakhir berdasarkan Surat Keputusan Dewan Komisaris Nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 Tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.

Piagam Komite Tata Kelola Terintegrasi

Perseroan memiliki Pedoman dan Tata Tertib Kerja Komite Tata Kelola Terintegrasi berdasarkan Surat Keputusan Dewan Komisaris Surat Keputusan Dewan Komisaris Nomor 05/SK/DK/2016 tanggal 31 Maret 2016 yang telah diperbaharui dan ditetapkan dengan Surat Keputusan Dewan Komisaris nomor 06/SK/DKO/2021 tanggal 28 Desember 2021 tentang Pedoman dan Tata Tertib Kerja Serta Struktur Keanggotaan Komite Tata Kelola Terintegrasi.

Tugas dan Tanggung Jawab Komite Tata Kelola Terintegrasi

Adapun tugas dan tanggung jawab Komite Tata Kelola Terintegrasi yaitu:

A. Tugas dan Tanggung Jawab Terkait Tata Kelola Terintegrasi

- Tugas dan Tanggung Jawab Terkait Tata Kelola Terintegrasi.
- Mengevaluasi pelaksanaan Tata Kelola Terintegrasi paling sedikit melalui penilaian kecukupan pengendalian intern dan pelaksanaan fungsi kepatuhan secara terintegrasi.
- Memberikan rekomendasi kepada Dewan Komisaris Entitas Utama mengenai pelaksanaan tugas dan tanggung jawab Direksi Entitas Utama atas pelaksanaan Kebijakan Tata Kelola Terintegrasi dan tindak lanjut hasil audit dari pihak intern dan ekstern.
- Melakukan evaluasi terhadap Kebijakan Tata Terintegrasi yang telah ditetapkan.
- Memberikan rekomendasi kepada Dewan Komisaris Entitas Utama untuk penyempurnaan Pedoman Tata Kelola Terintegrasi.
- Menyusun dan melaksanakan rencana kerja tahunan Komite Tata Kelola Terintegrasi sesuai arahan Dewan Komisaris dan ketentuan yang berlaku di Bank.
- Membuat laporan hasil evaluasi dan merekomendasikan kepada Dewan Komisaris paling kurang 1 (satu) kali dalam setiap Triwulan.
- Komite tata kelola terintegrasi melakukan pemantauan terhadap pelaksanaan Sinergi Perbankan.

- The Board of Commissioners Decree Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and the Committees, which had been amended as per the last amendment based on the Board of Commissioners Decree Number 12/SK/DKO/2024 dated October 4, 2024 concerning the Division of Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and the Committees.

Integrated Governance Committee Charter

The Company had Guidelines and Work Orders for the Integrated Governance Committee based on the Decree of the Board of Commissioners, Decree of the Board of Commissioners Number 05/SK/DK/2016 dated March 31, 2016 which had been updated and stipulated by the Decree of the Board of Commissioners number 06/SK/DKO/2021 dated December 28, 2021 concerning Guidelines and Work Procedures and Membership Structure of the Integrated Governance Committee.

Duties and Responsibilities of The Integrated Governance Committee

The duties and responsibilities of the Integrated Governance Committee were:

A. Duties and Responsibilities Related to Integrated Governance

- Duties and Responsibilities related to Integrated Governance
- Evaluating the implementation of Integrated Governance at least through an assessment of the adequacy of internal control and the implementation of an integrated compliance function.
- Providing recommendations to the Main Entity Board of Commissioners regarding the implementation of the duties and responsibilities of the Main Entity Directors for the implementation of the Integrated Governance Policy and follow-up audit results from internal and external parties.
- Evaluating the established Integrated Governance Policy.
- Providing recommendations to the Main Entity's Board of Commissioners for the improvement of the Integrated Governance Guidelines.
- Preparing and implementing the annual work plan of the Integrated Governance Committee in accordance with the direction of the Board of Commissioners and applicable regulations at the Bank.
- Making a report on the evaluation results and recommend to the Board of Commissioners at least 1 (one) time in each Quarter.
- Integrate Governance Committee conducts monitoring on the implementation of Banking Synergy.

B. Pelaksanaan Tugas Khusus

1. Melakukan tugas lain yang diberikan Dewan Komisaris dalam batasan lingkup kerja Komite Tata Kelola Terintegrasi sesuai ketentuan perundang-undangan dan peraturan Bank Indonesia/Peraturan Otoritas Jasa Keuangan yang berlaku.
2. Dalam hal keperluan penugasan yang diberikan Dewan Komisaris, maka Komite Tata Kelola Terintegrasi dapat menggunakan jasa pihak ketiga yang kompeten dan independen.
3. Menyampaikan laporan pelaksanaan tugas khusus kepada Dewan Komisaris.

Wewenang Komite Tata Kelola Terintegrasi

1. Komite Tata Kelola Terintegrasi berwenang untuk mengakses informasi seluas-luasnya terkait dengan struktur konglomerasi keuangan serta kebijakan, pelaksanaan dan pelaporan Tata Kelola Terintegrasi Bank, dan laporan atau informasi lainnya.
2. Komite Tata Kelola Terintegrasi dapat merekomendasikan kepada Dewan Komisaris untuk menunjuk pihak untuk melaksanakan fungsi yang mendukung tugas dan tanggung jawab Dewan Komisaris paling sedikit komite atau fungsi pemantauan audit, dan komite atau fungsi pemantauan kepatuhan.

Masa Jabatan Komite Tata Kelola Terintegrasi

Masa jabatan anggota komite di bawah Dewan Komisaris yang menjabat sebagai Dewan Komisaris yaitu sama seperti masa jabatan sebagai Dewan Komisaris, sedangkan untuk anggota Komite yang berasal dari pihak independen masa jabatannya selama 2 tahun.

Struktur, Keanggotaan dan Keahlian Komite Tata Kelola Terintegrasi

Struktur Komite Tata Kelola Terintegrasi terdiri dari:

1. Ketua Komite Tata Kelola Terintegrasi dari Komisaris Independen.
2. Anggota Komite Tata Kelola Terintegrasi dari Komisaris Independen.
3. Anggota Komite Tata Kelola Terintegrasi dari Komisaris.
4. Anggota Komite Tata Kelola Terintegrasi dari pihak independen.
5. Anggota Komite Tata Kelola Terintegrasi dari Ex Officio Dewan Komisaris bank **bjb** Syariah.
6. Anggota Komite Tata Kelola Terintegrasi dari Ex Officio Dewan Pengawas bank **bjb** Syariah.
7. Anggota Komite Tata Kelola Terintegrasi dari Ex Officio Dewan Pengawas PT BPR LPK Intan Jabar.

B. Implementation of Special Tasks

1. Performing other tasks assigned by the Board of Commissioners within the scope of work of the Integrated Governance Committee in accordance with the prevailing laws and regulations of Bank Indonesia/ Financial Services Authority Regulations.
2. In terms of the need for assignments given by the Board of Commissioners, the Integrated Governance Committee might use the services of a competent and independent third parties.
3. Submitting a report on the implementation of special tasks to the Board of Commissioners.

Authority of The Integrated Governance Committee

1. The Integrated Governance Committee was authorized to access the widest possible information related to the structure of the financial conglomerate as well as policies, implementation and reporting of the Bank's Integrated Governance, and other reports or information.
2. The Integrated Governance Committee might recommend to the Board of Commissioners to appoint parties to carry out functions that supported the duties and responsibilities of the Board of Commissioners, at least an audit monitoring committee or function, and a compliance monitoring committee or function.

Term of Service of the Integrated Governance Committee

The term of office of committee members under the Board of Commissioners serving as the Board of Commissioners was the same as the term of office as the Board of Commissioners, while for Committee members who are from independent parties the term of office was 2 (two) years.

Structure, Membership and Expertise of The Integrated Governance Committee

The structure of the Integrated Governance Committee:

1. Chairman of the Integrated Governance Committee of Independent Commissioners.
2. Member of the Integrated Governance Committee of Independent Commissioners.
3. Member of the Integrated Governance Committee of Commissioners.
4. Member of the Integrated Governance Committee of Independent Parties.
5. Member of the Integrated Governance Committee of Ex Officio Board of Commissioners of bank **bjb** Syariah.
6. Member of the Integrated Governance Committee of Ex Officio Board of Supervisors of bank **bjb** Syariah.
7. Member of the Integrated Governance Committee of Ex Officio Board of Supervisors of PT BPR LPK Intan Jabar.

8. Anggota Komite Tata Kelola Terintegrasi dari Ex Officio Dewan Pengawas PT BPR Karya Utama Jabar.
9. Anggota Komite Tata Kelola Terintegrasi dari Ex Officio Komisaris bjb Sekuritas.

Selama tahun 2024 terdapat beberapa kali perubahan Komposisi Keanggotaan Komite Tata Kelola Terintegrasi dengan kondisi sebagai berikut:

Pada Awal tahun 2024 susunan komposisi keanggotaan Komite Tata Kelola Terintegrasi berdasarkan kepada Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite sebagai berikut:

8. Member of the Integrated Governance Committee of Ex Officio Board of Supervisors of PT BPR Karya Utama Jabar.
9. Member of the Integrated Governance Committee of Ex Officio Commissioners of bjb Sekuritas.

During 2024, there were several changes to the Composition of Membership of the Integrated Governance Committee with the following conditions:

At the beginning of 2024, the composition of the membership of the Integrated Governance Committee was based on the Board of Commissioners Decree Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and the Committees as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Fahlino F. Sjuib*	Anggota Member	Komisaris Independen Independent Commissioner	Ekonomi, Akuntansi dan Perbankan Economics, Accounting and Banking
2.	Farid Rahman*	Anggota Member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
3.	Diding Sakri	Ketua Merangkap Anggota Chairman Concurrently as Member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, Ekonomi dan Perbankan Researcher, Finance, Economics and Banking
4.	Rudie Kusmayadi	Anggota Member	Komisaris Commissioner	Teknik dan Manajemen Engineering and Management
5.	Setiawan Wangsaatmaja*	Anggota Member	Komisaris Commissioner	Teknik dan Perbankan Engineering and Banking
6.	Toms Tohir	Anggota Member	Komisaris Commissioner	Kepolisian dan Managerial Police and Managerial
7.	Humbul Kristiawan	Anggota Member	Pihak Independen Independent Party	Ekonomi dan Akuntansi Economics and Accounting

* Diberhentikan dengan hormat berdasarkan salah satu keputusan RUPS Tahunan Tahun Buku 2023 tanggal 2 April 2024.
* Honorably dismissed based on one of the decisions of the 2023 Annual GMS dated April 2, 2024.

Menindaklanjuti salah satu Keputusan RUPS Tahunan Tahun Buku 2023 atas perubahan susunan Dewan Komisaris dengan Surat Keputusan Dewan Komisaris nomor 06/SK/DKO/2024 tanggal 3 April 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite, susunan keanggotaan Komite Tata Kelola Terintegrasi menjadi sebagai berikut:

Following up on one of the Resolutions of the Annual GMS for the 2023 Fiscal Year regarding changes to the composition of the Board of Commissioners with the Board of Commissioners Decree Number 06/SK/DKO/2024 dated April 3, 2024 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees, the membership composition of the Integrated Governance Committee was as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Diding Sakri	Ketua Merangkap Anggota Chairman Concurrently as Member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, Ekonomi dan Perbankan Researcher, Finance, Economics and Banking
2.	Rudie Kusmayadi	Anggota Member	Komisaris Commissioner	Teknik dan Manajemen Engineering and Management
3.	Toms Tohir	Anggota Member	Komisaris Commissioner	Kepolisian dan Managerial Police and Managerial
4.	Humbul Kristiawan	Anggota Member	Pihak Independen Independent Party	Ekonomi dan Akuntansi Economics and Accounting

Pada tanggal 5 Juni 2024 terdapat penyesuaian komposisi keanggotaan Komite Tata Kelola Terintegrasi, yang diubah berdasarkan kepada Surat Keputusan Dewan Komisaris Nomor 08/SK/DKO/2024 tanggal 5 Juni 2024 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite-komite sebagai berikut:

On June 5, 2024, there was an adjustment to the composition of the membership of the Integrated Governance Committee, which was changed based on the Board of Commissioners Decree Number 08/SK/DKO/2024 dated June 5, 2024 concerning the Division of Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and the Committees as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Diding Sakri	Anggota Member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, Ekonomi dan Perbankan Researcher, Finance, Economics and Banking
2	Rudie Kusmayadi	Anggota Member	Komisaris Commissioner	Teknik dan Manajemen Engineering and Management
3	Toms Tohir	Anggota Member	Komisaris Commissioner	Kepolisian dan Managerial Police and Managerial
4	Humbul Kristiawan	Anggota Member	Pihak Independen Independent Party	Ekonomi dan Akuntansi Economics and Accounting

Pada tanggal 19 Juli 2024 terdapat penambahan anggota Komite Tata Kelola Terintegrasi dari Pihak Independen yang ditetapkan oleh Surat Keputusan Dewan Komisaris nomor 11/SK/DKO/2024 tanggal 19 Juli 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite, sehingga susunan Komite Tata Kelola Terintegrasi menjadi sebagai berikut:

On July 19, 2024, there was an additional member of the Integrated Governance Committee from an Independent Party as determined by the Board of Commissioners Decree Number 11/SK/DKO/2024 dated July 19, 2024 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees, so the composition of the Integrated Governance Committee was as follows

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Diding Sakri	Anggota Member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, Ekonomi dan Perbankan Researcher, Finance, Economics and Banking
2	Rudie Kusmayadi	Anggota Member	Komisaris Commissioner	Teknik dan Manajemen Engineering and Management
3	Toms Tohir	Anggota Member	Komisaris Commissioner	Kepolisian dan Managerial Police and Managerial
4	Humbul Kristiawan	Anggota Member	Pihak Independen Independent Party	Ekonomi dan Akuntansi Economics and Accounting
5	Hasan Gazali Pulungan*	Anggota Member	Pihak Independen Independent Party	Perbankan Banking

* Menjabat di Komite Tata Kelola Terintegrasi sejak tanggal 19 Juli 2024
 * Serving Integrated Governance Committee since dated July 19, 2024

Pada tanggal 5 September 2024 Perseroan menyelenggarakan RUPS Luar Biasa Tahun 2024, dimana berdasarkan keputusan RUPSLB Tahun 2024 ditindaklanjuti oleh Surat Keputusan Dewan Komisaris nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite, susunan Komite Tata Kelola Terintegrasi sampai dengan 31 Desember 2024 menjadi sebagai berikut:

On September 5, 2024, the Company held the 2024 Extraordinary GMS, based on the resolutions of the 2024 Extraordinary GMS followed up by the Board of Commissioners Decree Number 12/SK/DKO/2024 dated October 4, 2024 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and the Committees, the composition of the Integrated Governance Committee as of December 31, 2024 was as follows:

No.	Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
1.	Hilman Purakusumah*	Ketua Merangkap Anggota Chairman Concurrently as Member	Komisaris Independen Independent Commissioner	Manajemen dan Perbankan Management, and Banking
2	Taswin Zakaria*	Anggota Member	Komisaris Utama Independen Independent President Commissioner	Accounting dan Perbankan Accounting and Banking
3	Diding Sakri	Anggota Member	Komisaris Independen Independent Commissioner	Peneliti, Keuangan, Ekonomi dan Perbankan Researcher, Finance, Economics and Banking
4	Rudie Kusmayadi	Anggota Member	Komisaris Commissioner	Teknik dan Manajemen Engineering and Management
5	Tomsu Tohir	Anggota Member	Komisaris Commissioner	Kepolisian dan Managerial Police and Managerial
6	Mohammad Taufiq Budi Santoso*	Anggota Member	Komisaris Commissioner	Teknik dan Manajemen Engineering and Management
7	Humbul Kristiawan	Anggota Member	Pihak Independen Independent Party	Ekonomi dan Akuntansi Economics and Accounting
8	Hasan Gazali Pulungan	Anggota Member	Pihak Independen Independent Party	Perbankan Banking

* Menjabat di Komite Tata Kelola Terintegrasi pada tanggal 4 Oktober 2024

* Serving Integrated Governance Committee date October 4, 2024



Profil Komite Tata Kelola Terintegrasi

Profil Komite Tata Kelola Terintegrasi per 31 Desember 2024 adalah sebagai berikut.



Hilman Purakusumah

Ketua merangkap Anggota
Chairman concurrently member



Umur/Age
60 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Jakarta

Lahir di Bandung pada tahun 1964, usia 60 tahun per Desember 2024.	Born in Bandung in 1964, age 60 years as of December 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana bidang Teknik Planologi di Institut Teknologi Bandung (1990). Magister bidang Manajemen di Institute of Management Telkom Bandung (2005). 	Educational Background <ul style="list-style-type: none"> Bachelor of Planning Engineering from Bandung Institute of Technology (1990). Master of Management from Institute of Management Telkom Bandung (2005).
Sertifikasi Kualifikasi 7 Bidang Manajemen Risiko Perbankan LSPP (2024)	Certification Qualification of 7 Fields of Banking Risk Management LSPP (2024)
Pengalaman Kerja <ul style="list-style-type: none"> Senior Executive Vice President PT Bank BRI Syariah Tbk. (2017-2019). Komisaris PT Trikomindo Cipta Mandiri (2019 – saat ini). Komisaris PT BPR Muliatama Dananjaya, Tbk. (2021 –2024). Komisaris Independen bank bjb (2024 – saat ini). 	Work Experience <ul style="list-style-type: none"> Senior Executive Vice President of PT Bank BRI Syariah Tbk. (2017-2019). Commissioner of PT Trikomindo Cipta Mandiri (2019 – present). Commissioner of PT BPR Muliatama Dananjaya, Tbk. (2021 –2024). Independent Commissioner of bank bjb (2024 – present).
Dasar Hukum Pengangkatan <ul style="list-style-type: none"> Diangkat sebagai Komisaris Independen bank bjb untuk pertama kalinya berdasarkan Keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 05 September 2024, yang teruang pada Salinan Akta Pernyataan Keputusan RUPSLB No. 13 tanggal 05 September 2024. Surat Keputusan Dewan Komisaris nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite. 	Legal Basis of Appointment <ul style="list-style-type: none"> Appointed as Independent Commissioner of bank bjb for the first time based on the Decision of the Extraordinary General Meeting of Shareholders (EGMS) dated September 5, 2024, which is stated in the Copy of the Deed of Statement of EGMS Resolutions No. 13 dated September 5, 2024. Decree of the Board of Commissioners number 12/SK/DKO/2024 dated October 4, 2024 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees.
Periode dan Masa Jabatan 4 Oktober 2024 - saat ini (Periode Pertama)	Period and Term of Office October 4, 2024 - present (First Period)
Jabatan Rangkap -	Concurrent Positions -

Profile of the Integrated Governance Committee

The Integrated Governance Committee profile as of December 31, 2024 is as follows.



Taswin Zakaria

Anggota
Member



Umur/Age
56 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Jakarta

Lahir di Medan pada tahun 1968, usia 56 tahun per Desember 2024.	Born in Medan in 1968, age 56 years as of December 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> • BSBA in Accounting, Cum Laude (Honors) di The Ohio State University Columbus (1991). • Strategic Leadership Program, di Saïd Business School, Oxford University Inggris (2016). • Advanced Management Program di Harvard Business School (2017). 	Educational Background <ul style="list-style-type: none"> • BSBA in Accounting, Cum Laude (Honors) at The Ohio State University Columbus (1991). • Strategic Leadership Program, at Saïd Business School, Oxford University England (2016). • Advanced Management Program at Harvard Business School (2017).
Sertifikasi Kualifikasi 7 Bidang Manajemen Risiko Perbankan LSPP (2024)	Certification Qualification of 7 Fields of Banking Risk Management LSPP (2024)
Pengalaman Kerja <ul style="list-style-type: none"> • Komisaris Independen PT Bank Internasional Indonesia-Maybank, Tbk. (2003–2013). • Komisaris Independen PT Jasa Angkasa Semesta, Tbk. (2005–2013). • Presiden Direktur PT Bank Maybank Indonesia, Tbk. (2013–2024). • Komisaris Utama Independen bank bjb (2024 – saat ini). 	Work Experience <ul style="list-style-type: none"> • Independent Commissioner of PT Bank Internasional Indonesia-Maybank, Tbk. (2003–2013). • Independent Commissioner of PT Jasa Angkasa Semesta, Tbk. (2005–2013). • President Director of PT Bank Maybank Indonesia, Tbk. (2013–2024). • Independent President Commissioner of bank bjb (2024 – present)
Dasar Hukum Pengangkatan <ul style="list-style-type: none"> • Diangkat sebagai Komisaris Utama Independen bank bjb untuk pertama kalinya berdasarkan Keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 05 September 2024, yang teruang pada Salinan Akta Pernyataan Keputusan RUPSLB No. 13 tanggal 05 September 2024. • Surat Keputusan Dewan Komisaris nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite. 	Legal Basis for Appointment <ul style="list-style-type: none"> • Appointed as Independent President Commissioner of bank bjb for the first time based on the Decision of the Extraordinary General Meeting of Shareholders (EGMS) dated September 5, 2024, which is stated in the Copy of the Deed of Statement of EGMS Resolutions No. 13 dated September 5, 2024. • Decree of the Board of Commissioners number 12/SK/DKO/2024 dated October 4, 2024 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and Committees.
Periode dan Masa Jabatan <ul style="list-style-type: none"> • Sebagai anggota sejak 04 Oktober 2024 • Sebagai Ketua merangkap anggota sejak 04 Oktober 2024 – saat ini (periode pertama). 	Period and Term of Office <ul style="list-style-type: none"> • As a member since October 4, 2024 • As Chairperson concurrently member since October 4, 2024 – present (first period).
Jabatan Rangkap -	Concurrent Positions -



Diding Sakri

Anggota
Member



Umur/Age
47 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung

Lahir di Kuningan pada tahun 1977, usia 47 tahun per Desember 2024	Born in Kuningan in 1977, age 47 years as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana bidang Teknik Planologi (Perencanaan Wilayah dan Kota) dari Institut Teknologi Bandung (2001). • Master of Arts (Double Degree) dari Trento University (Italy) dan Regensburg University (Germany) (2011). • PhD bidang Development Economics King's College London (United Kingdom) (2020). 	Educational Background <ul style="list-style-type: none"> • Bachelor of Planning Engineering (Regional and City Planning) from Bandung Institute of Technology (2001). • Master of Arts (double degree) from Trento University (Italy) and Regensburg University (Germany) (2011). • PhD in Development Economics King's College London (United Kingdom) (2020).
Sertifikasi Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024)	Certification Qualification 6 Fields of Banking Risk Management LSPP (2024)
Pengalaman Kerja <ul style="list-style-type: none"> • Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). • Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020). • Anggota Tim Akselerasi Pembangunan (TAP) Provinsi Jawa Barat (2020 – Maret 2022) • Komisaris Independen bank bjb (2022 – saat ini). 	Work Experience <ul style="list-style-type: none"> • Member of the West Java Province Development Acceleration Team (TAP) (2020 – March 2022) • Researcher on Poverty, Inequality, and Inclusive Growth, King's College London, United Kingdom (2016 - 2020). • Research Analyst (PREM)/Governance Specialist (GGP), The World Bank (2011-2015). • Independent Commissioner of bank bjb (2022 – present).
Dasar Hukum Pengangkatan Surat Keputusan Dewan Komisaris Nomor 05/SK/DKO/2022 tanggal 26 Juli 2022 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite - Komite.	Legal Basis of Appointment Decree of the Board of Commissioners 05/SK/DKO/2022 dated 26 July 2022 concerning the Division of Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and Committees which has been updated several times with the latest Decree of the Board of Commissioners Number 12/SK/DKO/2024 dated 4 October 2024 concerning the Division of Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and Committees
Periode dan Masa Jabatan <ul style="list-style-type: none"> • Menjadi Anggota sejak 26 Juli 2022 – saat ini (periode pertama). • Menjadi Ketua merangkap anggota pada tanggal 3 April 2024 - 3 Oktober 2024. 	Period and Term of Office <ul style="list-style-type: none"> • Member since July 26, 2022 – present (first term). • Became Chairperson concurrently member on April 3, 2024 – October 3, 2024
Jabatan Rangkap -	Concurrent Positions -



Mohammad Taufiq Budi Santoso

Anggota
Member



Umur/Age
56 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Indonesia

Lahir di Probolinggo pada tahun 1967, usia 57 tahun per Desember 2024	Born in Probolinggo in 1967, age 57 years as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana bidang Teknik Planologi di Institut Teknologi Bandung (1990). • Master bidang Public Administration di University of Birmingham, Inggris (1995). • Doktorat bidang Kebijakan Publik di Universitas Padjajaran Bandung (2012). 	Educational Background <ul style="list-style-type: none"> • Bachelor of Planning Engineering from Bandung Institute of Technology (1990). • Master of Public Administration from University of Birmingham, England (1995). • Doctorate in Public Policy from Padjajaran University, Bandung (2012).
Sertifikasi Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024).	Certification Qualification 6 Fields of Banking Risk Management LSPP (2024).
Pengalaman Kerja <ul style="list-style-type: none"> • Pj Bupati Purwakarta (2018). • Kepala Badan Perencanaan dan Pembangunan Daerah Pemerintah Provinsi Jawa Barat (2019-2020). • Asisten Perekonomian dan Pembangunan Sekretariat Daerah Pemerintah Provinsi Jawa Barat (2020-Saat ini). • Komisaris Utama PT Jamkrida Jabar (2021 - 2024). • Pj Sekretaris Daerah Provinsi Jawa Barat (2023-2024). • Komisaris bank bjb (2024 - saat ini) 	Work Experience <ul style="list-style-type: none"> • Acting Regent of Purwakarta (2018). • Head of the Regional Planning and Development Agency of the West Java Provincial Government (2019-2020). • Assistant for Economy and Development of the Regional Secretariat of the West Java Provincial Government (2020-present). • President Commissioner of PT Jamkrida Jabar (2021 - 2024). • Acting Regional Secretary of West Java Province (2023-2024). • Commissioner of bank bjb (2024 - present)
Dasar Hukum Pengangkatan Surat Keputusan Dewan Komisaris 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite - komite.	Legal Basis of Appointment Decree of the Board of Commissioners 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and Committees.
Periode dan Masa Jabatan Sebagai Anggota sejak 04 Oktober 2024 - saat ini (Periode Pertama)	Period and Term of Office As a Member since October 04, 2024 - present (First Period)
Jabatan Rangkap Asisten Perekonomian dan Pembangunan Sekretariat Daerah Pemerintah Provinsi Jawa Barat (2020-Saat ini)	Concurrent Positions Assistant for Economic and Development Affairs, Regional Secretariat of the West Java Provincial Government (2020-Present)



Rudie Kusmayadi

Anggota
Member



Umur/Age
66 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Cimahi

<p>Lahir di Ciamis pada tahun 1958, usia 66 tahun per Desember 2024.</p>	<p>Born in Ciamis in 1958, age 66 years as of December 2024.</p>
<p>Riwayat Pendidikan</p> <ul style="list-style-type: none"> • Sarjana Muda Teknik Lingkungan dari Akademi Teknik Pekerjaan Umum Jabar (1982). • Sarjana Manajemen Pembangunan Daerah dari STIA LAN (2001). • Pasca Sarjana Manajemen Pembangunan Daerah dari STIA LAN 	<p>Educational Background</p> <ul style="list-style-type: none"> • Bachelor of Environmental Engineering from the West Java Public Works Engineering Academy (1982). • Bachelor of Regional Development Management from STIA LAN (2001). • Postgraduate in Regional Development Management from STIA LAN (2024)
<p>Sertifikasi</p> <p>Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024)</p>	<p>Certification</p> <p>Qualification 6 Fields of Banking Risk Management LSPP (2024)</p>
<p>Pengalaman Kerja</p> <ul style="list-style-type: none"> • Direktur Teknik Perusahaan Umum Daerah Air Minum Tirta Raharja (2005 - 2007) • PLT Direktur Utama Perusahaan Umum Daerah Air Minum Tirta Raharja (2007 - 2009) • Direktur Utama Perusahaan Umum Daerah Air Minum Tirta Raharja (2009 - 2023) • Sekretaris Daerah Provinsi Jawa Barat (2020 - 2023). • Komisaris bank bjb (2023 - saat ini) 	<p>Work Experience</p> <ul style="list-style-type: none"> • Technical Director of Tirta Raharja Regional Public Drinking Water Company (2005 - 2007) • Acting President Director of Tirta Raharja Regional Public Drinking Water Company (2007 - 2009) • President Director of Tirta Raharja Regional Public Drinking Water Company (2009 - 2023) • Regional Secretary of West Java Province (2020 - 2023). • Commissioner of bank bjb (2023 - present)
<p>Dasar Hukum Pengangkatan</p> <p>Surat Keputusan Dewan Komisaris 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite - komite yang telah beberapa kali diperbaharui dengan Surat Keputusan Dewan Komisaris Nomor 12/SK/DKO/2024 tanggal 4 Oktober 2024 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite - komite.</p>	<p>Legal Basis of Appointment</p> <p>Decree of the Board of Commissioners 04/SK/DKO/2023 dated 22 August 2023 concerning the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and Committees which has been updated several times by Decree of the Board of Commissioners Number 12/SK/DKO/2024 dated 4 October 2024 concerning the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and Committees.</p>
<p>Periode dan Masa Jabatan</p> <p>Menjadi anggota sejak 22 Agustus 2023 - saat ini (Periode Pertama)</p>	<p>Period and Term of Office</p> <p>Member since August 22, 2023 - present (First Period)</p>
<p>Jabatan Rangkap</p> <p>-</p>	<p>Concurrent Positions</p> <p>-</p>



Toms Tohir

Anggota
Member



Umur/Age
55 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Jakarta

Lahir di Tanjung Karang pada tahun 1969, usia 55 tahun per Desember 2024	Born in Tanjung Karang in 1969, age 55 years as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana Muda Teknik Lingkungan dari Akademi Teknik Pekerjaan Akademi Kepolisian (1990). Pasca Sarjana bidang Kajian Ilmu Kepolisian dari Universitas Indonesia (2001) 	Educational Background <ul style="list-style-type: none"> Police Academy (1990). Postgraduate in Police Science Studies from the University of Indonesia (2001)
Sertifikasi <ul style="list-style-type: none"> Kualifikasi 6 Bidang Manajemen Risiko Perbankan LSPP (2024). Sertifikasi Manajemen Risiko Perbankan Tingkat 1 dari LSP Keuangan Syariah 	Certification <ul style="list-style-type: none"> Qualification 6 Fields of Banking Risk Management LSPP (2024). Level 1 Banking Risk Management Certification from LSP Syariah Finance
Pengalaman Kerja <ul style="list-style-type: none"> Kapolda Provinsi Nusa Tenggara Barat (2019 - 2020) Sahli Sospol Kapolri (2020 - 2022) Inspektorat Jenderal Kementerian Dalam Negeri (2002 - Saat ini) Plt. Sekretaris Jenderal Kementerian Dalam Negeri (2024 - saat ini) Komisaris bank bjb (2022 - saat ini) 	Work Experience <ul style="list-style-type: none"> West Nusa Tenggara Provincial Police Chief (2019 - 2020) Social and Political Expert of the National Police Chief (2020 - 2022) Inspectorate General of the Ministry of Home Affairs (2002 - Present) Acting Secretary General of the Ministry of Home Affairs (2024 - Present) Commissioner of Bank bjb (2022 - Present)
Dasar Hukum Pengangkatan Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2023 tanggal 22 Agustus 2023 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite yang telah beberapa kali diperbaharui dengan perubahan terakhir yang ditetapkan berdasarkan Surat Keputusan Dewan Komisaris Nomor 12/SK/DKO/2024 tanggal 04 Oktober 2024.	Legal Basis of Appointment Decree of the Board of Commissioners Number 04/SK/DKO/2023 dated August 22, 2023 concerning the Division of Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and Committees which has been updated several times with the latest amendment stipulated based on Decree of the Board of Commissioners Number 12/SK/DKO/2024 dated October 4, 2024.
Periode dan Masa Jabatan Menjadi Anggota sejak 22 Agustus 2023 - saat ini (Periode Pertama)	Period and Term of Office Member since August 22, 2023 - present (First Period)
Jabatan Rangkap <ul style="list-style-type: none"> Inspektorat Jenderal Kementerian Dalam Negeri (2022 - saat ini) Plt. Sekretaris Jenderal Kementerian Dalam Negeri (2024 - saat ini) 	Concurrent Positions <ul style="list-style-type: none"> Inspectorate General of the Ministry of Home Affairs (2022 - present) Acting Secretary General of the Ministry of Home Affairs (2024 - present)



Humbul Kristiawan

Anggota
Member



Umur/Age
49 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Jakarta

<p>Lahir di Sukabumi pada tahun 1975, usia 49 tahun per Desember 2024</p>	<p>Born in Sukabumi in 1975, age 49 years as of December 2024</p>
<p>Riwayat Pendidikan</p> <ul style="list-style-type: none"> • Sarjana di bidang Ekonomi Jurusan Akuntansi di Universitas Padjadjaran (1997) • Master of Business Administration di Institut Teknologi Bandung (2012) 	<p>Educational Background</p> <ul style="list-style-type: none"> • Bachelor of Economics majoring in Accounting at Padjadjaran University (1997) • Master of Business Administration at Bandung Institute of Technology (2012)
<p>Sertifikasi</p> <ul style="list-style-type: none"> • Registered Accountant • Chartered Accountant • Certified Internal Auditor • Certified Internal Control Auditor • Certified in Audit Committee Practices • Certified Governance Risk Management and Compliance Professional 	<p>Certification</p> <ul style="list-style-type: none"> • Registered Accountant • Chartered Accountant • Certified Internal Auditor • Certified Internal Control Auditor • Certified in Audit Committee Practices • Certified Governance Risk Management and Compliance Professional
<p>Pengalaman Kerja</p> <ul style="list-style-type: none"> • Partner Deloitte South East Asia (2014 – 2016) • Partner RSM AAJ (2017 – 2018) • Anggota Komite Pemantau Risiko PT Pegadaian Tahun 2020 sampai dengan saat ini. • Anggota Komite Audit PT Bank UOB Indonesia Tahun 2021 sampai dengan saat ini. 	<p>Work Experience</p> <ul style="list-style-type: none"> • Partner Deloitte South East Asia (2014 – 2016) • Partner RSM AAJ (2017 – 2018) • Member of the Risk Monitoring Committee of PT Pegadaian from 2020 to present. • Member of the Audit Committee of PT Bank UOB Indonesia from 2021 to present.
<p>Dasar Hukum Pengangkatan</p> <ul style="list-style-type: none"> • Berdasarkan Surat Keputusan Direksi Nomor 0386/SK/DIR-CSE/2022 tanggal 26 Juli 2022 periode menjabat terhitung mulai tanggal 26 Juli 2022 sampai dengan 25 Juli 2023. • Berdasarkan Surat Keputusan Direksi Nomor 0273/SK/DIR-CSE/2023 tanggal 24 Juli 2023 periode menjabat terhitung mulai tanggal 26 Juli 2023 sampai dengan 25 Juli 2025. 	<p>Legal Basis of Appointment</p> <ul style="list-style-type: none"> • Based on the Decree of the Board of Directors Number 0386/SK/DIR-CSE/2022 dated July 26, 2022, the term of office is from July 26, 2022 to July 25, 2023. • Based on the Decree of the Board of Directors Number 0273/SK/DIR-CSE/2023 dated July 24, 2023, the term of office is from July 26, 2023 to July 25, 2025.
<p>Periode dan Masa Jabatan</p> <ul style="list-style-type: none"> • 26 Juli 2022 sampai dengan 25 Juli 2023 (Periode Pertama) • 26 Juli 2023 sampai dengan 25 Juli 2025 (Periode Kedua) 	<p>Period and Term of Office</p> <ul style="list-style-type: none"> • July 26, 2022 to July 25, 2023 (First Period) • July 26, 2023 to July 25, 2025 (Second Period)
<p>Jabatan Rangkap</p> <ul style="list-style-type: none"> • Komite Pemantau Risiko PT Pegadaian Tahun 2020 sampai dengan saat ini. • Komite Audit PT Bank UOB Indonesia Tahun 2021 sampai dengan saat ini. 	<p>Concurrent Positions</p> <ul style="list-style-type: none"> • Risk Monitoring Committee of PT Pegadaian 2020 to date. • Audit Committee of PT Bank UOB Indonesia 2021 to date.



Hasan Gazali Pulungan

Anggota
Member



Umur/Age
56 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Jakarta

Lahir di Jakarta pada tahun 1968, usia 56 tahun per Desember 2024	Born in Jakarta in 1968, age 56 years as of December 2024
Riwayat Pendidikan Sarjana di bidang Ekonomi di Universitas Pancasila (1991)	Educational Background Bachelor of Economics from Pancasila University (1991)
Sertifikasi <ul style="list-style-type: none"> Sertifikasi Uji Kompetensi Manajemen Risiko Level 5 Sertifikasi Ahli Pembiayaan Sertifikasi Asesor Kompetensi 	Certification <ul style="list-style-type: none"> Risk Management Competency Test Certification Level 5 Financing Expert Certification Competency Assessor Certification
Pengalaman Kerja <ul style="list-style-type: none"> Wakil Pemimpin Divisi Bisnis Komersial dan Kecil Feb 2015 - Juni 2016 Pemimpin Kantor Wilayah Jakarta BSD Juni 2016 - Januari 2019 Direktur Utama BNI Multifinance Tahun Januari 2019 - Juli 2022 Senior Credit Officer Tim LAR bank BNI Juli 2022 - Juli 2023 	Work Experience <ul style="list-style-type: none"> Deputy Head of Commercial and Small Business Division Feb 2015 - June 2016 Head of Jakarta BSD Regional Office June 2016 - January 2019 President Director of BNI Multifinance January 2019 - July 2022 Senior Credit Officer of BNI Bank LAR Team July 2022 - July 2023
Dasar Hukum Pengangkatan Berdasarkan Surat Keputusan Direksi Nomor 0289/SK/DIR-CSE/2024 tanggal periode menjabat terhitung mulai tanggal 16 Juli 2024 sampai dengan 15 Juli 2025.	Legal Basis of Appointment Based on the Decree of the Board of Directors Number 0289/SK/DIR-CSE/2024, the term of office is from July 16, 2024 to July 15, 2025.
Periode dan Masa Jabatan 16 Juli 2024 sampai dengan 15 Juli 2025 (Periode Pertama)	Period and Term of Office July 16, 2024 to July 15, 2025 (First Period)
Jabatan Rangkap -	Concurrent Positions -

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Tata Kelola Terintegrasi

Education Qualification and Work Experience Integrated Governance Committee

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Tata Kelola Terintegrasi

Table of Education Qualification and Work Experience Integrated Governance Committee

Nama Name	Jabatan Position	Pendidikan Education	Pengalaman Kerja Work Experience
Hilman Purakusumah*	Ketua Merangkap Anggota Chairman Concurrently as Member	<ul style="list-style-type: none"> S1 Planologi - Institut Teknologi Bandung S2 Manajemen - Telkom University Bachelor of Planning - Bandung Institute of Technology Master of Management - Telkom University 	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.
Taswin Zakaria*	Ketua Merangkap Anggota Chairman Concurrently as Member	S 1 Accounting- The Ohio State University. Bachelor of Accounting- The Ohio State University.	Memiliki Pengalaman kerja di bidang perbankan Have work experience in banking
Diding Sakri	Anggota Member	<ul style="list-style-type: none"> S1 Teknik Perencanaan Wilayah dan Kota S2 Master of Arts S3 PhD Development Economics Bachelor of Regional and City Planning Engineering Master of Arts PhD Development Economics 	Memiliki pengalaman kerja di bidang peneliti, keuangan, ekonomi dan perbankan Have work experience in research, finance, economics and banking
M. Taufiq Budi Santoso*	Anggota Member	<ul style="list-style-type: none"> S1 Planologi - Institut Teknologi Bandung S2 Ilmu Sosial - University of Birmingham S3 Administrasi Publik - Universitas Padjadjaran Bachelor of Planning - Bandung Institute of Technology Master of Social Sciences - University of Birmingham PhD in Public Administration - Padjadjaran University 	Memiliki pengalaman di bidang pemerintahan dan manajerial Have experience in government and managerial
Rudie Kusmayadi	Anggota Member	<ul style="list-style-type: none"> S1 Manajemen Pembangunan Daerah S2 Manajemen Pembangunan Daerah Bachelor of Regional Development Management Master of Regional Development Management 	Memiliki Pengalaman Sebagai Direktur Utama PERUMDA Air Minum Tirta Raharja dan perbankan Have experience as President Director of PERUMDA Air Minum Tirta Raharja and banking
Toms Tohir	Anggota Member	<ul style="list-style-type: none"> Akademi Kepolisian S2 Kajian Ilmu Kepolisian Police Academy Master of Police Science Studies 	Memiliki pengalaman kerja di bidang Kepolisian Republik Indonesia dan Kementerian Dalam Negeri. Have work experience in the field of the Indonesian National Police and the Ministry of Home Affairs.
Humbul Kristiawan	Anggota Member	<ul style="list-style-type: none"> S1 Ekonomi Akuntansi S2 Business Administration Bachelor of Economics in Accounting Master of Business Administration 	Memiliki pengalaman kerja di bidang Perbankan, Audit, dan Manajemen Risiko. Have work experience in Banking, Audit, and Risk Management.
Hasan Gazali Pulungan	Anggota Member	Sarjana di bidang Ekonomi Bachelor of Economics	Memiliki pengalaman kerja di bidang Perbankan Have work experience in Banking

Independensi Komite Tata Kelola Terintegrasi

Independence of the Integrated Governance Committee

Tabel Independensi Komite Tata Kelola Terintegrasi
Table of Integrated Governance Committee Independency

Aspek Independensi Aspect of Independence	Hilman Purakusumah	Taswin Zakaria	Diding Sakri	Rudie Kusmayadi	M. Taufiq Budi Santoso	Tomsu Tohir	Humbul Kristiawan
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	√	√	√	√	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries or affiliated companies	√	√	√	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di perusahaan Has no share ownership relationship in the company	√	√	x	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Tata Kelola Terintegrasi Has no family relationship with the Board of Commissioners, Board of Directors, and/or fellow members of the Integrated Governance Committee	√	√	√	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Not serving as administrators of political parties, officials and government	√	√	√	√	√	√	√

Rapat Komite Tata Kelola Terintegrasi

Integrated Governance Committee Meeting

KEBIJAKAN RAPAT KOMITE TATA KELOLA TERINTEGRASI

INTEGRATED GOVERNANCE COMMITTEE MEETING POLICY

Ketentuan Rapat Komite Tata Kelola Terintegrasi diatur dalam Pedoman dan Tata Tertib Kerja Komite Tata Kelola Terintegrasi adalah sebagai berikut:

The Integrated Governance Committee meeting provisions are governed by the Code and Code of conduct of the Integrated Governance Committee as follows:

- Rapat Komite Tata Kelola Terintegrasi mengadakan rapat sekurang-kurangnya 4 (empat) kali dalam 1 (satu) tahun, disesuaikan dengan kebutuhan Bank.
- Rapat Komite Tata Kelola Terintegrasi membahas mengenai evaluasi kebijakan dan penerapan tata kelola terintegrasi pada LJK.
- Rapat Komite Tata Kelola Terintegrasi dapat dilaksanakan melalui *video conference*.
- Hasil rapat Komite Tata Kelola Terintegrasi dituangkan dalam risalah rapat dan didokumentasikan secara baik.
- Perbedaan pendapat (*dissenting opinion*) yang terjadi dalam rapat Komite Tata Kelola Terintegrasi dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat.

- Integrated Governance Committee meeting held at least 4 (four) times in 1 (one) year, adjusted to the needs of the Bank.
- Integrated Governance Committee meeting discusses policy evaluation and integrated governance implementation of LJK.
- Integrated Governance Committee meeting can be implemented through video conference.
- The results of the Integrated Governance Committee meeting are set forth in the minutes of the meeting and well documented.
- Dissenting opinion that occurs in the meeting of the Integrated Governance Committee is clearly listed in the minutes of the meeting and the reasons of disagreements.

6. Rapat Komite Tata Kelola Terintegrasi dapat mengambil keputusan apabila sekurang-kurangnya dihadiri oleh 51% (lima puluh satu per seratus) dari jumlah anggota termasuk seorang Komisaris Independen.
7. Keputusan rapat Komite Tata Kelola Terintegrasi dilakukan berdasarkan musyawarah mufakat.
8. Apabila dalam musyawarah tidak tercapai kata mufakat, maka pengambilan keputusan dilakukan dengan cara pengambilan suara terbanyak (pemungutan suara).
9. Sehubungan dengan pengambilan suara, maka setiap anggota Komite Tata Kelola Terintegrasi yang hadir berhak memberikan 1 (satu) suara dan tambahan 1 (satu) suara untuk setiap anggota Komite Tata Kelola Terintegrasi yang diwakilinya yang dilengkapi dengan surat kuasa.
10. Rapat Komite Tata Kelola Terintegrasi dipimpin oleh ketua Komite Tata Kelola Terintegrasi atau anggota Komite Tata Kelola Terintegrasi yang berasal dari unsur Dewan Komisaris apabila ketua Komite Tata Kelola Terintegrasi berhalangan hadir.
11. Jika dipandang perlu, Komite Tata Kelola Terintegrasi dapat mengundang pihak lain dari internal Bank yang terkait dengan materi rapat dalam rapat Komite Tata Kelola Terintegrasi.

6. The Integrated Governance Committee meeting is able to make a decision if at least 51% (fifty one and a hundred) of the member's number including an independent commissioner.
7. The decision of the Integrated Governance Committee meeting is based on consensus deliberation.
8. If in deliberation is not reached the word consensus, then the decision making is done by means of the most voting.
9. With respect to voting, each member of the Integrated Governance Committee who is present is entitled to provide 1 (one) vote and an additional 1 (one) vote for each member of the Integrated Governance Committee that is represented by the Power of Attorney.
10. The Integrated Governance Committee meeting is headed by the Chairman of the Integrated Governance Committee or a member of the Integrated Governance Committee which is derived from the Board of Commissioners when the Chairman of the Integrated Governance Committee is absent.
11. If deemed necessary, the Integrated Governance Committee may invite other Parties from the internal Bank in relation to the meeting material at the Integrated Governance Committee meeting.

AGENDA RAPAT KOMITE TATA KELOLA TERINTEGRASI

Sepanjang tahun 2024, tanggal pelaksanaan, agenda rapat dan peserta rapat Komite Tata Kelola Terintegrasi, sebagai berikut.

Tabel Agenda Rapat Komite Tata Kelola Terintegrasi

Table of Agenda of Integrated Governance Committee

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting participants
1	23 Januari 2024 January 23, 2024	<ol style="list-style-type: none"> 1. Pembahasan kinerja keuangan anak perusahaan dan perusahaan terelasi periode triwulan IV tahun 2023 2. Pembahasan evaluasi pelaksanaan tata kelola terintegrasi oleh Satuan Kerja Audit Internal terintegrasi, satuan kerja kepatuhan terintegrasi dan satuan kerja manajemen risiko terintegrasi periode triwulan IV tahun 2023 <ol style="list-style-type: none"> 1. Discussion of financial performance of subsidiaries and related companies for the Fourth Quarter of 2023 2. Discussion of evaluation of the implementation of integrated governance by the integrated Internal Audit Work Unit, integrated compliance work unit and integrated risk management work unit for the Fourth Quarter of 2023 	<ol style="list-style-type: none"> 1. Fahlino F. Sjuib* 2. Farid Rahman* 3. Rudie Kusmayadi 4. Setiawan Wangsaatmaja* 5. Toms Tohir 6. Diding Sakri 7. Humbul Kristiawan
2	22 Mei 2024 May 22, 2024	<ol style="list-style-type: none"> 1. Pembahasan Evaluasi Kinerja Perusahaan Terelasi dalam Konglomerasi Keuangan bank bjb Periode Triwulan I Tahun 2024 2. Pembahasan Evaluasi Pelaksanaan Tata Kelola Terintegrasi oleh Satuan Kerja Audit Internal Terintegrasi (SKAIT), Satuan Kerja Kepatuhan Terintegrasi (SKKT) dan Satuan Kerja Manajemen Risiko Terintegrasi (SKMRT) Periode Triwulan I Tahun 2024 <ol style="list-style-type: none"> 1. Discussion of the Evaluation of the Performance of Related Companies in the bank bjb Financial Conglomerate for the First Quarter of 2024 2. Discussion of the Evaluation of the Implementation of Integrated Governance by the Integrated Internal Audit Work Unit (SKAIT), Integrated Compliance Work Unit (SKKT) and Integrated Risk Management Work Unit (SKMRT) for the First Quarter of 2024 	<ol style="list-style-type: none"> 1. Diding Sakri 2. Rudie Kusmayadi 3. Toms Tohir 4. Humbul Kristiawan

INTEGRATED GOVERNANCE COMMITTEE MEETING AGENDA

Throughout 2024, the implementation date, meeting agenda and Integrated Governance Committee meeting participants are as follows.

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting participants
3	26 September 2024 September 26, 2024	<ol style="list-style-type: none"> Pembahasan Evaluasi Pelaksanaan Tata Kelola Terintegrasi oleh Satuan Kerja Audit Internal Terintegrasi (SKAIT), Satuan Kerja Kepatuhan Terintegrasi (SKKT) dan Satuan Kerja Manajemen Risiko Terintegrasi (SKMRT) Periode Triwulan II Tahun 2024 Pembahasan kinerja keuangan anak perusahaan dan perusahaan terelasi periode triwulan II tahun 2024 <ol style="list-style-type: none"> Discussion of the Evaluation of the Implementation of Integrated Governance by the Integrated Internal Audit Work Unit (SKAIT), Integrated Compliance Work Unit (SKKT) and Integrated Risk Management Work Unit (SKMRT) for the Second Quarter of 2024 Discussion of the financial performance of subsidiaries and related companies for the Second Quarter of 2024 	<ol style="list-style-type: none"> Diding Sakri Rudie Kusmayadi Toms Tohir Humbul Kristiawan Hasan Gazali Pulungan**
4	05 Desember 2024 December 05, 2024	<ol style="list-style-type: none"> Pembahasan Kinerja Keuangan Perusahaan Anak dan Terelasi dalam Konglomerasi Keuangan bank bjb Periode Triwulan III Tahun 2024. Pembahasan Evaluasi Pelaksanaan Tata Kelola Terintegrasi oleh Satuan Kerja Audit Internal Terintegrasi, Satuan Kerja Kepatuhan Terintegrasi dan Manajemen Risiko Terintegrasi Periode Triwulan III Tahun 2024 <ol style="list-style-type: none"> Discussion of Financial Performance of Subsidiaries and Related Companies in the bank bjb Financial Conglomerate for the Third Quarter of 2024. Discussion of Evaluation of the Implementation of Integrated Governance by the Integrated Internal Audit Work Unit, Integrated Compliance Work Unit and Integrated Risk Management for the Third Quarter of 2024 	<ol style="list-style-type: none"> Hilman Purakusumah*** Diding Sakri Rudie Kusmayadi Hasan Gazali Pulungan Humbul Kristiawan

* Diberhentikan dengan hormat berdasarkan salah satu keputusan RUPS Tahunan Tahun Buku 2023 tanggal 2 April 2024.

** Menjabat di Komite Tata Kelola Terintegrasi sejak tanggal 19 Juli 2024

*** Menjabat di Komite Tata Kelola Terintegrasi pada tanggal 4 Oktober 2024

* Honorably dismissed based on one of the resolutions of Annual GMS for the 2023 Fiscal Year dated April 2, 2024.

** Serving in the Integrated Governance Committee since dated July 19, 2024

*** Serving in the Integrated Governance Committee since dated October 4, 2024

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE TATA KELOLA TERINTEGRASI

Selama tahun 2024, Komite Tata Kelola Terintegrasi telah melaksanakan 4 (empat) kali rapat. Adapun frekuensi dan tingkat kehadiran rapat masing-masing anggota Komite Tata Kelola Terintegrasi adalah sebagai berikut.

FREQUENCY AND ATTENDANCE OF INTEGRATED GOVERNANCE COMMITTEE MEETING

During 2024, the Integrated Governance Committee has held 4 (four) meetings. The frequency and level of attendance of the meetings of each member of the Integrated Governance Committee are as follows.

Tabel Tingkat Kehadiran Rapat Komite Tata Kelola Terintegrasi
Table of Attendance of Integrated Governance Committee Meeting

Nama Name	Jabatan Position	Rapat Komite Tata Kelola Terintegrasi Integrated Governance Committee meeting		
		Jumlah dan Persentase Kehadiran Number and Attendance Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Hilman Purakusumah*	Ketua merangkap Anggota Chairman concurrently Member	1	1	100%
Taswin Zakaria*	Anggota Member	-	-	-
Diding Sakri	Anggota Member	4	4	100%
M. Taufiq Budi Santoso*	Anggota Member	-	-	-
Rudie Kusmayadi	Anggota Member	4	4	100%
Toms Tohir	Anggota Member	4	3	75%

Nama Name	Jabatan Position	Rapat Komite Tata Kelola Terintegrasi Integrated Governance Committee meeting		
		Jumlah dan Persentase Kehadiran Number and Attendance Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Hasan Gazali Pulungan**	Anggota Member	2	2	100%
Humbul Kristiawan	Anggota Member	4	4	100%
Fahlino F. Sjuib***	Ketua Merangkap Anggota Chairman concurrently member	1	1	100%
Farid Rahman***	Anggota Member	1	1	100%
Setiawan Wangsaatmaja***	Anggota Member	1	1	100%

* Menjabat di Komite Tata Kelola Terintegrasi pada tanggal 4 Oktober 2024

** Menjabat di Komite Tata Kelola Terintegrasi sejak tanggal 19 Juli 2024

*** Diberhentikan dengan hormat berdasarkan salah satu keputusan RUPS Tahunan Tahun Buku 2023 tanggal 2 April 2024.

* Honorably dismissed based on one of the resolutions of Annual GMS for the 2023 Fiscal Year dated April 2, 2024.

** Serving in the Integrated Governance Committee since dated July 19, 2024

*** Serving in the Integrated Governance Committee since dated October 4, 2024

Program Peningkatan Kompetensi Komite Tata Kelola Terintegrasi

Integrated Governance Committee Competency Improvement Program

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development Materials/Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Hilman Purakusumah*	Ketua merangkap Anggota Chairman concurrently member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Taswin Zakaria*	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Diding Sakri	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
M. Taufiq Budi Santoso*	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Rudie Kusmayadi	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Tomsu Tohir	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Hasan Gazali Pulungan**	Anggota Member	-	-	-
Humbul Kristiawan	Anggota Member	-	-	-

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development Materials/Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Fahlino F. Sjuib***	Ketua Merangkap Anggota Chairman concurrently member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Farid Rahman***	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Setiawan Wangsaatmaja***	Anggota Member	Pendidikan dan/atau Pelatihan dapat dilihat pada bagian Pendidikan dan/atau pelatihan anggota Dewan Komisaris Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		

* Menjabat di Komite Tata Kelola Terintegrasi pada tanggal 4 Oktober 2024

** Menjabat di Komite Tata Kelola Terintegrasi sejak tanggal 19 Juli 2024

*** Diberhentikan dengan hormat berdasarkan salah satu keputusan RUPS Tahunan Tahun Buku 2023 tanggal 2 April 2024.

* Served on the Integrated Governance Committee on October 4, 2024

** Served on the Integrated Governance Committee since July 19, 2024

*** Honorably dismissed based on one of the decisions of the 2023 Annual GMS dated April 2, 2024.

Program Kerja dan Pelaksanaan Tugas Komite Tata Kelola Terintegrasi Tahun 2024

Sepanjang tahun 2024, Komite Tata Kelola Terintegrasi telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Tata Kelola Terintegrasi telah melaksanakan rapat sebanyak 4 (empat) kali dan menjalankan tugasnya yang antara lain:

1. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tata kelola terintegrasi dalam konglomerasi keuangan bank **bjb**.
2. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tugas dan fungsi dari Satuan Kerja Audit Internal Terintegrasi, Satuan Kerja Manajemen Risiko Terintegrasi dan Satuan Kepatuhan Terintegrasi.
3. Melakukan pemantauan terhadap Kinerja dan Profil Risiko dari perusahaan anak dan perusahaan terelasi dalam konglomerasi keuangan.
4. Melakukan Evaluasi atas Pelaksanaan Program Sinergi perbankan antara bank **bjb** dengan Perusahaan Anak dan Perusahaan Terelasi
5. Melakukan pemantauan dan evaluasi atas tindak lanjut terhadap hasil evaluasi Satuan Kerja Audit Internal terintegrasi, satuan kepatuhan terintegrasi dan satuan manajemen risiko terintegrasi oleh Lembaga Jasa Keuangan (LJK) pada Konglomerasi Keuangan.

Work Program and Implementation of The Duties of The Integrated Governance Committee In 2024

Along 2024, the Integrated Governance Committee had well-performed its duties and responsibilities. The Integrated Governance Committee had held 4 (four) meetings and conducted its duties, including:

1. Monitoring and evaluating the implementation of integrated governance in bank **bjb** financial conglomerate.
2. Monitoring and evaluating the implementation of the duties and functions of the Integrated Internal Audit Work Unit, Integrated Risk Management Work Unit and Integrated Compliance Unit.
3. Monitoring the Performance and Risk Profile of subsidiaries and related companies in the financial conglomerate.
4. Evaluating the Implementation of the Banking Synergy Program between bank **bjb** and Subsidiaries and Related Companies
5. Monitoring and evaluating the follow-up to the evaluation results of the integrated internal audit work unit, integrated compliance unit and integrated risk management unit by the Financial Services Institution (LJK) in the Financial Conglomerate.

Organ dan Komite di Bawah Direksi

Dalam menjalankan tugasnya, Direksi dibantu oleh unit-unit yang berada di bawah Direksi diantaranya Sekretaris Perusahaan, Satuan Kerja Audit Internal, Divisi Manajemen Risiko dan Komite-komite yang bertugas untuk memberikan saran dan rekomendasi yang berhubungan dengan kebijakan-kebijakan dan arahan-arahan Direksi. Direksi dibantu oleh 6 (enam) komite, yaitu Komite Manajemen Risiko (KMR), Komite Kebijakan Perkreditan (KKP), Komite Pengarah Teknologi Informasi, Komite Manajemen Risiko Terintegrasi (KMRT), *Assets and Liability Committee* (ALCO) dan Komite Risiko Permodalan.

Sekretaris Perusahaan

Sekretaris Perusahaan (*Corporate Secretary*) memiliki peranan penting dalam menjembatani komunikasi baik kepada pihak internal maupun eksternal Perseroan seperti komunikasi dengan karyawan, regulator, para pemegang saham, investor, dan pemangku kepentingan lainnya. Sekretaris Perusahaan juga berperan dalam memastikan bahwa Perseroan telah patuh pada peraturan-undangan di bidang Pasar Modal. Komunikasi yang dibangun Sekretaris Perusahaan diselenggarakan melalui berbagai saluran yang dimiliki Perseroan seperti kantor dan nomor kontak, situs perusahaan, media sosial, lembar *feedback*, dan lainnya. Hal ini untuk memastikan bahwa Perseroan telah menjalankan fungsi keterbukaan informasi kepada para pemangku kepentingan.

Dasar Pengangkatan Sekretaris Perusahaan

Perseroan telah memiliki Divisi Sekretaris Perusahaan, sebagaimana disyaratkan POJK Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik. Berdasarkan Surat Keputusan Direksi bank **bjb** No 0495/SK/DIR-HCA/2024, yang efektif sejak tanggal 21 Oktober 2024, diputuskan bahwa Ayi Subarna sebagai Pemimpin Divisi Corporate Secretary Perseroan.

Organs and Committees Under the Directors

In carrying out its duties, the Directors is assisted by units under the Directors including the Corporate Secretary, Internal Audit Work Unit, the Risk Management Division and Committees in charge of providing advice and recommendations related to the Directors' policies and directives. The Directors was assisted by 6 (six) committees, namely the Risk Management Committee (KMR), the Credit Policy Committee (KKP), the Information Technology Steering Committee, the Integrated Risk Management Committee (KMRT), the Assets and Liability Committee (ALCO) and the Capital Risk Committee.

Corporate Secretary

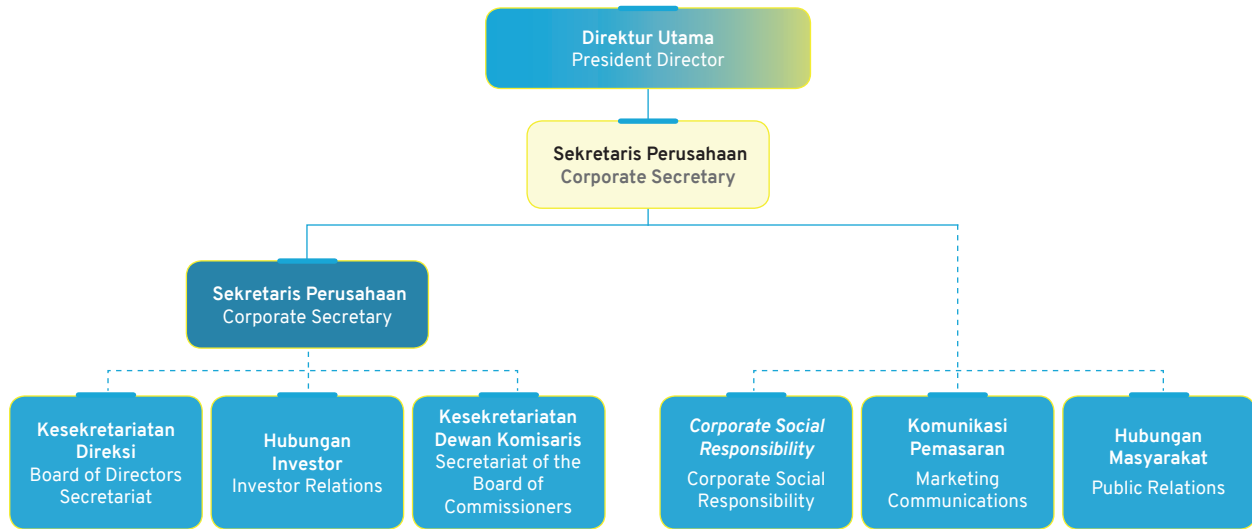
Corporate Secretary plays an important role in bridging communication to both internal and external parties of the company such as communication with employees, regulators, shareholders, investors, and stakeholders. Other interests. He also plays a role in ensuring that the company complies with regulations in the capital market. Communication built by the Corporate Secretary is held through various channels owned by the company such as office and contact number, company website, social media, feedback sheet, and others. This is to ensure that the company has exercised an information disclosure function to the stakeholders.

Policy of Appointment of Corporate Secretary

The Company has a Corporate Secretary Division, as required by POJK Number 35/POJK.04/2014 concerning Corporate Secretaries of Issuers or Public Companies. Based on the Decree of the Board of Directors of bank **bjb** No. 0495/SK/DIR-HCA/2024, prevailing since dated October 21, 2024, it was decided that Ayi Subarna as the Head of the Company's Corporate Secretary Division.

Struktur Sekretaris Perusahaan

Corporate Secretary Structure



Keterangan / Information



Fungsi, Tugas dan Tanggung Jawab Sekretaris Perusahaan

Sekretaris Perusahaan bertugas dan bertanggung jawab untuk:

1. Memformulasikan dan melaksanakan strategi humas (*public relations/investor relations*)/komunikasi promosi yang bertujuan meningkatkan citra dan reputasi Bank.
2. Merancang, mengembangkan dan melaksanakan strategi dan program kepedulian sosial/CSR dengan tepat sehingga dapat mengembangkan potensi yang ada dalam membangun reputasi di mata pihak eksternal dan membangun komitmen serta motivasi para karyawannya secara internal.
3. Menyusun dan mengkoordinasikan konsep komunikasi promosi produk dan jasa layanan ke pihak eksternal dengan tujuan mendukung pertumbuhan bisnis.
4. Menyusun, merumuskan dan mengembangkan kebijakan bidang kesekretariatan.
5. Mengelola kegiatan kesekretariatan untuk Direksi dan Dewan Komisaris.
6. Mengelola undangan rapat dan keluar masuknya informasi dari dan kepada Direksi dan Dewan Komisaris.
7. Mengkoordinasikan kegiatan rapat Direksi dan menjalankan fungsi sebagai notulis dalam rapat Direksi.
8. Mengelola penyusunan dan revisi atau pengembangan pedoman tugas Direksi dan Dewan Komisaris.

Functions, Duties and Responsibilities of Corporate Secretary

The corporate secretary is in charge and responsible for:

1. Formulate and implement public relations/ Investor Relations strategies/promotional communications aimed at enhancing the Bank's image and reputation.
2. To plan, develop and implement social/CSR strategies and programmes precisely so as to develop the potential that exists in building a reputation in the eyes of external parties and build the commitment and motivation of its employees internally.
3. Formulating and coordinating the concept of promotional communications products and services to external parties with the aim of supporting business growth.
4. To compile, formulate and develop policy of secretarial field.
5. Manage secretarial activities for the Directors and Board of Commissioners.
6. Manage the meeting invitations and exit the information from and to the directors and Board of Commissioners.
7. Coordinate the meeting activities of the Directors and perform functions as a clerk in the Directors meeting.
8. Manage the preparation and revision or development of Directors duties and Board of Commissioners.

9. Mengelola kegiatan protokoler untuk Direksi dan Dewan Komisaris.
 10. Mengelola Laporan Khusus Direksi dan/atau Dewan Komisaris kepada lembaga eksternal.
 11. Mengelola administrasi saham Bank.
 12. Mengikuti perkembangan Pasar Modal khususnya peraturan perundang-undangan yang berlaku di bidang Pasar Modal.
 13. Membantu Direksi dan Komisaris dalam pelaksanaan tata kelola perusahaan yang meliputi:
 - a. Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada situs Web Bank.
 - b. Penyampaian laporan kepada Otoritas Jasa Keuangan tepat waktu.
 - c. Penyelenggaraan dan dokumentasi Rapat Umum Pemegang Saham.
 - d. Penyelenggaraan dan dokumentasi Rapat Direksi dan/atau Rapat Dewan Komisaris.
 - e. Pelaksanaan program orientasi terhadap perusahaan bagi Direksi dan/atau Dewan Komisaris.
 14. Sebagai penghubung antara Bank dengan pemegang saham, Otoritas Jasa Keuangan, dan pemangku kepentingan lainnya.
 15. Melakukan koordinasi dengan Divisi Pengendalian Keuangan dalam hal penatausahaan pembagian dividen dan pembuatan laporan modal secara periodik serta laporan atas setiap perubahan modal kepada Regulator.
 16. Mengawasi semua komunikasi eksternal agar semua pesan keluar sudah dibuat dengan jelas dan konsisten dengan strategi komunikasi Perusahaan.
 17. Menyusun siaran pers yang efektif, mempersiapkan informasi bagi jurnalis dalam bentuk media kits, dan memanfaatkan *website* perusahaan secara maksimal.
 18. Secara proaktif dan kreatif mengidentifikasi peluang serta bahan cerita yang dapat mengangkat citra dan reputasi di mata publik.
 19. Menerbitkan tulisan-tulisan editorial terpilih (siaran pers, wawancara dan laporan) lewat media yang cocok, dan meng-*update* kanal-kanal komunikasi internal.
 20. Mempersiapkan *draft* pidato dan isi wawancara bagi para anggota Dewan dan pejabat eksekutif Bank, serta mengatur wawancara dan kontak lain dengan pihak media.
 21. Mengevaluasi program periklanan dan promosi Bank serta kesesuaiannya dengan program humas lainnya.
 22. Mengarahkan aktivitas dari agensi eksternal/konsultan yang mengembangkan dan melaksanakan strategi komunikasi serta program informasi.
 23. Merancang dan mengembangkan program kepedulian sosial/CSR dan melaksanakannya sebagai proyek-proyek yang memiliki cakupan, pencapaian (*milestone*), batas waktu, batas anggaran dan hasil-hasil (*deliverables*) yang jelas.
 24. Menunjuk, mengarahkan, memantau dan mengkaji ulang kinerja dari para Manager proyek.
9. Managing the Protocol activities for the directors and Board of Commissioners.
 10. Manage the special report of the Directors and/or Board of Commissioners to external institutions.
 11. Manage Bank Stock administration.
 12. Follow the development of capital market, especially the prevailing laws and regulations in the field of capital market.
 13. Assisting directors and Commissioners in the implementation of corporate governance which includes:
 - a. Disclosure of information to the public, including the availability of information on the Bank's Web site;
 - b. Submission of reports to a Physical authority on time;
 - c. Maintenance and documentation of the general meeting of Shareholders;
 - d. Maintenance and documentation of the Directors meeting and/or Board of Commissioners meeting; and
 - e. Implementation of orientation program of the company for Directors and/or Board of Commissioners.
 14. As a liaison between the Bank and its shareholders, the Financial Services Authority, and other stakeholders.
 15. Coordinate in the administration of dividend distribution and the creation of capital reports periodically and report on any changes of capital to the Regulator.
 16. Supervise all external communications so that all outgoing messages are clearly made and consistent with the company's communication strategy.
 17. Preparing effective press releases, prepare information for journalists in the form of media kits, and make maximum use of the company website.
 18. Proactively and creatively identifying opportunities and story material that can raise the image and reputation in the eyes of the public.
 19. Publishing selected editorial articles (press releases, interviews and reports) through appropriate media, and update internal communication channels.
 20. Preparing draft speeches and interview content for Board members and Bank executive officers, and arranging interviews and other contacts with the media.
 21. Evaluating the Bank's advertising and promotion programs and their suitability with other public relations programs.
 22. Directing the activities of external agencies/consultants who develop and implement communication strategies and information programs.
 23. Designing, developing, and implementing social awareness/ CSR programs that have clear scope, milestones, time limits, budget limits and deliverables.
 24. Appointing, directing, monitoring, and reviewing the performance of project managers.

25. Mengevaluasi program-program CSR dalam hal citra serta reputasi yang terbangun.
26. Mengevaluasi hasil survei kepuasan nasabah dan komunikasi pemasaran. Jika diperlukan, dapat merekomendasikan pengemasan ulang (*repackaging*) dari produk-produk yang sudah ada.

25. Evaluating CSR programs in terms of the image and reputation they build.
26. Evaluating the results of customer satisfaction surveys and marketing communications. If necessary, it can recommend repackaging of the existing products.

Profil Sekretaris Perusahaan

Profile of Corporate Secretary



Widi Hartoto*

Sekretaris Perusahaan
Company Secretary



Umur/Age
45 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir di Jakarta pada tahun 1979, usia 45 tahun per Desember 2024	Born in Jakarta in 1979, age 45 years as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • S1 Ekonomi, Universitas Prof. DR. Moestopo tahun 2003 • S2 Magister Management, Universitas Widyatama tahun 2012 	Educational Background <ul style="list-style-type: none"> • Bachelor of Economics, Prof. DR. Moestopo University in 2003 • Master of Management, Widyatama University in 2012
Sertifikasi Sertifikasi Manajemen Risiko level 1, Level 2 dan Level 3 dari Badan Sertifikasi Manajemen Risiko (BSMR)	Certification Risk Management Certification Level 1, Level 2 and Level 3 from the Risk Management Certification Agency (BSMR)
Pengalaman Kerja <ul style="list-style-type: none"> • Wakil Pemimpin Divisi Corporate Secretary (Desember 2017 – Februari 2017) • Pemimpin Grup Kesekretariatan Direksi (September 2015 – Desember 2017) 	Work Experience <ul style="list-style-type: none"> • Deputy Head of Corporate Secretary Division (December 2017 – February 2017) • Head of Board of Directors Secretariat Group (September 2015 – December 2017)
Riwayat Penunjukan Surat Keputusan Direksi bank bjb No 0581/SK/DIR-HCA/2020 efektif sejak 3 Februari 2020.	Appointment History Bank bjb Board of Directors Decree No. 0581/SK/DIR-HCA/2020 effective since February 3, 2020.
Periode dan Masa Jabatan *Menjabat sampai dengan 21 Oktober 2024	Period and Term of Office *Serving since October 21, 2024



Ayi Subarna*

Sekretaris Perusahaan
Company Secretary



Umur/Age
49 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir di Bandung 23 Juni pada tahun 1979, usia 45 tahun per Desember 2024	Born in Bandung June 23 in 1979, age 45 years as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> S1 Ekonomi, Manajemen dari STIE INABA Bandung tahun 2008 	Educational Background <ul style="list-style-type: none"> Bachelor of Economics, Management from STIE INABA Bandung in 2008
Sertifikasi <p>Sertifikasi Manajemen Risiko level 1, Level 2 dan Level 3 dari Badan Sertifikasi Manajemen Risiko (BSMR)</p>	Certification <p>Risk Management Certification Level 1, Level 2 and Level 3 from the Risk Management Certification Agency (BSMR)</p>
Pengalaman Kerja <ul style="list-style-type: none"> Pemimpin Kantor Cabang Soreang periode 2023 - 2024. Pemimpin Kantor Cabang Cimahi periode 2021 - 2023 Pemimpin Kantor Cabang Jatinangor periode 2019 - 2021 Wakil Pemimpin Divisi Umum periode 2018 - 2019 	Work Experience <ul style="list-style-type: none"> Head of Soreang Branch Office for the period 2023 - 2024. Head of Cimahi Branch Office for the period 2021 - 2023 Head of Jatinangor Branch Office for the period 2019 - 2021 Deputy Head of General Division for the period 2018 - 2019
Riwayat Penunjukan <p>Surat Keputusan Direksi bank bjb No 0495/SK/DIR-HCA/2024 efektif sejak 21 Oktober 2024.</p>	Appointment History <p>Surat Keputusan Direksi bank bjb No 0495/SK/DIR-HCA/2024 efektif sejak 21 Oktober 2024.</p>
Periode dan Masa Jabatan <p>*Mulai menjabat sejak 21 Oktober 2024</p>	Period and Term of Office <p>*Serving since October 21, 2024</p>

Nama Name	Materi Pengembangan Kompetensi/Pelatihan Competency/Training Development Materials	Waktu Pelaksanaan Implementation Time	Penyelenggara Organizer
Widi Hartoto	<i>Business Review</i> Semester II Tahun 2023 dan Executive Workshop Semester I Tahun 2024 Dengan Tema Performance and Sustainability: Navigating The Path The 2023 Business Review of Quarter II and the 2024 Executive Workshop of Quarter I Themed Performance and Sustainability: Navigating The Path	15 Januari 2024 January 15, 2024	bjb University
	Pembekalan/ <i>Refreshment</i> dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jenjang 5 Pejabat Eksekutif bank bjb Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Level 5 for bank bjb Executive Officers	18 Mei 2024 May 18, 2024	bjb University
	Digital Marketing Mindset Digital Marketing Mindset	26 Juni 2024 June 26, 2024	bjb University
	<i>Business Review</i> Semester I Tahun 2024 dan Executive Workshop Tahun 2024 Dengan Tema Building A Strong Foundation : Reshaping Business Strategies For The 2024 Business Review of Quarter I and the 2024 Executive Workshop Themed Building A Strong Foundation : Reshaping Business Strategies For	22 Juli 2024 July 22, 2024	bjb University
	IT <i>Security Awareness</i> IT Security Awareness	6 Agustus 2024	bjb University
	Digital Marketing Mindset Digital Marketing Mindset	7 Agustus 2024	bjb University
	Digital Marketing Mindset Digital Marketing Mindset	5 September 2024	bjb University
	IT <i>Security Awareness</i> IT Security Awareness	6 September 2024	bjb University
	Awareness Program Pengendalian Gratifikasi dan Sistem Manajemen Anti Penyuapan dan Sistem Manajemen Kepatuhan Awareness Program for Gratification Control and Anti-Bribery Management System and Compliance Management System	8 November 2024 November 8, 2024	bjb University
	Awareness Program on Personal Data Protection Awareness Program on Personal Data Protection	13 November 2024 November 13, 2024	bjb University
Pembelajaran Refreshment Penerapan Program APU-PPT dan PPPSPM Bagi Pegawai Kantor Wilayah 4 5 & Kantor Pusat bank bjb Tahun 2024 Via ELBU Refreshment Learning on the Implementation of APU-PPT and PPPSPM Programs for Employees of Regional Offices 4 5 & Bank bjb Head Office in 2024 via ELBU	21 November 2024 November 21, 2024	bjb University	
Ayi Subarna	<i>Business Review</i> Semester II Tahun 2023 dan Executive Workshop Semester I Tahun 2024 Dengan Tema Performance and Sustainability: Navigating The Path The 2023 Business Review of Quarter II and the 2024 Executive Workshop of Quarter I 2024 themed Performance and Sustainability: Navigating The Path	15 Januari 2024 January 15, 2024	bjb University
	IT <i>Security Awareness</i> IT Security Awareness	13 Maret 2024 March 13, 2024	bjb University
	Digital Marketing Mindset Digital Marketing Mindset	22 Maret 2024 March 22, 2024	bjb University
	Pembekalan/ <i>Refreshment</i> dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jenjang 6 Pejabat Eksekutif bank bjb Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Level 6 for bank bjb Executive Officers	18 Mei 2024 May 18, 2024	bjb University

Nama Name	Materi Pengembangan Kompetensi/Pelatihan Competency/Training Development Materials	Waktu Pelaksanaan Implementation Time	Penyelenggara Organizer
	<i>Business Review</i> Semester I Tahun 2024 dan Executive Workshop Tahun 2024 Dengan Tema Building A Strong Foundation : Reshaping Business Strategies For The 2024 Business Review Quarter I and the 2024 Executive Workshop Themed Building A Strong Foundation: Reshaping Business Strategies For	22 Juli 2024 July 22, 2024	bjb University
	<i>Refreshment</i> Banking Operation Bagi Pemimpin Cabang Refreshment Banking Operation for Branch Managers	9 Agustus 2024 August 9, 2024	bjb University
	<i>Awareness</i> Program Pengendalian Gratifikasi dan Sistem Manajemen Anti Penyuapan dan Sistem Manajemen Kepatuhan Awareness of Gratification Control Program and Anti-Bribery Management System and Compliance Management System	4 November 2024 November 4, 2024	bjb University
	<i>Awareness</i> Program on Personal Data Protection <i>Awareness</i> Program on Personal Data Protection	11 November 2024 November 11, 2024	bjb University
	Pembelajaran <i>Refreshment</i> Penerapan Program APU-PPT dan PPPSPM Bagi Pegawai Kantor Wilayah 1 2 3 bank bjb Tahun 2024 Via ELBU Refreshment Learning on the Implementation of APU-PPT and PPPSPM Programs for Employees of Regional Offices 1 2 3 of bank bjb in 2024 via ELBU	20 November 2024 November 20, 2024	bjb University

Pelaksanaan Tugas Sekretaris Perusahaan Tahun 2024

Selama tahun 2024, Sekretaris Perusahaan telah melaksanakan tugas dan tanggung jawabnya yakni:

1. Mempersiapkan rapat Dewan Komisaris dan Direksi, mencatat hasil rapat dan mendistribusikannya kepada pihak-pihak yang berkepentingan.
2. Mengirimkan pemberitahuan dan mempersiapkan segala sesuatu terkait dengan penyelenggaraan Rapat Umum Pemegang Saham dan mempublikasikan hasil keputusan rapat.
3. Menjaga hubungan baik dengan Otoritas Pasar Modal dan mempersiapkan laporan – laporan mengenai pengungkapan keterbukaan informasi Perseroan sesuai dengan ketentuan yang berlaku.
4. Melakukan koordinasi dan administrasi pencatatan kepemilikan Saham dan tindakan korporasi.
5. Mengkoordinasikan kegiatan *public relations* dan *marketing communications* untuk Perseroan.
6. Mengelola dan melakukan kegiatan promosi produk dan jasa Perseroan, termasuk pembuatan Buku Laporan Tahunan.
7. Mengkoordinasikan dan memantau tindak lanjut atas pengaduan nasabah.
8. Melaksanakan pembinaan cabang dalam bidang kehumasan, pengaduan nasabah, dan kesekretariatan.
9. Melaksanakan program CSR (*Corporate Social Responsibility*) sebagai wujud kepedulian dan kontribusi Perseroan terhadap peningkatan kualitas hidup masyarakat sekitar.

Implementation of Corporate Secretary Duties In 2024

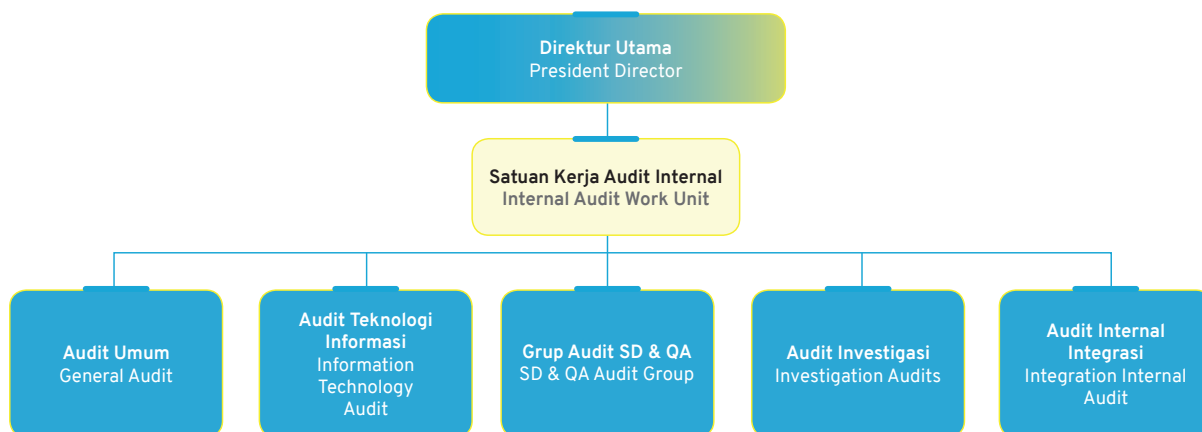
During 2024, the Corporate Secretary has carried out his duties and responsibilities namely:

1. Preparing the meeting of the Board of Commissioners and the Directors, recording the results of the meeting and distributing it to interested parties.
2. Sending notifications and preparing everything related to holding the General Meeting of Shareholders and publishing the results of the meeting decisions.
3. Maintaining good relations with the Capital Market Authority and preparing reports regarding the disclosure of the Company's information disclosure in accordance with applicable regulations.
4. Coordinating and administering the registration of share ownership and corporate actions.
5. Conducting coordination of public relations and marketing communications activities for the Company.
6. Managing and performing promotional activities for the Company's products and services, including Annual Report Book drafting.
7. Coordinating and monitoring follow-up on customer complaints.
8. Carrying out branch development in the field of public relations, customer complaints, and secretarial.
9. Implementing the CSR (*Corporate Social Responsibility*) program as a form of the Company's concern and contribution to improving the quality of life of the surrounding community.

Satuan Kerja Audit Internal

Struktur Organisasi Satuan Kerja Audit Internal

Struktur Organisasi SKAI telah sesuai dengan Surat Keputusan Direksi nomor SK No. 0492/SK/DIR-PST/2024 tanggal 21 Oktober 2024 tentang Struktur Organisasi bank bjb sebagai berikut:



Kedudukan Satuan Kerja Audit Internal Dalam Struktur Organisasi

Sesuai dengan isi Piagam Audit Internal yang terdapat dalam Kebijakan Audit Internal Nomor 0017/SK/DIR-SKA/2024 tanggal 11 Januari 2024, Kedudukan SKAI adalah:

1. Pemimpin SKAI diangkat dan diberhentikan oleh Direktur Utama atas persetujuan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit. Pengangkatan dan pemberhentian tersebut dilaporkan kepada Regulator.
2. Pemimpin SKAI berada di bawah Direktur Utama dan bertanggung jawab langsung kepada Direktur Utama serta memiliki hubungan koordinasi dengan Dewan Komisaris.
3. Seluruh auditor internal dan petugas kontrol internal bertanggung jawab kepada Pemimpin SKAI sesuai dengan hierarki organisasi.
4. SKAI menjalankan fungsi audit internal terintegrasi dalam konglomerasi keuangan Bank.
5. Dalam menjalankan fungsi audit internal terintegrasi, SKAI memiliki hubungan koordinasi dengan Direktur yang ditunjuk untuk melakukan fungsi pengawasan terhadap Lembaga Jasa Keuangan yang tergabung dalam konglomerasi keuangan.

Internal Audit Work Unit

Internal Audit Work Unit Organizational Structure

SKAI Organizational Structure had been in accordance with the Directors Decree number No. 0492/SK/DIR-PST/2024 dated October 21, 2024 regarding bank bjb Organizational Structure, as follows:

Internal Audit Work Unit Position In Organizational Structure

In line with the contents of Internal Audit Charter contained in the Internal Audit Policy Number 0017/SK/DIR-SKA/2024 dated January 11, 2024, the position of SKAI was as follows:

1. The leader of SKAI was appointed and dismissed by the President Director on the Board of Commissioner's approval by considering the Audit Committee recommendation. The appointment and termination are reported to the Regulator.
2. The leader of SKAI is under the President Director and is directly responsible to the President Director and has a coordination relationship with the Board of Commissioners.
3. All internal auditors and internal control officers are responsible to the leaders of the SKAI in accordance with the organizational hierarchy.
4. SKAI performs integrated internal audit function in the Bank's financial conglomerate.
5. In conducting integrated internal audit function, SKAI has a coordination relationship with the Director appointed to perform the supervisory function of the Financial Services Board incorporated in the financial conglomerate.

Profil Kepala Satuan Kerja Audit Internal

Profile of the Head of the Internal Audit Work Unit



Hermawan Mulyana

Kepala Satuan Kerja Audit Internal
Head of Internal Audit Work Unit



Umur/Age
48 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir di Bandung 17 Januari pada tahun 1976, usia 48 tahun per Desember 2024.	Born in Bandung January 17 1976, 48 years old as of December 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana di bidang Ilmu Manajemen dari Universitas Padjadjaran pada tahun 2001 Magister di bidang Ilmu Manajemen Keuangan dari STIE EKUITAS pada tahun 2016 	Educational Background <ul style="list-style-type: none"> Bachelor of Management Science from Padjadjaran University in 2001 Master of Financial Management Science from STIE EKUITAS in 2016
Sertifikasi <ul style="list-style-type: none"> Sertifikasi Manajemen Risiko Jenjang 7 BSMR Level 5 Qualified Internal Audit (QIA) 	Certification <ul style="list-style-type: none"> Risk Management Certification Level 7 BSMR Level 5 Qualified Internal Audit (QIA)
Pengalaman Kerja <ul style="list-style-type: none"> Pemimpin Satuan Kerja Audit Internal sejak Agustus 2024 hingga saat ini Pemimpin Divisi Korporasi sejak Mei 2023 hingga Agustus 2024. Pemimpin Divisi Credit Risk sejak Feb 2021 hingga Mei 2023. 	Work Experience <ul style="list-style-type: none"> Head of Internal Audit Unit since August 2024 until now Head of Corporate Division since May 2023 until August 2024. Head of Credit Risk Division since February 2021 until May 2023.
Riwayat Penunjukan Menjabat sebagai Kepala Unit Audit Internal berdasarkan Surat Keputusan Direksi No. 0343/SK/DIR-HC/2024.	Appointment History Served as Head of Internal Audit Unit based on Board of Directors Decree No. 0343/SK/DIR-HC/2024.

Pihak yang Mengangkat dan Memberhentikan Kepala Satuan Kerja Audit Internal

Pemimpin SKAI diangkat dan diberhentikan oleh Direktur Utama atas persetujuan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit. Pengangkatan dan pemberhentian tersebut dilaporkan kepada Regulator.

Internal Audit Charter

Dengan adanya perubahan regulasi mengenai audit internal yaitu POJK Nomor 1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum maka SKAI melakukan penyesuaian terhadap Kebijakan dan Piagam Audit Internal yaitu:

Parties Who Appointed and Dismissed the Head of the Internal Audit Work Unit

The Head of SKAI is appointed and dismissed by the President Director with the approval of the Board of Commissioners taking into account the recommendations of the Audit Committee. Such appointments and dismissals are reported to the Regulator.

Internal Audit Charter

With the change of regulation on internal audit of OJK Regulation No. 1/POJK.03/2019 dated January 28, 2019 concerning the implementation of internal Audit function in commercial banks then SKAI make adjustments to the policy and charter of Internal Audit:

1. Kebijakan Audit Internal yang telah dikinikan dan disahkan oleh Direksi dengan nomor SK 0017/SK/DIR-SKA/2024 tanggal 11 Januari 2024;
2. Piagam Audit Internal yang telah disahkan oleh Dewan Komisaris dan Direksi.

Kebijakan dan Piagam Audit Internal ini merupakan acuan dalam pelaksanaan kegiatan audit dan menyikapi perkembangan regulasi serta perubahan yang dinamis. Piagam Audit Internal berisi antara lain:

Bab I	Visi, Misi, dan Fungsi
Bab II	Struktur, Kedudukan dan Ruang Lingkup
Bab III	Tugas, Tanggung Jawab dan Wewenang
Bab IV	Auditor Internal
Bab V	Objek Audit
Bab VI	Pelaporan dan Pemantauan
Bab VII	<i>Quality Assurance</i>
Bab VIII	Lain-lain

Tugas dan Tanggung Jawab Satuan Kerja Audit Internal

Tujuan dari Satuan Kerja Audit Internal adalah untuk mengarahkan dan mengkoordinasikan pengembangan strategi audit internal dan penetapan standar, kebijakan dan panduan audit yang efektif berdasarkan metodologi risk based audit terhadap aspek dan unsur yang melekat pada organisasi Perseroan dengan melakukan penilaian terhadap kecukupan struktur pengendalian internal, efektivitas struktur pengendalian internal, dan penilaian kualitas kerja serta mengevaluasi risiko, mengidentifikasi penyimpangan, sehingga dapat memberikan rekomendasi yang memberi nilai tambah dalam menyelesaikan atau mengantisipasi masalah yang terkait dengan operasional perbankan yang meliputi pelaksanaan audit umum, audit TI, audit terintegrasi dalam konglomerasi keuangan dan anti *fraud* serta supervisi fungsi kontrol internal di Kantor Wilayah dan Kantor Cabang.

Satuan Kerja Audit Internal (SKAI) memiliki tugas dan tanggung jawab yaitu:

1. Menyusun dan melaksanakan rencana kerja audit internal tahunan.
2. Melakukan evaluasi atas efektivitas semua tingkatan organisasi dalam pengelolaan sumber daya Bank serta ketaatan kepada kebijakan dan prosedur yang telah ditetapkan.
3. Memberi rekomendasi penyempurnaan pengendalian internal untuk melindungi sumber daya, mendorong pertumbuhan, serta penerapan tata kelola perusahaan yang baik dan prinsip kehati-hatian.
4. Menyusun dan memelihara kebijakan dan prosedur kerja audit internal sesuai standar audit terkini.
5. Menetapkan rencana kerja pengembangan kompetensi auditor intern, serta menyusun program evaluasi mutu kegiatan audit internal.

1. Internal Audit Policy that has been updated and approved by the Board of Directors with the number SK 0017/SK/DIR-SKA/2024 dated January 11, 2024;
2. Internal Audit Charter which has been ratified by the Board of Commissioners and Directors.

This policy and Internal Audit Charter is a reference in the implementation of audit activities and addressing the development of regulations and dynamic changes. The Internal Audit charter includes:

Chapter I	Vision, Mission, and Function
Chapter II	Structure, Position and Scope
Chapter III	Duties, Responsibilities and Authorities
Chapter IV	Internal Auditor
Chapter V	Audit Objects
Chapter VI	Reporting and Monitoring
Chapter VII	Quality Assurance
Chapter VIII	Others

Duties and Responsibilities of Internal Audit Work Unit

The objective of the Internal Audit Work Unit is to direct and coordinate the development of internal audit strategies and the establishment of effective audit standards, policies, and guidelines based on risk-based audit methodology on aspects and elements inherent in the Company's organization by assessing the adequacy of the internal control structure, the effectiveness of the internal control structure, and the quality of work, as well as evaluating risks, identifying deviations, so as to provide recommendations that add value in resolving or anticipating problems related to banking operations, which include the implementation of general audits, IT audits, integrated audit in the finance conglomeration and anti-fraud as well as monitoring of internal control function in Regional Office and Branch Office.

The Internal Audit Unit (SKAI) has the duties and responsibilities:

1. To compile and implement the annual internal audit work plan.
2. Evaluate the effectiveness of all levels of prganization in the management of the Bank's resources as well as adherence to the policies and procedures that have been established.
3. To recommend improvement of internal controls to protect resources, promote growth, and the implementation of corporate governance and prudence principles.
4. To develop and maintain internal audit work policies and procedures as per the latest audit standards.
5. To determine the work plan of competency development of internal auditor, as well as to develop quality evaluation program.

6. Membuat dan menyampaikan laporan hasil audit, memonitor pelaksanaan tindak lanjut, serta mengevaluasi kecukupan penyelesaian tindak lanjut.
 7. Memberikan konsultasi, baik berdasarkan kebutuhan pihak *auditee* ataupun secara proaktif dari SKAI. Aktivitas konsultasi tidak berarti bahwa subjek pembahasan akan dikecualikan dari pemeriksaan.
 8. Melakukan pemeriksaan khusus atau investigasi dan memberikan rekomendasi sanksi sesuai hasil pemeriksaan.
 9. Bekerja sama dengan Komite Audit dalam hal evaluasi dan penyempurnaan tata kelola perusahaan, manajemen risiko dan pengendalian internal.
 10. Mengungkapkan segala bentuk potensi benturan kepentingan atas kegiatan atau objek yang akan diperiksa, termasuk masa tunggu atas posisi tersebut melaksanakan penugasan audit.
 11. Melaksanakan evaluasi terhadap efektivitas dan keberlanjutan implementasi Standar Sertifikasi Manajemen di Perseroan.
6. Create and deliver audit results reports, monitor follow-up implementation, and evaluate the adequacy of follow-up solutions.
 7. Provide consultation, either based on the needs of the auditee or proactively from the SKAI. The consultation activity does not mean that the subject matter will be excluded from audit.
 8. Conducting a special examination or investigation and providing the recommendation of sanctions according to the examination results.
 9. Cooperate with the Audit Committee in terms of Evaluation and improvement of corporate governance, risk management and internal control.
 10. Disclosing any potential conflict of interest to the activities or objects to be examined, including the waiting period for the position to carry out the audit assignment.
 11. Evaluating the effectiveness and sustainability of the implementation of Management Certification Standards in the Company.

Kewenangan Satuan Kerja Audit Internal

Satuan Kerja Audit Internal memiliki wewenang antara lain:

1. Melakukan audit terhadap semua proses bisnis, kegiatan, dan unit kerja sesuai dengan ruang lingkup kerja SKAI.
2. Melakukan komunikasi secara langsung dengan Direksi, Dewan Komisaris dan/atau Komite Audit.
3. Mengadakan rapat secara berkala dan insidental dengan Direksi, Dewan Komisaris dan/atau Komite Audit.
4. Berkoordinasi dengan pihak internal antara lain Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan maupun eksternal antara lain ahli hukum atau auditor eksternal untuk menghindari duplikasi kegiatan audit dan dalam rangka terlaksananya evaluasi pengendalian internal secara efektif. Prosedur koordinasi mengikuti kode etik auditor internal tentang kerahasiaan.
5. Apabila dalam pelaksanaan audit membutuhkan kompetensi khusus yang belum dimiliki, maka dapat dipertimbangkan menggunakan tenaga ahli dari luar dengan tetap mematuhi standar pelaksanaan fungsi audit yang berlaku.
6. Investigasi terhadap indikasi tindak kecurangan (*fraud*) atau inefisiensi yang dapat menimbulkan dampak finansial dan/atau non-finansial bagi Bank.
7. Melakukan penilaian terhadap kecukupan hasil tindak lanjut atas temuan audit yang dilaksanakan oleh *auditee*.
8. Dalam penugasan audit, SKAI berhak melakukan akses penuh, tanpa pembatasan terhadap seluruh fungsi, catatan, kekayaan dan pegawai Bank yang berkaitan dengan pelaksanaan pemeriksaan dengan cara:
 - a. Memasuki, melihat, meninjau, mengamati semua gedung kantor, bangunan, tempat penyimpanan, serta objek audit yang memiliki keterkaitan/kepentingan Bank.

Internal Audit Work Unit Authority

The Internal Audit unit has the authority to:

1. Audit all business processes, activities, and work units in accordance with the scope of work SKAI.
2. Communicate directly with the Directors, Board of Commissioners and/or Audit committee.
3. Convening periodic meetings and incidental to the Directors, Board of Commissioners and/or Audit committee.
4. Coordinate with internal parties such as risk management and Compliance Unit and other legal experts, among others, jurists or external auditors to avoid duplication of audit activities and in the framework of evaluation Effective internal control. Coordination procedure follows the code of Ethics of internal auditors on confidentiality.
5. If in the implementation of the audit requires special competence that is not yet owned, it can be considered using outside experts while adhering to the implementation standards of the audit function.
6. Investigation of the indication of fraud or inefficiencies that may result in financial and/or non-financial impacts to the Bank.
7. Assessment of the adequacy of follow-up results for the audit findings carried out by the auditee.
8. In the audit assignment, the SKAI reserves the right to perform full access, without limitation all functions, records, wealth and employees of the Bank relating to the conduct of inspections by:
 - a. Entering, viewing, reviewing, observing all office buildings, buildings, storage areas, and audit objects that have the relation/ interests of the Bank.

- b. Meminta, melihat dan mempergunakan semua data/informasi, register, buku, surat, notulen, hasil survei, laporan dan dokumen lain yang diperlukan sehubungan dengan tugas audit.
 - c. Melakukan pengamatan dan pengujian fisik uang kas, surat berharga, dokumen, persediaan dan lain sebagainya.
 - d. Melakukan akses terhadap semua catatan dan keterangan mengenai karyawan, sumber daya, dana, kredit serta aset Bank lainnya yang berkaitan dengan audit.
 - e. Melakukan akses (fisik dan logik) terhadap sistem teknologi informasi Bank berupa data, jaringan (*network*), komunikasi, *software* dan *hardware*.
 - f. Meminta keterangan kepada semua pejabat dan setiap orang, perorangan atau dalam kedudukannya sebagai pegawai suatu organisasi yang memiliki keterkaitan dengan kegiatan operasional.
9. Berkoordinasi dengan organisasi dalam Bank terkait dengan implementasi Standar Sertifikasi Manajemen.

- b. Request, view and use of all data/ information, registers, books, letters, notulent, survey results, reports and other documents required in connection with the audit assignment.
 - c. Observe and physical testing of cash, marketable securities, documents, supplies, etc.
 - d. Access to all records and information about the employees, resources, funds, credits and other assets of the Bank relating to the audit.
 - e. Access (physical and logical) to the system of information technology in the form of data, network (*network*), communication, software and hardware.
 - f. Request for information to all officers and persons, individuals or in their position as employees of an organization that has interconnectedness with operational activities.
9. Coordinate with organizations within the Bank regarding the implementation of Management Certification Standards.

Komposisi Personil Satuan Kerja Audit Internal

Jumlah pegawai SKAI saat ini adalah 50 (lima puluh) orang, dengan rincian sebagai berikut:

Jabatan Position	SDQA	AU1	AU2	AU3	AU4	AU5	AI	ATI	AIT	Total
Pemimpin Unit Unit Leader										1
Group Head Group Head	1	1	1	1	1	1	1	1	1	9
Manager Manager	2	2	1	1	1	1	1	1	1	11
Officer Officer	-	-	1	1	1	1	1	1	1	7
Staff Staff	2	2	2	2	2	2	4	4	2	22
Jumlah Total	5	5	5	5	5	5	7	7	5	50

Internal Audit Work Unit Personnel Composition

The number of SKAI employees currently is 50 (fifty) people, with the following details:

No.	Nama Name	Grup Group	Penempatan Placement	Jabatan Position
1	Hermawan Mulyana	Pemimpin Unit Kerja Work Unit Leader	Kantor Pusat Head Office	Pemimpin SKAI SKAI Leader
2	Bay Aprian	Audit SD & QA SD & QA Audit	Kantor Pusat Head Office	Group Head
3	Hany Tresnawaty	Audit SD & QA SD & QA Audit	Kantor Pusat Head Office	Manager
4	Aditya Awang Putra	Audit SD & QA SD & QA Audit	Kantor Pusat Head Office	Manager
5	Millia Geby Maulina	Audit SD & QA SD & QA Audit	Kantor Pusat Head Office	Staf Staff
6	Inke Dewi Asrida	Audit SD & QA SD & QA Audit	Kantor Pusat Head Office	Staf Staff
7	Guntur Rovianto Setyadhi	Audit Umum I General Audit I	Kantor Pusat Head Office	Group Head

No.	Nama Name	Grup Group	Penempatan Placement	Jabatan Position
8	Deni Mulyana	Audit Umum I General Audit I	Kantor Pusat Head Office	Manager
9	Ferry Hardiyanto	Audit Umum I General Audit I	Kantor Pusat Head Office	Manager
10	Ilham Fauzia Malldini	Audit Umum I General Audit I	Kantor Pusat Head Office	Staf Staff
11	Ramdhani Saptia	Audit Umum I General Audit I	Kantor Pusat Head Office	Staf Staff
12	Dudy Priyadi	Audit Umum II General Audit II	Kantor Pusat Head Office	Group Head
13	Raden Danang Seno Adhi	Audit Umum II General Audit II	Kantor Pusat Head Office	Manager
14	Arif Satya Nugraha	Audit Umum II General Audit II	Kantor Pusat Head Office	Officer
15	Wishnu Bhatara	Audit Umum II General Audit II	Kantor Pusat Head Office	Staf Staff
16	Asep Surya Safari	Audit Umum II General Audit II	Kantor Pusat Head Office	Staf Staff
17	Hamdan Astadipura	Audit Umum III General Audit III	Kantor Pusat Head Office	Group Head
18	Firman Aprianto	Audit Umum III General Audit III	Kantor Pusat Head Office	Manager
19	Mega Pertiwi	Audit Umum III General Audit III	Kantor Pusat Head Office	Officer
20	Harde Riansyah Maulana	Audit Umum III General Audit III	Kantor Pusat Head Office	Staf Staff
21	Ribka Sianipar	Audit Umum III General Audit III	Kantor Pusat Head Office	Staf Staff
22	Bambang Sulistiyo Adi	Audit Umum IV General Audit IV	Kantor Pusat Head Office	Group Head
23	Arief Nugraha	Audit Umum IV General Audit IV	Kantor Pusat Head Office	Manager
24	Noval Maulana Sagita	Audit Umum IV General Audit IV	Kantor Pusat Head Office	Officer
25	Rendy Rizky Surbakti	Audit Umum IV General Audit IV	Kantor Pusat Head Office	Staf Staff
26	Adhy Purnama Asikin	Audit Umum IV General Audit IV	Kantor Pusat Head Office	Staf Staff
27	Rizky Rihmansyah	Audit Umum V General Audit V	Kantor Pusat Head Office	Group Head
28	R. Rico Rachmadi Ganda Permana	Audit Umum V General Audit V	Kantor Pusat Head Office	Manager
29	Dody Apriadi	Audit Umum V General Audit V	Kantor Pusat Head Office	Officer
30	Anggi Eka Putra R	Audit Umum V General Audit V	Kantor Pusat Head Office	Staf Staff
31	Gun Gun Gunawan	Audit Umum V General Audit V	Kantor Pusat Head Office	Staf Staff
32	Saldi Prasono Sal	Audit Teknologi Informasi Information Technology Audit	Kantor Pusat Head Office	Group Head
33	Sigit Yulianto	Audit Teknologi Informasi Information Technology Audit	Kantor Pusat Head Office	Manager
34	Taajul Arifin	Audit Teknologi Informasi Information Technology Audit	Kantor Pusat Head Office	Officer
35	Moch Aidil Fitri	Audit Teknologi Informasi Information Technology Audit	Kantor Pusat Head Office	Staf Staff
36	Hary Priyanto	Audit Teknologi Informasi Information Technology Audit	Kantor Pusat Head Office	Staf Staff

No.	Nama Name	Grup Group	Penempatan Placement	Jabatan Position
37	Andy Syahriar	Audit Teknologi Informasi Information Technology Audit	Kantor Pusat Head Office	Staf Staff
38	Deni Fitriaman	Audit Teknologi Informasi Information Technology Audit	Kantor Pusat Head Office	Staf Staff
39	Indra Permana	Audit Internal Terintegrasi Integrated Internal Audit	Kantor Pusat Head Office	Group Head
40	Gerry Suryadilaga	Audit Internal Terintegrasi Integrated Internal Audit	Kantor Pusat Head Office	Manager
41	Kushardiman	Audit Internal Terintegrasi Integrated Internal Audit	Kantor Pusat Head Office	Officer
42	Reyhan Caesaria Paramedisa	Audit Internal Terintegrasi Integrated Internal Audit	Kantor Pusat Head Office	Staf Staff
43	Simanjuntak Ronald Colin	Audit Internal Terintegrasi Integrated Internal Audit	Kantor Pusat Head Office	Staf Staff
44	Asep Dikdik Sudiantara	Audit Investigasi Investigative Audit	Kantor Pusat Head Office	Group Head
45	Ageng Kadharman	Audit Investigasi Investigative Audit	Kantor Pusat Head Office	Manager
46	Santy	Audit Investigasi Investigative Audit	Kantor Pusat Head Office	Officer
47	Rizky Eka Purnama Putra	Audit Investigasi Investigative Audit	Kantor Pusat Head Office	Staf Staff
48	Ilham Nugraha Pratama	Audit Investigasi Investigative Audit	Kantor Pusat Head Office	Staf Staff
49	Rina Marina	Audit Investigasi Investigative Audit	Kantor Pusat Head Office	Staf Staff
50	Denny Novendrik	Audit Investigasi Investigative Audit	Kantor Pusat Head Office	Staf Staff

Program Peningkatan Kompetensi Satuan Kerja Audit Internal

Kualitas auditor merupakan salah satu faktor penting dalam pelaksanaan audit internal. Atas hal tersebut, SKAI melakukan pengembangan kemampuan, kompetensi, pengetahuan dan profesionalisme dengan mengikutsertakan auditor pada pelatihan, *workshop*, sertifikasi auditor berskala nasional maupun internasional sesuai dengan kebutuhan yang disesuaikan dengan kegiatan pemeriksaan serta pengajuannya dikoordinasikan dengan *bjb* University. Adapun rincian pelaksanaan program pendidikan dan pelatihan yaitu sebagai berikut:

Pendidikan & Pelatihan SKAI Tahun 2024

SKAI Education and Training In 2024

Periode Period	Public/ Internal Training Public/ Internal Training	Sertifikasi Certification
Triwulan 1	<ul style="list-style-type: none"> Branch Manager Development Program (BMDP) Kegiatan Seminar Audit Berbasis Risiko dan Audit Kinerja Pencegahan Tipikor Dalam Pengadaan Barang dan Jasa Pada Korupsi BUMN, BUMD, Pemerintah, Lembaga TNI/POLRI Menilai Tingkat Kesehatan Bank Perekonomian Rakyat (BPR) dan Bank Perekonomian Rakyat Syariah (BPRS) Sesuai POJK No 28 Tahun 2023 Webinar Strategi Adopsi AI Di Perusahaan Tahun 2024 (<i>Public Training Online</i>) Pelatihan Penilaian Tingkat Maturitas Digital Bank Refreshment Penerapan Program APU-PPT dan PPPSPM (CDD dan EDD) Bagi Officer Bank <i>bjb</i> Tahun 2024 Via Elbu IT Security Awareness Digital Marketing Mindset 	Refreshment Sertifikasi Manajemen Risiko

Internal Audit Work Unit Competence Improvement Program

Auditor quality is an important factor in implementing internal audits. Due to this, SKAI develops abilities, competencies, knowledge and professionalism by involving auditors in training workshops, national and international scale auditor certification according to needs that are tailored to audit activities and submissions are coordinated with *bjb* University. The details of the implementation of the education and training program are as follows:

Periode Period	Public/ Internal Training Public/ Internal Training	Sertifikasi Certification
Quarter 1	<ul style="list-style-type: none"> Branch Manager Development Program (BMDP) Risk-Based Audit Seminar and Corruption Prevention Performance Audit in Procurement of Goods and Services in Corruption of BUMN, BUMD, Government, TNI/POLRI Institutions Assessing the Soundness of People's Economic Banks (BPR) and Sharia People's Economic Banks (BPRS) in accordance with POJK No. 28 of 2023 Webinar on AI Adoption Strategy in Companies in 2024 (Public Training Online) Bank Digital Maturity Level Assessment Training Refreshment on the Implementation of APU-PPT and PPPSPM Programs (CDD and EDD) for Bank bjb Officers in 2024 via Elbu IT Security Awareness Digital Marketing Mindset 	Risk Management Certification Refreshment
Triwulan 2	<ul style="list-style-type: none"> High Level Training for Personal Data Protection Law (PDPL) Implementation Awareness Sistem Manajemen Anti Penyuapan (SMAP) ISO 37001 2016 Awareness Sistem Manajemen Kepatuhan (SMK) 37301:2021 Webinar OJK Institute How To Prevent Greenwashing in Sustainable Finance (Public Training Online) Pengawasan Pelaksanaan Program Peningkatan Penggunaan Produk Dalam Negeri (P3DN) dan TKDN Pada Instansi Pemerintah & BUMN/BUMD 	<ol style="list-style-type: none"> Certified Practitioner Internal Auditor (CPIA) Standards & Code of Ethics for Professional Internal Auditor Refreshment Sertifikasi Manajemen Risiko
Quarter 2	<ul style="list-style-type: none"> High Level Training for Personal Data Protection Law (PDPL) Implementation Awareness of Anti-Bribery Management System (SMAP) ISO 37001 2016 Awareness of Compliance Management System (SMK) 37301:2021 Webinar OJK Institute How To Prevent Greenwashing in Sustainable Finance (Public Training Online) Supervision of the Implementation of the Domestic Product Utilization Increase Program (P3DN) and TKDN in Government Agencies & SOEs/LOEs 	<ol style="list-style-type: none"> Certified Practitioner Internal Auditor (CPIA) Standards & Code of Ethics for Professional Internal Auditor Risk Management Certification Refreshment
Triwulan 3	<ul style="list-style-type: none"> Konferensi Audit Internal 2024 Audit Internal ISO/ IECCC 20000-1:2018 & ISO/IEC 27001:2022 - 0 & Awareness ISO/ IECCC 20000-1:2018 & ISO/IEC 27001:2022 Pembelajaran Digital Marketing Mindset Conference Briefing and Training Cyber Security (Black Hat USA 2024) Refreshment Penerapan Program APU-PPT dan PPPSPM bagi Pemimpin Grup dan Manager bank bjb Tahun 2024 Institute of Internal Auditors - ACIIA Regional Conference 2024 Webinar ESG Series Sustainable Finance Value Creation Sustainable Initiatives & Climate Change Risk (Public Training Online) Pelatihan National Anti-Fraud Conference 2024 Pembelajaran Pengembangan dan Perbankan Sistem Informasi Unit DPLK bank bjb (Inhouse Training Tatap Muka) Institute of Internal Auditors - Workshop Navigating The Global Internal Audit Standards Batch 2 Kegiatan Pembelajaran Perlindungan Data Pribadi Tahun 2024 YPIA - QAIP Best Practice Audit dan Identifikasi Fraud Kredit Perbankan Berbasis Manajemen Risiko 	<ul style="list-style-type: none"> Certified Incident Handler (ECIH) Refreshment Sertifikasi Manajemen Risiko Certified Practitioner Internal Auditor (CPIA)
Quarter 3	<ul style="list-style-type: none"> The 2024 Audit Internal Conference Audit Internal ISO/ IECCC 20000-1:2018 & ISO/IEC 27001:2022 - 0 & Awareness ISO/ IECCC 20000-1:2018 & ISO/IEC 27001:2022 Digital Marketing Mindset Learning Program Conference Briefing and Training Cyber Security (Black Hat USA 2024) Refreshment of the Implementation of APU-PPT and PPPSPM Programs for Group Leaders and Managers at bank bjb in 2024 Institute of Internal Auditors - ACIIA Regional Conference 2024 Webinar ESG Series Sustainable Finance Value Creation Sustainable Initiatives & Climate Change Risk (Public Training Online) The 2024 National Anti-Fraud Conference Training Learning on bank bjb Information System Development and Banking Unit DPLK (Inhouse Face-to-Face Training) Institute of Internal Auditors - Workshop Navigating The Global Internal Audit Standards Batch 2 The 2024 Personal Data Protection Learning Activities YPIA - QAIP Best Practice Audit and Identification of Banking Credit Fraud Based on Risk Management 	<ul style="list-style-type: none"> Certified Incident Handler (ECIH) Risk Management Certification Refreshment Certified Practitioner Internal Auditor (CPIA)

Periode Period	Public/ Internal Training Public/ Internal Training	Sertifikasi Certification
Triwulan 4	<ul style="list-style-type: none"> • COSO 2013 <i>Internal Control Framework</i> • Penugasan Pembelajaran <i>Awareness Program</i> Pengendalian Gratifikasi dan Sistem Manajemen Anti Penyuapan dan Sistem Manajemen Kepatuhan • Penugasan Peserta Kegiatan <i>bjb Flash: Awareness Program on Personal Data Protection</i> • Undangan Kegiatan Program <i>Book Dissect "Marketing 5.0L Personalisasi Pengalaman Nasabah di Era Digital"</i> • Penugasan Peserta Kegiatan Refreshment Penerapan Program APU-PPT dan PPPSPM Bagi Pegawai Kantor Wilayah 4, 5 dan Kantor Pusat bank <i>bjb</i> Tahun 2024 • Penugasan Peserta Kegiatan <i>Workshop SKAI Implementasi Global Internal Audit Standard 2024 dan Personal Data Protection</i> 	<ul style="list-style-type: none"> • <i>Refreshment</i> Sertifikasi Manajemen Risiko • Certified Information System Auditor (CISA) • <i>Standars & Code of Ethics for Profesional Internal Auditor</i> • <i>Certified Practitioner of Internal Auditor (CPIA)</i> • <i>Qualified Internal Auditor (QIA)</i>
Quarter 4	<ul style="list-style-type: none"> • COSO 2013 <i>Internal Control Framework</i> • Learning Assignment <i>Awareness Program Gratification Control and Anti-Bribery Management System and Compliance Management System</i> • Assignment of Participants in bank <i>bjb Flash Activity: Awareness Program on Personal Data Protection</i> • Invitation to the <i>Book Dissect Program Activity "Marketing 5.0L Personalization of Customer Experience in the Digital Era"</i> • Assignment of Participants in the Refreshment Activity for the Implementation of the APU-PPT and PPPSPM Programs for Employees of Regional Offices 4, 5 and the Head Office of bank <i>bjb</i> in 2024 • Assignment of Participants in the SKAI Workshop on the Implementation of the 2024 Global Internal Audit Standard and Personal Data Protection 	<ul style="list-style-type: none"> • Risk Management Certification Refreshment • Certified Information System Auditor (CISA) • <i>Standars & Code of Ethics for Profesional Internal Auditor</i> • <i>Certified Practitioner of Internal Auditor (CPIA)</i> • <i>Qualified Internal Auditor (QIA)</i>

Sertifikasi Profesi Personil Satuan Kerja Audit Internal

Professional Certification of Internal Audit Work Unit Personnel

No.	Sertifikasi Certification	Deskripsi Description	Σ 2022	Σ 2023	Σ 2024
1	BSMR 1	Badan Sertifikasi Manajemen Risiko Risk Management Certification Agency	15	11	6
2	BSMR 2	Badan Sertifikasi Manajemen Risiko Risk Management Certification Agency	74	12	5
3	BSMR 3	Badan Sertifikasi Manajemen Risiko Risk Management Certification Agency	13	9	2
4	BSMR 4	Badan Sertifikasi Manajemen Risiko Risk Management Certification Agency	1	-	-
5	BSMR 5	Badan Sertifikasi Manajemen Risiko Risk Management Certification Agency	1	1	-
6	SMR Jenjang 4	Sertifikasi Manajemen Risiko Risk Management Certification	-	-	22
7	SMR Jenjang 5	Sertifikasi Manajemen Risiko Risk Management Certification	-	-	10
8	SMR Jenjang 7	Sertifikasi Manajemen Risiko Risk Management Certification	-	-	1
9	CA	<i>Chartered Accountant</i> Chartered Accountant	1	1	-
10	CAFM	<i>Certified Anti Fraud Manager</i> Certified Anti Fraud Manager	4	3	2
11	CBIA	<i>Certified Bank Internal Auditor</i> Certified Bank Internal Auditor	27	4	3
12	CCNA	<i>Cisco Certified Network Associate</i> Cisco Certified Network Associate	1	1	1
13	CDCP	<i>Certified Data Centre Professional</i> Certified Data Centre Professional	-	1	1
14	CEH	<i>Certified Ethical Hacker</i> Certified Ethical Hacker	-	3	2
15	CFRA	<i>Certified Forensic Auditor</i> Certified Forensic Auditor	2	1	1

No.	Sertifikasi Certification	Deskripsi Description	Σ 2022	Σ 2023	Σ 2024
16	CHFI	<i>Computer Hacking Forensic Investigator</i> Computer Hacking Forensic Investigator	3	3	3
17	CIA	<i>Certified Internal Auditor</i> Certified Internal Auditor	1	1	1
18	CISA	<i>Certified Information System Auditor</i> Certified Information System Auditor	1	1	1
19	CISSP	<i>Certified Information Systems Security Professional</i> Certified Information Systems Security Professional	1	1	2
20	CITPE	<i>IT Procurement</i> IT Procurement	6	6	6
21	COBIT5	<i>Control Objectives for Information Technologies</i> Control Objectives for Information Technologies	6	7	7
22	CPIA	<i>Certified Practitioner of Internal Audit</i> Certified Practitioner of Internal Audit	28	12	15
23	CRMA	<i>Certification in Risk Management Assurance</i> Certification in Risk Management Assurance	1	1	1
24	CRP	<i>Certified Risk Professional</i> Certified Risk Professional	-	1	1
25	EDRP	<i>EC-Council Disaster Recovery Professional v3</i> EC-Council Disaster Recovery Professional v3	6	6	6
26	ERMCP	<i>Enterprise Risk Management Certified Professional</i> Enterprise Risk Management Certified Professional	1	1	1
27	IIAP	<i>Indonesia Internal Audit Practitioner</i> Indonesia Internal Audit Practitioner	3	3	2
28	Integritas KPK	<i>Integritas KPK</i> KPK Integrity	1	1	1
29	ISO 20000	<i>IT Management</i> IT Management	1	1	1
30	ISO 27001	<i>Sistem Manajemen Keamanan Informasi</i> Information Security Management System	1	1	1
31	ISO 37001	<i>Anti Bribery Management System</i> Anti Bribery Management System	6	6	9
32	ISO 37301	<i>Compliance Management System</i> Compliance Management System	5	5	4
33	ITIL v3	<i>Information Technology Infrastructure Library</i> Information Technology Infrastructure Library	6	7	7
34	Kepatuhan	<i>Kepatuhan</i> Compliance	1	1	1
35	NCT	<i>National Certified Trainer</i> National Certified Trainer	1	1	1
36	PRINCE2	<i>Projects IN Controlled Environments</i> Projects IN Controlled Environments	8	8	7
37	QIA	<i>Qualified Internal Auditor</i> Qualified Internal Auditor	7	8	6
38	WPPE	<i>Wakil Perantara Pedagang Efek</i> Securities Broker Representative	2	2	2
39	ECIH	<i>Certified Incident Handler</i> Certified Incident Handler	-	-	2
Jumlah / Total			235	128	144

Kode Etik Auditor

Jajaran SKAI harus menjunjung kode etik sebagai berikut:

1. Integritas
 - a. Melaksanakan setiap tugasnya dengan jujur, hati-hati, tekun dan tanggung jawab.
 - b. Mematuhi hukum dan melakukan pengungkapan sesuai ketentuan perundangan, hukum dan profesinya.
 - c. Tidak menjadi bagian dari aktivitas illegal apapun atau terlibat dalam aktivitas yang dapat mendiskreditkan dan merugikan kredibilitas Bank dan profesinya.
 - d. Menghormati dan mendukung tujuan Bank yang sah dan etis.
2. Objektivitas
 - a. Tidak terlibat dalam aktivitas yang dapat menimbulkan konflik kepentingan terhadap tugas auditnya.
 - b. Tidak menerima suap dan/atau keuntungan apapun, baik finansial maupun non finansial, yang dapat berdampak atau mempengaruhi penilaian profesionalnya dalam tugas auditnya.
 - c. Menyusun laporan hasil audit berdasarkan fakta yang sebenarnya.
3. Kerahasiaan
 - a. Selalu berhati-hati dalam menggunakan dan melindungi informasi yang didapatkan dari tugas auditnya.
 - b. Tidak menggunakan informasi untuk kepentingan pribadi atau hal yang bertentangan dengan ketentuan perundangan dan etika bisnis Bank.
4. Kompetensi
 - a. Melakukan penugasan audit hanya bila telah memiliki pengetahuan keahlian dan pengalaman yang diperlukan dalam tugas auditnya.
 - b. Melaksanakan penugasan audit sesuai dengan kebijakan dan pedoman audit internal, serta standar audit yang berlaku.
 - c. Secara terus menerus meningkatkan kompetensi pribadinya untuk meningkatkan efektivitas dan kualitas hasil auditnya.

Laporan Singkat Pelaksanaan Kegiatan Satuan Kerja Audit Internal Tahun 2024

RENCANA KERJA SATUAN KERJA AUDIT INTERNAL TAHUN 2024

- a. Rencana Pemeriksaan

Satuan Kerja Audit Internal menyusun perencanaan sebagai dasar dalam melaksanakan seluruh aktivitas pada tahun berjalan. Rencana pemeriksaan terhadap Kantor Cabang, Kantor Pusat, Aktivitas Teknologi Informasi dan Konglomerasi Keuangan serta Proses Bisnis pada tahun 2024 berdasarkan hasil perhitungan risiko makro, *judgement* auditor, arahan dari Dewan Komisaris dan Direksi serta Pemeriksa Eksternal yaitu sebagai berikut:

Auditor's Code of Conduct

The SKAI lineup must uphold the code of ethics as follows:

1. Integrity
 - a. Perform each task honestly, carefully, diligently and responsibly.
 - b. Comply with the law and conduct disclosures in accordance with the laws, law and profession.
 - c. Not be part of any illegal activity or engage in activities that can discredit and harm the Bank's credibility and profession.
 - d. Respecting and supporting the legitimate and ethical objectives of the Bank.
2. Objectivity
 - a. Do not engage in activities that may pose a conflict of interest to its audit duties.
 - b. Not accepting any gift, whether financial or non-financial, that affects or may affect judgment in its audit duties.
 - c. Compile the audit report based on actual facts.
3. Confidentiality
 - a. Always be cautious about using and protecting the information it gets from its audit tasks.
 - b. Not use the information for personal interests or anything contrary to the Bank's legal and business ethics provisions.
4. Competency
 - a. Perform audit assignments only when already having knowledge of skills and experience required in the audit task.
 - b. Implement audit assignments in accordance with internal audit policies and guidelines, as well as applicable audit standards.
 - c. Continuously increase its personal competence to improve the effectiveness and quality of its audit results.

Brief Report on The Implementation of Internal Audit Work Unit Activities In 2024

INTERNAL AUDIT WORK UNIT WORK PLAN FOR 2024

- a. Audit Plan

The Internal Audit Work Unit prepared planning as a basis for implementing all activities in the current year. The audit plan for Branch Offices, Head Offices, Information Technology Activities and Financial Conglomerates and Business Processes in 2024 was based on the results of macro risk calculations, auditor judgment, direction from the Board of Commissioners and Directors and External Auditors, as follows:

1. General audit terhadap 7 (tujuh) unit kerja pada Kantor Pusat, 5 (lima) unit kerja pada Kantor Wilayah dan 25 (dua puluh lima) unit kerja pada Jaringan Kantor Cabang.
 2. Pemeriksaan Teknologi Informasi dilakukan pada 5 (lima) sistem dari regulator dan 1 (satu) *compliance audit* dari badan sertifikasi internasional.
 3. Pemeriksaan Audit Internal Terintegrasi dilakukan pada aktivitas *monitoring* awal dan tengah tahun terhadap pelaksanaan audit internal di seluruh perusahaan anak dan terelasi serta *full scope* audit terhadap 4 (empat) LJK dalam konglomerasi keuangan.
 4. Melakukan pemeriksaan terhadap indikasi fraud yang dapat merugikan bank **bjb** dan *stakeholder*.
- b. Program Kerja Lainnya
1. Pada tahun 2024, SKAI memaksimalkan fungsionalitas *software data analysis* berupa *Dashboard* SKAI.
 2. Pendampingan Pemeriksaan Eksternal.
SKAI memiliki tugas untuk melakukan pendampingan pemeriksaan yang dilakukan oleh Auditor Eksternal. Pendampingan tersebut dalam ruang lingkup penyediaan data pemeriksaan yang dibutuhkan oleh auditor eksternal.
 3. Pengembangan Kuantitas dan Kualitas Auditor
 - Pengembangan Kuantitas
Satuan Kerja Audit Internal telah melakukan rotasi internal antar grup agar seluruh auditor mendapatkan wawasan, pengetahuan dan pemahaman yang berbeda/ baru.
 - Pengembangan Kualitas
Kualitas auditor merupakan salah satu faktor penting dalam pelaksanaan audit internal. Atas hal tersebut, SKAI melakukan pengembangan kemampuan, kompetensi, pengetahuan dan profesionalisme dengan mengikutsertakan auditor pada pelatihan, *workshop*, sertifikasi auditor berskala nasional maupun internasional sesuai dengan kebutuhan yang disesuaikan dengan kegiatan pemeriksaan serta pengajuannya dikordinasikan dengan **bjb** University.
 4. Penyediaan Fasilitas Penunjang Kegiatan SKAI
Salah satu program SKAI dalam rangka mendukung aktivitas audit baik pemeriksaan dan kegiatan SKAI lainnya adalah dengan melakukan pemenuhan terhadap fasilitas penunjang diantaranya seperti Laptop, *Printer Portable* dan perangkat lainnya.

METODE AUDIT

SKAI memiliki standar penyelenggaraan audit yang diatur di dalam Kebijakan Nomor 0017/SK/DIR-SKA/2024 tanggal 11 Januari 2024 tentang Kebijakan Audit Internal. Penyelenggaraan aktivitas audit diawali dengan pembuatan rencana kerja audit tahunan (*audit plan*) yang disusun menggunakan pendekatan berbasis risiko. *Audit universe* ditinjau berdasarkan berbagai sudut pandang, baik unit kerja (entitas bisnis), proses bisnis. Pemilihan prioritas objek audit

AUDIT METHOD

SKAI had audit implementation standard as regulated in Policy Number 0017/SK/DIR-SKA/2024 dated January 11, 2024 regarding Internal Audit Policy. The implementation of the audit activity was started with audit plan drafting, which was arranged using risk-based approach. The audit universe is reviewed from various perspectives, namely based on work units (business entities) as well as business processes/operational activities.

dilakukan berdasarkan profil risikonya (*risk based internal audit*).

Setiap penugasan audit individual dimulai dengan analisa mendalam pada fase persiapan (*preliminary survey*) sehingga pelaksanaan audit di lapangan dapat berjalan dengan tepat sasaran. Berbagai metode telah digunakan dalam penugasan audit, yaitu teknik pengambilan *sampling*, teknik wawancara, kriteria penyusunan audit *evidence* dan dituangkan secara terstandarisasi dalam kertas kerja audit. Untuk mendukung proses analisa, para auditor dibekali dengan standar perangkat alat kerja yang memadai dan mutakhir.

PELAKSANAAN AUDIT INTERNAL TAHUN 2024

a. Pemeriksaan

Penetapan pemeriksaan terhadap Kantor Cabang, Kantor Pusat, Teknologi Informasi dan Konglomerasi Keuangan berdasarkan hasil perhitungan *audit rating* terhadap *audit universe* dan *judgement management*. Satuan Kerja Audit Internal (SKAI) setiap tahun menyusun Rencana Kerja dan Anggaran Tahunan sebagai panduan dalam melaksanakan kegiatan pemeriksaan tahunan secara efektif.

Pada tahun 2024, SKAI telah melaksanakan audit pada Realisasi pelaksanaan Kantor Cabang, Kantor Wilayah, Kantor Pusat, Sistem Aplikasi Teknologi Informasi dan Konglomerasi Keuangan sebagaimana rencana kerja serta audit tematik dan *compliance review* ISO. Adapun jumlah rencana dan realisasi pemeriksaan oleh SKAI di Tahun 2024 sebagai berikut:

Tabel Rencana dan Realisasi Pemeriksaan SKAI Tahun 2024
Table of SKAI Inspection Plan and Realization in 2024

Jenis Pemeriksaan Type of Audit	Rencana Planned	Realisasi Realization
Audit Umum Kantor Pusat General Audit of Head Office	5	5
Audit Umum Kantor Wilayah General Audit of Regional Office	5	5
Audit Umum Kantor Cabang General Audit of Branch Office	25	25
Audit Teknologi Informasi Information Technology Audit	6	18
Audit Internal Terintegrasi Integrated Internal Audit	8	9
Audit Investigasi Investigation Audit	-	18

b. Non Pemeriksaan

- Pengembangan Sistem Informasi Audit Internal yaitu *bjbPodcast*.
- Sosialisasi *Refreshment* Fungsi SKAI.
- Pendampingan Pemeriksaan oleh Pihak Eksternal.
- Pengembangan Kualitas Auditor melalui program sertifikasi nasional dan internasional.

Priority selection of audit objects is carried out based on their risk profile (*risk based internal audit*).

Each individual audit assignment begins with an in-depth analysis during the preliminary survey so that the field audit can be carried out on target. Various methods have been used in audit assignments, namely sampling techniques, interview techniques, criteria for preparing audit evidence and set forth in a standardized manner in audit working papers. To support the analysis process, the auditors are provided with adequate and up-to-date work tool standards.

INTERNAL AUDIT IMPLEMENTATION IN 2024

a. Audit

The audit of Branch Offices, the Head Office, Information Technology Application Systems, and the Financial Conglomerate was based on the results of the audit rating calculation of the audit universe and judgment management. The Internal Audit Work Unit (SKAI) annually prepares an Annual Work Plan and Budget as a guide in effectively carrying out annual audit activities.

In 2024, SKAI had conducted audits on the actual implementation of Branch Offices, Regional Offices, Head Offices, Information Technology Application Systems and Financial Conglomerates as per work plans as well as thematic audits and ISO compliance reviews. The number of planned and actual inspections by SKAI in 2024 was as follows:

b. Non-Audit

- Internal Audit Information System Development, such as *bjbPodcast*.
- Socialization of SKAI Function Refreshment.
- Audit Assistance by External Parties.
- Auditor Quality Development through national and international certification programs.

Kegiatan *workshop* Satuan Kerja Audit Internal Tahun 2024 yang diselenggarakan pada tanggal 22 November 2024 dan bertempat di Four Point Hotel Bandung, sebagai upaya pengembangan kapabilitas dan sinergi antar pegawai di lingkungan Satuan kerja Audit Internal dengan tema “Implementasi *Global Internal Audit Standard 2024 & Personal Data Protection*”. Kegiatan *workshop* tersebut menghadirkan 2 (dua) pembicara dari eksternal dan dihadiri oleh Bapak Tazwin Zakaria selaku Komisaris Utama bank **bjb** dan Bapak Cecep Trisna selaku Direktur Kepatuhan bank **bjb**.

The 2024 Internal Audit Work Unit workshop activity was held on November 22, 2024 and took place at the Four Point Hotel Bandung. It was an effort to develop capabilities and synergy between employees in the Internal Audit Work Unit with the theme “Implementation of the 2024 Global Internal Audit Standard & Personal Data Protection”. The workshop activity presented 2 (two) external speakers and was attended by Mr. Tazwin Zakaria as the President Commissioner of bank **bjb** and Mr. Cecep Trisna as the Director of Compliance of bank **bjb**.

Rapat Satuan Kerja Audit Internal dengan Direksi, Dewan Komisaris, dan/atau Komite Audit

Kebijakan yang mengatur rapat SKAI tercantum dalam Piagam Audit Internal bank **bjb** (Internal Audit Charter) artikel 310-Wewenang, Nomor 3 yaitu SKAI mempunyai wewenang mengadakan rapat secara berkala dan insidental dengan Direksi, Dewan Komisaris, dan/atau Komite Audit.

- Frekuensi Rapat dengan Direksi
Pertemuan dengan Direksi secara umum dilakukan sesuai dengan kebutuhan organisasi, setidaknya dalam sebulan biasanya dapat dilakukan pertemuan antara SKAI dengan Direksi yang secara umum membahas hal-hal yang sifatnya strategis, diantaranya seperti koordinasi hasil pemeriksaan audit ekstern, kinerja keuangan bank **bjb**, *bank project quality improvement*, pembahasan RBB dan *Corporate Plan* bank **bjb**, pembahasan pengkinian prosedur intern Bank dan rapat-rapat lainnya yang membutuhkan peran SKAI sebagai mitra dalam perkembangan bisnis perbankan.
- Frekuensi Rapat dengan Dewan Komisaris/Komite Audit
Pertemuan berkala setidaknya 1 (satu) kali dalam setiap triwulan, membahas Laporan Kegiatan SKAI selama 1 (selama) triwulan, diantaranya membahas hasil pemeriksaan, pemantauan komitmen tindak lanjut perbaikan hasil temuan audit, program pendidikan/sertifikasi, penyusunan dan/atau pelaksanaan program kerja/anggaran SKAI dan lainnya. Selain pertemuan berkala tersebut, dimungkinkan pertemuan secara insidental.

Adapun pelaksanaan rapat bersama Komite Audit adalah sebagai berikut.

Internal Audit Work Unit Meetings with Directors, Board of Commissioners, and/or Audit Committee

The policies governing SKAI meetings are stated in bank **bjb** Internal Audit Charter article 310-Authority, Number 3, specifying that SKAI has the authority to hold periodic and incidental meetings with the Directors, Board of Commissioners, and/or Audit Committee.

- Frequency of Meetings with the Directors
Meetings with the Directors are generally carried out in accordance with organizational needs; at least in a month, a meeting can usually be held between SKAI and the Directors, which generally discusses strategic matters, such as coordination of external audit examination results, bank **bjb** financial performance, bank project quality improvement, discussion of the Bank Business Plan (RBB) and bank **bjb** Corporate Plan, discussion of updating the Bank’s internal procedures, and other meetings that require SKAI’s role as a partner in banking business development.
- Frequency of Meetings with the Board of Commissioners/Audit Committee
Periodic meetings take place at least once a quarter, discussing the SKAI Activity Report for 1 (one) quarter, including discussing the audit results, monitoring the commitment to following up the correction of audit findings, education/certification programs, preparation and/or implementation of the SKAI work program/ budget, and others. In addition to these regular meetings, it is possible to meet incidentally.

The meetings with the Audit Committee were as follows.

No.	Tanggal Date	Agenda Agenda
1.	14 Mei 2024 May 14, 2024	Rapat berkala dengan Komite Audit terkait Kegiatan SKAI Periode Triwulan IV Tahun 2023 dan Triwulan I 2024 Periodic meeting with the Audit Committee regarding SKAI Activities for the Fourth Quarter of 2023 and the First Quarter of 2024
2.	14 Agustus 2024 August 14, 2024	Rapat berkala dengan Komite Audit terkait Kegiatan SKAI Periode Triwulan II 2024 Periodic meeting with the Audit Committee regarding SKAI Activities for the Second Quarter of 2024
3.	14 Oktober 2024 October 14, 2024	Rapat Realisasi Kegiatan SKAI Tahun 2024 dan Rencana Kegiatan SKAI Tahun 2025 Meeting on the 2024 SKAI Activities Realization Meeting and the 2025 SKAI Activities Plan
4.	12 November 2024 November 12, 2024	Rapat Rencana Kerja & Anggaran SKAI Tahun 2025 The 2025 SKAI Work Plan & Budget Meeting

No.	Tanggal Date	Agenda Agenda
5.	21 November 2024 November 21, 2024	Rapat Rencana Kerja & Anggaran SKAI Tahun 2025 (Lanjutan) The 2025 SKAI Work Plan & Budget Meeting (Continued)
6.	19 Desember 2024 December 19, 2024	Rapat berkala dengan Komite Audit terkait Kegiatan SKAI Periode Triwulan III 2024 Periodic meeting with the Audit Committee regarding SKAI Activities for the Third Quarter of 2024

STRATEGI KERJA DI TAHUN 2024

- Berperan aktif membantu perusahaan dalam mencapai tujuan, melalui pendekatan yang sistematis dan konsisten melalui evaluasi dan meningkatkan efektivitas proses governansi, manajemen risiko, dan kepatuhan (GRC).
- Menjadi katalisator dalam menciptakan budaya bisnis yang berkualitas melalui fungsi pengawasan yang *agile* dan responsif terhadap dinamika bisnis.
- Peningkatan pengembangan Sistem Informasi Manajemen Audit dan *software data analysis*.

Temuan dan Tindak Lanjut Hasil Audit

Temuan Audit Internal periode tahun 2020 sampai dengan tahun 2024 sebagai berikut:

No	Tahun Pemeriksaan Year of Inspection	Jumlah Temuan Audit Berdasarkan Satuan Kerja Auditee Number of Audit Findings Based on Auditee Work Unit				
		Kantor Pusat Head Office	Kantor Wilayah Regional Office	Kantor Cabang Branch office	Teknologi Informasi Information Technology	Audit Terintegrasi Integrated Audit
1	2020	25	-	143	22	18
2	2021	44	-	119	29	32
3	2022	15	-	128	165	50
4	2023	22	26	124	223	58
5	2024	24	18	119	157	72

WORK STRATEGY IN 2024

- Playing an active role in assisting the Company towards its objectives through a systematic and consistent approach to evaluating and improving the effectiveness of governance, risk management, and compliance (GRC) processes.
- Being a catalyst in creating a quality business culture through an agile and responsive supervisory function to business dynamics.
- Enhancing the Audit Management Information System and data analysis software.

Findings and Follow-Up on Audit Results

The audit findings for the period of 2020 until 2024 were as follows:

Hasil Pemeriksaan Otoritas Jasa Keuangan Pemeriksaan Umum

Results of the Financial Services Authority General Examination

No	Tahun Pemeriksaan Examination Year	Jumlah Komitmen Commitment Amount	
		Kantor Pusat Head Office	Kantor Cabang Branch office
1	2020	46	-
2	2021	34	-
3	2022	64	70
4	2023	68	70
5	2024	111	69

Hasil Pemeriksaan Otoritas Jasa Keuangan Konglomerasi
Keuangan

Results of the Financial Services Authority Audit of Financial
Conglomerates

No	Tahun Pemeriksaan Examination Year	Jumlah Temuan Commitment Amount	
		Kantor Pusat Head Office	Kantor Cabang Branch office
1	2020		
2	2021		
3	2022		
4	2023		
5	2024	39	

Hasil Pemeriksaan Bank Indonesia

Bank Indonesia Audit Results

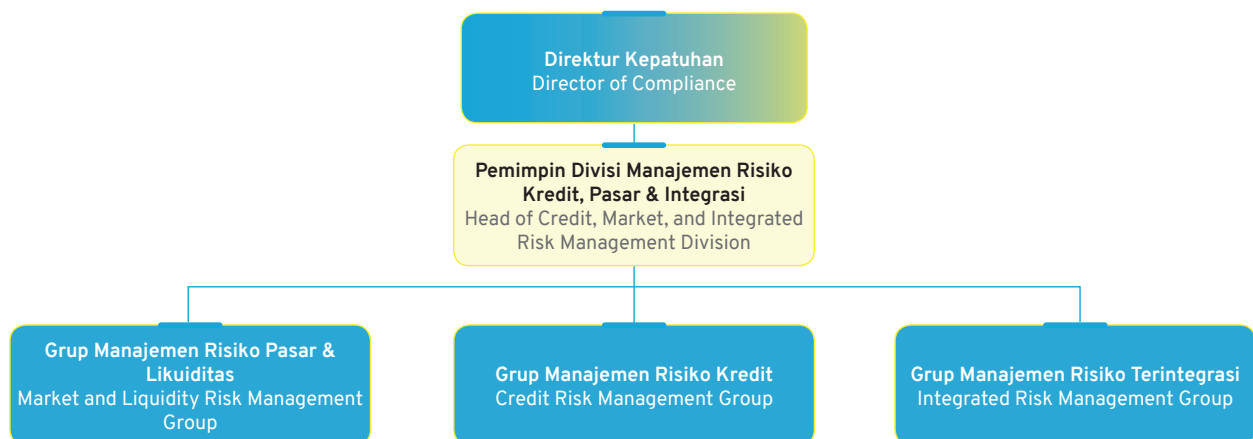
No	Tahun Pemeriksaan Examination Year	Jumlah Temuan Commitment Amount		
		Pemeriksaan Tematik RPIM, PLJP dan Likuiditas Thematic Examination of RPIM, PJLP and Liquidity	Pemeriksaan Sistem Pembayaran Payment System Check	Pemeriksaan LBUT LBUT Examination
1	2020	-	-	-
2	2021	-	43	-
3	2022	-	-	-
4	2023	-	133	41
5	2024	44	-	-

Divisi Manajemen Risiko Kredit Pasar &
Terintegrasi

Credit, Market, and Integrated Risk Management
Division

Struktur Organisasi Divisi Manajemen Risiko Kredit
Pasar & Terintegrasi

Organizational Structure of Credit, Market, and
Integrated Risk Management Division



Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi terdiri dari 1 (satu) orang Pemimpin Divisi, 3 (tiga) orang Pemimpin Grup. Dalam menjalankan aktivitasnya, masing-masing grup dibantu oleh *Manager, Officer* dan *Staff* yang ditunjuk

Tugas dan Tanggung Jawab Divisi Manajemen Risiko Kredit Pasar & Terintegrasi

Tugas dan tanggung jawab Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi adalah sebagai berikut:

1. Bertanggung jawab terhadap pengelolaan rencana dan strategi manajemen risiko kredit, pasar dan terintegrasi terhadap aspek dan unsur yang melekat pada organisasi bank. Kebijakan dan kerangka manajemen risiko sesuai dengan tugas dan tanggung jawab, menjadi unit pendukung strategis dalam organisasi terkait manajemen risiko kredit, pasar dan terintegrasi serta pengembangan penerapan budaya risiko pada seluruh kegiatan usaha bank pada setiap jenjang organisasi.
2. Pemantauan pelaksanaan strategi Manajemen Risiko yang telah disetujui oleh Direksi.
3. Pemantauan posisi risiko secara keseluruhan (*composite*), per jenis risiko, dan per jenis aktivitas fungsional serta melakukan *stress testing*.
4. Kaji ulang secara berkala terhadap proses Manajemen Risiko.
5. Evaluasi terhadap akurasi model dan validitas data yang digunakan untuk mengukur risiko bagi Bank yang menggunakan model untuk keperluan internal (internal model).
6. Memberikan rekomendasi kepada Satuan Kerja Operasional (*risk-taking unit*) dan/atau kepada Komite Manajemen Risiko, sesuai kewenangan yang dimiliki.
7. Menyusun dan menyampaikan laporan profil risiko kepada Direktur Utama atau Direktur yang ditugaskan secara khusus dan Komite Manajemen Risiko secara berkala.

Credit, Market, and Integrated Risk Management Division consists of 1 (one) Division leader and 3 (three) group leader persons. In carrying out its activities, each group is assisted by Manager, Officer and appointed Staff

Duties and Responsibilities of The Credit, Market, and Integrated Risk Management Division

The duties and responsibilities of the Credit, Market, and Integrated Risk Management Division are as follow:

1. Responsible for the management of credit, market, and integrated risk management plans and strategies for aspects and elements is in line with the bank organization. Risk management policies and frameworks in accordance with duties and responsibilities become a strategic supporting unit in the organization related to credit, market, and integrated risk management and developing the application of risk culture in all bank business activities at every level of the organization.
2. Monitoring the implementation of risk management strategy approved by the Directors.
3. Monitoring overall risk position (*composite*), per risk type, and per type of functional activity and stress testing.
4. Periodic review of the risk management process.
5. Evaluation of the model accuracy and validity of the data used to measure risk for the Bank using the model for internal purposes (internal mode).
6. Provide recommendations to operational units (risk-taking units) and/or to the Risk Management Committee, in accordance with the authority owned.
7. Compile and submit a risk profile report to the President Director or a specially assigned director and the Risk Management Committee periodically.

Profil Kepala Divisi Manajemen Risiko Kredit Pasar & Terintegrasi

Head of Credit, Market, and Integrated Risk Management Division Profile



Muhamad Aditya Wiradharna

Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi
 Head of Credit, Market and Integrated Risk Management Division



Umur/Age
46 tahun/years old



Kewarganegaraan/Citizenship
Indonesia

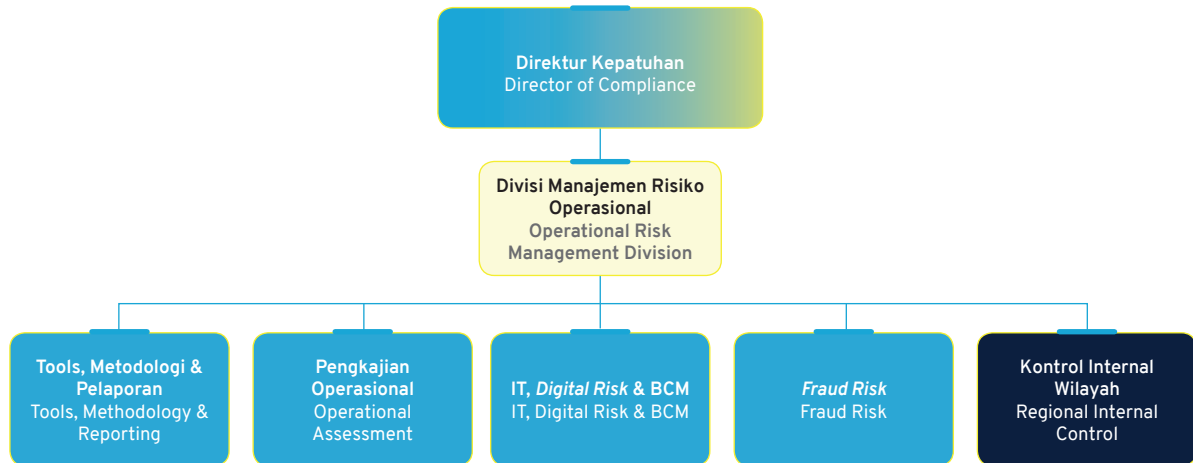


Domisili/Domicile
Bandung, Indonesia

Lahir di Bandung 16 Juli pada tahun 1978, usia 46 tahun per Desember 2024.	Born in Bandung July 16 in 1978, age 46 years as of December 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> Manajemen Keuangan dan Perbankan, STIE YPKP tahun 2002 Magister Manajemen, Universitas Padjajaran tahun 2011 	Educational Background <ul style="list-style-type: none"> Financial Management and Banking, STIE YPKP in 2002 Master of Management, Padjajaran University in 2011
Sertifikasi Sertifikasi Manajemen Risiko Level 5 PECB ISO 37301	Certification Risk Management Certification Level 5 PECB ISO 37301
Pengalaman Kerja <ul style="list-style-type: none"> Pemimpin Cabang Cikarang sejak September 2023 hingga Agustus 2024 Pemimpin Cabang Bogor sejak Februari 2021 hingga September 2023 Pemimpin Cabang Indramayu sejak Februari 2020 hingga Februari 2021 	Work Experience <ul style="list-style-type: none"> Branch Manager Cikarang since September 2023 to August 2024 Branch Manager Bogor since February 2021 to September 2023 Branch Manager Indramayu since February 2020 to February 2021
Riwayat Penunjukan Menjabat sebagai Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi berdasarkan Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024.	Appointment History Served as Head of Credit, Market and Integrated Risk Management Division based on Board of Directors Decree No. 0318/SK/DIR-HCA/2024.

Divisi Manajemen Risiko Operasional

Struktur Organisasi Divisi Manajemen Risiko Operasional



Keterangan / Information

- Direktur
Director
- Divisi
Division
- Grup
Group
- Berjumlah lebih dari satu
There are more than one

Divisi Manajemen Risiko Operasional terdiri dari 1 (satu) orang Pemimpin Divisi, 4 (empat) orang Pemimpin Grup dan Kontrol Internal Wilayah. Dalam menjalankan aktivitasnya, masing-masing grup dibantu oleh Manager, Officer dan Staff yang ditunjuk.

Tugas dan Tanggung Jawab Divisi Manajemen Risiko Operasional

Tugas dan tanggung jawab Divisi Manajemen Risiko Operasional adalah sebagai berikut:

1. Pemantauan pelaksanaan strategi Manajemen Risiko yang telah disetujui oleh Direksi.
2. Pemantauan posisi risiko secara keseluruhan (*composite*), per jenis risiko, dan per jenis aktivitas fungsional serta melakukan stress testing.
3. Kaji ulang secara berkala terhadap proses Manajemen Risiko.
4. Pengkajian atas usulan aktivitas dan/atau produk baru.
5. Evaluasi terhadap akurasi model dan validitas data yang digunakan untuk mengukur risiko bagi Bank yang menggunakan model untuk keperluan internal (internal model).
6. Memberikan rekomendasi kepada Satuan Kerja Operasional (*risk-taking unit*) dan/atau kepada Komite Manajemen Risiko, sesuai kewenangan yang dimiliki.
7. Menyusun dan menyampaikan laporan profil risiko kepada Direktur Utama atau Direktur yang ditugaskan secara khusus dan Komite Manajemen Risiko secara berkala.

Operational Risk Management Division

Operational Risk Management Division Organizational Structure

The Operational Risk Management Division consists of 1 (one) Division Leader, 4 (four) Group Leaders and Regional Internal Control. In carrying out its activities, each group is assisted by an appointed Manager, Officer and Staff.

Duties and Responsibilities of the Operational Risk Management Division

The duties and responsibilities of the Operational Risk Management Division are as follows:

1. Monitoring the implementation of Risk Management strategies that have been approved by the Board of Directors.
2. Monitoring the overall risk position (*composite*), per type of risk, and per type of functional activity and carrying out stress testing.
3. Regularly review the Risk Management process.
4. Review of proposed new activities and/or products.
5. Evaluation of the accuracy of the model and validity of the data used to measure risk for Banks that use the model for internal purposes (internal model).
6. Provide recommendations to the Operational Work Unit (*risk-taking unit*) and/or to the Risk Management Committee, according to their authority.
7. Prepare and submit risk profile reports to the President Director or specially assigned Director and the Risk Management Committee on a regular basis.

Profil Kepala Divisi Manajemen Risiko Operasional

Profile of the Head of Operational Risk Management Division



Yogy Yatno

Pemimpin Divisi Manajemen Risiko Operasional
Head of Operational Risk Management Division



Umur/Age
45 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir di Cirebon 24 April pada tahun 1979, usia 45 tahun per Desember 2024.	Born in Cirebon April 24 1979, 45 years old as of December 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana Ekonomi, STIE YPKP tahun 2001 Magister Manajemen, UNPAD tahun 2010 	Educational Background <ul style="list-style-type: none"> Bachelor of Economics, STIE YPKP in 2001 Master of Management, UNPAD in 2010
Sertifikasi Sertifikasi Manajemen Risiko Level 5 (Jenjang 7)	Certification Risk Management Certification Level 5 (Level 7)
Pengalaman Kerja <ul style="list-style-type: none"> Pemimpin Divisi Kebijakan & Prosedur sejak Tahun 2022 hingga Tahun 2023 Pemimpin Divisi Jaringan & Layanan sejak Tahun 2021 hingga Tahun 2022 CEO Regional 1 Sejak Tahun 2020 hingga Tahun 2021 	Work Experience <ul style="list-style-type: none"> Policy and Procedure Division Leader from 2022 to 2023 Network & Service Division Leader from 2021 to 2022 Regional CEO 1 from 2020 to 2021
Riwayat Penunjukan Menjabat sebagai Pemimpin Divisi Manajemen Risiko Operasional berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Appointment History Served as Head of Operational Risk Management Division based on Board of Directors Decree No. 0285/SK/DIR-HCA/2023.

**Pengembangan Kompetensi Pegawai Divisi
Manajemen Risiko Kredit, Pasar & Terintegrasi serta
Divisi Manajemen Risiko Operasional Tahun 2024**

**Development of Employee Competencies of The
Credit, Market and Integrated Risk Management
Division and Operational Risk Management Division
In 2024**

No.	Nama Name	Unit Kerja Work unit	Nama Pembelajaran Learning Name
1	Adisty Febianti	Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Credit Risk Management, Market and Integrated Division	Program Pembekalan/ <i>Refreshment</i> SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 4 SMR Refreshment Program and SMR Level 4 Recertification/Competency Exam
2	Akhmad Taqwa Praduga	Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Credit Risk Management, Market and Integrated Division	Program Pembekalan/ <i>Refreshment</i> SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 5 SMR Refreshment Program and SMR Level 5 Recertification/Competency Exam
3	Apep Firmansyah	Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Credit Risk Management, Market and Integrated Division	<i>Refreshment</i> /Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Refreshment/Maintenance of Annual Risk Management Certification in 2024 Level 5
4	Ari Wibowo	Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Credit Risk Management, Market and Integrated Division	<i>Refreshment</i> Sertifikasi Treasury Dealer Level Intermediate Treasury Dealer Intermediate Level Certification Refreshment
5	Ari Wibowo	Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Credit Risk Management, Market and Integrated Division	Program Pembekalan/ <i>Refreshment</i> SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 5 SMR Refreshment Program and SMR Level 5 Recertification/Competency Exam
6	Ari Wibowo	Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Credit Risk Management, Market and Integrated Division	Pendidikan Profesi Lanjutan (PPL) Waperd (<i>Public Training Certification Online Class</i>) Waperd Continuing Professional Education (PPL) (Public Training Certification Online Class)
7	Arief Fauzianto	Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Credit Risk Management, Market and Integrated Division	<i>Refreshment</i> /Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Refreshment/Maintenance of Annual Risk Management Certification in 2024 Level 5
8	Arifin Nurahman	Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Credit Risk Management, Market and Integrated Division	Pembekalan dan Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Certified Risk Professional (CRP) Refreshment and Certification for Operational Risk Management Division Employees
9	Arifin Nurahman	Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Credit Risk Management, Market and Integrated Division	Program Pembekalan/ <i>Refreshment</i> SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 4 SMR Refreshment Program and SMR Level 4 Recertification/Competency Exam
10	Dinar Ratna Sari	Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Credit Risk Management, Market and Integrated Division	Program Pembekalan/ <i>Refreshment</i> SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 4 SMR Refreshment Program and SMR Level 4 Recertification/Competency Exam
11	Hilman Sembada	Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Credit Risk Management, Market and Integrated Division	Program Pembekalan/ <i>Refreshment</i> SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 5 SMR Refreshment Program and SMR Level 5 Recertification/Competency Exam
12	Isma Riadi	Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Credit Risk Management, Market and Integrated Division	Program Pembekalan/ <i>Refreshment</i> SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 5 SMR Refreshment Program and SMR Level 5 Recertification/Competency Exam
13	Lucy Fitria Dewi	Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Credit Risk Management, Market and Integrated Division	Pembekalan/ <i>Refreshment</i> dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Level 5
14	Mochamad Saeful Mukminin	Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Credit Risk Management, Market and Integrated Division	<i>Refreshment</i> /Pembekalan dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 Pegawai bank bjb Provision /Refreshment and Recertification/Competency Test of Risk Management Certification Level 4 for bank bjb employees
15	Muhamad Aditya Wiradharna	Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Credit Risk Management, Market and Integrated Division	Pembekalan/ <i>Refreshment</i> dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jenjang 5 Pejabat Eksekutif bank bjb Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Level 5 for bank bjb Executive Officers

No.	Nama Name	Unit Kerja Work unit	Nama Pembelajaran Learning Name
16	Muhamad Ivan Hadiana	Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Credit Risk Management, Market and Integrated Division	Pembekalan/ <i>Refreshment</i> dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 4 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Level 4
17	Rahadian Fitra	Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Credit Risk Management, Market and Integrated Division	Program Pembekalan/ <i>Refreshment</i> SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 5 SMR Refreshment Program and Recertification/Competency Test for SMR Level 5
18	Rama Alexander Hehuwat	Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Credit Risk Management, Market and Integrated Division	<i>Refreshment</i> /Pembekalan dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 Pegawai bank bjb Refreshment/Provision and Recertification/Competency Test for Risk Management Certification Level 4 for bjb bank employees
19	Samsudin	Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Credit Risk Management, Market and Integrated Division	Pembekalan/ <i>Refreshment</i> dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko (SMR) Jenjang 6 Pegawai bank bjb Provision/Refreshment and Recertification/Competency Test of Risk Management Certification (SMR) Level 6 for bank bjb employees
20	Sarah Kaltsum Ahzaab	Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Credit Risk Management, Market and Integrated Division	Pembekalan/ <i>Refreshment</i> dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 4 Provision/Refreshment and Competency Exam/Recertification of Risk Management Certification (SMR) Due Date Level 4
21	Tri Ramadhy	Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Credit Risk Management, Market and Integrated Division	Program Pembekalan/ <i>Refreshment</i> SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 5 Provision/Refreshment Program for SMR and Recertification/Competency Exam for SMR Level 5
22	Adang Suhendar	Divisi Manajemen Risiko Operasional Operational Risk Management Division	<i>Refreshment</i> /Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Annual Refreshment/Maintenance of Risk Management Certification in 2024 Level 5
23	Ade Syahbana	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/ <i>Refreshment</i> dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Level 5
24	Ades Ismansyah	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan dan Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Provision and Certification of Certified Risk Professional (CRP) for Operational Risk Management Division Employees
25	Ades Ismansyah	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/ <i>Refreshment</i> dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Level 5
26	Adi Dwi Cahyo	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Certified Risk Professional (CRP) Certification for Operational Risk Management Division Employees
27	Adi Dwi Cahyo	Divisi Manajemen Risiko Operasional Operational Risk Management Division	<i>Refreshment</i> /Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Refreshment/Maintenance of Annual Risk Management Certification in 2024 Level 5
28	Adi Krismanto	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/ <i>Refreshment</i> dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Level 5
29	Adi Kurniawan	Divisi Manajemen Risiko Operasional Operational Risk Management Division	<i>Refreshment</i> /Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Annual Risk Management Certification Refreshment/Maintenance 2024 Level 5
30	Adi Mulyadi	Divisi Manajemen Risiko Operasional Operational Risk Management Division	<i>Refreshment</i> /Pembekalan dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 Pegawai bank bjb Provision/Refreshment and Recertification/ Competency test of Risk Management Certification Level 4 for bank bjb employees
31	Aditya Dharmadi	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan dan Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Provision and Certification of Certified Risk Professional (CRP) for Operational Risk Management Division Employees

No.	Nama Name	Unit Kerja Work unit	Nama Pembelajaran Learning Name
32	Aditya Dharmadi	Divisi Manajemen Risiko Operasional Operational Risk Management Division	<i>Refreshment</i> /Pembekalan dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 Pegawai bank bjb Provision/ Refreshment and Recertification/ Competency test of Risk Management Certification Level 4 for bank bjb employees
33	Adjie Arrachman	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/ <i>Refreshment</i> dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Level 5
34	Afrizal Ramdhani Noor	Divisi Manajemen Risiko Operasional Operational Risk Management Division	<i>Refreshment</i> /Pembekalan dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 Pegawai bank bjb Provision/Refreshment and Recertification/ Competency test of Risk Management Certification Level 4 for bank bjb employees
35	Agung Budi Satrio	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/ <i>Refreshment</i> dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Date Level 5
36	Agung Saputra	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/ <i>Refreshment</i> dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Date Level 5
37	Agus Anhari	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan dan Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Provision and Certification of Certified Risk Professional (CRP) for Operational Risk Management Division Employees
38	Agustina	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/ <i>Refreshment</i> SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 5 SMR Refreshment/Provision Program and SMR Level 5 Recertification/ Competency Exam
39	Agustina	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Ujian Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 & Jenjang 5 Untuk Pegawai bank bjb Pemilik SMR Jatuh Tempo Tahun 2023 Competency Test of Risk Management Certification Level 4 & Level 5 For bank bjb Employees whose SMR are due in 2023
40	Andi Budiman	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/ <i>Refreshment</i> SMR & Ujian Resertifikasi/Kompetensi SMR Jenjang 5 SMR Refreshment Program & SMR Recertification/Competency Exam Level 5
41	Andi Cakra Yudha	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pelatihan Berbasis Kompetensi Jenjang Kualifikasi SPPUR 5 - Pengelolaan Transfer Dana Competency-Based Training SPPUR Qualification Level 5 - Fund Transfer Management
42	Andi Cakra Yudha	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pelatihan Berbasis Kompetensi Jenjang Kualifikasi SPPUR 5 - Pengelolaan Uang Tunai Competency-Based Training SPPUR Qualification Level 5 - Cash Management
43	Andi Cakra Yudha	Divisi Manajemen Risiko Operasional Operational Risk Management Division	<i>Refreshment</i> /Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 4 Refreshment/Maintenance of Annual Risk Management Certification 2024 Level 4
44	Andi Muhamad Yasser	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan dan Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Provision and Certification of Certified Risk Professional (CRP) for Operational Risk Management Division Employees
45	Andika Budi Ratwono	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/ <i>Refreshment</i> SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 4 SMR Refreshment Program and SMR Recertification/Competency Exam Level 4
46	Andika Budi Ratwono	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/ <i>Refreshment</i> dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko (SMR) Jenjang 5 Pegawai bank bjb Provision/Refreshment and Recertification/Competency Test of Risk Management Certification (SMR) Level 5 for bank bjb employees
47	Annisa Rizkia Shaferdi	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/ <i>Refreshment</i> SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 5 SMR Refreshment/Provision Program and SMR Level 5 Recertification/ Competency Exam

No.	Nama Name	Unit Kerja Work unit	Nama Pembelajaran Learning Name
48	Annisa Rizkia Shaferdi	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Ujian Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 dan Jenjang 5 Untuk Pegawai bank bjb Pemilik SMR Jatuh Tempo Tahun 2023 Competency Test of Risk Management Certification Level 4 and Level 5 for bank bjb employees whose SMR are due in 2023
49	Ano Suprianto	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Annual Risk Management Certification Refreshment/Maintenance 2024 Level 5
50	Arie Rachman Syahdani	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan dan Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Provision and Certification of Certified Risk Professional (CRP) for Operational Risk Management Division Employees
51	Arie Rachman Syahdani	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Annual Risk Management Certification Refreshment/Maintenance 2024 Level 5
52	Arif Nugroho Suryo Pranoto	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pembekalan dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 Pegawai bank bjb Refreshment/Provision and Recertification Test/Risk Management Certification Competency Level 4 for bank bjb employees
53	Bagas Sulastama	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan dan Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Certified Risk Professional (CRP) Provision and Certification for Operational Risk Management Division Employees
54	Bagas Sulastama	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pembekalan dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 Pegawai bank bjb Refreshment/Provision and Recertification/ Competency test of Risk Management Certification Level 4 for bank bjb employees
55	Bahagia Ariwibowo	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan dan Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Provision and Certification of Certified Risk Professional (CRP) for Operational Risk Management Division Employees
56	Bahagia Ariwibowo	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan dan Ujian Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 Provision and Competency Test for Risk Management Certification Level 4
57	Bella Natalia	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/Refreshment dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Level 5
58	Benny Nugraha	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Annual Risk Management Certification Refreshment/Maintenance 2024 Level 5
59	Budi Rusman Jauhari	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/Refreshment dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Level 5
60	Budiman Firmansyah	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan SPPUR J4 Bidang Pengelolaan Transfer Dana Refreshment/Maintenance of SPPUR J4 Fund Transfer Management Sector
61	Bungky Yudhiyanto	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/Refreshment SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 5 Provision/Refreshment Program for SMR and Recertification/Competency Exam for SMR Level 5
62	Cepi Sofyar	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Refreshment/Maintenance of Annual Risk Management Certification in 2024 Level 5
63	Dede Ahmad Jamaluddin	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan dan Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Provision and Certification of Certified Risk Professional (CRP) for Employees in the Operational Risk Management Division

No.	Nama Name	Unit Kerja Work unit	Nama Pembelajaran Learning Name
64	Dede Ahmad Jamaluddin	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/ <i>Refreshment</i> dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Level 5
65	Dessy Lisnawati S	Divisi Manajemen Risiko Operasional Operational Risk Management Division	<i>Refreshment</i> /Pembekalan dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 Pegawai bank bjb Refreshment/Provision and Recertification/ Competency Test for Risk Management Certification Level 4 for bank bjb employees
66	Dewi Pertiwi	Divisi Manajemen Risiko Operasional Operational Risk Management Division	<i>Refreshment</i> /Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Annual Risk Management Certification Refreshment/Maintenance 2024 Level 5
67	Dinita Rahayu Ningtyas	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pemeliharaan Kompetensi Jenjang Kualifikasi SPPUR 4 - Pengelolaan Uang Tunai (<i>Inhouse Training-Daring</i>) Competency Maintenance SPPUR Qualification Level 4 - Cash Management (Inhouse Training-Online)
68	Dudung Kurnianto	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/Refreshment SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 5 SMR Refreshment Program and SMR Level 5 Recertification/Competency Exam
69	Dudung Kurnianto	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Certified Risk Professional (CRP) Certification for Operational Risk Management Division Employees
70	Dwi Sunu	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/ <i>Refreshment</i> dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Level 5
71	Erland Erlangga Komara	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/ <i>Refreshment</i> dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Level 5
72	Fahmy Andriyan Nugraha	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan dan Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Provision and Certification of Certified Risk Professional (CRP) for Operational Risk Management Division Employees
73	Fahmy Andriyan Nugraha	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/ <i>Refreshment</i> dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 4 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Level 4
74	Fajar Nin Utami	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan dan Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Provision and Certification of Certified Risk Professional (CRP) for Operational Risk Management Division Employees
75	Fajar Nin Utami	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/ <i>Refreshment</i> dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 4 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Level 4
76	Faury Fuad Helmi	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/ <i>Refreshment</i> dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Level 5
77	Fianti Savitri Basthanda	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan dan Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Provision and Certification of Certified Risk Professional (CRP) for Operational Risk Management Division Employees
78	Fikri Aulia Fadhilah	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pelatihan Berbasis Kompetensi Jenjang Kualifikasi SPPUR 5 - Pengelolaan Uang Tunai Competency Based Training SPPUR Qualification Level 5 - Cash Management
79	Fikri Aulia Fadhilah	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pelatihan Berbasis Kompetensi Jenjang Kualifikasi SPPUR 5 - Penukaran Valuta Asing dan Pembawaan Uang Kerta Asing Competency Based Training SPPUR Qualification Level 5 - Foreign Exchange and Foreign Currency Carrying

No.	Nama Name	Unit Kerja Work unit	Nama Pembelajaran Learning Name
80	Fikri Aulia Fadhilah	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pembekalan dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 Pegawai bank bjb Refreshment/Provision and Recertification/ Competency test for Risk Management Certification Level 4 for bank bjb employees
81	Firman Julian	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pelatihan Berbasis Kompetensi Jenjang Kualifikasi SPPUR 5 - Pengelolaan Transfer Dana Competency Based Training Qualification Level SPPUR 5 - Fund Transfer Management
82	Firman Julian	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pelatihan Berbasis Kompetensi Jenjang Kualifikasi SPPUR 5 - Pengelolaan Uang Tunai Competency Based Training Qualification Level SPPUR 5 - Cash Management
83	Firman Julian	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pembekalan dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 Pegawai bank bjb Refreshment/Provision and Recertification/ Competency test for Risk Management Certification Level 4 for bank bjb employees
84	Firman Rusmayadi	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/Refreshment SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 5 SMR Refreshment Program and SMR Recertification/Competency Exam Level 5
85	Giri Hartawan	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Refreshment/Maintenance of Annual Risk Management Certification 2024 Level 5
86	Gumilar Sukendar	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/Refreshment SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 5 SMR Refreshment Program and SMR Recertification/Competency Exam Level 5
87	Gustian Rustiana	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/Refreshment SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 4 SMR Refreshment Program and SMR Recertification/Competency Exam Level 4
88	Gustian Rustiana	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Ujian Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 dan Jenjang 5 Untuk Pegawai bank bjb Pemilik SMR Jatuh Tempo Tahun 2023 Competency Test of Risk Management Certification Level 4 and Level 5 for bank bjb employees whose SMR are due in 2023
89	Gustian Rustiana	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/Refreshment dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko (SMR) Jenjang 5 Pegawai bank bjb Provision/Refreshment and Recertification/Competency Test of Risk Management Certification (SMR) Level 5 for bank bjb employees
90	Hadi Purwanto	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/Refreshment SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 5 SMR Refreshment Program and SMR Level 5 Recertification/Competency Exam
91	Haris Priadi	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/Refreshment SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 4 SMR Refreshment Program and SMR Level 4 Recertification/Competency Exam
92	Harri Nugraha	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pelatihan Berbasis Kompetensi Jenjang Kualifikasi SPPUR 5 - Pengelolaan Uang Tunai Competency Based Training for SPPUR Qualification Level 5 - Cash Management
93	Harri Nugraha	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pelatihan Berbasis Kompetensi Jenjang Kualifikasi SPPUR 5 - Pengelolaan Transfer Dana Competency Based Training for SPPUR Qualification Level 5 - Fund Transfer Management
94	Harri Nugraha	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pembekalan dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 Pegawai bank bjb Refreshment/Provision and Recertification/ Competency test for Risk Management Certification Level 4 for bank bjb employees
95	Ikhsan Zr	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan dan Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Provision and Certification of Certified Risk Professional (CRP) for Operational Risk Management Division Employees
96	Ikhsan Zr	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Annual Risk Management Certification Refreshment/Maintenance 2024 Level 5

No.	Nama Name	Unit Kerja Work unit	Nama Pembelajaran Learning Name
97	Ina Sagita	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan dan Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Provision and Certification of Certified Risk Professional (CRP) for Operational Risk Management Division Employees
98	Indra Fauzi Rahmantyo	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pembekalan dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 Pegawai bank bjb Refreshment/Provision and Recertification/ Competency test of Risk Management Certification Level 4 for bank bjb employees
99	Indra Komara	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/Refreshment dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko (SMR) Jenjang 5 Pegawai bank bjb Provision/Refreshment and Recertification/Competency Test for Risk Management Certification (SMR) Level 5 for bank bjb employees
100	Irena Damania Musnandar	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan dan Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Provision and Certification of Certified Risk Professional (CRP) for Operational Risk Management Division Employees
101	Irena Damania Musnandar	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/Refreshment SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 4 SMR Refreshment/Provision Program and SMR Recertification/Competency Test Level 4
102	Irena Damania Musnandar	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/Refreshment dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko (SMR) Jenjang 5 Pegawai bank bjb Provision/Refreshment and Recertification/Competency Test for Risk Management Certification (SMR) Level 5 for bank bjb employees
103	Junaidi	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/Refreshment dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko (SMR) Jenjang 5 Pegawai bank bjb Provision/Refreshment and Recertification/Competency Test for Risk Management Certification (SMR) Level 5 for bank bjb employees
104	Kiky Rosdiana	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan dan Ujian Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 Risk Management Certification Level 4 Provision and Competency Test
105	Krisna Wahyu Purnama Graha	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Refreshment/Maintenance of Annual Risk Management Certification in 2024 Level 5
106	Leliyana Eka Putri	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/Refreshment dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Level 5
107	Lusi Gita Lestari	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan dan Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Provision and Certification of Certified Risk Professional (CRP) for Operational Risk Management Division Employees
108	Lusi Gita Lestari	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pembekalan dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 Pegawai bank bjb Refreshment/Provision and Recertification Test/Risk Management Certification Competency Level 4 for bank bjb employees
109	Maschun Arvianto	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/Refreshment SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 5 SMR Refreshment/Provision Program and SMR Level 5 Recertification/Competency Exam
110	Mega Fitra Nugraha	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/Refreshment dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 4 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Level 4
111	Mike Rachmawati	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan dan Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Provision and Certification of Certified Risk Professional (CRP) for Operational Risk Management Division Employees
112	Mike Rachmawati	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pembekalan & Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 Pegawai bank bjb Refreshment/Provision & Recertification Test/Risk Management Certification Competency Level 4 for bank bjb employees

No.	Nama Name	Unit Kerja Work unit	Nama Pembelajaran Learning Name
113	Mira Permatasari	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/Refreshment SMR & Ujian Resertifikasi/Kompetensi SMR Jenjang 4 SMR Refreshment Program & SMR Recertification/Competency Exam Level 4
114	Moch. Nurdin Ismail	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 4 Refreshment/Maintenance of Annual Risk Management Certification in 2024 Level 4
115	Mohamad Arif	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/Refreshment dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Level 5
116	Muhamad Arfani	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/Refreshment SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 5 SMR Refreshment/Provision Program and SMR Recertification/Competency Exam Level 5
117	Muhamad Sahid Abdullah	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan SPPUR J4 Bidang Pengelolaan Transfer Dana Refreshment/Maintenance of SPPUR J4 Fund Transfer Management Sector
118	Novita Sari	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/Refreshment dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Level 5
119	Nur Syakhiddin Ikhsan	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/Refreshment SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 4 SMR Refreshment/Provision Program and SMR Level 4 Recertification/Competency Exam
120	Nur Syakhiddin Ikhsan	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/Refreshment dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko (SMR) Jenjang 5 Pegawai bank bjb Provision/Refreshment and Recertification/Competency Test of Risk Management Certification (SMR) Level 5 for bank bjb employees
121	Nurlaila	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/Refreshment SMR & Ujian Resertifikasi/Kompetensi SMR Jenjang 5 SMR Refreshment Program & SMR Recertification/Competency Exam Level 5
122	Oke Ferdiana Sutisna	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Refreshment/Maintenance of Annual Risk Management Certification in 2024 Level 5
123	Pendi Arifin	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Refreshment/Maintenance of Annual Risk Management Certification in 2024 Level 5
124	Putiawati	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan Dan Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Provision and Certification of Certified Risk Professional (CRP) for Operational Risk Management Division Employees
125	Putiawati	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/Refreshment SMR & Ujian Resertifikasi/Kompetensi SMR Jenjang 5 SMR Refreshment Program & SMR Level 5 Recertification/Competency Exam
126	Ratna Ningrum	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pembekalan dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 Pegawai bank bjb Refreshment/Provision and Recertification/Competency test of Risk Management Certification Level 4 for bank bjb employees
127	Ratu Adisty Adriana	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/Refreshment dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Level 5
128	Refki Refliadi	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/Refreshment dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Level 5
129	Rendra Cristino Rohmatillah	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Annual Risk Management Certification Refreshment/Maintenance 2024 Level 5

No.	Nama Name	Unit Kerja Work unit	Nama Pembelajaran Learning Name
130	Resa Ramdiansyah	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan Dan Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Provision and Certification of Certified Risk Professional (CRP) for Operational Risk Management Division Employees
131	Ririn Ayurinda	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/Refreshment SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 5 SMR Refreshment Program and SMR Level 5 Recertification/Competency Exam
132	Rr. Retno Soeksantari	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/Refreshment dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5 Provision/Refreshment and Competency/Recertification Exam Risk Management Certification (SMR) Due Date Level 5
133	Rudy Faizal Bobihoe	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/Refreshment SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 5 SMR Refreshment Program and SMR Level 5 Recertification/Competency Exam
134	Rudy Faizal Bobihoe	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/Refreshment dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5 Provision/Refreshment and Competency Test/Recertification of Risk Management Certification (SMR) Due Level 5
135	Sandra Gandara	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan/Refreshment dan Ujian Kompetensi/Resertifikasi Sertifikasi Manajemen Risiko (SMR) Jatuh Tempo Jenjang 5 Provision/Refreshment and Competency Exam/Recertification of Risk Management Certification (SMR) Due Level 5
136	Sandra Gandara	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Certified Risk Professional (CRP) Certification for Operational Risk Management Division Employees
137	Sany Ginanjar Firmansyah	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Refreshment/Maintenance of Annual Risk Management Certification in 2024 Level 5
138	Satriyo Sulistiyanto	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Refreshment/Maintenance of Annual Risk Management Certification in 2024 Level 5
139	Septi Oktriani	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan SPPUR J4 Bidang Pengelolaan Transfer Dana Refreshment/Maintenance of SPPUR J4 Fund Transfer Management Sector
140	Sihab Burhanudin Absari	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/Refreshment SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 4 Provision/Refreshment Program of SMR and Recertification/Competency Exam of SMR Level 4
141	Sri Nuryaty	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Refreshment/Maintenance of Annual Risk Management Certification in 2024 Level 5
142	Suparman	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/Refreshment SMR & Ujian Resertifikasi/Kompetensi SMR Jenjang 5 Provision/Refreshment Program of SMR & Recertification/Competency Exam of SMR Level 5
143	Syaeful Ramdhani	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pembekalan dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 Pegawai bank bjb Refreshment/Provision and Recertification/ Competency test of Risk Management Certification Level 4 for bank bjb employees
144	Syamsurizal	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/Refreshment SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 5 SMR Refreshment/Provision Program and SMR Level 5 Recertification/Competency Exam
145	Tati Patonah	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pembekalan dan Ujian Resertifikasi/Kompetensi Sertifikasi Manajemen Risiko Jenjang 4 Pegawai bank bjb Refreshment/Provision and Recertification/ Competency test of Risk Management Certification Level 4 for bank bjb employees

No.	Nama Name	Unit Kerja Work unit	Nama Pembelajaran Learning Name
146	Thermalia Rindani	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Annual Risk Management Certification Refreshment/Maintenance 2024 Level 5
147	Unang Rahmansyah	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Annual Risk Management Certification Refreshment/Maintenance 2024 Level 5
148	Valyandria Tribuana Putra Gunawan	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan Dan Sertifikasi Certified Risk Professional (CRP) Untuk Pegawai Divisi Manajemen Risiko Operasional Provision and Certification of Certified Risk Professional (CRP) for Operational Risk Management Division Employees
149	Vidi Isra Hasibuan	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Annual Risk Management Certification Refreshment/Maintenance in 2024 Level 5
150	Vina Padmaya Sari	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan SPPUR J4 Bidang Pengelolaan Transfer Dana Refreshment/Maintenance of SPPUR J4 Fund Transfer Management Sector
151	Wahyu Yulius	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Annual Risk Management Certification Refreshment/Maintenance in 2024 Level 5
152	Wawan Waluya	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/Refreshment SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 4 SMR Provision/Refreshment Program and SMR Recertification/Competency Exam Level 4
153	Wildan Hamdani Budiman	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Program Pembekalan/Refreshment SMR dan Ujian Resertifikasi/Kompetensi SMR Jenjang 5 SMR Provision/Refreshment Program and SMR Recertification/Competency Exam Level 5
154	Wiwien Iswanti	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Annual Risk Management Certification Refreshment/Maintenance in 2024 Level 5
155	Yeissa Yogapranata	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Annual Risk Management Certification Refreshment/Maintenance in 2024 Level 5
156	Yogy Yatno	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Pembekalan dan Ujian Resertifikasi dan Ujian Kompetensi SMR Jenjang 7 Pejabat Eksekutif bank bjb Provision and Recertification Exam and SMR Competency Exam Level 7 Executive Officers of bank bjb
157	Yungki Triatakusuma	Divisi Manajemen Risiko Operasional Operational Risk Management Division	Refreshment/Pemeliharaan Sertifikasi Manajemen Risiko Tahunan Tahun 2024 Jenjang 5 Annual Risk Management Certification Refreshment/Maintenance in 2024 Level 5

Pelaksanaan Tugas Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi Serta Divisi Manajemen Risiko Operasional Tahun 2024

Pada tahun 2024, Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi bersama dengan Divisi Manajemen Risiko Operasional telah menjalankan peran sebagai Satuan Kerja Manajemen Risiko di bank **bjb** dengan mengkoordinasikan pelaksanaan Strategi dan Kerangka Manajemen Risiko yang mencakup 4 (empat) pilar penerapan manajemen risiko, yaitu:

1. Pengawasan Aktif Dewan Komisaris dan Direksi;
2. Kecukupan Kebijakan dan Prosedur Manajemen Risiko serta Penetapan Limit Risiko;
3. Kecukupan Proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko serta informasi Manajemen Risiko; serta
4. Sistem Pengendalian Internal yang Menyeluruh.

Pelaksanaan manajemen risiko berdasarkan kepada tata kelola yang mengatur dengan jelas peran serta tanggung jawab fungsi-fungsi pengelolaan risiko. bank **bjb** telah memiliki kecukupan kebijakan, *risk appetite* dan *risk tolerance* serta limit risiko yang secara berkala mendapat *review* dan persetujuan Direksi serta Dewan Komisaris. Tujuan pelaksanaan manajemen risiko adalah untuk memastikan bahwa eksposur risiko telah dikelola dengan baik sesuai dengan kebijakan dan prosedur internal serta peraturan perundang-undangan dan ketentuan yang berlaku.

Dalam rangka penerapan manajemen risiko yang efektif, upaya pengembangan penerapan manajemen risiko dilakukan terhadap aspek serta unsur yang melekat pada organisasi Perseroan dengan penguatan struktur organisasi manajemen risiko, memastikan proses manajemen risiko operasional yang terdapat pada *Risk Taking Unit*, pemantauan terhadap *dedicated operational risk officer* melalui fungsi KIC/KIW sebagai pihak yang melakukan pengawasan dan *review* ulang atas aktivitas operasional di Kantor Cabang dan tindak lanjut alert FDS (*Fraud Detection System*) serta turut pula menjadi *Strategic Supporting Unit* yang secara intensif mengembangkan budaya sadar risiko pada seluruh jenjang organisasi, di internal maupun pada Konglomerasi Keuangan Bank yang didukung oleh Sistem Informasi Manajemen Risiko.

Implementation of Duties of The Credit, Market and Integrated Risk Management Division and The Operational Risk Management Division in 2024

In 2024, the Credit, Market & Integrated Risk Management Division together with the Operational Risk Management Division carried out their role as the Risk Management Work Unit at bank **bjb** by coordinating the implementation of the Risk Management Strategy and Framework which includes 4 (four) pillars of risk management implementation, namely:

1. Active supervision of the Board of Commissioners and Directors;
2. Adequacy of Risk Management Policies and Procedures and Determination of Risk Limits;
3. Adequacy of Risk Identification, Measurement, Monitoring and Control Processes as well as Risk Management information; as well as
4. Comprehensive Internal Control System.

The implementation of risk management is based on governance that clearly regulates the roles and responsibilities of risk management functions. bank **bjb** has adequate policies, risk appetite, and risk tolerance as well as risk limits that are periodically reviewed and approved by the Board of Directors and the Board of Commissioners. The purpose of implementing risk management is to ensure that risk exposure has been managed properly in accordance with internal policies and procedures as well as applicable laws and regulations and provisions.

In order to implement effective risk management, efforts to develop the implementation of risk management are carried out on aspects and elements inherent in the Company's organization by strengthening the risk management organizational structure, ensuring the operational risk management process contained in the Risk Taking Unit, monitoring the dedicated operational risk officer through the function KIC/KIW is the party that carries out supervision and review of operational activities at Branch Offices and follows up on FDS (Fraud Detection System) alerts and is also a Strategic Supporting Unit that intensively develops a risk awareness culture at all levels of the organization, both internally and in the Bank Financial Conglomerate which is supported by the Risk Management Information System.

Komite di Bawah Direksi

Dalam melaksanakan tugas kepengurusannya, Direksi juga dibantu oleh Komite di bawah Direksi sebanyak 6 (enam) Komite, yaitu:

1. Komite Manajemen Risiko
2. Komite Kebijakan Perkreditan
3. Komite Pengarah Teknologi Informasi
4. Komite Manajemen Risiko Terintegrasi
5. *Assets and Liability Committee* (ALCO)
6. Komite Risiko Permodalan

Komite Manajemen Risiko

Komite Manajemen Risiko (KMR) atau *Risk Management Committee* (RMC) merupakan komite dalam sistem manajemen risiko bank yang berkedudukan di Kantor Pusat dan bersifat non struktural dan independen terhadap *Risk Taking Unit*.

STRUKTUR DAN KEANGGOTAAN KOMITE MANAJEMEN RISIKO

Proses KMR secara spesifik terdapat dalam Pedoman Komite Manajemen Risiko yang telah disahkan dalam Surat Keputusan Direksi bank **bjb** Nomor 0594/SK/DIR-MRP/2024 Tanggal 9 Desember 2024 Tentang Pedoman Komite Manajemen Risiko. Susunan keanggotaan komite sesuai dengan ketentuan mengenai struktur organisasi yang berlaku dan dapat dilakukan perubahan apabila diperlukan. Struktur dan keanggotaan Komite Manajemen Risiko adalah sebagai berikut:

Ketua KMR Chairman of KMR	:	Direktur yang membawahkan Satuan Kerja Manajemen Risiko Director in charge of the Risk Management Work Unit
Sekretaris KMR Secretary of KMR	:	Pemimpin Divisi Manajemen Risiko Kredit Pasar & Terintegrasi dan/atau Pemimpin Divisi Manajemen Risiko Operasional Head of the Market & Integrated Credit Risk Management Division and/or Head of the Operational Risk Management Division
Anggota tetap dengan hak suara Permanent member with voting rights	:	Seluruh Anggota Direksi All Members of the Board of Directors
Anggota tetap tanpa hak suara Permanent member without voting rights	:	<ol style="list-style-type: none"> a. Seluruh Anggota <i>Senior Executive Vice President</i> b. Pejabat yang memimpin SKAI c. Pemimpin Divisi Kepatuhan & APU PPT d. Pemimpin Divisi Hukum e. Pemimpin Divisi Kebijakan & Prosedur <ol style="list-style-type: none"> a. All Members Senior Executive Vice President b. Officer leading SKAI c. Head of Compliance & APU PPT Division d. Leader of Legal Division e. Leader of Policy & Procedure Division
Anggota tidak tetap tanpa hak suara Non-permanent member without voting rights	:	<ol style="list-style-type: none"> a. <i>Executive Business Officer</i> b. <i>Executive Credit Officer</i> c. <i>CEO Regional</i> d. Pemimpin Divisi/Unit yang memiliki keterkaitan dengan topik pembahasan <ol style="list-style-type: none"> a. Executive Business Officer b. Executive Credit Officer c. Regional CEO d. Division/Unit Leader who is related to the topic of discussion

Committee Under the Directors

In carrying out its management duties, the Directors are assisted by 6 (six) Committees under the Directors, namely:

1. Risk Management Committee
2. Credit Policy Committee
3. Information Technology Steering Committee
4. Integrated Risk Management Committee
5. Assets and Liability Committee (ALCO)
6. Capital Risk Committee

Risk Management Committee

The Risk Management Committee (RMC) is a committee within the Bank's risk management system located at the Head Office and is non-structural and independent of the Risk Taking Unit.

RISK MANAGEMENT COMMITTEE STRUCTURE AND MEMBERSHIP

The KMR process is specifically contained in the Risk Management Committee Guidelines ratified in the Decree of the Board of Directors of bank **bjb** number 0594/SK/DIR-MRP/2024 dated December 9, 2024 concerning the Risk Management Committee Guidelines. The composition of the committee membership is in accordance with the provisions regarding the applicable organizational structure and can be changed if necessary. The structure and membership of the Risk Management Committee are as follows:

Tugas, Wewenang, dan Tanggung Jawab Komite Manajemen Risiko

Kewenangan dan tanggung jawab KMR adalah mengevaluasi dan memberikan rekomendasi kepada Direktur Utama mengenai penerapan manajemen risiko yang paling sedikit meliputi:

- a. Penyusunan kebijakan manajemen risiko serta perubahannya, termasuk strategi manajemen risiko, tingkat risiko yang diambil dan toleransi risiko, kerangka manajemen risiko serta rencana kontinjensi untuk mengantisipasi terjadinya kondisi tidak normal (*stress*);
- b. Penyempurnaan proses Manajemen Risiko secara berkala maupun bersifat insidental sebagai akibat dari suatu perubahan kondisi eksternal dan internal bank yang mempengaruhi kecukupan permodalan, profil Risiko bank, dan tidak efektifnya penerapan Manajemen Risiko berdasarkan hasil evaluasi;
- c. Penetapan (*justification*) atas hal-hal yang terkait dengan keputusan-keputusan bisnis yang memiliki kondisi khusus, seperti keputusan pelampauan ekspansi usaha yang signifikan dibandingkan dengan rencana bisnis bank yang telah ditetapkan sebelumnya atau pengambilan posisi/ eksposur risiko yang melampaui batasan yang telah ditetapkan.
- d. Melakukan kewenangan lainnya sesuai dengan ketentuan internal dan eksternal terkait KMR yang berlaku.

Duties, Authorities, and Responsibilities Of The Risk Management Committee

The duties, authorities and responsibilities of the Risk Management Committee (RMC) are to evaluate and provide recommendations on the implementation of risk management in relation to the following matters:

- a. The policy formulation of risk management and its changes, including risk management strategies, level of risk taken and risk tolerance, risk management framework and contingency plans to anticipate the occurrence of abnormal conditions (*stress*);
- b. Improvement and enhancement of the implementation of risk management conducted periodically or incidental as a result of a change in external and internal conditions of the Bank that affects the adequacy of capital and risk profile of the Bank and the result of evaluation To the effectiveness of such applications.
- c. Determination (*justification*) of matters relating to business decisions that deviate from normal procedures (*irregularities*), such as the decision of a significant business expansion to the business plan of a pre-defined bank or risk-taking position/ exposure exceeding the specified limit.
- d. Carrying out other authorities following the applicable internal and external provisions related to the KMR.



Profil Anggota Komite Manajemen Risiko

Profile of Risk Management Committee Members



Cecep Trisna

Direktur Kepatuhan/Ketua /
Director of Compliance/Chairman



Umur/Age
57 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir di Bandung, usia 57 tahun per Desember 2024.	Born in Bandung in 1967, 57 years old as of December 2024.
Riwayat Pendidikan	Educational Background
Sarjana bidang Ilmu Manajemen dari Universitas Padjajaran Bandung (1990).	Bachelor of Management Science from Padjajaran University Bandung (1990).
Sertifikasi	Certification
<ul style="list-style-type: none"> Sertifikasi Kepatuhan Level 1 oleh Forum Komunikasi Direktur Kepatuhan (FKDPK) (2019). Sertifikasi Kepatuhan Level 2 oleh Forum Komunikasi Direktur Kepatuhan (FKDPK) (2019). Sertifikasi Kepatuhan Level 2 oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2019). Sertifikasi Manajemen Risiko oleh Badan Sertifikasi Manajemen Risiko (BSMR) (2020). Sertifikasi Manajemen Risiko Strategi Ketahanan Dalam Penerapan Manajemen Risiko Di Masa Pandemi COVID-19 (2020). Sertifikasi Kepatuhan & AML Level 3 Eksekutif oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021). Sertifikasi Kompetensi Level Eksekutif Level 3 Kepatuhan oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021). Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023). 	<ul style="list-style-type: none"> Compliance Certification Level 1 by the Compliance Director Communication Forum (FKDPK) (2019). Compliance Certification Level 2 by the Compliance Director Communication Forum (FKDPK) (2019). Compliance Certification Level 2 by the Indonesian Banking Professional Certification Institute (LSPP) (2019). Risk Management Certification by the Risk Management Certification Agency (BSMR) (2020). Risk Management Certification Resilience Strategy in the Implementation of Risk Management During the COVID-19 Pandemic (2020). Compliance & AML Level 3 Executive Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021). Compliance Executive Level Compliance Competency Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021). Risk Management Certification Level 7 by TD Consultant (2023).
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Pemimpin Divisi Manajemen Risiko bank bjb (2015 - 2017). Pemimpin Yayasan Kesejahteraan Pegawai bank bjb (2017 - 2018). Pemimpin Divisi Kepatuhan dan APU-PPT bank bjb (2018 - 2021). Direktur Kepatuhan bank bjb (2021 – saat ini). 	<ul style="list-style-type: none"> Head of Risk Management Division of bank bjb (2015 - 2017). Head of Employee Welfare Foundation of bank bjb (2017 - 2018). Head of Compliance and APU-PPT Division of bank bjb (2018 - 2021). Director of Compliance of bank bjb (2021 - present).
Dasar Hukum Pengangkatan	Legal Basis of Appointment
Diangkat sebagai Direktur bank bjb untuk pertama kalinya berdasarkan Surat Otoritas Jasa Keuangan No. SR-65/KR.02/2021 tanggal 21 Juli 2021 perihal Penyampaian Salinan Keputusan Penilaian Kemampuan dan Kepatutan atas Pengangkatan Direktur Kepatuhan PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Efektif menjabat sebagai Direktur Kepatuhan bank bjb sejak tanggal 22 Juli 2021.	Appointed as Director of bank bjb for the first time based on the Financial Services Authority Letter No. SR-65/KR.02/2021 dated July 21, 2021 concerning Submission of a Copy of the Decision on the Fit and Proper Assessment of the Appointment of the Compliance Director of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Effectively served as Compliance Director of bank bjb since July 22, 2021.
Periode dan Masa Jabatan	Period and Term of Office
6 April 2021 – saat ini (periode pertama).	April 6, 2021 – present (first period).
Jabatan Rangkap	Concurrent Positions
-	-



Muhamad Aditya Wiradharma

Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi/Sekretaris /
Head of Credit, Market and Integrated Risk Management Division/Secretary



Umur/Age
46 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 16 Juli 1978 saat ini berusia 46 Tahun	Born on July 16, 1978, currently 46 years old
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana di bidang Manajemen Keuangan dan Perbankan pada tahun 2002. • Magister di bidang Manajemen dari Universitas Padjadjaran Bandung pada tahun 2011 	Educational Background <ul style="list-style-type: none"> • Bachelor in Financial Management and Banking in 2002. • Master in Management from Padjadjaran University Bandung in 2011
Sertifikasi <ul style="list-style-type: none"> • Sertifikasi Manajemen Risiko Level 5 • PECB ISO 37301 	Certification <ul style="list-style-type: none"> • Risk Management Certification Level 5 • PECB ISO 37301
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Kantor Cabang Bogor bank bjb (2021-2023) • Pemimpin Kantor Cabang Cikarang bank bjb (2023-2024) • Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi (2024 – saat ini) 	Work Experience <ul style="list-style-type: none"> • Head of Bogor Branch Office bank bjb (2021-2023) • Head of Cikarang Branch Office bank bjb (2023-2024) • Head of Credit Risk Management, Market & Integrated Division (2024 – present)
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024.	Appointment History Board of Directors Decree No. 0318/SK/DIR-HCA/2024.



Yogy Yatno

Pemimpin Divisi Manajemen Risiko Operasional/Sekretaris /
Operational Risk Management Division Leader/Secretary



Umur/Age
45 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 24 April 1979 saat ini berusia 45 Tahun	Born on April 24, 1979, currently 45 years old
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana di bidang Manajemen dari STIE YPKP Bandung (2001) Magister di bidang Manajemen Keuangan dari Universitas Padjadjaran Bandung (2010) 	Educational Background <ul style="list-style-type: none"> Bachelor in Management from STIE YPKP Bandung (2001) Master in Financial Management from Padjadjaran University Bandung (2010)
Sertifikasi Sertifikasi Manajemen Risiko Level 5	Certification Risk Management Certification Level 5
Pengalaman Kerja <ul style="list-style-type: none"> Pemimpin Divisi Jaringan & Layanan (2021-2022) Pemimpin Divisi Kebijakan & Prosedur (2022-2023) Pemimpin Divisi Manajemen Risiko Operasional sejak tahun 2023 	Work Experience <ul style="list-style-type: none"> Network & Services Division Leader (2021-2022) Policy & Procedures Division Leader (2022-2023) Operational Risk Management Division Leader since 2023
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Appointment History Board of Directors Decree No. 0285/SK/DIR-HCA/2023.
Periode dan Masa Jabatan Periode Pertama (2023 - saat ini)	Period and Term of Office First Period (2023 - present)



Yuddy Reinaldi

Direktur Utama/Anggota Tetap /
President Director/Permanent Member



Umur/Age
60 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir di Bogor pada tahun 1964, usia 60 tahun per Desember 2024.	Born in Bogor in 1964, 60 years old as of December 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana bidang Ekonomi Akuntansi dari Universitas Trisakti Jakarta (1990). Master bidang Manajemen dari STIE IPWI Jakarta (2000). 	Educational Background <ul style="list-style-type: none"> Bachelor of Economics Accounting from Trisakti University Jakarta (1990). Master of Management from STIE IPWI Jakarta (2000).
Sertifikasi <ul style="list-style-type: none"> Sertifikasi Manajemen Risiko Jenjang 5 oleh IBI dan LSPP (2019). Sertifikasi Manajemen Risiko Jenjang 7 (2023). 	Certification <ul style="list-style-type: none"> Risk Management Certification Level 5 by IBI and LSPP (2019). Risk Management Certification Level 7 (2023).
Pengalaman Kerja <ul style="list-style-type: none"> Group Head Subsidiaries Management Bank Mandiri (2016 – 2017). Senior Executive Vice President Remedial & Recovery Bank BNI (2017-2019). Direktur Utama bank bjb (2019 – saat ini). 	Work Experience <ul style="list-style-type: none"> Group Head Subsidiaries Management Bank Mandiri (2016 – 2017). Senior Executive Vice President Remedial & Recovery Bank BNI (2017-2019). President Director of bank bjb (2019 – present).
Dasar Hukum Pengangkatan <p>Diangkat sebagai Direktur Utama bank bjb untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019. Kemudian di angkat kembali sebagai Direktur Utama berdasarkan RUPS Tahunan No. 13 tanggal 2 April 2024.</p>	Legal Basis of Appointment <p>Appointed as President Director of bank bjb for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which were stipulated based on Deed No. 42 dated December 13, 2019. Then reappointed as President Director based on Annual GMS No. 13 dated April 2, 2024.</p>
Periode dan Masa Jabatan <ul style="list-style-type: none"> 30 April 2019 – 2 April 2024 (periode pertama). 2 April 2024 – saat ini (periode kedua). 	Period and Term of Office <ul style="list-style-type: none"> April 30, 2019 – April 2, 2024 (first period). April 2, 2024 – present (second period).
Jabatan Rangkap -	Concurrent Positions -



Rio Lanasier

Direktur IT & Transaction Banking/Anggota Tetap /
Director of IT & Transaction Banking/Permanent Member



Umur/Age
49 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir di Tangerang pada tahun 1975, usia 49 tahun per Desember 2024.

Born in Tangerang in 1975, 49 years old as of December 2024.

Riwayat Pendidikan

- Sarjana bidang Teknik Sipil dari Universitas Katolik Parahyangan Bandung (1998).
- Master bidang Civil & Environment Engineering dari University of New South Wales Sydney Australia (2000).

Educational Background

- Bachelor of Civil Engineering from Parahyangan Catholic University Bandung (1998).
- Master of Civil & Environmental Engineering from University of New South Wales Sydney Australia (2000).

Sertifikasi

- Sertifikasi Manajemen Risiko Jenjang 5 oleh LSPP (2019).
- Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023).

Certification

- Risk Management Certification Level 5 by LSPP (2019).
- Risk Management Certification Level 7 by TD Consultant (2023).

Pengalaman Kerja

- Direktur Treasury, Financial Institution, Funding & Fintech Solution bank bjb (2016-2019).
- Direktur Information Technology, Treasury & International Banking bank bjb (2019 – 2024).
- Direktur IT dan Transaction Banking bank bjb (2024 – saat ini).

Work Experience

- Director of Treasury, Financial Institution, Funding & Fintech Solution bank bjb (2016-2019).
- Director of Information Technology, Treasury & International Banking bank bjb (2019 – 2024).
- Director of IT and Transaction Banking bank bjb (2024 – present).

Dasar Hukum Pengangkatan

Diangkat sebagai Direktur bank bjb untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019. Kemudian di angkat kembali sebagai Direktur IT dan Transaction Banking berdasarkan RUPS Tahunan No. 13 tanggal 2 April 2024.

Legal Basis of Appointment

Appointed as Director of bank bjb for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which were stipulated based on Deed No. 42 dated December 13, 2019. Then reappointed as Director of IT and Transaction Banking based on Annual GMS No. 13 dated April 2, 2024.

Periode dan Masa Jabatan

- 30 April 2019 – 2 April 2024 (periode pertama).
- 2 April 2024 – saat ini (periode kedua).

Period and Term of Office

- April 30, 2019 – April 2, 2024 (first period).
- April 2, 2024 – present (second period).

Jabatan Rangkap

-

Concurrent Positions

-



Hana Dartiwan

Direktur Keuangan/Anggota Tetap /
Director of Finance/Permanent Member



Umur/Age
 54 tahun/years old



Kewarganegaraan/Citizenship
 Indonesia



Domisili/Domicile
 Bandung, Indonesia

Lahir di Tasikmalaya pada tahun 1970, usia 54 tahun per Desember 2024.	Born in Tasikmalaya in 1970, 54 years old as of December 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana bidang Teknik Industri di Universitas Islam Bandung (1996). • Magister Manajemen Keuangan di Universitas Padjajaran (2009). 	Educational Background <ul style="list-style-type: none"> • Bachelor of Industrial Engineering from Bandung Islamic University (1996). • Master of Financial Management from Padjajaran University (2009).
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023).	Certification Risk Management Level 7 Certification by TD Consultant (2023).
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Divisi Treasury bank bjb (2018 – 2024). • Anggota Dewan Pengawas Dana Pensiun bank bjb (2022 - 2024). • Komisaris bjb Sekuritas (2023 - 2024). • Direktur Keuangan bank bjb (2024 – saat ini). 	Work Experience <ul style="list-style-type: none"> • Head of Treasury Division of bank bjb (2018 – 2024). • Member of Supervisory Board of bank bjb Pension Fund (2022 - 2024). • Commissioner of bjb Securities (2023 - 2024). • Director of Finance of bank bjb (2024 – present).
Dasar Hukum Pengangkatan Diangkat sebagai Direktur Keuangan bank bjb untuk pertama kalinya berdasarkan berdasarkan RUPS Tahunan No. 13 tanggal 2 April 2024.	Legal Basis of Appointment Appointed as Finance Director of bank bjb for the first time based on the Annual GMS No. 13 dated April 2, 2024.
Periode dan Masa Jabatan 2 April 2024 – saat ini (periode pertama).	Period and Term of Office April 2, 2024 – present (first period).
Jabatan Rangkap -	Concurrent Positions -



Tedi Setiawan

Direktur Operasional/Anggota Tetap /
Operational Director/Permanent Member



Umur/Age
58 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir di Bandung pada tahun 1966, usia 58 tahun per Desember 2024.	Born in Bandung in 1966, 58 years old as of December 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana bidang Administrasi Negara dari Universitas Parahyangan Bandung (1991). • Master bidang Manajemen Keuangan dari Universitas Pasundan Bandung (2017). • Doktor bidang Manajemen di Universitas Pendidikan Indonesia Bandung (2023). 	Educational Background <ul style="list-style-type: none"> • Bachelor of Public Administration from Parahyangan University Bandung (1991). • Master of Financial Management from Pasundan University Bandung (2017). • Doctor of Management from Indonesian Education University Bandung (2023).
Sertifikasi <ul style="list-style-type: none"> • Sertifikasi Manajemen Risiko Jenjang 5 oleh BSMR (2020). • Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023). 	Certification <ul style="list-style-type: none"> • Risk Management Certification Level 5 by BSMR (2020). • Risk Management Certification Level 7 by TD Consultant (2023).
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Divisi Perencanaan Strategis bank bjb (2015-2018). • Senior Executive Vice President Credit Risk bank bjb (2018-2019). • Direktur Operasional bank bjb (2019 – saat ini). 	Work Experience <ul style="list-style-type: none"> • Head of Strategic Planning Division of bank bjb (2015-2018). • Senior Executive Vice President Credit Risk of bank bjb (2018-2019). • Director of Operations of bank bjb (2019 – present).
Dasar Hukum Pengangkatan <p>Diangkat sebagai Direktur bank bjb untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019. Kemudian di angkat kembali sebagai Direktur Operasional berdasarkan RUPS Tahunan No. 13 tanggal 2 April 2024.</p>	Legal Basis of Appointment <p>Appointed as Director of bank bjb for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which were stipulated based on Deed No. 42 dated December 13, 2019. Then reappointed as Director of Operations based on Annual GMS No. 13 dated April 2, 2024.</p>
Periode dan Masa Jabatan <ul style="list-style-type: none"> • 30 April 2019 – 2 April 2024 (periode pertama). • 2 April 2024 – saat ini (periode kedua). 	Period and Term of Office <ul style="list-style-type: none"> • April 30, 2019 – April 2, 2024 (first period). • April 2, 2024 – present (second period).
Jabatan Rangkap <p>-</p>	Concurrent Positions <p>-</p>



Nancy Adistiyasari

Direktur Komersial dan UMKM/Anggota Tetap /
Commercial and MSME Director/Permanent Member



Umur/Age
43 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

<p>Lahir di Bojonegoro pada tahun 1981, usia 43 tahun per Desember 2024.</p>	<p>Born in Bojonegoro in 1981, 43 years old as of December 2024.</p>
<p>Riwayat Pendidikan</p> <ul style="list-style-type: none"> • Magister Manajemen Bisnis dari Binus Business School - Binus University (2020) • Sarjana Bidang Geofisika dan Meteorologi dari Institut Teknologi Bandung (2004). 	<p>Educational Background</p> <ul style="list-style-type: none"> • Master of Business Management from Binus Business School - Binus University (2020) • Bachelor of Geophysics and Meteorology from Bandung Institute of Technology (2004).
<p>Sertifikasi</p> <ul style="list-style-type: none"> • Sertifikasi Manajemen Risiko Jenjang 5 oleh LSPP (2020). • Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023). 	<p>Certification</p> <ul style="list-style-type: none"> • Risk Management Certification Level 5 by LSPP (2020). • Risk Management Certification Level 7 by TD Consultant (2023).
<p>Pengalaman Kerja</p> <ul style="list-style-type: none"> • Vice President Sector Energy Department Corporate Banking Bank Mandiri (2016 - 2019). • Senior Vice President Commercial Banking 5 Group Bank Mandiri (2019 - 2020). • Direktur Komersial dan UMKM bank bjb (2020 - saat ini). 	<p>Work Experience</p> <ul style="list-style-type: none"> • Vice President Sector Energy Department Corporate Banking Bank Mandiri (2016 - 2019). • Senior Vice President Commercial Banking 5 Group Bank Mandiri (2019 - 2020). • Director of Commercial and UMKM bank bjb (2020 - present).
<p>Dasar Hukum Pengangkatan</p> <p>Diangkat sebagai Direktur bank bjb untuk pertama kalinya berdasarkan Akta RUPS Luar Biasa Nomor 03 tanggal 01 September 2020.</p>	<p>Legal Basis of Appointment</p> <p>Appointed as Director of bank bjb for the first time based on the Deed of Extraordinary GMS Number 03 dated September 1, 2020.</p>
<p>Periode dan Masa Jabatan</p> <p>1 September 2020 - saat ini (periode pertama).</p>	<p>Period and Term of Office</p> <p>September 1, 2020 - present (first period).</p>
<p>Jabatan Rangkap</p> <p>-</p>	<p>Concurrent Positions</p> <p>-</p>



Yusuf Saadudin

Direktur Konsumer & Ritel/Anggota Tetap /
Director of Consumer and Retail / Permanent Member



Umur/Age
51 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

<p>Lahir di Bandung pada tahun 1973, usia 51 tahun per Desember 2024.</p>	<p>Born in Bandung in 1973, 51 years old as of December 2024.</p>
<p>Riwayat Pendidikan</p> <ul style="list-style-type: none"> • Sarjana di bidang Akuntansi dari Universitas Padjadjaran (1999) • Magister di bidang Hukum Ekonomi dan Bisnis dari Universitas Pasundan Bandung (2015) 	<p>Educational Background</p> <ul style="list-style-type: none"> • Bachelor in Accounting from Padjadjaran University (1999) • Masters in Economics and Business Law from Pasundan University Bandung (2015)
<p>Sertifikasi</p> <ul style="list-style-type: none"> • Sertifikasi Compliance, GCG Assesment & Risk-Based Approach In Digital Era 2022 oleh LMI (2022). • Sertifikasi Manajemen Risiko Jenjang 7 oleh Bara Risk Forum (2024). 	<p>Certification</p> <ul style="list-style-type: none"> • Compliance, GCG Assessment & Risk-Based Approach Certification in Digital Era 2022 by LMI (2022). • Level 7 Risk Management Certification by Bara Risk Forum (2024).
<p>Pengalaman Kerja</p> <ul style="list-style-type: none"> • Pemimpin Divisi KPR & KKB bank bjb (2019 – 2021). • Pemimpin Divisi Kredit Konsumer bank bjb (2021 –2024). • Direktur Konsumer dan Ritel bank bjb (2024 – saat ini). 	<p>Work Experience</p> <ul style="list-style-type: none"> • Head of KPR & KKB Division of bank bjb (2019 – 2021). • Head of Consumer Credit Division of bank bjb (2021 –2024). • Director of Consumer and Retail of bank bjb (2024 – present).
<p>Dasar Hukum Pengangkatan</p> <p>Diangkat sebagai Direktur Konsumer dan Ritel bank bjb untuk pertama kalinya berdasarkan berdasarkan RUPS Tahunan No. 13 tanggal 2 April 2024.</p>	<p>Legal Basis of Appointment</p> <p>Appointed as Director of Consumer and Retail of bank bjb for the first time based on the Annual GMS No. 13 dated April 2, 2024.</p>
<p>Periode dan Masa Jabatan</p> <p>2 April 2024 – saat ini (periode pertama).</p>	<p>Period and Term of Office</p> <p>April 2, 2024 – present (first period).</p>
<p>Jabatan Rangkap</p> <p>-</p>	<p>Concurrent Positions</p> <p>-</p>



Beny Riswandi

SEVP Wholesale Banking & Subsidiaries Management/Anggota Tetap Tanpa Hak Suara /
SEVP Wholesale Banking & Subsidiaries Management/Permanent Member Without Voting Rights



Umur/Age
56 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 26 April 1968, usia 56 tahun per Desember 2024	Born on April 26, 1968, 56 years old as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana di bidang ilmu Perbankan dari Universitas Tirtayasa Banten (2000) Magister di bidang ilmu Manajemen Pemasaran dari Universitas Padjadjaran Bandung (2009) 	Educational Background <ul style="list-style-type: none"> Bachelor's degree in Banking from Tirtayasa University, Banten (2000) Masters in Marketing Management from Padjadjaran University Bandung (2009)
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 7	Certification Risk Management Certification Level 7
Pengalaman Kerja <ul style="list-style-type: none"> Pemimpin Divisi Korporasi & Komersial Sejak Tahun 2016 SEVP Komersial & UMKM Tahun 2018 	Work Experience <ul style="list-style-type: none"> Head of Corporate & Commercial Division Since 2016 SEVP Commercial & MSME 2018
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0415/SK/DIR-HCA/2024.	Legal Basis of Appointment Board of Directors Decree No. 0415/SK/DIR-HCA/2024.
Periode dan Masa Jabatan Periode Pertama	Period and Term of Office First Period
Jabatan Rangkap -	Concurrent Positions -



Galis Prasetya

SEVP Credit Risk/Anggota Tetap Tanpa Hak Suara /
SEVP Credit Risk / Permanent Member Without Voting Rights



Umur/Age
53 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 19 Maret 1971 usia 53 tahun per 31 Desember 2024.	Born on March 19, 1971, age 53 as of December 31, 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana di bidang ilmu Manajemen dari STIE YPKP Bandung (1999) • Magister di bidang ilmu Manajemen Keuangan dari STIE PERBANAS (2005) 	Educational Background <ul style="list-style-type: none"> • Bachelor in Management from STIE YPKP Bandung (1999) • Master in Financial Management from STIE PERBANAS (2005)
Sertifikasi Sertifikasi Manajemen Risiko Level 7	Certification Level 7 Risk Management Certification
Pengalaman Kerja <ul style="list-style-type: none"> • CEO Regional 3 (April 2019 – Agustus 2019) • CEO Regional 1 (Maret 2019 – April 2019) 	Work Experience <ul style="list-style-type: none"> • Regional CEO 3 (April 2019 – August 2019) • Regional CEO 1 (March 2019 – April 2019)
Dasar Hukum Pengangkatan Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Legal Basis of Appointment Board of Directors Decision No. 0871/SK/DIR-HC/2019.
Periode dan Masa Jabatan Periode Pertama (2019 - saat ini)	Period and Term of Office First Period (2019 - present)
Jabatan Rangkap -	Concurrent Positions -



Asep Dani Fadillah

SEVP Enterprise Risk/Anggota Tetap Tanpa Hak Suara /
SEVP Enterprise Risk/Permanent Non-Voting Member



Umur/Age
53 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Kuningan, 1 Juni 1971, usia 53 tahun per Desember 2024	Kuningan, June 1, 1971, age 53 as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana Ekonomi, STIE Kuningan tahun 2000 Magister Manajemen, STIE Ganesha tahun 2003 	Educational Background <ul style="list-style-type: none"> Bachelor of Economics, STIE Kuningan in 2000 Master of Management, STIE Ganesha in 2003
Sertifikasi <ul style="list-style-type: none"> Sertifikasi Manajemen Risiko Level 7 PECB ISO 37301 	Certification <ul style="list-style-type: none"> Level 7 Risk Management Certification PECB ISO 37301
Pengalaman Kerja <p>Bergabung di bank bjb sejak 1991 dengan riwayat jabatan sebagai berikut:</p> <ul style="list-style-type: none"> Pemimpin Divisi Manajemen Risiko sejak 2019 hingga 2023 Pemimpin Divisi Hukum sejak Desember 2018 hingga Juli 2019 Pemimpin Divisi Manajemen Anak Perusahaan sejak Oktober 2018 hingga Desember 2018 Pemimpin Divisi Umum sejak Mei 2017 hingga Oktober 2018 	Work Experience <p>Joined bank bjb since 1991 with the following position history:</p> <ul style="list-style-type: none"> Head of Risk Management Division from 2019 to 2023 Head of Legal Division from December 2018 to July 2019 Head of Subsidiary Management Division from October 2018 to December 2018 Head of General Division from May 2017 to October 2018
Dasar Hukum Pengangkatan <p>Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024.</p>	Legal Basis of Appointment <p>Board of Directors Decree No. 0318/SK/DIR-HCA/2024.</p>
Periode dan Masa Jabatan <p>Periode Pertama (2024 - saat ini)</p>	Period and Term of Office <p>First Period (2024 - present)</p>
Jabatan Rangkap <p>-</p>	Concurrent Positions <p>-</p>



Muhammad Asadi Budiman

SEVP Treasury & International Banking/Anggota Tetap Tanpa Hak Suara /
SEVP Treasury & International Banking/Permanent Non-Voting Member



Umur/Age
43 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 7 Juni 1981, usia 43 tahun per Desember 2024	Born on June 7, 1981, 43 years old as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana di bidang Ekonomi dari Universitas Padjadjaran (2004) • Magister di bidang Ekonomi dari Universitas Padjadjaran (2009) 	Educational Background <ul style="list-style-type: none"> • Bachelor in Economics and Development Studies from Padjadjaran University (2004) • Masters in Economics from Padjadjaran University (2009)
Sertifikasi <ul style="list-style-type: none"> • Certified International Merger and Acquisition (CIMA) • Sertifikasi Manajemen Risiko Jenjang 7 • Sertifikasi Treasury Dealer Tingkat Advance • Certified Investor Relation 	Certification <ul style="list-style-type: none"> • Certified International Merger and Acquisition (CIMA) • Level 7 Risk Management Certification • Advanced Treasury Dealer Certification • Certified Investor Relations
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Divisi Treasury tahun 2017 • Pemimpin Divisi Corporate Secretary tahun 2018 • Pemimpin Divisi Pengendalian Keuangan tahun 2020 	Work Experience <ul style="list-style-type: none"> • Head of Treasury Division in 2017 • Head of the Corporate Secretary Division in 2018 • Head of Financial Control Division in 2020
Dasar Hukum Pengangkatan Surat Keputusan Direksi No.0318/SK/DIR-HCA/2024.	Legal Basis of Appointment Board of Directors Decree No.0318/SK/DIR-HCA/2024.
Periode dan Masa Jabatan Periode Pertama (2024 - saat ini)	Period and Term of Office First Period (2024 - present)
Jabatan Rangkap -	Concurrent Positions -



Hermawan Mulyana

Pemimpin Satuan Kerja Audit Internal/Anggota Tetap Tanpa Hak Suara /
Head of Internal Audit Work Unit/Permanent Member Without Voting Rights



Umur/Age
48 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Bandung, 17 Januari 1976/Usia 48 tahun per Desember 2024	Born on January 17, 1976, 48 years old as of December 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana di bidang Manajemen dari Universitas Padjadjaran Bandung (2001) • Magister di bidang Manajemen dari STIE Ekuitas (2016) 	Educational Background <ul style="list-style-type: none"> • Bachelor in Management from Padjadjaran University Bandung (2001) • Masters in Management from STIE Equity (2016)
Sertifikasi <ul style="list-style-type: none"> • Sertifikasi Manajemen Risiko Jenjang 7 • BSMR Level 5 • Qualified Internal Audit (QIA) 	Certification <ul style="list-style-type: none"> • Risk Management Certification Level 7 • BSMR Level 5 • Qualified Internal Audit (QIA)
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Cabang Kebayoran Baru tahun 2017 • Pemimpin Divisi Credit Risk tahun 2021 	Work Experience <ul style="list-style-type: none"> • Head of Kebayoran Baru Branch in 2017 • Head of Credit Risk Division in 2021
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0343/SK/DIR-HC/2024.	Legal Basis of Appointment Board of Directors Decree No. 0343/SK/DIR-HC/2024.
Periode dan Masa Jabatan Periode Pertama (2024 - saat ini)	Period and Term of Office First Period (2024 - present)
Jabatan Rangkap -	Concurrent Positions -



Deden Hilman

Pemimpin Divisi Kepatuhan dan APU PPT/Anggota Tetap Tanpa Hak Suara /
Head of Compliance and AML CFT Division/Permanent Member Without Voting Rights



Umur/Age
50 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Bandung, 26 Februari 1974, Per 31 Desember 2024 berusia 50 Tahun	Bandung, February 26, 1974, 50 years old as of December 31, 2023
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana Hukum dari Universitas Padjadjaran pada tahun 1998. • Magister bidang Hukum Ekonomi & Bisnis dari Universitas Padjadjaran Bandung pada tahun 2010. 	Educational Background <ul style="list-style-type: none"> • Degree in Law from Padjadjaran University in 1998. • Masters in Economics & Business Law from Padjadjaran University Bandung in 2010.
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 6	Certification Risk Management Certification Level 6
Pengalaman Kerja Bergabung di bank bjb sejak 11 September 2001 dengan riwayat jabatan antara lain: <ul style="list-style-type: none"> • Pemimpin Cabang Purwakarta sejak 15 Oktober 2018 hingga 27 Januari 2020 • Pemimpin Cabang Depok sejak 10 Februari 2020 hingga 15 Januari 2021 • Deputy CEO Regional 5 sejak 01 Februari 2021 hingga 01 Agustus 2023 • Pemimpin Divisi Kepatuhan & APU PPT sejak tanggal 01 September 2023 hingga sekarang 	Work Experience Joined bank bjb since September 11, 2001 with a history of positions including: <ul style="list-style-type: none"> • Head of Purwakarta Branch from October 15, 2018 to January 27, 2020 • Head of Depok Branch from February 10, 2020 to January 15, 2021 • Deputy CEO for Regional 5 from February 01, 2021 to August 01, 2023 • Head of Compliance & AML CFT Division from September 1, 2023 until now
Dasar Hukum Pengangkatan Berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Legal Basis of Appointment Based on the Decree of the Board of Directors No. 0285/SK/DIR-HCA/2023.
Periode dan Masa Jabatan Periode Pertama (2023 - saat ini)	Period and Term of Office First Period (2023 - present)
Jabatan Rangkap -	Concurrent Positions -



Boy Pandji Soedradjat

Pemimpin Divisi Hukum/Anggota Tetap Tanpa Hak Suara /
Head of Legal Division/Permanent Member Without Voting Rights



Umur/Age
50 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 30 Januari 1974, usia 50 tahun per Desember 2024	Born on January 30, 1974, age 50 as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana di bidang Ilmu Hukum dari Universitas Parahyangan Bandung (1997) • Magister di bidang Ilmu Hukum dari Golden Gate University (1999) 	Educational Background <ul style="list-style-type: none"> • Bachelor of Law from Parahyangan University Bandung (1997) • Master of Law from Golden Gate University (1999)
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 7	Certification Risk Management Certification Level 7
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Grup Litigasi tahun 2017 • Pemimpin Kantor Cabang Cibinong tahun 2019 	Work Experience <ul style="list-style-type: none"> • Litigation Group Leader 2017 • Cibinong Branch Office Leader 2019
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0511/SK/DIR-HC/2021.	Legal Basis of Appointment Board of Directors Decree No. 0511/SK/DIR-HC/2021.
Periode dan Masa Jabatan Periode Pertama (2021 - saat ini)	Period and Term of Office First Period (2021 - present)
Jabatan Rangkap -	Concurrent Positions -



Mulyana

Pemimpin Divisi Kebijakan dan Prosedur/Anggota Tetap Tanpa Hak Suara /
Head of Policy and Procedure Division/Permanent Member Without Voting Rights



Umur/Age
53 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

23 Agustus 1971, usia 53 tahun per Desember 2024	August 23, 1971, 53 years old as of December 2024
Riwayat Pendidikan	Educational Background
Sarjana di bidang Manajemen dari STIE Inaba Bandung (2001)	Bachelor in Management from STIE Inaba Bandung (2001)
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 5	Risk Management Certification Level 5
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Kantor Cabang Cikarang tahun 2023 • Pemimpin Kantor Cabang Purwakarta tahun 2022 	<ul style="list-style-type: none"> • Head of Cikarang Branch Office in 2023 • Head of the Purwakarta Branch Office in 2022
Dasar Hukum Pengangkatan	Legal Basis of Appointment
Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Board of Directors Decree No. 0285/SK/DIR-HCA/2023.
Periode dan Masa Jabatan	Period and Term of Office
Periode Pertama (2023 - saat ini)	First Period (2023 - present)
Jabatan Rangkap	Concurrent Positions
-	-

PELATIHAN ANGGOTA KOMITE MANAJEMEN RISIKO

TRAINING OF RISK MANAGEMENT COMMITTEE MEMBERS

Pelatihan yang telah diikuti anggota komite selama tahun 2024 adalah sebagai berikut.

The trainings that have been attended by committee members during 2024 are as follows.

Nama Name	Jabatan Position	Pelatihan	Training
Cecep Trisna	Ketua Chairman	Dapat dilihat pada bagian Pelatihan/ Pengembangan Kompetensi Direksi	Can be seen in the Training/Development of Board of Directors Competency section
Muhamad Aditya Wiradharna	Sekretaris Secretary	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		PEMBEKALAN/REFRESHMENT DAN UJIAN KOMPETENSI/RESERTIFIKASI SERTIFIKASI MANAJEMEN RISIKO (SMR) JENJANG 5 PEJABAT EKSEKUTIF BANK BJB	SUPPLYING/REFRESHMENT AND COMPETENCY TEST/RESERTIFICATION OF RISK MANAGEMENT CERTIFICATION (SMR) LEVEL 5 EXECUTIVE OFFICERS OF BANK BJB
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		WORKSHOP MASTERING MANAJEMEN RISIKO SUKU BUNGA PADA BANKING BOOK (IRRBB) SESUAI STANDAR BASEL DAN OJK	MASTERING WORKSHOP ON INTEREST RATE RISK MANAGEMENT IN BANKING BOOK (IRRBB) ACCORDING TO BASEL AND OJK STANDARDS
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS OF GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF THE APU-PPT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
Yogy Yatno	Sekretaris Secretary	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		PEMBEKALAN & UJIAN RESERTIFIKASI DAN UJIAN KOMPETENSI SMR JENJANG 7 PEJABAT EKSEKUTIF BANK BJB	SUPPLIES & RECERTIFICATION EXAM AND SMR COMPETENCY EXAM FOR BANK BJB EXECUTIVE OFFICERS LEVEL 7
		WEBINAR FORUM KOMUNIKASI DIREKTUR KEPATUHAN PERBANKAN (FKDKP) BATCH 1 2024 DENGAN TEMA PENANGANAN KEJAHATAN PERBANKAN DENGAN BERLAKUNYA UU P2SK & P	WEBINAR OF THE BANKING COMPLIANCE DIRECTORATE COMMUNICATION FORUM (FKDKP) BATCH 1 2024 WITH THE THEME HANDLING BANKING CRIMES WITH THE IMPLEMENTATION OF THE P2SK & P LAW
		PENILAIAN TINGKAT MATURITAS DIGITAL BANK UMUM	ASSESSMENT OF DIGITAL MATURITY LEVEL OF COMMERCIAL BANKS
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		WEBINAR FKDKP : PERAN SERTA AKTIF DALAM PENCEGAHAN GREEN FINANCIAL CRIME DI INDUSTRI KEUANGAN	FKDKP WEBINAR: ACTIVE PARTICIPATION IN PREVENTION OF GREEN FINANCIAL CRIME IN THE FINANCIAL INDUSTRY
		TOOLS FOR AUDIT MANAGERS & RISK BASED AUDITNG	TOOLS FOR AUDIT MANAGERS & RISK BASED AUDITNG
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
BIMBINGAN TEKNIS KEBIJAKAN DAN ASPEK HUKUM PENERAPAN PERLINDUNGAN DATA PRIBADI DI INSTANSI PEMERINTAH BADAN LAYANAN PUBLIK KORPORASI SERTA PERBANKAN	TECHNICAL GUIDANCE ON POLICY AND LEGAL ASPECTS OF THE IMPLEMENTATION OF PERSONAL DATA PROTECTION IN GOVERNMENT AGENCIES, PUBLIC SERVICE AGENCIES, CORPORATIONS AND BANKING		

Nama Name	Jabatan Position	Pelatihan	Training
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS OF GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF THE APU-PPT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
		WORKSHOP PENINGKATAN PEMAHAMAN DAN AWARENESS DALAM PENGUATAN PROSES PENGENDALIAN INTERNAL SERTA STRATEGI PERSIAPAN PENERAPAN DATA PROTECTION OFFICE	WORKSHOP ON IMPROVING UNDERSTANDING AND AWARENESS IN STRENGTHENING INTERNAL CONTROL PROCESSES AND PREPARATION STRATEGIES FOR IMPLEMENTING DATA PROTECTION OFFICE
Yuddy Reinaldi	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan/ Pengembangan Kompetensi Direksi	Can be seen in the Training/Development of Board of Directors Competency section
Rio Lanasier	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan/ Pengembangan Kompetensi Direksi	Can be seen in the Training/Development of Board of Directors Competency section
Hana Dartiwan	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan/ Pengembangan Kompetensi Direksi	Can be seen in the Training/Development of Board of Directors Competency section
Tedi Setiawan	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan/ Pengembangan Kompetensi Direksi	Can be seen in the Training/Development of Board of Directors Competency section
Nancy Adistyasari	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan/ Pengembangan Kompetensi Direksi	Can be seen in the Training/Development of Board of Directors Competency section
Yusuf Saadudin	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan/ Pengembangan Kompetensi Direksi	Can be seen in the Training/Development of Board of Directors Competency section
Beny Riswandi	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		PEMBEKALAN & UJIAN RESERTIFIKASI DAN UJIAN KOMPETENSI SMR JENJANG 7 PEJABAT EKSEKUTIF BANK BJB	SUPPLIES & RECERTIFICATION EXAM AND SMR COMPETENCY EXAM FOR BANK BJB EXECUTIVE OFFICERS LEVEL 7
		BJB MPP 531 RETIREMENT PREPARATION SESSION (MPP 1 TAHUN) - INHOUSE TRAINING TAHUN 2024	BJB MPP 531 RETIREMENT PREPARATION SESSION (MPP 1 YEAR) - INHOUSE TRAINING 2024
		PEMBEKALAN PENDIDIKAN DASAR PERBANKAN SYARIAH (PDPS) CALON PENGURUS BANK BJB SYARIAH	BASIC EDUCATIONAL PROVISION OF SYARIAH BANKING (PDPS) FOR PROSPECTIVE MANAGEMENT OFFICERS OF BANK BJB SYARIAH
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
Galis Prasetya	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		PEMBEKALAN & UJIAN RESERTIFIKASI DAN UJIAN KOMPETENSI SMR JENJANG 7 PEJABAT EKSEKUTIF BANK BJB	SUPPLIES & RECERTIFICATION EXAM AND SMR COMPETENCY EXAM FOR BANK BJB EXECUTIVE OFFICERS LEVEL 7
		PROGRAM THE ART OF EXECUTION RAHASIA PEMIMPIN MELAKSANAKAN TRANSFORMASI YANG BERHASIL	THE ART OF EXECUTION PROGRAM THE SECRET OF LEADERS IMPLEMENTING SUCCESSFUL TRANSFORMATIONS
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR

Nama Name	Jabatan Position	Pelatihan	Training
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUJAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS OF GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF THE APU-PPT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
Asep Dani Fadillah	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		PEMBEKALAN/REFRESHMENT DAN UJIAN KOMPETENSI/RESERTIFIKASI SERTIFIKASI MANAJEMEN RISIKO (SMR) JENJANG 7 PEJABAT EKSEKUTIF BANK BJB	SUPPLYING/REFRESHMENT AND COMPETENCY TEST/RESERTIFICATION OF RISK MANAGEMENT CERTIFICATION (SMR) LEVEL 7 EXECUTIVE OFFICERS OF BANK BJB
		UJIAN RESERTIFIKASI/KOMPETENSI SMR JENJANG 4 S.D. JENJANG 7 PEGAWAI BANK BJB	SMR RECERTIFICATION/COMPETENCE EXAM LEVEL 4 TO LEVEL 7 FOR BANK BJB EMPLOYEES
		PROGRAM FRM (FINANCIAL RISK MANAGER) PART 1 LIVE ONLINE PREP CLASS	FRM (FINANCIAL RISK MANAGER) PROGRAM PART 1 LIVE ONLINE PREP CLASS
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		BIMBINGAN TEKNIS KEBIJAKAN DAN ASPEK HUKUM PENERAPAN PERLINDUNGAN DATA PRIBADI DI INSTANSI PEMERINTAH BADAN LAYANAN PUBLIK KORPORASI SERTA PERBANKAN	TECHNICAL GUIDANCE ON POLICY AND LEGAL ASPECTS OF THE IMPLEMENTATION OF PERSONAL DATA PROTECTION IN GOVERNMENT AGENCIES, PUBLIC SERVICE AGENCIES, CORPORATIONS AND BANKING
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF THE APU-PPT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
		RISK BEYOND 2024 SUSTAINABLE SYMPHONY : ECHOES OF CHANGE	RISK BEYOND 2024 SUSTAINABLE SYMPHONY : ECHOES OF CHANGE
M. Asadi Budiman	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		WEBINAR STABILITAS MONETER DI TENGAH DINAMIKA EKONOMI 2024 : MENGAMANKAN INDUSTRI KEUANGAN & SYARIAH DARI RISIKO FRAUD & SERANGAN SIBER	WEBINAR ON MONETARY STABILITY AMIDST ECONOMIC DYNAMICS 2024: SECURING THE FINANCIAL & SHARIA INDUSTRY FROM THE RISK OF FRAUD & CYBER ATTACKS
		PEMBEKALAN & UJIAN RESERTIFIKASI DAN UJIAN KOMPETENSI SMR JENJANG 7 PEJABAT EKSEKUTIF BANK BJB	SUPPLIES & RECERTIFICATION EXAM AND SMR COMPETENCY EXAM FOR BANK BJB EXECUTIVE OFFICERS LEVEL 7
		WEBINAR STRATEGI ADOPTSI AI DI PERUSAHAAN TAHUN 2024 (PUBLIC TRAINING-ONLINE)	WEBINAR ON AI ADOPTION STRATEGY IN COMPANIES IN 2024 (PUBLIC TRAINING-ONLINE)
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		REFRESHMENT SERTIFIKASI TREASURY DEALER LEVEL ADVANCE	REFRESHMENT OF ADVANCE LEVEL TREASURY DEALER CERTIFICATION
		WEBINAR CULTURE BASED PERFORMANCE BANK BJB PERAIH 10 TOP BANKER INDONESIA 2024	WEBINAR CULTURE BASED PERFORMANCE BANK BJB WINS 10 TOP BANKER INDONESIA 2024

Nama Name	Jabatan Position	Pelatihan	Training
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		PEMBEKALAN DAN SERTIFIKASI WAKIL PERANTARA PEDAGANG EFEK (WPPE)	PROVISION AND CERTIFICATION OF SECURITIES TRADING BROKER REPRESENTATIVES (WPPE)
		PEMBELAJARAN MANAJEMEN UMUM DANA PENSUIN (MUDP)	PENSION FUND GENERAL MANAGEMENT (MUDP) LEARNING
		UJIAN SERTIFIKASI MANAJEMEN UMUM DANA PENSUIN (MUDP)	PENSION FUND GENERAL MANAGEMENT (MUDP) CERTIFICATION EXAM
		PEMBELAJARAN PERSIAPAN FIT AND PROPER TEST KOMISARIS BJB SEKURITAS (INHOUSE TRAINING ONLINE)	FIT AND PROPER TEST PREPARATION LEARNING FOR BJB SECURITIES COMMISSIONERS (INHOUSE TRAINING ONLINE)
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF THE APU-PPT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
Hermawan Mulyana	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		PEMBEKALAN & UJIAN RESERTIFIKASI DAN UJIAN KOMPETENSI SMR JENJANG 7 PEJABAT EKSEKUTIF BANK BJB	SUPPLIES & RECERTIFICATION EXAM AND SMR COMPETENCY EXAM FOR BANK BJB EXECUTIVE OFFICERS LEVEL 7
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		TOOLS FOR AUDIT MANAGERS & RISK BASED AUDITNG	TOOLS FOR AUDIT MANAGERS & RISK BASED AUDITNG
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		NATIONAL ANTI FRAUD CONFERENCE 2024 SAREUNDEUK SAIGEL SABOBOT SAPIHANEAN : BABARENGAN NYANGHAREUPAN FRAUD	NATIONAL ANTI FRAUD CONFERENCE 2024 SAREUNDEUK SAIGEL SABOBOT SAPIHANEAN : BABARENGAN NYANGHAREUPAN FRAUD
		SERTIFIKASI QUALIFIED INTERNAL AUDITOR KHUSUS UNTUK KEPALA SPI/CHIEF AUDIT EXECUTVE	CERTIFICATION OF QUALIFIED INTERNAL AUDITOR SPECIFICALLY FOR CHIEF AUDIT EXECUTIVE
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS OF GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF THE APU-PPT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
		WORKSHOP SKAI IMPLEMENTASI GLOBAL INTERNAL AUDIT STANDARD 2024 & PERSONAL DATA PROTECTION (IN HOUSE TRAINING TATAP MUKA)	SKAI WORKSHOP IMPLEMENTATION OF GLOBAL INTERNAL AUDIT STANDARD 2024 & PERSONAL DATA PROTECTION (IN HOUSE FACE-TO-FACE TRAINING)
Deden Hilman	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		PEMBEKALAN/REFRESHMENT DAN UJIAN KOMPETENSI/RESERTIFIKASI SERTIFIKASI MANAJEMEN RISIKO (SMR) JENJANG 6 PEJABAT EKSEKUTIF BANK BJB	SUPPLYING/REFRESHMENT AND COMPETENCY TEST/RESERTIFICATION OF RISK MANAGEMENT CERTIFICATION (SMR) LEVEL 6 EXECUTIVE OFFICERS OF BANK BJB
		IT SECURITY AWARENESS	IT SECURITY AWARENESS

Nama Name	Jabatan Position	Pelatihan	Training
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		UJIAN RESERTIFIKASI/KOMPETENSI SMR JENJANG 4 S.D. JENJANG 7 PEGAWAI BANK BJB	SMR RECERTIFICATION/COMPETENCE EXAM LEVEL 4 TO LEVEL 7 FOR BANK BJB EMPLOYEES
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS OF GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF THE APU-PPT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
Boy Pandji Soedradjat	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		PEMBEKALAN/REFRESHMENT DAN UJIAN KOMPETENSI/RESERTIFIKASI SERTIFIKASI MANAJEMEN RISIKO (SMR) JENJANG 7 PEJABAT EKSEKUTIF BANK BJB	SUPPLYING/REFRESHMENT AND COMPETENCY TEST/RESERTIFICATION OF RISK MANAGEMENT CERTIFICATION (SMR) LEVEL 7 EXECUTIVE OFFICERS OF BANK BJB
		UJIAN RESERTIFIKASI/KOMPETENSI SMR JENJANG 4 S.D. JENJANG 7 PEGAWAI BANK BJB	SMR RECERTIFICATION/COMPETENCE EXAM LEVEL 4 TO LEVEL 7 FOR BANK BJB EMPLOYEES
		PEMBELAJARAN TINDAK PIDANA DALAM UU P2SK (PUBLIC TRAINING TATAP MUKA)	CRIMINAL ACTION LEARNING IN THE P2SK LAW (FACE-TO-FACE PUBLIC TRAINING)
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		BIMBINGAN TEKNIS KEBIJAKAN DAN ASPEK HUKUM PENERAPAN PERLINDUNGAN DATA PRIBADI DI INSTANSI PEMERINTAH BADAN LAYANAN PUBLIK KORPORASI SERTA PERBANKAN	TECHNICAL GUIDANCE ON POLICY AND LEGAL ASPECTS OF THE IMPLEMENTATION OF PERSONAL DATA PROTECTION IN GOVERNMENT AGENCIES, PUBLIC SERVICE AGENCIES, CORPORATIONS AND BANKING
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS OF GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF THE APU-PPT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
Mulyana	Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		PEMBEKALAN/REFRESHMENT DAN UJIAN KOMPETENSI/RESERTIFIKASI SERTIFIKASI MANAJEMEN RISIKO (SMR) JENJANG 6 PEJABAT EKSEKUTIF BANK BJB	SUPPLYING/REFRESHMENT AND COMPETENCY TEST/RESERTIFICATION OF RISK MANAGEMENT CERTIFICATION (SMR) LEVEL 6 EXECUTIVE OFFICERS OF BANK BJB

Nama Name	Jabatan Position	Pelatihan	Training
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		PEMBEKALAN/REFRESHMENT DAN UJIAN KOMPETENSI/RESERTIFIKASI SERTIFIKASI MANAJEMEN RISIKO (SMR) JATUH TEMPO JENJANG 5	SUPPLYING/REFRESHMENT AND COMPETENCY EXAM/RESERTIFICATION OF RISK MANAGEMENT CERTIFICATION (SMR) LEVEL 5 DUE DUE
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS OF GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF THE AML-CFT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU

PERNYATAAN INDEPENDENSI KOMITE MANAJEMEN RISIKO

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur Lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

INDEPENDENCE STATEMENT OF RISK MANAGEMENT COMMITTEE

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or employees of companies that had affiliation or business with the Company.

RAPAT DAN PELAKSANAAN TUGAS KOMITE MANAJEMEN RISIKO

Selama tahun 2024, Komite Manajemen Risiko telah melaksanakan tugasnya dengan menyelenggarakan rapat sebanyak 6 (enam) kali, dengan agenda sebagai berikut:

MEETINGS AND IMPLEMENTATION OF RISK MANAGEMENT COMMITTEE TASKS

During 2024, the Risk Management Committee carried out its duties by holding 6 (six) meetings, with the following agenda:

No.	Tanggal Date	Agenda Agenda
1	Senin, 17 Januari 2024 Monday, January 17, 2024	Pembahasan Tingkat Kesehatan Bank Posisi Semester II Tahun 2023 Discussion of Bank Soundness Level Position for Semester II of 2023
2	Senin, 12 Februari 2024 Monday, February 12, 2024	Pembahasan <i>Risk Appetite Statement & Risk Tolerance</i> Penetapan <i>Portfolio Guidelines</i> Segmen Kredit Korporasi, Komersial & UMKM Discussion of Risk Appetite Statement & Risk Tolerance
3	Jumat, 26 April 2024 Friday, April 26, 2024	Pembahasan Laporan Profil Risiko Triwulan I Tahun 2024 Determination of Portfolio Guidelines for Corporate, Commercial & MSME Credit Segments
4	Senin, 15 Juli 2024 Monday, July 15, 2024	Pembahasan Tingkat Kesehatan Bank Posisi Semester I Tahun 2024 <i>Limit Portfolio Guidelines</i> segmen Komersial Discussion of Risk Profile Report for Quarter I of 2024
5	Kamis, 19 September 2024 Thursday, September 19, 2024	Pembahasan <i>Risk Appetite Statement & Risk Tolerance</i> Penetapan <i>portfolio Guidelines</i> Segmen Kredit UMKM Discussion of Bank Soundness Level Position for Semester I of 2024
6	Senin, 14 Oktober 2024 Monday, October 14, 2024	Pembahasan <i>Risk Appetite Statement & Risk Tolerance</i> Penetapan <i>Portfolio Guidelines</i> Segmen Kredit UMKM Limit Portfolio Guidelines Commercial segment

Komite Kebijakan Perkreditan

Berdasarkan Surat Keputusan Direksi bank bjb Nomor 1367/SK/DIR-KPR/2019 tanggal 31 Desember 2019 tentang Pedoman Kerja Komite Kebijakan Perkreditan (KKP), Komite Kebijakan Perkreditan (KKP) atau *Credit Policy Committee* (CPC) bertugas untuk membantu Manajemen dalam merumuskan Kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan serta memberikan saran-saran langkah perbaikan.

STRUKTUR DAN KEANGGOTAAN KOMITE KEBIJAKAN PERKREDITAN

Credit Policy Committee

Based on the Decree of the Board of Directors of bank bjb Number 1367/SK/DIR-KPR/2019 dated December 31, 2019 concerning the Work Guidelines for the Credit Policy Committee (KKP), the Credit Policy Committee (KKP) or Credit Policy Committee (CPC) is tasked with assisting Management in formulating policies, supervising the implementation of policies, monitoring the development and condition of the credit portfolio and providing suggestions for improvement steps.

STRUCTURE AND MEMBERSHIP OF THE CREDIT POLICY COMMITTEE

Susunan Composition	Diisi oleh Filled by
Ketua Chairman	Direktur Utama President Director
Sekretaris Secretary	Pemimpin Unit Kebijakan & Prosedur Head of Policy & Procedure Unit
Sekretaris Pengganti (Alternatif I) Alternate Secretary (Alternative I)	Pemimpin Satuan Kerja Credit Risk Head of Credit Risk Unit
Sekretaris Pengganti (Alternatif II) Alternate Secretary (Alternative II)	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division
Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	<ol style="list-style-type: none"> Direktur Utama Direktur yang membidangi perkreditan Direktur yang membidangi Credit Risk Direktur yang membidangi Operasional SEVP yang membidangi bisnis perkreditan sesuai segmen. SEVP Credit Risk <ol style="list-style-type: none"> President Director Director in charge of credit Director in charge of Credit Risk Director in charge of Operations SEVP in charge of credit business according to segment. SEVP Credit Risk
Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting Rights	<ol style="list-style-type: none"> Pemimpin Satuan Kerja Audit Internal atau pejabat bidang Audit Internal Pemimpin Divisi Kepatuhan atau perwakilan yang ditunjuk wajib hadir dalam Komite Kebijakan Perkreditan Pemimpin Satuan Kerja yang terkait dengan bisnis perkreditan Pemimpin Satuan Kerja yang terkait dengan operasional perkreditan. Pemimpin Satuan Kerja Manajemen Risiko Pemimpin Satuan Kerja Manajemen Risiko yang melakukan pengambilan keputusan bisnis perkreditan. Sekretaris <ol style="list-style-type: none"> Head of Internal Audit Work Unit or Internal Audit Officer Head of Compliance Division or appointed representative must be present in the Credit Policy Committee Head of Work Unit related to credit business Head of Work Unit related to credit operations. Head of Risk Management Work Unit Head of Risk Management Work Unit who makes credit business decisions. Secretary
Anggota Tidak Tetap Dengan Hak Suara Non-Permanent Members With Voting Rights	Direksi*/SEVP terkait materi yang hadir sebagai undangan. *kecuali Direktur yang membidangi kepatuhan. Board of Directors*/SEVP regarding the material that was present as an invitee. *except the Director in charge of compliance.
Anggota Tidak Tetap Tanpa Hak Suara Non-Permanent Members Without Voting Rights	Direksi/Pemimpin Divisi/Pemimpin Unit yang diundang terkait dengan materi yang menjadi agenda KKP. Directors/Division Heads/Unit Leaders invited are related to the material on the KKP agenda

TUGAS, WEWENANG, DAN TANGGUNG JAWAB KOMITE KEBIJAKAN PERKREDITAN

Tugas, wewenang dan tanggung jawab Komite Kebijakan Perkreditan sebagai berikut:

1. Memberikan masukan kepada Direksi dalam penyusunan Kebijakan Perkreditan Bank (KPB), terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan.
2. Mengawasi agar KPB dapat diterapkan dan dilaksanakan secara konsisten, serta merumuskan pemecahan masalah dalam hal terdapat hambatan atau kendala dalam penerapan KPB. Selanjutnya Komite Kebijakan Perkreditan juga melakukan kajian berkala terhadap KPB dan memberikan saran kepada Direksi dalam hal diperlukan perubahan atau perbaikan KPB.
3. Menyetujui Limit Kewenangan Memutus Kredit dan Limit Kewenangan Restrukturisasi Kredit.
4. Memantau dan mengevaluasi:
 - a. Perkembangan dan kualitas portofolio perkreditan secara keseluruhan.
 - b. Kebenaran pelaksanaan kewenangan memutus kredit.
 - c. Kebenaran proses pemberian, perkembangan dan kualitas kredit yang diberikan kepada pihak terkait dengan Bank dan debitur besar tertentu.
 - d. Kebenaran pelaksanaan ketentuan BMPK.
 - e. Ketaatan terhadap ketentuan peraturan perundang-undangan dan peraturan lain dalam pelaksanaan pemberian kredit.
 - f. Penyelesaian kredit bermasalah sesuai yang ditetapkan dalam KPB.
 - g. Upaya Bank dalam memenuhi kecukupan jumlah penyisihan penghapusan kredit.

DUTIES, AUTHORITIES, AND RESPONSIBILITIES OF THE CREDIT POLICY COMMITTEE

The duties, authorities and responsibilities of the Credit Policy Committee are as follows:

1. Providing input to the Directors in the formulation of Bank Credit Policies (KPB), especially those relating to the formulation of prudential principles in credit.
2. Supervising that KPB could be applied and implemented consistently, and formulate solutions to problems in the event of obstacles or obstacles in the implementation of CDE. Furthermore, the Credit Policy Committee also conducted periodic reviews of KPB and provided advice to the Directors in the event that changes or improvements to the KPB are needed.
3. Approving the Authority Limit for Credit Decision and the Limit on the Authority for Credit Restructuring.
4. Monitoring and evaluating.
 - a. The development and quality of the credit portfolio as a whole.
 - b. The correctness of the exercise of authority to decide on credit.
 - c. The correctness of the process of granting, development and quality of credit extended to parties related to the Bank and certain large debtors.
 - d. The correctness of the implementation of the LLL provisions.
 - e. Compliance with statutory provisions and other regulations in the implementation of credit extension.
 - f. Settlement of non-performing loans as stipulated in the KPB.
 - g. The Bank's efforts to meet the adequacy of the allowance for credit write-offs.



Yuddy Renaldi

**Direktur Utama /Ketua /
President Director/Chairman**



Umur/Age
60 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir di Bogor pada tahun 1964, usia 60 tahun per Desember 2024.	Born in Bogor in 1964, age 60 as of December 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana bidang Ekonomi Akuntansi dari Universitas Trisakti Jakarta (1990). • Master bidang Manajemen dari STIE IPWI Jakarta (2000). 	Educational Background <ul style="list-style-type: none"> • Bachelor of Economics in Accounting from Trisakti University, Jakarta (1990). • Master of Management from STIE IPWI Jakarta (2000).
Sertifikasi <ul style="list-style-type: none"> • Sertifikasi Manajemen Risiko Jenjang 5 oleh IBI dan LSPP (2019). • Sertifikasi Manajemen Risiko Jenjang 7 (2023). 	Certification <ul style="list-style-type: none"> • Level 5 Risk Management Certification by IBI and LSPP (2019). • Level 7 Risk Management Certification (2023).
Pengalaman Kerja <ul style="list-style-type: none"> • Group Head Subsidiaries Management Bank Mandiri (2016 – 2017). • Senior Executive Vice President Remedial & Recovery Bank BNI (2017-2019). • Direktur Utama bank bjb (2019 – saat ini). 	Work Experience <ul style="list-style-type: none"> • Group Head of Subsidiaries Management at Bank Mandiri (2016 - 2017). • Senior Executive Vice President Remedial & Recovery Bank BNI (2017- 2019). • President Director of bank bjb (2019 – present).
Dasar Hukum Pengangkatan <p>Diangkat sebagai Direktur Utama bank bjb untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019. Kemudian di angkat kembali sebagai Direktur Utama berdasarkan RUPS Tahunan No. 13 tanggal 2 April 2024.</p>	Legal Basis of Appointment <p>Appointed as President Director of bank bjb for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which were stipulated based on Deed No. 42 dated December 13, 2019. Then reappointed as President Director based on Annual GMS No. 13 dated April 2, 2024.</p>
Periode dan Masa Jabatan <ul style="list-style-type: none"> • 30 April 2019 – 2 April 2024 (periode pertama). • 2 April 2024 – saat ini (periode kedua). 	Period and Term of Office <ul style="list-style-type: none"> • April 30, 2019 – April 2, 2024 (first period). • April 2, 2024 – current (second period).
Jabatan Rangkap -	Concurrent Positions -



Mulyana

Pemimpin Divisi Kebijakan dan Prosedur/Sekretaris /
Policy and Procedure Division Leader/Secretary



Umur/Age
53 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

23 Agustus 1971, usia 53 tahun per Desember 2024	August 23, 1971, 53 years old as of December 2024
Riwayat Pendidikan	Educational Background
Sarjana di bidang Manajemen dari STIE Inaba Bandung (2001)	Bachelor in Management from STIE Inaba Bandung (2001)
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 5	Risk Management Certification Level 5
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Kantor Cabang Cikarang tahun 2023 • Pemimpin Kantor Cabang Purwakarta tahun 2022 	<ul style="list-style-type: none"> • Head of Cikarang Branch Office in 2023 • Head of the Purwakarta Branch Office in 2022
Dasar Hukum Pengangkatan	Legal Basis of Appointment
Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Board of Directors Decree No. 0285/SK/DIR-HCA/2023.
Periode dan Masa Jabatan	Period and Term of Office
Periode Pertama (2023 - saat ini)	First Period (2023 - present)
Jabatan Rangkap	Concurrent Positions
-	-



Adrianus Ulun

Pemimpin Divisi Credit Risk/Sekretaris Pengganti (Alternatif I) /
Head of Credit Risk Division/Substitute Secretary (Alternative I)



Umur/Age
47 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

06 Desember 1977, usia 47 tahun per Desember 2024.	December 06, 1977, age 47 as of December 2024.
Riwayat Pendidikan	Educational Background
Sarjana di bidang Matematika & Ilmu Pengetahuan Alam dari Institut Teknologi Bandung (ITB) (2003)	Bachelor's degree in Mathematics & Natural Sciences from Bandung Institute of Technology (ITB) (2003).
Sertifikasi	Certification
Sertifikas Manajemen Risiko Jenjang 6	Risk Management Certification Level 6
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Kantor Cabang Medan Tahun 2019 • Executive Credit Officer Tahun 2021 	<ul style="list-style-type: none"> • Head of Medan Branch Office 2019 • Executive Credit Officer in 2021
Dasar Hukum Pengangkatan	Legal Basis of Appointment
Surat Keputusan Direksi No. 0115/SK/DIR-HCA/2023.	Board of Directors Decree No. 0115/SK/DIR-HCA/2023.
Periode dan Masa Jabatan	Period and Term of Office
Periode Pertama (2023 - saat ini)	First Period (2023 - present)
Jabatan Rangkap	Concurrent Positions
-	-



Muhamad Aditya Wiradharna

Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi/ Sekretaris Pengganti (Alternatif II) /
Head of Credit, Market and Integrated Risk Management Division/ Alternate Secretary (Alternative II)



Umur/Age
46 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 16 Juli 1978 saat ini berusia 46 Tahun	Born on July 16, 1978, currently 46 years old
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana di bidang Manajemen Keuangan dan Perbankan pada tahun 2002. • Magister di bidang Manajemen dari Universitas Padjadjaran Bandung pada tahun 2011 	Educational Background <ul style="list-style-type: none"> • Bachelor in Financial Management and Banking in 2002. • Master in Management from Padjadjaran University Bandung in 2011
Sertifikasi <ul style="list-style-type: none"> • Sertifikasi Manajemen Risiko Level 5 • PECB ISO 37301 	Certification <ul style="list-style-type: none"> • Risk Management Certification Level 5 • PECB ISO 37301
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Kantor Cabang Bogor bank bjb (2021-2023) • Pemimpin Kantor Cabang Cikarang bank bjb (2023-2024) • Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi (2024 - saat ini) 	Work Experience <ul style="list-style-type: none"> • Head of Bogor Branch Office bank bjb (2021-2023) • Head of Cikarang Branch Office bank bjb (2023-2024) • Head of Credit Risk Management, Market & Integrated Division (2024 - present)
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024.	Appointment History Board of Directors Decree No. 0318/SK/DIR-HCA/2024.
Periode dan Masa Jabatan Periode Pertama (2024 - saat ini)	Period and Term of Office First Period (2024 - present)
Jabatan Rangkap -	Concurrent Positions -



Yusuf Saadudin

Direktur Konsumer dan Ritel /Anggota Tetap /
Director of Consumer and Retail



Umur/Age
51 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

7 Juni 1973, Usia 51 tahun per Desember 2024

June 7, 1973, 51 years old as of December 2024

Riwayat Pendidikan

- Sarjana di bidang Akuntansi dari Universitas Padjadjaran (1999)
- Magister di bidang Hukum Ekonomi dan Bisnis dari Universitas Pasundan Bandung (2015)

Educational Background

- Bachelor in Accounting from Padjadjaran University (1999)
- Masters in Economics and Business Law from Pasundan University Bandung (2015)

Sertifikasi

- Sertifikasi Compliance, GCG Assesment & Risk-Based Approach In Digital Era 2022 oleh LMI (2022).
- Sertifikasi Manajemen Risiko Jenjang 7 oleh Bara Risk Forum (2024).

Certification

- Compliance, GCG Assessment & Risk-Based Approach In Digital Era 2022 Certification by LMI (2022).
- Level 7 Risk Management Certification by Bara Risk Forum (2024).

Pengalaman Kerja

- Pemimpin Divisi KPR & KKB bank bjb (2019 – 2021).
- Pemimpin Divisi Kredit Konsumer bank bjb (2021 –2024).
- Direktur Konsumer dan Ritel bank bjb (2024 – saat ini).

Work Experience

- Head of KPR & KKB Division of bank bjb (2019 – 2021).
- Head of Consumer Credit Division of bank bjb (2021 – 2024).
- Director of Consumer and Retail of bank bjb (2024 – present).

Dasar Hukum Pengangkatan

Diangkat sebagai Direktur Konsumer dan Ritel bank bjb untuk pertama kalinya berdasarkan berdasarkan RUPS Tahunan No. 13 tanggal 2 April 2024.

Legal Basis of Appointment

Appointed as Director of Consumer and Retail of bank bjb for the first time based on the Annual GMS No. 13 dated April 2, 2024.

Periode dan Masa Jabatan

2 April 2024 – saat ini (periode pertama).

Period and Term of Office

April 2, 2024 – present (first period).

Jabatan Rangkap

-

Concurrent Positions

-



Hana Dartiwan

Direktur Keuangan/Anggota Tetap /
Director of Finance/Permanent Member



Umur/Age
 54 tahun/years old



Kewarganegaraan/Citizenship
 Indonesia



Domisili/Domicile
 Bandung, Indonesia

<p>Lahir di Tasikmalaya pada tahun 1970, usia 54 tahun per Desember 2024.</p>	<p>Born in Tasikmalaya in 1970, 54 years old as of December 2024.</p>
<p>Riwayat Pendidikan</p> <ul style="list-style-type: none"> • Sarjana bidang Teknik Industri di Universitas Islam Bandung (1996). • Magister Manajemen Keuangan di Universitas Padjajaran (2009). 	<p>Educational Background</p> <ul style="list-style-type: none"> • Bachelor of Industrial Engineering from Bandung Islamic University (1996). • Master of Financial Management from Padjajaran University (2009).
<p>Sertifikasi</p> <p>Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023).</p>	<p>Certification</p> <p>Risk Management Level 7 Certification by TD Consultant (2023).</p>
<p>Pengalaman Kerja</p> <ul style="list-style-type: none"> • Pemimpin Divisi Treasury bank bjb (2018 –2024). • Anggota Dewan Pengawas Dana Pensiun bank bjb (2022 - 2024). • Komisaris bjb Sekuritas (2023 - 2024). • Direktur Keuangan bank bjb (2024 – saat ini). 	<p>Work Experience</p> <ul style="list-style-type: none"> • Head of Treasury Division of bank bjb (2018 – 2024). • Member of Supervisory Board of bank bjb Pension Fund (2022 - 2024). • Commissioner of bjb Securities (2023 - 2024). • Director of Finance of bank bjb (2024 – present).
<p>Dasar Hukum Pengangkatan</p> <p>Diangkat sebagai Direktur Keuangan bank bjb untuk pertama kalinya berdasarkan berdasarkan RUPS Tahunan No. 13 tanggal 2 April 2024.</p>	<p>Legal Basis of Appointment</p> <p>Appointed as Finance Director of bank bjb for the first time based on the Annual GMS No. 13 dated April 2, 2024.</p>
<p>Periode dan Masa Jabatan</p> <p>2 April 2024 – saat ini (periode pertama).</p>	<p>Period and Term of Office</p> <p>April 2, 2024 – present (first period).</p>
<p>Jabatan Rangkap</p> <p>-</p>	<p>Concurrent Positions</p> <p>-</p>



Tedi Setiawan

Direktur Operasional/Anggota Tetap /
Operational Director/Permanent Member



Umur/Age
58 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir di Bandung pada tahun 1966, usia 58 tahun per Desember 2024.	Born in Bandung in 1966, 58 years old as of December 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana bidang Administrasi Negara dari Universitas Parahyangan Bandung (1991). • Master bidang Manajemen Keuangan dari Universitas Pasundan Bandung (2017). • Doktor bidang Manajemen di Universitas Pendidikan Indonesia Bandung (2023). 	Educational Background <ul style="list-style-type: none"> • Bachelor of Public Administration from Parahyangan University Bandung (1991). • Master of Financial Management from Pasundan University Bandung (2017). • Doctor of Management from Indonesian Education University Bandung (2023).
Sertifikasi <ul style="list-style-type: none"> • Sertifikasi Manajemen Risiko Jenjang 5 oleh BSMR (2020). • Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023). 	Certification <ul style="list-style-type: none"> • Risk Management Certification Level 5 by BSMR (2020). • Risk Management Certification Level 7 by TD Consultant (2023).
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Divisi Perencanaan Strategis bank bjb (2015-2018). • Senior Executive Vice President Credit Risk bank bjb (2018-2019). • Direktur Operasional bank bjb (2019 – saat ini). 	Work Experience <ul style="list-style-type: none"> • Head of Strategic Planning Division of bank bjb (2015-2018). • Senior Executive Vice President Credit Risk of bank bjb (2018-2019). • Director of Operations of bank bjb (2019 – present).
Dasar Hukum Pengangkatan <p>Diangkat sebagai Direktur bank bjb untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019. Kemudian di angkat kembali sebagai Direktur Operasional berdasarkan RUPS Tahunan No. 13 tanggal 2 April 2024.</p>	Legal Basis of Appointment <p>Appointed as Director of bank bjb for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which were stipulated based on Deed No. 42 dated December 13, 2019. Then reappointed as Director of Operations based on Annual GMS No. 13 dated April 2, 2024.</p>
Periode dan Masa Jabatan <ul style="list-style-type: none"> • 30 April 2019 – 2 April 2024 (periode pertama). • 2 April 2024 – saat ini (periode kedua). 	Period and Term of Office <ul style="list-style-type: none"> • April 30, 2019 – April 2, 2024 (first period). • April 2, 2024 – present (second period).
Jabatan Rangkap <p>-</p>	Concurrent Positions <p>-</p>



Rio Lanasier

Direktur IT & Transaction Banking/Anggota Tetap /
Director of IT & Transaction Banking/Permanent Member



Umur/Age
49 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir di Tangerang pada tahun 1975, usia 49 tahun per Desember 2024.	Born in Tangerang in 1975, 49 years old as of December 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana bidang Teknik Sipil dari Universitas Katolik Parahyangan Bandung (1998). • Master bidang Civil & Environment Engineering dari University of New South Wales Sydney Australia (2000). 	Educational Background <ul style="list-style-type: none"> • Bachelor of Civil Engineering from Parahyangan Catholic University, Bandung (1998). • Master of Civil & Environmental Engineering from the University of New South Wales Sydney Australia (2000).
Sertifikasi <ul style="list-style-type: none"> • Sertifikasi Manajemen Risiko Jenjang 5 oleh LSPP (2019). • Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023). 	Certification <ul style="list-style-type: none"> • Level 5 Risk Management Certification by LSPP (2019). • Level 7 Risk Management Certification by TD Consultant (2023).
Pengalaman Kerja <ul style="list-style-type: none"> • Direktur Treasury, Financial Institution, Funding & Fintech Solution bank bjb (2016-2019). • Direktur Information Technology, Treasury & International Banking bank bjb (2019 – 2024). • Direktur IT dan Transaction Banking bank bjb (2024 – saat ini). 	Work Experience <ul style="list-style-type: none"> • Director of Treasury, Financial Institution, Funding & Fintech Solution bank bjb (2016-2019). • Director of Information Technology, Treasury & International Banking bank bjb (2019 – 2024). • Director of IT and Transaction Banking bank bjb (2024 – present).
Dasar Hukum Pengangkatan <p>Diangkat sebagai Direktur bank bjb untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019. Kemudian di angkat kembali sebagai Direktur IT dan Transaction Banking berdasarkan RUPS Tahunan No. 13 tanggal 2 April 2024.</p>	Legal Basis of Appointment <p>Appointed as Director of bank bjb for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which were stipulated based on Deed No. 42 dated December 13, 2019. Then reappointed as Director of IT and Transaction Banking based on Annual GMS No. 13 dated April 2, 2024.</p>
Periode dan Masa Jabatan <ul style="list-style-type: none"> • 30 April 2019 – 2 April 2024 (periode pertama). • 2 April 2024 – saat ini (periode kedua). 	Period and Term of Office <ul style="list-style-type: none"> • April 30, 2019 – April 2, 2024 (first period). • April 2, 2024 – present (second period).
Jabatan Rangkap <p>-</p>	Concurrent Positions <p>-</p>



Galis Prasetya

SEVP Credit Risk/Anggota Tetap Tanpa Hak Suara /
SEVP Credit Risk / Permanent Member Without Voting Rights



Umur/Age
53 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 19 Maret 1971 usia 53 tahun per 31 Desember 2024.	Born on March 19, 1971, age 53 as of December 31, 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana di bidang ilmu Manajemen dari STIE YPKP Bandung (1999) • Magister di bidang ilmu Manajemen Keuangan dari STIE PERBANAS (2005) 	Educational Background <ul style="list-style-type: none"> • Bachelor in Management from STIE YPKP Bandung (1999) • Master in Financial Management from STIE PERBANAS (2005)
Sertifikasi Sertifikasi Manajemen Risiko Level 7	Certification Level 7 Risk Management Certification
Pengalaman Kerja <ul style="list-style-type: none"> • CEO Regional 3 (April 2019 – Agustus 2019) • CEO Regional 1 (Maret 2019 – April 2019) 	Work Experience <ul style="list-style-type: none"> • Regional CEO 3 (April 2019 – August 2019) • Regional CEO 1 (March 2019 – April 2019)
Dasar Hukum Pengangkatan Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Legal Basis of Appointment Board of Directors Decree No. 0871/SK/DIR-HC/2019.
Periode dan Masa Jabatan Periode Pertama (2019 - saat ini)	Period and Term of Office First Period (2019 - present)
Jabatan Rangkap -	Concurrent Positions -



Beny Riswandi

SEVP Wholesale Banking & Subsidiaries Management/Anggota Tetap Tanpa Hak Suara /
SEVP Wholesale Banking & Subsidiaries Management/Permanent Member Without Voting Rights



Umur/Age
56 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 26 April 1968, usia 56 tahun per Desember 2024	Born on April 26, 1968, 56 years old as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana di bidang ilmu Perbankan dari Universitas Tirtayasa Banten (2000) • Magister di bidang ilmu Manajemen Pemasaran dari Universitas Padjadjaran Bandung (2009) 	Educational Background <ul style="list-style-type: none"> • Bachelor's degree in Banking from Tirtayasa University, Banten (2000) • Masters in Marketing Management from Padjadjaran University Bandung (2009)
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 7	Certification Risk Management Certification Level 7
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Divisi Korporasi & Komersial Sejak Tahun 2016 • SEVP Komersial & UMKM Tahun 2018 	Work Experience <ul style="list-style-type: none"> • Head of Corporate & Commercial Division Since 2016 • SEVP Commercial & MSME 2018
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0415/SK/DIR-HCA/2024.	Legal Basis of Appointment Board of Directors Decree No. 0415/SK/DIR-HCA/2024.
Periode dan Masa Jabatan Periode Pertama	Period and Term of Office First Period
Jabatan Rangkap -	Concurrent Positions -



Asep Dani Fadillah

SEVP Enterprise Risk/ Anggota Tidak Tetap dengan Hak Suara /
SEVP Enterprise Risk/ Non-Permanent Member with Voting Rights



Umur/Age
53 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Kuningan, 1 Juni 1971, usia 53 tahun per Desember 2024	Kuningan, June 1, 1971, age 53 as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana Ekonomi, STIE Kuningan tahun 2000 Magister Manajemen, STIE Ganesha tahun 2003 	Educational Background <ul style="list-style-type: none"> Bachelor of Economics, STIE Kuningan in 2000 Master of Management, STIE Ganesha in 2003
Sertifikasi <ul style="list-style-type: none"> Sertifikasi Manajemen Risiko Level 7 PECB ISO 37301 	Certification <ul style="list-style-type: none"> Level 7 Risk Management Certification PECB ISO 37301
Pengalaman Kerja <p>Bergabung di bank bjb sejak 1991 dengan riwayat jabatan sebagai berikut:</p> <ul style="list-style-type: none"> Pemimpin Divisi Manajemen Risiko sejak 2019 hingga 2023 Pemimpin Divisi Hukum sejak Desember 2018 hingga Juli 2019 Pemimpin Divisi Manajemen Anak Perusahaan sejak Oktober 2018 hingga Desember 2018 Pemimpin Divisi Umum sejak Mei 2017 hingga Oktober 2018 	Work Experience <p>Joined bank bjb since 1991 with the following position history:</p> <ul style="list-style-type: none"> Head of Risk Management Division from 2019 to 2023 Head of Legal Division from December 2018 to July 2019 Head of Subsidiary Management Division from October 2018 to December 2018 Head of General Division from May 2017 to October 2018
Dasar Hukum Pengangkatan <p>Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024.</p>	Legal Basis of Appointment <p>Board of Directors Decree No. 0318/SK/DIR-HCA/2024.</p>
Periode dan Masa Jabatan <p>Periode Pertama (2024 - saat ini)</p>	Period and Term of Office <p>First Period (2024 - present)</p>
Jabatan Rangkap <p>-</p>	Concurrent Positions <p>-</p>



Muhammad Asadi Budiman

SEVP Treasury & International Banking/ Anggota Tidak Tetap dengan Hak Suara /
SEVP Treasury & International Banking/ Non-Permanent Member with Voting Rights



Umur/Age
43 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 7 Juni 1981, usia 43 tahun per Desember 2024	Born on June 7, 1981, 43 years old as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana di bidang Ekonomi dari Universitas Padjadjaran (2004) • Magister di bidang Ekonomi dari Universitas Padjadjaran (2009) 	Educational Background <ul style="list-style-type: none"> • Bachelor in Economics and Development Studies from Padjadjaran University (2004) • Masters in Economics from Padjadjaran University (2009)
Sertifikasi <ul style="list-style-type: none"> • Certified International Merger and Acquisition (CIMA) • Sertifikasi Manajemen Risiko Jenjang 7 • Sertifikasi Treasury Dealer Tingkat Advance • Certified Investor Relation 	Certification <ul style="list-style-type: none"> • Certified International Merger and Acquisition (CIMA) • Level 7 Risk Management Certification • Advanced Treasury Dealer Certification • Certified Investor Relations
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Divisi Treasury tahun 2017 • Pemimpin Divisi Corporate Secretary tahun 2018 • Pemimpin Divisi Pengendalian Keuangan tahun 2020 	Work Experience <ul style="list-style-type: none"> • Head of Treasury Division in 2017 • Head of the Corporate Secretary Division in 2018 • Head of Financial Control Division in 2020
Dasar Hukum Pengangkatan Surat Keputusan Direksi No.0318/SK/DIR-HCA/2024.	Legal Basis of Appointment Board of Directors Decree No.0318/SK/DIR-HCA/2024.
Periode dan Masa Jabatan Periode Pertama (2024 - saat ini)	Period and Term of Office First Period (2024 - present)
Jabatan Rangkap -	Concurrent Positions -



Triastoto Hardjanto Wibowo

Pemimpin Divisi KPR & KKB/ Anggota Tetap Tanpa Hak Suara /
Head of KPR & KKB Division/ Permanent Member Without Voting Rights



Umur/Age
55 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

13 November 1969, usia 55 tahun per Desember 2024	November 13, 1969, age 55 as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana di bidang Teknik Geologi dari Universitas Gadjah Mada (1994) Magister di bidang Manajemen dari Universitas Gadjah Mada (1996) 	Educational Background <ul style="list-style-type: none"> Bachelor in Geological Engineering from Gadjah Mada University (1994) Master in Management from Gadjah Mada University (1996)
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 7	Certification Risk Management Certification Level 7
Pengalaman Kerja <ul style="list-style-type: none"> Pemimpin Divisi Kredit Retail & Konsumer tahun 2016 Pemimpin Divisi Kredit Konsumer & Ritel tahun 2018 	Work Experience <ul style="list-style-type: none"> Head of Retail & Consumer Credit Division in 2016 Head of Consumer & Retail Credit Division in 2018
Dasar Hukum Pengangkatan Surat Keputusan Direksi No Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.	Legal Basis of Appointment Board of Directors Decree No. Board of Directors Decree No. 0039/SK/DIR-HC/2021.
Periode dan Masa Jabatan Periode Pertama (2021 - saat ini)	Period and Term of Office First Period (2021 - present)
Jabatan Rangkap -	Concurrent Positions -



Joko Hartono Kalisman

Pemimpin Divisi Kredit Konsumer / Anggota Tetap Tanpa Hak Suara /
Head of Consumer Credit Division / Permanent Non-Voting Member



Umur/Age
51 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Bandung, 25 Januari 1973, usia 51 tahun per Desember 2024	Bandung, January 25, 1973, age 51 years as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana Akuntansi, Universitas Padjadjaran tahun 2002 • Magister Manajemen, Universitas Padjadjaran tahun 2006 • Doktor Manajemen, Universitas Padjadjaran tahun 2019 	Educational Background <ul style="list-style-type: none"> • Bachelor of Accounting, Padjadjaran University in 2002 • Master of Management, Padjadjaran University in 2006 • Doctor of Management, Padjadjaran University in 2019
Sertifikasi <ul style="list-style-type: none"> • ISO 37301:2021 – Sistem Manajemen Kepatuhan • General Banking Level 3 • Qualified Internal Auditor • Chartered Accountant • Certified Anti Fraud Manager • ISO 37001 Anti-Bribery Certification • Prince2 Foundation • BSMR Level 5 • IIAP 	Certification <ul style="list-style-type: none"> • ISO 37301:2021 – Compliance Management Systems • General Banking Level 3 • Qualified Internal Auditor • Chartered Accountant • Certified Anti Fraud Manager • ISO 37001 Anti-Bribery Certification • Prince2 Foundation • BSMR Level 5 • IIAP
Pengalaman Kerja <p>Bergabung di bank bjb sejak 1997 dengan riwayat jabatan sebagai berikut:</p> <ul style="list-style-type: none"> • Pemimpin Satuan Kerja Audit Internal sejak Desember 2018 hingga saat ini • Pemimpin Divisi KPR dan KPB sejak Oktober 2018 hingga Desember 2018 • CEO Regional 5 sejak Mei 2017 hingga Oktober 2018 • Pemimpin Kantor Cabang Utama Bandung sejak Mei 2016 hingga Mei 2017 	Work Experience <p>Joined bank bjb since 1997 with the following job history:</p> <ul style="list-style-type: none"> • Head of Internal Audit Work Unit since December 2018 until now • Head of KPR and KPB Division since October 2018 until December 2018 • CEO Regional 5 since May 2017 until October 2018 • Head of Bandung Main Branch Office since May 2016 until May 2017
Dasar Hukum Pengangkatan <p>Surat Keputusan Direksi No. 0344/SK/DIR-HCA/2024.</p>	Legal Basis of Appointment <p>Board of Directors Decree No. 0344/SK/DIR-HCA/2024.</p>
Periode dan Masa Jabatan <p>Periode Pertama (2024 - saat ini)</p>	Period and Term of Office <p>First Period (2024 - present)</p>
Jabatan Rangkap <p>-</p>	Concurrent Positions <p>-</p>



Rudy Purwadhi

Pemimpin Divisi Kredit Ritel/ Anggota Tetap Tanpa Hak Suara /
Retail Credit Division Head/ Permanent Non-Voting Member



Umur/Age
51 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 25 Juni 1973, usia 51 tahun per Desember 2024	Born on June 25, 1973, age 51 as of December 2024
Riwayat Pendidikan	Educational Background
Sarjana di bidang Manajemen dari STIE STEMBI Bandung Mada (2014)	Bachelor in Management from STIE STEMBI Bandung Mada (2014)
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Level 7	Level 7 Risk Management Certification
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Divisi Kredit Ritel (Februari 2021 – saat ini) • CEO Regional 5 (Agustus 2019 – Februari 2021) • Pemimpin Cabang Cikarang (April 2016 – Agustus 2019) 	<ul style="list-style-type: none"> • Head of Retail Credit Division (February 2021 – present) • Regional CEO 5 (August 2019 – February 2021) • Head of Cikarang Branch (April 2016 – August 2019)
Dasar Hukum Pengangkatan	Legal Basis of Appointment
Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021	Board of Directors Decree No. 0039/SK/DIR-HC/2021
Periode dan Masa Jabatan	Period and Term of Office
Periode Pertama (2021 - saat ini)	First Period (2021 - present)
Jabatan Rangkap	Concurrent Positions
-	-



Denny Mulyadi

Pemimpin Divisi Kredit UMKM/Anggota Tetap Tanpa Hak Suara /
Head of UMKM Credit Division/Permanent Member Without Voting Rights



Umur/Age
56 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 7 Juni 1968, usia 56 tahun per Desember 2024	Born on June 7, 1968, age 56 as of December 2024
Riwayat Pendidikan Sarjana di bidang Akuntansi dari Universitas Garut (2000)	Educational Background Bachelor in Accounting from Garut University (2000)
Sertifikasi Sertifikasi Manajemen Risiko Level 7	Certification Level 7 Risk Management Certification
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Wilayah Kantor Wilayah 4 tahun 2016 • CEO Regional Kantor Wilayah 4 tahun 2018 	Work Experience <ul style="list-style-type: none"> • Regional Leader of Regional Office 4 in 2016 • Regional CEO of Region 4 Office in 2018
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018.	Legal Basis of Appointment Board of Directors Decree No. 1135/SK/DIR-HC/2018.
Periode dan Masa Jabatan Periode Pertama (2018 - saat ini)	Period and Term of Office First Period (2018 - present)
Jabatan Rangkap -	Concurrent Positions -



Budi Atmo Sudradjat

Pemimpin Divisi Penyelamatan & Penyelesaian Kredit/Anggota Tetap Tanpa Hak Suara /
Head of Credit Rescue & Settlement Division/Permanent Member Without Voting Rights



Umur/Age
45 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

18 Juni 1979, usia 45 tahun per Desember 2024	June 18, 1979, age 45 as of December 2024
Riwayat Pendidikan Sarjana di bidang Akuntansi dari STIE Banten (2008)	Educational Background Bachelor in Accounting from STIE Banten (2008)
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 5	Certification Risk Management Certification Level 5
Pengalaman Kerja <ul style="list-style-type: none"> Wakil Pemimpin Kantor Cabang Khusus Banten tahun 2018 Pemimpin Kantor Cabang Khusus Banten tahun 2020 	Work Experience <ul style="list-style-type: none"> Deputy Leader of the Banten Special Branch Office in 2018 Head of Banten Special Branch Office in 2020
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0008/SK/DIR-HCA/2023.	Legal Basis of Appointment Board of Directors Decree No. 0008/SK/DIR-HCA/2023.
Periode dan Masa Jabatan Periode Pertama (2023 - saat ini)	Period and Term of Office First Period (2023 - present)
Jabatan Rangkap -	Concurrent Positions -



Angga Estrio

Pemimpin Divisi Korporasi/ Anggota Tetap Tanpa hak Suara /
Corporate Division Head/ Permanent Member Without Voting Rights



Umur/Age
38 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

20 Oktober 1986, usia 38 tahun per Desember 2024	October 20, 1986, age 38 as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana di bidang Manajemen dari Universitas Padjadjaran Bandung (2007) Magister di bidang Manajemen SDM dari Universitas Mercu Buana (2019) 	Educational Background <ul style="list-style-type: none"> Bachelor's degree in Management from Padjadjaran University Bandung (2007) Master's degree in Human Resource Management from Mercu Buana University (2019)
Sertifikasi Sertifikasi Manajemen Risiko	Certification Risk Management Certification
Pengalaman Kerja <ul style="list-style-type: none"> Pemimpin Kantor Cabang Surabaya tahun 2024 Executive Business Officer tahun 2024 	Work Experience <ul style="list-style-type: none"> Surabaya Branch Office Leader in 2024 Executive Business Officer in 2024
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0344/SK/DIR-HCA/2024.	Legal Basis of Appointment Board of Directors Decree No. 0344/SK/DIR-HCA/2024.
Periode dan Masa Jabatan Periode Pertama (2024 - saat ini)	Period and Term of Office First Period (2024 - present)
Jabatan Rangkap -	Concurrent Positions -



Agus Somantri

Pemimpin Divisi Komersial/ Anggota Tetap Tanpa Hak Suara /
Head of Commercial Division/ Permanent Member Without Voting Rights



Umur/Age
41 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

08 Agustus 1983, usia 41 tahun per Desember 2024	August 8, 1983, age 41 years as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana di bidang Manajemen dari Universitas Islam Bandung (UNISBA) (2005) Magister di bidang Manajemen dari STIE EKUITAS (2017) 	Educational Background <ul style="list-style-type: none"> Bachelor's degree in Management from Bandung Islamic University (UNISBA) (2005) Master's degree in Management from STIE EKUITAS (2017)
Sertifikasi Sertifikasi Manajemen Risiko	Certification Risk Management Certification
Pengalaman Kerja <ul style="list-style-type: none"> Pemimpin Kantor Cabang Bandar Lampung tahun 2020 Pemimpin Kantor Cabang Rasuna Said tahun 2021 	Work Experience <ul style="list-style-type: none"> Head of Bandar Lampung Branch Office in 2020 Head of Rasuna Said Branch Office in 2021
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024.	Legal Basis of Appointment Board of Directors Decree No. 0318/SK/DIR-HCA/2024.
Periode dan Masa Jabatan Periode Pertama (2024 - saat ini)	Period and Term of Office First Period (2024 - present)
Jabatan Rangkap -	Concurrent Positions -



Deden Hilman

Pemimpin Divisi Kepatuhan dan APU PPT/Anggota Tetap Tanpa Hak Suara /
Head of Compliance and AML PPT Division/Permanent Member Without Voting Rights



Umur/Age
50 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Bandung, 26 Februari 1974, Per 31 Desember 2024 berusia 50 Tahun	Bandung, February 26, 1974, 50 years old as of December 31, 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana Hukum dari Universitas Padjadjaran pada tahun 1998. • Magister bidang Hukum Ekonomi & Bisnis dari Universitas Padjadjaran Bandung pada tahun 2010. 	Educational Background <ul style="list-style-type: none"> • Degree in Law from Padjadjaran University in 1998. • Masters in Economics & Business Law from Padjadjaran University Bandung in 2010.
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 6	Certification Risk Management Certification Level 6
Pengalaman Kerja Bergabung di bank bjb sejak 11 September 2001 dengan riwayat jabatan antara lain: <ul style="list-style-type: none"> • Pemimpin Cabang Purwakarta sejak 15 Oktober 2018 hingga 27 Januari 2020 • Pemimpin Cabang Depok sejak 10 Februari 2020 hingga 15 Januari 2021 • Deputy CEO Regional 5 sejak 01 Februari 2021 hingga 01 Agustus 2023 • Pemimpin Divisi Kepatuhan & APU PPT sejak tanggal 01 September 2023 hingga sekarang 	Work Experience Joined bank bjb since September 11, 2001 with a history of positions including: <ul style="list-style-type: none"> • Head of Purwakarta Branch from October 15, 2018 to January 27, 2020 • Head of Depok Branch from February 10, 2020 to January 15, 2021 • Deputy CEO for Regional 5 from February 01, 2021 to August 01, 2023 • Head of Compliance & AML CFT Division from September 1, 2023 until now
Dasar Hukum Pengangkatan Berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Legal Basis of Appointment Based on the Decree of the Board of Directors No. 0285/SK/DIR-HCA/2023.
Periode dan Masa Jabatan Periode Pertama (2023 - saat ini)	Period and Term of Office First Period (2023 - present)
Jabatan Rangkap -	Concurrent Positions -



Juniardi Swastria

Pemimpin Divisi Operasi/ Anggota Tetap Tanpa Hak Suara /
Operations Division Leader/ Permanent Member Without Voting Rights



Umur/Age
50 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

16 Juni 1974, usia 50 tahun per Desember 2024	June 16, 1974, age 50 as of December 2024
Riwayat Pendidikan	Educational Background
Sarjana di bidang Ilmu Hukum dari Universitas Padjadjaran Bandung (2020)	Bachelor of Law from Padjadjaran University Bandung (2020)
Sertifikasi	Certification
Sertifikasi Manajemen Risiko	Risk Management Certification
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Divisi Manajemen Anak Perusahaan tahun 2017 • Pemimpin Divisi Umum tahun 2018 	<ul style="list-style-type: none"> • Head of Subsidiary Management Division in 2017 • Head of General Division in 2018
Dasar Hukum Pengangkatan	Legal Basis of Appointment
Surat Keputusan Direksi No. 0495/SK/DIR-HCA/2024.	Board of Directors Decree No. 0495/SK/DIR-HCA/2024.
Periode dan Masa Jabatan	Period and Term of Office
Periode Pertama (2024 - saat ini)	First Period (2024 - present)
Jabatan Rangkap	Concurrent Positions
-	-



Diding Erawan

Pemimpin Divisi International & Transaction Banking/Anggota Tetap Tanpa Hak Suara / International & Transaction Banking Division Head/Permanent Member Without Voting Rights



Umur/Age
45 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 06 September 1979, usia 45 tahun per Desember 2024	Born on September 06, 1979, age 45 years as of December 2024
Riwayat Pendidikan Sarjana di bidang Ilmu Hukum dari Universitas Padjadjaran (2003)	Educational Background Bachelor of Law from Padjadjaran University (2003)
Sertifikasi Sertifikasi Manajemen Risiko	Certification Risk Management Certification
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Grup Business Support tahun 2022 • Pemimpin Grup Trade Finance & Value Chain tahun 2022 	Work Experience <ul style="list-style-type: none"> • Business Support Group Leader 2022 • Trade Finance & Value Chain Group Leader 2022
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Legal Basis of Appointment Board of Directors Decree No. 0285/SK/DIR-HCA/2023.
Periode dan Masa Jabatan Periode Pertama (2023 - saat ini)	Period and Term of Office First Period (2023 - present)
Jabatan Rangkap -	Concurrent Positions -



Hermawan Mulyana

Kepala Satuan Kerja Audit Internal//Anggota Tetap Tanpa Hak Suara /
Head of Internal Audit Work Unit//Permanent Member Without Voting Rights



Umur/Age
48 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Bandung, 17 Januari 1976/Usia 48 tahun per Desember 2024	Bandung, January 17, 1976/Age 48 years as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana di bidang Ilmu Manajemen dari Universitas Padjadjaran pada tahun 2001 • Magister di bidang Ilmu Manajemen Keuangan dari STIE EKUITAS pada tahun 2016 	Educational Background <ul style="list-style-type: none"> • Bachelor of Management Science from Padjadjaran University in 2001 • Master of Financial Management Science from STIE EKUITAS in 2016
Sertifikasi <ul style="list-style-type: none"> • Sertifikasi Manajemen Risiko Jenjang 7 • BSMR Level 5 • Qualified Internal Audit (QIA) 	Certification <ul style="list-style-type: none"> • Risk Management Certification Level 7 • BSMR Level 5 • Qualified Internal Audit (QIA)
Pengalaman Kerja <p>Bergabung di bank bjb sejak 2001 dengan riwayat jabatan sebagai berikut:</p> <ul style="list-style-type: none"> • Pemimpin Satuan Kerja Audit Internal sejak Agustus 2024 hingga saat ini • Pemimpin Divisi Korporasi sejak Mei 2023 hingga Agustus 2024. • Pemimpin Divisi Credit Risk sejak Feb 2021 hingga Mei 2023. 	Work Experience <p>Joined bank bjb since 2001 with the following job history:</p> <ul style="list-style-type: none"> • Head of Internal Audit Work Unit since August 2024 until now • Head of Corporate Division since May 2023 until August 2024. • Head of Credit Risk Division since February 2021 until May 2023.
Dasar Hukum Pengangkatan <p>Surat Keputusan Direksi No. 0343/SK/DIR-HC/2024.</p>	Legal Basis of Appointment <p>Board of Directors Decree No. 0343/SK/DIR-HC/2024.</p>
Periode dan Masa Jabatan <p>Periode Pertama (2023 - saat ini)</p>	Period and Term of Office <p>First Period (2023 - present)</p>
Jabatan Rangkap <p>-</p>	Concurrent Positions <p>-</p>



Yogy Yatno

Pemimpin Divisi Manajemen Risiko Operasional/ Anggota Tetap Tanpa Hak Suara /
Operational Risk Management Division Leader/ Permanent Member Without Voting Rights



Umur/Age
45 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 24 April 1979 saat ini berusia 45 Tahun	Born on April 24, 1979, currently 45 years old
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana di bidang Manajemen dari STIE YPKP Bandung (2001) • Magister di bidang Manajemen Keuangan dari Universitas Padjadjaran Bandung (2010) 	Educational Background <ul style="list-style-type: none"> • Bachelor in Management from STIE YPKP Bandung (2001) • Master in Financial Management from Padjadjaran University Bandung (2010)
Sertifikasi Sertifikasi Manajemen Risiko Level 5	Certification Risk Management Certification Level 5
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Divisi Jaringan & Layanan (2021-2022) • Pemimpin Divisi Kebijakan & Prosedur (2022-2023) • Pemimpin Divisi Manajemen Risiko Operasional sejak tahun 2023 	Work Experience <ul style="list-style-type: none"> • Network & Services Division Leader (2021-2022) • Policy & Procedures Division Leader (2022-2023) • Operational Risk Management Division Leader since 2023
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Appointment History Board of Directors Decree No. 0285/SK/DIR-HCA/2023.
Periode dan Masa Jabatan Periode Pertama (2023 - saat ini)	Period and Term of Office First Period (2023 - present)

PELATIHAN ANGGOTA KOMITE KEBIJAKAN PERKREDITAN

TRAINING OF MEMBERS OF THE CREDIT POLICY COMMITTEE

Pelatihan yang telah diikuti anggota komite selama tahun 2024 adalah sebagai berikut.

The training that has been attended by committee members during 2024 is as follows.

Nama Name	Jabatan Position	Pelatihan	Training
Yuddy Reinaldi	Ketua Chairman	Dapat dilihat pada bagian Pelatihan/ Pengembangan Kompetensi Direksi	Can be seen in the Training/Development of Board of Directors Competency section
Mulyana	Sekretaris Secretary	Dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko	Can be seen in the Training/Development of Board of Directors Competency section
Adrianus Ulun	Sekretaris Pengganti (Alternatif I) Alternate Secretary (Alternative I)	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		PEMBEKALAN/REFRESHMENT DAN UJIAN KOMPETENSI/RESERTIFIKASI SERTIFIKASI MANAJEMEN RISIKO (SMR) JENJANG 6 PEJABAT EKSEKUTIF BANK BJB	SUPPLYING/REFRESHMENT AND COMPETENCY TEST/RESERTIFICATION OF RISK MANAGEMENT CERTIFICATION (SMR) LEVEL 6 EXECUTIVE OFFICERS OF BANK BJB
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		UJIAN RESERTIFIKASI/KOMPETENSI SMR JENJANG 4 S.D. JENJANG 7 PEGAWAI BANK BJB	SMR RECERTIFICATION/COMPETENCE EXAM LEVEL 4 TO LEVEL 7 FOR BANK BJB EMPLOYEES
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS OF GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF THE APU-PPT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
Muhamad Aditya Wiradharma	Sekretaris Pengganti (Alternatif II) Alternate Secretary (Alternative II)	Dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko	Can be seen in the Training/Development of Board of Directors Competency section
Yusuf Saadudin	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan/ Pengembangan Kompetensi Direksi	Can be seen in the Training/Development of Board of Directors Competency section
Hana Dartiwan	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan/ Pengembangan Kompetensi Direksi	Can be seen in the Training/Development of Board of Directors Competency section
Tedi Setiawan	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan/ Pengembangan Kompetensi Direksi	Can be seen in the Training/Development of Board of Directors Competency section
Rio Lanasier	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan/ Pengembangan Kompetensi Direksi	Can be seen in the Training/Development of Board of Directors Competency section
Galis Prasetya	Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	Dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko	Can be seen in the Training/Development of Board of Directors Competency section
Beny Riswandi	Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	Dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko	Can be seen in the Training/Development of Board of Directors Competency section

Nama Name	Jabatan Position	Pelatihan	Training
Asep Dani Fadillah	Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	Dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko	Can be seen in the Training/Development of Board of Directors Competency section
M. Asadi Budiman	Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	Dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko	Can be seen in the Training/Development of Board of Directors Competency section
Triastoto Hardjanto Wibowo	Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		PEMBEKALAN/REFRESHMENT DAN UJIAN KOMPETENSI/RESERTIFIKASI SERTIFIKASI MANAJEMEN RISIKO (SMR) JENJANG 7 PEJABAT EKSEKUTIF BANK BJB	SUPPLYING/REFRESHMENT AND COMPETENCY TEST/RESERTIFICATION OF RISK MANAGEMENT CERTIFICATION (SMR) LEVEL 7 EXECUTIVE OFFICERS OF BANK BJB
		UJIAN RESERTIFIKASI/KOMPETENSI SMR JENJANG 4 S.D. JENJANG 7 PEGAWAI BANK BJB	SMR RECERTIFICATION/COMPETENCE EXAM LEVEL 4 TO LEVEL 7 FOR BANK BJB EMPLOYEES
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS OF GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF THE APU-PPT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
		MARKPLUS CONFERENCE 2025 REIMAGINING MARKET-ING : PEOPLE TECHNOLOGY AND IMPACT	MARKPLUS CONFERENCE 2025 REIMAGINING MARKET-ING : PEOPLE TECHNOLOGY AND IMPACT
Joko Hartono Kalisman	Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		PEMBEKALAN & UJIAN RESERTIFIKASI DAN UJIAN KOMPETENSI SMR JENJANG 7 PEJABAT EKSEKUTIF BANK BJB	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		PENILAIAN TINGKAT MATURITAS DIGITAL BANK UMUM	ASSESSMENT OF DIGITAL MATURITY LEVEL OF COMMERCIAL BANKS
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		KONFERENSI AUDIT INTERNAL 2024	INTERNAL AUDIT CONFERENCE 2024
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		PEMBELAJARAN REVITALISASI BISNIS DAN BEST PRACTICE DPLK BANK BJB (INHOUSE TRAINING TATAP MUKA)	BUSINESS REVITALIZATION LEARNING AND BEST PRACTICE DPLK BANK BJB (FACE-TO-FACE INHOUSE TRAINING)

Nama Name	Jabatan Position	Pelatihan	Training
		BJB MPP 531 RETIREMENT PREPARATION SESSION TAHUN 2024	BJB MPP 531 RETIREMENT PREPARATION SESSION 2024
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS OF GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF THE AML-CFT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
		PEMBARUAN KEANGGOTAAN IIA DAN PEMBARUAN SERTIFIKASI CIA (CERTIFIED INTERNAL AUDITOR) SERTA PEMBARUAN SERTIFIKASI CRMA	IIA MEMBERSHIP RENEWAL AND CIA (CERTIFIED INTERNAL AUDITOR) CERTIFICATION RENEWAL AND CRMA CERTIFICATION RENEWAL
Rudy Purwadi	Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		PEMBEKALAN & UJIAN RESERTIFIKASI DAN UJIAN KOMPETENSI SMR JENJANG 7 PEJABAT EKSEKUTIF BANK BJB	SUPPLIES & RECERTIFICATION EXAM AND SMR COMPETENCY EXAM FOR BANK BJB EXECUTIVE OFFICERS LEVEL 7
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		PEMBELAJARAN MINI MBA IN CORPORATE INNOVATION MANAGEMENT (PUBLIC TRAINING TATAP MUKA)	MINI MBA LEARNING IN CORPORATE INNOVATION MANAGEMENT (FACE-TO-FACE PUBLIC TRAINING)
		TOOLS FOR AUDIT MANAGERS & RISK BASED AUDITNG	TOOLS FOR AUDIT MANAGERS & RISK BASED AUDITNG
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		BJB MPP 531 RETIREMENT PREPARATION SESSION TAHUN 2024	BJB MPP 531 RETIREMENT PREPARATION SESSION 2024
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS OF GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF THE AML-CFT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
Denny Mulyadi	Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		PEMBEKALAN & UJIAN RESERTIFIKASI DAN UJIAN KOMPETENSI SMR JENJANG 7 PEJABAT EKSEKUTIF BANK BJB	SUPPLIES & RECERTIFICATION EXAM AND SMR COMPETENCY EXAM FOR BANK BJB EXECUTIVE OFFICERS LEVEL 7
		BJB MPP 531 RETIREMENT PREPARATION SESSION (MPP 1 TAHUN) - INHOUSE TRAINING TAHUN 2024	BJB MPP 531 RETIREMENT PREPARATION SESSION (MPP 1 YEAR) - INHOUSE TRAINING 2024
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET

Nama Name	Jabatan Position	Pelatihan	Training
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		PROGRAM PENDIDIKAN DASAR PERBANKAN SYARIAH (PDPS) CALON PENGURUS BJB SYARIAH (INHOUSE TRAINING TATAP MUKA)	BASIC EDUCATION PROGRAM OF SYARIAH BANKING (PDPS) FOR CANDIDATE MANAGEMENT OF BJB SYARIAH (FACE-TO-FACE INHOUSE TRAINING)
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS OF GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KONTRAK & PEGAWAI BARU BANK BJB TAHUN 2024 VIA ELBU (INHOUSE TRAINING ONL	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF THE APU-PPT AND PPPSPM PROGRAMS FOR CONTRACT EMPLOYEES & NEW EMPLOYEES OF BANK BJB IN 2024 VIA ELBU (INHOUSE TRAINING ONLINE)
Budiatmo Sudradjat	Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		PEMBEKALAN/REFRESHMENT DAN UJIAN KOMPETENSI/RESERTIFIKASI SERTIFIKASI MANAJEMEN RISIKO (SMR) JENJANG 6 PEJABAT EKSEKUTIF BANK BJB	SUPPLYING/REFRESHMENT AND COMPETENCY TEST/RESERTIFICATION OF RISK MANAGEMENT CERTIFICATION (SMR) LEVEL 6 EXECUTIVE OFFICERS OF BANK BJB
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		PEMBEKALAN/REFRESHMENT DAN UJIAN KOMPETENSI/RESERTIFIKASI SERTIFIKASI MANAJEMEN RISIKO (SMR) JENJANG 5 PEJABAT EKSEKUTIF BANK BJB	SUPPLYING/REFRESHMENT AND COMPETENCY TEST/RESERTIFICATION OF RISK MANAGEMENT CERTIFICATION (SMR) LEVEL 5 EXECUTIVE OFFICERS OF BANK BJB
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS OF GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF THE AML-CFT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
Angga Estrio	Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		PEMBEKALAN & UJIAN RESERTIFIKASI DAN UJIAN KOMPETENSI SMR JENJANG 5 PEJABAT EKSEKUTIF BANK BJB	SUPPLIES & RECERTIFICATION EXAM AND SMR COMPETENCY EXAM FOR BANK BJB EXECUTIVE OFFICERS LEVEL 5
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET

Nama Name	Jabatan Position	Pelatihan	Training
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		SERTIFIKASI KOMPETENSI JENJANG KUALIFIKASI SPPUR 6 BIDANG SETELMEN PEMBAYARAN TRANSAKSI TRADE FINANCE	COMPETENCY CERTIFICATION QUALIFICATION LEVEL SPPUR 6 FIELD OF TRADE FINANCE TRANSACTION PAYMENT SETTLEMENT
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS OF GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF THE APU-PPT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
Agus Somantri	Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF THE APU-PPT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		PEMBEKALAN/REFRESHMENT DAN UJIAN KOMPETENSI/RESERTIFIKASI SERTIFIKASI MANAJEMEN RISIKO (SMR) JENJANG 5 PEJABAT EKSEKUTIF BANK BJB	SUPPLYING/REFRESHMENT AND COMPETENCY TEST/RESERTIFICATION OF RISK MANAGEMENT CERTIFICATION (SMR) LEVEL 5 EXECUTIVE OFFICERS OF BANK BJB
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS OF GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF THE AML-CFT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
Deden Hilman	Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	Dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko	Can be seen in the Risk Management Committee Member Training section
Juniardi Swastria	Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		PEMBEKALAN & UJIAN RESERTIFIKASI DAN UJIAN KOMPETENSI SMR JENJANG 7 PEJABAT EKSEKUTIF BANK BJB	SUPPLIES & RECERTIFICATION EXAM AND SMR COMPETENCY EXAM FOR BANK BJB EXECUTIVE OFFICERS LEVEL 7
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		MANAJEMEN UMUM DANA PENSIUN	GENERAL MANAGEMENT OF PENSION FUNDS
		UJIAN SERTIFIKASI MANAJEMEN UMUM DANA PENSIUN	PENSION FUND GENERAL MANAGEMENT CERTIFICATION EXAM

Nama Name	Jabatan Position	Pelatihan	Training
		WEBINAR CULTURE BASED PERFORMANCE BANK BJB PERAIH 10 TOP BANKER INDONESIA 2024	WEBINAR CULTURE BASED PERFORMANCE BANK BJB WINS 10 TOP BANKER INDONESIA 2024
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		PERAN DAN TANGGUNG JAWAB KOMISARIS DALAM MENGEMBALIKAN KEPERCAYAAN PEMANGKU KEPENTINGAN	THE ROLE AND RESPONSIBILITY OF THE COMMISSIONER IN RESTORING STAKEHOLDERS' TRUST
		UNTUK CALON KOMISARIS PT ASURANSI BANGUN ASKRIDA	FOR CANDIDATE COMMISSIONERS OF PT ASURANSI BANGUN ASKRIDA
		PEMBELAJARAN UNTUK CALON KOMISARIS PT. ASURANSI BANGUN ASKRIDA	LEARNING FOR CANDIDATE COMMISSIONERS OF PT. ASURANSI BANGUN ASKRIDA
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS OF GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF THE AML-CFT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
Diding Erawan	Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		PEMBEKALAN & UJIAN RESERTIFIKASI DAN UJIAN KOMPETENSI SMR JENJANG 5 PEJABAT EKSEKUTIF BANK BJB	SUPPLIES & RECERTIFICATION EXAM AND SMR COMPETENCY EXAM FOR EXECUTIVE OFFICERS OF BANK BJB
		WEBINAR STRATEGI ADOPTI AI DI PERUSAHAAN TAHUN 2024 (PUBLIC TRAINING-ONLINE)	AI ADOPTION STRATEGY WEBINAR IN COMPANIES IN 2024 (PUBLIC TRAINING-ONLINE)
		PEMBEKALAN/REFRESHMENT DAN UJIAN KOMPETENSI/RESERTIFIKASI SERTIFIKASI MANAJEMEN RISIKO (SMR) JENJANG 6 PEJABAT EKSEKUTIF BANK BJB	SUPPLYING/REFRESHMENT AND COMPETENCY TEST/RESERTIFICATION OF RISK MANAGEMENT CERTIFICATION (SMR) LEVEL 6 EXECUTIVE OFFICERS OF BANK BJB
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		UJIAN RESERTIFIKASI/KOMPETENSI SMR JENJANG 4 S.D. JENJANG 7 PEGAWAI BANK BJB	SMR RECERTIFICATION/COMPETENCE EXAM LEVEL 4 TO LEVEL 7 BANK BJB EMPLOYEES
		WEBINAR CULTURE BASED PERFORMANCE BANK BJB PERAIH 10 TOP BANKER INDONESIA 2024	WEBINAR CULTURE BASED PERFORMANCE BANK BJB WINS 10 TOP BANKER INDONESIA 2024
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		WEBINAR MEMBONGKAR KEJAHATAN KORPORASI DI SEKTOR KEUANGAN	WEBINAR EXPOSING CORPORATE CRIME IN THE FINANCIAL SECTOR
		SERTIFIKASI KOMPETENSI JENJANG KUALIFIKASI SPPUR 6 BIDANG SETELMEN PEMBAYARAN TRANSAKSI TRADE FINANCE	COMPETENCY CERTIFICATION QUALIFICATION LEVEL SPPUR 6 FIELD OF PAYMENT SETTLEMENT OF TRADE FINANCE TRANSACTION
		STANDBY LETTER OD CREDIT (UCP 600 VS ISP98) & DEMAND GUARANTEE (BASED ON URDG758 & KUHPER)	STANDBY LETTER OD CREDIT (UCP 600 VS ISP98) & DEMAND GUARANTEE (BASED ON URDG758 & KUHPER)

Nama Name	Jabatan Position	Pelatihan	Training
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS PROGRAM ON GRATIFICATION CONTROL AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF AML-CFT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
Hermawan Mulyana	Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	Dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko	Can be seen in the Risk Management Committee Member Training section
Yogy Yatno	Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	Dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko	Can be seen in the Risk Management Committee Member Training section

PERNYATAAN INDEPENDENSI KOMITE KEBIJAKAN PERKREDITAN

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur Lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

RAPAT DAN PELAKSANAAN TUGAS KOMITE KEBIJAKAN PERKREDITAN

Komite Kebijakan Perkreditan telah melaksanakan tugas dengan merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan serta memberikan saran-saran langkah perbaikan. Selama tahun 2024, Komite Kebijakan Perkreditan telah melaksanakan 2 (dua) kali rapat dengan agenda sebagai berikut.

INDEPENDENCE STATEMENT OF THE CREDIT POLICY COMMITTEE

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or employees of companies that had affiliation or business with the Company.

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE CREDIT POLICY COMMITTEE

The Credit Policy Committee has carried out its duties by formulating policies, supervising the implementation of policies, monitoring the progress and condition of the credit portfolio and providing suggestions for corrective steps. During 2024, the Credit Policy Committee has held 2 (two) meetings with the following agenda,

No.	Tanggal Date	Agenda Agenda
1	25 Maret 2024 March 25, 2024	<ol style="list-style-type: none"> Perubahan Kebijakan Perkreditan Bank; Perubahan Surat Keputusan Komite Nomor 0001/SK/CPC-DKP/2023 Tanggal 06 Februari 2023 Tentang Susunan Komite Kredit, Susunan Komite Restrukturisasi Kredit, Limit Kewenangan Memutus Kredit (LKMK) dan Limit Kewenangan Restrukturisasi Kredit. Perubahan Surat Keputusan Komite PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk., Nomor 0002/SK/CPC-KPR/2023 tanggal 10 April 2023 Tentang Susunan Komite Kredit Line, Susunan Komite Restrukturisasi Credit Line, Limit Kewenangan Memutus Credit Line Dan Limit Kewenangan Restrukturisasi Credit Line. Perubahan Surat Keputusan Komite Nomor 0003/SK/CPC-KPR/2023 Tanggal 06 Februari 2023 Tentang Susunan Komite Kredit dan Limit Kewenangan Memutus Penyelamatan dan Penyelesaian Kredit <ol style="list-style-type: none"> Changes to Bank Credit Policy; Changes to Committee Decree Number 0001/SK/CPC-DKP/2023 Dated February 6, 2023 Concerning the Composition of the Credit Committee, Composition of the Credit Restructuring Committee, Credit Decision Authority Limit (LKMK), and Credit Restructuring Authority Limit. Changes to the Decree of the Committee of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk., Number 0002/SK/CPC-KPR/2023 dated April 10, 2023 Concerning the Composition of the Credit Line Committee, Composition of the Credit Line Restructuring Committee, Credit Decision Authority Limit, and Credit Line Restructuring Authority Limit. Changes to Committee Decree Number 0003/SK/CPC-KPR/2023 Dated February 6, 2023 Concerning the Composition of the Credit Committee and Credit Rescue and Settlement Authority Limit.

No.	Tanggal Date	Agenda
6	03 Oktober 2024 October 03, 2024	<ol style="list-style-type: none"> Perubahan Surat Keputusan Komite PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk., Nomor 0001/SK/CPC-KPR/2024 tanggal 29 April 2024 Tentang Susunan Komite Kredit, Susunan Komite Restrukturisasi Kredit, Limit Kewenangan Memutus Kredit (LKMK) dan Limit Kewenangan Restrukturisasi Kredit. Perubahan Surat Keputusan Komite PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk., Nomor 0002/SK/CPC-KPR/2024 tanggal 29 April 2024 Tentang Susunan Komite Credit Line, Susunan Komite Restrukturisasi Credit Line, Limit Kewenangan Memutus Credit Line dan Limit Kewenangan Restrukturisasi Credit Line. Perubahan Surat Keputusan Komite PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk., Nomor 0003/SK/CPC-KPR/2024 tanggal 29 April 2024 Tentang Susunan Komite Kredit dan Limit Kewenangan Memutus Penyelamatan dan Penyelesaian Kredit. Penerbitan Surat Keputusan Komite PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk., Tentang Komite Persetujuan Credit Grading Untuk Kredit Digital. <ol style="list-style-type: none"> Amendment to the Decree of the Committee of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk., Number 0001/SK/CPC-KPR/2024 dated April 29, 2024 concerning the Composition of the Credit Committee, Composition of the Credit Restructuring Committee, Credit Decision Authority Limit (LKMK), and Credit Restructuring Authority Limit. Amendment to the Decree of the Committee of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk., Number 0002/SK/CPC-KPR/2024 dated April 29, 2024 concerning the Composition of the Credit Line Committee, Composition of the Credit Line Restructuring Committee, Credit Decision Authority Limit, and Credit Line Restructuring Authority Limit. Amendment to the Decree of the Committee of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk., Number 0003/SK/CPC-KPR/2024 dated April 29, 2024 concerning the Composition of the Credit Committee and the Limit of Authority to Decide on Credit Rescue and Settlement. Issuance of the Decree of the Committee of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk., Concerning the Credit Grading Approval Committee for Digital Credit.

Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi bertugas menyusun rencana strategis Teknologi Informasi (*Information Technology Strategic Plan*) yang searah dengan rencana strategis kegiatan usaha Bank, serta perumusan kebijakan dan prosedur Teknologi Informasi yang utama seperti kebijakan pengamanan Teknologi Informasi dan manajemen risiko terkait penggunaan Teknologi Informasi di Bank.

STRUKTUR DAN KEANGGOTAAN KOMITE PENGARAH TEKNOLOGI INFORMASI

Sesuai dengan Surat Keputusan Direksi nomor 0404/SK/DIR-ITE/2020 tentang Pedoman Kerja Komite Pengarah Teknologi Informasi. Dengan struktur dan keanggotaan sebagai berikut:

Jabatan Position	Diisi oleh Filled by	Hak Suara Voting Rights
Ketua Chairman	Direktur yang membidangi Teknologi Informasi Director in charge of Information Technology	Mempunyai Hak Suara Have Voting Rights
Wakil Ketua Wakil Ketua	Direktur yang membidangi Manajemen Risiko Director in charge of Risk Management	Mempunyai Hak Suara Have Voting Rights
Sekretaris Secretary	Pemimpin Divisi <i>Information Technology</i> Information Technology Division Leader	Mempunyai Hak Suara Have Voting Rights
Anggota Tetap Permanent member	Pemimpin Divisi Operasi Head of Operations Division	Mempunyai Hak Suara Have Voting Rights
	Pemimpin Divisi Jaringan & Layanan Head of Network & Services Division	Mempunyai Hak Suara Have Voting Rights
	Pemimpin Divisi Pengendalian Keuangan Head of Financial Control Division	Mempunyai Hak Suara Have Voting Rights
	Pemimpin Divisi <i>Change Management Office</i> Head of Change Management Office Division	Mempunyai Hak Suara Have Voting Rights
	Pemimpin Divisi <i>Digital Digital Banking</i> Head of Digital Banking Division	Mempunyai Hak Suara Have Voting Rights

Information Technology Steering Committee

The Information Technology Steering Committee had tasks in compiling an Information Technology Strategic Plan that was in line with the Company business strategic plan, as well as the formulation of main Information Technology policies and procedures such as Information Technologysafeguard policies and risk management related to the use of Information Technology in the Bank.

STRUCTURE AND MEMBERSHIP OF INFORMATION TECHNOLOGY STEERING COMMITTEE

In accordance with the Decree of the Board of Directors number 0404/SK/DIR-ITE/2020 concerning Work Guidelines for the Information Technology Steering Committee. With the structure and membership as follows:

Jabatan Position	Diisi oleh Filled by	Hak Suara Voting Rights
	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division	Mempunyai Hak Suara Have Voting Rights
Anggota Tidak Tetap Non-Permanent Member	Pemimpin Divisi & Unit Lainnya yang berkaitan dengan pembahasan agenda Rapat Komite Head of Divisions and Other Units related to the discussion of the Committee Meeting agenda	Mempunyai Hak Suara Have Voting Rights

TUGAS, WEWENANG, DAN TANGGUNG JAWAB KOMITE PENGARAH TEKNOLOGI INFORMASI

Tugas, wewenang dan tanggung jawab Komite Pengarah Teknologi Informasi adalah memberikan rekomendasi kepada Direksi yang paling kurang terkait dengan:

- Rencana Strategis Teknologi Informasi (*Information Technology Strategic Plan*) yang searah dengan rencana strategis kegiatan usaha Bank. Dalam memberikan rekomendasi, Komite Pengarah Teknologi Informasi hendaknya memperhatikan faktor efisiensi, efektivitas serta hal-hal sebagai berikut:
 - Rencana pelaksanaan (*roadmap*) untuk mencapai kebutuhan Teknologi Informasi yang mendukung strategi bisnis Bank. *Roadmap* terdiri dari kondisi saat ini (*current state*), kondisi yang ingin dicapai (*future state*) serta langkah-langkah yang akan dilakukan untuk mencapai *future state*;
 - Sumber Daya yang dibutuhkan;
 - Manfaat yang akan diperoleh saat rencana diterapkan;
 - kendala yang mungkin timbul dalam penerapan *information technology strategic plan*.
- Perumusan kebijakan Teknologi Informasi sebagaimana diatur pada arsitektur kebijakan dan prosedur.
- Kesesuaian antara proyek Teknologi Informasi yang disetujui dengan *information technology strategic plan*, serta menetapkan status prioritas proyek teknologi operasional Bank.
- Kesesuaian antara pelaksanaan proyek Teknologi Informasi dengan rencana proyek yang disepakati (*project charter*). Komite Pengarah Teknologi Informasi harus melengkapi rekomendasi dengan hasil analisis dari proyek Teknologi Informasi yang utama sehingga memungkinkan Direksi mengambil keputusan secara efisien.
- Kesesuaian antara Teknologi Informasi dengan kebutuhan sistem informasi manajemen serta kebutuhan kegiatan usaha.
- Efektivitas langkah-langkah dalam meminimalkan risiko atas investasi pada sektor Teknologi Informasi.
- Pemantauan atas kinerja Teknologi Informasi, dan upaya peningkatannya misalnya dengan mendeteksi keusangan Teknologi Informasi dan mengukur efektivitas dan efisiensi penerapan kebijakan pengamanan Teknologi Informasi.
- Upaya penyelesaian berbagai masalah terkait Teknologi Informasi yang tidak dapat diselesaikan oleh satuan kerja

DUTIES, AUTHORITIES, AND RESPONSIBILITIES OF INFORMATION TECHNOLOGY STEERING COMMITTEE

The task, authority and responsibility of the Director of the Information Technology Committee is to provide recommendations to the board of Directors as related to:

- The Information Technology Strategic Plan which was in line with the strategic plan for the Bank's business activities. In providing recommendations, the Information Technology Steering Committee should pay attention to efficiency, effectiveness as well as the following:
 - The implementation plan (*roadmap*) to achieve the need for Information Technology that supported the Bank's business strategy. The roadmap consisted of the current state, the future state and the steps that should be taken to achieve the future state;
 - Resources required;
 - The benefits that would be obtained when the plan was implemented;
 - constraints that might arise in the application of the strategic information technology plan.
- The formulation of Information Technology policies as stipulated in the policy architecture and procedures.
- Conformity between the approved Information Technology project and the information technology strategic plan, as well as determining the priority status of the Bank's operational technology projects.
- The conformity between the implementation of the Information Technology project and the agreed project plan (*project charter*). The Information Technology Steering Committee should complement its recommendations with analysis results from major Information Technology projects so as to enable the Directors to make decisions efficiently.
- Conformity between Information Technology and the needs of management information systems as well as the needs of business activities.
- The effectiveness of measures in minimizing the risk of investment in the Information Technology sector.
- Monitoring the performance of Information Technology, and efforts to improve it, for example by detecting obsolescence of Information Technology and measuring the effectiveness and efficiency of implementing Information Technology security policies.
- Efforts to resolve various problems related to Information Technology that cannot be resolved by the work unit

pengguna dan dan penyelenggara Teknologi Informasi secara efektif, efisien dan tepat waktu.

9. Kecukupan dan alokasi sumber daya yang dimiliki, dalam hal sumber daya yang dimiliki tidak memadai dan perseroan akan menggunakan jasa pihak lain dalam penyelenggaraan Teknologi Informasi maka Komite Pengarah Teknologi Informasi harus memastikan perseroan telah memiliki kebijakan dan prosedur yang dibutuhkan.

for users and operators of Information Technology in an effective, efficient and timely manner.

9. Adequacy and allocation of resources owned, in the event that the resources owned are inadequate and the company will use the services of other parties in the implementation of Information Technology, the Information Technology Steering Committee must ensure that the company had the necessary policies and procedures.

PROFIL ANGGOTA KOMITE PENGARAH TEKNOLOGI INFORMASI

PROFILE OF INFORMATION TECHNOLOGY STEERING COMMITTEE MEMBERS



Rio Lanasier

**Direktur IT & Transaction Banking/Ketua /
Director of IT & Transaction Banking/Chairman**



Umur/Age
49 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

<p>Lahir di Tangerang pada tahun 1975, usia 49 tahun per Desember 2024.</p>	<p>Born in Tangerang in 1975, 49 years old as of December 2024.</p>
<p>Riwayat Pendidikan</p> <ul style="list-style-type: none"> • Sarjana bidang Teknik Sipil dari Universitas Katolik Parahyangan Bandung (1998). • Master bidang Civil & Environment Engineering dari University of New South Wales Sydney Australia (2000). 	<p>Educational Background</p> <ul style="list-style-type: none"> • Bachelor of Civil Engineering from Parahyangan Catholic University, Bandung (1998). • Master of Civil & Environmental Engineering from the University of New South Wales Sydney Australia (2000).
<p>Sertifikasi</p> <ul style="list-style-type: none"> • Sertifikasi Manajemen Risiko Jenjang 5 oleh LSPP (2019). • Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023). 	<p>Certification</p> <ul style="list-style-type: none"> • Level 5 Risk Management Certification by LSPP (2019). • Level 7 Risk Management Certification by TD Consultant (2023).
<p>Pengalaman Kerja</p> <ul style="list-style-type: none"> • Direktur Treasury, Financial Institution, Funding & Fintech Solution bank bjb (2016-2019). • Direktur Information Technology, Treasury & International Banking bank bjb (2019 – 2024). • Direktur IT dan Transaction Banking bank bjb (2024 – saat ini). 	<p>Work Experience</p> <ul style="list-style-type: none"> • Director of Treasury, Financial Institution, Funding & Fintech Solution bank bjb (2016-2019). • Director of Information Technology, Treasury & International Banking bank bjb (2019 – 2024). • Director of IT and Transaction Banking bank bjb (2024 – present).
<p>Dasar Hukum Pengangkatan</p> <p>Diangkat sebagai Direktur bank bjb untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019. Kemudian di angkat kembali sebagai Direktur IT dan Transaction Banking berdasarkan RUPS Tahunan No. 13 tanggal 2 April 2024.</p>	<p>Legal Basis of Appointment</p> <p>Appointed as Director of bank bjb for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which were stipulated based on Deed No. 42 dated December 13, 2019. Then reappointed as Director of IT and Transaction Banking based on Annual GMS No. 13 dated April 2, 2024.</p>
<p>Periode dan Masa Jabatan</p> <ul style="list-style-type: none"> • 30 April 2019 – 2 April 2024 (periode pertama). • 2 April 2024 – saat ini (periode kedua). 	<p>Period and Term of Office</p> <ul style="list-style-type: none"> • April 30, 2019 – April 2, 2024 (first period). • April 2, 2024 – present (second period).
<p>Jabatan Rangkap</p> <p>-</p>	<p>Concurrent Positions</p> <p>-</p>



Cecep Trisna

Direktur Kepatuhan/Ketua /
Director of Compliance/Chairman



Umur/Age
 57 tahun/years old



Kewarganegaraan/Citizenship
 Indonesia



Domisili/Domicile
 Bandung, Indonesia

Lahir di Bandung, usia 57 tahun per Desember 2024.	Born in Bandung in 1967, 57 years old as of December 2024.
Riwayat Pendidikan	Educational Background
Sarjana bidang Ilmu Manajemen dari Universitas Padjajaran Bandung (1990).	Bachelor of Management Science from Padjajaran University Bandung (1990).
Sertifikasi	Certification
<ul style="list-style-type: none"> Sertifikasi Kepatuhan Level 1 oleh Forum Komunikasi Direktur Kepatuhan (FKDPK) (2019). Sertifikasi Kepatuhan Level 2 oleh Forum Komunikasi Direktur Kepatuhan (FKDPK) (2019). Sertifikasi Kepatuhan Level 2 oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2019). Sertifikasi Manajemen Risiko oleh Badan Sertifikasi Manajemen Risiko (BSMR) (2020). Sertifikasi Manajemen Risiko Strategi Ketahanan Dalam Penerapan Manajemen Risiko Di Masa Pandemi COVID-19 (2020). Sertifikasi Kepatuhan & AML Level 3 Eksekutif oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021). Sertifikasi Kompetensi Level Eksekutif Level 3 Kepatuhan oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021). Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023). 	<ul style="list-style-type: none"> Compliance Certification Level 1 by the Compliance Director Communication Forum (FKDPK) (2019). Compliance Certification Level 2 by the Compliance Director Communication Forum (FKDPK) (2019). Compliance Certification Level 2 by the Indonesian Banking Professional Certification Institute (LSPP) (2019). Risk Management Certification by the Risk Management Certification Agency (BSMR) (2020). Risk Management Certification Resilience Strategy in the Implementation of Risk Management During the COVID-19 Pandemic (2020). Compliance & AML Level 3 Executive Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021). Compliance Executive Level Compliance Competency Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021). Risk Management Certification Level 7 by TD Consultant (2023).
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> Pemimpin Divisi Manajemen Risiko bank bjb (2015 - 2017). Pemimpin Yayasan Kesejahteraan Pegawai bank bjb (2017 - 2018). Pemimpin Divisi Kepatuhan dan APU-PPT bank bjb (2018 - 2021). Direktur Kepatuhan bank bjb (2021 - saat ini). 	<ul style="list-style-type: none"> Head of Risk Management Division of bank bjb (2015 - 2017). Head of Employee Welfare Foundation of bank bjb (2017 - 2018). Head of Compliance and APU-PPT Division of bank bjb (2018 - 2021). Director of Compliance of bank bjb (2021 - present).
Dasar Hukum Pengangkatan	Legal Basis of Appointment
Diangkat sebagai Direktur bank bjb untuk pertama kalinya berdasarkan Surat Otoritas Jasa Keuangan No. SR-65/KR.02/2021 tanggal 21 Juli 2021 perihal Penyampaian Salinan Keputusan Penilaian Kemampuan dan Kepatutan atas Pengangkatan Direktur Kepatuhan PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Efektif menjabat sebagai Direktur Kepatuhan bank bjb sejak tanggal 22 Juli 2021.	Appointed as Director of bank bjb for the first time based on the Financial Services Authority Letter No. SR-65/KR.02/2021 dated July 21, 2021 concerning Submission of a Copy of the Decision on the Fit and Proper Assessment of the Appointment of the Compliance Director of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Effectively serving as Compliance Director of bank bjb since July 22, 2021.
Periode dan Masa Jabatan	Period and Term of Office
6 April 2021 – saat ini (periode pertama).	April 6, 2021 – present (first period).
Jabatan Rangkap	Concurrent Positions
-	-



Johanes Parulian Tamba

Pemimpin Divisi Information Technology/Sekretaris /
Head of Information Technology Division/Secretary



Umur/Age
55 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 05 Februari 1969, usia 55 tahun per Desember 2024	Born on February 05, 1969, age 55 as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana di bidang Matematika dari Institusi Teknologi Bandung (ITB) (1993) • Magister di bidang Teknologi Informasi (2023) 	Educational Background <ul style="list-style-type: none"> • Bachelor in Mathematics from Bandung Institute of Technology (ITB) (1993) • Master's degree in Information Technology from the University of Indonesia in 2003
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 7	Certification Risk Management Certification Level 7
Pengalaman Kerja <ul style="list-style-type: none"> • Wakil Pemimpin Divisi IT I tahun 2022 • Pemimpin Divisi Digital Banking tahun 2022 	Work Experience <ul style="list-style-type: none"> • Deputy Head of IT Division I in 2022 • Deputy Head of Digital Banking Division in 2022
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0470/SK/DIR-HCA/2023.	Dasar Hukum Pengangkatan Board of Directors Decree No. 0470/SK/DIR-HCA/2023.
Periode dan Masa Jabatan Periode Pertama (2003 – saat ini)	Period and Term of Office First Period (2003 – present)
Jabatan Rangkap -	Concurrent Positions -



Juniardi Swastria

Pemimpin Divisi Operasi/ Anggota Tetap Tanpa Hak Suara /
Operations Division Leader/ Permanent Member Without Voting Rights



Umur/Age
50 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

16 Juni 1974, usia 50 tahun per Desember 2024	June 16, 1974, age 50 as of December 2024
Riwayat Pendidikan	Educational Background
Sarjana di bidang Ilmu Hukum dari Universitas Padjadjaran Bandung (2020)	Bachelor of Law from Padjadjaran University Bandung (2020)
Sertifikasi	Certification
Sertifikasi Manajemen Risiko	Risk Management Certification
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Divisi Manajemen Anak Perusahaan tahun 2017 • Pemimpin Divisi Umum tahun 2018 	<ul style="list-style-type: none"> • Head of Subsidiary Management Division in 2017 • Head of General Division in 2018
Dasar Hukum Pengangkatan	Legal Basis of Appointment
Surat Keputusan Direksi No. 0495/SK/DIR-HCA/2024.	Board of Directors Decree No. 0495/SK/DIR-HCA/2024.
Periode dan Masa Jabatan	Period and Term of Office
Periode Pertama (2024 - saat ini)	First Period (2024 - present)
Jabatan Rangkap	Concurrent Positions
-	-



Nunung Suhartini

Pemimpin Divisi Jaringan & Layanan/ Anggota Tetap Dengan Hak Suara /
Head of Network & Services Division/Permanent Member with Voting Rights



Umur/Age
53 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 21 Januari 1971, usia 53 tahun per Desember 2024	Born on January 21, 1971, age 53 as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana di bidang Manajemen SDM dari STIA LAN RI Bandung (2002) • Magister di bidang Manajemen Pemasaran dari Universitas Pasundan Bandung (2004) 	Educational Background <ul style="list-style-type: none"> • Bachelor's Degree in Human Resources Management from STIA LAN RI Bandung (2002) • Master in Marketing Management from Pasundan University, Bandung (2004)
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 7	Certification Risk Management Certification Level 7
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Kantor Cabang Saharjo tahun 2019 • CEO Regional Kantor Wilayah 3 tahun 2019 	Work Experience <ul style="list-style-type: none"> • Head of Saharjo Branch Office in 2019 • Regional CEO of Region 3 Office in 2019
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0011/SK/DIR-HCA/2022.	Legal Basis of Appointment Board of Directors Decree No. 0011/SK/DIR-HCA/2022.
Periode dan Masa Jabatan Periode Pertama (2022 - saat ini)	Period and Term of Office First Period (2022 - present)
Jabatan Rangkap -	Concurrent Positions -



Iwan Gartiwa Dewantara

Pemimpin Divisi Pengendalian Keuangan/Anggota Tetap Dengan Hak Suara /
Head of Financial Control Division/Permanent Member with Voting Rights



Umur/Age
55 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

13 September 1969, usia 55 tahun per Desember 2024	September 13, 1969, age 55 as of December 2024
Riwayat Pendidikan Sarjana di bidang Tata Negara dari Universitas Pasundan Bandung	Educational Background Bachelor's degree in State Administration from Pasundan University, Bandung
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 7	Certification Risk Management Certification Level 7
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Grup Kebijakan Akuntansi tahun 2019 • Pemimpin Grup Laporan Keuangan tahun 2021 	Work Experience <ul style="list-style-type: none"> • Accounting Policy Group Leader 2019 • Financial Report Group Leader 2021
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024.	Legal Basis of Appointment Board of Directors Decree No. 0318/SK/DIR-HCA/2024.
Periode dan Masa Jabatan Periode Pertama (2024 - saat ini)	Period and Term of Office First Period (2024 - present)
Jabatan Rangkap -	Concurrent Positions -



Widi Hartoto

**Pemimpin Divisi Change Management Office/ Anggota Tetap Dengan Hak Suara /
Head of the Change Management Office Division/Permanent Member with Voting Rights**



Umur/Age
45 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Jakarta, 17 Juni 1979, usia 45 tahun per Desember 2024.	Jakarta, June 17, 1979, age 45 years as of December 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> S1 Ekonomi, Universitas Prof. DR. Moestopo tahun 2003 S2 Magister Management, Universitas Widyatama tahun 2012 	Educational Background <ul style="list-style-type: none"> Bachelor of Economics, Prof. DR. Moestopo University in 2003 Master of Management, Widyatama University in 2012
Sertifikasi Sertifikasi Manajemen Risiko Level 3	Certification Risk Management Certification Level 3
Pengalaman Kerja Memiliki pengalaman kerja di bank bjb sebagai: <ul style="list-style-type: none"> Wakil Pemimpin Divisi Corporate Secretary (Desember 2017 – Februari 2017) Pemimpin Grup Kesekretariatan Direksi (September 2015 – Desember 2017) 	Work Experience Have work experience at bank bjb as: <ul style="list-style-type: none"> Deputy Head of Corporate Secretary Division (December 2017 – February 2017) Leader of the Directors' Secretariat Group (September 2015 – December 2017)
Dasar Hukum Pengangkatan Surat Keputusan Direksi No.0495/SK/DIR-HCA/2024.	Legal Basis of Appointment Board of Directors Decree No.0495/SK/DIR-HCA/2024.
Periode dan Masa Jabatan Periode Pertama (2024 - saat ini)	Period and Term of Office First Period (2024 - present)
Jabatan Rangkap -	Concurrent Positions -



Arfianto Ramadhian

Pemimpin Divisi Digital Banking/ Anggota Tetap Dengan Hak Suara /
Head of Digital Banking Division/ Permanent Member with Voting Rights



Umur/Age
51 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 2 Oktober 1973, Usia 51 tahun per Desember 2024	Born on October 2, 1973, 51 years old as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana di bidang Manajemen Informatika dari Universitas Gunadarma (1996) • Sarjana di bidang Teknik Sipil dari Universitas Parahyangan (1998) 	Educational Background <ul style="list-style-type: none"> • Bachelor in Informatics Management from Gunadarma University (1996) • Bachelor in Civil Engineering from Parahyangan University (1998)
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 7	Certification Risk Management Certification Level 7
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Grup Monitoring Proyek Tahun 2017 • Pemimpin Unit Eletronic Banking & Product Development Tahun 2018 	Work Experience <ul style="list-style-type: none"> • Head of Project Monitoring Group in 2017 • Head of Electronic Banking & Product Development Unit in 2018
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Legal Basis of Appointment Board of Directors Decree No. 0871/SK/DIR-HC/2019.
Periode dan Masa Jabatan Periode Pertama (2019 - saat ini)	Period and Term of Office First Period (2019 - present)
Jabatan Rangkap -	Concurrent Positions -



Yogy Yatno

Pemimpin Divisi Manajemen Risiko Operasional/Sekretaris /
Operational Risk Management Division Leader/Secretary



Umur/Age
45 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 24 April 1979 saat ini berusia 45 Tahun	Born on April 24, 1979, currently 45 years old
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana di bidang Manajemen dari STIE YPKP Bandung (2001) Magister di bidang Manajemen Keuangan dari Universitas Padjadjaran Bandung (2010) 	Educational Background <ul style="list-style-type: none"> Bachelor in Management from STIE YPKP Bandung (2001) Master in Financial Management from Padjadjaran University Bandung (2010)
Sertifikasi Sertifikasi Manajemen Risiko Level 5	Certification Risk Management Certification Level 5
Pengalaman Kerja <ul style="list-style-type: none"> Pemimpin Divisi Jaringan & Layanan (2021-2022) Pemimpin Divisi Kebijakan & Prosedur (2022-2023) Pemimpin Divisi Manajemen Risiko Operasional sejak tahun 2023 	Work Experience <ul style="list-style-type: none"> Network & Services Division Leader (2021-2022) Policy & Procedures Division Leader (2022-2023) Operational Risk Management Division Leader since 2023
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Appointment History Board of Directors Decree No. 0285/SK/DIR-HCA/2023.
Periode dan Masa Jabatan Periode Pertama (2023 - saat ini)	Period and Term of Office First Period (2023 - present)

PELATIHAN ANGGOTA KOMITE PENGARAH TEKNOLOGI INFORMASI

Pelatihan yang telah diikuti anggota komite selama tahun 2024 adalah sebagai berikut.

TRAINING OF INFORMATION TECHNOLOGY STEERING COMMITTEE MEMBERS

The training that has been attended by committee members during 2024 is as follows.

Nama Name	Jabatan Position	Pelatihan	Training
Cecep Trisna	Direktur Kepatuhan/Wakil Ketua Compliance Director/Vice Chairman	Dapat dilihat pada bagian Pelatihan/Pengembangan Kompetensi Direksi	Can be seen in the Training/Development of Board of Directors Competency
Johanes Parulian Tamba	Pemimpin Divisi Information Technology/ Sekretaris Information Technology Division Leader/ Secretary	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		PEMBEKALAN & UJIAN RESERTIFIKASI DAN UJIAN KOMPETENSI SMR JENJANG 7 PEJABAT EKSEKUTIF BANK BJB	SUPPLY & RECERTIFICATION EXAM AND SMR COMPETENCY EXAM LEVEL 7 BANK BJB EXECUTIVE OFFICERS
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET

Nama Name	Jabatan Position	Pelatihan	Training
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS GRATIFICATION CONTROL PROGRAM AND SYSTEM ANTI-BRIBERY MANAGEMENT AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF APU-PPT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
Anthonius Satriyo Wibowo	Pemimpin Divisi IT Security/Sekretaris IT Security Division Leader/Secretary	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		PEMBEKALAN & UJIAN RESERTIFIKASI DAN UJIAN KOMPETENSI SMR JENJANG 7 PEJABAT EKSEKUTIF BANK BJB	SUPPLYING & RECERTIFICATION EXAM AND SMR COMPETENCY EXAM FOR LEVEL 7 BANK BJB EXECUTIVE OFFICERS
		PENILAIAN TINGKAT MATURITAS DIGITAL BANK UMUM	ASSESSMENT OF DIGITAL MATURITY LEVEL OF GENERAL BANK
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		SERTIFIKASI C-CISO (CERTIFIED CHIEF INFORMATION SECURITY OFFICER)	C-CISO CERTIFICATION (CERTIFIED CHIEF INFORMATION SECURITY OFFICER)
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		CONFERENCE BRIEFING AND TRAINING CYBER SECURITY (BLACK HAT USA 2024)	CONFERENCE BRIEFING AND TRAINING CYBER SECURITY (BLACK HAT USA 2024)
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS PROGRAM ON GRATIFICATION CONTROL AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF APU-PPT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
Juniardi Swastria	Pemimpin Divisi Operasi/ Anggota Tetap Dengan Hak Suara	Dapat dilihat pada bagian Pelatihan Anggota Komite Kebijakan Perkreditan	Can be seen in the Credit Policy Committee Member Training section
Nunung Suhartini	Pemimpin Divisi Jaringan & Layanan/ Anggota Tetap Dengan Hak Suara Network & Service Division Leader/ Permanent Member with Voting Rights	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		PEMBEKALAN & UJIAN RESERTIFIKASI DAN UJIAN KOMPETENSI SMR JENJANG 7 PEJABAT EKSEKUTIF BANK BJB	SUPPLYING & RECERTIFICATION EXAM AND SMR COMPETENCY EXAM LEVEL 7 BANK BJB EXECUTIVE OFFICERS
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		WORKSHOP FORUM SERVICE BPDSI TAHUN 2024	BPDSI FORUM SERVICE WORKSHOP 2024
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS GRATIFICATION CONTROL PROGRAM AND ANTI-CORRUPTION MANAGEMENT SYSTEM BRIBERY AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		FORUM SERVICE BPDSI TAHUN 2024	BPDSI FORUM SERVICE 2024
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF APU-PPT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE 2024 VIA ELBU

Nama Name	Jabatan Position	Pelatihan	Training
Iwan Gartiwa Dewantara	Pemimpin Divisi Pengendalian Keuangan/ Anggota Tetap Dengan Hak Suara Head of Financial Control Division/Permanent Member with Voting Rights	WEBINAR STABILITAS MONETER DI TENGAH DINAMIKA EKONOMI 2024 : MENGAMANKAN INDUSTRI KEUANGAN & SYARIAH DARI RISIKO FRAUD & SERANGAN SIBER	WEBINAR ON MONETARY STABILITY AMIDST ECONOMIC DYNAMICS 2024: SECURING THE FINANCIAL & SHARIA INDUSTRY FROM FRAUD & CYBER ATTACK RISKS
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		PEMBEKALAN/REFRESHMENT DAN UJIAN KOMPETENSI/RESERTIFIKASI SERTIFIKASI MANAJEMEN RISIKO (SMR) JATUH TEMPO JENJANG 5	SUPPLYING/REFRESHMENT AND COMPETENCY EXAM/RESERTIFICATION OF RISK MANAGEMENT CERTIFICATION (SMR) LEVEL 5 DUE
		REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEMIMPIN GRUP & MANAGER BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT OF THE IMPLEMENTATION OF APU-PPT AND PPPSPM PROGRAMS FOR BANK BJB GROUP LEADERS & MANAGERS IN 2024 VIA ELBU
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS OF GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
Widi Hartoto	Pemimpin Divisi Change Management Office/ Anggota Tetap Dengan Hak Suara Change Management Office Division Leader/ Permanent Member with Voting Rights	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		PEMBEKALAN/REFRESHMENT DAN UJIAN KOMPETENSI/RESERTIFIKASI SERTIFIKASI MANAJEMEN RISIKO (SMR) JENJANG 5 PEJABAT EKSEKUTIF BANK BJB	SUPPLYING/REFRESHMENT AND COMPETENCY EXAM/RESERTIFICATION OF RISK MANAGEMENT CERTIFICATION (SMR) LEVEL 5 BANK BJB EXECUTIVE OFFICERS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS PROGRAM OF GRATIFICATION CONTROL AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF APU-PPT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
Arfianto Ramadhian	Pemimpin Divisi Digital Banking/ Anggota Tetap Dengan Hak Suara Head of Digital Banking Division/ Permanent Member with Voting Rights	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		PEMBEKALAN & UJIAN RESERTIFIKASI DAN UJIAN KOMPETENSI SMR JENJANG 7 PEJABAT EKSEKUTIF BANK BJB	SUPPLYING & RECERTIFICATION EXAM AND SMR COMPETENCY EXAM LEVEL 7 BANK BJB EXECUTIVE OFFICERS
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM COMPLIANCE
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
FORUM SERVICE BPDSI TAHUN 2024	BPDSI FORUM SERVICE 2024		

Nama Name	Jabatan Position	Pelatihan	Training
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF APU-PPT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE 2024 VIA ELBU
		SERTIFIKASI KOMPETENSI SKSP JENJANG 6 PEMROSESAN TRANSAKSI PEMBAYARAN	SKSP COMPETENCY CERTIFICATION LEVEL 6 PAYMENT TRANSACTION PROCESSING
		EXCELLENCE IN DIGITAL BANKING 2.0 2024 - INTERNATIONAL SUMMIT	EXCELLENCE IN DIGITAL BANKING 2.0 2024 - INTERNATIONAL SUMMIT
Yogy Yatno	Pemimpin Divisi Manajemen Risiko Operasional/Sekretaris Operational Risk Management Division Leader/Secretary	Dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko	Can be seen in the Risk Management Committee Member Training section

Pernyataan Independensi Komite Pengarah Teknologi Informasi

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur Lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

RAPAT DAN PELAKSANAAN TUGAS KOMITE PENGARAH TEKNOLOGI INFORMASI

Selama tahun 2024, Komite Pengarah Teknologi Informasi telah melaksanakan tugasnya melalui rapat yang diadakan sebanyak 2 (dua) kali dengan agenda pembahasan:

Independence Statement of Information Technology Steering Committee

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or employees of companies that had affiliation or business with the Company.

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE INFORMATION TECHNOLOGY STEERING COMMITTEE

During 2024, the Information Technology Steering Committee has carried out its duties through meetings held 2 (two) times with the following discussion agendas:

No.	Tanggal Date	Agenda	Agenda
1.	26 Maret 2024 March 26, 2024	<ul style="list-style-type: none"> • Relokasi Primary Data Center; • SNAP BI API; • Big Data Phase 2; • Generative Artificial Intelligence; • Unifikasi Sales Monitoring; • New Concepts IBC; • Upgrade Core Banking Progress; • Upgrade TI Plus; • UPS Activation; • Uptime Achievement; • Budget Realization; • Implementasi NAC; • IT Security Project; • TTIS/CSIRT; • Pelindungan Data Pribadi; • Pembatasan Port USB Removable Media; • Implementasi Cyber Security as a Culture; • Security Regular Report. 	<ul style="list-style-type: none"> • Relokasi Primary Data Center; • SNAP BI API; • Big Data Phase 2; • Generative Artificial Intelligence; • Unifikasi Sales Monitoring; • New Concepts IBC; • Upgrade Core Banking Progress; • Upgrade TI Plus; • UPS Activation; • Uptime Achievement; • Budget Realization; • Implementasi NAC; • IT Security Project; • TTIS/CSIRT; • Personal Data Protection; • Removable Media USB Port Restrictions; • Implementasi Cyber Security as a Culture; • Security Regular Report.
2.	2 September 2024 September 2, 2024	<ul style="list-style-type: none"> • ITSP bank bjb 2022 – 2025 Progress; • Uptime Achievement; • Operation Technology Planning; • Budget Realization; • bjb Smart Billing; • Digi Business; • Career Path IT; • Enterprise Security Architecture Framework; • Cyber Attack Trending & Threat Intelligence; • IT Security & Cyber Security Strengthen; • Cyber Security as a Culture; • Pemenuhan Temuan Audit BI; • New Digi Application; • DPLK Application; 	<ul style="list-style-type: none"> • ITSP bank bjb 2022 – 2025 Progress; • Uptime Achievement; • Operation Technology Planning; • Budget Realization; • bjb Smart Billing; • Digi Business; • Career Path IT; • Enterprise Security Architecture Framework; • Cyber Attack Trending & Threat Intelligence; • IT Security & Cyber Security Strengthen; • Cyber Security as a Culture; • Fulfillment of BI Audit Findings; • New Digi Application; • DPLK Application;

Komite Manajemen Risiko Terintegrasi

Berdasarkan Surat Keputusan Direksi bank **bjb** nomor 0823/SK/DIR-MRI/2021 tanggal 28 Desember 2021 tentang Pedoman Komite Manajemen Risiko Terintegrasi, Komite Manajemen Risiko Terintegrasi dalam metodologi proses manajemen risiko bertugas untuk mengembangkan budaya risiko dan menetapkan arahan untuk seluruh aktivitas yang mengandung risiko dalam Konglomerasi Keuangan. Proses Komite Manajemen Risiko Terintegrasi secara spesifik terdapat dalam Pedoman Komite Manajemen Risiko Terintegrasi.

STRUKTUR DAN KEANGGOTAAN KOMITE MANAJEMEN RISIKO TERINTEGRASI

Susunan keanggotaan Komite Manajemen Risiko Terintegrasi terdiri dari Direksi, Direktur dari masing-masing Lembaga Jasa Keuangan (LJK) dalam Konglomerasi Keuangan serta Para Pemimpin Divisi terkait yakni:

Ketua Merangkap Anggota Tetap Chairman (concurrently as permanent member)	:	Direktur Entitas Utama yang membawahkan fungsi Manajemen Risiko Director of the Main Entity in charge of the Risk Management function
Sekretaris Merangkap Anggota Tetap Secretary Concurrently as a Permanent Member	:	Pejabat Eksekutif Entitas Utama yang melaksanakan Fungsi Manajemen Risiko Terintegrasi / Satuan Kerja Manajemen Risiko (SKMRT) Executive Officer of the Main Entity carrying out Integrated Risk Management Function/ Integrated Risk Management Unit (SKMRT)
Anggota Tetap Permanent Member	:	<ul style="list-style-type: none"> • Direktur yang membawahkan fungsi manajemen risiko dari LJK dalam Konglomerasi Keuangan • Pejabat Eksekutif Entitas Utama yang melaksanakan Fungsi Audit Internal Terintegrasi • Pejabat Eksekutif Entitas Utama yang melaksanakan Fungsi Kepatuhan Terintegrasi • Pejabat Eksekutif Entitas Utama yang melaksanakan Fungsi Pelaporan Keuangan • Pejabat Eksekutif Entitas Utama yang melaksanakan Fungsi Pengelolaan Anak Perusahaan • Anggota SKMRT • Director who supervises the risk management function of LJK in the Financial Conglomerate • Main Entity Executive Officer who carries out the Integrated Internal Audit Function • Main Entity Executive Officer who carries out Integrated Compliance Functions • Executive Officer of the Main Entity who carries out the Financial Reporting Function • Main Entity Executive Officer who carries out Subsidiary Management Functions • SKMRT member
Anggota Tidak Tetap Non-Permanent Member	:	<ul style="list-style-type: none"> • Perwakilan Direktur LJK dalam Konglomerasi Keuangan • Pejabat Eksekutif Entitas Utama diluar anggota tetap • Perwakilan anggota tetap Pejabat Eksekutif Entitas Utama • Representative of LJK Director in the Financial Conglomeration • Main Entity Executive Officers other than permanent members • - Permanent member representative Main Entity Executive Officer

TUGAS, WEWENANG, DAN TANGGUNG JAWAB KOMITE MANAJEMEN RISIKO TERINTEGRASI

Tugas, wewenang dan tanggung jawab Komite Manajemen Risiko Terintegrasi (KMRT) sesuai Surat Keputusan Direksi bank **bjb** nomor 0823/SK/DIR-MRI/2021 tanggal 28 Desember 2021 tentang Pedoman Komite Manajemen Risiko Terintegrasi adalah untuk memberikan rekomendasi kepada Direksi Entitas Utama mengenai penerapan manajemen risiko paling kurang:

- a. Penyusunan, perbaikan maupun penyempurnaan Kebijakan Manajemen Risiko Terintegrasi antara lain berupa penyempurnaan strategi dan kerangka Risiko berdasarkan hasil evaluasi pelaksanaan;

Integrated Risk Management Committee

Based on the Decree of the Directors of bank **bjb** No. 0823/SK/DIR-MRI/2021 dated December 28, 2021 regarding Guidelines for the Integrated Risk Management Committee, the Integrated Risk Management Committee in the risk management process methodology is tasked with developing a risk culture and setting direction for all activities that contained risks within the Financial Conglomerate. The Integrated Risk Management Committee process was specifically contained in the Integrated Risk Management Committee Charter.

STRUCTURE AND MEMBERSHIP OF THE INTEGRATED RISK MANAGEMENT COMMITTEE

The composition of the membership of the Integrated Risk Management Committee consists of Directors, Directors from each Financial Services Institution in the Financial Conglomerate and the Heads of related Divisions namely:

DUTIES, AUTHORITIES, AND RESPONSIBILITIES OF THE INTEGRATED RISK MANAGEMENT COMMITTEE

The duties, authorities and responsibilities of the Integrated Risk Management Committee (KMRT) in accordance with the Decree of the Directors of bank **bjb** number 0823/SK/DIR-MRI/2021 dated December 28, 2021 concerning Guidelines for the Integrated Risk Management Committee are to provide recommendations to the Directors of the Main Entity regarding the implementation of management least risk:

- a. Preparation, improvement or refinement of the Integrated Risk Management Policy, including refinement of the Risk strategy and framework based on the results of the implementation evaluation;

- b. Penyampaian laporan Profil Risiko Terintegrasi;
- c. Penyampaian Laporan Permodalan Terintegrasi;
- d. Kepatuhan pelaksanaan Manajemen Risiko Terintegrasi berdasarkan ketentuan yang telah ditetapkan;
- e. Pembahasan lainnya dalam rangka peningkatan Budaya Risiko dalam penerapan Manajemen Risiko Terintegrasi

- b. Submission of Integrated Risk Profile report;
- c. Submission of Integrated Capital Report;
- d. Compliance with the implementation of Integrated Risk Management based on established provisions;
- e. Other discussions to improve Risk Culture in the implementation of Integrated Risk Management

PROFIL ANGGOTA KOMITE MANAJEMEN RISIKO TERINTEGRASI

PROFILE OF INTEGRATED RISK MANAGEMENT COMMITTEE MEMBERS



Cecep Trisna

**Direktur Kepatuhan/Ketua /
Director of Compliance/Chairman**



Umur/Age
57 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir di Bandung, usia 57 tahun per Desember 2024.	Born in Bandung in 1967, 57 years old as of December 2024.
Riwayat Pendidikan	Educational Background
Sarjana bidang Ilmu Manajemen dari Universitas Padjajaran Bandung (1990).	Bachelor of Management Science from Padjajaran University Bandung (1990).
Sertifikasi	Certification
<ul style="list-style-type: none"> • Sertifikasi Kepatuhan Level 1 oleh Forum Komunikasi Direktur Kepatuhan (FKDPK) (2019). • Sertifikasi Kepatuhan Level 2 oleh Forum Komunikasi Direktur Kepatuhan (FKDPK) (2019). • Sertifikasi Kepatuhan Level 2 oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2019). • Sertifikasi Manajemen Risiko oleh Badan Sertifikasi Manajemen Risiko (BSMR) (2020). • Sertifikasi Manajemen Risiko Strategi Ketahanan Dalam Penerapan Manajemen Risiko Di Masa Pandemi COVID-19 (2020). • Sertifikasi Kepatuhan & AML Level 3 Eksekutif oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021). • Sertifikasi Kompetensi Level Eksekutif Level 3 Kepatuhan oleh Lembaga Sertifikasi Profesi Perbankan Indonesia (LSPP) (2021). • Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023). 	<ul style="list-style-type: none"> • Compliance Certification Level 1 by the Compliance Director Communication Forum (FKDPK) (2019). • Compliance Certification Level 2 by the Compliance Director Communication Forum (FKDPK) (2019). • Compliance Certification Level 2 by the Indonesian Banking Professional Certification Institute (LSPP) (2019). • Risk Management Certification by the Risk Management Certification Agency (BSMR) (2020). • Risk Management Certification Resilience Strategy in the Implementation of Risk Management During the COVID-19 Pandemic (2020). • Compliance & AML Level 3 Executive Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021). • Compliance Executive Level Compliance Competency Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021). • Risk Management Certification Level 7 by TD Consultant (2023).
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Divisi Manajemen Risiko bank bjb (2015 - 2017). • Pemimpin Yayasan Kesejahteraan Pegawai bank bjb (2017 - 2018). • Pemimpin Divisi Kepatuhan dan APU-PPT bank bjb (2018 - 2021). • Direktur Kepatuhan bank bjb (2021 - saat ini). 	<ul style="list-style-type: none"> • Head of Risk Management Division of bank bjb (2015 - 2017). • Head of Employee Welfare Foundation of bank bjb (2017 - 2018). • Head of Compliance and APU-PPT Division of bank bjb (2018 - 2021). • Director of Compliance of bank bjb (2021 - present).
Dasar Hukum Pengangkatan	Legal Basis of Appointment
Diangkat sebagai Direktur bank bjb untuk pertama kalinya berdasarkan Surat Otoritas Jasa Keuangan No. SR-65/KR.02/2021 tanggal 21 Juli 2021 perihal Penyampaian Salinan Keputusan Penilaian Kemampuan dan Kepatutan atas Pengangkatan Direktur Kepatuhan PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Efektif menjabat sebagai Direktur Kepatuhan bank bjb sejak tanggal 22 Juli 2021.	Appointed as Director of bank bjb for the first time based on the Financial Services Authority Letter No. SR-65/KR.02/2021 dated July 21, 2021 concerning Submission of a Copy of the Decision on the Fit and Proper Assessment of the Appointment of the Compliance Director of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Effectively serving as Compliance Director of bank bjb since July 22, 2021.
Periode dan Masa Jabatan	Period and Term of Office
6 April 2021 – saat ini (periode pertama).	April 6, 2021 – present (first period).
Jabatan Rangkap	Concurrent Positions
-	-



Muhamad Aditya Wiradharna

Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi/ Sekretaris Pengganti (Alternatif II) /
Head of Credit, Market and Integrated Risk Management Division/ Alternate Secretary (Alternative II)



Umur/Age
46 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 16 Juli 1978 saat ini berusia 46 Tahun	Born on July 16, 1978, currently 46 years old
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana di bidang Manajemen Keuangan dan Perbankan pada tahun 2002. • Magister di bidang Manajemen dari Universitas Padjadjaran Bandung pada tahun 2011 	Educational Background <ul style="list-style-type: none"> • Bachelor in Financial Management and Banking in 2002. • Master in Management from Padjadjaran University Bandung in 2011
Sertifikasi <ul style="list-style-type: none"> • Sertifikasi Manajemen Risiko Level 5 • PECB ISO 37301 	Certification <ul style="list-style-type: none"> • Risk Management Certification Level 5 • PECB ISO 37301
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Kantor Cabang Bogor bank bjb (2021-2023) • Pemimpin Kantor Cabang Cikarang bank bjb (2023-2024) • Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi (2024 - saat ini) 	Work Experience <ul style="list-style-type: none"> • Head of Bogor Branch Office bank bjb (2021-2023) • Head of Cikarang Branch Office bank bjb (2023-2024) • Head of Credit Risk Management, Market & Integrated Division (2024 - present)
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024.	Appointment History Board of Directors Decree No. 0318/SK/DIR-HCA/2024.
Periode dan Masa Jabatan Periode Pertama (2024 - saat ini)	Period and Term of Office First Period (2024 - present)
Jabatan Rangkap -	Concurrent Positions -



Nancy Adistiyasari

Direktur Komersial dan UMKM/Anggota Tetap /
Director of Commercial & Micro, Small and Medium Enterprises (MSMEs)/ Permanent Member



Umur/Age
43 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

<p>Laahir di Bojonegoro pada tahun 1981, usia 43 tahun per Desember 2024.</p>	<p>Born in Bojonegoro in 1981, 43 years old as of December 2024.</p>
<p>Riwayat Pendidikan</p> <ul style="list-style-type: none"> • Magister Manajemen Bisnis dari Binus Business School - Binus University (2020) • Sarjana Bidang Geofisika dan Meteorologi dari Institut Teknologi Bandung (2004). 	<p>Educational Background</p> <ul style="list-style-type: none"> • Master of Business Management from Binus Business School - Binus University (2020) • Bachelor of Geophysics and Meteorology from Bandung Institute of Technology (2004).
<p>Sertifikasi</p> <ul style="list-style-type: none"> • Sertifikasi Manajemen Risiko Jenjang 5 oleh LSPP (2020). • Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023). 	<p>Certification</p> <ul style="list-style-type: none"> • Level 5 Risk Management Certification by LSPP (2020). • Level 7 Risk Management Certification by TD Consultant (2023).
<p>Pengalaman Kerja</p> <ul style="list-style-type: none"> • Vice President Sector Energy Department Corporate Banking Bank Mandiri (2016 - 2019). • Senior Vice President Commercial Banking 5 Group Bank Mandiri (2019 - 2020). • Direktur Komersial dan UMKM bank bjb (2020 – saat ini). 	<p>Work Experience</p> <ul style="list-style-type: none"> • Vice President Sector Energy Department Corporate Banking Bank Mandiri (2016 - 2019). • Senior Vice President Commercial Banking 5 Group Bank Mandiri (2019 - 2020). • Director of Commercial and UMKM bank bjb (2020 - present).
<p>Dasar Hukum Pengangkatan</p> <p>Diangkat sebagai Direktur bank bjb untuk pertama kalinya berdasarkan Akta RUPS Luar Biasa Nomor 03 tanggal 01 September 2020.</p>	<p>Legal Basis of Appointment</p> <p>Appointed as Director of bank bjb for the first time based on the Deed of Extraordinary GMS Number 03 dated September 1, 2020.</p>
<p>Periode dan Masa Jabatan</p> <p>1 September 2020 – saat ini (periode pertama).</p>	<p>Period and Term of Office</p> <p>September 1, 2020 – present (first period).</p>
<p>Jabatan Rangkap</p> <p>-</p>	<p>Concurrent Positions</p> <p>-</p>



Andy Rachman

Plt. Pemimpin Divisi Subsidiaries Management/Anggota Tetap /
Plt. Head of Subsidiaries Management Division/Permanent Member



Umur/Age
47 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 23 Mei 1977, usia 47 tahun per Desember 2024.	Born on May 23, 1977, age 47 as of December 2024.
Riwayat Pendidikan Sarjana di bidang Akuntansi dari STIE Tridharma (1999)	Educational Background Bachelor in Accounting from STIE Tridharma (1999)
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 7	Certification Risk Management Certification Level 7
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Kantor Cabang Utama Bandung Tahun 2020 • CEO Regional Kantor Wilayah 1 Tahun 2021 	Work Experience <ul style="list-style-type: none"> • Head of Bandung Main Branch Office in 2020 • Regional CEO of Regional Office 1 in 2021
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0569/SK/DIR-HCA/2024.	Legal Basis of Appointment Board of Directors Decree No. 0569/SK/DIR-HCA/2024.
Periode dan Masa Jabatan Periode Pertama (2024 - saat ini)	Period and Term of Office First Period (2024 - present)
Jabatan Rangkap -	Concurrent Positions -

**PELATIHAN ANGGOTA KOMITE MANAJEMEN RISIKO
TERINTEGRASI**

TRAINING OF CAPITAL RISK COMMITTEE MEMBERS

Pelatihan yang telah diikuti anggota komite selama tahun 2024 adalah sebagai berikut.

The training that the committee members have attended during 2024 is as follows.

Nama Name	Jabatan Position	Pelatihan	Training
Cecep Trisna	Ketua Chairman	Dapat dilihat pada bagian Pelatihan/ Pengembangan Kompetensi Direksi	Can be seen in the Training/Development of Board of Directors Competency
Muhamad Aditya Wiradharma	Sekretaris Secretary	Dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko	Can be seen in the Training of Risk Management Committee Members section
Nancy Adistyasari	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan/ Pengembangan Kompetensi Direksi	Can be seen in the Training/Development of Board of Directors Competency
Andy Rachman	Anggota Tetap Permanent Member	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		PEMBEKALAN & UJIAN RESERTIFIKASI DAN UJIAN KOMPETENSI SMR JENJANG 7 PEJABAT EKSEKUTIF BANK BJB	SUPPLY & RECERTIFICATION EXAM AND SMR COMPETENCY EXAM LEVEL 7 EXECUTIVE OFFICERS OF BANK BJB
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR

**PERNYATAAN INDEPENDENSI KOMITE MANAJEMEN
RISIKO TERINTEGRASI**

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur Lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

**INDEPENDENCE STATEMENT OF THE INTEGRATED RISK
MANAGEMENT COMMITTEE**

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or employees of companies that had affiliation or business with the Company.

**RAPAT DAN PELAKSANAAN TUGAS KOMITE MANAJEMEN
RISIKO TERINTEGRASI**

Selama tahun 2024, Komite Manajemen Risiko Terintegrasi telah melaksanakan kegiatan diantaranya menyelenggarakan rapat sebanyak 2 (dua) kali dengan agenda sebagai berikut:

**MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE
INTEGRATED RISK MANAGEMENT COMMITTEE**

During 2024, the Integrated Risk Management Committee has carried out activities including holding 2 (two) meeting with the following agenda:

No.	Tanggal Date	Agenda Agenda
1	26 Juni 2024 June 26, 2024	<ul style="list-style-type: none"> • Laporan Profil Risiko Terintegrasi dan Konsolidasi; • <i>Risk Appetite Statement</i> dan <i>Tolerance</i> Konglomerasi Keuangan; • Laporan Kecukupan Permodalan Minimum Terintegrasi • Penerapan Manajemen Risiko Terintegrasi Pada Konglomerasi Keuangan; • Kinerja Keuangan Konglomerasi Keuangan; • Hasil Pelaksanaan Audit Internal Terintegrasi Pada Konglomerasi Keuangan; • <i>Overview</i> Penerapan Fungsi Kepatuhan Pada Konglomerasi Keuangan; • Diskusi (<i>sharing session</i> dan Aspirasi). • Integrated and Consolidated Risk Profile Report; • Risk Appetite Statement and Tolerance of Financial Conglomerate; • Report of Integrated Minimum Capital Adequacy • Implementation of Integrated Risk Management in Financial Conglomerate; • Financial Performance of Financial Conglomerate; • Results of Integrated Internal Audit Implementation in Financial Conglomerate; • Overview of Compliance Function Implementation in Financial Conglomerate; • Discussion (<i>sharing session</i> and <i>Aspiration</i>).
6	12 Desember 2024 December 12, 2024	<ul style="list-style-type: none"> • Penerapan Manajemen Risiko Terintegrasi Pada Konglomerasi Keuangan; • Pembahasan Profil Risiko masing-masing LJK di dalam Konglomerasi Keuangan bank bjb; • <i>Risk Appetite & Risk Tolerance</i> Terintegrasi; • Pengelolaan Risiko Strategik dan Risiko Reputasi; • Pengelolaan Risiko Transaksi Intra Grup; • RPOJK Tata Kelola. • Pembahasan Kecukupan Permodalan Minimum Terintegrasi • Kinerja Keuangan Konglomerasi Keuangan; • Hasil Pelaksanaan Audit Internal Terintegrasi Pada Konglomerasi Keuangan; • <i>Overview</i> Penerapan Fungsi Kepatuhan Pada Konglomerasi Keuangan; • Diskusi (<i>sharing session</i> dan Aspirasi). • Implementation of Integrated Risk Management in Financial Conglomerates; • Discussion of the Risk Profile of each LJK within the bank bjb Financial Conglomerate; • Integrated Risk Appetite & Risk Tolerance; • Strategic Risk Management and Reputation Risk; • Risk Management Intra-Group Transaction; • RPOJK Governance. • Discussion of Integrated Minimum Capital Adequacy • Financial Performance of Financial Conglomerates; • Results of the Integrated Internal Audit Implementation in Financial Conglomerates; • Overview of the Implementation of Compliance Functions in Financial Conglomerates; • Discussion (<i>sharing session</i> and <i>Aspiration</i>).

Assets and Liability Committee (ALCO)

ALCO dibentuk untuk membantu Direksi dalam menetapkan strategi terhadap pengendalian risiko likuidasi dan rentabilitas serta pengambilan keputusan manajemen dalam rangka pengelolaan *assets* dan *liability*.

STRUKTUR DAN KEANGGOTAAN ASSETS AND LIABILITY COMMITTEE (ALCO)

Struktur dan keanggotaan *Assets and Liability Committee* (ALCO) berdasarkan Surat Keputusan Direksi Nomor 1312/SK/DIR-TRE/2019 Tentang Pedoman Kerja *Asset and Liability Committee* (ALCO) adalah sebagai berikut.

Assets and Liability Committee (ALCO)

ALCO was formed to assist the Directors in determining strategies for controlling liquidation risk and profitability as well as making management decisions in the context of managing assets and liabilities.

ASSETS AND LIABILITY COMMITTEE (ALCO) STRUCTURE AND MEMBERSHIP

The structure and membership of the *Assets and Liability Committee* (ALCO) based on the Decree of the Directors Number 1312/SK/DIR-TRE/2019 concerning the *Asset and Liability Committee* (ALCO) Work Guidelines were as follows.

Ketua ALCO (Merangkap Anggota Tetap) Chairman of ALCO (Concurrently Permanent Member)	: Direktur Utama President Director
Wakil Ketua ALCO (Merangkap Anggota Tetap) Deputy Chairman of ALCO (Concurrently Permanent Member)	: <ul style="list-style-type: none"> • Direktur yang membidangi Treasury • Direktur yang membidangi Keuangan dan/atau Manajemen Risiko • Direktur yang membidangi Bisnis Perkreditan • Direktur yang membidangi Bisnis Dana & Jasa • Director in charge of Treasury • Director in charge of Finance and/or Risk Management • Director in charge of Credit Business • Director in charge of Fund & Services Business
Sekretaris ALCO (Merangkap Anggota Tetap) Secretary of ALCO (concurrently Permanent Member)	: Pemimpin Divisi Treasury Head of Treasury Division
Sekretaris ALCO Pengganti Alternatif I (Merangkap Anggota Tetap) Alternative ALCO Secretary I (Concurrently Permanent Member)	: Pemimpin Divisi Manajemen Risiko Head of Risk Management Division
Sekretaris ALCO Pengganti Alternatif II (Merangkap Anggota Tetap) Alternative ALCO Secretary II (Concurrently Permanent Member)	: Pemimpin Divisi Pengendalian Keuangan Head of Financial Control Division
Anggota Tetap Permanent Member	: <ol style="list-style-type: none"> 1. Direktur yang membidangi Operasional 2. SEVP Credit Risk 3. SEVP Bisnis 4. Pemimpin Divisi Kredit Konsumer & Ritel 5. Pemimpin Divisi Korporasi & Komersial 6. Pemimpin Divisi KPR & KKB 7. Pemimpin Divisi Kredit UMKM 8. Pemimpin Divisi Hubungan Kelembagaan 9. Pemimpin Divisi Dana & Jasa Konsumer 10. Pemimpin Divisi International Banking 11. Pemimpin Divisi Perencanaan Strategis 12. Pemimpin Divisi Jaringan & Layanan 13. Pemimpin Divisi Penyelamatan & Penyelesaian Kredit <ol style="list-style-type: none"> 1. Director in charge of Operations 2. SEVP Credit Risk 3. SEVP Business 4. Head of Consumer & Retail Credit Division 5. Head of Corporate & Commercial Division 6. Head of KPR & KKB Division 7. Head of the MSME Credit Division 8. Head of Institutional Relations Division 9. Head of the Consumer Funds & Services Division 10. Head of International Banking Division 11. Head of Strategic Planning Division 12. Network & Services Division Leader 13. Head of Credit Rescue & Settlement Division
Anggota Tidak Tetap Non-Permanent Member	: Para Undangan Sesuai dengan materi pembahasan The Invitees According to the subject matter of the discussion

TUGAS, WEWENANG, DAN TANGGUNG JAWAB ASSETS AND LIABILITY COMMITTEE (ALCO)

Tugas, wewenang dan tanggung jawab *Asset and Liability Committee* (ALCO) adalah sebagai berikut:

1. Bertanggung jawab atas pencapaian rentabilitas bank bjb sesuai dengan target keuntungan (laba), pertumbuhan neraca dan beberapa ukuran rentabilitas yang telah ditetapkan dalam anggaran.

DUTIES, AUTHORITIES, AND RESPONSIBILITIES OF THE ASSETS AND LIABILITY COMMITTEE (ALCO)

The duties, powers and responsibilities of the *Asset and Liability Committee* (ALCO) were as follows:

1. Responsible for achieving bank bjb profitability in accordance with profit targets, balance sheet growth and several profitability measures that have been set in the budget.

2. Melakukan rapat secara berkala minimum sebulan sekali untuk menilai, merencanakan dan mengambil langkah berupa kebijakan dan *action plan* untuk mencapai target rencana kerja dan anggaran dengan realisasi yang terjadi serta usulan kemungkinan perubahan anggaran.
 3. Merumuskan dan memutuskan *pricing strategy* yang meliputi:
 - a. *Loan Pricing (Prime Lending Rate, Based Rate, dan lainnya)*
 - b. *Deposit Pricing (Demand Deposit, Time Deposit, dan lainnya)*
 - c. *Pricing Produk dan Jasa Bank Lainnya.*
 4. Untuk penetapan tingkat suku bunga khusus Deposito (*Special Rate Deposito*) dan *Deposit On Call (DOC)*, diberikan kewenangan kepada Pemimpin Divisi Tresuri dengan mempertimbangkan tingkat likuiditas dan persaingan bunga di pasar.
 5. Melakukan rapat secara berkala untuk menilai, mengevaluasi performance Bank yang berkaitan dengan posisi gap management, batas maksimum pemberian kredit (BMPK) dan Posisi Devisa Netto (PDN).
 6. Mengevaluasi posisi suku bunga bank **bjb** dan strategi bank **bjb** untuk memastikan bahwa hasil *risk taking position* Bank telah konsisten dengan tujuan pengelolaan risiko suku bunga.
 7. Mereview secara periodik posisi likuiditas bank **bjb** dan merumuskan besarnya persentase likuiditas yang akan dipertahankan oleh bank **bjb**.
 8. Mereview secara periodik posisi alokasi penempatan dana bank **bjb** pada aktiva yang menghasilkan (*earning assets*) dan merumuskan pada alokasi dana pada *earning assets* yang optimal.
 9. Mereview secara periodik posisi sumber dana bank **bjb** dan merumuskan komposisi jenis-jenis sumber dana yang menghasilkan *cost of funds* yang optimal.
 10. Mereview secara periodik posisi dan eksposur penempatan dana di pasar uang antar bank **bjb** dengan menetapkan *limit* global besarnya aset bank **bjb** pada penempatan dana di pasar uang.
 11. Mereview dan merencanakan secara periodik posisi kualitas Portofolio perkreditan, juga menetapkan besarnya posisi *loan to deposit Ratio (LDR)* yang akan diambil bank **bjb**.
 12. Melakukan pembahasan mengenai posisi permodalan bank **bjb** dalam upaya mencapai posisi *Capital Adequacy Ratio* yang ditentukan oleh Bank Indonesia dengan melaksanakan *capital planning* yang cermat.
 13. Mereview pembahasan/*review* mengenai posisi/alokasi dana pada penyertaan dan investasi Bank pada surat-surat berharga, serta pada jumlah yang optimal atas harta tetap dan inventaris kantor.
 14. Mereview deviasi antara hasil aktual dengan proyeksi anggaran dan rencana bisnis bank **bjb**.
 15. Menyampaikan informasi kepada Direksi mengenai setiap perkembangan ketentuan dan peraturan terkait yang mempengaruhi strategi dan kebijakan bank **bjb**.
2. Conducting regular meetings at least once a month to assess, plan and take steps in the form of policies and action plans to achieve the work plan and budget targets with the realization that occurred as well as proposals for possible budget changes
 3. Formulating and deciding on a pricing strategy which included:
 - a. Loan Pricing (Prime Lending Rate, Based Rate, etc)
 - b. Deposit Pricing (Demand Deposit, Time Deposit, etc)
 - c. Pricing of Other Bank Products and Services.
 4. Determining the special interest rates for Deposits (Special Rate Deposits) and Deposit On Call (DOC), the Head of the Treasury Division was given the authority to consider the level of liquidity and interest competition in the market.
 5. Conducting regular meetings to assess, evaluating the Bank's performance related to gap management position, maximum lending limit (BMPK) and Net Open Position (PDN).
 6. Evaluating bank **bjb** interest rate position and bank **bjb** strategy to ensure that the results of the Bank's risk taking position are consistent with the objectives of interest rate risk management.
 7. Periodically reviewing the liquidity position of bank **bjb** and formulating the percentage of liquidity to be maintained by bank **bjb**.
 8. Periodically reviewing the position of bank **bjb** fund placement allocation on earning assets and formulating the optimal allocation of funds on earning assets.
 9. Periodically reviewing the position of bank **bjb** sources of funds and formulating the composition of the types of sources of funds that produce optimal cost of funds.
 10. Periodically reviewing the position and exposure of fund placements on the interbank **bjb** money market by setting a global limit on the size of bank **bjb** assets on fund placements in the money market.
 11. Reviewing and planning periodically the position of the quality of the credit portfolio, also determining the size of the loan to deposit Ratio (LDR) position to be taken by bank **bjb**.
 12. Discussing the capital position of bank **bjb** in an effort to achieve the position of the Capital Adequacy Ratio determined by Bank Indonesia by carrying out careful capital planning.
 13. Reviewing the discussion/*review* on the position/allocation of funds in the Bank's participation and investment in securities, as well as on the optimal amount of fixed assets and office inventory.
 14. Reviewing the deviation between actual results with budget projections and bank **bjb** business plans.
 15. Delivering information to the Directors regarding any developments in related provisions and regulations affecting bank **bjb** strategies and policies.

16. Melaksanakan rapat-rapat lainnya yang disyaratkan oleh perubahan-perubahan yang terjadi di pasar ataupun perubahan-perubahan dari segi regulasi pemerintah yang terjadi secara tiba-tiba.

16. Carrying out other meetings required by changes occurring in the market or changes in terms of government regulations that occur suddenly.

PROFIL ANGGOTA ASSETS AND LIABILITY COMMITTEE (ALCO)

PROFILE OF ASSETS AND LIABILITY COMMITTEE (ALCO) MEMBERS



Yuddy Renaldi

**Direktur Utama /Ketua /
President Director/Chairman**



Umur/Age
60 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir di Bogor pada tahun 1964, usia 60 tahun per Desember 2024.	Born in Bogor in 1964, age 60 as of December 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana bidang Ekonomi Akuntansi dari Universitas Trisakti Jakarta (1990). • Master bidang Manajemen dari STIE IPWI Jakarta (2000). 	Educational Background <ul style="list-style-type: none"> • Bachelor of Economics in Accounting from Trisakti University, Jakarta (1990). • Master of Management from STIE IPWI Jakarta (2000).
Sertifikasi <ul style="list-style-type: none"> • Sertifikasi Manajemen Risiko Jenjang 5 oleh IBI dan LSPP (2019). • Sertifikasi Manajemen Risiko Jenjang 7 (2023). 	Certification <ul style="list-style-type: none"> • Level 5 Risk Management Certification by IBI and LSPP (2019). • Level 7 Risk Management Certification (2023).
Pengalaman Kerja <ul style="list-style-type: none"> • Group Head Subsidiaries Management Bank Mandiri (2016 – 2017). • Senior Executive Vice President Remedial & Recovery Bank BNI (2017-2019). • Direktur Utama bank bjb (2019 – saat ini). 	Work Experience <ul style="list-style-type: none"> • Group Head of Subsidiaries Management at Bank Mandiri (2016 - 2017). • Senior Executive Vice President Remedial & Recovery Bank BNI (2017- 2019). • President Director of bank bjb (2019 – present).
Dasar Hukum Pengangkatan <p>Diangkat sebagai Direktur Utama bank bjb untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019. Kemudian di angkat kembali sebagai Direktur Utama berdasarkan RUPS Tahunan No. 13 tanggal 2 April 2024.</p>	Legal Basis of Appointment <p>Appointed as President Director of bank bjb for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which were stipulated based on Deed No. 42 dated December 13, 2019. Then reappointed as President Director based on Annual GMS No. 13 dated April 2, 2024.</p>
Periode dan Masa Jabatan <ul style="list-style-type: none"> • 30 April 2019 – 2 April 2024 (periode pertama). • 2 April 2024 – saat ini (periode kedua). 	Period and Term of Office <ul style="list-style-type: none"> • April 30, 2019 – April 2, 2024 (first period). • April 2, 2024 – present (second period).
Jabatan Rangkap -	Concurrent Positions -



Rio Lanasier

Direktur IT & Transaction Banking/Wakil Ketua /
Director of IT & Transaction Banking/Vice Chairman



Umur/Age
49 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Tangerang Selatan, Indonesia

Lahir di Tangerang pada tahun 1975, usia 49 tahun per Desember 2024.

Born in Tangerang in 1975, 49 years old as of December 2024.

Riwayat Pendidikan

- Sarjana bidang Teknik Sipil dari Universitas Katolik Parahyangan Bandung (1998).
- Master bidang Civil & Environment Engineering dari University of New South Wales Sydney Australia (2000).

Educational Background

- Bachelor of Civil Engineering from Parahyangan Catholic University Bandung (1998).
- Master of Civil & Environmental Engineering from University of New South Wales Sydney Australia (2000)

Sertifikasi

- Sertifikasi Manajemen Risiko Jenjang 5 oleh LSPP (2019).
- Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023).

Certification

- Level 5 Risk Management Certification by LSPP (2019).
- Level 7 Risk Management Certification by TD Consultant (2023).

Pengalaman Kerja

- Direktur Treasury, Financial Institution, Funding & Fintech Solution bank bjb (2016-2019).
- Direktur Information Technology, Treasury & International Banking bank bjb (2019 – 2024).
- Direktur IT dan Transaction Banking bank bjb (2024 – saat ini).

Work Experience

- Director of Treasury, Financial Institution, Funding & Fintech Solution bank bjb (2016-2019).
- Director of Information Technology, Treasury & International Banking bank bjb (2019 – 2024).
- Director of IT and Transaction Banking bank bjb (2024 – present).

Riwayat Penunjukan

Diangkat sebagai Direktur bank bjb untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019. Kemudian di angkat kembali sebagai Direktur IT dan Transaction Banking berdasarkan RUPS Tahunan No. 13 tanggal 2 April 2024.

Legal Basis of Appointment

Appointed as Director of bank bjb for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which were stipulated based on Deed No. 42 dated December 13, 2019. Then reappointed as Director of IT and Transaction Banking based on Annual GMS No. 13 dated April 2, 2024.

Periode dan Masa Jabatan

- 30 April 2019 – 2 April 2024 (periode pertama).
- 2 April 2024 – saat ini (periode kedua).

Period and Term of Office

- April 30, 2019 – April 2, 2024 (first period).
- April 2, 2024 – present (second period).

Jabatan Rangkap

-

Concurrent Positions

-



Hana Dartiwan

Direktur Keuangan/Wakil Ketua /
Director of Finance/Vice Chairman



Umur/Age
 54 tahun/years old



Kewarganegaraan/Citizenship
 Indonesia



Domisili/Domicile
 Bandung, Indonesia

Lahir di Tasikmalaya pada tahun 1970, usia 54 tahun per Desember 2024.	Born in Tasikmalaya in 1970, 54 years old as of December 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana bidang Teknik Industri di Universitas Islam Bandung (1996). • Magister Manajemen Keuangan di Universitas Padjajaran (2009). 	Educational Background <ul style="list-style-type: none"> • Bachelor of Industrial Engineering from Bandung Islamic University (1996). • Master of Financial Management from Padjajaran University (2009).
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 7 oleh TD Consultant (2023).	Certification Risk Management Level 7 Certification by TD Consultant (2023).
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Divisi Treasury bank bjb (2018 – 2024). • Anggota Dewan Pengawas Dana Pensiun bank bjb (2022 - 2024). • Komisaris bjb Sekuritas (2023 - 2024). • Direktur Keuangan bank bjb (2024 – saat ini). 	Work Experience <ul style="list-style-type: none"> • Head of Treasury Division of bank bjb (2018 – 2024). • Member of Supervisory Board of bank bjb Pension Fund (2022 - 2024). • Commissioner of bjb Securities (2023 - 2024). • Director of Finance of bank bjb (2024 – present).
Dasar Hukum Pengangkatan Diangkat sebagai Direktur Keuangan bank bjb untuk pertama kalinya berdasarkan berdasarkan RUPS Tahunan No. 13 tanggal 2 April 2024.	Legal Basis of Appointment Appointed as Finance Director of bank bjb for the first time based on the Annual GMS No. 13 dated April 2, 2024.
Periode dan Masa Jabatan 2 April 2024 – saat ini (periode pertama).	Period and Term of Office April 2, 2024 – present (first period).
Jabatan Rangkap -	Concurrent Positions -



Yusuf Saadudin

Direktur Konsumer & Ritel / Wakil Ketua /
Director of Consumer & Retail / Vice Chairman



Umur/Age
51 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

7 Juni 1973, Usia 51 tahun per Desember 2024	June 7, 1973, 51 years old as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana di bidang Akuntansi dari Universitas Padjadjaran (1999) • Magister di bidang Hukum Ekonomi dan Bisnis dari Universitas Pasundan Bandung (2015) 	Educational Background <ul style="list-style-type: none"> • Bachelor in Accounting from Padjadjaran University (1999) • Masters in Economics and Business Law from Pasundan University Bandung (2015)
Sertifikasi <ul style="list-style-type: none"> • Sertifikasi Compliance, GCG Assesment & Risk-Based Approach In Digital Era 2022 oleh LMI (2022). • Sertifikasi Manajemen Risiko Jenjang 7 oleh Bara Risk Forum (2024). 	Certification <ul style="list-style-type: none"> • Compliance, GCG Assessment & Risk-Based Approach In Digital Era 2022 Certification by LMI (2022). • Level 7 Risk Management Certification by Bara Risk Forum (2024).
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Divisi KPR & KKB bank bjb (2019 – 2021). • Pemimpin Divisi Kredit Konsumer bank bjb (2021 – 2024). • Direktur Konsumer dan Ritel bank bjb (2024 – saat ini). 	Work Experience <ul style="list-style-type: none"> • Head of KPR & KKB Division of bank bjb (2019 – 2021). • Head of Consumer Credit Division of bank bjb (2021 – 2024). • Director of Consumer and Retail of bank bjb (2024 – present).
Dasar Hukum Pengangkatan Diangkat sebagai Direktur Konsumer dan Ritel bank bjb untuk pertama kalinya berdasarkan berdasarkan RUPS Tahunan No. 13 tanggal 2 April 2024.	Legal Basis of Appointment Appointed as Director of Consumer and Retail of bank bjb for the first time based on the Annual GMS No. 13 dated April 2, 2024.
Periode dan Masa Jabatan 2 April 2024 – saat ini (periode pertama).	Period and Term of Office April 2, 2024 – present (first period).
Jabatan Rangkap -	Concurrent Positions -



Jhon Habibie Barus

Pemimpin Divisi Treasury/Sekretaris /
Treasury Division Head/Secretary



Umur/Age
42 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

08 Desember 1982, usia 42 tahun per Desember 2024	December 8, 1982, age 42 years as of December 2024
Riwayat Pendidikan Sarjana di bidang Teknik Elektro dari Universitas Indonesia (2005)	Educational Background Bachelor in Electrical Engineering from University of Indonesia (2005)
Sertifikasi -	Certification -
Pengalaman Kerja -	Work Experience -
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0323/SK/DIR-HCA/2024.	Legal Basis of Appointment Board of Directors Decree No. 0323/SK/DIR-HCA/2024.
Periode dan Masa Jabatan Periode Pertama (2024 - saat ini)	Period and Term of Office First Period (2024 - present)
Jabatan Rangkap -	Concurrent Positions -



Muhamad Aditya Wiradharna

Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi/Sekretaris Pengganti (Alternatif I) /
Head of Credit, Market and Integrated Risk Management Division/ Alternate Secretary (Alternative II)



Umur/Age
46 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 16 Juli 1978 saat ini berusia 46 Tahun	Born on July 16, 1978, currently 46 years old
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana di bidang Manajemen Keuangan dan Perbankan pada tahun 2002. Magister di bidang Manajemen dari Universitas Padjadjaran Bandung pada tahun 2011 	Educational Background <ul style="list-style-type: none"> Bachelor in Financial Management and Banking in 2002. Master in Management from Padjadjaran University Bandung in 2011
Sertifikasi <ul style="list-style-type: none"> Sertifikasi Manajemen Risiko Level 5 PECB ISO 37301 	Certification <ul style="list-style-type: none"> Risk Management Certification Level 5 PECB ISO 37301
Pengalaman Kerja <ul style="list-style-type: none"> Pemimpin Kantor Cabang Bogor bank bjb (2021-2023) Pemimpin Kantor Cabang Cikarang bank bjb (2023-2024) Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi (2024 - saat ini) 	Work Experience <ul style="list-style-type: none"> Head of Bogor Branch Office bank bjb (2021-2023) Head of Cikarang Branch Office bank bjb (2023-2024) Head of Credit Risk Management, Market & Integrated Division (2024 - present)
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024.	Appointment History Board of Directors Decree No. 0318/SK/DIR-HCA/2024.
Periode dan Masa Jabatan Periode Pertama (2024 - saat ini)	Period and Term of Office First Period (2024 - present)
Jabatan Rangkap -	Concurrent Positions -



Iwan Gartiwa Dewantara

**Pemimpin Divisi Pengendalian Keuangan/ Sekretaris Pengganti (Alternatif II) /
Head of Financial Control Division/ Alternate Secretary (Alternative II)**



Umur/Age
55 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

13 September 1969, usia 55 tahun per Desember 2024	September 13, 1969, age 55 as of December 2024
Riwayat Pendidikan Sarjana di bidang Tata Negara dari Universitas Pasundan Bandung	Educational Background Bachelor's degree in State Administration from Pasundan University, Bandung
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 7	Certification Risk Management Certification Level 7
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Grup Kebijakan Akuntansi tahun 2019 • Pemimpin Grup Laporan Keuangan tahun 2021 	Work Experience <ul style="list-style-type: none"> • Accounting Policy Group Leader 2019 • Financial Report Group Leader 2021
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024.	Legal Basis of Appointment Board of Directors Decree No. 0318/SK/DIR-HCA/2024.
Periode dan Masa Jabatan Periode Pertama (2024 - saat ini)	Period and Term of Office First Period (2024 - present)
Jabatan Rangkap -	Concurrent Positions -



Tedi Setiawan

Direktur Operasional/Anggota Tetap /
Director of Operations/Permanent Member



Umur/Age
58 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

<p>Lahir di Bandung pada tahun 1966, usia 58 tahun per Desember 2024.</p>	<p>Born in Bandung in 1966, 58 years old as of December 2024.</p>
<p>Riwayat Pendidikan</p> <ul style="list-style-type: none"> • Sarjana bidang Administrasi Negara dari Universitas Parahyangan Bandung (1991). • Master bidang Manajemen Keuangan dari Universitas Pasundan Bandung (2017). • Doktor bidang Manajemen di Universitas Pendidikan Indonesia Bandung (2023) 	<p>Educational Background</p> <ul style="list-style-type: none"> • Bachelor's degree in Public Administration from Parahyangan University, Bandung (1991). • Master in Financial Management from Pasundan University Bandung (2017). • Doctorate in Management at Indonesian Education University Bandung (2023)
<p>Sertifikasi</p> <p>Sertifikasi Manajemen Risiko Level 5 Oleh BSMR (2020).</p>	<p>Certification</p> <p>Level 5 Risk Management Certification by BSMR (2020).</p>
<p>Pengalaman Kerja</p> <ul style="list-style-type: none"> • Pemimpin Divisi Perencanaan Strategis (2015-2018). • Senior Executive Vice President Credit Risk (2018-2019). • Direktur Operasional bank bjb (2019 – saat ini). 	<p>Work Experience</p> <ul style="list-style-type: none"> • Head of Strategic Planning Division (2015-2018). • Senior Executive Vice President Credit Risk (2018-2019). • Operational Director of bank bjb (2019 – present).
<p>Riwayat Penunjukan</p> <p>Diangkat sebagai Direktur bank bjb untuk pertama kalinya berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019. Kemudian di angkat kembali sebagai Direktur Operasional berdasarkan RUPS Tahunan No. 13 tanggal 2 April 2024.</p>	<p>Legal Basis of Appointment</p> <p>Appointed as Director of bank bjb for the first time based on Annual GMS No. 87 dated April 30, 2019, the amendments of which were stipulated based on Deed No. 42 dated December 13, 2019. Then reappointed as Director of Operations based on Annual GMS No. 13 dated April 2, 2024.</p>
<p>Periode dan Masa Jabatan</p> <ul style="list-style-type: none"> • 30 April 2019 – 2 April 2024 (periode pertama). • 2 April 2024 – saat ini (periode kedua). 	<p>Period and Term of Office</p> <ul style="list-style-type: none"> • April 30, 2019 – April 2, 2024 (first period). • April 2, 2024 – present (second period).
<p>Jabatan Rangkap</p> <p>-</p>	<p>Concurrent Positions</p> <p>-</p>



Galis Prasetya

SEVP Credit Risk/Anggota Tetap /
SEVP Credit Risk/Permanent Member



Umur/Age
53 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 19 Maret 1971 usia 53 tahun per 31 Desember 2024.	Born on March 19, 1971, age 53 as of December 31, 2024.
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana di bidang ilmu Manajemen dari STIE YPKP Bandung (1999) Magister di bidang ilmu Manajemen Keuangan dari STIE PERBANAS (2005) 	Educational Background <ul style="list-style-type: none"> Bachelor in Management from STIE YPKP Bandung (1999) Master in Financial Management from STIE PERBANAS (2005)
Sertifikasi Sertifikasi Manajemen Risiko Level 7	Certification Level 7 Risk Management Certification
Pengalaman Kerja <ul style="list-style-type: none"> CEO Regional 3 (April 2019 – Agustus 2019) CEO Regional 1 (Maret 2019 – April 2019) 	Work Experience <ul style="list-style-type: none"> Regional CEO 3 (April 2019 – August 2019) Regional CEO 1 (March 2019 – April 2019)
Dasar Hukum Pengangkatan Keputusan Direksi No. 0871/SK/DIR-HC/2019.	Legal Basis of Appointment Board of Directors Decree No. 0871/SK/DIR-HC/2019.
Periode dan Masa Jabatan Periode Pertama (2019 - saat ini)	Period and Term of Office First Period (2019 - present)
Jabatan Rangkap -	Concurrent Positions -



Beny Riswandi

SEVP Wholesale Banking & Subsidiaries Management/Anggota Tetap Tanpa Hak Suara /
SEVP Wholesale Banking & Subsidiaries Management/Permanent Member Without Voting Rights



Umur/Age
56 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 26 April 1968, usia 56 tahun per Desember 2024	Born on April 26, 1968, 56 years old as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana di bidang ilmu Perbankan dari Universitas Tirtayasa Banten (2000) • Magister di bidang ilmu Manajemen Pemasaran dari Universitas Padjadjaran Bandung (2009) 	Educational Background <ul style="list-style-type: none"> • Bachelor's degree in Banking from Tirtayasa University, Banten (2000) • Masters in Marketing Management from Padjadjaran University Bandung (2009)
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 7	Certification Risk Management Certification Level 7
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Divisi Korporasi & Komersial Sejak Tahun 2016 • SEVP Komersial & UMKM Tahun 2018 	Work Experience <ul style="list-style-type: none"> • Head of Corporate & Commercial Division Since 2016 • SEVP Commercial & MSME 2018
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0415/SK/DIR-HCA/2024.	Legal Basis of Appointment Board of Directors Decree No. 0415/SK/DIR-HCA/2024.
Periode dan Masa Jabatan Periode Pertama	Period and Term of Office First Period
Jabatan Rangkap -	Concurrent Positions -



Joko Hartono Kalisman

Pemimpin Divisi Kredit Konsumer / Anggota Tetap Tanpa Hak Suara /
Head of Consumer Credit Division / Permanent Non-Voting Member



Umur/Age
51 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Bandung, 25 Januari 1973, usia 51 tahun per Desember 2024	Bandung, January 25, 1973, age 51 years as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana Akuntansi, Universitas Padjadjaran tahun 2002 • Magister Manajemen, Universitas Padjadjaran tahun 2006 • Doktor Manajemen, Universitas Padjadjaran tahun 2019 	Educational Background <ul style="list-style-type: none"> • Bachelor of Accounting, Padjadjaran University in 2002 • Master of Management, Padjadjaran University in 2006 • Doctor of Management, Padjadjaran University in 2019
Sertifikasi <ul style="list-style-type: none"> • ISO 37301:2021 – Sistem Manajemen Kepatuhan • General Banking Level 3 • Qualified Internal Auditor • Chartered Accountant • Certified Anti Fraud Manager • ISO 37001 Anti-Bribery Certification • Prince2 Foundation • BSMR Level 5 • IIAP 	Certification <ul style="list-style-type: none"> • ISO 37301:2021 – Compliance Management Systems • General Banking Level 3 • Qualified Internal Auditor • Chartered Accountant • Certified Anti Fraud Manager • ISO 37001 Anti-Bribery Certification • Prince2 Foundation • BSMR Level 5 • IIAP
Pengalaman Kerja <p>Bergabung di bank bjb sejak 1997 dengan riwayat jabatan sebagai berikut:</p> <ul style="list-style-type: none"> • Pemimpin Satuan Kerja Audit Internal sejak Desember 2018 hingga saat ini • Pemimpin Divisi KPR dan KPB sejak Oktober 2018 hingga Desember 2018 • CEO Regional 5 sejak Mei 2017 hingga Oktober 2018 • Pemimpin Kantor Cabang Utama Bandung sejak Mei 2016 hingga Mei 2017 	Work Experience <p>Joined bank bjb since 1997 with the following job history:</p> <ul style="list-style-type: none"> • Head of Internal Audit Work Unit since December 2018 until now • Head of KPR and KPB Division since October 2018 until December 2018 • CEO Regional 5 since May 2017 until October 2018 • Head of Bandung Main Branch Office since May 2016 until May 2017
Dasar Hukum Pengangkatan <p>Surat Keputusan Direksi No. 0344/SK/DIR-HCA/2024.</p>	Legal Basis of Appointment <p>Board of Directors Decree No. 0344/SK/DIR-HCA/2024.</p>
Periode dan Masa Jabatan <p>Periode Pertama (2024 - saat ini)</p>	Period and Term of Office <p>First Period (2024 - present)</p>
Jabatan Rangkap <p>-</p>	Concurrent Positions <p>-</p>



Rudy Purwadhi

Pemimpin Divisi Kredit Ritel/ Anggota Tetap Tanpa Hak Suara /
Retail Credit Division Head/ Permanent Non-Voting Member



Umur/Age
51 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 25 Juni 1973, usia 51 tahun per Desember 2024	Born on June 25, 1973, age 51 as of December 2024
Riwayat Pendidikan	Educational Background
Sarjana di bidang Manajemen dari STIE STEMBI Bandung Mada (2014)	Bachelor in Management from STIE STEMBI Bandung Mada (2014)
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Level 7	Level 7 Risk Management Certification
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Divisi Kredit Ritel (Februari 2021 – saat ini) • CEO Regional 5 (Agustus 2019 – Februari 2021) • Pemimpin Cabang Cikarang (April 2016 – Agustus 2019) 	<ul style="list-style-type: none"> • Head of Retail Credit Division (February 2021 – present) • Regional CEO 5 (August 2019 – February 2021) • Head of Cikarang Branch (April 2016 – August 2019)
Dasar Hukum Pengangkatan	Legal Basis of Appointment
Menjabat sebagai Pemimpin Divisi Kredit Ritel sejak 2021 s.d saat ini berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021	Served as Head of Retail Credit Division since 2021 until now based on Board of Directors Decree No. 0039/SK/DIR-HC/2021
Periode dan Masa Jabatan	Period and Term of Office
Periode Pertama (2021 - saat ini)	First Period (2021 - present)
Jabatan Rangkap	Concurrent Positions
-	-



Angga Estrio

Pemimpin Divisi Korporasi/ Anggota Tetap /
Corporate Division Head/ Permanent Member



Umur/Age
38 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

20 Oktober 1986, usia 38 tahun per Desember 2024	October 20, 1986, age 38 as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana di bidang Manajemen dari Universitas Padjadjaran Bandung (2007) Magister di bidang Manajemen SDM dari Universitas Mercu Buana (2019) 	Educational Background <ul style="list-style-type: none"> Bachelor's degree in Management from Padjadjaran University Bandung (2007) Master's degree in Human Resource Management from Mercu Buana University (2019)
Sertifikasi Sertifikasi Manajemen Risiko	Certification Risk Management Certification
Pengalaman Kerja <ul style="list-style-type: none"> Pemimpin Kantor Cabang Surabaya tahun 2024 Executive Business Officer tahun 2024 	Work Experience <ul style="list-style-type: none"> Surabaya Branch Office Leader in 2024 Executive Business Officer in 2024
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0344/SK/DIR-HCA/2024.	Legal Basis of Appointment Board of Directors Decree No. 0344/SK/DIR-HCA/2024.
Periode dan Masa Jabatan Periode Pertama (2024 - saat ini)	Period and Term of Office First Period (2024 - present)
Jabatan Rangkap -	Concurrent Positions -



Agus Somantri

Pemimpin Divisi Komersial/ Anggota Tetap Tanpa Hak Suara /
Head of Commercial Division/ Permanent Member Without Voting Rights



Umur/Age
41 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

08 Agustus 1983, usia 41 tahun per Desember 2024	August 8, 1983, age 41 years as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana di bidang Manajemen dari Universitas Islam Bandung (UNISBA) (2005) • Magister di bidang Manajemen dari STIE EKUITAS (2017) 	Educational Background <ul style="list-style-type: none"> • Bachelor's degree in Management from Bandung Islamic University (UNISBA) (2005) • Master's degree in Management from STIE EKUITAS (2017)
Sertifikasi Sertifikasi Manajemen Risiko	Certification Risk Management Certification
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Kantor Cabang Bandar Lampung tahun 2020 • Pemimpin Kantor Cabang Rasuna Said tahun 2021 	Work Experience <ul style="list-style-type: none"> • Head of Bandar Lampung Branch Office in 2020 • Head of Rasuna Said Branch Office in 2021
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024.	Legal Basis of Appointment Board of Directors Decree No. 0318/SK/DIR-HCA/2024.
Periode dan Masa Jabatan Periode Pertama (2024 - saat ini)	Period and Term of Office First Period (2024 - present)
Jabatan Rangkap -	Concurrent Positions -



Triastoto Hardjanto Wibowo

Pemimpin Divisi KPR & KKB/ Anggota Tetap /
Head of KPR & KKB Division/ Permanent Member



Umur/Age
55 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

13 November 1969, usia 55 tahun per Desember 2024	November 13, 1969, age 55 as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana di bidang Teknik Geologi dari Universitas Gadjah Mada (1994) Magister di bidang Manajemen dari Universitas Gadjah Mada (1996) 	Educational Background <ul style="list-style-type: none"> Bachelor in Geological Engineering from Gadjah Mada University (1994) Master in Management from Gadjah Mada University (1996)
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 7	Certification Risk Management Certification Level 7
Pengalaman Kerja <ul style="list-style-type: none"> Pemimpin Divisi Kredit Retail & Konsumer tahun 2016 Pemimpin Divisi Kredit Konsumer & Ritel tahun 2018 	Work Experience <ul style="list-style-type: none"> Head of Retail & Consumer Credit Division in 2016 Head of Consumer & Retail Credit Division in 2018
Dasar Hukum Pengangkatan Surat Keputusan Direksi No Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.	Legal Basis of Appointment Board of Directors Decree No. Board of Directors Decree No. 0039/SK/DIR-HC/2021.
Periode dan Masa Jabatan Periode Pertama (2021 - saat ini)	Period and Term of Office First Period (2021 - present)
Jabatan Rangkap -	Concurrent Positions -



Denny Mulyadi

Pemimpin Divisi Kredit UMKM/Anggota Tetap Tanpa Hak Suara /
Head of MSME Credit Division/Permanent Members Without Voting Rights



Umur/Age
56 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 7 Juni 1968, usia 56 tahun per Desember 2024	Born on June 7, 1968, age 56 as of December 2024
Riwayat Pendidikan Sarjana di bidang Akuntansi dari Universitas Garut (2000)	Educational Background Bachelor in Accounting from Garut University (2000)
Sertifikasi Sertifikasi Manajemen Risiko Level 7	Certification Level 7 Risk Management Certification
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Wilayah Kantor Wilayah 4 tahun 2016 • CEO Regional Kantor Wilayah 4 tahun 2018 	Work Experience <ul style="list-style-type: none"> • Regional Leader of Regional Office 4 in 2016 • Regional CEO of Region 4 Office in 2018
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018.	Legal Basis of Appointment Board of Directors Decree No. 1135/SK/DIR-HC/2018.
Periode dan Masa Jabatan Periode Pertama (2018 - saat ini)	Period and Term of Office First Period (2018 - present)
Jabatan Rangkap -	Concurrent Positions -



Edy Kurniawan Saputra

Pemimpin Divisi Dana & Jasa Konsumer/Anggota Tetap /
Head of Consumer Funds & Services Division/Permanent Member



Umur/Age
53 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 10 Juli 1972, usia 53 tahun per Desember 2024	Born on July 10, 1972, 53 years old as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana di bidang Manajemen dari STIE YAI Jakarta (1997) Magister di bidang Manajemen dari STIE IPWIJA (2003) 	Educational Background <ul style="list-style-type: none"> Bachelor's degree in Management from STIE YAI Jakarta (1997) Masters in Management from STIE IPWIJA (2003)
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 5	Certification Risk Management Certification Level 5
Pengalaman Kerja <ul style="list-style-type: none"> Pemimpin Cabang Tangerang Selatan tahun 2015 CEO Regional Kantor Wilayah 4 tahun 2018 	Work Experience <ul style="list-style-type: none"> Head of South Tangerang Branch in 2015 Regional CEO Regional Office 4 in 2018
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0322/SK/ DIR-HCA/2022.	Legal Basis of Appointment Board of Directors Decree No. 0322/SK/DIR-HCA/2022.
Periode dan Masa Jabatan Periode Pertama (2022 - saat ini)	Period and Term of Office First Period (2022 - present)
Jabatan Rangkap -	Concurrent Positions -



Diding Erawan

Pemimpin Divisi International & Transaction Banking/Anggota Tetap /
Head of International & Transaction Banking Division/Permanent Member



Umur/Age
45 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 06 September 1979, usia 45 tahun per Desember 2024	Born on September 06, 1979, age 45 as of December 2024
Riwayat Pendidikan Sarjana di bidang Ilmu Hukum dari Universitas Padjadjaran (2003)	Educational Background Bachelor in Law from Padjadjaran University (2003)
Sertifikasi Sertifikasi Manajemen Risiko	Certification Risk Management Certification
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Grup Business Support tahun 2022 • Pemimpin Grup Trade Finance & Value Chain tahun 2022 	Work Experience <ul style="list-style-type: none"> • Head of Business Support Group in 2022 • Head of Trade Finance & Value Chain Group in 2022
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Legal Basis of Appointment Board of Directors Decree No. 0285/SK/DIR-HCA/2023.
Periode dan Masa Jabatan Periode Pertama (2023 - saat ini)	Period and Term of Office First Period (2023 - present)
Jabatan Rangkap -	Concurrent Positions -



Detya Suryadani

Pemimpin Divisi Perencanaan Strategis/Anggota Tetap /
Head of Strategic Planning Division/Permanent Member



Umur/Age
46 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 29 Desember 1979, Usia 46 tahun per Desember 2024	Born on December 29, 1979, 46 years old as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana di bidang Akuntansi dari Universitas Padjadjaran Bandung pada tahun 2003 • Magister bidang Administrasi Bisnis dari Institut Teknologi Bandung (ITB) (2009) 	Educational Background <ul style="list-style-type: none"> • Bachelor in Accounting from Padjadjaran University Bandung in 2003 • Master in Business Administration from Bandung Institute of Technology (ITB) (2009)
Sertifikasi <ul style="list-style-type: none"> • PECB Certified ISO 37301 Lead Implementer Sistem Manajemen Kepatuhan • Sertifikasi Kepatuhan Level 2 • Sertifikasi Manajemen Risiko Level 5 	Certification <ul style="list-style-type: none"> • PECB Certified ISO 37301 Lead Implementer of Compliance Management Systems • Level 2 Compliance Certification • Level 5 Risk Management Certification
Pengalaman Kerja <ul style="list-style-type: none"> • CEO Regional tahun 2021 • Divisi Kepatuhan & APU-PPT tahun 2021 	Work Experience <ul style="list-style-type: none"> • Regional CEO of Regional Office 5 in 2021 • Compliance & AML-CFT Division in 2021
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Legal Basis of Appointment Board of Directors Decree No. 0285/SK/DIR-HCA/2023.
Periode dan Masa Jabatan Periode Pertama (2023 - saat ini)	Period and Term of Office First Period (2023 - present)
Jabatan Rangkap -	Concurrent Positions -



Nunung Suhartini

Pemimpin Divisi Jaringan & Layanan/Anggota Tetap Dengan Hak Suara /
Head of Network & Services Division/Permanent Member With Voting Rights



Umur/Age
53 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 21 Januari 1971, usia 53 tahun per Desember 2024	Born on January 21, 1971, age 53 as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana di bidang Manajemen SDM dari STIA LAN RI Bandung (2002) • Magister di bidang Manajemen Pemasaran dari Universitas Pasundan Bandung (2004) 	Educational Background <ul style="list-style-type: none"> • Bachelor's Degree in Human Resources Management from STIA LAN RI Bandung (2002) • Master in Marketing Management from Pasundan University, Bandung (2004)
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 7	Certification Risk Management Certification Level 7
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Kantor Cabang Saharjo tahun 2019 • CEO Regional Kantor Wilayah 3 tahun 2019 	Work Experience <ul style="list-style-type: none"> • Head of Saharjo Branch Office in 2019 • Regional CEO of Region 3 Office in 2019
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0011/SK/DIR-HCA/2022.	Legal Basis of Appointment Board of Directors Decree No. 0011/SK/DIR-HCA/2022.
Periode dan Masa Jabatan Periode Pertama (2022 - saat ini)	Period and Term of Office First Period (2022 - present)
Jabatan Rangkap -	Concurrent Positions -



Budiarmo Sudradjat

Pemimpin Divisi Penyelamatan & Penyelesaian Kredit/Anggota Tetap Tanpa Hak Suara /
Head of Credit Rescue & Settlement Division/Permanent Member Without Voting Rights



Umur/Age
45 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

18 Juni 1979, usia 45 tahun per Desember 2024	June 18, 1979, age 45 as of December 2024
Riwayat Pendidikan Sarjana di bidang Akuntansi dari STIE Banten (2008)	Educational Background Bachelor in Accounting from STIE Banten (2008)
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 5	Certification Risk Management Certification Level 5
Pengalaman Kerja <ul style="list-style-type: none"> Wakil Pemimpin Kantor Cabang Khusus Banten tahun 2018 Pemimpin Kantor Cabang Khusus Banten tahun 2020 	Work Experience <ul style="list-style-type: none"> Deputy Leader of the Banten Special Branch Office in 2018 Head of Banten Special Branch Office in 2020
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0008/SK/DIR-HCA/2023.	Legal Basis of Appointment Board of Directors Decree No. 0008/SK/DIR-HCA/2023.
Periode dan Masa Jabatan Periode Pertama (2023 - saat ini)	Period and Term of Office First Period (2023 - present)
Jabatan Rangkap -	Concurrent Positions -

PELATIHAN ANGGOTA ASSETS AND LIABILITY COMMITTEE (ALCO)

TRAINING FOR ASSETS AND LIABILITY COMMITTEE (ALCO) MEMBERS

Pelatihan yang telah diikuti anggota komite selama tahun 2024 adalah sebagai berikut.

The training that has been attended by committee members during 2024 is as follows.

Nama Name	Jabatan Position	Pelatihan	Training
Yuddy Reinaldi	Ketua Chairman	Dapat dilihat pada bagian Pelatihan/ Pengembangan Kompetensi Direksi	Can be seen in the Training/Development of Board of Directors Competency
Rio Lanasier	Wakil Ketua Vice Chairman	Dapat dilihat pada bagian Pelatihan/ Pengembangan Kompetensi Direksi	Can be seen in the Training/Development of Board of Directors Competency
Hana Dartiwan	Wakil Ketua Vice Chairman	Dapat dilihat pada bagian Pelatihan/ Pengembangan Kompetensi Direksi	Can be seen in the Training/Development of Board of Directors Competency
Yusuf Saadudin	Wakil Ketua Vice Chairman	Dapat dilihat pada bagian Pelatihan/ Pengembangan Kompetensi Direksi	Can be seen in the Training/Development of Board of Directors Competency
Jhon Habibie Barus	Sekretaris Secretary	DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		SERTIFIKASI KOMPETENSI JENJANG KUALIFIKASI SPPUR 6 BIDANG PENATAUSAHAAN SURAT BERHARGA NASABAH	CERTIFICATION OF COMPETENCY QUALIFICATION LEVEL SPPUR 6 IN THE FIELD OF ADMINISTRATION OF CUSTOMER VALUABLE SECURITIES
		CONNECTING THE FUTURE OF FINANCE SIBOS CONFERENCE 2024	CONNECTING THE FUTURE OF FINANCE SIBOS CONFERENCE 2024
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS OF GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KONTRAK & PEGAWAI BARU BANK BJB TAHUN 2024 VIA ELBU (INHOUSE TRAINING ONL	AWARENESS OF GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
Muhamad Aditya Wiradharna	Sekretaris Pengganti (Alternatif I) Alternate Secretary (Alternative I)	Dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko	Can be seen in the Risk Management Committee Member Training section
Iwan Gartiwa Dewantara	Sekretaris Pengganti (Alternatif II) Alternate Secretary (Alternative II)	Dapat dilihat pada bagian Pelatihan Anggota Pengarah Teknologi Informasi	Can be seen in the Information Technology Steering Committee Member Training section
Tedi Setiawan	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan/ Pengembangan Kompetensi Direksi	Can be seen in the Board of Directors Competency Training/Development section
Galis Prasetya	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko	Can be seen in the Risk Management Committee Member Training section
Beny Riswandi	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko	Can be seen in the Risk Management Committee Member Training section
Joko Hartono Kalisman	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan Anggota Komite Kebijakan Perkreditan	Can be seen in the Credit Policy Committee Member Training section
Rudy Purwadhi	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan Anggota Komite Kebijakan Perkreditan	Can be seen in the Credit Policy Committee Member Training section
Angga Estrio	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan Anggota Komite Kebijakan Perkreditan	Can be seen in the Credit Policy Committee Member Training section
Agus Somantri	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan Anggota Komite Kebijakan Perkreditan	Can be seen in the Credit Policy Committee Member Training section
Triastoto Hardjanto Wibowo	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan Anggota Komite Kebijakan Perkreditan	Can be seen in the Credit Policy Committee Member Training section
Denny Mulyadi	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan Anggota Komite Kebijakan Perkreditan	Can be seen in the Credit Policy Committee Member Training section

Nama Name	Jabatan Position	Pelatihan	Training
Edy Kurniawan Saputra	Anggota Tetap Permanent Member	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		TALKSHOW BPD-SI : PERAN DIGITALISASI KEUANGAN DALAM Mendukung Pertumbuhan Ekonomi Daerah	TALKSHOW BPD-SI: THE ROLE OF FINANCIAL DIGITALIZATION IN SUPPORTING REGIONAL ECONOMIC GROWTH
		PEMBEKALAN/REFRESHMENT DAN UJIAN KOMPETENSI/RESERTIFIKASI SERTIFIKASI MANAJEMEN RISIKO (SMR) JENJANG 7 PEJABAT EKSEKUTIF BANK BJB	SUPPLYING/REFRESHMENT AND COMPETENCY EXAM/RESERTIFICATION OF RISK MANAGEMENT CERTIFICATION (SMR) LEVEL 7 EXECUTIVE OFFICERS OF BANK BJB
		UJIAN RESERTIFIKASI/KOMPETENSI SMR JENJANG 4 S.D. JENJANG 7 PEGAWAI BANK BJB	SMR RECERTIFICATION/COMPETENCE EXAM FOR LEVEL 4 TO LEVEL 7 BANK BJB EMPLOYEES
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR
		SEMINAR NASIONAL BPDSI : ANCAMAN CYBER CRIME DI ERA DIGITAL BAGI BPD SE INDONESIA	BPDSI NATIONAL SEMINAR: CYBER CRIME THREAT IN THE DIGITAL ERA FOR BPD IN INDONESIA
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS OF GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF THE AML-CFT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
Diding Erawan	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan Anggota Komite Kebijakan Perkreditan	Can be seen in the Credit Policy Committee Member Training section
Detya Suryadani	Anggota Tetap Permanent Member	BUSINESS REVIEW SEMESTER II TAHUN 2023 DAN EXECUTIVE WORKSHOP SEMESTER I TAHUN 2024 DENGAN TEMA PERFORMANCE AND SUSTAINABILITY : NAVIGATING THE PATH	BUSINESS REVIEW SEMESTER II 2023 AND EXECUTIVE WORKSHOP SEMESTER I 2024 WITH THE THEME PERFORMANCE AND SUSTAINABILITY: NAVIGATING THE PATH
		EXECUTIVE ENGLISH PRIVATE TRAINING	EXECUTIVE ENGLISH PRIVATE TRAINING
		WEBINAR STABILITAS MONETER DI TENGAH DINAMIKA EKONOMI 2024 : MENGAMANKAN INDUSTRI KEUANGAN & SYARIAH DARI RISIKO FRAUD & SERANGAN SIBER	WEBINAR ON MONETARY STABILITY AMIDST ECONOMIC DYNAMICS 2024: SECURING THE FINANCIAL & SHARIA INDUSTRY FROM FRAUD & CYBER ATTACK RISKS
		PEMBEKALAN & UJIAN RESERTIFIKASI DAN UJIAN KOMPETENSI SMR JENJANG 7 PEJABAT EKSEKUTIF BANK BJB	SUPPLYING & RECERTIFICATION EXAM AND SMR COMPETENCY EXAM LEVEL 7 EXECUTIVE OFFICERS OF BANK BJB
		IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		WORKSHOP PERDAGANGAN KARBON (CARBON TRADING) BAGI LEMBAGA JASA KEUANGAN (PUBLIC TRAINING TATAP MUKA)	CARBON TRADING WORKSHOP FOR FINANCIAL SERVICE INSTITUTIONS (FACE-TO-FACE PUBLIC TRAINING)
		BUSINESS REVIEW SEMESTER I TAHUN 2024 DAN EXECUTIVE WORKSHOP TAHUN 2024 DENGAN TEMA BUILDING A STRONG FOUNDATION : RESHAPING BUSINESS STRATEGIES FOR	BUSINESS REVIEW SEMESTER I 2024 AND EXECUTIVE WORKSHOP 2024 WITH THE THEME BUILDING A STRONG FOUNDATION: RESHAPING BUSINESS STRATEGIES FOR

Nama Name	Jabatan Position	Pelatihan	Training
		WORKSHOP / KEGIATAN INDONESIA INTERNATIONAL SUSTAINABILITY FORUM (PUBLIC TRAINING TATAP MUKA)	WORKSHOP / ACTIVITIES INDONESIA INTERNATIONAL SUSTAINABILITY FORUM (FACE-TO-FACE PUBLIC TRAINING)
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	AWARENESS PROGRAM OF GRATIFICATION CONTROL AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
		PEMBELAJARAN REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEGAWAI KANTOR WILAYAH 4 5 & KANTOR PUSAT BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT LEARNING ON THE IMPLEMENTATION OF THE AML-CFT AND PPPSPM PROGRAMS FOR EMPLOYEES OF REGIONAL OFFICES 4 5 & BANK BJB HEAD OFFICE IN 2024 VIA ELBU
Nunung Suhartini	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan Anggota Pengarah Teknologi Informasi	Can be seen in the Information Technology Steering Committee Member Training section
Budiatmo Sudradjat	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan Anggota Komite Kebijakan Perkreditan	Can be seen in the Credit Policy Committee Member Training section

PERNYATAAN INDEPENDENSI ASSETS AND LIABILITY COMMITTEE (ALCO)

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

RAPAT DAN PELAKSANAAN TUGAS ASSETS AND LIABILITY COMMITTEE (ALCO)

Selama tahun 2024, ALCO telah melaksanakan tugasnya melalui rapat yang dilaksanakan sebanyak 21 kali. Adapun agenda pembahasan rapat ALCO adalah sebagai berikut:

INDEPENDENCE STATEMENT OF ASSETS AND LIABILITY COMMITTEE (ALCO)

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or employees of companies that had affiliation or business with the Company.

MEETINGS AND IMPLEMENTATION OF ASSETS AND LIABILITY COMMITTEE (ALCO) TASKS

During 2024, ALCO has carried out its duties through 21 meetings. The discussion agenda for the ALCO meeting is as follows:

No.	Tanggal Date	Agenda & Keputusan ALCO ALCO Agenda & Decisions
1	18 Januari 2024 January 18, 2024	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> Market Outlook & Liquidity Conditions of bank bjb
		<i>Usulan Repricing Term Loan Borrowing Bank Danamon</i> Proposed Repricing of Bank Danamon Term Loans
		<i>Usulan Pendelegasian Kewenangan Keputusan Suku Bunga Program Funding kepada Divisi Treasury</i> Proposed Authority Delegation for Funding Program Interest Rate Decisions to the Treasury Division
		<i>Register Penambahan Kuota dan Masa Berlaku Suku Bunga FYP</i> Register of Additional Quota and Validity Period of FYP Interest Rate
		<i>Register Special Rate Deposito</i> Register of Special Rate Deposit
2	13 Februari 2024 February 13, 2024	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> Market Outlook & Liquidity Conditions of bank bjb
3	14 Maret 2024 March 14, 2024	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> Market Outlook & Liquidity Condition of bank bjb
		<i>Usulan Repricing Term Loan Borrowing Bank Danamon</i> Proposed Repricing of Bank Danamon Term Loans

No.	Tanggal Date	Agenda & Keputusan ALCO ALCO Agenda & Decisions
4	26 Maret 2024 March 26, 2024	Usulan <i>Pricing bjb Supporting Account Loan</i> Proposed Pricing of <i>bjb Supporting Account Loan</i>
		Usulan Suku Bunga Khusus Kredit Investasi Sindikasi a.n PT Kereta Api Indonesia (Persero) Proposed Special Interest Rate for Syndicated Investment Credit on behalf of PT Kereta Api Indonesia (Persero)
5	18 April 2024 April 18, 2024	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> Market Outlook & Liquidity Condition of bank <i>bjb</i>
		Usulan <i>Repricing Term Loan Bank Borrowing Danamon</i> Proposed Repricing of Bank Danamon Term Loans
6	26 April 2024 April 26, 2024	Usulan <i>Repricing Term Loan Bank Borrowing Bank BCA</i> Proposed Repricing of Bank BCA Term Loans
		Usulan <i>Repricing Term Loan Bank Borrowing Bank DKI</i> Proposed Repricing of Bank DKI Term Loans
7	15 Mei 2024 May 15, 2024	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> Market Outlook & Liquidity Condition of bank <i>bjb</i>
8	29 Mei 2024 May 29, 2024	Usulan Indikasi <i>Range Kupon Obligasi Subordinasi Berkelanjutan IV bank bjb Tahap I Tahun 2024</i> Proposed Coupon Range Indication of bank <i>bjb's</i> Continuous Subordinated Bond IV Phase I Year 2024
9	14 Juni 2024 June 14, 2024	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> Market Outlook & Liquidity Condition of bank <i>bjb</i>
10	21 Juni 2024 June 21, 2024	Penetapan Kupon Final Obligasi Subordinasi PUB IV Tahap I 2024 Determination of Final Coupon of Subordinated Bond PUB IV Phase I 2024
		Usulan <i>Repricing Term Loan Borrowing Bank Danamon</i> Proposed Repricing of Bank Danamon Term Loans
		Usulan Pendelegasian Kewenangan Suku Bunga Kredit Pembiayaan Bersama (<i>Join Financing</i>) Proposed Authority Delegation for Interest Rates for Joint Financing Credit
		Usulan Pendelegasian Kewenangan Suku Bunga Kredit Pembelian Piutang (<i>Asset Buy</i>) Proposed Authority Delegation for Interest Rates for Asset Buy Credit
		Usulan Suku Bunga KKB dan Motor Listrik (<i>Electric Vehicle</i>) Proposed Interest Rates for KKB and Electric Vehicles
		Usulan Suku Bunga KKB Payroll bank <i>bjb</i> Proposed Interest Rates for bank <i>bjb's</i> KKB Payroll
11	17 Juli 2024 July 17, 2024	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> Market Outlook & Liquidity Conditions of bank <i>bjb</i>
		Usulan <i>Repricing Term Loan Borrowing Bank Danamon</i> Proposed Repricing of Bank Danamon Term Loans
		Register Penambahan Kuota dan Masa Berlaku Suku Bunga FYP Register of Additional Quota and Validity Period of FYP Interest Rate
12	15 Agustus 2024 August 15, 2024	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> Market Outlook & Liquidity Conditions of bank <i>bjb</i>
13	28 Agustus 2024 August 28, 2024	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> Market Outlook & Liquidity Condition of bank <i>bjb</i>
		Usulan Perubahan & Penambahan Insentif SRAK Proposed Changes & Additions to SRAK Incentives
14	11 September 2024 September 11, 2024	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> Market Outlook & Liquidity Condition of bank <i>bjb</i>
15	20 September 2024 September 20, 2024	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> Market Outlook & Liquidity Condition of bank <i>bjb</i>
		Usulan Perpanjangan <i>Term Loan Borrowing Bank BCA</i> Proposed Extension of Bank BCA Term Loans
		Usulan Perpanjangan, Perubahan Struktur, dan <i>Repricing Fasilitas Term Loan Borrowing Bank Danamon</i> Proposed Extension, Changes in Structure, and Repricing of Bank Danamon Borrowing Facilities Term Loans

No.	Tanggal Date	Agenda & Keputusan ALCO ALCO Agenda & Decisions
16	14 Oktober 2024 October 14, 2024	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> Market Outlook & Liquidity Condition of bank bjb
		Usulan Perubahan Biaya Bunga SRAK & Koreksi Biaya Bunga SRAK PT. BPR Intan Jabar & PT. BPR Indramayu Jabar (Perseroda) Proposed Changes to SRAK Interest Costs & Corrections to SRAK Interest Costs of PT. BPR Intan Jabar & PT. BPR Indramayu Jabar (Perseroda)
		Usulan <i>Repricing Term Loan Borrowing</i> Bank Danamon Proposed Repricing of Bank Danamon Term Loans
17	07 November 2024 November 07, 2024	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> Market Outlook & Liquidity Condition of bank bjb
		Usulan Indikasi <i>Range Kupon Obligasi keberlanjutan Berkelanjutan I Tahap I Tahun 2024</i> Proposed Indication of Coupon Range of Sustainable Sustainable Bonds I Phase I Year 2024
18	14 November 2024 November 14, 2024	<i>Market Outlook</i> Market Outlook
		Usulan Indikasi <i>Range Kupon Surat Berharga Perpetual Berkelanjutan I Tahap I Tahun 2024</i> Proposed Indicative Range of Coupon for Sustainable Perpetual Securities I Phase I Year 2024
19	22 November 2024 November 22, 2024	<i>Market Outlook</i> Market Outlook
		Usulan Final Kupon Obligasi keberlanjutan Berkelanjutan I Tahap I Tahun 2024 Proposed Final Coupon for Sustainable Perpetual Bonds I Phase I Year 2024
		Usulan Final Kupon Surat Berharga Perpetual Berkelanjutan I Tahap I Tahun 2024 Proposed Final Coupon for Sustainable Perpetual Securities I Phase I Year 2024
		Usulan <i>Term Loan Borrowing</i> PT Sarana Multigriya Finansial Persero Proposed Borrowing of PT Sarana Multigriya Finansial Persero Term Loans
20	11 Desember 2024 December 11, 2024	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> Market Outlook & Liquidity Condition of bank bjb
		Usulan Perpanjangan dan Penambahan <i>Term Loan Borrowing</i> Bank BCA Proposed Extension and Addition of Bank BCA Term Loans
21	17 Desember 2024 December 17, 2024	<i>Market Outlook & Kondisi Likuiditas bank bjb</i> Market Outlook & Liquidity Condition of bank bjb
		Usulan <i>Term Loan Borrowing</i> Bank ICBC Proposed Bank ICBC Term Loans
		Usulan <i>Repricing Term Loan Borrowing</i> Bank Danamon Proposed Repricing of Bank Danamon Term Loans

Komite Risiko Permodalan

Dalam rangka upaya mengoptimalkan struktur neraca dengan tujuan memberikan keuntungan maksimal dengan mengelola likuiditas, Bank telah membentuk dan menetapkan komite di bawah Direksi sebagaimana tertuang dalam Struktur Organisasi Bank, salah satunya adalah Komite Risiko Permodalan.

STRUKTUR DAN KEANGGOTAAN KOMITE RISIKO PERMODALAN

Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten Nomor 0567/SK/DIR-MAP/2020 tentang Pedoman Kerja Komite Risiko Permodalan tanggal 7 September 2020 adalah sebagai berikut:

Capital Risk Committee

In an effort to optimize the balance sheet structure with the aim of providing maximum benefits by managing liquidity, the Bank has formed and appointed a committee under the Directors as stated in the Bank's Organizational Structure, one of which is the Capital Risk Committee.

CAPITAL RISK COMMITTEE'S STRUCTURE AND MEMBERSHIP

Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten Number 0567/SK/DIR-MAP/2020 concerning Working Guidelines for the Capital Risk Committee dated September 7, 2020 is as follows:

Susunan Composition	Diisi oleh Filled by
Ketua I Chairman I	Pemimpin Divisi Manajemen Anak Perusahaan Head of Subsidiary Management Division
Ketua II Chairman II	SEVP Bisnis SEVP Business
Ketua III Chairman III	SEVP Credit Risk SEVP Credit Risk
Sekretaris Secretary	Pemimpin Group Anak Perusahaan Head of Subsidiary Group
Anggota Member	<ol style="list-style-type: none"> 1. Pemimpin Divisi Pengendalian Keuangan. 2. Pemimpin Divisi Hukum 3. Pemimpin Unit Kerja Bisnis 4. Pemimpin Divisi Manajemen Risiko 5. Pemimpin Divisi Kepatuhan dan APU PPT 6. Pemimpin Unit Kerja terkait dengan pembahasan <ol style="list-style-type: none"> 1. Head of Financial Control Division. 2. Head of Legal Division 3. Head of Business Work Unit 4. Head of Risk Management Division 5. Head of Compliance and APU PPT Division 6. Head of Work Unit Related to the Discussion

TUGAS, WEWENANG, DAN TANGGUNG JAWAB KOMITE RISIKO PERMODALAN

Tugas, wewenang dan tanggung jawab Komite Risiko Permodalan adalah sebagai berikut:

1. Menetapkan strategi dan batasan pengelolaan Perusahaan Anak dan Perusahaan Afiliasi.
2. Menyusun rekomendasi dan persetujuan rencana Penyertaan Modal Perusahaan Anak dan perusahaan afiliasi termasuk tambahan Penyertaan Modal/Divestasi dengan ketentuan dalam hal penyertaan atau pelepasan modal tersebut berakibat pada berubahnya pengendalian di Perusahaan Anak menjadi kewenangan Rapat Direksi.
3. Membahas dan merekomendasikan remunerasi (antara lain gaji, honorarium tunjangan dan fasilitas) anggota Direksi dan Dewan Komisaris Perusahaan Anak berdasarkan usulan dari pihak yang membidangi remunerasi dan nominasi di Perusahaan Anak untuk diputuskan dalam RUPS Perusahaan Anak.
4. Membahas dan merekomendasikan pencalonan/nominasi anggota Direksi dan/atau Dewan Komisaris Perusahaan Anak dan Afiliasi termasuk perusahaan yang berada di bawah kendali Perusahaan Anak yang berasal dari internal atau eksternal Bank untuk diajukan dalam Rapat Direksi.
5. Membahas dan merekomendasikan agenda Rapat Umum Pemegang Saham (RUPS) Perusahaan Anak yang memerlukan keputusan Bank sebagai Pemegang Saham.
6. Merumuskan dan membahas potensi sinergi bisnis yang dapat tercipta antara Perusahaan Induk dengan Konglomerasi Keuangan Bank.

DUTIES, AUTHORITIES AND RESPONSIBILITIES OF CAPITAL RISK COMMITTEE

The duties, powers and responsibilities of the Capital Risk Committee are as follows:

1. Establishing strategies and boundaries for the management of Subsidiaries and Affiliated Companies.
2. Preparing recommendations and approving plans for equity participation in subsidiaries and affiliated companies, including additional equity participation/divestments, provided that such participation or disposal of capital results in changes in control in the Subsidiary Company to become the authority of the Directors Meeting.
3. Discussing and recommending remuneration (including salaries, allowances and facilities) for the members of the Directors and the Board of Commissioners of the Subsidiary based on recommendations from parties in charge of remuneration and nominations in the Subsidiary to be decided in the GMS of the Subsidiary.
4. Discussing and recommending the nomination of members of the Directors and/ or Board of Commissioners of Subsidiaries and Affiliates, including companies under the control of Subsidiaries, originating from internal or external to the Bank to be proposed in the Directors Meeting.
5. Discussing and recommending the agenda of the Subsidiary's General Meeting of Shareholders (GMS) which require a decision by the Bank as a Shareholder.
6. Formulating and discussing potential business synergies that can be created between the Parent Company and the Bank's Financial Conglomerates.



Andy Rachman

Plt. Pemimpin Divisi Subsidiaries Management/ Ketua I /
Plt. Head of Subsidiaries Management Division/Chairman I



Umur/Age
47 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 23 Mei 1977, usia 47 tahun per Desember 2024.	Born on May 23, 1977, age 47 as of December 2024.
Riwayat Pendidikan	Educational Background
Sarjana di bidang Akuntansi dari STIE Tridharma (1999)	Bachelor in Accounting from STIE Tridharma (1999)
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Risk Management Certification Level 7
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Kantor Cabang Utama Bandung Tahun 2020 • CEO Regional Kantor Wilayah 1 Tahun 2021 	<ul style="list-style-type: none"> • Head of Bandung Main Branch Office in 2020 • Regional CEO of Regional Office 1 in 2021
Dasar Hukum Pengangkatan	Legal Basis of Appointment
Surat Keputusan Direksi No. 0569/SK/DIR-HCA/2024.	Board of Directors Decree No. 0569/SK/DIR-HCA/2024.
Periode dan Masa Jabatan	Period and Term of Office
Periode Pertama (2024 - saat ini)	First Period (2024 - present)
Jabatan Rangkap	Concurrent Positions
-	-



Beny Riswandi

SEVP Wholesale Banking & Subsidiaries Management/Ketua II /
SEVP Wholesale Banking & Subsidiaries Management/Chairman II



Umur/Age
56 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 26 April 1968, usia 56 tahun per Desember 2024	Born on April 26, 1968, 56 years old as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana di bidang ilmu Perbankan dari Universitas Tirtayasa Banten (2000) Magister di bidang ilmu Manajemen Pemasaran dari Universitas Padjadjaran Bandung (2009) 	Educational Background <ul style="list-style-type: none"> Bachelor's degree in Banking from Tirtayasa University, Banten (2000) Masters in Marketing Management from Padjadjaran University Bandung (2009)
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 7	Certification Risk Management Certification Level 7
Pengalaman Kerja <ul style="list-style-type: none"> Pemimpin Divisi Korporasi & Komersial Sejak Tahun 2016 SEVP Komersial & UMKM Tahun 2018 	Work Experience <ul style="list-style-type: none"> Head of Corporate & Commercial Division Since 2016 SEVP Commercial & MSME 2018
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0415/SK/DIR-HCA/2024.	Legal Basis of Appointment Board of Directors Decree No. 0415/SK/DIR-HCA/2024.
Periode dan Masa Jabatan Periode Pertama	Period and Term of Office First Period
Jabatan Rangkap -	Concurrent Positions -



Galís Prasetya

SEVP Credit Risk/Anggota Tetap Tanpa Hak Suara /
SEVP Credit Risk / Permanent Member Without Voting Rights



Umur/Age
53 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

<p>Lahir pada 19 Maret 1971 usia 53 tahun per 31 Desember 2024.</p>	<p>Born on March 19, 1971, age 53 as of December 31, 2024.</p>
<p>Riwayat Pendidikan</p> <ul style="list-style-type: none"> • Sarjana di bidang ilmu Manajemen dari STIE YPKP Bandung (1999) • Magister di bidang ilmu Manajemen Keuangan dari STIE PERBANAS (2005) 	<p>Educational Background</p> <ul style="list-style-type: none"> • Bachelor in Management from STIE YPKP Bandung (1999) • Master in Financial Management from STIE PERBANAS (2005)
<p>Sertifikasi</p> <p>Sertifikasi Manajemen Risiko Level 7</p>	<p>Certification</p> <p>Level 7 Risk Management Certification</p>
<p>Pengalaman Kerja</p> <ul style="list-style-type: none"> • CEO Regional 3 (April 2019 – Agustus 2019) • CEO Regional 1 (Maret 2019 – April 2019) 	<p>Work Experience</p> <ul style="list-style-type: none"> • Regional CEO 3 (April 2019 – August 2019) • Regional CEO 1 (March 2019 – April 2019)
<p>Dasar Hukum Pengangkatan</p> <p>Keputusan Direksi No. 0871/SK/DIR-HC/2019.</p>	<p>Legal Basis of Appointment</p> <p>Board of Directors Decree No. 0871/SK/DIR-HC/2019.</p>
<p>Periode dan Masa Jabatan</p> <p>Periode Pertama (2019 - saat ini)</p>	<p>Period and Term of Office</p> <p>First Period (2019 - present)</p>
<p>Jabatan Rangkap</p> <p>-</p>	<p>Concurrent Positions</p> <p>-</p>



Evi Susilawati

Pemimpin Grup Manajemen Investee 1/ Sekretaris /
Investee Management Group Leader 1/ Secretary



Umur/Age
39 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Bandung, 04 Januari 1985, Usia 39 tahun per Desember 2024.	Bandung, January 04, 1985, Age 39 years old as of December 2024.
Riwayat Pendidikan S1 - Teknik Informatika	Educational Background S1 - Informatics Engineering
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 5	Certification Risk Management Certification Level 5
Pengalaman Kerja • xxx • xxx	Work Experience xxx
Dasar Hukum Pengangkatan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. nomor 0567/SK/DIR-MAP/2020 tanggal 7 September 2020 tentang Pedoman Kerja Komite Risiko Permodalan	Legal Basis of Appointment Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. number 0567/SK/DIR-MAP/2020 dated September 7, 2020 concerning the Capital Risk Committee Work Guidelines
Periode dan Masa Jabatan 4 tahun 4 bulan (sesuai SK Pedoman Kerja KRP)	Period and Term of Office 4 years 4 months (according to the KRP Work Guidelines Decree)
Jabatan Rangkap -	Concurrent Positions -



Iwan Gartiwa Dewantara

Pemimpin Divisi Pengendalian Keuangan/Anggota Tetap /
Head of Financial Control Division/Permanent Member



Umur/Age
55 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

13 September 1969, usia 55 tahun per Desember 2024	September 13, 1969, age 55 as of December 2024
Riwayat Pendidikan	Educational Background
Sarjana di bidang Tata Negara dari Universitas Pasundan Bandung	Bachelor's degree in State Administration from Pasundan University, Bandung
Sertifikasi	Certification
Sertifikasi Manajemen Risiko Jenjang 7	Risk Management Certification Level 7
Pengalaman Kerja	Work Experience
<ul style="list-style-type: none"> • Pemimpin Grup Kebijakan Akuntansi tahun 2019 • Pemimpin Grup Laporan Keuangan tahun 2021 	<ul style="list-style-type: none"> • Accounting Policy Group Leader 2019 • Financial Report Group Leader 2021
Dasar Hukum Pengangkatan	Legal Basis of Appointment
Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024.	Board of Directors Decree No. 0318/SK/DIR-HCA/2024.
Periode dan Masa Jabatan	Period and Term of Office
Periode Pertama (2024 - saat ini)	First Period (2024 - present)
Jabatan Rangkap	Concurrent Positions
-	-



Boy Pandji Soedradjat

Pemimpin Divisi Hukum/Anggota Tetap /
Head of Legal Division/Permanent Member



Umur/Age
50 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 30 Januari 1974, usia 50 tahun per Desember 2024	Born on January 30, 1974, age 50 as of December 2024
Riwayat Pendidikan <ul style="list-style-type: none"> • Sarjana di bidang Ilmu Hukum dari Universitas Parahyangan Bandung (1997) • Magister di bidang Ilmu Hukum dari Golden Gate University (1999) 	Educational Background <ul style="list-style-type: none"> • Bachelor of Law from Parahyangan University Bandung (1997) • Master of Law from Golden Gate University (1999)
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 7	Certification Risk Management Certification Level 7
Pengalaman Kerja <ul style="list-style-type: none"> • Pemimpin Grup Litigasi tahun 2017 • Pemimpin Kantor Cabang Cibinong tahun 2019 	Work Experience <ul style="list-style-type: none"> • Litigation Group Leader 2017 • Cibinong Branch Office Leader 2019
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0511/SK/DIR-HC/2021.	Legal Basis of Appointment Board of Directors Decree No. 0511/SK/DIR-HC/2021.
Periode dan Masa Jabatan Periode Pertama (2021 - saat ini)	Period and Term of Office First Period (2021 - present)
Jabatan Rangkap -	Concurrent Positions -



Muhamad Aditya Wiradharna

Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi/ Anggota /
Head of Credit, Market and Integrated Risk Management Division/ Member



Umur/Age
46 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 16 Juli 1978 saat ini berusia 46 Tahun	Born on July 16, 1978, currently 46 years old
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana di bidang Manajemen Keuangan dan Perbankan pada tahun 2002. Magister di bidang Manajemen dari Universitas Padjadjaran Bandung pada tahun 2011 	Educational Background <ul style="list-style-type: none"> Bachelor in Financial Management and Banking in 2002. Master in Management from Padjadjaran University Bandung in 2011
Sertifikasi <ul style="list-style-type: none"> Sertifikasi Manajemen Risiko Level 5 PECB ISO 37301 	Certification <ul style="list-style-type: none"> Risk Management Certification Level 5 PECB ISO 37301
Pengalaman Kerja <ul style="list-style-type: none"> Pemimpin Kantor Cabang Bogor bank bjb (2021-2023) Pemimpin Kantor Cabang Cikarang bank bjb (2023-2024) Pemimpin Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi (2024 - saat ini) 	Work Experience <ul style="list-style-type: none"> Head of Bogor Branch Office bank bjb (2021-2023) Head of Cikarang Branch Office bank bjb (2023-2024) Head of Credit Risk Management, Market & Integrated Division (2024 - present)
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0318/SK/DIR-HCA/2024.	Appointment History Board of Directors Decree No. 0318/SK/DIR-HCA/2024.
Periode dan Masa Jabatan Periode Pertama (2024 - saat ini)	Period and Term of Office First Period (2024 - present)
Jabatan Rangkap -	Concurrent Positions -



Yogy Yatno

Pemimpin Divisi Manajemen Risiko Operasional/Anggota /
Operational Risk Management Division Leader/Member



Umur/Age
45 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Lahir pada 24 April 1979 saat ini berusia 45 Tahun	Born on April 24, 1979, currently 45 years old
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana di bidang Manajemen dari STIE YPKP Bandung (2001) Magister di bidang Manajemen Keuangan dari Universitas Padjadjaran Bandung (2010) 	Educational Background <ul style="list-style-type: none"> Bachelor in Management from STIE YPKP Bandung (2001) Master in Financial Management from Padjadjaran University Bandung (2010)
Sertifikasi Sertifikasi Manajemen Risiko Level 5	Certification Risk Management Certification Level 5
Pengalaman Kerja <ul style="list-style-type: none"> Pemimpin Divisi Jaringan & Layanan (2021-2022) Pemimpin Divisi Kebijakan & Prosedur (2022-2023) Pemimpin Divisi Manajemen Risiko Operasional sejak tahun 2023 	Work Experience <ul style="list-style-type: none"> Network & Services Division Leader (2021-2022) Policy & Procedures Division Leader (2022-2023) Operational Risk Management Division Leader since 2023
Dasar Hukum Pengangkatan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Appointment History Board of Directors Decree No. 0285/SK/DIR-HCA/2023.
Periode dan Masa Jabatan Periode Pertama (2023 - saat ini)	Period and Term of Office First Period (2023 - present)



Deden Hilman

Pemimpin Divisi Kepatuhan dan APU PPT/Anggota /
Head of Compliance and AML PPT Division/Member



Umur/Age
50 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Bandung, 26 Februari 1974, Per 31 Desember 2024 berusia 50 Tahun	Bandung, February 26, 1974, 50 years old as of December 31, 2023
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana Hukum dari Universitas Padjadjaran pada tahun 1998. Magister bidang Hukum Ekonomi & Bisnis dari Universitas Padjadjaran Bandung pada tahun 2010. 	Educational Background <ul style="list-style-type: none"> Degree in Law from Padjadjaran University in 1998. Masters in Economics & Business Law from Padjadjaran University Bandung in 2010.
Sertifikasi Sertifikasi Manajemen Risiko Jenjang 6	Certification Risk Management Certification Level 6
Pengalaman Kerja Bergabung di bank bjb sejak 11 September 2001 dengan riwayat jabatan antara lain: <ul style="list-style-type: none"> Pemimpin Cabang Purwakarta sejak 15 Oktober 2018 hingga 27 Januari 2020 Pemimpin Cabang Depok sejak 10 Februari 2020 hingga 15 Januari 2021 Deputi CEO Regional 5 sejak 01 Februari 2021 hingga 01 Agustus 2023 Pemimpin Divisi Kepatuhan & APU PPT sejak tanggal 01 September 2023 hingga sekarang 	Work Experience Joined bank bjb since September 11, 2001 with a history of positions including: <ul style="list-style-type: none"> Head of Purwakarta Branch from October 15, 2018 to January 27, 2020 Head of Depok Branch from February 10, 2020 to January 15, 2021 Deputy CEO for Regional 5 from February 01, 2021 to August 01, 2023 Head of Compliance & AML CFT Division from September 1, 2023 until now
Dasar Hukum Pengangkatan Berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.	Legal Basis of Appointment Based on the Decree of the Board of Directors No. 0285/SK/DIR-HCA/2023.
Periode dan Masa Jabatan Periode Pertama (2023 - saat ini)	Period and Term of Office First Period (2023 - present)
Jabatan Rangkap -	Concurrent Positions -

PELATIHAN ANGGOTA KOMITE RISIKO PERMODALAN**CAPITAL RISK COMMITTEE MEMBER TRAINING**

Pelatihan yang telah diikuti anggota komite selama tahun 2024 adalah sebagai berikut.

The training that the committee members have attended during 2024 is as follows.

Nama Name	Jabatan Position	Pelatihan	Training
Andy Rachman	Ketua I Chairman I	Dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko Terintegrasi	Can be seen in the Integrated Risk Management Committee Member Training section
Beny Riswandi	Ketua II Ketua I Chairman II	Dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko	Can be seen in the Risk Management Committee Member Training section
Galis Prasetya	Ketua III Ketua I Chairman III	Dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko	Can be seen in the Risk Management Committee Member Training section
Evi Susilawati	Sekertaris Secretary	IT SECURITY AWARENESS	IT SECURITY AWARENESS
		DIGITAL MARKETING MINDSET	DIGITAL MARKETING MINDSET
		PEMBEKALAN/REFRESHMENT DAN UJIAN KOMPETENSI/RESERTIFIKASI SERTIFIKASI MANAJEMEN RISIKO (SMR) JATUH TEMPO JENJANG 5	SUPPLYING/REFRESHMENT AND COMPETENCY EXAM/RESERTIFICATION OF RISK MANAGEMENT CERTIFICATION (SMR) LEVEL 5 DUE DUE
		REFRESHMENT PENERAPAN PROGRAM APU-PPT DAN PPPSPM BAGI PEMIMPIN GRUP & MANAGER BANK BJB TAHUN 2024 VIA ELBU	REFRESHMENT OF THE IMPLEMENTATION OF THE APU-PPT AND PPPSPM PROGRAMS FOR GROUP LEADERS & MANAGERS OF BANK BJB IN 2024 VIA ELBU AWARENESS OF GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM PENGENDALIAN GRATIFIKASI DAN SISTEM MANAJEMEN ANTI PENYUAPAN DAN SISTEM MANAJEMEN KEPATUHAN	REFRESHMENT OF THE IMPLEMENTATION OF THE APU-PPT AND PPPSPM PROGRAMS FOR GROUP LEADERS & MANAGERS OF BANK BJB IN 2024 VIA ELBU AWARENESS OF GRATIFICATION CONTROL PROGRAM AND ANTI-BRIBERY MANAGEMENT SYSTEM AND COMPLIANCE MANAGEMENT SYSTEM
		AWARENESS PROGRAM ON PERSONAL DATA PROTECTION	AWARENESS PROGRAM ON PERSONAL DATA PROTECTION
Iwan Gartiwa Dewantara	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan Anggota Pengarah Teknologi Informasi	Can be seen in the Information Technology Steering Committee Member Training section
Boy Pandji Soedradjat	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko	Can be seen in the Risk Management Committee Member Training section
Muhamad Aditya Wiradharma	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko	Can be seen in the Risk Management Committee Member Training section
Yogy Yatno	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko	Can be seen in the Risk Management Committee Member Training section
Deden Hilman	Anggota Tetap Permanent Member	Dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko	Can be seen in the Risk Management Committee Member Training section

PERNYATAAN INDEPENDENSI KOMITE RISIKO PERMODALAN

Seluruh anggota komite tidak memiliki afiliasi dengan Direktur Lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Perseroan.

RAPAT DAN PELAKSANAAN TUGAS KOMITE RISIKO PERMODALAN

Selama tahun 2024, Komite Risiko Permodalan telah melaksanakan tugasnya melalui rapat yang dilaksanakan sebanyak 10 (sepuluh) kali. Adapun agenda pembahasan rapat Komite Risiko Permodalan adalah sebagai berikut.

INDEPENDENCE STATEMENT OF THE CAPITAL RISK COMMITTEE

All committee members had no affiliation with Other Directors, Commissioners or Controlling Shareholders, and were not shareholders of the Company which might affect their ability to act independently, and were not Commissioners, Directors or employees of companies that had affiliation or business with the Company.

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE CAPITAL RISK COMMITTEE

During 2024, the Capital Risk Committee has carried out its duties through 10 (ten) meetings. The agenda for discussing the Capital Risk Committee meeting is as follows.

No.	Tanggal Date	Agenda Agenda
1	23 Februari 2024 February 23, 2024	Kepengurusan bank bjb syariah Management of bank bjb syariah
2	8 Maret 2024 March 8, 2024	Penugasan Pengurus PT. BPR Indramayu Jabar (Perseroda) Management Assignment of PT. BPR Indramayu Jabar (Perseroda)
3	24 Juni 2024 June 24, 2024	Rencana Pengembangan Kelompok Usaha Bank (KUB) bank bjb dengan Bank Bank Maluku Malut dan Bank Jambi Development Plan of bank bjb Business Group (KUB) with Bank Maluku Malut and Bank Jambi
4	22 Juli 2024 July 22, 2024	Remunerasi Dewan Pengawas Syariah dan Perubahan Remunerasi Pengurus bank bjb syariah Remuneration of Sharia Supervisory Board and Changes in Remuneration of bank bjb syariah Management
5	23 Juli 2024 July 23, 2024	Kepengurusan bank bjb syariah Management of bank bjb syariah
6	1 Agustus 2024 August 1, 2024	Penugasan Pegawai Sebagai Komisaris PT Asuransi Bangun Askrida dan Komisaris bjb Sekuritas Jawa Barat Assignment of Employees as Commissioners of PT Asuransi Bangun Askrida and Commissioners of bjb Sekuritas Jawa Barat
7	19 Agustus 2024 August 19, 2024	Kepengurusan bank bjb syariah Management of bank bjb syariah
8	11 September 2024 September 11, 2024	Kepengurusan bank bjb syariah Management of bank bjb syariah
9	25 Oktober 2024 October 25, 2024	Pengembangan Kelompok Usaha Bank (KUB) bank bjb Development of bank bjb Business Group (KUB)
10	8 November 2024 November 8, 2024	Rencana Penyertaan Modal Dalam Rangka Pengembangan Kelompok Usaha Bank (KUB) bank bjb dengan Bank Bank Maluku Malut Equity Participation Plan in the Framework of Developing bank bjb Business Group (KUB) with Bank Maluku Malut

Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum Sesuai POJK 45/POJK.03/2015

Dasar Penyusunan Penetapan Remunerasi

Dasar Penyusunan Penetapan Remunerasi yaitu:

1. Undang Undang Nomor 40 Tahun 2007 Tanggal 16 Agustus 2007 Tentang Perseroan Terbatas.
2. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 55/POJK.03/2016 Tanggal 09 Desember 2016 Tentang Penerapan Tata Kelola Bagi Bank Umum.
3. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 45/POJK.03/2016 Tanggal 23 Desember 2016 Tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum.
4. Surat Edaran Otoritas Jasa Keuangan Nomor 40/SEOJK.03/2016 Tanggal 26 September 2016 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum.
5. Anggaran Dasar.

Komite Remunerasi dan Nominasi

Uraian terkait Komite Remunerasi dan Nominasi dijelaskan pada Sub Bab Organ dan Komite di Bawah Dewan Komisaris Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

Implementation of Governance In Provision of Remuneration for Commercial Banks In Accordance with OJK Regulation 45/POJK.03/2015

Basis of Remuneration Determination

The basis for the preparation of the determination of remuneration:

1. Law Number 40 of 2007 dated August 16, 2007 concerning Limited Liability Companies;
2. OJK Regulation number 55/POJK.03/2016 dated December 9, 2016 concerning the Implementation of Good Corporate Governance for Commercial Banks.
3. OJK Regulation number 45/POJK.03/2016 dated December 23, 2016 concerning the implementation of good governance in the provision of remuneration for commercial banks.
4. OJK Circular Letter Number 40/SEOJK.03/2016 dated September 26, 2016 concerning Implementation of Good Governance in Providing Remuneration for Commercial Banks;
5. Articles of Association.

Remuneration and Nomination Committee

The description regarding the Remuneration and Nomination Committee is explained in the Sub Chapter of Organs and Committees Under the Board of Commissioners Chapter of Corporate Governance in this Annual Report.

Adapun Remunerasi yang dibayarkan kepada Anggota Komite Remunerasi dan Nominasi dari Pihak Independen Non – Komisaris sesuai dengan Perjanjian Kerjasama Pelaksanaan Sebagai Anggota Komite dan Remunerasi (KNR) Nomor 030/ PKS/DIR-CSE/2020 tanggal 28 Februari 2020 sebagai berikut:

The Remuneration paid to Members of the Remuneration and Nomination Committee from Independent Parties NonCommissioners was in accordance with the Cooperation Agreement for Implementation as Committee Members and Remuneration (KNR) Number 030/PKS/DIR-CSE/2020 dated February 28, 2020 as follows:

No	Uraian Description	Anggota Komite dari pihak independen non - komisaris Committee members from independent non- commissioner parties
1	Honorarium Honorarium	Rp17.500.000,00/ IDR 17.500.000,00
2	Tunjangan Hari Raya Holiday allowance	2 (dua) kali honorarium/ 2 (two) times the honorarium
3	Uang perjalanan dinas Official travel money	Rp500.000,00/ IDR 500.000,00
4	Fasilitas pendidikan dan pelatihan: Education and training facilities:	
	1) Akomodasi/ Accomodation	Diberikan/ Given
	2) Transportasi/ Transportation	Diberikan/ Given
	3) Uang pendidikan dan pelatihan/ Education and training allowance	Rp250.000,00/ IDR 250.000,00

Proses Penyusunan Kebijakan Remunerasi

Proses penyusunan kebijakan Remunerasi yang meliputi:

1. Tinjauan mengenai latar belakang dan tujuan kebijakan Remunerasi;
Kebijakan remunerasi disusun dan ditetapkan dengan tujuan mengembangkan kualitas jajaran manajemen dengan tetap memperhatikan ketahanan dan keberlangsungan usaha bank **bjb**.

Kebijakan sistem remunerasi dengan berpedoman pada konsep *Merit System* dan Kinerja Pegawai baik dari sisi penyesuaian remunerasi yang bersifat tetap maupun variabel.

Di sisi remunerasi yang bersifat tetap, strategi dilakukan dengan tetap memperhatikan kemampuan dan skala usaha, *effective best practice* di industri perbankan yang dibandingkan terhadap market. Perseroan telah rutin mengikuti setiap tahun survei mengenai *Total Reward Survey* perbankan melalui konsultan independen yang memang profesional dan telah diikuti oleh mayoritas perbankan di Indonesia. Hal ini dilakukan sebagai bahan referensi dan masukan bagi penyesuaian remunerasi di bank **bjb** agar tetap menarik dan kompetitif. Selain itu, bank **bjb** juga selalu memastikan telah memenuhi ketentuan yang berlaku dan berada di atas standar Upah Minimum yang berlaku di wilayah operasional bank **bjb**. Untuk remunerasi yang bersifat variabel, pemberian remunerasi juga memperhatikan faktor risiko dalam kegiatan usaha dan dampak terhadap pendapatan bank **bjb**.

Remuneration Policy Development Process

Remuneration policy formulation process which includes:

1. Review of the background and objectives of the Remuneration policy;
The remuneration policy is formulated and determined with the aim of developing the quality of the management while taking into account the resilience and sustainability of bank **bjb**'s business.

The remuneration system policy is guided by the concept of the Merit System and Employee Performance, both in terms of fixed and variable remuneration adjustments.

In terms of fixed remuneration, the strategy is carried out by taking into account the capabilities and business scale, *effective best practice* in the banking industry compared to the market. The Company regularly participates in a survey on the Total Reward Survey of banking through an independent consultant who is professional and has been followed by the majority of banks in Indonesia. This is done as reference material and input for remuneration adjustments at bank **bjb** so that it remains attractive and competitive. Also, bank **bjb** always ensures having satisfied the applicable provisions and above Regional Minimum Wages standard prevailing in bank **bjb** operational region. For variable remuneration, the remuneration granting also considers risk factor in business activity and impact to bank **bjb** incomes.

2. Pelaksanaan kaji ulang atas kebijakan Remunerasi pada tahun sebelumnya, beserta perbaikannya bank **bjb** melakukan kaji ulang atas kebijakan remunerasi secara berkala dengan menyesuaikan pada ketentuan serta *best practice* maupun evaluasi sesuai ketentuan kebijakan dan prosedur yang berlaku. Kaji ulang kebijakan remunerasi dilakukan terhadap Surat Keputusan Direksi No. 1500/SK/DIR-CS/2018 tanggal 14 Desember 2018 tentang Pedoman Penghasilan, Tunjangan dan Fasilitas bagi Dewan Komisaris dan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.
3. Mekanisme untuk memastikan bahwa Remunerasi bagi Pegawai di unit kontrol bersifat independen dari unit kerja yang diawasinya
Untuk memastikan independensi penerapan remunerasi bagi pegawai di unit kontrol, penilaian kinerja di unit kontrol tidak dikaitkan dengan pencapaian target kinerja dari unit kerja yang diawasinya, hal ini dipastikan melalui pemisahan struktur organisasi unit kontrol agar independen, termasuk mengenai persetujuan penetapan *goal setting* kinerja unit kerja maupun pegawai.

Cakupan Kebijakan Remunerasi dan Implementasinya

Kebijakan remunerasi pegawai pada Surat Keputusan Direksi Nomor 0500/SK/DIR-HCA/2021 tentang Perubahan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat Dan Banten, Tbk. Nomor 0303/SK/DIR-HCA/2021 tentang Standar Operasional Prosedur Pengelolaan Penghasilan dan Fasilitas Kepegawaian mencakup bagi pegawai pada seluruh unit kerja, pada perusahaan anak dan pada Badan Hukum yang terafiliasi dengan Bank. Khusus untuk remunerasi pada Perusahaan Anak diatur lebih lanjut pada Pedoman Penugasan Pegawai pada investee SK Dir No 0261/SK/DIR-HCA/2021 tanggal 29 Maret 2021.

Saat ini bank **bjb** belum memiliki perwakilan kantor maupun perusahaan anak yang berlokasi di luar negeri, sehingga kebijakan remunerasi tidak mencakup hal tersebut.

Remunerasi Dikaitkan dengan Kinerja

Remunerasi dikaitkan dengan risiko yang meliputi:

1. Jenis risiko utama (*key risk*) yang digunakan dalam menerapkan Remunerasi.
Risiko utama Perseroan di saat ini adalah Risiko Kredit.
2. Kriteria untuk menentukan jenis risiko utama, termasuk untuk risiko yang sulit diukur.
Jenis transaksi dan bisnis yang paling signifikan dalam menghasilkan profit dan keputusan yang diambil diberikan untuk suatu keputusan bisnis yang berdampak besar pada bisnis Perseroan.

2. The implementation of a review of the Remuneration policy in the previous year, along with its improvements bank **bjb** conducts periodic reviews of remuneration policies by adjusting to the provisions and best practices as well as evaluations in accordance with applicable policies and procedures. A review of the remuneration policy was carried out on the Decree of the Directors No. 1500/SK/DIR-CS/2018 dated December 14, 2018 regarding Guidelines for Income, Allowances and Facilities for the Board of Commissioners and Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.
3. A mechanism to ensure that the remuneration for employees in the control unit is independent from the work units they supervise
To ensure the independence of remuneration implementation for employees in the control unit, performance appraisal in the control unit is not linked to the achievement of performance targets of the work units it supervises, this is ensured through the separation of the organizational structure of the control unit so that it is independent, including the approval of setting goals for the performance of the work unit and employee.

Scope of Remuneration Policy and Its Implementation

The employee remuneration policy in the Decree of the Board of Directors Number 0500/SK/DIR HCA/2021 concerning Amendments to the Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat Dan Banten, Tbk. Number 0303/SK/DIR-HCA/2021 concerning Standard Operating Procedures for Management of Income and Personnel Facilities applies to employees in all work units, subsidiaries and Legal Entities affiliated with the Company. Regarding remuneration in subsidiaries, it is further stipulated in the Guidelines for Employee Assignment in investee SK Dir No 0261/SK/DIR-HCA/2021 dated March 29, 2021.

Currently, bank **bjb** does not have representative offices or subsidiaries located abroad, so the remuneration policy does not include this.

Remuneration Associated with Performance

Remuneration is associated with risks that include:

1. The type of main risk (*key risk*) used in implementing the Remuneration.
The Company's main risk at this time is Credit Risk.
2. Criteria for determining the main types of risk, including those that are difficult to measure.
The types of transactions and businesses that are most significant in generating profits and the decisions taken are given to a business decision that has a major impact on the Company's business.

3. Dampak penetapan risiko utama terhadap kebijakan Remunerasi yang Bersifat Variabel.
Dengan adanya penetapan jenis risiko utama akan berdampak ke penentuan KPI dan berdampak pada pemberian remunerasi yang bersifat variabel.
4. Perubahan penentuan jenis risiko utama dibandingkan dengan tahun lalu.
Belum terdapat perubahan jika dibandingkan tahun lalu.

Pengukuran Kinerja Dikaitkan dengan Remunerasi

Pengukuran kinerja dikaitkan dengan Remunerasi yang meliputi:

1. Tinjauan mengenai kebijakan Remunerasi yang dikaitkan dengan penilaian kinerja
 - a. Prestasi kerja masing-masing individu.
 - b. Kinerja keuangan Perseroan.
 - c. *Benchmark* industri.
 - d. Risiko yang mungkin timbul di kemudian hari sehingga menyebabkan kerugian bagi Perseroan.
2. Metode dalam mengaitkan Remunerasi individu dengan kinerja Bank, kinerja unit kerja dan kinerja individu

Kinerja Perseroan akan memengaruhi penentuan besarnya remunerasi khususnya yang bersifat variabel, serta kinerja individu dan kinerja unit kerja dilakukan *review* setiap 3 (tiga) bulan sekali maupun 1 (satu) tahun sekali. Hasil penilaian kinerja individu dan unit kerja tersebut menjadi dasar bagi perusahaan memberikan apresiasi dalam bentuk bonus, promosi grade/jabatan, dan kenaikan gaji tahunan.

3. Metode yang digunakan Bank untuk menyatakan bahwa kinerja yang disepakati tidak dapat tercapai sehingga perlu dilakukan penyesuaian atas remunerasi serta besarnya penyesuaian remunerasi jika kondisi tersebut terjadi

Pengukuran kinerja berdasarkan kinerja yang disepakati di awal tahun. Pemberian bonus berdasarkan penilaian kinerja individu dimana penentuannya sudah ditetapkan berdasarkan Surat Keputusan dan Surat Edaran.

Penyesuaian Remunerasi Dikaitkan dengan Kinerja dan Risiko

Remunerasi yang bersifat variabel sebagaimana diatur pada POJK Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum, dapat diberikan dalam bentuk Tunai dan/atau Saham. Selain hal tersebut, Bank wajib menetapkan pihak yang menjadi *Material Risk Takers* (MRT), sebagaimana yang telah diatur dalam ketentuan internal Bank pada Surat Keputusan Direksi Nomor SK Dir no 0206/SK/DIR-CSE/2024 tanggal 5 Juni 2024 tentang Standar Operasional Prosedur Pengelolaan

3. The impact of determining the main risk on the Variable Remuneration policy.
The determination of the main types of risk will have an impact on the determination of KPIs and have an impact on the provision of variable remuneration.
4. Changes in the determination of the main risk types compared to last year.
There has been no change compared to last year.

Performance Measurement Associated with Remuneration

Performance measurement remuneration is linked to remuneration which includes:

1. Review of Remuneration policy related to performance appraisal
 - a. The work performance of each individual.
 - b. Company's financial performance.
 - c. Industry benchmarks.
 - d. Risks that may arise in the future causing losses to the Company.
2. Methods in linking individual Remuneration with Company performance, work unit performance and individual performance

The Company's performance will affect the determination of remuneration, especially those that are variable, as well as individual performance and work unit performance, which is reviewed every 3 (three) months or once a year. The results of the individual and work unit performance assessments become the basis for the company to give appreciation in the form of bonuses, grade promotions/positions, and annual salary increases.

3. A description of the method used by the Bank to state that the agreed performance cannot be achieved so that it is necessary to make adjustments to the remuneration and the amount of remuneration adjustment if such conditions occur.

Performance measurement based on agreed performance at the beginning of the year. The awarding of bonuses is based on individual performance assessments where the determination has been determined based on Decrees and Circular Letter.

Remuneration Adjustment Associated with Performance and Risk

Variable remuneration stipulated in POJK Number 45/POJK.03/2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks can be given in the form of Cash and/or Share. In addition to this, the Company is obliged to determine the parties who become *Material Risk Takers* (MRT), as regulated in the Company's internal provisions in the Decree of Board of Directors Number No. 0206/SK/DIR-CSE/2024 dated June 5, 2024, concerning Standard Operating Procedures for the Management of Income,

Penghasilan, Tunjangan dan Fasilitas bagi Dewan Komisaris dan Direksi. Selanjutnya kepada pihak yang menjadi MRT, pemberian remunerasi variabelnya wajib ditangguhkan Bank sebesar persentase tertentu.

1. Bank telah menetapkan yang menjadi MRT adalah seluruh Direksi. Tantiem untuk MRT diberikan dengan proporsi sebagai berikut:
 - a. 90% tunai dan diberikan secara langsung;
 - b. 10% ditangguhkan sebagai *Long Term Incentive (LTI)*, terdiri dari:
 - 5% dalam bentuk tunai; dan
 - 5% dalam bentuk saham.
2. Tantiem Bagi Dewan Komisaris diberikan sebagai berikut:
 - a. Komisaris Utama Independen dan Komisaris Independen diberikan seluruhnya secara langsung dalam bentuk tunai.
 - b. Komisaris diberikan 3% dalam bentuk saham dan sisanya diberikan tunai secara langsung.

Nama Konsultan Ekstern dan Tugas Konsultan Terkait Kebijakan Remunerasi

Bank secara aktif mengikuti *Banking Industry Salary Survey* yang dilaksanakan oleh Willis Towers Watson (WTW). Partisipasi ini dilakukan sebagai salah satu langkah strategis untuk mendukung evaluasi dan pengelolaan sistem remunerasi di Bank, sehingga dapat memastikan kebijakan remunerasi yang kompetitif, adil, dan selaras dengan standar industri perbankan. Hal ini bertujuan untuk mempertahankan talenta terbaik dan mendukung pencapaian kinerja perusahaan secara berkelanjutan.

Paket Remunerasi dan Fasilitas yang Diterima oleh Direksi dan Dewan Komisaris

Paket remunerasi dan fasilitas yang diterima oleh Direksi dan Dewan Komisaris telah disajikan pada Sub Judul Remunerasi Dewan Komisaris dan Direksi Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

Remunerasi yang Bersifat Variabel

1. Remunerasi Yang Bersifat Variabel adalah remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain bonus atau bentuk lainnya yang dipersamakan dengan itu.
2. *Long Term Incentif (LTI)* adalah sebagian penangguhan dari pemberian Tantiem kepada MRT yang berbentuk tunai dan saham dengan jangka waktu tertentu secara pro rata yang didalamnya telah memperhitungkan pajak.
3. Malus adalah kebijakan yang mengizinkan Bank berdasarkan kriteria tertentu menunda pembayaran sebagian atau seluruh dari Remunerasi yang Bersifat Variabel yang ditangguhkan.

Allowances and Facilities for the Board of Commissioners and Directors. Furthermore, to the parties who become MRTs, the variable remuneration must be deferred by the Bank by a certain percentage.

1. The Bank has determined that the MRTs are all Directors. Tantiem for MRTs is given in the following proportion:
 - a. 90% cash and given directly;
 - b. 10% deferred as Long Term Incentive (LTI), consisting of:
 - 5% cash; and
 - 5% share
2. Tantiem for the Board of Commissioners is given as follows:
 - a. Cash is entirely given to Independent President Commissioner and Independent Commissioner.
 - b. 3% of shares are given to Commissioners and the rest is given directly in cash.

Name of Extern Consultants and Duties of Consultants Related to Remuneration Policy

The Bank actively participated in the Banking Industry Salary Survey conducted by Willis Towers Watson (WTW). This participation was carried out as a strategic step to support the evaluation and management of the Bank's remuneration system to ensure a competitive, fair, and aligned remuneration policy with banking industry standards. This aims to retain the best talent and support the achievement of sustainable company performance.

Remuneration Packages and Facilities Received by The Directors and The Board of Commissioners

The remuneration package and facilities received by the Directors and the Board of Commissioners had been presented in the SubTitle of Remuneration of the Board of Commissioners and Directors of the Corporate Governance Chapter in this Annual Report.

Variable Remuneration

1. Variable Remuneration is remuneration related to performance and risks, including bonuses or other equivalent forms.
2. Long Term Incentive (LTI) is a partial suspension of the provision of Tantiem to MRTs in the form of cash and shares for a certain period of time on a pro rata basis that includes tax.
3. Malus is a policy that allows the Bank to delay the payment of part or all of the deferred Variable Remuneration based on certain criteria.

4. *Material Risk Taker* (MRT) adalah pihak – pihak yang dikategorikan karena tugas dan tanggung jawabnya mengambil keputusan yang berdampak signifikan terhadap profil risiko Bank.

4. *Material Risk Takers* (MRTs) are parties who have duties and responsibilities for making decisions that have significant impacts on the Bank's risk profile.

Jumlah Direksi, Dewan Komisaris dan Pegawai yang Menerima Remunerasi yang Bersifat Variabel Selama 1 (Satu) Tahun

Number of Directors, Board of Commissioners and Employees Receiving Variable Remuneration for 1 (One) Year

1. Remunerasi yang Bersifat Tetap adalah remunerasi yang tidak dikaitkan dengan kinerja dan risiko, antara lain gaji pokok, fasilitas, tunjangan perumahan, tunjangan kesehatan, tunjangan pendidikan, tunjangan hari raya, dan pensiun.
2. Remunerasi yang Bersifat Variabel adalah Remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain bonus atau bentuk lainnya yang dipersamakan dengan itu.

1. Fixed Remuneration is remuneration that is not linked to performance and risk, including basic salary, facilities, housing allowance, health allowance, education allowance, holiday allowance, and pension.
2. Variable Remuneration is remuneration that is linked to performance and risk, including bonuses or other similar forms.

Remunerasi yang Bersifat Variabel Variable Remuneration	Jumlah Diterima dalam 1 (Satu) Tahun Amount Received in One (1) Year					
	Direksi Board of Directors		Dewan Komisaris Board of Commissioners		Pegawai Employee	
	Orang People	Juta Rp Million Rp	Orang People	Juta Rp Million Rp	Orang People	Juta Rp Million Rp
Total	7	62.397	7	30.476	7.325	224.138

Jabatan dan Jumlah Pihak yang Menjadi *Material Risk Takers*

Position and Number of Parties Becoming Risk Takers Materials

1. MRT yang ditetapkan oleh Bank adalah Direksi Remunerasi yang bersifat variabel berlandaskan pada POJK Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum dan SEOJK No 40/SEOJK.03/2016 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum. Berdasarkan Surat Keputusan Direksi Nomor SK Dir no 0206/SK/DIR-CSE/2024 tanggal 5 Juni 2024 tentang Standar Operasional Prosedur Penghasilan, Tunjangan dan Fasilitas Dewan Komisaris dan Direksi, dimana jabatan dan jumlah pihak yang menjadi MRT adalah Direktur Utama dan Seluruh Direksi.
2. Non - MRT diberikan seluruhnya secara langsung dalam bentuk tunai.

1. MRTs determined by the Bank are the Directors Variable Remuneration is based on POJK Number 45/POJK.03/2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks and SEOJK Number 40/SEOJK.03/2016 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks. Based on the Decree of the Directors Number No. 0206/SK/DIR-CSE/2024 dated June 5, 2024 concerning Standard Operating Procedures for Management of Income, Allowances, and Facilities for the Board of Commissioners and Directors, the position and number of parties who become MRTs are President Director and the entire Board of Directors.
2. Cash is entirely given to non-MRTs directly.

Adapun Jabatan dan jumlah pihak yang menjadi *Material Risk Taker* adalah sebagai berikut.

The positions and number of parties who are *Material Risk Takers* are as follows.

No.	Jabatan Position	Jumlah Total
1	Direktur Utama/President Director	1
2	Direktur Komersial dan UMKM/Director of Commercial and Micro small and Medium Enterprises	1
3	Direktur Konsumer & Ritel/Director of Consumer & Retail	1

No.	Jabatan Position	Jumlah Total
4	Direktur IT & Transaction Banking/Director of IT & Transaction Banking	1
5	Direktur Operasional/Director of Operations	1
6	Direktur Keuangan /Director of Finance	1
7	Direktur Kepatuhan /Director of Compliance	1
Total		7

Shares Option yang Dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif

Uraian terkait *Shares Option* yang Dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif dijelaskan pada bagian Kebijakan Pemberian Kompensasi Jangka Panjang Berbasis Kinerja Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

Rasio Gaji Tertinggi dan Terendah

Uraian	Description	Rasio/Ratio
Gaji Pegawai Tertinggi dengan Pegawai Terendah	Highest Employee Salary with Lowest Employee	15.27
Gaji Direksi yang Tertinggi dan Terendah	Highest and Lowest Directors' Salaries	1.25
Gaji Dewan Komisaris yang Tertinggi dan Terendah	Highest and Lowest Board of Commissioners Salaries	1.20
Gaji Direksi dengan Gaji Pegawai Tertinggi	Directors' salaries with the highest employee salaries	2.60

Jumlah Penerima dan Jumlah Total Remunerasi yang Bersifat Variabel yang Dijamin Tanpa Syarat

Bagi Direksi dan Dewan Komisaris, RUPS dapat mengangkat Direksi dan Dewan Komisaris dan dinyatakan efektif setelah lulus penilaian kemampuan dan kepatutan dari Otoritas Jasa Keuangan sesuai dengan ketentuan yang berlaku.

Bagi Pegawai Bank tidak diberikan remunerasi yang bersifat variabel yang dijamin tanpa syarat kepada calon Pegawai selama 1 (satu) tahun pertama bekerja, namun Bank sebagaimana ketentuan yang berlaku memberikan apresiasi berupa insentif dan/ atau bonus atas kinerja pegawai termasuk kepada calon Pegawai sebagai motivasi dalam mencapai target dengan tetap memperhatikan kemampuan dan kinerja Bank, kinerja Unit Kerja dan kinerja Individu.

Jumlah Pegawai yang Terkena Pemutusan Hubungan Kerja dan Total Nominal Pesangon Yang Dibayarkan

Jumlah Nominal Pesangon yang dibayarkan per Orang dalam 1 (Satu) Tahun Nominal Amount of Severance Paid per Person in 1 (One) Year	Jumlah Pegawai Number of Employees
Di atas Rp1 miliar/Above IDR 1 billion	4
Di atas Rp500 juta s.d. Rp1 miliar/Above IDR 500 million up to IDR 1 billion	37
Rp500 juta ke bawah/IDR 500 million and below	268

Shares Option Owned by The Directors, Board of Commissioners, and Executive Officers

The detail of the Shares Options held by the Board of Directors, Board of Commissioners and Executive Officers is explained in the Policy for Providing Long-Term Performance-Based Compensation in the Corporate Governance Chapter of this Annual Report.

Highest and Lowest Salary Ratio

Number of Recipients and Total Amount of Variable Remuneration Guaranteed Without Condition

For the Board of Directors and Board of Commissioners, the GMS can appoint Directors and Board of Commissioners and be declared effective after passing the fit and proper test from the Financial Services Authority in accordance with applicable regulations.

For Bank employees, variable remuneration guaranteed unconditionally is not given to prospective employees during the first 1 (one) year of employment, but the Bank following applicable regulations provides appreciation in the form of incentives and/or bonuses for employee performance, including prospective employees, to motivate them to achieve targets while taking into account the Company ability and performance, Work Unit performance, and Individual performance.

Number of Employees Affected by Termination and Total Nominal Sentences Paid

Jumlah Remunerasi yang Diberikan Dalam 1 (Satu)

Total Remuneration Provided In 1 (One) year

A. Remunerasi yang Bersifat Tetap* / Fixed Remuneration*			
1. Tunai (Juta Rp)/Cash (Million Rp)	1.379.095.150.969		
2. Saham/instrument yang berbasis saham yang diterbitkan Bank / Shares/share-based instruments issued by the Bank			
B. Remunerasi yang Bersifat Variabel* / Variable Remuneration*		Tidak Ditangguhkan Not Suspended	Ditangguhkan Suspended
1. Tunai (Juta Rp)/Cash (Million Rp)	89.598.748	3.284.060.934	
2. Saham/instrument yang berbasis saham yang diterbitkan Bank (belum termasuk pajak) / Shares/share-based instruments issued by the Bank (excluding tax)	-	3.666.257.680	

Jumlah Total Remunerasi yang Bersifat Variabel yang Ditangguhkan dan Variabel Yang Ditangguhkan yang Dibayarkan Selama 1 (Satu) Tahun

Total Amount of Delayed Variables Remuneration and Determined Variable Paid for 1 (One) Year

Jumlah total Remunerasi yang bersifat variabel yang ditangguhkan, yang terdiri dari tunai dan/ atau saham telah diterapkan untuk pembayaran tahun 2024 dengan rincian sebagai berikut:

The total amount of deferred variable remuneration, consisting of cash and/or shares has been applied for payment in 2024 with the following details:

(Dalam jutaan rupiah/ In million rupiah)

Tunai/Cash	3.284
Saham/Share	3.284

Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun

The total amount of Fixed Variable Remuneration who is 1 (one) year.

(Dalam jutaan rupiah/ In million rupiah)

Tunai/Cash	3.284
Saham/Share	3.284

Remunerasi yang bersifat variabel (dalam jutaan rupiah) Variable remuneration (in millions of rupiah)	Jumlah diterima dalam 1 Tahun Amount received in 1 Year	
	Tidak ditangguhkan Not suspended	Ditangguhkan* Suspended*
Tunai/ Tunai	766	1.532
Saham/ Saham	-	3.284

Informasi Kuantitatif

Quantitative Information

Jenis Remunerasi yang Bersifat Variabel*) Types of Variable Remuneration*)	Sisa yang Masih Ditangguhkan Remaining Pending	Total Pengurangan Selama Periode Laporan Total Deductions During the Reporting Period		
		Disebabkan Penyesuaian Eksplisit (A) Caused Explicit Adjustment (A)	Disebabkan Penyesuaian Implisit (B) Caused Implicit Adjustment (B)	Total (A)+(B) Total (A)+(B)
Tunai (dalam juta rupiah) Cash (in million rupiah)	1.532			
Saham/Instrumen yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah yang merupakan konversi dari lembar saham tersebut) Shares/share-based instruments issued by the Bank (in shares and a nominal value of millions of rupiah which is the conversion of the said shares)	3.284			
Jumlah	4.816			

Keterangan: *) Hanya untuk MRT/ Remarks: *) Only for MRT

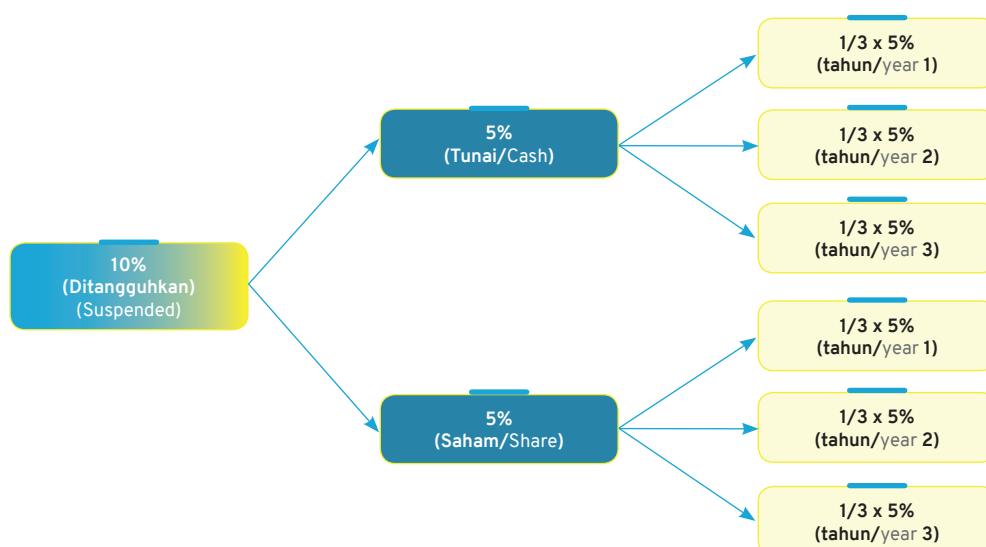
Kebijakan Pemberian Kompensasi Jangka Panjang Berbasis Kinerja

Berdasarkan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk Nomor 0206/SK/DIR-CSE/2024 Tanggal 5 Juni 2024 Tentang Standar Operasional Prosedur Pengelolaan Penghasilan, Tunjangan, dan Fasilitas Dewan Komisaris dan Direksi disampaikan bahwa :

Tantiem untuk MRT diberikan dengan proporsi sebagai berikut :

- 90% tunai dan diberikan secara langsung sesuai ketentuan.
- 10% ditangguhkan sebagai LTI, terdiri dari :
 - 5% tunai; dan
 - 5% saham.

Pemberian LTI diberikan dengan jangka waktu penangguhan selama 3 (tiga) tahun, dengan rincian sebagai berikut :



Performance-Based Long-Term Compensation Policy

Based on the Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk Number 0206/SK/DIR-CSE/2024 dated June 5, 2024 concerning the Standard Operating Procedure for Management of Income, Allowances, and Facilities for the Board of Commissioners and Directors, it is stated that:

Tantiem for MRT is given in the following proportions:

- 90% cash and given directly according to the provisions.
- 10% is deferred as LTI, consisting of:
 - 5% cash; and
 - 5% shares.

The provision of LTI is given with a deferral period of 3 (three) years, with the following details:

Dalam pemberian kompensasi jangka panjang berbasis kinerja Perseroan menerapkan pemberian *Long Term Incentive*. Penjelasan rinci terkait implementasi atas pemberian Long Term Incentive telah disampaikan pada Sub Bab Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum Sesuai POJK 45/POJK.03/2015 dalam Bab Tata Kelola Perusahaan Laporan Tahunan ini.

Program Kepemilikan Saham oleh Pegawai dan/atau Manajemen (ESOP/MSOP)

Pada tahun 2010, bank **bjb** melakukan aksi korporasi berupa *Initial Public Offering* (IPO). Dalam IPO tersebut, bank **bjb** mengeluarkan program EMSA (*Employee and Management Stock Allocation*) yaitu penjualan saham Perseroan kepada karyawan tetap, anggota Direksi dan anggota Dewan Komisaris (kecuali Komisaris Independen) Perseroan pada saat Penawaran Umum dengan jumlah sebanyak-banyaknya 10% (sepuluh persen) dari jumlah saham yang ditawarkan dalam Penawaran Umum atau sebanyak-banyaknya 242.407.250 lembar saham. Tidak terdapat persyaratan khusus untuk karyawan tetap yang dapat mengikuti program EMSA. Dalam hal jumlah saham yang dipesan dalam program EMSA kurang dari 10% (sepuluh persen) saham, maka sisa saham akan ditawarkan kembali kepada masyarakat. Berdasarkan hasil penawaran awal (*book building*), jumlah pemesan saham program EMSA adalah sebesar Rp46.360.200.000 atau 77.267.000 lembar saham, setara dengan 3,2% dari jumlah saham yang ditawarkan ke publik. Saham yang dibeli dalam program EMSA tidak dapat dijual dalam periode 6 (enam) bulan terhitung sejak tanggal pencatatan saham Perseroan di BEI, dengan *exercise price* sesuai harga pada saat Penawaran Umum, yaitu Rp 600 per lembar saham. Setelah program EMSA pada saat IPO tersebut, bank **bjb** belum melaksanakan program EMSA kembali. Program EMSA ini merupakan implementasi kebijakan pemberian kompensasi jangka Panjang pada karyawan tetap, anggota Direksi dan anggota Dewan Komisaris.

In providing long-term compensation based on performance, the Company implements the provision of Long Term Incentives. A detailed explanation regarding the implementation of the provision of Long Term Incentives has been presented in the Sub-Chapter on the Implementation of Governance in the Provision of Remuneration for Commercial Banks in Accordance with POJK 45/POJK.03/2015 in the Corporate Governance Chapter of this Annual Report.

Employee and/or Management Share Ownership Program (ESOP/MSOP)

In 2010, bank **bjb** undertook a corporate action in the form of an Initial Public Offering (IPO). In this IPO, bank **bjb** introduced the EMSA (Employee and Management Stock Allocation) program, which involved the sale of company shares to permanent employees, members of the Board of Directors, and members of the Board of Commissioners (except Independent Commissioners) at the time of the Public Offering, with a maximum of 10% (ten percent) of the total shares offered in the Public Offering or up to 242,407,250 shares. There were no specific requirements for permanent employees to participate in the EMSA program. If the number of shares subscribed in the EMSA program was less than 10% (ten percent), the remaining shares would be re-offered to the public. Based on the initial offering (*book building*) results, the number of shares subscribed in the EMSA program amounted to IDR 46,360,200,000 or 77,267,000 shares, equivalent to 3.2% of the total shares offered to the public. Shares purchased under the EMSA program could not be sold for a period of 6 (six) months from the date of the company's share listing on the IDX, with an exercise price equal to the price at the time of the Public Offering, which was IDR 600 per share. After the EMSA program at the time of the IPO, bank **bjb** has not implemented the EMSA program again. This EMSA program is an implementation of the policy of providing long-term compensation to permanent employees, members of the Board of Directors and members of the Board of Commissioners.

Akuntan Publik

Penerapan Fungsi Audit Ekstern

Berdasarkan Peraturan Peraturan Otoritas Jasa Keuangan No. 32/POJK.03/2016 tentang perubahan atas No. 6/POJK.03/2015 tentang Transparansi dan Publikasi Laporan Bank, audit atas Laporan Keuangan bank **bjb** telah dilakukan oleh akuntan publik yang independen, kompeten, profesional dan obyektif sesuai dengan Standar Profesional Akuntan Publik, serta perjanjian kerja dan ruang lingkup audit yang telah ditetapkan.

bank **bjb** selalu berupaya meningkatkan komunikasi antara Kantor Akuntan Publik, Komite Audit dan Manajemen untuk dapat meminimalisir kendala-kendala yang terjadi selama proses audit berlangsung. Agar proses audit sesuai dengan Standar Profesional Akuntan serta perjanjian kerja dan ruang lingkup audit yang telah ditetapkan dan selesai sesuai dengan target waktu yang telah ditetapkan, secara rutin dilakukan pertemuan-pertemuan yang membahas beberapa permasalahan penting yang signifikan.

Penunjukan Akuntan Publik

Laporan keuangan wajib diaudit oleh akuntan publik yang terdaftar di Otoritas Jasa Keuangan. Penunjukan akuntan publik yang akan memberikan jasa audit atas informasi keuangan historis tahunan wajib diputuskan oleh Rapat Umum Pemegang Saham dengan mempertimbangkan usulan Dewan Komisaris.

Penunjukan Kantor Akuntan Publik dan biaya audit telah sesuai dengan keputusan RUPS Tahunan dan merupakan Kantor akuntan Publik dan Akuntan Publik (*partner in-charge*) yang terdaftar di Bank Indonesia. Penugasan audit kepada Akuntan Publik dan KAP telah memenuhi aspek-aspek:

1. Kapasitas KAP.
2. Legalitas perjanjian kerja.
3. Ruang lingkup audit.
4. Standar Profesional Akuntan Publik.
5. Komunikasi antara KAP dengan pihak terkait.

Kantor Akuntan Publik, Nama Akuntan, Fee dan Izin KAP

Daftar Kantor Akuntan Publik, Nama Akuntan, Fee dan Izin KAP dapat dilihat pada tabel di bawah ini.

Public Accountant

Implementation of The External Audit Function

Based on the OJK Regulation No. 32/POJK.03/2016 regarding amendment to No. 6/POJK.03/2015 concerning Transparency and Publication of Bank Reports, an audit of bank **bjb** Financial Statements was carried out by an independent, competent, professional and objective public accountant in accordance with the Public Accountant Professional Standards, as well as work agreements and the scope of the audit that has been determined.

bank **bjb** always seeks to improve communication between the public Accountant Office, Audit Committee Management to minimize the constraints that occurred during the audit process. In order for the audit process in accordance with the professional standards of accountants as well as the work agreement and scope of audit that has been established and completed in accordance with the specified time target, regularly conducted meetings that discuss some Significant critical issues.

Public Accountant Designation

Financial statements are required to be audited by a public accountant registered with the Financial Services Authority. The designation of a public accountant that will provide audit services of annual historical financial information must be decided by the general meeting of shareholders by considering the Board of Commissioners proposal.

The appointment of Public Accountant Office and audit fee has been in accordance with the decision of the AGM and is the office of Public Accountant and public Accountant (*partner incharge*) registered in Bank Indonesia. Audit assignments to public accountants and KAP have fulfilled the following aspects:

1. Public Accounting Firm capacity.
2. Legality of employment agreements.
3. Audit scope.
4. Professional standards of public accountants.
5. Communication between the KAP and the related parties.

Public Accounting Firms, Accountant Names, Fees and KAP Permits

List of Public Accounting Firms, Accountant Names, Fees and KAP Permits can be seen in the table below.

Tabel Kantor Akuntan Publik, Nama Akuntan, Fee dan Izin KAP
Table of Public Accounting Firms, Accountant Names, Fees and KAP License

Tahun Years	Kantor Akuntan Publik Public Accounting Firm	Periode KAP KAP Period	Nama Akuntan (Partner Penanggung Jawab) Name of Accountant (Partner in Charge)	Periode Akuntan Accountant Period	Fee Jasa Audit Audit Service Fee	Izin KAP KAP license
2024	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia) KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia)	Periode ke 7 7 th Periode	Saptoto Agustomo	Periode ke 3 3 rd Periode	Rp2.941.500.000 IDR 2,941,500,000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2023	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia) KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia)	Periode ke 6 6 th Periode	Saptoto Agustomo	Periode ke 2 2 nd Periode	Rp2.547.000.000 IDR 2,547,000,000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2022	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia) KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia)	Periode ke 5 5 th Periode	Saptoto Agustomo	Periode ke 1 1 st periode	Rp2.500.000.000 IDR 2,500,000,000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2021	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia) KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia)	Periode ke 4 4 th Periode	Dedy Sukrisnadi	Periode ke 3 3 rd Periode	Rp.2.400.000.000 IDR 2,400,000,000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2020	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia) KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia)	Periode ke 3 3 rd Periode	Dedy Sukrisnadi	Periode ke 2 2 nd Periode	Rp.2.200.000.000 IDR 2,200,000,000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2019	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia) KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia)	Periode ke 2 2 nd Periode	Dedy Sukrisnadi	Periode ke 1 1 st period	Rp.2.700.000.000 IDR 2,700,000,000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2018	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia) KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia)	Periode ke 1 1 st period	Saptoto Agustomo	Periode ke 1 1 st period	Rp1.919.000.000 IDR 1,919,000,000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015

Jasa Lain yang Diberikan Akuntan

Jasa lain yang diberikan akuntan pada tahun 2024 yaitu Jasa Kantor Akuntan Publik *Sustainability Bonds* dan Perpetual Bonds PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk., Tahun Buku 2024 senilai Rp2.775.000.000.

Other Services Provided by Accountants

Other services provided by accountants in 2024 included Public Accounting Firm Services for Sustainability Bonds and Perpetual Bonds of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk., Fiscal Year 2024 worth IDR 2,775,000,000.

Sistem Pengendalian Internal

Sistem Pengendalian Internal (SPI) merupakan suatu mekanisme proses pengawasan yang ditetapkan oleh manajemen Perseroan secara berkesinambungan yang kualitas desain dan pelaksanaannya dipengaruhi oleh Dewan Komisaris, Direksi serta seluruh pejabat dan pegawai Perseroan. SPI dirancang untuk dapat memberikan yang memadai guna menjaga dan mengamankan harta kekayaan Perseroan, menjamin tersedianya laporan yang akurat, meningkatkan kepatuhan terhadap ketentuan yang berlaku, mengurangi dampak kerugian keuangan, penyimpangan termasuk kecurangan (*fraud*) dan pelanggaran aspek kehati-hatian, serta meningkatkan efektivitas organisasi dan meningkatkan efisiensi biaya.

Tujuan Pengendalian

Sistem Pengendalian Intern bank **bjb** mengacu pada SEOJK 35/SEOJK.03/2017 tentang Pedoman Sistem Pengendalian Intern Bagi Bank Umum. Pengendalian intern diselenggarakan secara berkesinambungan (*on going basis*) untuk mencapai 3 (tiga) sasaran, yaitu:

1. Mencapai efektivitas dan efisiensi pada setiap aktivitas yang dijalankan oleh Perseroan, mencakup kinerja operasional dan keuangan, serta menjaga dan mengamankan harta kekayaan Perseroan.
2. Menciptakan laporan finansial dan non-finansial bagi pihak internal dan eksternal yang terpercaya, tepat waktu, dan transparan, serta sesuai dengan regulasi dan standar yang berlaku.
3. Menjaga kepatuhan terhadap hukum dan regulasi dalam seluruh aspek aktivitas Perseroan.

Sistem Pengendalian Internal (SPI) yang efektif merupakan komponen penting dalam manajemen bank **bjb** dan menjadi dasar bagi kegiatan operasional Perseroan yang sehat dan aman. SPI yang efektif dapat membantu Direksi dan Dewan Komisaris menjaga aset bank, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan bank terhadap ketentuan dan peraturan perundang-undangan, serta mengurangi Risiko terjadinya kerugian, penyimpangan, dan pelanggaran aspek kehati-hatian.

Sistem Pengendalian Internal Perseroan

Ruang lingkup pengendalian internal bank **bjb** mengacu pada Lampiran Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tentang Pedoman Standar Pengendalian Intern Bagi Bank Umum. Komponen utama sistem pengendalian internal adalah sebagai berikut.

Internal Control System

An effective internal control system requires the Company to identify and assess risks that may affect the achievement of targets. Risk assessment is carried out by the risk management unit. Internal Audit also provides data related to risk profile adjustments based on the audit findings. The assessment can identify the types of risks faced, determine risk limits and risk control techniques. The risk assessment methodology serves as a benchmark for creating a risk profile in the form of data documentation, which can be updated periodically. Risk assessment also includes an assessment of measurable (quantitative) and non-measurable (qualitative) risks as well as controllable and uncontrollable risks, taking into account costs and benefits. Furthermore, the Company decides to take this risk or not by reducing certain business activities.

Control Objectives

Internal control system of bank **bjb** refers to OJK Circular Letter 35/ SEOJK.03/2017 concerning Internal Control System Guidelines for Commercial Banks. Internal control is held continuously (*on going basis*) to achieve 3 (three) objectives, namely:

1. Achieving effectiveness and efficiency in every activity carried out by the company, covering operational and financial performance, as well as safeguarding and securing the company's wealth.
2. Create financial and non-financial reports for trusted, timely and transparent internal and external parties, and in accordance with applicable regulations and standards.
3. Maintain compliance with laws and regulations in all aspects of the company's activities.

Effective Internal control System (SPI) is an important component in bank **bjb** management and is the basis for the company's healthy and safe operational activities. The effective SPI helps the directors and the Board of Commissioners maintain bank assets, ensuring the availability of trustworthy financial and managerial reporting, improving the bank's compliance with the laws and regulations, and reducing Risk of loss, irregularities, and violations of caution.

Internal Control System of The Company

The scope of internal control of bank **bjb** refers to the appendix of the OJK Circular letter No. 35/ SEOJK.03/2017 concerning The Guidelines for Internal Control of Internals For Commercial Banks. The main components of internal control systems are as follows.

Pengawasan oleh Manajemen dan Kultur Pengendalian

Direksi dan Dewan Komisaris mempunyai tanggung jawab terkait pengawasan Sistem Pengendalian Intern dan Budaya Pengendalian, adapun tugas tanggung jawabnya adalah sebagai berikut:

1. Direksi mempunyai tanggung jawab sebagai berikut:
 - a. Melaksanakan kebijakan dan strategi yang telah disetujui oleh Dewan Komisaris.
 - b. Memberikan masukan terkait prosedur untuk mengidentifikasi, mengukur, memantau dan mengendalikan risiko yang dihadapi Bank.
 - c. Memelihara suatu struktur organisasi yang mencerminkan kewenangan, tanggung jawab dan hubungan pelaporan yang jelas.
 - d. Memantau pendelegasian wewenang telah berjalan secara efektif dan didukung oleh penerapan akuntabilitas yang konsisten.
 - e. Menetapkan kebijakan dan strategi serta prosedur pengendalian intern.
 - f. Memantau implementasi pengendalian intern yang dilaksanakan oleh unit sistem pengendalian intern.
2. Dewan Komisaris mempunyai tanggung jawab:
 - a. Mengesahkan dan mengkaji ulang secara berkala terhadap kebijakan dan strategi usaha bank secara keseluruhan.
 - b. Memahami risiko utama yang dihadapi Bank, menetapkan tingkat risiko yang dapat ditolerir (*risk tolerance*) dan mengawasi Direksi terkait langkah-langkah yang diambil Direksi dalam mengidentifikasi, mengukur, memantau dan mengendalikan risiko tersebut.
 - c. Mengesahkan struktur organisasi.
 - d. Mengawasi Direksi terkait tugas Direksi melakukan pemantauan efektivitas pelaksanaan Sistem Pengendalian Intern.

Budaya Pengendalian

Direksi dan Dewan Komisaris bertanggung jawab dalam meningkatkan etika kerja dan integritas yang tinggi serta menciptakan suatu budaya organisasi yang menekankan kepada seluruh Pegawai mengenai pentingnya pengendalian intern yang berlaku. Dalam rangka menciptakan budaya pengendalian tersebut, langkah-langkah yang dilakukan oleh Bank, antara lain:

1. Direksi dan Dewan Komisaris menjadi panutan (*role model*) bagi seluruh pegawai atau memiliki komitmen pribadi yang tinggi terhadap pengembangan Bank yang sehat.
2. Direksi dan Dewan Komisaris mampu mengelola sumber daya manusia, termasuk dalam proses penempatan pegawai yang sesuai dengan keterampilan, pengetahuan dan perilakunya.

Monitoring by Management and Culture of Control

The Directors and the Board of Commissioners have responsibilities related to the supervision of the Control System Internal and Control Culture, while the duties and responsibilities are as follows:

1. The Directors has the following responsibilities:
 - a. Implementing policies and strategies that have been approved by the Board of Commissioners.
 - b. Provide input regarding procedures to identify, measure, monitor and control the risks faced by the Company.
 - c. Maintain an organizational structure that reflects the clear authority, responsibilities and reporting relationship.
 - d. Monitoring the delegation of authority has run effectively and supported by the application of consistent accountability.
 - e. To establish policies and strategies and internal control procedures.
 - f. Monitor internal control implementation implemented by internal control system unit.
2. The Board of Commissioners has the following responsibilities:
 - a. Periodically ratify and review the bank's overall business policies and strategies.
 - b. Understand the main risks facing the Company, establish a risk tolerance and supervise the directors regarding the measures taken by the directors in identifying, measuring, monitoring and controlling such risks.
 - c. Validate organizational structure.
 - d. Supervises directors regarding the duties of Board of Directors monitoring the effectiveness of internal control system.

Culture of Control

The Directors and the Board of Commissioners are responsible for enhancing the high ethical work and integrity and creating an organizational culture that emphasizes all officers on the importance of internal control. In order to create such a culture of control, the measures undertaken by the Company, among others:

1. The Directors and the Board of Commissioners become role models for all employees or have a high personal commitment to the development of healthy banks.
2. The Directors and Board of Commissioners are able to manage human resources, including in the process of employee placement in accordance with their skills, knowledge and behaviour.

2. Meningkatkan kesadaran seluruh pegawai mengenai pentingnya efektivitas pelaksanaan tugas dan tanggung jawab masing-masing dan selanjutnya pegawai mengkomunikasikan pada pihak manajemen yang terkait mengenai setiap permasalahan yang terjadi dalam kegiatan operasional dan non operasional Bank.

Identifikasi dan Penilaian Risiko

Suatu sistem pengendalian intern yang efektif mengharuskan Bank mengidentifikasi dan menilai risiko yang dapat mempengaruhi pencapaian sasaran. Penilaian risiko dilaksanakan oleh unit manajemen risiko. Audit Internal turut memberikan data terkait penyesuaian profil risiko berdasarkan hasil temuan-temuan pemeriksaan. Penilaian dapat mengidentifikasi jenis risiko yang dihadapi, penetapan limit risiko dan teknik pengendalian risiko. Metodologi penilaian risiko menjadi tolak ukur untuk membuat profil risiko dalam bentuk dokumentasi data, yang bisa dikinikn secara periodik. Penilaian risiko juga meliputi penilaian terhadap risiko yang dapat diukur (kuantitatif) dan tidak dapat diukur (kualitatif) maupun terhadap risiko yang dapat dikendalikan dan tidak dapat dikendalikan, dengan memperhatikan biaya dan manfaatnya. Selanjutnya Bank memutuskan untuk mengambil risiko tersebut atau tidak dengan cara mengurangi kegiatan usaha tertentu.

Kegiatan Pengendalian dan Pemisahan Fungsi Operasional (Pengendalian Operasional)

Kegiatan pengendalian meliputi kebijakan, prosedur dan praktik yang memberikan keyakinan pejabat dan pegawai Bank bahwa arahan Direksi dan Dewan Komisaris telah dilaksanakan secara efektif. Kegiatan pengendalian dapat membantu Direksi dan Dewan Komisaris dalam mengelola dan mengendalikan risiko yang dapat mempengaruhi kinerja atau mengakibatkan kerugian Bank. Kegiatan Pengendalian diterapkan pada semua tingkatan fungsional sesuai struktur organisasi Bank, yang sekurang-kurangnya meliputi:

1. *Top level Review* (Kaji Ulang oleh Manajemen)
Direksi secara berkala meminta penjelasan (informasi) dan laporan kinerja operasional dan non operasional dari pejabat eksekutif sehingga memungkinkan untuk mereview ulang hasil kemajuan (realisasi) dibandingkan dengan target yang akan dicapai, seperti laporan keuangan dibandingkan dengan rencana kerja anggaran yang ditetapkan. Berdasarkan review tersebut, Direksi segera mendeteksi permasalahan seperti kelemahan pengendalian, kesalahan laporan keuangan atau penyimpangan lainnya (*fraud*).
2. *Functional Review* (Kaji Ulang Kinerja)
Adanya *review* terhadap kinerja bank yang meliputi aktivitas operasional dan non operasional bank. Review ulang ini dilaksanakan oleh unit pengendalian terkait dengan frekuensi sesuai tuntutan dan kebutuhan, cakupan *review* tersebut antara lain:

3. Raise the awareness of all employees about the effectiveness of the implementation of the duties and responsibilities of each and the employee communicates to the management related to each problem that occurs in the Operational and non-operational activities of the Company.

Identification and Risk Assessment

An effective internal control system requires the Company to identify and assess risks that may affect the achievement of targets. Risk assessment is carried out by the risk management unit. Internal Audit also provides data related to risk profile adjustments based on the audit findings. The assessment can identify the types of risks faced, determine risk limits and risk control techniques. The risk assessment methodology serves as a benchmark for creating a risk profile in the form of data documentation, which can be updated periodically. Risk assessment also includes an assessment of measurable (quantitative) and non-measurable (qualitative) risks as well as controllable and uncontrollable risks, taking into account costs and benefits. Furthermore, the Company decides to take this risk or not by reducing certain business activities.

Operation Control and Separation of Operational Functions (Operational Control)

Control activities include policies, procedures and practices that provide office confidence and the Bank's officers that the direction of the Bard of Directors and Board of Commissioner were effectively implemented. Control activities can assist the Directors and Board of Commissioners in managing and controlling risks that may affect performance or result in losses from the Bank. Control activities are applied at all functional levels according to the organizational structure of the Bank, which at least includes:

1. *Top level Review*
The Directors periodically asks for an explanation (information) and reports the operational and non-relational performance of the Executive officer so that it is possible to review the progress (realization) results compared to the target to be achieved, such as Financial statements compared to a set budget work plan. According to the review, the directors immediately detected problems such as control weakness, financial report errors or other irregularities (*fraud*).
2. *Functional Review*
Review of the bank's performance covering operational and non-operational activities of the Bank. This review is carried out by the control unit related to the frequency according to the demands and needs, the scope of the review are:

- a. Melakukan *review* ulang terhadap penilaian risiko (laporan profil risiko) yang dihasilkan oleh satuan kerja manajemen risiko.
 - b. Menganalisis data kegiatan operasional dan non operasional, baik data yang terkait dengan risiko maupun data keuangan, yaitu melakukan verifikasi rincian dan kegiatan transaksi dibandingkan dengan *output* (laporan) yang dihasilkan oleh satuan kerja manajemen risiko.
 - c. Melakukan *review* ulang terhadap realisasi pelaksanaan rencana kerja dan anggaran sehingga bisa:
 - Mengidentifikasi penyebab penyimpangan yang signifikan.
 - Menetapkan persyaratan untuk tindakan perbaikan (*corrective actions*).
3. Pengendalian Sistem Informasi
- a. Bank melakukan verifikasi terhadap akurasi dan kelengkapan dari transaksi dan melaksanakan prosedur otorisasi, sesuai dengan ketentuan intern.
 - b. Kegiatan pengendalian sistem informasi dapat digolongkan dalam dua kriteria, yaitu pengendalian umum dan pengendalian aplikasi.
 - c. Pengendalian umum meliputi pengendalian terhadap operasional pusat data, sistem pengadaan dan pemeliharaan *software*, pengamanan akses, serta pengembangan dan pemeliharaan sistem aplikasi yang ada. Pengendalian umum ini diterapkan terhadap *mainframe server* dan *users workstation*, serta jaringan internal-eksternal.
 - d. Pengendalian aplikasi diterapkan terhadap program yang digunakan Bank dalam mengolah transaksi dan untuk memastikan bahwa semua transaksi adalah benar, akurat dan telah diotorisasi secara benar. Selain itu, pengendalian aplikasi dapat memantau terjadinya proses audit yang efektif dan untuk mengecek kebenaran proses audit dimaksud.
4. Pengendalian Aset Fisik
- Pengendalian aset fisik dilaksanakan untuk menjamin terselenggaranya pengamanan fisik terhadap aset Bank. Kegiatan ini meliputi pengamanan aset, catatan dan akses terbatas terhadap program komputer dan file data, serta membandingkan nilai aset dan liabilitas Bank dengan nilai yang tercantum dalam catatan Bank.
5. Dokumentasi
- a. Bank sekurang-kurangnya memformalkan dan mendokumentasikan kebijakan, prosedur, sistem dan standar akuntansi serta proses audit secara memadai.
 - b. Dokumen tersebut diperbaharui secara berkala guna menggambarkan kegiatan operasional dan non operasional Bank secara aktual dan diinformasikan kepada seluruh pegawai.
 - c. Atas suatu permintaan, dokumen harus senantiasa tersedia untuk kepentingan auditor intern, akuntan publik dan Otoritas Jasa keuangan Akurasi dan
- a. Re-review the risk assessment (risk profile report) generated by the risk Management unit.
 - b. Analyzing operational and non-operational activities data, whether data related to risk or financial data, which is to verify the details and transaction activity compared to the output (report) generated by the working unit Risk management.
 - c. Reviewing the realization of the implementation of the work plan and budget so that it can:
 - Identifying the causes of significant deviations.
 - Set requirements for (corrective actions).
3. Information System control
- a. Bank verifies the accuracy and completeness of the transaction and carries out the authorization procedure, in accordance with the internal provisions.
 - b. Information system control activities can be classified in two criteria, namely general control and application control.
 - c. General control includes control over data center operations, software procurement and maintenance systems, access security, and the development and maintenance of existing application systems. These common controls are applied to mainframe servers and users workstations, as well as internal-external networks.
 - d. Application control is applied to the program used by the Bank in processing transactions and to ensure that all transactions are true, accurate and have been properly authorised. In addition, application control can monitor the occurrence of effective audit process and to check the truth of the audit process.
4. Control of physical assets
- Physical asset control is implemented to ensure the implementation of physical safeguards against the Bank's assets. These activities include securing assets, records and restricted access to computer programs and data files, and comparing the value of Bank assets and liabilities with the value stated in the Bank's records.
5. Documentation
- a. Bank at least forzes and documents the adequate policies, procedures, systems and accounting standards and audit processes.
 - b. The document is updated periodically to describe the operational and non operational activities of the Company in actual and informed to all employees.
 - c. On a request, the document must always be available for the benefit of internal auditors, public accountants and financial Services Authority the accuracy and

ketersediaan dokumen dinilai oleh auditor intern ketika melakukan audit rutin maupun non rutin.

Pemisahan fungsi dilakukan agar setiap orang dalam jabatannya tidak memiliki peluang untuk melakukan dan menyembunyikan kesalahan atau penyimpangan dalam pelaksanaan tugasnya pada seluruh jenjang organisasi dan seluruh langkah kegiatan operasional dan non operasional. Bank harus memahami prinsip pemisahan fungsi ini yang disebut sebagai “*Four-Eyes Principle*”.

Sistem Akuntansi/Keuangan (Pengendalian Keuangan), Informasi dan Komunikasi

Sistem akuntansi, informasi dan komunikasi yang memadai dimaksudkan agar dapat mengidentifikasi masalah yang mungkin timbul dan digunakan sebagai sarana tukar menukar informasi dalam rangka pelaksanaan tugas sesuai dengan tanggung jawab masing-masing. Sistem akuntansi meliputi metode dan catatan dalam rangka mengidentifikasi, mengelompokkan, menganalisis, mengklasifikasi, mencatat/membukukan dan melaporkan transaksi Bank. Untuk menjamin data akuntansi yang akurat dan konsisten dengan data yang tersedia berdasarkan hasil olahan sistem maka proses rekonsiliasi antara data akuntansi dan sistem informasi manajemen wajib dilaksanakan secara berkala atau sekurang-kurangnya setiap bulan.

Sistem informasi harus dapat menghasilkan laporan mengenai kegiatan usaha, kondisi keuangan, penerapan manajemen risiko dan pemenuhan ketentuan yang mendukung pelaksanaan tugas Direksi dan Dewan Komisaris. Sistem pengendalian intern yang efektif sekurang-kurangnya menyediakan data/informasi intern yang cukup dan menyeluruh mengenai keuangan, kepatuhan terhadap ketentuan dan peraturan yang berlaku, informasi pasar (kondisi eksternal) dan setiap kejadian serta kondisi yang diperlukan dalam rangka pengambilan keputusan yang tepat dan dapat dipertanggungjawabkan. Sistem Komunikasi mampu memberikan informasi kepada seluruh pihak, baik internal maupun eksternal.

Sistem pengendalian intern Perseroan menyediakan adanya saluran komunikasi yang efektif agar seluruh pegawai Perseroan sepenuhnya memahami dan mematuhi kebijakan dan prosedur yang berlaku dalam melaksanakan tugas dan tanggung jawabnya.

Pengendalian Kepatuhan terhadap Peraturan Perundang-Undangan Lainnya

Perseroan melalui Satuan Kerja Kepatuhan dalam upaya untuk memastikan Kepatuhan Perseroan terhadap ketentuan regulator dan peraturan perundang-undangan lainnya, diantaranya melalui:

availability of documents are assessed by internal auditors when conducting routine or nonroutine audits.

Separation of functions is done so that every person in his office does not have the opportunity to do and conceal errors or irregularities in the implementation of his duties on the entire level of organization and all rare operational and non activities Operational. The Company must understand the principle of separation of this function called the “*Four-Eyes Principle*”.

Accounting/Financial System (Financial Control), Information and Communication

Adequate accounting, information and communication systems are intended to identify problems that may arise and be used as a means of exchanging information in order to perform the duties in accordance with their respective responsibilities. The accounting system includes the methods and records in order to identify, classify, analyze, classify, record/log and report Bank transactions. In order to ensure accurate and consistent accounting data with data available based on the results of processed systems then the process of reconciliation between accounting data and management information system must be implemented periodically or in a monthly basis.

Information systems must be able to produce reports on business activities, financial conditions, implementation of risk management and fulfillment of provisions that support the duties of the Directors and BOC. Effective internal control system at least provides sufficient and comprehensive internal data/information on finance, compliance with applicable rules and regulations, market information (external conditions) and any events and conditions required in order to make the right and accountable decision making. Communication system is able to provide information to all parties, both internal and externa.

The Bank’s internal control system provides effective communication channels so that all Bank employees fully understand and adhere to the policies and procedures that are in carrying out their duties and responsibilities.

Compliance Control with Other Law Regulations

The Company through the Compliance Work Unit in an effort to ensure the Company’s compliance with regulatory provisions and other laws and regulations, including through:

1. Membuat langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi melalui aktivitas:
 - a. Melakukan sosialisasi, observasi, rapat koordinasi dan *Focus Group Discussion* (FGD). Kegiatan tersebut dilakukan secara berkesinambungan pada:
 - 1) Kantor Pusat, Kantor Wilayah dan Kantor Cabang.
 - 2) Kegiatan pendidikan dan pelatihan pegawai Bank melalui **bjb** University.
 - 3) Kegiatan FGD bersama anggota Konglomerasi Keuangan sebagai bentuk pelaksanaan Fungsi Kepatuhan Terintegrasi.
 - b. Menyampaikan notifikasi peraturan perundang-undangan termasuk peraturan regulator kepada unit kerja terkait;
 - c. Melakukan kolaborasi pengendalian internal melalui peran Kontrol Internal Wilayah (KIW) dan Kontrol Internal Cabang (KIC);
 - d. Penerapan Sertifikasi ISO 37301:2021 Sistem Manajemen Kepatuhan yang bertujuan untuk menciptakan manajemen kepatuhan yang lebih efektif berdasarkan standar internasional. Sertifikasi ini dilaksanakan pada lingkup proses pengajuan dan pencairan kredit korporasi dan komersial pada Divisi Korporasi dan Komersial serta Kantor Cabang Utama Bandung.
 2. Mengelola Risiko Kepatuhan yang dihadapi oleh Bank melalui aktivitas:
 - a. Melakukan program sosialisasi, *on site* dan observasi pada unit kerja untuk mendorong *awareness*, pemahaman dan pelaksanaan fungsi kepatuhan terhadap ketentuan yang berlaku dalam kegiatan operasional dan non operasional;
 - b. Melaksanakan *monitoring* atas penerbitan ketentuan eksternal dan perundang-undangan lainnya, serta menyusun notifikasi yang berisi *resume* atas kebijakan atau peraturan yang dikeluarkan otoritas, misalnya PBI, PADG, POJK, SEOJK dan peraturan lain yang berhubungan dengan Bank. Hasil *resume* tersebut disampaikan kepada unit kerja terkait untuk selanjutnya digunakan oleh unit kerja terkait untuk dilakukan penerapan, perbaikan atau penyesuaian terhadap kebijakan, sistem dan prosedur yang telah ada pada unit kerja;
 - c. Melakukan identifikasi dan inventarisasi kewajiban pelaporan kepada regulator berdasarkan peraturan OJK dan ketentuan eksternal lainnya yang baru serta menjalin komunikasi berkelanjutan antara Bank dengan regulator terutama terkait teknis pelaporan, serta melaksanakan pemantauan kepatuhan unit kerja atas kewajiban pelaporan tersebut;
 - d. Melakukan pengkinian terhadap kertas kerja atau *tools* yang dipergunakan dalam pemantauan pelaporan dan prinsip kehati-hatian yang dilakukan oleh Bank
1. Taking steps to support the creation of a Compliance Culture in all Bank business activities at every level of the organization through the following activities:
 - a. Conducting socialization, observations, coordination meetings, and Focus Group Discussions (FGD). These activities are continuously carried out in:
 - 1) The Head Office, Regional Offices, and Branch Offices.
 - 2) Employee education and training programs through **bjb** University.
 - 3) FGDs with members of the Financial Conglomerate as part of the Integrated Compliance Function implementation.
 - b. Delivering notifications of laws and regulations, including regulatory provisions, to relevant work units;
 - c. Collaborating on internal control through the roles of Regional Internal Control (KIW) and Branch Internal Control (KIC);
 - d. Implementing ISO 37301:2021 Compliance Management System Certification, aimed at establishing more effective compliance management based on international standards. This certification is applied to the corporate and commercial loan application and disbursement processes within the Corporate and Commercial Division as well as the Bandung Main Branch Office.
 2. Managing the Compliance Risk faced by the Bank through the following activities:
 - a. Conducting socialization programs, on-site visits, and observations within work units to enhance awareness, understanding, and implementation of compliance functions in accordance with applicable regulations in both operational and non-operational activities;
 - b. Monitoring the issuance of external regulations and other legislation, as well as preparing notifications summarizing policies or regulations issued by authorities, such as PBI, PADG, POJK, SEOJK, and other bank-related regulations. These summaries are then communicated to relevant work units for further use by the relevant work unit to facilitate implementation, improvements, or adjustments to existing policies, systems, and procedures;
 - c. Identifying and inventorying reporting obligations to regulators based on new OJK regulations and other external provisions, while maintaining continuous communication between the Bank and regulators, particularly regarding reporting technicalities. Additionally, monitoring work unit compliance with these reporting obligations;
 - d. Updating working papers or tools used in monitoring reporting and prudential principles applied by the Bank. This is done to prevent delays in report submissions to

- saat ini. Hal tersebut dilakukan agar kedepan tidak terjadi keterlambatan penyampaian pelaporan kepada otoritas pengawas ataupun otoritas yang berwenang lainnya yang dapat menimbulkan sanksi atau denda kepada Bank;
- e. Melakukan pemantauan *compliance checklist* terhadap kegiatan operasional dan non operasional yang dilakukan unit kerja diantaranya yaitu *compliance checklist* perkreditan, pelaporan, jaringan kantor;
 - f. Melakukan pengembangan sistem yang dapat mengurangi potensi Risiko Kepatuhan, antara lain **bjb** AMOLA sebagai sistem yang digunakan pada kegiatan APU-PPT, dan **bjb** SiPatuh sebagai sistem yang digunakan dalam monitoring kewajiban pelaporan kepada regulator, penyampaian notifikasi ketentuan eksternal terbaru dan prinsip kehati-hatian;
 - g. Dalam menghadapi era transformasi digital, dilaksanakan strategi-strategi antara lain:
 - 1) Prioritisasi kecukupan ketentuan-ketentuan internal khususnya dalam bidang digitalisasi;
 - 2) Penguatan *Risk Awareness*;
 - 3) Penguatan sistem informasi, misalnya pengembangan aplikasi **bjb**KEPO sebagai sistem yang memudahkan pegawai dalam mencari ketentuan-ketentuan yang berlaku dan *Fraud Detection System* (FDS) untuk mendeteksi transaksi mencurigakan/*fraud* secara tepat dan cepat;
 - 4) Selain itu dalam bidang *Governance, Risk and Compliance*, (GRC) Bank telah membangun *framework* yang membantu Bank dalam pemenuhan terhadap peraturan regulator maupun peraturan eksternal lainnya, pengambilan keputusan bisnis dan operasional Bank, *tools* atau sistem informasi yang komprehensif kepada Direksi serta menjadikan pertimbangan untuk Investor, lembaga penilai serta *stakeholder* lainnya.
 - h. Menerapkan Sistem Manajemen Anti Penyuapan (SMAP) pada sektor usaha Bank untuk menghindari adanya praktik penyuapan;
 - i. Menerapkan Sistem Manajemen Kepatuhan (SMK) dengan tujuan untuk memastikan operasional bank sudah sesuai dengan Undang-undang, peraturan dan kode etik yang berlaku;
 - j. Melakukan identifikasi titik rawan gratifikasi pada Bank sebagai *early warning* dalam melaksanakan tindakan mitigasi risiko gratifikasi dan/atau *fraud*;
 - k. Dalam rangka penerapan Keuangan Berkelanjutan guna mencapai *Net Zero Emissions* (NZE) tahun 2050 atau lebih cepat, dilakukan pengembangan serta penyusunan pada aspek ketentuan, *framework* dan unit kerja khusus sebagai koordinator dalam penyusunan kerangka kerja, visi, komitmen, strategi dan inisiatif dalam rangka integrasi aspek ESG (*Environmental Social and Governance*) pada seluruh aktivitas bisnis dan operasional Bank.
- supervisory or other relevant authorities, which could result in sanctions or fines for the Bank;
- e. Monitoring the compliance checklist for operational and non-operational activities carried out by work units, including credit compliance checklists, reporting, and office network compliance;
 - f. Developing systems to mitigate potential Compliance Risks, such as **bjb** AMOLA, a system used for APU-PPT activities, and **bjb** SiPatuh, a system used for monitoring regulatory reporting obligations, delivering notifications of the latest external regulations, and ensuring adherence to prudential principles;
 - g. In facing the era of digital transformation, several strategies have been implemented, including:
 - 1) Prioritizing the adequacy of internal regulations, particularly in the field of digitalization;
 - 2) Strengthening Risk Awareness;
 - 3) Enhancing information systems, such as the development of the **bjb**KEPO application, which facilitates employees in accessing applicable regulations, and the Fraud Detection System (FDS) to detect suspicious or fraudulent transactions accurately and promptly;
 - 4) In the area of Governance, Risk, and Compliance (GRC), the Bank has established a framework that supports compliance with regulatory and external requirements, aids business and operational decision-making, provides comprehensive information tools and systems for the Board of Directors, and serves as a key consideration for investors, rating agencies, and other stakeholders.
 - h. Implementing the Anti-Bribery Management System (SMAP) in the Bank's business sector to prevent bribery practices.;
 - i. Implementing the Compliance Management System (SMK) to ensure that the Bank's operations comply with applicable laws, regulations, and ethical codes;
 - j. Identifying gratuity risk areas within the Bank as an early warning measure for mitigating gratuity and/or fraud risks;
 - k. To implement Sustainable Finance and achieve Net Zero Emissions (NZE) by 2050 or sooner, the Bank has developed and established regulations, frameworks, and a dedicated unit to coordinate the formulation of frameworks, vision, commitments, strategies, and initiatives for integrating Environmental, Social, and Governance (ESG) aspects into all business and operational activities.

3. Untuk memastikan kebijakan, sistem, dan prosedur serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan atau peraturan perundang-undangan yang berlaku, dilaksanakan aktivitas sebagai berikut:
 - a. Melakukan Kajian terhadap Rancangan Kebijakan, Sistem, dan Prosedur yang diusulkan oleh Unit Kerja terkait;
 - b. Memverifikasi materi kegiatan rapat teknis dan/atau menghadiri kegiatan rapat teknis;
 - c. Melakukan kajian rencana penerbitan produk dan/atau pelaksanaan aktivitas baru dan memverifikasi rencana produk dan/atau aktivitas baru yang akan dikeluarkan oleh Bank;
 - h. Melakukan analisa dan verifikasi dokumen atas rencana pengajuan kesiapan operasional jaringan kantor menggunakan *compliance check list* jaringan kantor.
4. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang, dilaksanakan melalui aktivitas *monitoring* dan pelaporan tindak lanjut penyelesaian komitmen Bank.
5. Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT dan PPPSPM) yang dilaksanakan dengan berlandaskan kepada 5 pilar Penerapan Program APU, PPT dan PPPSPM, yaitu:
 - a. Pengawasan aktif Dewan Komisaris dan Direksi
 - b. Kebijakan dan Prosedur
 - c. Pengendalian Internal
 - d. Sistem Informasi Manajemen, serta
 - e. Sumber Daya Manusia dan Pelatihan
6. Dalam rangka menunjang terwujudnya Tata Kelola yang baik, Bank melalui Divisi Kepatuhan & APU PPT melakukan upaya-upaya pencegahan untuk mengurangi atau memperkecil risiko yang akan mengakibatkan kerugian bagi Bank maupun *stakeholders* diantaranya pencegahan tindak pidana korupsi melalui:
 - a. Program Pengendalian Gratifikasi
Program Pengendalian Gratifikasi dilaksanakan berdasarkan Komitmen bersama/kesepakatan kerjasama penerapan Program Pengendalian Gratifikasi dan Perluasan LHKPN yang telah ditandatangani antara bank **bjb** dengan KPK pada tanggal 25 Maret 2011.
 - b. *Monitoring* Laporan Harta Kekayaan Penyelenggara Negara (LHKPN)
Pada periode tahun 2024 (pelaporan LHKPN tahun 2023), berdasarkan hasil *monitoring* dari KPK, tingkat kepatuhan pelaporan bank **bjb** telah mencapai 100%
 - c. *Monitoring* Benturan kepentingan.
Pada periode tahun 2024, tidak terdapat Laporan Benturan Kepentingan.
3. Ensuring that the policies, systems, and procedures as well as the business activities carried out by the Bank were in accordance with the prevailing laws and regulations, and the following activities were carried out:
 - a. Conducting a review of the proposed Policy Draft, System, and Procedures submitted by the relevant Work Unit;
 - b. Verifying the materials for technical meeting activities and/or attending technical meetings;
 - c. Reviewing plans for the issuance of new products and/or implementation of new activities and verifying plans for new products and/or activities to be issued by the Bank;
 - d. Analyzing and verifying documents on plans for submitting office network operational readiness using the office network compliance check list.
4. Ensuring the Bank's compliance with the commitments made by the Bank to the Financial Services Authority and/or other competent supervisory authorities through monitoring and reporting activities on the follow-up to the completion of the Bank's commitments.
5. The implementation of the Anti-Money Laundering (AML), Counter-Terrorism Financing (CFT), and Prevention of Financing the Proliferation of Weapons of Mass Destruction (PFWMD) Program is carried out based on the five pillars of the (AML, CFT and PFWMD) Program implementation, namely:
 - a. Active supervision of the Board of Commissioners and the Directors
 - b. Policies and Procedures
 - c. Internal control
 - d. Management Information System, as well as
 - e. Human Resources and Training
6. In order to support the realization of Good Governance, the Bank through the Compliance Division & Anti Money Laundering and Counter-Terrorism Financing (AML-CFT) took preventive measures to reduce or minimize risks that resulted in losses for the Bank and stakeholders including prevention of corruption through:
 - a. Gratuity Control Program
The Gratuity Control Program was implemented based on a joint commitment/ cooperation agreement on the implementation of the Gratification Control Program and State Administrators Wealth Reports (LHKPN) Expansion which was signed between bank **bjb** and the KPK on March 25, 2011.
 - b. Monitoring of State Officials' Wealth Report (LHKPN)
In the 2024 period (for the 2023 LHKPN reporting), based on monitoring results from the Corruption Eradication Commission (KPK), bank **bjb** achieved a 100% compliance rate in reporting
 - c. Monitoring Conflicts of interest.
In the period of 2024, there was no Conflict of Interest Report.

- d. Penerapan ISO 37001:2016 Sistem Manajemen Anti Penyuapan
 Pada tahun 2024, bank **bjb** melakukan proses resertifikasi ISO 37001:2016 Sistem Manajemen Anti Penyuapan pada ruang lingkup proses pengajuan dan pencairan kredit Korporasi dan Komersial di Kantor Pusat dan Kantor Cabang Utama Bandung serta Proses pengadaan barang/jasa di Kantor Pusat. Penerapan ISO 37001:2016 Sistem Manajemen Anti Penyuapan merupakan perwujudan komitmen Bank dalam aksi pencegahan dan pemberantasan korupsi, sebagai bagian dari upaya bank **bjb** untuk meningkatkan tata kelola yang baik (*Good Corporate Governance*).
7. Dalam rangka penerapan fungsi kepatuhan terintegrasi pada Konglomerasi Keuangan, maka Bank melalui Divisi Kepatuhan & APU PPT melakukan pemantauan dan evaluasi terhadap pelaksanaan Fungsi Kepatuhan pada masing-masing Lembaga Jasa Keuangan dalam Konglomerasi Keuangan bank **bjb** yang dilakukan secara berkala setiap triwulan.

Kegiatan Pemantauan dan Tindakan Koreksi Penyimpangan

Perseroan melakukan pemantauan terhadap efektivitas keseluruhan pelaksanaan pengendalian intern. Pemantauan terhadap risiko utama Perseroan harus diprioritaskan dan berfungsi sebagai bagian dari kegiatan Perseroan sehari-hari termasuk evaluasi secara berkala, baik oleh satuan-satuan kerja operasional dan non operasional maupun oleh Satuan Kerja Audit Intern (SKAI). Perseroan memantau dan mengevaluasi kecukupan sistem pengendalian intern berkaitan dengan adanya perubahan kondisi internal dan eksternal serta harus meningkatkan kapasitas sistem pengendalian intern tersebut agar efektivitasnya dapat ditingkatkan.

Kelemahan dalam pengendalian intern, baik yang diidentifikasi oleh satuan kerja operasional (*risk taking unit*), SKAI maupun pihak lainnya, segera dilaporkan dan menjadi perhatian pejabat atau Direksi yang berwenang. Kelemahan pengendalian intern yang material juga dilaporkan kepada Dewan Komisaris.

Kesesuaian dengan *Committee of Sponsoring Organizations of Treadway Commission (COSO)*

COSO *Internal Control – Integrated Framework*, membagi pengendalian intern dalam 5 (lima) komponen yang saling terkait yaitu:

Control Environment

Penetapan kebijakan oleh Direksi yang akan menentukan budaya dan kegiatan operasional perusahaan secara keseluruhan dan menjadi acuan bagi ke – 4 komponen lainnya, mencakup:

- d. Implementation of ISO 37001:2016 Anti-Bribery Management System

In 2024, bank **bjb** carried out the recertification process for ISO 37001:2016 Anti-Bribery Management System within the scope of corporate and commercial loan application and disbursement processes at the Head Office and Main Branch in Bandung, as well as the procurement process at the Head Office. The implementation of ISO 37001:2016 reflects the Bank's commitment to corruption prevention and eradication efforts, as part of bank **bjb**'s continuous efforts to enhance Good Corporate Governance (GCG).

7. In the context of implementing the integrated compliance function in the Financial Conglomerate, the Bank through the Compliance Division & Anti Money Laundering and Counter Terrorism Financing (AML-CFT) Program conducted monitoring and evaluation of the implementation of the Compliance Function at each Financial Services Institution in the bank **bjb** Financial Conglomerate carried out periodically every quarter.

Activities Monitoring and Correction Actions Irregularities

The Bank is monitoring the overall effectiveness of internal control implementation. Monitoring of the Bank's key risks should be prioritized and serve as part of daily Bank activities including periodic evaluation, both by operational and non-operational units and by internal Audit work unit (SKAI). The Bank monitors and evaluates The adequacy of internal control systems is related to the change in external conditions and externally and should increase the capacity of the internal control system so that its effectiveness can be improved.

The weakness in internal control, whether identified by operational working units (*risk taking units*), SKAI and other parties, is immediately reported and becomes the attention of officials or competent directors. Weaknesses of material internal control are also reported to the Board of Commissioners.

Compliance with the *Committee of Sponsoring Organizations of Treadway Commission (COSO)*

COSO *Internal Control – Integrated Framework*, divides internal control in 5 (five) interrelated components:

Control Environment

Policy determination by the directors will determine the culture and operational activities of the company as a whole and become a reference for the 4 other components, including:

Tanggung jawab Direksi untuk:

1. Menyetujui dan secara periodik mereview keseluruhan strategi bisnis dan kebijakan Bank.
2. Memahami risiko utama yang dihadapi Bank, menetapkan tingkat risiko yang dapat diterima dan memastikan bahwa manajemen senior yang dapat diterima dan memastikan bahwa manajemen senior telah melaksanakan identifikasi, mengukur, memantau dan mengendalikan risiko.
3. Menyetujui struktur organisasi.
4. Memastikan bahwa manajemen senior memantau efektivitas dari sistem pengendalian intern Bank.

Tanggung jawab Manajemen Senior untuk:

1. Mengimplementasikan strategi dan kebijakan yang telah disetujui oleh Direksi.
2. Menetapkan proses untuk mengidentifikasi, mengukur, memonitor dan memantau risiko yang terjadi di Bank.
3. Memastikan bahwa struktur organisasi dengan jelas menetapkan tanggung jawab, kewenangan dan garis pelaporan serta memastikan bahwa pendelegasian tanggung jawab telah dilaksanakan secara efektif.
4. Menetapkan kebijakan pengendalian intern yang tepat serta memantau kecukupan dan efektivitas dari sistem pengendalian intern.

Tanggung jawab Direksi dan Manajemen Senior untuk:

Menetapkan standar etika dan integritas yang tinggi serta mengembangkan budaya yang menekankan dan memperlihatkan kepada seluruh karyawan mengenai pentingnya pengendalian intern. Setiap karyawan dalam organisasi perlu mengetahui peran masing-masing dalam pengendalian intern.

Risk Assessment

Mengidentifikasi dan menganalisis risiko yang dihadapi dalam pencapaian objektif perusahaan serta menentukan bagaimana suatu risiko harus dikelola, mencakup sistem pengendalian intern yang efektif yang dapat mengidentifikasi dan menelaah risiko yang secara material dapat mempengaruhi pencapaian objektif Bank. Penelaahan harus mencakup seluruh risiko yang dihadapi Bank secara konsolidasi (antara lain risiko kredit, risiko likuiditas, risiko operasional, risiko hukum, risiko stratejik, risiko kepatuhan dan risiko reputasi).

Control Activities

Meliputi kebijakan, prosedur dan praktek pelaksanaan untuk memastikan bahwa arahan/kebijakan Direksi dilaksanakan dengan baik dan konsisten, mencakup:

1. Ditetapkannya suatu struktur pengendalian yang tepat, yang menjelaskan aktivitas pengendalian di setiap tingkatan bisnis. Hal ini mencakup review oleh manajemen puncak, aktivitas pengendalian yang tepat untuk berbagai unit kerja, pengendalian fisik, pengecekan mengenai kepatuhan terhadap limit-limit dan tindak lanjut atas ketidakpatuhan, sistem yang terkait dengan proses persetujuan dan otorisasi serta sistem verifikasi dan rekonsiliasi.

Responsibilities of the Directors:

1. Approve and periodically view the overall business strategy and policy of the Bank.
2. Understand the main risks facing the Bank, establishing acceptable levels of Riisko and ensuring that senior management is acceptable and ensuring that senior management has conducted identification, measuring, monitoring and controlling Risk.
3. Approve the organizational structure.
4. Ensure that senior management monitors the effectiveness of the Bank's internal control system.

Responsibilities of Senior Management:

1. Implement strategies and policies approved by the Directors.
2. Establish a process for identifying, measuring, monitoring and monitoring the risks that occur in the Bank.
3. Ensure that the organizational structure clearly establishes responsibility, authority and reporting lines and ensures that the delegation of responsibility has been implemented effectively.
4. Establishing appropriate internal control policies and monitoring the adequacy and effectiveness of internal control systems.

Responsibilities of Directors and Senior Management:

To establish high ethical and integrity standards and to develop a culture that emphasizes and demonstrates to all employees about the importance of internal control. Every employee in the organization needs to know each other's role in internal control.

Risk Assessment

Identifying and analyzing the risks faced in objective achievement of the company and determining how a risk should be managed, including an effective internal control system that can identify and study the risks can materially affect the objective achievement of the Bank. The study must cover all risks that the Bank faces in consolidation (including credit risk, liquidity risk, operational risk, legal risk, strategic risk, compliance risk and reputational risk).

Control Activities

Includes policies, procedures and practices to ensure that the directors 'directives/policies are well executed and consistent, including:

1. Set up a precise control structure, which explains the controlling activity at every business level. This includes reviews by top management, appropriate control activities for a variety of work units, physical control, reduction in compliance with limits and further limits on non-compliance, systems related to approval and authorization processes and verification and reconciliation systems.

2. Adanya pemisahan tugas yang benar/tepat dan tidak ada penugasan yang berbenturan kepentingan/tanggung jawab. Area yang berpotensi terjadinya benturan kepentingan harus diidentifikasi, diminimalisir dan harus senantiasa dipantau.

Information and Communication

Mencakup perolehan dan penyampaian informasi yang relevan sebagai dasar untuk pengambilan keputusan, termasuk mengkomunikasikan secara detail dan tepat waktu sehingga dapat dilaksanakan secara efektif dan efisien, meliputi:

1. Data finansial, operasional dan kepatuhan yang komprehensif serta informasi pasar mengenai kejadian maupun kondisi yang relevan untuk pengambilan keputusan. Informasi tersebut harus dapat dipercaya, tepat waktu, dapat diakses dan dibuat dalam format yang konsisten.
2. Sistem informasi yang handal yang mencakup seluruh aktivitas Bank yang penting.
3. Saluran komunikasi yang efektif untuk memastikan bahwa seluruh karyawan memahami dan menaati kebijakan dan prosedur yang terkait dengan tugas dan tanggung jawab masing-masing dan bahwa informasi diterima oleh karyawan yang tepat.

Monitoring

Proses untuk menilai kualitas pengendalian intern yang dilakukan secara berkesinambungan untuk memastikan bahwa pengendalian berjalan sesuai dengan ketentuan, mencakup:

1. Pemantauan yang berkesinambungan terhadap efektivitas pengendalian intern serta pemantauan terhadap risiko-risiko kunci harus merupakan bagian dari aktivitas harian serta harus dievaluasi secara periodik oleh pelaksana bisnis dan audit intern.
2. Pelaksanaan audit yang komprehensif terhadap sistem pengendalian intern oleh auditor intern yang independen, terlatih dan kompeten, yang hasilnya harus dilaporkan langsung kepada Direktur Utama, Komite Audit dan manajemen senior terkait.
3. Identifikasi kekurangan/kelemahan dalam pengendalian intern oleh karyawan, pelaksana bisnis maupun audit intern yang harus segera dilaporkan ke tingkat manajemen dan ditanggapi. Kekurangan yang signifikan harus dilaporkan kepada Manajemen Senior dan Direksi.

Tinjauan atas Efektivitas Sistem Pengendalian Internal

Perseroan melakukan pemantauan terhadap efektivitas keseluruhan pelaksanaan pengendalian intern. Pemantauan terhadap risiko utama Perseroan harus diprioritaskan dan berfungsi sebagai bagian dari kegiatan Perseroan sehari-hari termasuk evaluasi secara berkala, baik oleh satuan-satuan kerja operasional dan non operasional maupun oleh Satuan Kerja Audit Intern (SKAI). Pelaksanaan evaluasi atas Sistem

2. The separation of the right/right tasks and no assignment in conflict of interest/responsibilities. Areas of potential conflicts of interest must be identified, minimized and must always be monitored.

Information and Communication

Includes obtaining and delivering relevant information as the basis for decision making, including communicating in detail and timely manner so that it can be implemented effectively and efficiently, including:

1. Comprehensive financial, operational and compliance data and market information on events and conditions relevant to decision making. Such information must be reliable, timely, accessible and presented in a consistent format.
2. Reliable information system that covers all the important Bank activities.
3. Effective communication channels to ensure that all employees understand and adhere to the policies and procedures associated with their respective duties and responsibilities and that information is received by the appropriate employees.

Monitoring

Process to assess the quality of internal controls that are carried out continuously to ensure that the control is running in accordance with provisions, including:

1. Ongoing monitoring of the effectiveness of internal controls and monitoring of key risks must be part of daily activities and should be evaluated periodically by business executor and internal audit.
2. Implementation of a comprehensive audit of internal control systems by independent, trained and competent internal auditors, whose results must be reported directly to the President Director, Audit Committee and related senior management.
3. Identification of imperfections in internal control by employees, business executor or internal audit which should be reported immediately to the level of management and response. Significant deficiencies should be reported to Senior Management and the Directors.

Overview of The Internal Control System The Effectiveness

The Company monitors the overall effectiveness of internal control implementation. Monitoring of the Company's key risks must be prioritized and should function as an integral part of daily business activities, including regular evaluations by both operational and non-operational work units as well as the Internal Audit Unit (SKAI). The evaluation of the Internal Control System (SPI) by SKAI is conducted through regular

Pengendalian Internal (SPI) oleh SKAI dilakukan melalui rapat secara berkala dan insidental dengan Direksi, Dewan Komisaris, dan/atau Komite Audit.

Perseroan memantau dan mengevaluasi kecukupan sistem pengendalian intern berkaitan dengan adanya perubahan kondisi internal dan eksternal serta harus meningkatkan kapasitas sistem pengendalian intern tersebut agar efektivitasnya dapat ditingkatkan. Kelemahan dalam pengendalian intern, baik yang diidentifikasi oleh satuan kerja operasional (*risk taking unit*), SKAI maupun pihak lainnya, segera dilaporkan dan menjadi perhatian pejabat atau Direksi yang berwenang. Kelemahan pengendalian intern yang material juga dilaporkan kepada Dewan Komisaris.

Kelemahan dalam pengendalian intern, baik yang diidentifikasi oleh satuan kerja operasional (*risk taking unit*), SKAI maupun pihak lainnya, segera dilaporkan dan menjadi perhatian pejabat atau Direksi yang berwenang. Kelemahan pengendalian intern yang material juga dilaporkan kepada Dewan Komisaris. Langkah-langkah perbaikan yang dilakukan Bank dalam rangka memperbaiki kelemahan pengendalian intern, antara lain:

- Setiap laporan mengenai kelemahan dalam pengendalian intern atau tidak efektifnya pengendalian risiko Bank segera ditindaklanjuti oleh Dewan Komisaris, Direksi dan pejabat eksekutif terkait.
- SKAI melakukan *review* atau langkah pemantauan lainnya yang memadai terhadap kelemahan yang terjadi dan segera melaporkan kepada Direktur Utama, Dewan Komisaris dan Komite Audit, dalam hal masih terdapat kelemahan yang belum diperbaiki atau tindakan korektif yang belum ditindaklanjuti.
- Untuk menentukan bahwa seluruh kelemahan segera ditindaklanjuti maka harus ada kesadaran dari unit terkait untuk segera mengambil langkah perbaikan. Direksi dan Dewan Komisaris harus menerima laporan secara berkala berupa ikhtisar mengenai hasil identifikasi seluruh permasalahan dalam pengendalian intern.

Berdasarkan evaluasi yang telah dilakukan selama tahun 2024 menunjukkan bahwa sistem pengendalian internal pada bank **bjb** telah memadai.

Pernyataan Direksi dan/atau Dewan Komisaris Atas Kecukupan Sistem Pengendalian Internal

Satuan Kerja Audit Internal (SKAI), Direksi, Dewan Komisaris serta Komite Audit telah melakukan pemantauan terhadap efektivitas keseluruhan pelaksanaan pengendalian intern. SKAI, Direksi, Dewan Komisaris serta Komite Audit memantau dan mengevaluasi kecukupan sistem pengendalian intern berkaitan dengan adanya perubahan kondisi internal dan eksternal serta

and incidental meetings with the Board of Directors, Board of Commissioners, and/or Audit Committee.

The Company monitors and evaluates the adequacy of the internal control system in response to changes in internal and external conditions and must enhance its capacity to improve effectiveness. Weaknesses in internal control, whether identified by operational work units (*risk-taking units*), the Internal Audit Unit (SKAI), or other parties, are promptly reported and brought to the attention of the relevant officials or Board of Directors. Material internal control weaknesses are also reported to the Board of Commissioners.

Weaknesses in internal control, whether identified by the operational work unit (*risk taking unit*), Internal Audit Work Unit or other parties, were immediately reported and came to the attention of the authorized officer or Board of Directors. Material internal control weaknesses were also reported to the Board of Commissioners. Corrective steps taken by the Bank in order to improve internal control weaknesses were:

- Any reports regarding weaknesses in internal control or ineffectiveness of the Bank's risk controls were immediately followed up by the Board of Commissioners, Directors and relevant executive officers.
- Internal Audit Work Unit conducted reviews or other adequate monitoring steps on weaknesses that occur and immediately reports to the President Director, the Board of Commissioners and the Audit Committee, in the event that there were still weaknesses that had not been corrected or corrective actions that had not been followed up.
- To determine that all weaknesses were immediately followed up, there had to be awareness from the relevant units to immediately take corrective steps. The Board of Directors and Board of Commissioners had to receive periodic reports in the form of a summary of the results of identification of all problems in internal control.

Based on the evaluation that has been carried out in 2024, it shows that the internal control system at bank **bjb** was adequate.

Statement of The Directors and/or the Board of Commissioners on The Adequacy of the Internal Control System

The Internal Audit Unit (SKAI), Board of Directors, Board of Commissioners, and Audit Committee have monitored the overall effectiveness of internal control implementation. They assess and evaluate the adequacy of the internal control system in response to changes in internal and external conditions and must enhance its capacity to improve effectiveness. The Board

harus meningkatkan kapasitas sistem pengendalian internal tersebut agar efektivitasnya dapat ditingkatkan. Direksi, Dewan Komisaris, Komite Audit serta SKAI menilai bahwa sistem pengendalian internal telah memadai pada tahun 2024.

Manajemen Risiko

Dasar Penerapan Manajemen Risiko

Dalam penerapan manajemen risiko, bank **bjb** senantiasa patuh dan taat terhadap regulasi dan perundang-undangan yang berlaku di Indonesia dengan mengacu pada:

Penerapan Manajemen Risiko Individu:

1. POJK Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
2. POJK Nomor 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.
3. POJK Nomor 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.
4. POJK Nomor 31/POJK.03/2019 tentang Kewajiban Pemenuhan Rasio Pengungkit Bagi Bank Umum.
5. POJK Nomor 50/POJK.03/2017 tentang Kewajiban Pemenuhan Rasio Pendanaan Stabil Bersih (*Net Stable Funding Ratio*) Bagi Bank Umum.
6. POJK Nomor 42/POJK.03/2017 tentang Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (*Liquidity Coverage Ratio*) Bagi Bank Umum.
7. POJK Nomor 63/SEOJK.03/2020 tentang Pelaporan Bank Umum Melalui Sistem Pelaporan Otoritas Jasa Keuangan.
8. POJK Nomor 34/POJK.03/2016 Tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2016 Tentang Kewajiban Penyediaan Modal Minimum Bank Umum.
9. SEOJK Nomor 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
10. SEOJK Nomor 14/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum.
11. SEOJK Nomor 12/SEOJK.03/2018 tanggal 2018 tentang Penerapan Manajemen Risiko dan Pengukuran Risiko Pendekatan Standar Untuk Risiko Suku Bunga Dalam *Banking Book (Interest Rate Risk In The Banking Book)* Bagi Bank Umum.
12. SEOJK Nomor 26/SEOJK.03/2026 tanggal 14 Juli 2016 tentang KPMM sesuai profil risiko dan pemenuhan *Capital Equivalency Maintenan Asses (CEMA)*.

of Directors, Board of Commissioners, Audit Committee, and SKAI have concluded that the internal control system was adequate in 2024.

Risk Management

Basic Risk Management Implementation

In the application of risk management, bank **bjb** is always obedient and obedient to the prevailing regulations and legislation in Indonesia with reference to:

Implementation of Individual Risk Management:

1. OJK Regulation Number 18/POJK.03/2016 concerning Implementation of Risk Management for Commercial Banks.
2. OJK Regulation Number 4/POJK.03/2016 concerning Assessment of the Soundness Level of Commercial Banks.
3. OJK Regulation Number 11/POJK.03/2016 concerning Minimum Capital Requirements for Commercial Banks.
4. OJK Regulation Number 31/POJK.03/2019 concerning Obligations to Fulfill Leverage Ratios for Commercial Banks.
5. OJK Regulation Number 50/POJK.03/2017 concerning the Obligation to Fulfill the Net Stable Funding Ratio for Commercial Banks.
6. OJK Regulation Number 42/POJK.03/2017 concerning the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks.
7. OJK Regulation Number 63/SEOJK.03/2020 concerning Commercial Bank Reporting Through the Financial Services Authority Reporting System.
8. OJK Regulation Number 34/POJK.03/2016 concerning Amendments to Financial Services Authority Regulation Number 11/POJK.03/2016 concerning Minimum Capital Requirements for Commercial Banks.
9. OJK Circular Letter Number 34/SEOJK.03/2016 dated 1 September 2016 concerning the Implementation of Risk Management for Commercial Banks.
10. OJK Circular Letter Number 14/SEOJK.03/2017 dated 17 March 2017 concerning Assessment of the Soundness Level of Commercial Banks.
11. OJK Circular Letter Number 12/SEOJK.03/2018 dated 2018 concerning Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book (*Interest Rate Risk in the Banking Book*) for Commercial Banks.
12. OJK Circular Letter Number 26/SEOJK.03/2026 dated 14 July 2016 concerning KPMM according to risk profile and fulfillment of Capital Equivalency Maintenan Asses (CEMA).

13. SEOJK Nomor 26/SEOJK.03/2020 tanggal 22 Desember 2020 tentang Pelaporan Bank Umum Konvensional Melalui Sistem Pelaporan Otoritas Jasa Keuangan.

Penerapan Manajemen Risiko Terintegrasi:

1. POJK Nomor 17/POJK.03/2014 tanggal 18 November 2014 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan.
2. POJK Nomor 38/POJK.03/2017 tanggal 2017 tentang Penerapan Manajemen Risiko secara Konsolidasi bagi Bank yang melakukan pengendalian terhadap Perusahaan Anak.
3. POJK Nomor 13/POJK.03/2015 tanggal 3 November 2015 tentang Penerapan Manajemen Risiko Terintegrasi bagi Bank Perkreditan Rakyat.
4. POJK Nomor 18/POJK.04/2019 tanggal 5 Agustus 2019 tentang Perusahaan Efek Daerah.
5. POJK Nomor 18/POJK.03/2014 tanggal 18 November 2014 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan.
6. POJK Nomor 16/POJK.03/2022 tanggal 30 Agustus 2022 perihal Bank Umum Syariah.
7. POJK Nomor 12/POJK.03/2020 tanggal 16 Maret 2020 tentang Konsolidasi Bank Umum.
8. POJK Nomor 26/POJK.03/2015 tanggal 4 Desember 2015 tentang Kewajiban Penyediaan Modal Minimum Terintegrasi bagi Konglomerasi Keuangan.
9. SEOJK Nomor 14/SEOJK.03/2015 tanggal 25 Mei 2015 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.
10. SEOJK Nomor 1/SEOJK.03/2019 tanggal 21 Januari 2019 tentang Penerapan Manajemen Risiko Bagi Bank Perkreditan Rakyat.
11. SEOJK Nomor 36/SEOJK.03/2015 tanggal 21 Desember 2015 tentang Produk dan Aktivitas Bank Umum Syariah dan Unit Usaha Syariah.
12. SEOJK Nomor 43/SEOJK.03/2017 tentang Prinsip Kehati-hatian dan Laporan Dalam Rangka Penerapan Manajemen Risiko Secara Konsolidasi Bagi Bank yang Melakukan Pengendalian Terhadap Perusahaan Anak.

Sistem Manajemen Risiko

Bank melaksanakan penerapan sistem manajemen risiko berdasarkan 4 (empat) pilar sebagai berikut:

Pengawasan aktif Direksi dan Dewan Komisaris

Direksi dan Dewan Komisaris bertanggung jawab atas efektivitas penerapan Manajemen Risiko Bank. Untuk itu Direksi dan Dewan Komisaris harus memahami Risiko yang dihadapi oleh Bank dan memberikan arahan yang jelas, melakukan pengawasan dan mitigasi secara aktif serta mengembangkan budaya Manajemen Risiko dalam organisasi Bank. Dalam

13. OJK Circular Letter Number 26/SEOJK.03/2020 dated December 22, 2020 concerning Conventional Commercial Bank Reporting Through the Financial Services Authority Reporting System.

Implementation of Integrated Risk Management:

1. OJK Regulation Number 17/POJK.03/2014 dated November 18, 2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates.
2. OJK Regulation Number 38/POJK.03/2017 dated 2017 concerning the Implementation of Consolidated Risk Management for Banks that exercise control over Subsidiary Companies.
3. OJK Regulation Number 13/POJK.03/2015 dated November 3, 2015 concerning the Implementation of Integrated Risk Management for Rural Banks.
4. OJK Regulation Number 18/POJK.04/2019 dated August 5, 2019 concerning Regional Securities Companies.
5. OJK Regulation Number 18/POJK.03/2014 dated November 18, 2014 concerning the Implementation of Integrated Governance for Financial Conglomerates.
6. OJK Regulation Number 16/POJK.03/2022 dated August 30, 2022 concerning Sharia Commercial Banks.
7. OJK Regulation Number 12/POJK.03/2020 dated March 16, 2020 concerning Commercial Bank Consolidation.
8. OJK Regulation Number 26/POJK.03/2015 dated December 4, 2015 concerning Integrated Minimum Capital Requirements for Financial Conglomerates.
9. OJK Circular Letter Number 14/SEOJK.03/2015 dated May 25, 2015 concerning the Implementation of Integrated Risk Management for Financial Conglomerates.
10. OJK Circular Letter Number 1/SEOJK.03/2019 dated January 21, 2019 concerning the Implementation of Risk Management for Rural Banks.
11. OJK Circular Letter Number 36/SEOJK.03/2015 dated December 21, 2015 concerning Products and Activities of Sharia Commercial Banks and Sharia Business Units.
12. OJK Circular Letter No. 43/SEOJK.03/2017 concerning Prudential Principles and Reports in the Context of Implementing Consolidated Risk Management for Banks that Control Subsidiaries.

Risk Management System

The Bank implemented a risk management system based on 4 (four) pillars as follows:

Active supervision of the Board of Directors and Board of Commissioners

The Board of Directors and Board of Commissioners were responsible for the effectiveness of the Company's Risk Management implementation. For this reason, the Board of Directors and Board of Commissioners had to understand the risks faced by the Bank and provide clear directions, carry out active monitoring and mitigation as well as develop a culture

rangka mendukung penerapan Manajemen Risiko secara efektif, Direksi secara aktif terlibat dalam *Risk Management Committee (RMC)*, Komite Manajemen Risiko Terintegrasi (KMRT) serta pembentukan Komite dalam struktur Dewan Komisaris seperti Komite Pemantau Risiko (KPR), Komite Audit dan Komite Tata Kelola (KTT).

Kecukupan kebijakan, prosedur dan penetapan limit sebagai pedoman penerapan manajemen risiko

Dalam rangka pengendalian Risiko secara efektif, kebijakan dan prosedur yang dimiliki Bank didasarkan pada strategi Manajemen Risiko yang dilengkapi dengan toleransi Risiko dan limit Risiko. Penetapan toleransi Risiko dan limit Risiko dilakukan dengan memperhatikan tingkat Risiko yang akan diambil dan strategi Bank secara keseluruhan. Penerapan Manajemen Risiko yang efektif telah didukung dengan kerangka yang mencakup kebijakan dan prosedur Manajemen Risiko serta limit Risiko yang ditetapkan secara jelas sejalan dengan visi, misi, dan strategi bisnis Bank. Penyusunan kebijakan dan prosedur Manajemen Risiko tersebut dilakukan dengan memperhatikan antara lain: jenis, kompleksitas kegiatan usaha, profil Risiko, *risk appetite dan risk tolerance*, keterkaitan antar Risiko, serta peraturan yang ditetapkan otoritas dan/atau praktik perbankan yang sehat. Selain itu, penerapan kebijakan dan prosedur Manajemen Risiko yang dimiliki Bank harus didukung oleh kecukupan permodalan dan kualitas SDM. Hal-hal yang perlu diperhatikan dalam penetapan kerangka Manajemen Risiko termasuk kebijakan, prosedur dan limit, antara lain:

1. Strategi Manajemen Risiko
Strategi manajemen risiko merupakan acuan terhadap pendekatan mengenai cara pencapaian tujuan Manajemen Risiko. Bank merumuskan strategi Manajemen Risiko sesuai strategi bisnis secara keseluruhan dengan memperhatikan *risk appetite, risk tolerance dan risk limit*. Strategi Manajemen Risiko disusun untuk memastikan bahwa eksposur risiko Bank berada pada atau di bawah tingkat eksposur risiko yang ditetapkan sesuai dengan kebijakan, prosedur internal Bank, peraturan perundang-undangan dan ketentuan lain yang berlaku. Strategi Manajemen Risiko disusun berdasarkan prinsip-prinsip umum berikut:
 - a. Strategi Manajemen Risiko harus berorientasi jangka panjang untuk memastikan kelangsungan usaha Bank dengan mempertimbangkan kondisi atau siklus ekonomi;
 - b. Strategi Manajemen Risiko secara komprehensif dapat mengendalikan dan mengelola risiko Bank dan Perusahaan Anak; dan
 - c. Mencapai kecukupan permodalan yang diharapkan disertai alokasi sumber daya yang memadai.

of risk management within the Company's organization. In order to support the implementation of effective Risk Management, the Board of Directors was actively involved in the Risk Management Committee (RMC), Integrated Risk Management Committee (KMRT) and the establishment of Committees within the Board of Commissioners structure such as the Risk Monitoring Committee (KPR), Audit Committee and Governance Committee (KTT).

Adequacy of policies, procedures and setting limits as guidelines for the implementation of risk management

In order to control Risk effectively, the Bank's policies and procedures were based on the risk management strategy complemented by risk tolerance and Risk limits. Determination of Risk tolerance and risk limits was carried out by taking into account the level of Risk to be taken and the overall strategy of the Bank. Effective implementation of risk management was supported by a framework that included risk management policies and procedures as well as Risk limits that were clearly defined in line with the Company's vision, mission and business strategy. The preparation of risk management policies and procedures was carried out by taking into account type, complexity of business activities, risk profile, risk appetite and risk tolerance, interrelationships between risks, as well as regulations stipulated by the authorities and/or sound banking practices. In addition, the implementation of risk management policies and procedures owned by the Bank had to be supported by adequate capital and quality human resources. Things that needed to be considered in determining the Risk Management framework including policies, procedures and limits were:

1. Risk Management Strategy
The risk management strategy was a reference to the approach regarding how to achieve the objectives of risk management. The Bank formulated a risk management strategy according to the overall business strategy by taking into account risk appetite, risk tolerance and risk limits. The risk management strategy was structured to ensure that the Bank's risk exposure was at or below the risk exposure level set in accordance with the Company's policies, internal procedures, laws and regulations and other applicable provisions. The risk management strategy was prepared based on the following general principles:
 - a. The risk management strategy had to be long-term oriented to ensure the continuity of the Company's business by taking into account conditions or economic cycles;
 - b. Comprehensive risk management strategy could control and manage the risks of the Company and Subsidiaries; and
 - c. Achieve the expected capital adequacy accompanied by adequate allocation of resources.

Strategi Manajemen Risiko disusun dengan mempertimbangkan faktor-faktor berikut:

- a. Kondisi ekonomi serta dampaknya pada risiko Bank;
- b. Organisasi Bank, termasuk kecukupan sumber daya manusia dan infrastruktur pendukung;
- c. Kondisi keuangan Bank, organisasi Bank, kemampuan untuk menghasilkan laba dan kemampuan mengidentifikasi, memantau, dan mengendalikan risiko yang timbul sebagai akibat perubahan faktor internal dan eksternal;
- d. Diversifikasi portofolio Bank.

Strategi Manajemen Risiko di *review* secara berkala dan dikomunikasikan secara efektif kepada seluruh jenjang organisasi agar memahami secara jelas pendekatan yang telah ditetapkan serta mematuhi seluruh aspek yang terkait.

2. Tingkat Risiko yang akan diambil (*Risk Appetite*), Toleransi Risiko (*Risk Tolerance*) dan Limit (*Risk Limit*)

Risk Appetite merupakan tingkat risiko yang bersedia diambil oleh Bank dalam rangka mencapai sasaran atau tingkat laba yang diharapkan. *Risk Appetite* tercermin dalam strategi dan sasaran bisnis Bank serta mencerminkan harapan Pemangku Kepentingan. Toleransi Risiko (*risk tolerance*) merupakan tingkat dan jenis Risiko yang secara maksimum ditetapkan oleh Bank. *Risk tolerance* merupakan penjabaran dari *risk appetite*. Direksi memberikan arahan yang jelas mengenai *risk appetite*, *risk tolerance* dan *risk limit* Bank.

Bank telah menetapkan *risk appetite statement* dan *risk tolerance* terhadap 8 (delapan) risiko melalui Surat Keputusan Direksi nomor 0522/SK/DIR-MRP/2024 tanggal 8 November 2024 perihal *Risk Appetite Statement* dan *Risk Tolerance* PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

Penetapan *Risk Appetite*, *Risk Tolerance* dan *Risk Limit* harus dapat mengakomodir tujuan seluruh *stakeholder* bank yang meliputi Regulator, Pemegang Saham, Investor, Direksi, Karyawan maupun Nasabah. Adapun tujuan dari *stakeholder* meliputi pemenuhan atas aspek kepatuhan, risiko, permodalan, return, maupun pertumbuhan yang berkelanjutan. Mengingat sifatnya yang menyeluruh, maka penetapan dan pengelolaan *Risk Appetite*, *Risk Tolerance* dan *Risk Limit* memerlukan komitmen bersama seluruh lini bank. *Risk Appetite*, *Risk Tolerance* dan *Risk Limit* yang telah ditetapkan oleh bank bertujuan untuk menunjang pencapaian strategi bisnis bank dengan tingkat risiko yang dapat diterima.

The risk management strategy was prepared by considering the following factors:

- a. Economic conditions and their impact on Company risk;
- b. Company organization, including the adequacy of human resources and supporting infrastructure;
- c. The financial condition of the Company, the organization of the Company, the ability to generate profits and the ability to identify, monitor and control risks that arise as a result of changes in internal and external factors;
- d. Company portfolio diversification.

The risk management Strategy was regularly reviewed and communicated effectively to all levels of the organization in order to clearly understand the established approach and comply with all related aspects.

2. Risk Appetite, Risk Tolerance and Risk Limit

Risk Appetite is the level of risk that is willing to be taken by the Bank in order to achieve the target or expected profit level. Risk Appetite is reflected in the Bank's business strategy and objectives and reflects the expectations of Stakeholders. Risk tolerance is the maximum level and type of risk determined by the Company. Risk tolerance is a description of risk appetite. The Board of Directors provided clear directions regarding the Bank's risk appetite, risk tolerance and risk limits.

The Bank has determined a risk appetite statement and risk tolerance for 8 (eight) risks through the Decree of the Board of Directors number 0522/SK/DIR-MRP/2024 dated November 8 , 2023 concerning the Risk Appetite Statement and Risk Tolerance of PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

Determination of risk appetite, risk tolerance and risk limit had to be able to accommodate the objectives of all bank stakeholders which included Regulators, Shareholders, Investors, Directors, Employees and Customers. The objectives of stakeholders included compliance with aspects of compliance, risk, capital, return, and sustainable growth. Given its comprehensive nature, the determination and management of risk appetite, Risk tolerance and risk limit required a joint commitment from all lines of the bank. Risk Appetite, Risk Tolerance and Risk Limits that had been set by the bank aimed to support the achievement of the bank's business strategy with an acceptable level of risk.

Dalam implementasinya, akan dilakukan pemantauan secara berkala atas tingkat eksposur risiko aktual terhadap posisi pencapaian strategi bisnis bank. Adapun aspek tata kelola (*governance*) terdiri dari tiga aspek, antara lain:

a. *Strategic Level*

Strategic Level merupakan jenjang kewenangan yang melekat pada Direksi melalui Komite Manajemen Risiko. Direksi berwenang menentukan selera risiko yang diinginkan (*Risk Appetite*) selaras dengan strategi bisnis bank. Disamping itu, Direksi juga berwenang untuk memberikan persetujuan atas besaran nilai *Risk Tolerance* dan nilai *Risk Limit* dengan merujuk pada *Risk Appetite* yang telah ditentukan.

b. *Tactical Level*

Pengelolaan *Risk Appetite*, *Risk Tolerance* dan *Risk Limit* pada jenjang *Tactical Level* merupakan kewenangan Divisi Manajemen Risiko dalam hal mengembangkan metodologi *Risk Tolerance* untuk setiap jenis risiko secara *bankwide*.

c. *Operational Level*

Operational Level merupakan kewenangan dan dibentuk oleh setiap *Risk Taking Unit* dimana perannya adalah dalam menentukan besaran *Risk Limit* yang dapat diterima dan hasilnya dikoordinasikan dengan Divisi Manajemen Risiko. Besaran *Risk Limit* yang diusulkan, selanjutnya disampaikan kepada Divisi Manajemen Risiko untuk dilakukan *review* terkait metode perhitungan serta dalam rangka melakukan sinkronisasi dengan hasil perhitungan *Risk Tolerance* maupun *Risk Appetite*.

Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi manajemen.

Identifikasi, pengukuran, pemantauan dan pengendalian Risiko merupakan bagian utama dari proses penerapan Manajemen Risiko. Identifikasi Risiko bersifat proaktif, mencakup seluruh produk dan aktivitas bisnis Bank dan dilakukan dalam rangka menganalisa sumber dan kemungkinan timbulnya Risiko serta dampaknya terhadap kelangsungan bisnis bank. Selanjutnya perlu dilakukan pengukuran Risiko yang telah diidentifikasi sesuai dengan karakteristik dan kompleksitas kegiatan usaha Bank. Atas hasil pengukuran tersebut perlu dilakukan pemantauan yang dilakukan oleh *Risk Taking Unit* (RTU) yang berkoordinasi dengan Satuan Kerja Manajemen Risiko (SKMR) selaku pihak yang independen. Selain itu, guna mendukung efektivitas penerapan Manajemen Risiko perlu didukung pula oleh pengendalian risiko dan sistem informasi manajemen risiko yang memadai.

Sistem informasi Manajemen Risiko merupakan bagian dari sistem informasi manajemen yang dimiliki dan dikembangkan sesuai dengan kebutuhan Bank, mencakup laporan atau informasi paling sedikit mengenai:

In its implementation, regular monitoring was carried out on the level of actual risk exposure to the position of achieving the bank's business strategy. The governance aspect consisted of three aspects, including:

a. Strategic Level

Strategic Level was a level of authority attached to the Board of Directors through the Risk Management Committee. The Board of Directors had the authority to determine the desired risk appetite (*Risk Appetite*) in line with the bank's business strategy. In addition, the Board of Directors was also authorized to give approval on the amount of risk tolerance and risk limit values by referring to the predetermined risk appetite.

b. Tactical Level

Management of risk appetite, risk tolerance and risk limit at the tactical level level was the authority of the Risk Management Work Unit in terms of developing a risk tolerance methodology for each type of risk bankwide.

c. Operational Level

The operational level was the authority and was formed by each risk taking Unit where its role is in determining the amount of acceptable risk limit and the results were coordinated with the Risk Management Work Unit. The amount of the proposed risk limit was then submitted to the Risk Management Work Unit for review regarding the calculation method and in order to synchronize with the calculation results of risk tolerance and risk appetite.

Adequacy of risk identification, measurement, monitoring and control processes as well as management information systems.

Risk identification, measurement, monitoring and control are the main parts of the process of implementing risk management. Risk identification is proactive in nature, covers all products and business activities of the Company and is carried out in order to analyze the sources and likelihood of Risks occurring and their impact on the continuity of the Company's business. Furthermore, it is necessary to measure the risks that have been identified in accordance with the characteristics and complexity of the Company's business activities. The results of these measurements need to be monitored by the Risk Taking Unit (RTU) in coordination with the Risk Management Work Unit (SKMR) as an independent party. In addition, in order to support the effectiveness of the implementation of risk management, it is also necessary to be supported by adequate risk control and risk management information systems.

The risk management information system is part of the management information system owned and developed according to the needs of the Company, including reports or information at least on:

1. Eksposur Risiko;
2. Kepatuhan terhadap kebijakan dan prosedur Manajemen Risiko serta penetapan Limit Risiko; dan
3. Realisasi pelaksanaan Manajemen Risiko dibandingkan dengan target yang ditetapkan.

Sistem informasi Manajemen Risiko digunakan untuk mendukung pelaksanaan proses identifikasi, pengukuran, pemantauan dan pengendalian Risiko sebagai bagian dari proses penerapan Manajemen Risiko yang efektif. Beberapa hal yang harus diperhatikan agar penerapan sistem informasi Manajemen Risiko berjalan efektif maka diperlukan kemampuan untuk menghasilkan informasi yang tepat waktu, akurat, konsisten, komprehensif, relevan dan informatif sehingga dapat digunakan oleh Direksi, Dewan Komisaris dan satuan kerja terkait dalam penerapan Manajemen Risiko untuk menilai, memantau dan memitigasi Risiko yang dihadapi bank dalam proses pengambilan keputusan. Selain itu, sistem informasi Manajemen Risiko harus dapat mendukung pelaksanaan pelaporan kepada regulator.

Sistem pengendalian internal yang menyeluruh.

Proses penerapan Manajemen Risiko yang efektif harus dilengkapi dengan sistem pengendalian internal yang andal. Penerapan sistem pengendalian internal secara efektif dapat membantu pengurus Bank menjaga aset Bank, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan Bank terhadap ketentuan dan peraturan perundang-undangan serta mengurangi Risiko terjadinya kerugian, penyimpangan dan pelanggaran aspek kehati-hatian. Terselenggaranya sistem pengendalian internal Bank yang andal dan efektif menjadi tanggung jawab dari seluruh *Risk Taking Unit* dan satuan kerja pendukung serta Satuan Kerja Audit Internal. Hal-hal yang perlu diperhatikan dalam pelaksanaan sistem pengendalian internal antara lain:

1. Pelaksanaan sistem pengendalian internal secara efektif dalam penerapan Manajemen Risiko mengacu pada kebijakan dan prosedur yang telah ditetapkan;
2. Pelaksanaan sistem pengendalian internal dilakukan secara efektif terhadap pelaksanaan kegiatan usaha dan operasional pada seluruh jenjang organisasi Bank, paling sedikit mampu secara tepat waktu mendeteksi kelemahan dan penyimpangan yang terjadi serta wajib memastikan:
 - a. Kepatuhan terhadap peraturan dan perundang-undangan serta kebijakan atau ketentuan internal Bank;
 - b. Tersedianya informasi keuangan dan manajemen yang lengkap, akurat, tepat guna, dan tepat waktu;
 - c. Efektivitas dan efisiensi dalam kegiatan operasional; dan
 - d. Efektivitas budaya Risiko (*risk culture*) pada organisasi Bank secara menyeluruh.
3. Sistem pengendalian internal dalam penerapan Manajemen Risiko paling sedikit mencakup:

1. Risk Exposures;
2. Compliance with Risk Management policies and procedures, as well as the determination of Risk Limits; and
3. Realization of the Risk Management implementation in comparison with the set target.

The risk management Information system is used to assist in the process of identifying, measuring, monitoring, and controlling risks as part of the process of implementing effective Risk Management. Several things that must be considered in order for the implementation of Risk Management information systems to be effective are the ability to produce timely, accurate, consistent, comprehensive, relevant, and useful information. It can be used afterward by the Board of Directors, Board of Commissioners, and related work units in carrying out risk management to assess, monitor, and mitigate the risks faced by the Bank in the decisionmaking process. In addition, the risk management Information system must be able to support the implementation of reporting to regulators.

Comprehensive internal control system.

The implementation of effective risk management must be supported by a reliable internal control system. An effective internal control system can facilitate the Company's management to safeguard the Company's assets, ensure the availability of reliable financial and managerial reporting, improve the Bank's compliance with laws and regulations, and reduce the risk of losses, irregularities, and violations of prudential aspects. The implementation of a reliable and effective Bank internal control system is the responsibility of all Risk Taking Units, and supporting work units, including the Internal Audit Work Unit. The aspects to consider in the implementation of the internal control system are:

1. Effective implementation of the internal control system in the implementation of Risk Management refers to the established policies and procedures;
2. The internal control system is performed effectively in carrying out business and operational activities at all levels of the Bank's organization and at least able to timely detect weaknesses and irregularities that occur and must ensure:
 - a. Compliance with laws and regulations as well as the Bank's internal policies or provisions;
 - b. The availability of complete, accurate, appropriate, and timely financial and management information;
 - c. Effectiveness and efficiency in operational activities; and
 - d. Effectiveness of risk culture in the Bank's organization as a whole.
3. The internal control system in the implementation of Risk Management at least includes:

- a. Kesesuaian antara sistem pengendalian internal dengan jenis dan tingkat Risiko yang melekat pada kegiatan usaha Bank;
 - b. Penetapan wewenang dan tanggung jawab untuk pemantauan kepatuhan kebijakan dan prosedur Manajemen Risiko serta penetapan Limit Risiko;
 - c. Penetapan jalur pelaporan dan pemisahan fungsi yang jelas dari *Risk Taking Unit* kepada satuan kerja yang melaksanakan fungsi pengendalian;
 - d. Struktur organisasi yang menggambarkan secara jelas tugas dan tanggung jawab masing-masing unit dan individu;
 - e. Pelaporan keuangan dan kegiatan operasional yang akurat dan tepat waktu;
 - f. Kecukupan prosedur untuk memastikan kepatuhan Bank terhadap ketentuan dan peraturan perundang-undangan;
 - g. Kaji ulang yang efektif, independen dan obyektif terhadap kebijakan, kerangka dan prosedur operasional Bank;
 - h. Pengujian dan kaji ulang yang memadai terhadap sistem informasi manajemen;
 - i. Dokumentasi secara lengkap dan memadai terhadap cakupan, prosedur operasional, temuan audit serta tanggapan pengurus Bank berdasarkan hasil audit; dan
 - j. Verifikasi dan kaji ulang secara berkala dan berkesinambungan terhadap penanganan kelemahan Bank yang bersifat material dan tindakan pengurus Bank untuk memperbaiki penyimpangan yang terjadi.
4. Pelaksanaan kaji ulang terhadap penerapan Manajemen Risiko paling sedikit sebagai berikut:
- a. Kaji ulang dan Evaluasi dilakukan secara berkala, paling sedikit setiap tahun oleh Satuan Kerja Manajemen Risiko dan Satuan Kerja Audit Internal;
 - b. Cakupan kaji ulang dan Evaluasi dapat ditingkatkan frekuensi atau intensitasnya, berdasarkan perkembangan Eksposur Risiko Bank, perubahan pasar, metode pengukuran dan pengelolaan Risiko;
 - c. Khusus untuk kaji ulang dan Evaluasi terhadap pengukuran Risiko oleh Satuan Kerja Manajemen Risiko, paling sedikit mencakup:
 - Kesesuaian kerangka Manajemen Risiko yang meliputi kebijakan, struktur organisasi, alokasi sumber daya, desain proses Manajemen Risiko, sistem informasi dan pelaporan Risiko Bank dengan kebutuhan bisnis Bank, serta perkembangan peraturan dan *best practice* terkait Manajemen Risiko;
 - Metode, asumsi dan variabel yang digunakan untuk mengukur Risiko dan menetapkan Limit Eksposur Risiko;
 - Perbandingan antara hasil dari metode pengukuran Risiko yang menggunakan simulasi atau proyeksi pada masa datang dengan hasil aktual;
- a. The conformity between the internal control system and the type and level of risk inherent in the Bank's business activities;
 - b. The determination of authority and responsibility for monitoring compliance with Risk Management policies and procedures and the establishment of Risk Limits;
 - c. The establishment of reporting lines and clear separation of functions from the Risk Taking Unit to the work unit carrying out the control function;
 - d. A clear description of an organizational structure on the duties and responsibilities of each unit and individual;
 - e. Accurate and timely reporting of financial and operational activities;
 - f. Sufficient procedures to ensure the Bank's compliance with laws and regulations;
 - g. Effective, independent, and objective review of the Bank's operational policies, frameworks, and procedures;
 - h. Adequate testing and review of management information systems;
 - i. Complete and adequate documentation of the scope, operational procedures, audit findings, and responses of the Bank's management based on the audit results; and
 - j. Regular and continuous verification and review of the handling of material weaknesses of the Bank and the actions of the Bank's management to resolve irregularities that occur.
4. The implementation of a Risk Management review at least includes:
- a. Reviews and evaluations are conducted regularly, at least once a year by the Risk Management Work Unit and Internal Audit Work Unit;
 - b. The frequency or intensity of the scope of reviews and evaluations may be increased based on the development of the Bank's Risk Exposures, market changes, measurement methods, and risk management;
 - c. Particularly for the review and evaluation of risk measurement by the Risk Management Work Unit, it should at least include:
 - The suitability of the Risk Management framework that includes policies, organizational structure, resource allocation, Risk Management process design, information systems, and reporting of the Bank's Risk with the Bank's business needs, as well as the development of regulations and best practices related to Risk Management;
 - Methods, assumptions, and variables currently in place to measure Risk and establish the Risk Exposure Limits;
 - Comparison between the results of Risk measurement methods using simulations or future projections and the actual results;

- Perbandingan antara asumsi yang digunakan dalam metode dimaksud dengan kondisi yang sebenarnya atau aktual;
 - Perbandingan antara Limit yang ditetapkan dengan eksposur yang sebenarnya atau aktual; dan
 - Penentuan kesesuaian antara pengukuran dan Limit Eksposur Risiko dengan kinerja pada masa lalu dan posisi permodalan Bank saat ini.
- Comparison between the assumptions used in the method and the actual conditions;
 - Comparison between the set limits and the actual exposures; and
 - Determination of the appropriateness of the measurement and the Risk Exposure Limits with the Bank's past performance and the Bank's current capital position.
5. Pelaksanaan kaji ulang oleh pihak independen yang ditunjuk oleh Bank atau Satuan Kerja Audit Internal Bank antara lain mencakup:
 - a. Keandalan kerangka Manajemen Risiko yang mencakup kebijakan, struktur organisasi, alokasi sumber daya, desain proses Manajemen Risiko, sistem informasi dan pelaporan Risiko Bank; dan
 - b. Penerapan Manajemen Risiko oleh unit bisnis atau aktivitas pendukung, termasuk kaji ulang terhadap pelaksanaan pemantauan oleh Satuan Kerja Manajemen Risiko.
 6. Penyampaian hasil penilaian kaji ulang Satuan Kerja Manajemen Risiko kepada Dewan Komisaris, Satuan Kerja Audit Internal, Direktur yang membawahkan fungsi Kepatuhan dan Direksi terkait lainnya sebagai masukan dalam rangka penyempurnaan kerangka dan proses Manajemen Risiko;
 7. Pemantauan oleh Satuan Kerja Audit Internal terhadap perbaikan atas hasil temuan audit internal maupun eksternal. Temuan audit yang belum ditindaklanjuti harus diinformasikan oleh Satuan Kerja Audit Internal kepada Direksi untuk diambil langkah-langkah yang diperlukan; dan
 8. Tingkat responsif Bank terhadap kelemahan dan/atau penyimpangan yang terjadi terhadap ketentuan internal dan eksternal yang berlaku.
5. The implementation of a review by an independent party appointed by the Bank or the Bank's Internal Audit Unit includes:
 - a. The reliability of the Risk Management framework that includes policies, organizational structure, resource allocation, Risk Management process design, information systems, and reporting of the Bank's risk; and
 - b. The implementation of Risk Management by business units or supporting activities, including a review of the implementation of monitoring by the Risk Management Work Unit.
 6. Submission of the Risk Management Working Unit review assessment results to the Board of Commissioners, Internal Audit Working Unit, Director in charge of the Compliance function, and other relevant Directors as input to improve the Risk Management framework and process;
 7. Monitoring the improvement of internal and external audit findings by the Internal Audit Working Unit. Audit findings that have not been followed up must be informed by the Internal Audit Working Unit to the Board of Directors so that necessary steps can be taken; and
 8. The Bank's level of responsiveness to weaknesses and/or irregularities that occur against applicable internal and external regulations.

Sertifikasi Manajemen Risiko

Keterangan/Information	Jumlah/Total
Jenjang 4/Level 4	870
FIRST LINE MANAGEMENT	384
MIDDLE MANAGEMENT	382
SENIOR MANAGEMENT	14
STAFF	90
Jenjang 5/Level 5	907
EXECUTIVE MANAGEMENT	80
FIRST LINE MANAGEMENT	29
MIDDLE MANAGEMENT	593
SENIOR MANAGEMENT	202
STAFF	3

Risk Management Certification

Keterangan/Information	Jumlah/Total
Jenjang 6/Level 6	28
EXECUTIVE MANAGEMENT	18
MIDDLE MANAGEMENT	2
SENIOR MANAGEMENT	4
TOP MANAGEMENT	4
Jenjang 7/Level 7	42
EXECUTIVE MANAGEMENT	29
SENIOR MANAGEMENT	3
TOP MANAGEMENT	10
Total Keseluruhan/ Total	1.847

Profil Risiko dan Pengelolaannya

Berdasarkan POJK NOMOR 18/POJK.03/2016 Tentang Penerapan Manajemen Risiko Bagi Bank Umum serta menindaklanjuti POJK Nomor 17/POJK.03/2014 tanggal 18 November 2014 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan, terdapat 8 jenis risiko yang dihadapi Perseroan serta tambahan 2 jenis risiko terkait dengan konglomerasi keuangan yang harus dikelola dengan baik. Kedelapan jenis risiko tersebut disebut inheren risk yang meliputi: risiko kredit, risiko likuiditas, risiko pasar, risiko operasional, risiko strategik, risiko kepatuhan, risiko hukum dan risiko reputasi serta tambahan risiko transaksi intra grup dan risiko asuransi. Adapun penjelasan mengenai risiko-risiko tersebut dan upaya pengelolaannya adalah sebagai berikut:

1. Risiko Kredit

Terkait proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko kredit, bank **bjb** telah melakukan hal-hal sebagai berikut:

- Bank secara berkala melakukan analisa menyeluruh atas aspek internal dan eksternal bank melalui *Root Cause of Credit Risk (RCCR)* yang berisi analisa penyebab penurunan kolektibilitas debitur yang berdampak pada timbulnya *Non Performing Loan (NPL)*.
- Bank melakukan perhitungan *Stress Test* Risiko Kredit yang disampaikan kepada Direksi dan Dewan Komisaris. Pelaksanaan *stress test* dilakukan dengan pendekatan portfolio level dan bertujuan untuk menghitung pengaruh kondisi *shock* makro ekonomi terhadap peningkatan NPL secara *bankwide*. Pelaksanaan perhitungan menggunakan *satellite model* yang meliputi baik kredit produktif maupun kredit non-produktif pada seluruh sektor ekonomi. *Satellite model* tersebut merupakan perhitungan regresi multiple yang menghubungkan kondisi makro ekonomi sebagai *independent variable* dan NPL sebagai *dependent variable*.
- Selanjutnya secara berkala disusun laporan perkembangan eksposur risiko kredit yang disusun dalam rangka mitigasi risiko dan sebagai upaya

Risk Profile and Management

Based on POJK on Number 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks and in response to POJK Number 17/POJK.03/2014 dated November 18, 2014, regarding the Implementation of Integrated Risk Management for Financial Conglomerates, the Company faces eight types of inherent risks and two additional risks related to financial conglomerates that must be properly managed. The eight inherent risks include credit risk, liquidity risk, market risk, operational risk, strategic risk, compliance risk, legal risk, and reputational risk, with additional risks being intra-group transaction risk and insurance risk. The explanations of these risks and their management efforts are as follows:

1. Credit Risk

Regarding the process of identifying, measuring, monitoring, and controlling credit risk, bank **bjb** has carried out the following:

- The bank periodically conducts a thorough analysis of internal and external aspects of the bank through the *Root Cause of Credit Risk (RCCR)* which contains the analysis of the cause of the borrower's collectibility decrease in the occurrence of *Non Performing Loan (NPL)*.
- The Bank calculates the *Credit Risk Stress Test* which is submitted to the Directors and the Board of Commissioners. The implementation of stress tests is carried out using a portfolio level approach and aims to calculate the effect of macroeconomic shock conditions on bank-wide NPL increases. The calculation uses a *satellite model* covering both productive and nonproductive loans in all economic sectors. The *satellite model* is a multiple regression calculation that connects macroeconomic conditions as the independent variable and NPL as the dependent variable.
- Further compiled reports on the progress of credit risk exposure that are arranged in order to mitigate risk and as an effort to repair immediately according to the

perbaiki segera sesuai perkembangan tingkat risiko. Pemantauan atas kualitas portofolio kredit yang dilaporkan secara berkala kepada Direksi melalui hal-hal sebagai berikut:

- 1) *Review* dan evaluasi berkala melalui pelaksanaan *business review* termasuk diantaranya pembahasan mengenai posisi serta kualitas portofolio kredit.
- 2) Kaji ulang atas potensi risiko dalam aktivitas perkreditan yang dilaporkan secara independen oleh Satuan Kerja Manajemen Risiko.

2. Risiko Pasar

Adapun upaya pengelolaan Risiko Pasar yang telah dilakukan bank bjb adalah sebagai berikut:

- a. Bank telah memiliki prosedur dan identifikasi risiko suku bunga *banking book* yang didukung oleh sistem informasi yang sangat memadai dan adanya pelaporan secara harian mengenai pergerakan nilai tukar, suku bunga, dan informasi pasar lainnya ke Direksi termasuk *over limit* (pelampauan limit).
- b. Bank telah memiliki *risk appetite*, *risk tolerance* dan *risk limit* untuk parameter risiko pasar yang ditetapkan oleh Dewan Komisaris dan Direksi.
- c. Bank melakukan proses *review* atau validasi model pengukuran risiko pasar yang dilakukan secara berkala melalui *back testing* dimana model pengukurannya masih valid sesuai hasil *back testing*. Adapun mengenai validasi dan *back testing* tersebut disusun dalam bentuk laporan VaR (*Value at Risk*) dan validasi model.
- d. Bank memiliki prosedur pemantauan limit secara harian sebagai standardisasi pemantauan Divisi Manajemen Risiko Kredit, Pasar dan Terintegrasi terhadap aktivitas *Dealing Room Treasury* termasuk tindak lanjut yang akan dilakukan oleh *risk taking* unit apabila terjadi pelampauan dan dilaporkan kepada Direksi.
- e. Bank melakukan pengendalian risiko pasar melalui *monitoring* terhadap kontrak transaksi dan penilaian kembali kredibilitas *counterparty* secara harian dan dipantau oleh *dedicated person* yang berpengalaman kemudian dalam penetapan *limit counterparty* dilakukan oleh unit kerja lain yang independen dari unit kerja bisnis sehingga proses penetapan limitnya melibatkan *four eyes principle*.
- f. Sebagai upaya meningkatkan informasi atas eksposur risiko pasar yang dihadapi bank, unit kerja terkait telah melaporkan eksposur risiko pasar baik secara harian (utilisasi *treasury*), mingguan (*treasury utilization report*), bulanan (analisis pengukuran risiko pasar & likuiditas), semesteran (*market risk stress test*), kepada Direksi dan pejabat eksekutif sehingga diharapkan adanya tindak lanjut perbaikan dan proses mitigasi untuk meminimalisir potensi risiko yang akan datang.

development of risk level. Monitoring of the quality of credit portfolio reported periodically to the directors through the following matters:

1. Periodic Review and evaluation through the implementation of the business Review including the discussion on the position and quality of the credit portfolio.
2. Review of the potential risks in the crediting activity that is reported independently by the risk management Unit.

2. Market Risk

The Market Risk management efforts that have been carried out by bank bjb are as follows:

- a. The Bank has had procedures and identification of interest rate banking book which is supported by a very adequate information system and the daily reporting of exchange rate movements, interest rates, and other market information to the Directors including over limit.
- b. The Bank has had risk appetite, risk tolerance and risk limit for the market risk parameters established by the Board of Commissioners and Directors.
- c. The Bank performs a review or validation of the market risk measurement model conducted periodically through the back testing with the size of the model is still valid according to the results of back testing. As for the validation and back testing is compiled in the form of VaR (*Value at Risk*) and model validation.
- d. The Bank has daily limit monitoring procedures as a standardized monitoring of the risk management division of the *Dealing Room Treasury* activities including followup to the risk taking unit in the event of a disappearance and reported to the directors.
- e. The Bank conducts the control of market risk through monitoring of transaction contracts and revaluation of counterparty credibility on a daily basis and monitored by experienced dedicated person later in the determination of counterparty limit Other work units that are independent of the business work unit so that the limitation of the determination process involves 4 (four) Eyes principle utilization).
- f. As an effort to increase information on exposure market risks faced by banks, related work units have report good market risk exposure on a daily basis (*treasury utilization report*), weekly (*treasury utilization report*), monthly (*market and liquidity risk measurement analysis*), semiannually (*market risk stress test*), to the Board of Directors and executive officials so that action is expected continue the improvement and mitigation processes to minimize future potential risks.

- g. Bank telah memiliki Komite ALCO sebagai perangkat organisasi dalam mendukung manajemen risiko pasar yang efektif.
- h. Dalam proses pengukuran, pemantauan yang dilakukan satuan kerja manajemen risiko melalui pelaporan atas aktivitas unit kerja treasury masih dilakukan secara manual dan belum tersistem namun demikian mempertimbangkan eksposur transaksi bank yang belum kompleks, potensi risiko yang dihadapi bank masih dapat termitigasi dengan baik.
- i. Terdapat proses *mark to market* secara harian bagi instrumen yang aktif serta pengembangan model bagi instrumen yang kurang aktif dan tidak aktif di pasar dengan menggunakan *mark to model* terhadap transaksi trading bank untuk mengetahui kerugian/keuntungan bank dan bank pun memiliki metode dalam proses *mark to market*-nya termasuk perhitungan valuasi model internal serta prosedur *contingency plan* dalam proses *mark to market*-nya apabila terjadi kondisi di luar normal yang dilakukan oleh unit kerja terkait

3. Risiko Likuiditas

Adapun upaya pengelolaan Risiko Likuiditas yang telah dilakukan bank **bjb** adalah sebagai berikut:

- a. Bank melakukan analisis terhadap seluruh sumber risiko likuiditas baik dari sisi internal maupun eksternal seperti produk dan aktivitas perbankan yang mempengaruhi sumber penggunaan dana secara komprehensif, kecukupan pendanaan melalui pasar, serta analisis risiko didukung dengan sistem informasi dan kecukupan data yang memadai.
- b. Bank telah memiliki *risk appetite*, *risk tolerance*, dan risk limit untuk parameter risiko pasar yang ditetapkan oleh Dewan Komisaris dan Direksi.
- c. Bank telah memiliki alat pengukuran yang dapat mengkuantifikasi dan mengidentifikasi risiko likuiditas secara tepat waktu dan komprehensif berdasarkan indikator internal dan eksternal dalam *early warning indicator* berupa pengukuran untuk mengukur risiko inheren mengenai komposisi pendanaan, rasio likuiditas, proyeksi arus kas, *liquidity gap*, *scenario analysis*, dan *stress testing*.
- d. Bank telah mengembangkan *Early Warning Indicator* risiko likuiditas yang merupakan indikator yang digunakan untuk memprediksi potensi krisis likuiditas di masa datang sebagai bentuk identifikasi, pengukuran, dan pemantauan risiko likuiditas secara harian yang bertujuan untuk memitigasi sejak dini apabila ada potensi krisis likuiditas di kemudian hari.
- e. Bank melakukan pemantauan limit secara harian seperti limit (AL+NAB)/NCD, Ekses Likuiditas, LDR, Pinjaman *Overnight*, Ekses *Reserve GWM Primer*, Ekses *Reserve GWM Sekunder*, *excess reserve GWM Primer*, PLM, ETR (Excess to Total Funding Ratio), LCR

- g. The Bank has had the ALCO committee as an organizational device in support of effective market risk management.
- h. In the process of measuring, monitoring conducted by the Risk Management unit through reporting on the activity of Trisuri work units is still done manually and not yet been installed but consider the exposure of uncomplicated bank transactions, the potential risk faced by banks can still be mitigated properly.
- i. There is a daily mark to market process of bank trading transactions to determine the loss/ profit of banks and banks also have methods in its mark to market process including the calculation of internal model valuation and contingency plan procedures in its mark to market process in case of normal outside conditions carried out by the working unit.

3. Liquidity Risk

The Liquidity Risk management efforts that have been carried out by bank **bjb** are as follows:

- a. The Bank conducts analysis of all sources of liquidity risk both from internal and external side such as products and banking activities that affect the source of the comprehensive use of funds, adequacy of funding through the market, and others and risk analysis is supported by adequate information systems and adequacy of data.
- b. The Bank has had risk appetite, risk tolerance and risk limit for the market risk parameters established by the Board of Commissioners and Directors.
- c. The Bank has a measurement tool that can quantify and identify the liquidity risk in a timely and comprehensive manner based on internal and external indicators in the form of an early warning indicator measurement to measure the risk is inherently about funding composition, liquidity ratio, cash flow projection, liquidity gap, scenario analysis, and stress testing.
- d. Bank has developed an Early Warning Indicator liquidity risk which is an indicator used to predict potential future liquidity crisis as a form of identification, measurement, and monitoring of liquidity risk on a daily basis that aims to mitigate early when there is potential liquidity crisis in the future.
- e. The Bank monitors limits on a daily basis such as (AL+NAB)/ NCD limits, Excess Liquidity, LDR, Overnight Loans, Excess Primary Statutory Reserve Requirement, Excess Secondary Statutory Reserve Requirement, excess Primary Statutory Reserve

dan (AL+NAB)/NCD terhadap threshold yang telah ditetapkan oleh regulator termasuk tindak lanjut yang akan dilakukan oleh *risk taking unit* apabila terjadi pelampauan dan dilaporkan kepada Direksi.

- f. Bank telah memiliki prosedur dalam hal rencana pendanaan darurat ketika bank menghadapi kondisi krisis likuiditas (*Contingency Funding Plan/CFP*) serta bank telah melakukan skenario uji coba CFP-*Framework* apabila terjadi krisis likuiditas dikemudian hari.
- g. Bank telah melakukan perhitungan Basel III terkait risiko likuiditas yaitu perhitungan *Net Stable Funding Ratio* (NSFR) dan *Liquidity Coverage Ratio* (LCR).

4. Risiko Strategik

Pengelolaan risiko strategik yang dilakukan Perseroan adalah sebagai berikut:

- a. Bank secara berkala melakukan pengukuran risiko strategik melalui pemantauan atas *progress report* pencapaian rencana bisnis bank serta melakukan *business review* atas perkembangan bisnis bank.
- b. Pencapaian atas bisnis bank tersebut dibahas dan dilaporkan kepada pihak manajemen yang dilakukan secara berkala termasuk kepada komite yang berada di bawah Dewan Komisaris.
- c. Bank senantiasa melakukan monitoring atas kinerja kantor cabang.
- d. Bank melakukan beberapa upaya dan strategi yaitu optimalisasi dalam upaya penyelesaian kredit bermasalah dengan melakukan penagihan, klaim asuransi dan eksekusi agunan, melakukan peningkatan dana CASA.
- e. Bank melakukan peningkatan kerjasama layanan dengan operator/instansi/lembaga lain dalam rangka meningkatkan *fee based* atau keuntungan tambahan bagi bank.

5. Risiko Operasional

Adapun upaya pengelolaan risiko operasional yang telah dilakukan bank **bjb** adalah sebagai berikut:

- a. Bank melakukan proses pengukuran risiko operasional dilakukan secara berkala melalui perangkat pengukuran risiko operasional diantaranya *risk control self assessment*, *key risk indicator*, laporan data kerugian risiko operasional pada masing-masing unit kerja serta pengukuran profil risiko operasional *bankwide* yang dilakukan secara periodik. Adapun hasil analisa atas penilaian risiko operasional tersebut dilaporkan kepada pihak manajemen yang dilakukan secara berkala seperti pelaporan *monthly report*.
- b. *Risk taking unit* senantiasa melakukan *risk assessment* atas pengembangan Produk dan Aktivitas Baru dalam rangka melakukan penerapan manajemen risiko didalamnya;

Requirement, PLM, ETFR (Excess to Total Funding Ratio), LCR and (AL+NAB)/NCD against the threshold set by the regulator including the follow-up that will be carried out by the risk taking unit in the event of an excess and reported to the Board of Directors.

- f. The bank has had procedures in regards to emergency financing plans when the bank faces the liquidity crisis (contingency funding plan) as well as the bank has conducted a CFPframework test scenario in case of the later liquidity crisis.
- g. Bank has done the calculation of Basel III related to liquidity risk, namely the calculation of Net Stable Funding Ratio (NSFR) and Liquidity Coverage Ratio (LCR).

4. Strategic Risk

The strategic risk management carried out by the Company is as follows:

- a. The bank periodically conducts a strategic risk measurement through the monitoring progress report on the achievement of the bank's business plan as well as conducting business review of Bank's business development.
- b. The achievement of the bank's business is discussed and reported to the management conducted periodically, including to the Committee under the Board of Commissioners.
- c. Bank always monitoring the performance of branch offices.
- d. The Bank made several efforts and strategies that are optimization in the effort to settle the problematic credit by conducting billing, insurance claims and collateral execution, doing increased CASA funds.
- e. Bank to improve service cooperation with other operator/ agency/institution in order to increase fee based or additional profit for Bank.

5. Operational Risk

The Operational Risk management efforts that have been carried out by bank **bjb** are as follows:

- a. The Bank performed the process of measuring operational risk carried out periodically through operational risk measurement tools including risk control self-assessments, key risk indicators, operational risk loss data reports for each work unit as well as periodic bankwide operational risk profile measurements. The results of the analysis on the operational risk assessment were reported to management carried out periodically, such as a monthly report.
- b. The risk taking unit always carried out a risk assessment on the development of new products and activities in order to implement risk management in it.

- c. Bank berupaya untuk melakukan penyempurnaan *business process* terutama untuk aktivitas perkreditan. Hal tersebut terlihat dari penerapan model bisnis dengan melibatkan beberapa fungsi seperti *Relationship Manager, Relationship Officer* dan *Account Officer* dan telah diakomodir dalam Struktur Organisasi serta terdapat beberapa *review* atas prosedur kerja serta penggunaan sistem dalam rangka mendukung proses manajemen risiko yang handal.
- d. Bank senantiasa melakukan peningkatan kualitas SDM khususnya pada aktivitas bisnis utama bank yaitu perkreditan dengan memberikan pendidikan & pelatihan kepada pegawai.
- e. Dalam menjaga kepentingan bank dan penegakan disiplin, Bank telah melaksanakan pedoman sanksi disiplin dengan cukup efektif termasuk dalam penerapan sistem sanksi kepegawaian.

6. Risiko Hukum

Bank melalui Divisi Hukum senantiasa melakukan penanganan atas kasus yang terjadi, baik yang dilakukan oleh bank secara langsung maupun menggunakan jasa konsultan hukum atas permintaan *risk taking unit*. Upaya yang dilakukan Perseroan dalam mengelola risiko hukum yaitu:

- a. Divisi hukum melakukan pembinaan dalam bidang hukum secara berkala melalui proses pendampingan perkara hukum, *legal session* kepada *risk taking unit* dengan pembahasan permasalahan-permasalahan hukum yang dihadapi pada kantor cabang, serta melaksanakan *review* terhadap perjanjian-perjanjian kerjasama yang akan dilaksanakan guna melindungi kepentingan bank. Namun masih terdapat kelemahan terkait proses *review* perjanjian yang hanya berdasarkan atas permintaan dari *risk taking unit*.
- b. Bank melakukan identifikasi dan pengendalian risiko hukum terhadap produk dan aktivitas baru melalui pengkajian terkait aspek hukum serta menyampaikan informasi dan pelaporan yang berkaitan dengan mitigasi risiko hukum kepada Direksi yang membidangi unit kerja hukum.
- c. Terkait dengan pelaksanaan sistem informasi manajemen risiko hukum telah dilaksanakan dengan baik salah satunya adanya laporan secara berkala terkait dengan pemantauan dan pencatatan atas pelaksanaan pendampingan perkara hukum serta penanganan hukum, *update* perkara hukum yang ditangani oleh Divisi Hukum serta laporan setiap triwulan disajikan dalam bentuk profil risiko hukum.

- c. The Bank strived to make improvements to the business process, especially for lending activities. This could be seen from the application of a business model that involved several functions such as Relationship Managers, Relationship Officers and Account Officers and had been accommodated in the Organizational Structure and there were several reviews of work procedures and use of systems in order to support a reliable risk management process.
- d. The Bank continued to improve the quality of human resources, especially in the main business activity of the bank, namely credit by providing education and training to employees.
- e. In safeguarding the interests of the bank and enforcing discipline, the Bank implemented guidelines for disciplinary sanctions quite effectively including the imposition of a system of employment sanctions.

6. Legal Risk

The Bank, through the legal division work unit, always handles cases that occur, both those carried out by the Bank directly or using the services of a legal consultant at the request of the risk-taking unit. Efforts made by the Company in managing legal risk are:

- a. Unit of legal work in the field of legal development periodically through the process of mentoring the law, legal session to the risk taking Unit with the discussion of legal issues encountered in the branch office, and implement of cooperation agreements to be implemented in order to protect the interests of the Bank. But there are still weaknesses related to the agreement review process which is only based on the demand of the risk taking unit.
- b. The Bank conducts the identification and control of legal risks to new products and activities through assessment of legal aspects and conveys information and reporting related to the mitigation of legal risk to the directors in charge of the unit Legal work.
- c. In relation to the implementation of the legal Risk management information system has been implemented with a good report periodically related to monitoring and recording of the implementation of legal guidance and legal management, Updates to legal matters handled by the Legal Division and quarterly reports are presented in the form of legal risk profiles.

7. Risiko Kepatuhan

Upaya pengelolaan risiko kepatuhan yang dilakukan Perseroan adalah sebagai berikut:

- a. Proses identifikasi, pengukuran, pengendalian serta pemantauan melalui penerapan *compliance sheet*, *compliance checklist* dan terdapat pula pelaporan secara rutin 3 (tiga) bulan sekali dalam bentuk profil risiko kepatuhan serta adanya pemantauan dan pelaporan mengenai tingkat penyelesaian atas objek pemeriksaan oleh regulator.
- b. Adanya pemantauan maupun pencatatan terkait risiko kepatuhan oleh Unit Kerja Kepatuhan walaupun masih belum menyeluruh terhadap pelanggaran ketentuan internal. Hal tersebut masih terbatas kepada pemantauan prinsip kehati-hatian, pelaporan bank dan pengkajian aspek kepatuhan dan dilaporkan melalui Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan.
- c. Terkait dengan pelaksanaan aktivitas usaha bank serta produk dan aktivitas baru bank beserta pengembangannya, bank melakukan *review* dalam hal aspek kepatuhan terhadap ketentuan atas produk dan aktivitas baru tersebut. Selain itu, Divisi Kepatuhan melakukan pengkajian yang mencakup *review* atas seluruh kebijakan/ketentuan/kegiatan usaha yang dimiliki bank.
- d. Dalam menunjang penerapan manajemen risiko kepatuhan yang efektif khususnya pada *tools* risiko kepatuhan seperti *form compliance sheet* dan *compliance checklist quality assurance* masih diperlukan *monitoring* secara berkala guna mengefektifkan *tools* secara efisien.

8. Risiko Reputasi

- a. Identifikasi serta pengukuran risiko reputasi dilakukan secara berkala yaitu melalui pemantauan terhadap keluhan nasabah baik melalui *call center* dan/atau *frontliner*.
- b. Bank melakukan penatausahaan setiap adanya pemberitaan negatif dalam Laporan Media *Monitoring* yang terdiri dari judul berita, nama media massa berikut dengan *news value* sehingga bank dapat mengetahui pengaruh dari pemberitaan tersebut.
- c. Bank melakukan penatausahaan setiap adanya pengaduan nasabah dalam Laporan Pengaduan Nasabah yang disampaikan kepada Direksi secara berkala.
- d. Terdapat pemantauan atas keluhan nasabah dan penyelesaian pengaduan nasabah yang sesuai dengan ketentuan/SLA.

7. Compliance Risk

The Company's compliance risk management efforts are as follows:

- a. The process of identification, measurement, control, and monitoring is carried out through the implementation of compliance sheets and compliance checklists, as well as regular reporting every three months in the form of a compliance risk profile. Additionally, regulators monitor and report on the resolution level of audit findings. Furthermore,
- b. Compliance risk monitoring and recording is conducted by the Compliance Work Unit, although it is not yet fully comprehensive in addressing violations of internal regulations. Currently, monitoring is limited to prudential principles, bank reporting, and compliance assessment, which are reported through the Implementation of Duties and Responsibilities of the Compliance Director.
- c. Regarding the bank's business activities, new products, and activity developments, the bank conducts compliance reviews to ensure adherence to regulations related to new products and activities. Additionally, the Compliance Division reviews all bank policies, regulations, and business activities.
- d. To support the effective implementation of compliance risk management, especially for compliance risk tools such as the compliance sheet and compliance checklist quality assurance, regular monitoring is required to enhance the efficiency and effectiveness of these tools.

8. Reputation Risk

- a. The identification and measurement of reputational risk is carried out periodically through the monitoring of customer complaints through call centers and/or frontliners.
- b. The Bank administers any negative news in the Media Monitoring Report, which consists of the news title, the name of the mass media, and the news value so that the bank can know the effect of the news.
- c. The Bank administers every customer complaint in the Customer Complaint Report, which is regularly submitted to the Directors.
- d. There is monitoring customer complaints and settlement of customer complaints following the provisions/SLA.

- e. Terdapat pemantauan atas pemberitaan negatif kepada bank melalui berbagai media termasuk *search engine optimization* untuk meningkatkan citra positif bagi bank, serta penilaian profil risiko reputasi melalui pelaporan profil risiko secara triwulanan
 - f. Bank dengan segera menindaklanjuti jika terdapat pemberitaan negatif yang memiliki dampak signifikan bagi bank baik secara materil maupun imateril dengan berkoordinasi bersama divisi terkait dan bank tetap menindaklanjuti setiap adanya pemberitaan negatif yang tidak berdampak signifikan sesuai dengan ketentuan yang berlaku.
 - g. Bank juga melakukan sosialisasi kepada *customer service* untuk senantiasa mengedukasi nasabah guna meminimalisir potensi risiko reputasi yang mungkin timbul atas kesalahpahaman nasabah terkait penggunaan produk/jasa bank. Selain itu terdapat kunjungan ke setiap jaringan kantor bank mengenai penyesuaian standardisasi layanan industri perbankan, *coaching* dan pendampingan kepada Kantor Cabang serta adanya program *Service* dan Budaya dalam rangka meningkatkan kualitas layanan bank.
 - h. Dalam rangka peningkatan kualitas layanan bank juga melakukan *survey* atas layanan bank baik secara internal maupun eksternal untuk meningkatkan kepuasan dan loyalitas nasabah kepada bank melalui:
 - 1) *Survey Internal*:
 - a. *Monitoring* internal yang dilakukan baik oleh kantor pusat maupun kantor wilayah terhadap kantor cabang;
 - b. Adanya penilaian layanan secara *self assessment* oleh seluruh jaringan kantor bank serta selain itu terdapat *mysterious shopper* oleh *vendor* yang bekerjasama dengan bank dalam rangka penilaian layanan bank secara independen;
 - c. Adanya *Staff Planning and Services* yang berperan melakukan evaluasi, *coaching* dan *monitoring* layanan di kantor cabang untuk mendukung tercapainya *service excellence* dan pencitraan bank yang baik.
 - d. Penerapan standar layanan mengacu pada marketing *research* Indonesia;
 - 2) *Survey External*:
 - a. Bank bekerjasama dengan *vendor* mengenai *survey* kepuasan nasabah melalui program *Customer Satisfaction Index* dan *Customer Engagement Index* guna mengetahui ekspektasi nasabah terhadap layanan bank yang bertujuan untuk meningkatkan kepuasan dan meningkatkan loyalitas nasabah.
 - b. Bank melakukan pula sosialisasi atas hasil kepuasan nasabah/*customer feedback* tersebut kepada seluruh Kantor Cabang sebagai bahan evaluasi layanan bank;
- e. There is the monitoring of negative news to banks through various media, including search engine optimization to improve a positive image for banks, as well as assessment of reputation risk profiles through risk profile reporting quarterly
 - f. The Bank immediately follows up if negative news has a significant impact on the bank materially and immaterially by coordinating with the relevant divisions. The bank continues to follow up on any negative news that does not significantly impact following applicable regulations.
 - g. The Bank also conducts socialization to customer service to continuously educate customers to minimize the potential reputational risk that may arise from customer misunderstandings regarding the use of bank products/ services. In addition, there were visits to each bank office network regarding adjustments to standardization of banking industry services, coaching, and assistance to Branch Offices and the Service and Culture program to improve the quality of bank services.
 - h. To improve the quality of bank services, the bank also surveys bank services both internally and externally to increase customer satisfaction and loyalty to the bank through:
 - 1) *Survey Internal*:
 - a. Internal Monitoring conducted by both the head office and the Regional Office of the branch office.
 - b. Self Assessment Service assessment by the entire network of Bank offices and in addition there is a mysterious shopper by vendors who cooperate with banks in order to assessment bank services independently.
 - c. The existence of Staff Planning and Services that serves to evaluate, coaching and monitoring services in the branch office to support the achievement of good service excellence and Bank imaging.
 - d. Implementation of service standards refers to Indonesian marketing research.
 - 2) *Survey External*:
 - a. Bank in cooperation with the vendor on customer satisfaction survey through Customer Satisfaction Index and Customer Engagement Index program to know the customer's expectation of Bank services that aims to increase satisfaction and increase customer loyalty.
 - b. Bank also conducts socialization of customer feedback to all branch office as the evaluation of Bank service.

- c. Peningkatan kualitas SDM dilakukan melalui pemberian pendidikan dan pelatihan *service excellent* dan standar layanan bagi *frontliner* serta pelatihan *communication skill*.
- d. Selain itu untuk meminimalisir potensi risiko reputasi yang berasal dari keluhan nasabah atas produk/layanan bank, bank terus melakukan koordinasi dengan unit kerja terkait mengenai tindak lanjut perbaikan terkait kerusakan mesin/sistem transaksi yang ada pada mesin ATM dan *electronic banking*;
- e. Bentuk mitigasi lainnya yang secara rutin dilakukan yaitu sebagai berikut:
 - i. Media Visit ke beberapa media massa berskala nasional baik cetak maupun elektronik;
 - ii. Membangun sarana komunikasi dengan para investor;
 - iii. Menjalin hubungan baik rekan-rekan media baik lokal maupun nasional dan pelaksanaan media *gathering*, undangan media untuk berpartisipasi dalam liputan kegiatan bank serta pelaksanaan seminar bagi beberapa media massa dalam rangka menjaga nilai keseimbangan antara bank dengan pihak media.

9. Risiko Transaksi Intra Grup

Yang dimaksud dengan risiko transaksi intra-grup adalah Risiko akibat ketergantungan suatu entitas baik secara langsung maupun tidak langsung terhadap entitas lainnya dalam satu Konglomerasi Keuangan dalam rangka pemenuhan kewajiban perjanjian tertulis maupun perjanjian tidak tertulis baik yang diikuti perpindahan dana dan/atau tidak diikuti perpindahan dana.

Hubungan kepemilikan dan/atau pengendalian di berbagai sektor jasa keuangan akan mempengaruhi kelangsungan usaha Lembaga Jasa Keuangan (LJK) yang disebabkan oleh eksposur risiko yang timbul baik secara langsung maupun tidak langsung dari kegiatan usaha entitas yang tergabung dalam suatu Konglomerasi Keuangan. Adapun kebijakan mengenai risiko transaksi intra-grup di bank **bjb** mengacu kepada POJK No. 17/POJK.03./2014 tanggal 18 November 2014 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan dan SEOJK No. 14/SEOJK.03/2015 tanggal 25 Mei 2015 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan. Transaksi intra-grup antar LJK dalam Konglomerasi Keuangan bank **bjb** diukur berdasarkan nilai transaksi keuangan bank **bjb** dengan LJK anggota Konglomerasi Keuangan bank **bjb**, maupun antar sesama LJK dalam Konglomerasi Keuangan bank **bjb**

9. Risiko Transaksi Intra Grup

What is meant by intra-group transaction risk is the risk resulting from the dependence of an entity, either directly or indirectly, on other entities in a financial conglomerate in order to fulfill written or unwritten agreement obligations, whether accompanied by a transfer of funds or not accompanied by a transfer of funds.

Ownership and/or control relationships in various financial services sectors will affect the continuity of the business of Financial Services Institutions (LJK) caused by risk exposure arising directly or indirectly from the business activities of entities included in a Financial Conglomerate. The policy regarding intra-group transaction risks at bank **bjb** refers to POJK No. 17/POJK.03./2014 dated November 18, 2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates and SEOJK No. 14/SEOJK.03/2015 dated May 25, 2015 concerning the Implementation of Integrated Risk Management for Financial Conglomerates. Intra-group transactions between LJKs in the bank **bjb** Financial Conglomerate are measured based on the value of bank **bjb**'s financial transactions with LJK members of the bank **bjb** Financial Conglomerate, as well as between fellow LJKs in the bank **bjb** Financial Conglomerate which include participation,

yang meliputi penyertaan, garansi bank, pinjaman, surat berharga, serta giro.

Terdapat beberapa hal yang dilakukan oleh bank **bjb** sebagai entitas utama dalam menerapkan Manajemen Risiko transaksi intra-grup dalam Konglomerasi Keuangan antara lain:

1. Memiliki kecukupan kebijakan serta proses manajemen risiko transaksi intra-grup untuk Konglomerasi Keuangan secara keseluruhan yang tercantum dalam Kebijakan Manajemen Risiko Terintegrasi;
2. Melakukan pemantauan transaksi intra-grup dalam Konglomerasi Keuangan dan menyusun laporan secara berkala yang tercantum dalam pelaporan Profil Risiko Terintegrasi;
3. Mempertimbangkan dampak transaksi intra-grup terhadap kinerja LJK anggota Konglomerasi Keuangan secara langsung maupun terhadap Konglomerasi Keuangan bank **bjb** secara keseluruhan.

Dalam pelaksanaan transaksi intra-grup, bank **bjb** selaku Entitas Utama melaksanakan penerapan manajemen risiko dengan melakukan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko terhadap seluruh faktor risiko (*risk factors*) yang bersifat material secara terintegrasi, dan didukung oleh sistem informasi manajemen risiko transaksi intra-grup yang memadai.

1. **Identifikasi Risiko Transaksi Intra-Grup**
Identifikasi risiko transaksi intra-grup dilakukan dengan melakukan analisis terhadap jenis produk dan/atau transaksi antar LJK dalam Konglomerasi Keuangan bank **bjb** yang dapat menimbulkan risiko transaksi intra-grup dalam Konglomerasi Keuangan.
2. **Pengukuran Risiko Transaksi Intra-Grup**
Pengukuran risiko transaksi intra-grup bertujuan untuk memperoleh peringkat tingkat risiko transaksi intra-grup Konglomerasi Keuangan dengan cara menyusun metodologi pengukuran, keakuratan sumber data hingga prosedur yang digunakan. Hal tersebut menjadi bagian yang tidak terpisahkan dari laporan Profil Risiko Terintegrasi.
3. **Pemantauan Risiko Transaksi Intra-Grup**
Pemantauan risiko transaksi intra-grup dilakukan dengan melakukan evaluasi terhadap eksposur Risiko Transaksi Intra-grup yang bersifat material atau yang berdampak pada kondisi permodalan Konglomerasi Keuangan;
4. **Pengendalian Risiko Transaksi Intra-Grup**
Dalam rangka melaksanakan pengendalian Risiko, bank **bjb** sebagai Entitas Utama memastikan Konglomerasi Keuangan dapat melakukan pengendalian atas risiko transaksi intra-grup yang dapat membahayakan kelangsungan usaha Konglomerasi Keuangan. Pengendalian risiko transaksi intra-grup dilakukan dengan memperhatikan beberapa hal antara lain

bank guarantees, loans, securities, and demand deposits.

There are several things that bank **bjb** does as the main entity in implementing intra-group transaction risk management in the Financial Conglomerate, including:

1. Have adequate policies and processes for intra-group transaction risk management for the Financial Conglomerate as a whole as stated in the Integrated Risk Management Policy;
2. Monitor intra-group transactions within the Financial Conglomerate and prepare periodic reports as stated in the Integrated Risk Profile report;
3. Consider the impact of intra-group transactions on the performance of LJK members of the Financial Conglomerate directly and on the bank **bjb** Financial Conglomerate as a whole.

In implementing intra-group transactions, bank **bjb** as the Main Entity implements risk management by carrying out the process of identifying, measuring, monitoring and controlling risks against all material risk factors in an integrated manner, and supported by an adequate intra-group transaction risk management information system.

1. **Identification of Intra-Group Transaction Risks**
Identification of intra-group transaction risks is carried out by analyzing the types of products and/or transactions between LJKs in the bank **bjb** Financial Conglomerate which can give rise to intra-group transaction risks in the Financial Conglomerate.
2. **Intra-Group Transaction Risk Measurement**
The measurement of intra-group transaction risk aims to obtain a ranking of the level of intra-group transaction risk of the Financial Conglomerate by compiling a measurement methodology, the accuracy of data sources and the procedures used. This is an integral part of the Integrated Risk Profile report.
3. **Intra-Group Transaction Risk Monitoring**
Monitoring of intra-group transaction risks is carried out by evaluating the exposure to Intra-group Transaction Risks that are material or have an impact on the capital conditions of the Financial Conglomerate;
4. **Intra-Group Transaction Risk Control**
In order to implement Risk control, bank **bjb** as the Main Entity ensures that the Financial Conglomerate can control the risk of intra-group transactions that can endanger the continuity of the Financial Conglomerate's business. Control of intra-group transaction risks is carried out by considering several

komposisi parameter risiko *inheren* transaksi intra-grup pada penilaian profil risiko terintegrasi, kewajaran transaksi terkait transaksi intra-grup, ketersediaan dan kelengkapan dokumentasi transaksi intra-grup serta pemenuhan ketentuan hukum/regulator yang berlaku untuk setiap transaksi intra-grup.

5. Sistem Informasi Manajemen Risiko Transaksi Intra-Grup meliputi:
bank **bjb** sebagai entitas utama menyampaikan Laporan profil risiko transaksi intra-grup yang merupakan bagian dari laporan profil risiko terintegrasi.

10. Risiko Asuransi

Risiko asuransi adalah Risiko akibat kegagalan perusahaan asuransi memenuhi kewajiban kepada pemegang polis sebagai akibat dari ketidakcukupan proses seleksi Risiko (*underwriting*), penetapan premi (*pricing*), penggunaan reasuransi, dan/atau penanganan klaim.

things, including the composition of the inherent risk parameters of intra-group transactions in the integrated risk profile assessment, the fairness of transactions related to intra-group transactions, the availability and completeness of intra-group transaction documentation and the fulfillment of applicable legal/regulatory provisions for each intra-group transaction.

5. The Intra-Group Transaction Risk Management Information System includes:
bank **bjb** as the main entity submits an intra-group transaction risk profile report which is part of the integrated risk profile report.

10. Insurance Risk

Insurance risk is the risk resulting from the failure of an insurance company to fulfill its obligations to policyholders due to inadequate risk selection processes (*underwriting*), premium pricing, use of reinsurance, and/or claims handling.

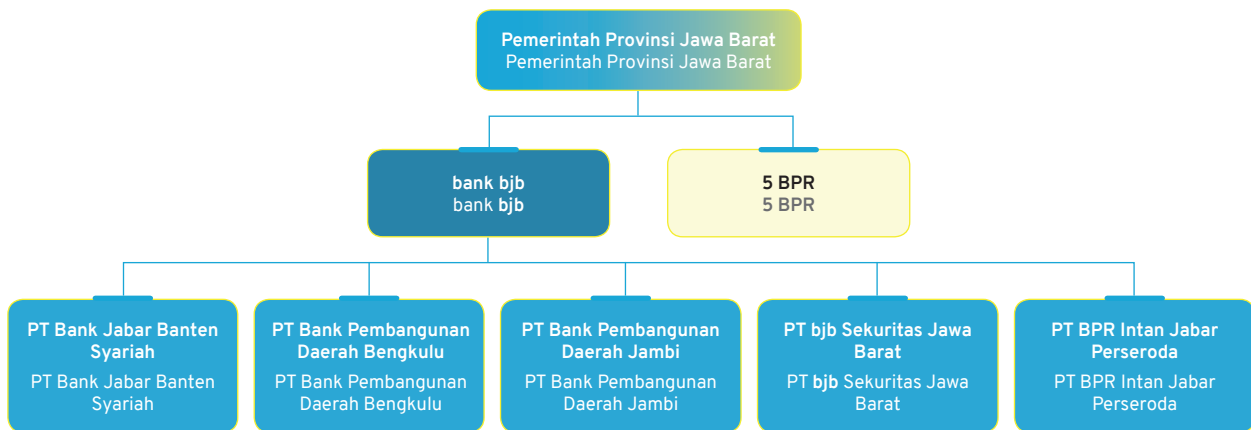


Penerapan Manajemen Risiko Terintegrasi

bank **bjb** ditunjuk sebagai Entitas Utama dari konglomerasi keuangan oleh Pemerintah Provinsi Jawa Barat melalui Surat Nomor 539/1495/Invest&BUMD tanggal 27 Maret 2015 perihal Penunjukan bank **bjb** sebagai Entitas Utama. Struktur Konglomerasi bank **bjb** sebagaimana Surat Nomor 1067/DIR-DSM/2024 tanggal 31 Desember 2024 perihal Laporan Struktur Konglomerasi Keuangan adalah sebagai berikut:

Integrated Risk Management Implementation

bank **bjb** was appointed as the Main Entity of the financial conglomerate by the West Java Provincial Government through Letter Number 539/1495/Invest&BUMD dated March 27, 2015 regarding bank **bjb** as the Main Entity. The structure of the **bjb** bank conglomerate as stated in Letter Number 1067/DIR-DSM/2024 dated December 31, 2024 concerning the Financial Conglomerate Structure Report is as follows:



Keterangan / Information

- Pemegang Saham Pengendali Non LJK
Non LJK Controlling Shareholders
- Perusahaan Terelasi
Associated Companies
- Entitas Utama Yang ditunjuk
Designated Primary Entity
- Entitas Anak
Subsidiary Entity

Industri keuangan merupakan salah satu industri yang memiliki kompleksitas operasional dan tingkat persaingan yang tinggi, sehingga menyebabkan industri keuangan terekspos risiko yang tinggi dan harus beroperasi secara berhati-hati serta efisien. Seiring dengan perkembangan globalisasi, teknologi informasi, dan inovasi produk serta aktivitas Lembaga Jasa Keuangan (LJK) telah menciptakan sistem keuangan yang sangat kompleks, dinamis, dan saling terkait antar masing-masing sektor jasa keuangan baik dalam produk dan kelembagaan, maupun kepemilikan yang menyebabkan meningkatnya eksposur risiko. Menghadapi kondisi tersebut, LJK perlu memperhatikan seluruh risiko yang dapat mempengaruhi kelangsungan usahanya. Risiko yang harus diperhatikan mencakup seluruh risiko yang secara langsung maupun tidak langsung dapat mempengaruhi kelangsungan usaha LJK, baik yang berasal dari perusahaan anak dan perusahaan terelasi (*sister company*), maupun entitas lainnya yang tergabung dalam suatu konglomerasi keuangan. Dalam rangka pengukuran

The financial industry is one of the most complex and highly competitive sectors, exposing it to significant risks and requiring cautious and efficient operations. With the advancement of globalization, information technology, and financial product innovations, Financial Services Institutions (LJK - Lembaga Jasa Keuangan) have created a highly complex, dynamic, and interconnected financial system across different financial service sectors, whether in terms of products, institutions, or ownership structures, leading to increased risk exposure. To navigate these challenges, LJK must carefully assess all risks that could impact their business sustainability, including risks originating from subsidiaries, affiliated companies (*sister companies*), or other entities within a financial conglomerate. To achieve a comprehensive risk assessment, financial conglomerates must implement an integrated risk management approach. By applying integrated risk management, financial conglomerates can benefit from better risk management practices. Additionally, the implementation of integrated risk

risiko secara lebih menyeluruh, konglomerasi keuangan harus menerapkan manajemen risiko secara terintegrasi. Melalui penerapan manajemen risiko secara terintegrasi, konglomerasi keuangan akan mendapat manfaat antara lain pengelolaan risiko yang lebih baik, selain itu, penerapan manajemen risiko terintegrasi bagi konglomerasi keuangan diharapkan dapat mewujudkan stabilitas sistem keuangan yang tumbuh secara berkelanjutan, sehingga mampu meningkatkan daya saing nasional.

bank **bjb** selaku Entitas Utama wajib menerapkan Manajemen Risiko Terintegrasi secara komprehensif dan efektif, yang disesuaikan dengan karakteristik dan kompleksitas usaha Konglomerasi Keuangan dengan rincian sebagai berikut:

- a. Memastikan pelaksanaan manajemen risiko terintegrasi dalam Konglomerasi Keuangan;
- b. Memastikan kecukupan kebijakan, prosedur, dan penetapan limit Manajemen Risiko Terintegrasi;
- c. Memastikan kecukupan proses identifikasi, pengukuran, pemantauan, pengendalian risiko secara terintegrasi, dan sistem informasi Manajemen Risiko Terintegrasi;
- d. Memastikan kecukupan infrastruktur pelaksanaan Manajemen Risiko Terintegrasi.

Sebagai implementasi dari Peraturan Otoritas Jasa Keuangan Nomor 17/POJK.03/2014 Tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan, bank **bjb** melaksanakan penerapan Manajemen Risiko Terintegrasi mencakup paling sedikit:

- a. Pengawasan Direksi dan Dewan Komisaris Entitas Utama;
- b. Kecukupan Kebijakan, Prosedur, dan Penetapan Limit Manajemen Risiko Terintegrasi;
- c. Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, Pengendalian Risiko secara Terintegrasi, dan Sistem Informasi Manajemen Risiko Terintegrasi; serta
- d. Sistem Pengendalian Intern yang Menyeluruh Terhadap Penerapan Manajemen Risiko Terintegrasi.

Bank juga membentuk Komite Manajemen Risiko Terintegrasi yang beranggotakan Direktur/Pejabat Eksekutif yang membawahkan fungsi manajemen risiko dari bank serta perusahaan anak yang memiliki peran sebagai pemberi masukan serta rekomendasi terhadap pelaksanaan manajemen risiko di dalam Konglomerasi Keuangan dengan berdasarkan Surat Keputusan Direksi bank **bjb** nomor 0823/SK/DIR-MRI/2021 tanggal 28 Desember 2021 tentang Pedoman Komite Manajemen Risiko Terintegrasi. Beberapa agenda yang telah dibahas dalam Komite Manajemen Risiko Terintegrasi adalah:

- a. Laporan Profil Risiko Terintegrasi dan Konsolidasi;
- b. *Risk Appetite Statement* dan *Tolerance* Konglomerasi Keuangan;
- c. Laporan Kecukupan Permodalan Minimum Terintegrasi

management is expected to contribute to financial system stability, fostering sustainable growth and enhancing national competitiveness.

As the Main Entity, bank **bjb** is required to implement Integrated Risk Management in a comprehensive and effective manner, tailored to the characteristics and complexity of its Financial Conglomerate operations. The details of this implementation include:

- a. Ensuring the execution of Integrated Risk Management within the Financial Conglomerate;
- b. Ensuring the adequacy of policies, procedures, and risk management limits for Integrated Risk Management;
- c. Ensuring the adequacy of the identification, measurement, monitoring, and risk control processes, as well as the Integrated Risk Management information system;
- d. Ensuring the adequacy of the infrastructure required for the implementation of Integrated Risk Management.

As implementation of OJK Regulation No. 17/ POJK.03/2014 concerning The Implementation of Integrated Risk Management for Financial Conglomerations, bank **bjb** conducts integrated risk management application covering at least:

- a. Supervision of Directors and BOC of the main entity;
- b. Adequacy of the integrated risk management limit policies, procedures, and limits;
- c. Adequacy of the process of identification, measurement, monitoring, integrated risk control, and integrated risk management information system; and
- d. Comprehensive internal control system for the implementation of integrated risk management.

The bank also formed an Integrated Risk Management Committee consisting of Directors/Executive Officers who oversee the risk management function of the bank and subsidiary companies who have the role of providing input and recommendations regarding the implementation of risk management within the Financial Conglomerate based on the Decree of the Board of Directors of bank **bjb** number 0823/SK /DIR-MRI/2021 dated December 28, 2021 concerning Guidelines for the Integrated Risk Management Committee. Some of the agendas that have been discussed in the Integrated Risk Management Committee are:

- a. Integrated and Consolidated Risk Profile Report;
- b. Risk Appetite Statement and Tolerance for the Financial Conglomerate;
- c. Integrated Minimum Capital Adequacy Report

- d. Penerapan Manajemen Risiko Terintegrasi Pada Konglomerasi Keuangan;
- e. Kinerja Keuangan Konglomerasi Keuangan;
- f. Hasil Pelaksanaan Audit Internal Terintegrasi Pada Konglomerasi Keuangan;
- g. *Overview* Penerapan Fungsi Kepatuhan Pada Konglomerasi Keuangan;

- d. Implementation of Integrated Risk Management within the Financial Conglomerate;
- e. Financial Performance of the Financial Conglomerate;
- f. Results of Integrated Internal Audit within the Financial Conglomerate;
- g. Overview of Compliance Function Implementation within the Financial Conglomerate;

Penilaian Risiko

Berdasarkan hasil *self-assessment* bank terhadap peringkat risiko bank **bjb** secara keseluruhan setiap triwulan pada tahun 2024 adalah **Low to Moderate** dengan *trend* risiko stabil apabila dibandingkan dengan tahun sebelumnya. Hal tersebut mencerminkan kemungkinan kerugian yang dihadapi dari risiko inheren tergolong rendah selama periode waktu tertentu dimasa datang dan terkait kualitas penerapan manajemen risiko bank secara komposit memadai, meskipun terdapat kelemahan minor tetapi kelemahan tersebut telah menjadi perhatian manajemen bank. Ringkasan profil risiko selama kurun waktu 2024 untuk 8 (delapan) jenis risiko yang dikelola bank adalah sebagai berikut:

Risk Assessment

Based on the results of the bank's self-assessment of bank **bjb's** overall risk rating every quarter in 2024 is **Low to Moderate** with a stable risk trend when compared to the previous year. This reflects that the possibility of loss from inherent risk is relatively low for a certain period of time in the future and related to the quality of the implementation of composite risk management in a bank that is adequate, even though there are minor weaknesses, these weaknesses have become the attention of the bank's management. Summary of risk profile during 2024 for 8 (eight) types of risks managed by the bank are as follows:

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

Tinjauan atas Efektivitas Sistem Manajemen Risiko

Sistem informasi Manajemen Risiko merupakan bagian dari sistem informasi manajemen yang dimiliki dan dikembangkan sesuai dengan kebutuhan Bank, mencakup laporan atau informasi paling sedikit mengenai:

1. Eksposur Risiko;
2. Kepatuhan terhadap kebijakan dan prosedur Manajemen Risiko serta penetapan Limit Risiko; dan

Review of The Effectiveness of The Risk Management System

The Risk Management Information System is part of the management information system owned and developed according to the Bank's needs. It includes reports or information on at least the following:

1. Risk Exposure;
2. Compliance with Risk Management policies and procedures, as well as Risk Limit setting; and

3. Realisasi pelaksanaan Manajemen Risiko dibandingkan dengan target yang ditetapkan.

Sistem informasi Manajemen Risiko digunakan untuk mendukung pelaksanaan proses identifikasi, pengukuran, pemantauan dan pengendalian Risiko sebagai bagian dari proses penerapan Manajemen Risiko yang efektif. Beberapa hal yang harus diperhatikan agar penerapan sistem informasi Manajemen Risiko berjalan efektif maka diperlukan kemampuan untuk menghasilkan informasi yang tepat waktu, akurat, konsisten, komprehensif, relevan dan informatif sehingga dapat digunakan oleh Direksi, Dewan Komisaris dan satuan kerja terkait dalam penerapan Manajemen Risiko untuk menilai, memantau dan memitigasi Risiko yang dihadapi bank dalam proses pengambilan keputusan. Selain itu, sistem informasi Manajemen Risiko harus dapat mendukung pelaksanaan pelaporan kepada regulator.

Kecukupan informasi yang dihasilkan dari sistem informasi Manajemen Risiko harus dilakukan *review* secara berkala untuk memastikan bahwa cakupan tersebut telah memadai sesuai perkembangan tingkat kompleksitas usaha. Dalam pengembangan sistem informasi Manajemen Risiko, bank dapat menugaskan pihak ketiga/*outsourcing* dalam penyempurnaan sistem tersebut.

Untuk memastikan pengendalian yang memadai atas sistem informasi Manajemen Risiko yang efektif, bank harus menatausahakan dan mengkinikan dokumentasi sistem yang memuat *hardware, software, database, parameter, tahapan proses, asumsi yang digunakan, sumber data dan output* yang dihasilkan.

1. Sistem Informasi Manajemen Risiko Kredit
Sistem Informasi Manajemen Risiko Kredit menyediakan data mengenai jumlah seluruh Eksposur Kredit peminjam individual dan pihak lawan transaksi, eksposur *country risk*, pencadangan yang dibentuk terkait *country risk* untuk disampaikan kepada Direksi sebagai bahan pertimbangan dalam menentukan strategi Mitigasi Risiko Kredit yang akan digunakan.
2. Sistem Informasi Manajemen Risiko Pasar
 - a. Sistem Informasi Manajemen Risiko Pasar harus dapat mengukur Eksposur Risiko dan memantau perubahan faktor pasar (suku bunga dan nilai tukar) secara harian dan *real time basis*, serta dapat digunakan untuk memproyeksikan potensi kerugian. Terkait Risiko suku bunga pada *banking book*, proses pengukuran Eksposur Risiko sekurang-kurangnya dilakukan secara bulanan.
 - b. Sistem Informasi Manajemen Risiko harus dapat memfasilitasi *Stress Testing* terutama untuk mengidentifikasi Risiko secara cepat sehingga dapat segera melakukan tindakan perbaikan, termasuk sebagai respon perubahan faktor pasar yang dapat berdampak negatif pada rentabilitas dan modal bank.

3. Realization of Risk Management implementation compared to the set targets.

The Risk Management Information System is used to support the process of identifying, measuring, monitoring, and controlling risks as part of the effective implementation of Risk Management. To ensure the system functions effectively, it must be capable of generating information that is timely, accurate, consistent, comprehensive, relevant, and informative. This enables the Board of Directors, Board of Commissioners, and relevant work units to assess, monitor, and mitigate risks in the decision-making process. Additionally, the Risk Management Information System must support regulatory reporting requirements.

The adequacy of the information generated by the Risk Management Information System must be reviewed periodically to ensure that its scope remains sufficient in line with the increasing complexity of the business. In developing the Risk Management Information System, the bank may engage third parties or outsourcing services to enhance the system.

To ensure adequate control over an effective Risk Management Information System, the bank must maintain and update system documentation, which should include details on hardware, software, databases, parameters, process stages, assumptions used, data sources, and generated outputs.

1. Credit Risk Management Information System
The Credit Risk Management Information System provides data on the total credit exposure of individual borrowers and counterparties, country risk exposure, and the provisions established for country risk. This data is submitted to the Board of Directors as a basis for determining the Credit Risk Mitigation Strategy to be implemented.
2. Market Risk Management Information System
 - a. The Market Risk Management Information System must be able to measure risk exposure and monitor market factor changes (such as interest rates and exchange rates) daily and in real time. Additionally, it should be able to project potential losses. For interest rate risk in the banking book, risk exposure measurements should be conducted at least monthly.
 - b. The system must also facilitate Stress Testing to quickly identify risks, enabling the bank to take corrective actions immediately. This includes responding to market factor changes that could negatively impact the bank's profitability and capital.

3. Sistem Informasi Manajemen Risiko Likuiditas
Sistem Informasi Manajemen Risiko Likuiditas digunakan untuk menjalankan proses identifikasi, pengukuran, pemantauan dan pengendalian Risiko serta pembuatan pelaporan periodik posisi dan kondisi likuiditas bank dalam keadaan normal maupun krisis secara lengkap, akurat, terkini, utuh dan berkesinambungan serta dapat menyediakan informasi sekurang-kurangnya mengenai:
 - a. Arus kas dan profil maturitas dari aset, kewajiban dan rekening administratif;
 - b. Kepatuhan terhadap ketentuan internal dan eksternal terkait Risiko Likuiditas termasuk limit dan rasio likuiditas;
 - c. Laporan Profil Risiko dan tren likuiditas untuk kepentingan Direksi dan Dewan Komisaris secara tepat waktu;
 - d. Informasi yang dapat digunakan untuk keperluan *Stress Testing*;
 - e. Informasi lain yang terkait dengan Risiko Likuiditas seperti posisi dan valuasi portofolio aset likuid berkualitas tinggi, konsentrasi sumber pendanaan, aset dan kewajiban serta tagihan dan kewajiban pada rekening administratif yang bersifat tidak stabil.
4. Sistem Informasi Manajemen Risiko Strategik
 - a. *Risk Coordinator Unit* memastikan bahwa Sistem Informasi Manajemen Risiko Strategik yang dimiliki bank telah memadai dalam rangka mendukung proses perencanaan dan pengambilan keputusan strategik dan dilakukan kaji ulang sekurang-kurangnya 1 (satu) kali dalam 1 (satu) tahun.
 - b. Divisi Manajemen Risiko Kredit, Pasar dan Terintegrasi bertanggung jawab memastikan seluruh Risiko material yang timbul dari perubahan lingkungan bisnis, dan implementasi strategi dilaporkan kepada Direksi.
5. Sistem Informasi Manajemen Risiko Operasional
Sistem Informasi Manajemen Risiko Operasional menghasilkan laporan yang lengkap dan akurat dalam rangka mendeteksi dan mengkoreksi penyimpangan secara tepat waktu. Mekanisme pelaporan terkait Risiko Operasional memberikan informasi sesuai dengan kebutuhan pengguna, diantaranya namun tidak terbatas pada:
 - a. Profil Risiko Operasional dan kerugian yang disebabkan oleh Risiko Operasional.
 - b. Hasil dari berbagai metode pengukuran Risiko Operasional dan *trend* dan/atau ringkasan dari temuan audit internal.
 - c. Laporan status dan efektivitas pelaksanaan rencana tindak dari operational *risk issues*.
 - d. Laporan penyimpangan prosedur.
 - e. Laporan kejadian *fraud*.
 - f. Rekomendasi Divisi Manajemen Risiko untuk Risiko Operasional, surat pembinaan Auditor Eksternal, khususnya aspek pengendalian operasional bank dan surat pembinaan regulator.
3. Liquidity Risk Management Information System
The Liquidity Risk Management Information System is used for identifying, measuring, monitoring, and controlling risk, as well as for generating periodic reports on the bank's liquidity position and condition under both normal and crisis situations. The system ensures completeness, accuracy, timeliness, consistency, and continuity of liquidity information, providing at least the following:
 - a. Cash flow and maturity profiles of assets, liabilities, and off-balance sheet accounts;
 - b. Compliance with internal and external liquidity risk regulations, including liquidity limits and ratios;
 - c. Liquidity risk profile reports and trends for the Board of Directors and Board of Commissioners on time;
 - d. Information for Stress Testing purposes;
 - e. Other liquidity risk-related information, such as position and valuation of high-quality liquid asset portfolios, funding source concentration, assets and liabilities, as well as receivables and payables in administrative accounts that are unstable.
4. Strategic Risk Management Information System
 - a. The Risk Coordinator Unit ensures that the bank's Strategic Risk Management Information System is adequate to support the strategic planning and decision-making process, and it is reviewed at least once a year.
 - b. The Credit, Market, and Integrated Risk Management Division is responsible for ensuring that all material risks arising from changes in the business environment and strategy implementation are reported to the Board of Directors.
5. Operational Risk Management Information System
The Operational Risk Management Information System generates comprehensive and accurate reports to detect and correct deviations on time. The reporting mechanism related to Operational Risk provides information based on user needs, including but not limited to:
 - a. Operational Risk Profile and losses caused by Operational Risk.
 - b. Results from various Operational Risk measurement methods, trends, and/or summaries of internal audit findings.
 - c. Status report and effectiveness of action plans related to operational risk issues.
 - d. Report on procedural deviations.
 - e. Fraud incident reports.
 - f. Recommendations from the Risk Management Division regarding Operational Risk, guidance letters from External Auditors, especially on the bank's operational control aspects, and guidance letters from regulators.

- g. Laporan hasil investigasi awal atas hasil monitoring dari aplikasi *Fraud Detection System* (FDS) dan *bjb Whistleblowing System* (*bjbWBS*).
6. Sistem Informasi Manajemen Risiko Hukum
Risk Coordinator Unit mencatat dan menatausahakan setiap kejadian, termasuk proses litigasi yang terkait dengan Risiko Hukum beserta jumlah potensi kerugian yang diakibatkan oleh kejadian dimaksud dalam suatu administrasi data. Pencatatan dan penatausahaan data tersebut disusun dalam suatu data statistik yang dapat digunakan untuk memproyeksikan potensi kerugian aktivitas bisnis bank pada periode tertentu.
 7. Sistem Informasi Manajemen Risiko Kepatuhan
Risk Coordinator Unit mengembangkan Sistem Informasi Manajemen Risiko Kepatuhan yang merupakan bagian dari Sistem Informasi manajemen secara keseluruhan sesuai dengan kebutuhan bank. Sistem Informasi Manajemen Risiko Kepatuhan digunakan untuk mendukung pelaksanaan proses identifikasi, pengukuran, pemantauan dan pengendalian Risiko Kepatuhan sebagai bagian dari proses penerapan Manajemen Risiko Kepatuhan yang efektif. Agar penerapan Sistem Informasi Manajemen Risiko Kepatuhan berjalan efektif, maka diperlukan kemampuan untuk menghasilkan informasi yang tepat waktu, akurat, konsisten, komprehensif, relevan dan informatif sehingga dapat digunakan oleh Direksi, Dewan Komisaris dan unit kerja lainnya yang terkait dalam penerapan Manajemen Risiko Kepatuhan untuk menilai, memantau dan memitigasi Risiko Kepatuhan yang dihadapi bank dalam proses pengambilan keputusan. Selain itu, Sistem Informasi Manajemen Risiko dapat mendukung pelaksanaan pelaporan kepada regulator.
 8. Sistem Informasi Manajemen Risiko Reputasi
 - a. *Risk Coordinator Unit* memiliki prosedur *reguler* dan mekanisme pelaporan Risiko Reputasi atau kejadian yang menimbulkan Risiko Reputasi, baik dalam bentuk tertulis maupun dalam bentuk sistem elektronik termasuk pembahasan dalam *board* atau *management meeting*.
 - b. *Risk Coordinator Unit* memiliki mekanisme sistem peringatan dini untuk memberikan sinyal kepada manajemen sehingga dapat melakukan tindak lanjut dan Mitigasi Risiko yang dibutuhkan.
 9. Sistem Informasi Manajemen Risiko Terintegrasi
 - a. Sistem Manajemen Risiko Terintegrasi dikembangkan sesuai dengan kebutuhan setiap LJK Dalam Konglomerasi Keuangan dalam rangka penerapan Manajemen Risiko Terintegrasi yang efektif.
 - b. Sistem Manajemen Risiko Terintegrasi digunakan untuk mendukung pelaksanaan proses identifikasi, pengukuran, pemantauan dan pengendalian Risiko.
 - c. Laporan Sistem Informasi Manajemen Risiko Terintegrasi sekurang-kurangnya menghasilkan informasi mengenai:
 - g. Preliminary investigation reports based on monitoring results from the Fraud Detection System (FDS) and *bjb Whistleblowing System* (*bjbWBS*).
6. Legal Risk Management Information System
The Risk Coordinator Unit records and administers every incident, including litigation processes related to Legal Risk, along with the potential losses resulting from such incidents in a data administration system. The recorded data is compiled into statistical records, which can be used to project potential losses in the bank's business activities over a specific period.
 7. Compliance Risk Management Information System
The Risk Coordinator Unit develops the Compliance Risk Management Information System as an integral part of the bank's overall management information system, tailored to the bank's needs. This system supports the process of identification, measurement, monitoring, and control of Compliance Risk, ensuring effective Compliance Risk Management implementation. To ensure the effectiveness of this system, it must be able to generate timely, accurate, consistent, comprehensive, relevant, and informative information. This information must be accessible to the Board of Directors, Board of Commissioners, and relevant work units to assess, monitor, and mitigate Compliance Risk in the bank's decision-making process. Additionally, the Compliance Risk Management Information System should support regulatory reporting processes to regulators.
 8. Reputation Risk Management Information System
 - a. The Risk Coordinator Unit has regular procedures and a reporting mechanism for Reputation Risk or events that may cause Reputation Risk, both in written form and through an electronic system, including discussions in board or management meetings.
 - b. The Risk Coordinator Unit has an early warning system mechanism to provide signals to management, enabling them to take follow-up actions and implement the necessary Risk Mitigation measures.
 9. Integrated Risk Management Information System
 - a. The Integrated Risk Management System is developed according to the needs of each Financial Services Institution (LJK) within the Financial Conglomerate to ensure the effective implementation of Integrated Risk Management.
 - b. The Integrated Risk Management System is used to support the process of risk identification, measurement, monitoring, and control.
 - c. The Integrated Risk Management Information System report must at least provide the following information:
 - g. Preliminary investigation reports based on monitoring results from the Fraud Detection System (FDS) and *bjb Whistleblowing System* (*bjbWBS*).

- 1) Eksposur Risiko yang mencakup eksposur kuantitatif dan kualitatif secara terintegrasi dan rincian eksposur untuk setiap jenis Risiko dari masing-masing LJK Dalam Konglomerasi Keuangan.
 - 2) Kesesuaian pelaksanaan Manajemen Risiko Terintegrasi dengan ketentuan internal dan eksternal yang berlaku.
- d. Memberikan informasi yang akurat, lengkap, informatif, tepat waktu sehingga dapat digunakan untuk menilai, memantau dan memitigasi Risiko yang dihadapi masing-masing LJK Dalam Konglomerasi Keuangan.
 - e. Cakupan informasi yang dihasilkan dari Sistem Informasi Manajemen Risiko dilakukan kaji ulang sekurang-kurangnya 1 (satu) kali dalam 1 (satu) tahun untuk memastikan bahwa cakupan informasi yang dihasilkan telah memadai sesuai perkembangan tingkat kompleksitas kegiatan usaha LJK Dalam Konglomerasi Keuangan.
 - f. Laporan Profil Risiko Terintegrasi disampaikan kepada Direksi, Komite Manajemen Risiko Terintegrasi (KMRT) dan Regulator sekurang-kurangnya 2 (dua) kali dalam setahun atau sesuai kebutuhan apabila kondisi pasar berubah dengan cepat.
 - g. Sistem Informasi Manajemen Risiko Terintegrasi didokumentasikan untuk memudahkan pelaksanaan jejak audit

Berdasarkan evaluasi atas efektivitas yang telah dilakukan selama tahun 2024, menunjukkan bahwa sistem manajemen risiko pada bank **bjb** telah memadai.

Pernyataan Direksi dan/atau Dewan Komisaris atau Komite Audit atas Kecukupan Sistem Manajemen Risiko

Direksi dan Dewan Komisaris melalui Komite Pemantau Risiko menilai bahwa selama tahun 2024 manajemen risiko telah berjalan memadai yang tercermin hasil *review* atas kelengkapan dan keakuratan identifikasi, pengukuran, pemantauan, pengendalian dan pelaporan risiko, serta atas kecukupan skenario mitigasi yang diusulkan oleh unit kerja operasional telah memadai.

- 1) Risk exposure, covering both quantitative and qualitative exposure in an integrated manner, along with a detailed breakdown of each type of risk for every Financial Services Institution (LJK) within the Financial Conglomerate.
 - 2) Compliance with Integrated Risk Management implementation based on applicable internal and external regulations.
- d. Providing accurate, complete, informative, and timely information, enabling the assessment, monitoring, and mitigation of risks faced by each Financial Services Institution (LJK) within the Financial Conglomerate.
 - e. The scope of information produced by the Risk Management Information System is reviewed at least once a year to ensure that it remains adequate and aligns with the increasing complexity of business activities within the Financial Conglomerate.
 - f. The Integrated Risk Profile Report is submitted to the Board of Directors, Integrated Risk Management Committee (KMRT), and Regulators at least twice a year or as needed if market conditions change rapidly.
 - g. The Integrated Risk Management Information System is documented to facilitate the execution of audit trails.

Based on the evaluation of the effectiveness that has been carried out during 2024, it shows that the risk management system at bank **bjb** was adequate.

Statements of The Directors and The Board of Commissioners on The Adequacy of The Risk Management System

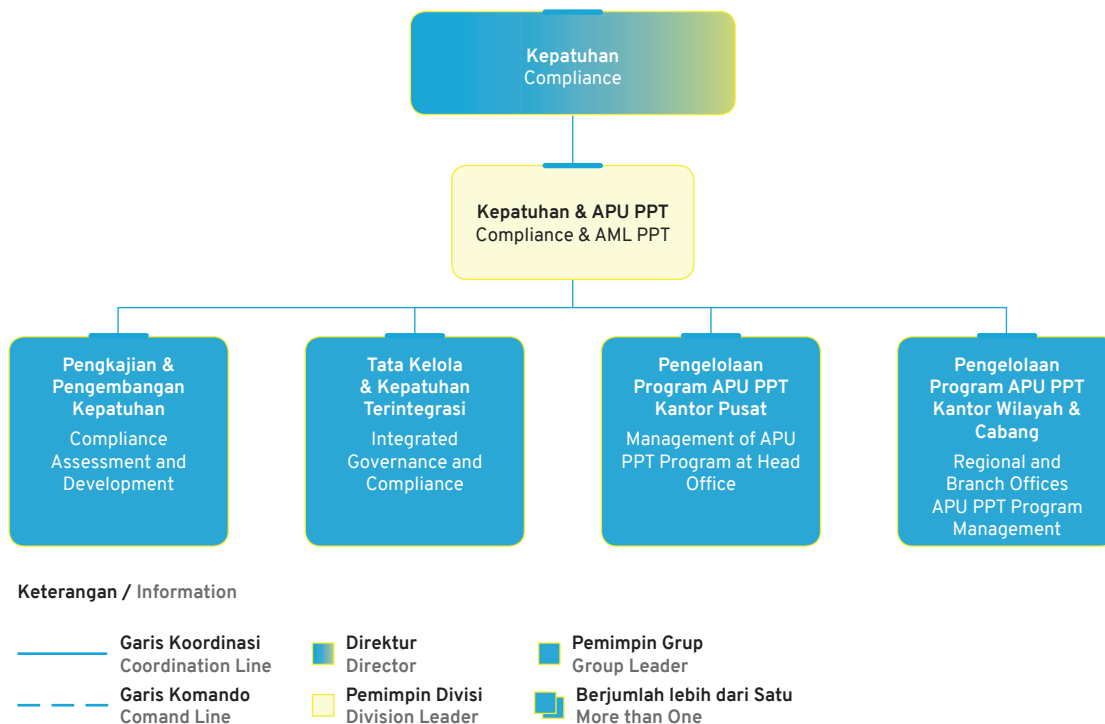
The Board of Directors and Board of Commissioners, through the Risk Monitoring Committee, assess that during 2024 the adequacy of risk management has been adequate, as reflected by the results of a review of the completeness and accuracy of risk identification, measurement, monitoring, control and reporting, as well as the adequacy of mitigation scenarios proposed by operational work units is adequate.

Fungsi Kepatuhan

Struktur Organisasi Divisi Kepatuhan dan APU PPT

Compliance Function

Organizational Structure of the Compliance and AML-CFT Division



Direktur yang Membawahkan Fungsi Kepatuhan

1. Fungsi Kepatuhan Bank meliputi tindakan untuk:
 - a. Mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank;
 - b. Mengelola Risiko Kepatuhan yang dihadapi oleh Bank;
 - c. Memastikan agar kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang – undangan;
 - d. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/ atau otoritas pengawas lain yang berwenang.
2. Tugas dan tanggung jawab Direktur yang membawahkan Fungsi Kepatuhan, paling kurang mencakup:
 - a. Merumuskan strategi guna mendorong terciptanya Budaya Kepatuhan Bank;
 - b. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi;

Director who is Managing Compliance Function

1. The Bank's Compliance Function includes actions to:
 - a. Realizing the implementation of Compliance Culture at all levels of the organization and business activities of the Bank;
 - b. Managing Compliance Risk faced by the Bank;
 - c. Ensuring that policies, provisions, systems and procedures as well as business activities carried out by the Bank comply with the provisions of the Financial Services Authority and provisions of laws and regulations;
 - d. Ensuring the Bank's compliance with the commitments made by the Bank to the Financial Services Authority and/ or other authorized supervisory authorities.
2. Duties and responsibilities of the Director in charge of the Compliance Function, at least include:
 - a. Formulating strategies to encourage the creation of the Bank's Compliance Culture;
 - b. Proposing compliance policies or compliance principles to be determined by the Board of Directors;

- c. Menetapkan sistem dan prosedur kepatuhan yang akan digunakan di dalam penyusunan ketentuan dan pedoman internal Bank;
- d. Memastikan bahwa seluruh kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang – undangan;
- e. Meminimalkan Risiko Kepatuhan Bank;
- f. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Bank atau pimpinan kantor cabang dari bank yang berkedudukan di luar negeri tidak menyimpang dari ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang – undangan; dan
- g. Melakukan tugas lain yang terkait dengan Fungsi Kepatuhan.

Tugas dan tanggung jawab sebagaimana dimaksud di atas tidak menghilangkan hak dan kewajiban Direktur yang membawahkan Fungsi Kepatuhan sebagai anggota Direksi Bank sebagaimana diatur dalam Undang-Undang mengenai Perseroan Terbatas, dalam hal diperlukan keputusan terhadap perbuatan tertentu dari seluruh anggota Direksi Bank.

Sebagai bentuk kepatuhan Perseroan kepada POJK No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, bank **bjb** telah menunjuk Direktur yang membawahkan fungsi kepatuhan. Direktur Kepatuhan bank **bjb** telah memenuhi prasyarat integritas dan kompetensi dibuktikan dengan telah lulus proses *fit and proper test* dari Otoritas Jasa Keuangan.

Divisi Kepatuhan & APU PPT

bank **bjb** telah membentuk Satuan Kerja Kepatuhan yang termasuk dalam Direktorat Kepatuhan yakni Divisi Kepatuhan dan APU PPT. Satuan Kerja Kepatuhan independen terhadap unit kerja bisnis dan melaksanakan kegiatan sesuai dengan fungsi yang tercantum POJK Nomor 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.

- c. Establishing compliance systems and procedures to be used in preparing the Bank's internal regulations and guidelines;
- d. Ensuring that all policies, provisions, systems and procedures as well as business activities carried out by the Bank comply with the provisions of the Financial Services Authority and provisions of laws and regulations;
- e. Minimizing Bank Compliance Risk;
- f. Taking preventive measures so that policies and/or decisions taken by the Board of Directors of the Bank or the head of a branch office of a bank domiciled abroad do not deviate from the provisions of the Financial Services Authority and the provisions of laws and regulations; And
- g. Performing other tasks related to the Compliance Function.

The duties and responsibilities referred to above did not diminish the rights and obligations of the Director in charge of the Compliance Function as a member of the Bank's Board of Directors as stipulated in the Law on Limited Liability Companies, in the event that a decision was required on certain actions from all members of the Bank's Board of Directors.

As a form of obedience to OJK Regulation No. 46/POJK.03/2017 regarding the implementation of the general Bank's compliance function, bank **bjb** has appointed director who overtakes compliance function. Director of Compliance bank **bjb** has fulfilled the prerequisites of integrity and competence evidenced by having passed the fit and proper test process of the Financial Services Authority.

Compliance & AML-CFT Division

bank **bjb** has formed a Compliance Work Unit under the Compliance Directorate, namely the Compliance & AML-CFT Division. The Compliance Work Unit is independent of the business work unit and carries out activities in accordance with the functions stated in POJK No 46/POJK.03/2017 concerning Implementation of Commercial Bank Compliance Functions.

Profil Pemimpin Divisi Kepatuhan dan APU PPT

Profile of Head of Compliance and AML CFT Division



Deden Hilman

Pemimpin Divisi Kepatuhan dan APU PPT /
Head of Compliance and AML CFT Division



Umur/Age
50 tahun/years old



Kewarganegaraan/Citizenship
Indonesia



Domisili/Domicile
Bandung, Indonesia

Bandung, 26 Februari 1974, Per 31 Desember 2024 berusia 50 Tahun	Bandung, February 26, 1974, 50 years old as of December 31, 2024
Riwayat Pendidikan <ul style="list-style-type: none"> Sarjana Hukum dari Universitas Padjadjaran pada tahun 1998. Magister bidang Hukum Ekonomi & Bisnis dari Universitas Padjadjaran Bandung pada tahun 2010. 	Educational Background <ul style="list-style-type: none"> Bachelor of Laws from Padjadjaran University in 1998. Masters in Economics & Business Law from Padjadjaran University Bandung in 2010.
Pengalaman Kerja <p>Bergabung di bank bjb sejak 11 September 2001 dengan riwayat jabatan antara lain:</p> <ul style="list-style-type: none"> Pemimpin Cabang Purwakarta sejak 15 Oktober 2018 hingga 27 Januari 2020 Pemimpin Cabang Depok sejak 10 Februari 2020 hingga 15 Januari 2021 Deputi CEO Regional 5 sejak 01 Februari 2021 hingga 01 Agustus 2023 Pemimpin Divisi Kepatuhan & APU PPT sejak tanggal 01 September 2023 hingga sekarang 	Work Experience <p>Joined bank bjb since dated September 11, 2001 with a history of position as follows:</p> <ul style="list-style-type: none"> Purwakarta Branch Leader from 15 October 2018 to 27 January 2020 Depok Branch Leader from 10 February 2020 to 15 January 2021 Deputy CEO Regional 5 from 01 February 2021 to 01 August 2023 Head of Compliance & AML CFT Division from 01 September 2023 until now
Riwayat Penunjukan <p>Berdasarkan Surat Keputusan Direksi No. 0285/SK/DIR-HCA/2023.</p>	Riwayat Penunjukan <p>Based on Decree of the Board of Directors No. 0285/SK/DIR-HCA/2023.</p>

Tugas dan Tanggung Jawab Satuan Kerja Kepatuhan

Satuan Kerja Kepatuhan memiliki tugas dan tanggung jawab sebagai berikut:

- Membuat langkah untuk mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi.
- Melakukan identifikasi, pengukuran, pemantauan dan pengendalian terhadap risiko kepatuhan dengan mengacu pada ketentuan OJK yang mengatur mengenai penerapan manajemen risiko bagi bank umum.
- Menilai dan mengevaluasi efektivitas, kecukupan dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan peraturan perundang-undangan.
- Melakukan kaji ulang dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur agar sesuai dengan ketentuan OJK dan ketentuan peraturan perundang-undangan.

Duties and Responsibilities of the Compliance Work Unit

The Compliance Work Unit has the duties and responsibilities at least including:

- Make steps to support the creation of a Compliance Culture in all business activities of the Bank at every level of the organization.
- Identifying, measuring, monitoring and controlling compliance risk by referring to OJK regulations governing the application of risk management for commercial banks.
- Assess and evaluate the effectiveness, adequacy and suitability of policies, regulations, systems and procedures owned by the Bank with the provisions of the legislation.
- Conduct a review and/or recommend updating and refining policies, provisions, systems and procedures to comply with OJK provisions and statutory provisions.

5. Melakukan upaya untuk memastikan bahwa kebijakan, ketentuan sistem dan prosedur, serta kegiatan usaha Bank telah sesuai dengan ketentuan OJK dan ketentuan peraturan perundang-undangan.
6. Melakukan tugas lain yang terkait dengan Fungsi Kepatuhan antara lain:
 - a. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada OJK dan/atau otoritas pengawas lain yang berwenang.
 - b. Melakukan sosialisasi kepada seluruh pegawai Bank mengenai hal-hal yang terkait dengan Fungsi Kepatuhan terutama mengenai ketentuan yang berlaku.
 - c. Bertindak sebagai narahubung (*contact person*) untuk permasalahan kepatuhan Bank bagi pihak internal maupun eksternal.

Satuan Kerja Kepatuhan melaksanakan kegiatan sesuai dengan fungsi yang tercantum dalam POJK Nomor 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum yaitu:

1. Mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank.
2. Mengelola Risiko Kepatuhan yang dihadapi oleh Bank.
3. Memastikan kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan OJK dan ketentuan peraturan perundang-undangan.
4. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

Pelaksanaan Program Kerja Fungsi Kepatuhan Tahun 2024

Berdasarkan POJK Nomor 46/POJK.03/2017 Tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, Bank melakukan upaya langkah-langkah yang bersifat pencegahan (*ex-ante*) untuk memitigasi Risiko Kepatuhan yang dihadapi. Pada tahun 2024 Divisi Kepatuhan & APU-PPT telah melakukan langkah-langkah sebagai berikut:

1. Mewujudkan Budaya Kepatuhan Pada Semua Tingkatan Organisasi Bank
Sebagai upaya dalam mewujudkan terlaksananya Budaya Kepatuhan, Divisi Kepatuhan & APU-PPT telah melakukan hal-hal sebagai berikut:
 - a. Pelaksanaan Sosialisasi
Pada tahun 2024, Divisi Kepatuhan & APU-PPT melaksanakan kegiatan sosialisasi yang dilaksanakan di 39 Kantor Cabang.
 - b. Menyampaikan Notifikasi Peraturan Perundang-Undangan dan Peraturan Regulator Kepada Unit Kerja Terkait.

5. Make efforts to ensure that the policies, system and procedure provisions, as well as the Bank's business activities are in accordance with the OJK and statutory regulations.
6. Perform other tasks related to the Compliance Function, including:
 - a. Ensuring the Bank's compliance with commitments made by the Bank to OJK and/or other supervisory authorities.
 - b. Disseminating information to all Bank employees regarding matters relating to the Compliance Function, especially regarding applicable regulations.
 - c. Acting as a contact person for the Bank's compliance issues for internal and external parties.

The Compliance unit conducts activities in accordance with the functions stated in the OJK Regulation Number 46/POJK.03/2017 regarding The Implementation of Compliance Function of The Public Bank:

1. Establish the implementation of culture of compliance at all levels of the organization and business activities of the Bank.
2. Managing the compliance risk faced by the Bank.
3. Ensure that the policies, provisions, systems and procedures and business activities undertaken by the Bank are in accordance with the provisions of OJK and the provisions of legislation.
4. Ensure that the Bank's compliance with the commitments made by the Bank to the Financial Services Authority and/or other regulatory authorities.

Implementation of Compliance Function Work Program In 2024

According to POJK Number 46/POJK.03/2017 concerning the Implementation of Compliance Function in Commercial Banks, the Bank has undertaken preventive (*ex-ante*) measures to mitigate Compliance Risk. In 2024, the Compliance & AML-CFT Division took the following steps:

1. Establishing a Compliance Culture at All Organizational Levels
As part of efforts to implement a Compliance Culture, the Compliance & AML-CFT Division has carried out the following actions:
 - a. Conducting Socialization Activities
In 2024, the Compliance & AML-CFT Division conducted socialization activities at 39 branch offices.
 - b. Providing Notifications on Laws, Regulations, and Regulatory Requirements to Relevant Work Units.

Divisi Kepatuhan & APU-PPT memberikan notifikasi peraturan perundang-undangan dan peraturan regulator kepada unit kerja terkait. Hal tersebut merupakan upaya dalam mewujudkan budaya kepatuhan unit kerja terkait untuk melakukan perubahan ketentuan internal Bank dengan melakukan penyesuaian terhadap peraturan eksternal yang berlaku.

- c. Melakukan pengendalian internal melalui Kontrol Internal Wilayah (KIW) dan Kontrol Internal Cabang (KIC)

Dalam mendukung penerapan fungsi kepatuhan pada Bank, Divisi Kepatuhan & APU-PPT berkoordinasi dengan Divisi Manajemen Risiko Operasional melalui sistem pengendalian internal yang memadai dan didukung oleh aktivitas Kontrol Internal Wilayah (KIW) dan Kontrol Internal Cabang (KIC) pada proses operasional dan perkreditan di Kantor Wilayah dan Kantor Cabang. Proses pelaksanaan aktivitas Kontrol Internal Wilayah (KIW) dan Kontrol Internal Cabang (KIC) yaitu untuk melakukan *Review* terhadap aspek manajemen risiko dan kepatuhan terhadap ketentuan serta peraturan perundang-undangan yang berlaku meliputi proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko yang dilakukan oleh Risk Taking Unit di Kantor Wilayah/Kantor Cabang dan seluruh jaringan kantor kelolaannya.

2. Penilaian Risiko Kepatuhan

Sebagai upaya dalam pengelolaan Risiko Kepatuhan, Bank melakukan upaya-upaya sebagai berikut:

- a. Melakukan program sosialisasi, *on site* dan observasi pada unit kerja untuk mendorong *awareness*, pemahaman dan pelaksanaan fungsi kepatuhan terhadap ketentuan yang berlaku dalam kegiatan operasional dan non operasional;
- b. Melaksanakan monitoring atas penerbitan ketentuan eksternal dan perundang-undangan lainnya, serta menyusun notifikasi yang berisi *resume* atas kebijakan atau peraturan yang dikeluarkan otoritas, misalnya PBI, PADG, POJK, SEOJK dan peraturan lain yang berhubungan dengan Bank. Hasil *resume* tersebut disampaikan kepada unit kerja terkait untuk selanjutnya digunakan oleh unit kerja terkait untuk dilakukan penerapan, perbaikan atau penyesuaian terhadap kebijakan, sistem dan prosedur yang telah ada pada unit kerja;
- c. Melakukan identifikasi dan inventarisasi kewajiban pelaporan kepada regulator berdasarkan peraturan OJK dan ketentuan eksternal lainnya yang baru serta menjalin komunikasi berkelanjutan antara Bank dengan regulator terutama terkait teknis pelaporan, serta melaksanakan pemantauan kepatuhan unit kerja atas kewajiban pelaporan tersebut;

The Compliance & AML-CFT Division issued notifications on laws, regulations, and regulatory requirements to relevant work units. This initiative aims to instill a compliance culture within the respective work units by ensuring the internal bank regulations are updated and aligned with applicable external regulations.

- c. Implementing Internal Control through Regional Internal Control (KIW) and Branch Internal Control (KIC)

To support the implementation of the compliance function within the Bank, the Compliance & APU-PPT Division coordinates with the Operational Risk Management Division through an adequate internal control system. This system is reinforced by Regional Internal Control (KIW) and Branch Internal Control (KIC), which oversee operational and credit processes at Regional Offices and Branch Offices. The implementation of KIW and KIC activities includes conducting reviews of risk management aspects and compliance with applicable regulations and laws. This review process covers Risk Identification, Measurement, Monitoring, and Control, which is carried out by the Risk-Taking Units at Regional Offices, Branch Offices, and their managed office networks.

2. Compliance Risk Assessment

To manage compliance risk, the bank undertook the following measures:

- a. Conducting socialization programs, on-site visits, and observations at work units to enhance awareness, understanding, and compliance with applicable regulations in both operational and non-operational activities;
- b. Monitoring the issuance of external regulations and other legislations while preparing notifications summarizing policies or regulations issued by authorities, such as PBI, PADG, POJK, SEOJK, and other regulations related to the Bank. These summaries are then distributed to the relevant work units to be used for implementation, improvements, or adjustments to existing policies, systems, and procedures within their respective units;
- c. Identifying and listing reporting obligations to regulators based on OJK regulations and other new external provisions while maintaining continuous communication between the Bank and regulators, particularly regarding reporting procedures. Additionally, monitoring work unit compliance with these reporting obligations;

- d. Melakukan pengkinian terhadap kertas kerja atau *tools* yang dipergunakan dalam pemantauan pelaporan dan prinsip kehati-hatian yang dilakukan oleh Bank saat ini. Hal tersebut dilakukan agar kedepan tidak terjadi keterlambatan penyampaian pelaporan kepada otoritas pengawas ataupun otoritas yang berwenang lainnya yang dapat menimbulkan sanksi atau denda kepada Bank;
- e. Melakukan pemantauan *compliance checklist* terhadap kegiatan operasional dan non operasional yang dilakukan unit kerja diantaranya yaitu *compliance checklist* perkreditan, pelaporan, jaringan kantor;
- f. Melakukan pengembangan sistem yang dapat mengurangi potensi Risiko Kepatuhan, antara lain **bjb** AMOLA sebagai sistem yang digunakan pada kegiatan APU-PPT, dan **bjb** SiPatuh sebagai sistem yang digunakan dalam *monitoring* kewajiban pelaporan kepada regulator, penyampaian notifikasi ketentuan eksternal terbaru dan prinsip kehati-hatian;
- g. Dalam menghadapi era transformasi digital, dilaksanakan strategi-strategi antara lain:
- Prioritisasi kecukupan ketentuan-ketentuan internal khususnya dalam bidang digitalisasi;
 - Penguatan *Risk Awareness*;
 - Penguatan sistem informasi, misalnya pengembangan aplikasi **bjb**KEPO sebagai sistem yang memudahkan pegawai dalam mencari ketentuan-ketentuan yang berlaku dan *Fraud Detection System* (FDS) untuk mendeteksi transaksi mencurigakan/*fraud* secara tepat dan cepat;
 - Selain itu dalam bidang *Governance, Risk and Compliance*, (GRC) Bank telah membangun *framework* yang membantu Bank dalam pemenuhan terhadap peraturan regulator maupun peraturan eksternal lainnya, pengambilan keputusan bisnis dan operasional Bank, *tools* atau sistem informasi yang komprehensif kepada Direksi serta menjadikan pertimbangan untuk Investor, lembaga penilai serta *stakeholder* lainnya.
- h. Menerapkan Sistem Manajemen Anti Penyuapan (SMAP) pada sektor usaha Bank untuk menghindari adanya praktik penyuapan;
- i. Menerapkan Sistem Manajemen Kepatuhan (SMK) dengan tujuan untuk memastikan operasional bank sudah sesuai dengan Undang-undang, peraturan dan kode etik yang berlaku;
- j. Melakukan identifikasi titik rawan gratifikasi pada Bank sebagai *early warning* dalam melaksanakan tindakan mitigasi risiko gratifikasi dan/atau *fraud*;
- k. Dalam rangka penerapan Keuangan Berkelanjutan guna mencapai *Net Zero Emissions* (NZE) tahun 2050 atau lebih cepat, dilakukan pengembangan serta penyusunan pada aspek ketentuan, *framework* dan unit kerja khusus sebagai koordinator dalam penyusunan
- d. Updating working papers or tools used for reporting monitoring and prudential principles currently implemented by the Bank. This ensures timely submission of reports to supervisory authorities or other relevant authorities, preventing potential penalties or fines due to delays;
- e. Monitoring the compliance checklist for operational and non-operational activities carried out by work units, including credit compliance checklists, reporting, and office network management;
- f. Developing systems to reduce potential Compliance Risks, such as **bjb** AMOLA as a system used for Anti-Money Laundering and Counter-Terrorism Financing AML-CFT activities, and **bjb** SiPatuh a system used for monitoring reporting obligations to regulators, disseminating notifications on the latest external regulations, and ensuring adherence to prudential principles;
- g. Strategies Implemented in the Digital Transformation Era are:
- Prioritizing the adequacy of internal regulations, particularly in the field of digitalization;
 - Strengthening Risk Awareness;
 - Developing the **bjb**KEPO application, a system that facilitates employees in accessing applicable regulations and Implementing the Fraud Detection System (FDS), which enables the Bank to detect suspicious transactions or fraud quickly and accurately;
 - In terms of Governance, Risk, and Compliance, (GRC) The Bank has established a framework that ensures compliance with regulatory and external requirements. This framework supports business and operational decision-making by providing comprehensive tools and information systems for the Board of Directors. It also serves as a consideration for investors, rating agencies, and other stakeholders.
- h. Implementing the Anti-Bribery Management System (SMAP) in the Bank's business sector to prevent bribery practices;
- i. Applying the Compliance Management System (SMK) to ensure that the Bank's operations align with applicable laws, regulations, and ethical codes;
- j. Identifying potential risk points for gratuities within the Bank as an early warning measure to mitigate the risks of gratuities and/or fraud;
- k. Advancing Sustainable Finance to achieve Net Zero Emissions (NZE) by 2050 or earlier through developing and formulating regulatory frameworks and establishing a dedicated unit to coordinate the creation of frameworks, vision, commitments, strategies, and

kerangka kerja, visi, komitmen, strategi dan inisiatif dalam rangka integrasi aspek ESG (*Environmental Social and Governance*) pada seluruh aktivitas bisnis dan operasional Bank.

3. Melakukan *Review* Kecukupan dan Kesesuaian Kebijakan, Sistem dan Prosedur serta Kegiatan Usaha dan Operasional Bank Sesuai dengan Ketentuan yang Berlaku.

Divisi Kepatuhan & APU-PPT secara berkesinambungan mengambil langkah-langkah dalam memastikan kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Bank sesuai dengan ketentuan OJK ataupun ketentuan peraturan perundang-undangan yang berlaku. Langkah-langkah tersebut dilaksanakan melalui beberapa aktivitas, diantaranya:

- a. Melakukan Kajian terhadap Rancangan Kebijakan, Sistem, dan Prosedur yang Diusulkan oleh Unit Kerja Terkait.

Pada tahun 2024, Divisi Kepatuhan & APU-PPT melakukan kajian atas rancangan kebijakan, sistem, dan prosedur yang diusulkan oleh Divisi/Unit Kerja terkait sebanyak 118 kajian terdiri dari Surat Keputusan Direksi/Divisi, Kebijakan, Standar Operasional Prosedur (SOP), Pedoman, Manual Produk dan Petunjuk Teknis.

- b. Memverifikasi Materi Kegiatan Rapat Teknis Maupun Komite Kredit dan/atau Menghadiri Kegiatan Rapat Teknis Maupun Komite Kredit

Pada tahun 2024, terdapat pengajuan kredit melalui mekanisme Rapat Komite Kredit KKP I sebanyak 9 (sembilan) debitur

- c. Melakukan Kajian dan Memverifikasi Dokumen Terkait Rencana Penerbitan Produk dan/atau Kegiatan Bank
Dalam memastikan kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Bank sesuai dengan ketentuan OJK ataupun ketentuan peraturan perundang-undangan yang berlaku, Direktur Kepatuhan melalui Divisi Kepatuhan & APU-PPT mengkaji dan memverifikasi dokumen terkait rencana penerbitan produk dan/atau kegiatan Bank serta melakukan audiensi atas proses permohonan persetujuan rencana penerbitan produk kepada regulator. Berdasarkan Rencana Penyelenggaraan Produk Bank (RPPB), terdapat 19 (sembilan belas) RPPB selama Tahun 2024.

- d. Menganalisa dan Memverifikasi Dokumen Dalam Rangka Memastikan Kesiapan Operasional Jaringan Kantor

Otoritas Jasa Keuangan menerbitkan Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 tentang Bank Umum sebagai langkah penyesuaian strategi bisnis dan kebutuhan nasabah terkini yang memiliki ekspektasi tinggi akan layanan yang begitu cepat. Berdasarkan POJK tersebut, Bank wajib mengajukan permohonan izin kepada OJK dengan disertai dokumen dari pejabat Divisi Kepatuhan & APU-

initiatives, integrating Environmental, Social, and Governance (ESG) principles into all business and operational activities of the Bank.

3. Reviewing the Adequacy and Compliance of Policies, Systems, Procedures, and Bank Operations with Applicable Regulations

The Compliance & AML-CFT Division continuously measures to ensure that the Bank's policies, regulations, systems, procedures, and business activities comply with OJK regulations and applicable laws. These measures are carried out through several activities, including:

- a. Conducting Reviews of Proposed Policies, Systems, and Procedures from Relevant Work Units

In 2024, the Compliance & AML-CFT Division reviewed 118 proposals from various Divisions/Work Units, covering Board/Division Decrees, Policies, Standard Operating Procedures (SOPs), Guidelines, Product Manuals, and Technical Instructions.

- b. Verifying Materials for Technical Meetings and Credit Committees and/or Attending Technical Meetings and Credit Committees

In 2024, there were nine (9) debtors applied for credit through the KKP I Credit Committee Meeting mechanism

- c. Conducting Reviews and Verifying Documents Related to the Bank's Product Issuance and/or Activities

In ensuring that the policies, regulations, systems, procedures, and business activities carried out by the Bank comply with OJK regulations and applicable laws, the Director of Compliance, through the Compliance & AML-CFT Division, reviews and verifies documents related to the Bank's product issuance plans and/or activities and conducts audiences with regulators regarding the approval process for product issuance plans. Based on the Bank Product Implementation Plan (RPPB), there were 19 (nineteen) RPPBs throughout 2024.

- d. Analyzing and Verifying Documents to Ensure Operational Readiness of Office Networks

The Financial Services Authority (OJK) issued Regulation No. 12/POJK.03/2021 concerning Commercial Banks as part of an effort to adjust business strategies and meet the current needs of customers, who have high expectations for fast services. Based on this OJK regulation, banks are required to submit a permit application to OJK, accompanied by a statement from an authorized officer

PPT yang berwenang yang menyatakan bahwa Bank Berbadan Hukum Indonesia (BHI) telah melaksanakan persiapan operasional dalam rangka pemindahan alamat.

- e. Permohonan izin pembukaan Kantor Pusat, Kantor Wilayah dan Kantor Cabang dilakukan melalui *review/kajian compliance checklist* dari Divisi Kepatuhan & APU-PPT, sedangkan permohonan izin pembukaan KCP Tipe A, Tipe B dan Tipe C tidak dipersyaratkan dilengkapi dengan *compliance checklist*.

Pada tahun 2024, tidak terdapat permohonan kesiapan pemindahan dan/atau pembukaan jaringan kantor.

4. Memastikan Kepatuhan Bank terhadap Komitmen yang Dibuat oleh Bank kepada Regulator dan/atau Otoritas Pengawas Lain Yang Berwenang
Dalam memastikan kepatuhan terhadap komitmen yang dibuat Bank kepada Regulator, Divisi Kepatuhan & APU-PPT senantiasa melaksanakan pemantauan terhadap pemenuhan komitmen yang dilaksanakan oleh unit kerja terkait.
5. Menciptakan Tata Kelola Perusahaan Sesuai Ketentuan OJK dan Ketentuan Peraturan Perundang-undangan yang Berlaku
 - a. Melakukan penilaian terhadap penerapan Tata Kelola Bank oleh pihak ketiga independen oleh *The Indonesian Institute for Corporate Governance (IICG)* melalui penilaian program *Corporate Governance Perception Index (CGPI)*.
 - b. Melakukan *monitoring* dan evaluasi dengan KPK (Komisi Pemberantasan Korupsi) mengenai program pengendalian gratifikasi dan pengelolaan LHKPN.

Kepatuhan Terintegrasi

Menunjuk POJK No 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan, dimana disebutkan pada pasal 22 bahwa Satuan Kerja Kepatuhan Terintegrasi mempunyai tugas paling sedikit memantau dan mengevaluasi pelaksanaan Fungsi Kepatuhan pada masing-masing Lembaga Jasa Keuangan dalam Konglomerasi Keuangan.

Pelaksanaan penerapan Fungsi Kepatuhan Terintegrasi dilaksanakan oleh Satuan Kerja Kepatuhan secara berkesinambungan secara berkala setiap Triwulan dengan melaksanakan pemantauan dan evaluasi melalui kegiatan *Focus Group Discussions (FGD)* kepada Lembaga Jasa Keuangan anggota Konglomerasi Keuangan bank **bjb**.

Selama Tahun 2024 Satuan Kerja Kepatuhan telah melakukan pemantauan dan evaluasi serta asistensi penerapan Fungsi Kepatuhan melalui kegiatan *Focus Group Discussions (FGD)*

of the Compliance & APU-PPT Division confirming that the Indonesia-incorporated bank (BHI) has completed operational preparations for address relocation.

- e. The permit application for opening Head Offices, Regional Offices, and Branch Offices is conducted through a review/compliance checklist assessment by the Compliance & AML-CFT Division. However, the permit application for opening KCP Type A, Type B, and Type C is not required to include a compliance checklist.

In 2024, there were no applications for relocation readiness and/or the opening of office networks.

4. Ensuring Bank Compliance with Commitments Made to Regulators and/or Other Authorized Supervisory Authorities
To ensure compliance with the commitments made by the Bank to Regulators, the Compliance & APU-PPT Division continuously monitors the fulfillment of these commitments by the relevant work units.
5. Establishing Corporate Governance under OJK Regulations and Applicable Laws and Regulations
 - a. Assessing the Implementation of Bank Governance through an independent third party, The Indonesian Institute for Corporate Governance (IICG), via the Corporate Governance Perception Index (CGPI) assessment program.
 - b. Monitoring and evaluating in collaboration with the Corruption Eradication Commission (KPK) regarding gratification control programs and LHKPN (State Officials' Wealth Report) management.

Integrated Compliance

Referring to OJK Regulation Number 18/POJK.03/2014 concerning Implementation of Integrated Governance for Financial Conglomerates, where it is stated in article 22 that the Integrated Compliance Work Unit has the task of at least monitoring and evaluating the implementation of the Compliance Function in each Financial Services Institution in the Financial Conglomerate.

The implementation of the implementation of the Integrated Compliance Function was carried out by the Compliance Work Unit on an ongoing basis every quarter by carrying out monitoring and evaluation through on site activities or Focus Group Discussions (FGD) for Financial Services Institutions members of the Financial Conglomerate bank **bjb**.

During 2024 the Compliance Work Unit conducted monitoring and evaluation as well as assistance with the implementation of the Compliance Function through on site activities or Focus

kepada Lembaga Jasa Keuangan anggota Konglomerasi Keuangan dengan rincian sebagai berikut:

No	Lembaga Jasa Keuangan Financial Services Institution
1	BPR Karya Utama Jabar
2	bank bjb Syariah
3	bjb Sekuritas
4	BPR Parungpanjang
5	BPR Cianjur Jabar
6	BPR Artha Galuh Mandiri Jabar

Anti Pencucian Uang (APU), Pencegahan Pendanaan Terorisme (PPT), dan Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM)

Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal atau disebut juga dengan program APU, PPT dan PPSPM (*Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction*/AML, CFT, and CPF) merupakan program yang dilaksanakan secara berkesinambungan dalam rangka pemenuhan kewajiban berdasarkan ketentuan:

1. Undang-Undang Republik Indonesia Nomor 8 Tahun 2010 Tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang (UU PP TPPU);
2. Undang-Undang Republik Indonesia Nomor 9 Tahun 2013 Tentang Pencegahan dan Pemberantasan Tindak Pidana Pendanaan Terorisme (UU PP TPPT);
3. Undang-Undang Republik Indonesia Nomor 4 Tahun 2023 Tentang Pengembangan dan Penguatan Sektor Keuangan (UU P2SK);
4. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 8 Tahun 2023 Tanggal 14 Juni 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan (POJK APU, PPT dan PPSPM);
5. Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 32/SEOJK.03/2017 Tanggal 22 Juni 2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Perbankan;
6. Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 37/SEOJK.05/2017 Tanggal 17 Juli 2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Industri Keuangan Non Bank;

Group Discussions (FGD) for all Financial Services Institutions members of the Financial Conglomerate with the following details:

No	Lembaga Jasa Keuangan Financial Services Institution
7	BPR Cipatujah Jabar
8	BPD Bengkulu
9	BPR Wibawa Mukti Jabar
10	BPR Indramayu Jabar
11	BPR Majalengka Jabar
12	BPR Intan Jabar

Anti Money Laundering (AML) and Counter Terrorist Financing (CFT) Program, and Prevention of Financing of Proliferation of Weapons of Mass Destruction (PFWMD)

The implementation of the Anti-Money Laundering Program, Counter-Terrorism Financing, and Prevention of Financing of Proliferation of Weapons Of Mass Destruction or also known as the AML, CFT and PFWMD program is a program that is implemented on an ongoing basis in order to fulfill obligations based on the following provisions:

1. Law of the Republic of Indonesia Number 8 of 2010 on the Prevention and Eradication of Money Laundering Crimes (UU PP TPPU);
2. Law of the Republic of Indonesia Number 9 of 2013 on the Prevention and Eradication of Terrorism Financing Crimes (UU PP TPPT);
3. Law of the Republic of Indonesia Number 4 of 2023 on the Development and Strengthening of the Financial Sector (UU P2SK);
4. OJK Regulation (POJK) Number 8 of 2023 dated June 14, 2023, on the Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing, and Prevention of Proliferation Financing of Weapons of Mass Destruction in the Financial Services Sector (POJK AML, CFT and PFWMD);
5. OJK Circular Letter (SEOJK) Number 32/SEOJK.03/2017 dated June 22, 2017, on the Implementation of Anti-Money Laundering Programs and Prevention of Terrorism Financing in the Banking Sector;
6. OJK Circular Letter (SEOJK) Number 37/SEOJK.05/2017 dated July 17, 2017, on the Implementation of Anti-Money Laundering Programs and Prevention of Terrorism Financing in the Non-Bank Financial Industry;

7. Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 47/SEOJK.04/2017 Tanggal 6 September 2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Pasar Modal;
8. Ketentuan eksternal yang diatur oleh PPATK maupun regulator lainnya;
9. Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 0584/SK/DIR-KAP/2024 tanggal 2 Desember 2024 tentang Perubahan atas Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., nomor 0484/SK/DIR-KAP/2023 tanggal 30 November 2023 tentang Kebijakan Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (Kebijakan Penerapan Program APU, PPT dan PPPSPM);
10. Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 0586/SK/DIR-KAP/2024 tanggal 3 Desember 2024 tentang Perubahan atas Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 0499/SK/DIR-KAP/2023 tanggal 13 Desember 2023 tentang Standar Operasional Prosedur Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (SOP Penerapan Program APU, PPT dan PPPSPM);
11. Surat Keputusan Divisi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 005/SK/KAP-PPA/2023 tanggal 26 September 2023 tentang Petunjuk Teknis Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Unit Kerja (Juknis Penerapan Program APU, PPT, dan PPPSPM di Unit Kerja); dan
12. Surat Keputusan Divisi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 004/SK/KAP-PPA/2021 tanggal 29 September 2021 tentang Petunjuk Teknis Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Kantor Pusat (Juknis Penerapan Program APU PPT di Kantor Pusat).

Selain mengacu pada ketentuan di atas, dalam rangka penguatan terhadap penerapan APU, PPT dan PPPSPM juga mengacu pada *best practice international*, rekomendasi *Financial Action Task Force* (FATF) dan prinsip-prinsip pada *AML Wolfsberg*.

In addition to referring to the above provisions, in order to strengthen the implementation of AML, CFT and PPPSPM, it also refers to international best practices, Financial Action Task Force (FATF) recommendations and the principles of *AML Wolfsberg*.

Selama Tahun 2024, sebagai komitmen bank **bjb** dalam mendukung Program APU, PPT dan PPPSPM telah dilakukan penguatan dan perbaikan secara berkelanjutan atas seluruh aspek terkait penerapan program APU, PPT dan PPPSPM diantaranya:

1. Peran aktif dari Direksi dan Dewan Komisaris untuk memastikan efektivitas penerapan program APU PPT dan PPPSPM antara lain:
 - a. Melaksanakan rapat bersama Direksi dan Dewan Komisaris secara berkala dan memberikan arahan terkait penerapan program APU, PPT dan PPPSPM;
 - b. Memberikan instruksi atau arahan atas laporan pemantauan penerapan pengelolaan program APU, PPT dan PPPSPM secara rutin baik Triwulanan maupun semesteran dalam rangka penyempurnaan penerapan program APU, PPT dan PPPSPM;
 - c. Memberikan instruksi atau arahan atas laporan insidental terkait isu-isu APU, PPT dan PPPSPM terkini;
 - d. Memberikan persetujuan atas Kebijakan Penerapan Program APU, PPT dan PPPSPM; dan
 - e. Memberikan persetujuan laporan rencana dan realisasi pengkinian data nasabah;
 - f. Melakukan penunjukan Penanggung Jawab APUPPT baik di Kantor Pusat, Kantor Cabang dan Aktivitas Usaha Non Bank (DPLK, Kustodian dan Wali Amanat)
2. Ketersediaan kebijakan dan prosedur yang memadai untuk mengelola dan memitigasi risiko TPPU, TPPT, dan/atau PPSPM serta memastikan penerapan program APU, PPT dan PPPSPM bank **bjb** telah sesuai dengan perubahan ketentuan regulator serta perkembangan produk dan operasional perbankan dengan melakukan:
 - a. *Review* dan penyempurnaan ketentuan internal terkait APU, PPT dan PPPSPM yang telah dimiliki minimal 1 (satu) kali dalam 1 (satu) tahun.
 - b. *Review* aspek APU, PPT dan PPPSPM atas seluruh kebijakan dan prosedur Bank serta atas pengembangan atau penerbitan produk dan/atau aktivitas baru, pengembangan sistem bank **bjb** terkait profil nasabah dan/atau transaksi keuangan, formulir dan kebijakan dan/atau prosedur bank **bjb** untuk memastikan kesesuaiannya dengan ketentuan APU, PPT dan PPPSPM.
3. Adanya pengendalian Intern yang efektif dan independen yang dilakukan melalui:
 - a. Pemeriksaan secara berkala dilakukan oleh Satuan Kerja Audit Internal (SKAI) yang khusus memeriksa terkait pelaksanaan penerapan program APU, PPT dan PPPSPM pada operasional perbankan seluruh jaringan kantor bank **bjb** dan Kegiatan Usaha Bank sehingga hasil dari pemeriksaan yang dilakukan oleh SKAI ini dapat menjadi salah satu sumber untuk melakukan perbaikan terhadap kelemahan pada aspek APU, PPT dan PPPSPM yang ditemukan.

During 2024, as bank **bjb**'s commitment in supporting AML, CFT and PPPSPM Program, strengthening and continuous improvement have been carried out on all aspects related to the implementation of AML, CFT and PPPSPM programs including:

1. The active role of the Board of Directors and Board of Commissioners in ensuring the effectiveness of the implementation of the AML, CFT and PFWMD programs includes:
 - a. Holding periodic meetings with the Board of Directors and Board of Commissioners and providing guidance regarding the implementation of the AML, CFT and PFWMD programs;
 - b. Providing instructions or guidance on monitoring reports related to the management of the AML, CFT and PFWMD programs routinely, both quarterly and semi-annually, in order to improve the implementation of these programs;
 - c. Providing instructions or guidance on incidental reports related to current issues of AML, CFT and PFWMD;
 - d. Approving the Policy for the Implementation of the AML, CFT and PFWMD Programs;
 - e. Approving the reports on plans and actual implementation of customer data updates;
 - f. Appointing the Person in Charge of AML CFT at the Head Office, Branch Offices, and Non-Banking Business Activities (DPLK, Custodian, and Trustee).
2. The availability of adequate policies and procedures to manage and mitigate the risks of TPPU, TPPT, and/or PPSPM and ensure the implementation of the AML, CFT and PFWMD programs at bank **bjb** is in accordance with regulatory changes and the developments in banking products and operations by:
 - a. Reviewing and improving the internal provisions related to AML, CFT and PFWMD that have been established, at least once a year.
 - b. Reviewing the AML, CFT and PFWMD aspects of all bank policies and procedures as well as the development or issuance of new products and/or activities, the development of bank **bjb**'s systems related to customer profiles and/or financial transactions, forms, and policies and/or procedures to ensure their compliance with AML, CFT and PFWMD regulations.
3. The existence of effective and independent internal control conducted through:
 - a. Regular audits conducted by the Internal Audit Unit (SKAI), which specifically examines the implementation of the AML, CFT and PFWMD programs in the banking operations of all bank **bjb** branches and Business Activities of the bank. The results from the audits conducted by SKAI can serve as one of the sources for making improvements to weaknesses in the AML, CFT and PFWMD aspects that are identified.

- b. Pelaksanaan pemantauan APU, PPT dan PPPSPM oleh Divisi Kepatuhan & APU PPT dengan melakukan *On Site* dan/atau *Online Review & Monitoring* terhadap jaringan kantor, Konglomerasi Keuangan, Kegiatan Usaha Bank dan Kelompok Usaha Bank atas implementasi program APU, PPT dan PPPSPM.
 - c. Penguatan penerapan program APU, PPT dan PPPSPM pada konglomerasi keuangan bank **bjb** secara terintegrasi melalui pemantauan yang dilakukan secara berkala untuk memastikan APU, PPT dan PPPSPM telah diterapkan di seluruh konglomerasi keuangan.
 - d. Pelaksanaan dan Pemantauan penerapan program APU, PPT dan PPPSPM pada aktivitas usaha bank **bjb** yaitu Jasa Kustodian dan Wali Amanat serta pada Unit Dana Pensiun Lembaga Keuangan (DPLK).
4. Penyempurnaan sistem/aplikasi untuk melakukan pemantauan profil dan transaksi nasabah dan/atau calon nasabah yang dapat digunakan untuk mendeteksi kejahatan pencucian uang, pendanaan terorisme dan pendanaan proliferasi senjata pemusnah massal serta berfungsi untuk membantu dalam penyampaian laporan kepada PPAK dan pihak berwenang lain antara lain:
 - a. Fitur penilaian tingkat risiko nasabah sehingga pemantauan terhadap nasabah dapat dilakukan dengan pendekatan berbasis risiko (*Risk Based Approach*);
 - b. Fitur pemantauan proses pengkinian data nasabah yang dilakukan oleh jaringan kantor cabang berdasarkan rencana pengkinian data nasabah yang disampaikan kepada OJK setiap tahun;
 - c. Fitur *Screening* profil nasabah/calon nasabah/pelaku transaksi terhadap watchlist yang digunakan pada setiap pembukaan rekening dan hubungan usaha nasabah serta pada proses transaksi. Adapun fitur dimaksud berfungsi untuk menentukan kecocokan data profil nasabah/calon nasabah/pelaku transaksi dengan *watchlist* yang diterbitkan oleh otoritas berwenang maupun *watchlist* yang lazim digunakan dalam *best practice* secara internasional (antara lain *The Office of Foreign Assets Control (OFAC) List, United Nation (UN) List, Daftar Terduga Teroris dan Organisasi Teroris (DTTOT) dan Daftar Pendanaan Proliferasi Senjata Pemusnah Massal, daftar Politically Exposed Person (PEP) dan daftar watchlist lainnya yang dapat dipertanggung jawabkan.* bank **bjb** juga melakukan screening atas seluruh nasabah existing setiap proses pengkinian data *watchlist*. Pemutakhiran dilakukan secara berkelanjutan di antaranya:
 - Penambahan fitur *screening bulk*; dan
 - Upaya integrasi fungsi *screening watchlist* dengan berbagai aplikasi di bank **bjb**, diantaranya E-Form (aplikasi pencatatan pelaku transaksi), **bjb** FAST (aplikasi *onboarding Teller*), SMB (aplikasi *onboarding digital banking*), LMS (aplikasi pinjaman),
- b. The implementation of monitoring AML, CFT and PFWMD by the Compliance & APU PPT Division through On-Site and/or Online Review & Monitoring of branch networks, financial conglomerates, Business Activities of the Bank, and the Bank's Business Groups to assess the implementation of the AML, CFT and PFWMD programs.
 - c. Strengthening the implementation of AML, CFT and PFWMD programs in the **bjb** financial conglomerates in an integrated manner through regular monitoring to ensure that AML, CFT and PFWMD have been applied throughout the financial conglomerates.
 - d. The implementation and monitoring of the AML, CFT and PFWMD programs in the business activities of bank **bjb**, such as Custodian Services and Trustee Services, as well as in the Financial Institution Pension Fund Unit (DPLK).
4. Improvement of the system/application for monitoring customer and/or prospective customer profiles and transactions that can be used to detect money laundering, terrorism financing, and weapons of mass destruction proliferation financing, as well as to assist in reporting to the Financial Transaction Reports and Analysis Center (PPATK) and other relevant authorities. This includes:
 - a. A feature for assessing the customer's risk level so that monitoring can be done with a risk-based approach (Risk-Based Approach);
 - b. A feature for monitoring customer data updates carried out by the branch office network based on the customer data update plan submitted to the OJK (Financial Services Authority) every year;
 - c. A feature for screening the profile of customers/prospective customers/transaction parties against watchlists used during account opening and business relationships, as well as during transaction processes. This feature functions to determine the match between customer profiles, prospective customers, or transaction parties and watchlists issued by the relevant authorities, as well as other commonly used international best practice watchlists (including The Office of Foreign Assets Control (OFAC) List, United Nations (UN) List, Terrorist and Terrorist Organization Suspects List (DTTOT), Weapons of Mass Destruction Proliferation Financing List, Politically Exposed Person (PEP) List, and other accountable watchlists). bank **bjb** also performs screening of all existing customers during each data update process. The updates are carried out continuously, including:
 - Adding bulk screening features; and
 - Efforts to integrate watchlist screening functions with various applications in bank **bjb**, such as E-Form (transaction party recording application), **bjb** FAST (Teller onboarding application), SMB (digital banking onboarding application), LMS (loan

- dan lain-lain. Dimana seluruh kanal yang relevan akan diintegrasikan secara penuh dengan sistem *screening* APU, PPT dan PPPSPM guna memastikan kepatuhan dan optimalisasi proses pemantauan.
- d. Fitur pemantauan transaksi yang digunakan untuk membantu proses identifikasi Transaksi Keuangan Mencurigakan (TKM), Transaksi Keuangan Tunai (TKT), Transaksi Keuangan Transfer Dana Dari dan ke Luar Negeri (TKL) yang wajib dilaporkan kepada PPATK;
 - e. Fitur Laporan Penerapan program APU, PPT dan PPPSPM jaringan kantor cabang secara berkala untuk membantu proses pemantauan penerapan program APU, PPT dan PPPSPM di seluruh jaringan kantor cabang sehingga dapat memiliki kesamaan persepsi dalam melakukan penerapan program APU, PPT dan PPPSPM;
 - f. Fitur yang dapat mengakomodir proses korespondensi yang dilakukan oleh Kantor Pusat dengan jaringan kantor cabang dalam rangka koordinasi dan penyampaian dokumen terkait dengan penerapan program APU, PPT dan PPPSPM;
 - g. Penyesuaian sistem informasi internal bank **bjb** *existing* untuk dapat mengakomodir seluruh kebutuhan terkait dengan penerapan program APU, PPT dan PPPSPM. Penyesuaian terbaru pada aplikasi *frontend* transaksi di *Teller* (**bjb** FAST Menu Transaksi) mencakup penguatan dalam identifikasi pelaku transaksi, penandaan *flagging* untuk transaksi tunai dan non-tunai, standarisasi dan otomasi narasi transaksi, penguatan pada kolom sumber dana dan tujuan transaksi, penambahan fitur *flagging* indikasi transaksi keuangan mencurigakan, serta fitur pencatatan otomatis pada saat *Teller* melakukan penolakan transaksi.
 - h. Fitur pengelolaan data *Walk-In Customer* (WIC) dan *Conductor* yang bukan merupakan nasabah bank **bjb** telah dikembangkan melalui E-Form QR Transaksi dan CDD (*Customer Due Diligence*) Pelaku Transaksi. Inisiatif strategis ini tidak hanya memastikan kepatuhan terhadap regulasi yang berlaku, tetapi juga meningkatkan kualitas layanan yang diberikan oleh bank **bjb**.
 - i. Integrasi antara sistem informasi APU, PPT dan PPPSPM dengan sistem informasi internal bank **bjb**; dan
 - j. Pengembangan fitur pemantauan dan pelaporan aktivitas pemilu dan pilkada kepada PPATK pada sistem informasi APU, PPT dan PPPSPM.
5. Penerapan prosedur penyaringan terhadap pegawai baru (*Pre Employee Screening*) terhadap seluruh pegawai dan pengenalan & pemantauan terhadap profil pegawai (*Know Your Employee*) sebagai upaya mencegah bank **bjb** digunakan sebagai media untuk tindak pidana pencucian uang, tindak pidana pendanaan terorisme dan/atau pendanaan proliferasi senjata pemusnah massal (TPPU, TPPT dan/atau PPPSPM);
- application), and others. All relevant channels will be fully integrated with the AML, CFT and PFWMD screening system to ensure compliance and optimize monitoring processes.
- d. A feature for monitoring transactions used to assist in identifying Suspicious Financial Transactions (TKM), Cash Financial Transactions (TKT), and International Fund Transfer Transactions (TKL) that must be reported to PPATK;
 - e. A feature for reporting the implementation of AML, CFT and PFWMD programs across branch office networks on a regular basis to help monitor the implementation of AML, CFT and PFWMD programs across all branch offices, ensuring a shared understanding in implementing these programs;
 - f. A feature to accommodate correspondence between the Head Office and the branch office network for coordination and submission of documents related to the implementation of AML, CFT and PFWMD programs;
 - g. Adjustment of the bank **bjb**'s existing internal information system to accommodate all the needs related to the implementation of AML, CFT and PFWMD programs. Recent adjustments to the front-end *Teller* transaction application (**bjb** FAST Transaction Menu) include strengthening the identification of transaction parties, flagging of cash and non-cash transactions, standardization and automation of transaction narratives, strengthening source of funds and transaction purpose columns, adding a feature for flagging suspicious financial transactions, and automatic recording when the *Teller* rejects a transaction;
 - h. A feature for managing *Walk-In Customer* (WIC) and *Conductor* data (non-bank **bjb** customers) has been developed through the E-Form QR Transaction and *Customer Due Diligence* (CDD) Transaction Party features. This strategic initiative ensures compliance with applicable regulations and enhances the quality of services provided by bank **bjb**;
 - i. Integration between AML, CFT and PFWMD information systems with bank **bjb**'s internal information systems;
 - j. Development of features to monitor and report election and regional election activities to PPATK within the AML, CFT and PFWMD information system.
5. Implementation of screening procedures for new employees (*Pre-Employee Screening*) for all employees and the introduction & monitoring of employee profiles (*Know Your Employee*) as an effort to prevent bank **bjb** from being used as a medium for money laundering crimes, terrorism financing, and/or proliferation of weapons of mass destruction financing (ML, TF, and/or WMD Proliferation Financing)

6. Peningkatan pemahaman dan kompetensi terhadap penerapan APU, PPT dan PPPSPM melalui pendidikan dan pelatihan APU, PPT dan PPPSPM secara berkesinambungan dan berkala untuk pejabat dan/atau pegawai sesuai dengan kebutuhan paling sedikit sebanyak 1 (satu) kali dalam 1 (satu) tahun bekerjasama dengan **bjb** university sebagai Unit Kerja yang menyelenggarakan pelatihan antara lain meliputi:
 - a. Pemberian materi APU, PPT, dan PPPSPM sebagai materi wajib dalam pelaksanaan pendidikan terhadap pegawai baru maupun pendidikan regular lainnya yang diselenggarakan oleh **bjb** university.
 - b. Pendidikan dan pelatihan APU, PPT, dan PPPSPM menggunakan metode secara *online* (*e-learning*) maupun *offline* (tatap muka) baik diselenggarakan secara mandiri maupun bekerjasama dengan pihak lain.
 - c. Pengembangan materi pelatihan APU, PPT dan PPPSPM diantaranya melakukan update materi terkait teknik, metode, dan tipologi TPPU, TPPT, dan/atau PPSPM.
 7. Pemenuhan kewajiban pelaporan kepada Regulator antara lain:
 - a. Penyampaian pelaporan Individual Transaksi Keuangan Mencurigakan (LTKM), Transaksi Keuangan Tunai (LTKT), Transaksi Transfer Dana Dari dan Ke Luar Negeri (LTKL), permintaan data profil dan transaksi nasabah, penyampaian data melalui Sistem Informasi Pengguna Jasa Terpadu (SIPESAT) dan Sistem Informasi Terduga Pendanaan Terorisme (SIPENDAR) kepada PPAJK;
 - b. Penyusunan dan penyampaian laporan penilaian risiko APU, PPT dan PPPSPM (*Individual Risk Assessment*) kepada OJK;
 - c. Penyampaian Laporan Rencana dan Realisasi Pengkinian Data Nasabah pada OJK; dan
 - d. Pelaporan APU PPT dan Pemantauan Profil DTTOT, DPPSPM dan *Blacklist* lainnya melalui aplikasi milik OJK;
 8. Melakukan pemeliharaan dan pemantauan terhadap profil nasabah dengan daftar-daftar orang maupun lembaga yang wajib dipantau berdasarkan database informasi dari otoritas yang berwenang baik nasional maupun internasional;
 9. Melakukan pemantauan terhadap Nasabah yang dijadikan tersangka atau terdakwa suatu tindak pidana serta Daftar Tersangka dan Terduga Teroris oleh pihak yang berwenang maupun dari media massa atau berdasarkan informasi lainnya dari sumber yang resmi;
 10. Melakukan kegiatan pemantauan terhadap pelaksanaan pengkinian data nasabah oleh seluruh unit kerja dan cabang;
 11. Melakukan Pemantauan secara efektif terhadap Profil dan Transaksi Nasabah dengan memantau pelaksanaan pengelompokan nasabah sesuai dengan tingkat risiko terjadinya pencucian uang;
6. Improvement of understanding and competence regarding the implementation of ML, TF, and WMD Proliferation Financing through continuous and periodic training on ML, TF, and WMD Proliferation Financing for officials and/or employees, at least once a year in collaboration with **bjb** University as the Work Unit that organizes training, which includes:
 - a. Providing mandatory AML, CFT and PFWMD Proliferation Financing materials in the education of new employees as well as other regular training sessions organized by **bjb** University.
 - b. Conducting AML, CFT and PFWMD Proliferation Financing education and training through online (*e-learning*) or offline (*face-to-face*) methods, either independently or in collaboration with other parties.
 - c. Developing training materials for AML, CFT and PFWMD Proliferation Financing, including updating content related to techniques, methods, and typologies of ML, TF, and/or WMD Proliferation Financing.
 7. Compliance with reporting obligations to Regulators, including:
 - a. Submitting reports on Suspicious Financial Transactions (SFT), Cash Financial Transactions (CFT), Fund Transfers to and from Abroad (FTTA), requests for customer profile and transaction data, and submitting data through the Integrated Service System (SIPESAT) and the Suspected Terrorism Financing System (SIPENDAR) to PPAJK;
 - b. Preparing and submitting an individual risk assessment report on AML, CFT and PFWMD Proliferation Financing (*Individual Risk Assessment*) to OJK;
 - c. Submitting Reports on the Plan and Realization of Customer Data Updates to OJK; and
 - d. Reporting AML, CFT, and Monitoring Profiles of DTTOT, DPPSPM, and other Blacklists through OJK's application.
 8. Perform maintenance and monitoring of customer profiles, including lists of individuals and institutions that must be monitored based on information databases from relevant national or international authorities;
 9. Monitor customers who are suspects or defendants in criminal cases, as well as the lists of suspects and individuals linked to terrorism, based on information from authorities or media outlets, or other official sources;
 10. Monitor the process of updating customer data across all work units and branches;
 11. Effectively monitor customer profiles and transactions by overseeing the grouping of customers according to the risk level of money laundering;

12. Melakukan upaya-upaya pencegahan dan mitigasi risiko dalam kaitannya dengan penanganan transaksi perjudian daring yang dilakukan di bank **bjb**. Proses pencegahan dan penanganan dilaksanakan sesuai dengan ketentuan yang berlaku serta arahan regulator terkini.
13. Melakukan koordinasi dengan pihak berwenang terkait dengan permintaan data, pemblokiran rekening serta penyitaan dana berkenaan dengan kasus pencucian uang, pendanaan terorisme dan Pendanaan Proliferasi Senjata Pemusnah Massal;
14. Keikutsertaan dalam rangkaian kegiatan rezim APU PPT dan PPPSPM, diantaranya:
 - a. Kegiatan *Financial Integrity Rating on Money Laundering and Terrorism Financing (FIR on ML/TF)* yang diselenggarakan oleh Pusat Pelaporan Analisis Transaksi Keuangan (PPATK), dimana dari hasil penilaian diperoleh bank **bjb** memperoleh skor FIR on ML/TF sebesar 9,51 dengan kategori Sangat Baik dan merupakan skor tertinggi FIR on ML/TF pada kategori KBMI 2 dan kategori Bank Pembangunan Daerah;
 - b. Survei dan penilaian indeks efektivitas kinerja PPATK dalam upaya pencegahan dan pemberantasan TPPU dan TPPT;
 - c. Rangkaian kegiatan Gerakan Nasional 22 Tahun APU PPT di Indonesia melalui pemanfaatan media publikasi seperti penayangan pada *website*, media sosial, layar informasi pada banking hall serta videotron yang dimiliki oleh bank **bjb**;
 - d. Ikut serta dalam tim *Collaborative Analysis Team (CAT)* terkait Pemilihan Umum dan Pemilihan Kepala Daerah 2024 yang diinisiasi oleh PPATK; dan
 - e. *Cyber Patrol* dalam mencegah pemanfaatan layanan bank **bjb** digunakan sebagai alat penampungan dana hasil perjudian *online* yang sejalan dengan arahan Bank Indonesia.
12. Undertake preventive and risk mitigation efforts related to the handling of online gambling transactions conducted at bank **bjb**. The prevention and handling process is carried out in accordance with applicable regulations and current regulatory guidance;
13. Coordinate with relevant authorities regarding data requests, account blocking, and the seizure of funds related to money laundering, terrorism financing, and the financing of weapons of mass destruction;
14. Participation in activities under the Anti-Money Laundering (AML), Counter-Terrorism Financing (CTF), and Proliferation Financing (WMD) regime, including:
 - a. The Financial Integrity Rating on Money Laundering and Terrorism Financing (FIR on ML/TF) event organized by the Financial Transaction Reports and Analysis Center (PPATK), where bank **bjb** received a FIR on ML/TF score of 9.51, rated as Very Good, which is the highest score for FIR on ML/TF in the KBMI 2 category and the Regional Development Bank category;
 - b. Surveys and assessments of the effectiveness index of PPATK's efforts in preventing and combating Money Laundering and Terrorism Financing;
 - c. Activities related to the National Movement for 22 Years of AML/CTF in Indonesia, utilizing public media such as website displays, social media, information screens in banking halls, and videotron owned by bank **bjb**;
 - d. Participation in the Collaborative Analysis Team (CAT) for the 2024 General Elections and Regional Head Elections, initiated by PPATK; and
 - e. Cyber Patrol to prevent the use of bank **bjb**'s services for the storage of funds derived from online gambling, in line with the directives from Bank Indonesia.

Perkara Hukum

Jumlah perkara hukum yang dihadapi bank **bjb** selama tahun 2024 adalah sebagai berikut.

Tabel Perkara hukum

No.	Perkara Hukum Legal Cases	Jumlah Total	
		Perdata Civil	Pidana Criminal
1.	Telah Selesai (telah mempunyai kekuatan hukum yang tetap) Completed (has permanent legal force)	105	6
2.	Dalam proses penyelesaian In the process of completion	70	166
Total		175	172

Legal Case

The number of legal cases/lawsuit faced by bank **bjb** during 2024 is as follows.

Table of Legal Cases

No.	Perkara Hukum Legal Cases	Jumlah Total	
		Perdata Civil	Pidana Criminal
1.	Telah Selesai (telah mempunyai kekuatan hukum yang tetap) Completed (has permanent legal force)	105	6
2.	Dalam proses penyelesaian In the process of completion	70	166
Total		175	172

Perkara Hukum yang Dihadapi Perusahaan

Legal Matters Faced by the Company

Perkara Hukum yang masih berjalan di tahun 2024

Ongoing Legal Cases Throughout 2024

No.	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi perusahaan The effect on the condition of the company
1	<p>Unit Kerja : Cabang Suci Jenis : Gugatan Pailit No. Perkara : 46/Pdt.Sus-Pailit/2021/PN.Niaga.Jkt .Pst Yurisdiksi : Pengadilan Niaga pada Pengadilan Negeri Jakarta Pusat tgl Registrasi: *N/A</p> <p>Work Unit: Suci Branch Type : Bankruptcy Lawsuit Case No: 46/Pdt.Sus-Pailit/2021/PN.Niaga.Jkt .Pst Jurisdiction : Commercial Court at Central Jakarta District Court Registration date: *N/A</p>	<p>akan dilakukan eksekusi lelang kedua terhadap objek agunan yang berada di Batam, adapun lelang pertama dengan hasil Tanpa Ada Peminat (TAP)</p> <p>A second auction will be executed for the collateral object located in Batam, while the first auction resulted in No Interested Parties (TAP)</p>	<p>Nilai tagihan kepada Termohon pailit sebesar Rp. 9.774.226.776</p> <p>The value of bills to the bankruptcy Respondent amounted to IDR 9,774,226,776</p>	-
2	<p>Unit Kerja : Div PPK Jenis : Gugatan Pailit No Perkara : 26/Pdt-Sus- PembatalanPerdamaian/2022/PN-Niaga-.Jkt. Pst jo nomor 23/Pdt-Sus-PKPU/2012/PN-Niaga-.Jkt.Pst Yurisdiksi : Pengadilan Niaga pada Pengadilan Negeri Jakarta Pusat Tgl Registrasi: *N/A</p> <p>Work Unit: PPK Division Type : Bankruptcy Lawsuit Case No: 26/Pdt-Sus- Peace Cancellation/2022/PN-Niaga-.Jkt.Pst in conjunction with no 23/Pdt-Sus-PKPU/2012/PN-Niaga-.Jkt.Pst Jurisdiction : Commercial Court at Central Jakarta District Court Rgistration date: *N/A</p>	<p>Pemberesan kepailitan atas lelang milik Istkara karya</p> <p>Settlement of bankruptcy for auction of property owned by Istkara Karya</p>	<p>Total Tagihan Kredit kepada Termohon PKPU sebesar Rp. 108.729.914.334,-</p> <p>Total credit receivables to the PKPU Respondent amounted to IDR 108,729,914,334, -</p>	-
3	<p>Unit kerja : Kebayoran baru dan/atau bank bjb Kantor Wilayah II Jenis : Gugatan perbuatan melawan hukum No. Perkara : 1091/Pdt.G/2021/PN.Jkt.Brt Yurisdiksi : Pengadilan Negeri Jakarta Barat Tgl Registrasi: 21 Desember 2021</p> <p>Work unit: Kebayoran Baru and/or bank bjb Regional Office II Type: Unlawful act lawsuit Case No: 1091/Pdt.G/2021/PN.Jkt.Brt Jurisdiction: West Jakarta District Court Registration Date: December 21, 2021</p>	<p>Proses kasasi</p> <p>Cassation process</p>	<p>1. Menghukum Tergugat II (bjb) untuk mengembalikan uang sisa eksekusi pencairan sejumlah Rp. 126.494.237.582,-.</p> <p>2.Menghukum Tergugat II (bjb) untuk membayar ganti rugi sebesar Rp. 597.326.832.325,-.</p> <p>1. To sentence Defendant II (bjb) to return the remaining money from the execution of the disbursement amounting to IDR 126,494,237,582,-.</p> <p>2. To sentence Defendant II (bjb) to pay compensation amounting to IDR 597,326,832,325,-.</p>	-

No.	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi perusahaan The effect on the condition of the company
4	<p>Unit Kerja: KC Daan Mogot</p> <p>Jenis : Pailit</p> <p>No. Perkara : 43/Pdt.Sus pembatalPerdamaian/2023/PN.Niaga. Jkt.Pst</p> <p>Yurisdiksi : Pengadilan Niaga pada Negeri Jakarta Pusat</p> <p>Work Unit: KC Daan Mogot</p> <p>Type: Bankrupt</p> <p>Case No: 43/Pdt.Sus peace cancellation /2023/PN.Niaga. Jkt.Pst</p> <p>Jurisdiction : Commercial Court in Central Jakarta District</p>	<p>Proses lelang hak tanggungan di KPKNL Cirebon</p> <p>Mortgage auction process at KPKNL Cirebon</p>	<p>Total tagihan kredit kepada Termohon PKPU : Rp. 6.993.231.300,-</p> <p>Total outstanding loan to the PKPU Respondent: IDR 6,993,231,300,-</p>	-
5	<p>Unit Kerja : Pekanbaru</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 23/Pdt.G/2023/PN .Pbr</p> <p>Yurisdiksi : Pengadilan Negeri Pekanbaru</p> <p>Tgl Registrasi: 6 Februari 2023</p> <p>Work Unit: Pekanbaru</p> <p>Type: Unlawful Act Lawsuit</p> <p>Case No: 23/Pdt.G/2023/PN .Pbr</p> <p>Jurisdiction : Pekanbaru District Court</p> <p>Registration Date: February 6, 2023</p>	<p>Proses Kasasi</p> <p>Cassation process</p>	<p>Kerugian materil : Rp. 3.224.520.000,-</p> <p>Kerugian imateril : Rp. 100.000.000.000,00-</p> <p>Material loss: IDR 3,224,520,000,-</p> <p>Immaterial loss : IDR 100,000,000,000.00-</p>	-
6	<p>Unit Kerja : Khusus Banten</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum oleh H. Ukon Winardi dan Hj. Iho binti H. Kusni</p> <p>No. Perkara : 176/Pdt.G/2022/PN.Srg</p> <p>Yurisdiksi : Pengadilan Negeri Serang</p> <p>Work Unit: Banten only</p> <p>Type: Unlawful Act Lawsuit by H. Ukon Winardi and Hj. Iho binti H. Kusni</p> <p>Case No: 176/Pdt.G/2022/PN.Srg</p> <p>Jurisdiction : Serang District Court</p>	<p>Proses Kasasi</p> <p>Cassation process</p>	<p>Kerugian Materil : Rp.198.200.000, -</p> <p>Kerugian Immateril : Rp. 1.500.000.000,-</p> <p>Material Loss: IDR 198,200,000, -</p> <p>Immaterial Loss: IDR 1,500,000,000,-</p>	-
7	<p>Unit Kerja : Tamansari</p> <p>Jenis : Gugatan Wanprestasi</p> <p>No. Perkara : 164/Pdt.G/2023/PN sby</p> <p>Yurisdiksi : Pengadilan Negeri Surabaya</p> <p>Work Unit: Tamansari</p> <p>Type: Gugatan Wanprestasi Type: Breach of Contract Lawsuit</p> <p>Case No: 164/Pdt.G/2023/PN sby</p> <p>Jurisdiction: Surabaya District Court</p>	<p>Proses Kasasi</p> <p>Cassation process</p>	<p>Kerugian materil : Rp 3 Miliar</p> <p>Kerugian imateril : tidak ada</p> <p>Material loss: IDR 3 billion</p> <p>Immaterial loss: none</p>	-

No.	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi perusahaan The effect on the condition of the company
8	<p>Unit Kerja : Surakarta</p> <p>Jenis : Kepailitan</p> <p>No. Perkara : 18/Pdt.Sus-PKPU/2023/PN. Niaga Smg</p> <p>Yurisdiksi : Pengadilan Niaga pada Pengadilan Negeri Semarang</p> <p>Work Unit: Surakarta</p> <p>Type: Bankruptcy</p> <p>Case No: 18/Pdt.Sus-PKPU/2023/PN. Niaga Smg</p> <p>Jurisdiction: Commercial Court at Semarang District Court</p>	<p>Telah dilakukan pertemuan dengan Kurator CV Banyu Bening dan Sri Lestari (dalam pailit) pada tanggal 28 Mei 2024 dengan hasil pertemuan pihak Kurator tetap kooperatif dengan bjb dalam hal penjualan sisa agunan yang secara teknis akan dilakukan secara bersama-sama.</p> <p>A meeting was held with the Curator of CV Banyu Bening and Sri Lestari (in bankruptcy) on May 28, 2024, with the results of the meeting being that the Curator remained cooperative with bjb regarding the sale of the remaining collateral, which technically would be carried out jointly.</p>	<p>Tagihan kepada Termohon Pailit sebesar Rp. 2.482.697.541,-</p> <p>Bills to the Bankruptcy Respondent amounting to IDR 2,482,697,541.</p>	-
9	<p>Unit Kerja : Pandeglang</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum oleh Cepi Sayfudin</p> <p>No. Perkara : 8/Pdt.G/2022/PN.Pdl</p> <p>Yurisdiksi : Pengadilan Negeri Pandeglang</p> <p>Work Unit: Pandeglang</p> <p>Type : Unlawful Act Lawsuit by Cepi Sayfudin</p> <p>Case No: 8/Pdt.G/2022/PN.Pdl</p> <p>Jurisdiction : Pandeglang District Court</p>	<p>Proses Kasasi</p> <p>Cassation process</p>	<p>Kerugian Materil : Rp.1.000.000.000,-</p> <p>Material Loss: IDR 1.000.000.000,-</p>	-
10	<p>Unit Kerja : Kabupaten Tangerang</p> <p>Jenis : Gugatan PMH</p> <p>No Perkara : 11/Pdt.G/2024/PN.Tgr</p> <p>Yurisdiksi : Pengadilan Negeri Tangerang</p> <p>Work Unit: Tangerang Regency</p> <p>Type : PMH Lawsuit</p> <p>Case No: 11/Pdt.G/2024/PN.Tgr</p> <p>Jurisdiction : Tangerang District Court</p>	<p>Menunggu putusan</p> <p>Waiting for the decision</p>	<p>Menyatakan Tergugat II tidak menggunakan prinsip kehati-hatian dalam melaksanakan proses survey lokasi</p> <p>Gugatan Materil : Rp. 800.000.000,-</p> <p>Gugatan imateril : Rp. 2.000.000.000,-</p> <p>Stating that Defendant II did not use the principle of caution in carrying out the location survey process.</p> <p>Material Lawsuit: IDR 800,000,000,-</p> <p>Intangible Lawsuit: IDR 2,000,000,000,-</p>	-

No.	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi perusahaan The effect on the condition of the company
11	<p>Unit Kerja : Kebayoran baru dan/atau bank bjb Kantor Wilayah II Jenis : Gugatan perbuatan melawan hukum No. Perkara : 1090/Pdt.G/2021/ PN.Jkt.Brt Yurisdiksi : Pengadilan Negeri Jakarta Barat Tgl Registrasi Banding: 1 Maret 2023</p> <p>Work Unit: Kebayoran Baru and/or bank bjb Regional Office II Type : Unlawful act lawsuit Case No: 1090/Pdt.G/2021/PN.Jkt.Brt Jurisdiction : West Jakarta District Court Appeal Registration Date: March 1, 2023</p>	<p>Proses Kasasi Cassation process</p>	<p>1. Menghukum Tergugat II (bjb) untuk mengembalikan uang sisa eksekusi pencairan sejumlah Rp. 126.494.237.582,-. 2. Menghukum Tergugat II (bjb) untuk membayar ganti rugi sebesar Rp. 597.326.832.325,-.</p> <p>1. To sentence Defendant II (bjb) to return the remaining money from the execution of the disbursement amounting to IDR 126,494,237,582,-. 2. To sentence Defendant II (bjb) to pay compensation amounting to IDR 597,326,832,325,-.</p>	-
12	<p>Unit Kerja : Cilegon Jenis : Gugatan Perbuatan Melawan Hukum oleh Antih dkk No. Perkara : 159/Pdt.G/2024/PN.Bks Yurisdiksi : Pengadilan Negeri Bekasi</p> <p>Work Unit : Cilegon Type : Unlawful Act Lawsuit by Antih et al. Case No: 159/Pdt.G/2024/PN.Bks Jurisdiction : Bekasi District Court</p>	<p>Pemeriksaan setempat Local inspection</p>	<p>Kerugian Materil : Rp. 9.250.000.000,- Kerugian Immateril : Rp. 3.000.000.000,-</p> <p>Material Loss: IDR 9,250,000,000,- Immaterial Loss : IDR 3,000,000,000,-</p>	-
13	<p>Unit Kerja: Cabang Khusus Banten Jenis : Perbuatan Melawan Hukum No Perkara: 171/Pdt.G/2024/PN. Jaktim Tanggal Perkara: 01 April 2024 Yurisdiksi: Pengadilan Negeri Jakarta Timur</p> <p>Work Unit: Banten Special Branch Type : Unlawful Act Case No: 171/Pdt.G/2024/PN. Jaktim Case Date: April 1, 2024 Jurisdiction: East Jakarta District Court</p>	<p>Pembuktian dari Penggugat Evidence from the Plaintiff</p>	<p>menghukum para tergugat secara tanggung renteng sebesar Rp. 5.660.000.000</p> <p>punish the defendants jointly and severally for IDR 5,660,000,000</p>	-

No.	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi perusahaan The effect on the condition of the company
14	<p>Unit Kerja : Cabang Pelabuhan Ratu Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 15/Pdt.G/2024/PN.Cbd Yurisdiksi : Pengadilan Negeri Cibadak Tgl Registrasi: 19 April 2024</p> <p>Work Unit: Pelabuhan Ratu Branch Type : Unlawful Act Lawsuit Case No: 15/Pdt.G/2024/PN.Cbd Jurisdiction : Cibadak District Court Registration Date: April 19, 2024</p>	<p>Pada tanggal 12 desember 2024 sidang dengan agenda bukti tertulis,pada tangga,pada tangga; 27 desember sidang dengan agenda kesimpulan (ecourt)</p> <p>On December 12, 2024, the trial with the agenda of written evidence, on the stairs; December 27, the trial with the agenda of conclusion (ecourt)</p>	<p>Kerugian Materil Sebesar Rp. 3.000.000, Kerugian Inmateril Sebesar Rp. 100.000.000</p> <p>Material Loss of IDR 3,000,000, Intangible Loss of IDR 100,000,000</p>	-
15	<p>Unit Kerja : Cabang Kuningan Jenis : Perbuatan Melawan Hukum No. Perkara : 14/Pdt.G/2023/PN.Kng Yurisdiksi : Pengadilan Negeri Kuningan Tgl Registrasi: 25 Agustus 2023</p> <p>Work Unit: Kuningan Branch Type : Unlawful Act Case No: 14/Pdt.G/2023/PN.Kng Jurisdiction: Kuningan District Court Registration Date: August 25, 2023</p>	<p>Proses Kasasi Cassation process</p>	<p>Pokok Petitum : Menyatakan batal dan tidak mempunyai kekuatan hukum (<i>buiten effect Stelen</i>) surat-surat yang menyangkut obyek sengketa yaitu Risalah lelang a.n H.Udin</p> <p>Main Point of Petitum: To declare null and void and have no legal force (<i>buiten effect Stelen</i>) the documents concerning the object of the dispute, namely the auction minutes in the name of H.Udin</p>	-
16	<p>Unit Kerja: Kantor Cabang Cikarang Jenis : Pailit No Perkara: 2/Pdt.Sus-Pembatalan Perdamaian/2024/PN.Niaga Jkt.Pst jo. No. 381/Pdt.Sus-PKPU/2022/PN.Niaga Jkt.Pst Tanggal Perkara: 18 April 2024 Yurisdiksi: Pengadilan Niaga pada Negeri Jakarta Pusat</p> <p>Work Unit: Cikarang Branch Office Type : Bankrupt Case No: 2/Pdt.Sus-Peace Cancelation/2024/PN.Niaga Jkt. Pst in conjunction with No. 381/Pdt.Sus-PKPU/2022/PN.Niaga Jkt.Pst Case Date: April 18, 2024 Jurisdiction: Commercial Court of Central Jakarta District</p>	<p>Menunggu <i>appraisal</i> atas seluruh harta Debitur pailit</p> <p>Waiting for appraisal of all assets of bankrupt Debtor</p>	<p>Nilai Tagihan kepada Termohon Pailit Rp. 2.808.189.329,-</p> <p>The value of claims against the Bankruptcy Respondent is IDR 2,808,189,329.</p>	-

No.	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi perusahaan The effect on the condition of the company
17	<p>Unit Kerja : Cabang Padalarang Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 194/Pdt.G/2023/PN blb Yurisdiksi : Pengadilan Negeri Bale Bandung</p> <p>Work Unit: Padalarang Branch Type : Unlawful Act Lawsuit Case No: 194/Pdt.G/2023/PN blb Jurisdiction : Bale Bandung District Court</p>	<p>Proses Kasasi Cassation Process</p>	<p>Kerugian Materil : Rp. 978.861.482,- Kerugian Imateril: Rp. 1.000.000.000,- Material Loss: IDR 978,861,482,- Immaterial Loss: IDR 1,000,000,000,-</p>	-
18	<p>Unit Kerja: Kantor Cabang Rasuna Said Jenis : Gugatan PMH No Perkara : 430/Pdt.G/2024/PN Jkt Sel Yurisdiksi : Pengadilan Negeri Jakarta Selatan</p> <p>Work Unit: Rasuna Said Branch Office Type : PMH Lawsuit Case No: 430/Pdt.G/2024/PN Jkt Sel Jurisdiction : South Jakarta District Court</p>	<p>Kesimpulan Conclusion</p>	<p>kerugian imateril : Rp. 10.000.000.000,- immaterial loss: IDR 10,000,000,000,-</p>	-
19	<p>Unit Kerja: Kantor Cabang Tangerang Selatan Jenis : Gugatan Wanprestasi No. Perkara : 544/Pdt.G/2024/PN.Jkt.Sel Yurisdiksi : Pengadilan Negeri Jakarta Selatan</p> <p>Work Unit: South Tangerang Branch Office Type : Breach of Contract Lawsuit Case No: 544/Pdt.G/2024/PN.Jkt.Sel Jurisdiction : South Jakarta District Court</p>	<p>Duplik Duplicate</p>	<p>Kerugian Materil : Rp. 2.922.000.000,- Kerugian Imateril: Rp. 1.000.000.000,- Material Loss: IDR 2,922,000,000,- Immaterial Loss: IDR 1,000,000,000,-</p>	-
20	<p>Unit Kerja : Kantor Cabang Medan Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 646/Pdt.G/2023/PN .Mdn Yurisdiksi : Pengadilan Negeri Medan Tgl Registrasi: 08 Agustus 2023</p> <p>Work Unit: Medan Branch Office Type : Unlawful Act Lawsuit Case No: 646/Pdt.G/2023/PN .Mdn Jurisdiction : Medan District Court Registration Date: August 8, 2023</p>	<p>Proses Kasasi Cassation Process</p>	<p>Sisa Kredit Rp. 38.307.328,00- Remaining Loan IDR 38,307,328.00-</p>	-

No.	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi perusahaan The effect on the condition of the company
21	<p>Unit Kerja: Kantor Cabang Karawang</p> <p>Jenis : Pailit</p> <p>No. Perkara : 313/Pdt.Sus-PKPU/2023/PN. Niaga.Jkt.Pst</p> <p>Yurisdiksi : Pengadilan Niaga Pada Pengadilan Negeri Jakarta Pusat</p> <p>Tgl Registrasi: 1 Juli 2024</p> <p>Work Unit: Karawang Branch Office</p> <p>Type : Bankrupt</p> <p>Case No: 313/Pdt.Sus-PKPU/2023/PN. Niaga.Jkt.Pst</p> <p>Jurisdiction : Commercial Court at Central Jakarta District Court</p> <p>Registration Date: July 1, 2024</p>	<p>Menunggu berita acara insolvensi</p> <p>Waiting for the insolvency minutes</p>	<p>Nilai tagihan kepada Termohon pailit Rp. 5.466.037.983</p> <p>The value of the bill to the bankruptcy Respondent is IDR 5,466,037,983</p>	-
22	<p>Unit Kerja: Kantor Cabang Bekasi</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 293/Pdt.G/2023/PN.Bks</p> <p>Yurisdiksi : Pengadilan Negeri Bekasi</p> <p>Tgl Registrasi : 10 Juni 2024</p> <p>Work Unit: Bekasi Branch Office</p> <p>Type : Unlawful Act Lawsuit</p> <p>Case No: 293/Pdt.G/2023/PN.Bks</p> <p>Jurisdiction : Bekasi District Court</p> <p>Registration Date: June 10, 2024</p>	<p>Jawaban</p> <p>Answer</p>	<p>Rp. 5.151.500.000</p> <p>IDR 5.151.500.000</p>	-
23	<p>Unit Kerja: Kantor Cabang Utama Bandung</p> <p>Jenis : Pailit</p> <p>No. Perkara : 119/Pdt.Sus-PKPU/2023/PN.Niaga.Sby</p> <p>Yurisdiksi : Pengadilan Niaga pada Pengadilan Negeri Surabaya</p> <p>Work Unit: Bandung Main Branch Office</p> <p>Type: Bankrupt</p> <p>Case No: 119/Pdt.Sus-PKPU/2023/PN.Niaga.Sby</p> <p>Jurisdiction: Commercial Court at Surabaya District Court</p>	<p>Menunggu pemberesan budle pailit</p> <p>Waiting for bankruptcy budle clearance</p>	<p>Total Tagihan Piutang: Pokok :13.515.194.728,-</p> <p>Total Accounts Receivable: Principal :13,515,194,728,-</p>	-
24	<p>Unit Kerja: Kantor Cabang Makassar</p> <p>Jenis : Perdata (PMH)</p> <p>No. Perkara : 270/Pdt.G/2023/PN Mks Jo. Nomor 152/ PDT/2024/PT MKS</p> <p>Yurisdiksi : Pengadilan Tinggi Sulawesi Selatan.</p> <p>Work Unit: Makassar Branch Office</p> <p>Type: Civil (PMH)</p> <p>Case No: 270/Pdt.G/2023/PN Mks in conjunction with Number 152/PDT/2024/PT MKS</p> <p>Jurisdiction: South Sulawesi High Court.</p>	<p>Proses Kasasi</p> <p>Cassation Process</p>	<p>Rp. 1.903.562.535,-</p> <p>IDR 1.903.562.535,-</p>	-

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25	<p>Unit Kerja: Kantor Cabang Indramayu Jenis : Perbuatan Melawan Hukum No. Perkara : 406/Pdt.G/2024/PT.BDG Jo. 51/Pdt.G/2023/ PN Idm Yurisdiksi : Mahkamah Agung Republik Indonesia Tgl Registrasi: 07 Agustus 2024</p> <p>Work Unit: Indramayu Branch Office Type: Unlawful Act Case No: 406/Pdt.G/2024/PT.BDG in conjunction with 51/ Pdt.G/2023/PN Idm Jurisdiction: Supreme Court of the Republic of Indonesia Registration Date: August 07, 2024</p>	<p>Proses Kasasi Cassation Process</p>	<p>Rp. 3.077.492.600,- IDR 3.077.492.600,-</p>	-
26	<p>Unit Kerja: Kantor Cabang Rasuna Said Jenis : Gugatan Wanprestasi No Perkara : 771/Pdt.G/2023/PN Jkt Sel Yurisdiksi : Pengadilan Negeri Jakarta Selatan</p> <p>Work Unit: Rasuna Said Branch Office Type: Breach of Contract Lawsuit Case No: 771/Pdt.G/2023/PN Jkt Sel Jurisdiction: South Jakarta District Court</p>	<p>Saksi dari Penggugat Plaintiff's witness</p>	<p>Menyatakan pengalihan piutang (cessie) yang dilakukan Tergugat 1 merupakan perbuatan melawan hukum</p> <p>Stating that the transfer of receivables (cession) carried out by Defendant 1 was an unlawful act</p>	-
27	<p>Unit Kerja: Divisi Korporasi Jenis : PKPU No Perkara : 176/Pdt.Sus-PKPU/2024/PN Niaga Jkt.Pst Yurisdiksi : Pengadilan Niaga pada Negeri Jakarta Pusat</p> <p>Work Unit: Corporate Division Type: PKPU Case No: 176/Pdt.Sus-PKPU/2024/PN Niaga Jkt.Pst Jurisdiction: Commercial Court at Central Jakarta District Court</p>	<p>Rapat Pembahasan Proposal Perdamaian Peace Proposal Discussion Meeting</p>	<p>Informasi tagihan: Pokok: Rp403.190.084.063 Bunga: Rp 3.260.504.968 Denda: Rp 390.584.246</p> <p>Total kewajiban Rp406.841.173.276</p> <p>Billing information: Principal: IDR 403,190,084,063 Interest: IDR 3,260,504,968 Penalty: IDR 390,584,246</p> <p>Total liability IDR 406,841,173,276</p>	-
28	<p>Unit Kerja : Kantor Cabang Khusus Banten Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 123/Pdt.G/2024/PN.Srg Yurisdiksi : Pengadilan Negeri Serang</p> <p>Work Unit : Banten Special Branch Office Type : Unlawful Act Lawsuit Case No: 123/Pdt.G/2024/PN.Srg Jurisdiction : Serang District Court</p>	<p>Duplik Duplicate</p>	<p>Gugatan materil : Rp. 1.000.000.000,- Gugatan Immateril : Rp. 1.000.000.000,-</p> <p>Material Claim: IDR 1,000,000,000,- Immaterial Claim: IDR 1,000,000,000,-</p>	-

No.	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi perusahaan The effect on the condition of the company
29	<p>Unit Kerja: Kantor Cabang Rasuna Said</p> <p>Jenis : Gugatan Pailit</p> <p>No Perkara : 31/Pdt-Sus-Pembatalan Perdamaian/2024/ PN.Niaga.Jkt.Pst</p> <p>Yurisdiksi : Pengadilan Niaga pada Negeri Jakarta Pusat</p> <p>Work Unit: Rasuna Said Branch Office</p> <p>Type: Bankruptcy Lawsuit</p> <p>Case No: 31/Pdt-Sus-Peace Cancellation/2024/PN.Niaga. Jkt.Pst</p> <p>Jurisdiction: Commercial Court at Central Jakarta District</p>	<p>Rapat kreditor proposal perdamaian</p> <p>Creditors meeting peace proposal</p>	<p>Tidak ada</p> <p>Outsanding dari 3 Debitur: Rp 1.012.156.003,-</p> <p>None</p> <p>Outsanding of 3 Debtors: IDR 1,012,156,003,-</p>	-
30	<p>Unit Kerja : Kantor Cabang Bekasi</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 451/Pdt.G/2024/PN.Bks</p> <p>Yurisdiksi : Pengadilan Negeri Bekasi</p> <p>Work Unit : Bekasi Branch Office</p> <p>Type : Unlawful Act Lawsuit</p> <p>Case No: 451/Pdt.G/2024/PN.Bks</p> <p>Jurisdiction : Bekasi District Court</p>	<p>Sidang tanggal 07 Januari 2025 dengan agendan jawaban dari Para Tergugat</p> <p>Trial date January 7, 2025, with agenda for response from the Defendants</p>	<p>Tidak ada</p> <p>None</p>	-
31	<p>Unit Kerja: KCK Banten</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 129/Pdt.G/2024/PN.Srg</p> <p>Yurisdiksi : Negeri Serang</p> <p>Work Unit: KCK Banten</p> <p>Type: Unlawful Act Lawsuit</p> <p>Case No: 129/Pdt.G/2024/PN.Srg</p> <p>Jurisdiction: Serang District</p>	<p>Duplik</p> <p>Duplicate</p>	<p>mengembalikan agunan/ jaminan yang telah dilelang kepada Penggugat.</p> <p>return the collateral/security that has been auctioned to the Plaintiff.</p>	-
32	<p>Unit Kerja: Kantor Cabang Cimahi</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 391/Pdt.G/2024/PN.Bdg</p> <p>Yurisdiksi : Negeri Bandung</p> <p>Work Unit: Cimahi Branch Office</p> <p>Type: Unlawful Act Lawsuit</p> <p>Case No: 391/Pdt.G/2024/PN.Bdg</p> <p>Jurisdiction: Bandung District</p>	<p>Pada tanggal 3 desember dengan agenda yang sama mediasi,pada tanggal,pada tanggal 16 desember sidang dengan agenda pembacaan hasil mediasi dan pembacaan gugatan, namun ditunda pada tanggal 6 januari 2025 dengan agenda masih jawaban dari tergugat.</p> <p>On December 3, with the same agenda of mediation, on December 16 the trial with the agenda of reading the results of the mediation and reading the lawsuit, but was postponed to January 6, 2025 with the agenda still being the response from the defendant.</p>	<p>mengembalikan agunan/ jaminan yang telah dicessie kepada Penggugat.</p> <p>return the collateral/security that has been cessioned to the Plaintiff.</p>	-

No.	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi perusahaan The effect on the condition of the company
33	<p>Unit Kerja : Kantor Cabang Depok</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 311/Pdt.G/2022/PN.Dpk</p> <p>Yurisdiksi : Pengadilan Negeri Depok</p> <p>Work Unit : Depok Branch Office</p> <p>Type : Unlawful Act Lawsuit</p> <p>Case No: 311/Pdt.G/2022/PN.Dpk</p> <p>Jurisdiction: Depok District Court</p>	<p>sidang selanjutnya tanggal 09 Januari 2025 dengan agenda Pembuktian dari Pihak Penggugat</p> <p>The next hearing will be on January 9, 2025, with the agenda of Evidence from the Plaintiff</p>	<p>Kerugian materil : Rp. 24.500.000.000</p> <p>Karugian imateril : Rp. 2.000.000.000.000</p> <p>Material loss: IDR 24,500,000,000</p> <p>Immaterial loss : IDR 2.000.000.000.000</p>	-
34	<p>Unit Kerja : Kantor Cabang Sukajadi</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 44/Pdt.G/2024/PN.Smd</p> <p>Yurisdiksi : Pengadilan Negeri Sumedang IB</p> <p>Tgl Registrasi: 4 September 2024</p> <p>Work Unit: Sukajadi Branch Office</p> <p>Type: Unlawful Act Lawsuit</p> <p>Case No: 44/Pdt.G/2024/PN.Smd</p> <p>Jurisdiction: Sumedang IB District Court</p> <p>Registration Date: September 4, 2024</p>	<p>pada tanggal 3 desember sidang dengan agenda mediasi,pada tanggal,pada tanggal 17 desember sidang dengan agenda pembacaan gugatan,pada tanggal 9 januari sidang dengan agenda jawaban</p> <p>on December 3, the trial with the agenda of mediation, on December 17 the trial with the agenda of reading the lawsuit, on January 9 the trial with the agenda of answering the lawsuit</p>	<p>Penggugat menginginkan bahwa SHM No 391 kembali ke atas nama Penggugat.</p> <p>The plaintiff wants SHM No. 391 to return to the plaintiff's name.</p>	-
35	<p>Unit Kerja: Kantor Cabang Tamansari</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 392/Pdt.G/2024/PN.Bdg</p> <p>Yurisdiksi : Pengadilan Negeri Bandung</p> <p>Tgl Registrasi: 27 Agustus 2024</p> <p>Work Unit: Tamansari Branch Office</p> <p>Type: Unlawful Act Lawsuit</p> <p>Case No: 392/Pdt.G/2024/PN.Bdg</p> <p>Jurisdiction: Bandung District Court</p> <p>Registration Date: August 27, 2024</p>	<p>Pada tanggal 17 desember sidang dengan agenda duplik dari Tergugat II (Ecourt), pada tanggal 24 desember sidang dengan agenda bukti tertulis, pada tanggal 7 januari sidang dengan agenda bukti tergugat secara offline</p> <p>On December 17, the trial with the agenda of duplicate from Defendant II (Ecourt), on December 24, the trial with the agenda of written evidence, on January 7, the trial with the agenda of defendant's evidence offline</p>	<p>Materil : Rp. 1.956.500.000,-</p> <p>Material: IDR 1,956,500,000,-</p>	-
36	<p>Unit Kerja: Kantor Cabang Banjar</p> <p>Jenis : Perbuatan Melawan Hukum</p> <p>No. Perkara : 471/PDT/2024/PT.BDG Jo. 83/Pdt.G/2023/PN Tsm</p> <p>Yurisdiksi : Mahkamah Agung Republik Indonesia</p> <p>Tgl Registrasi: 15 Juli 2024</p> <p>Work Unit: Banjar Branch Office</p> <p>Type: Unlawful Act</p> <p>Case No: 471/PDT/2024/PT.BDG in conjunction with 83/Pdt.G/2023/PN Tsm</p> <p>Jurisdiction: Supreme Court of the Republic of Indonesia</p> <p>Registration Date: July 15, 2024</p>	<p>Proses kasasi</p> <p>Cassation process</p>	<p>Pokok Petitum : Menyatakan tidak sah dan tidak berharga pelaksanaan lelang agunan (objek sengketa) dan menyatakan tidak sah dan tidak berharga surat-surat berikut seluruh turunannya sehubungan lelang agunan sebagaimana dalam risalah lelang No. 444/34/2023 tanggal 26 Juli 2023</p> <p>Petitum Main Point: Declaring the auction of collateral (disputed object) invalid and worthless and declaring the following documents and all derivatives in connection with the auction of collateral as stated in auction minutes No. 444/34/2023 dated July 26, 2023, invalid and worthless</p>	-

No.	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi perusahaan The effect on the condition of the company
37	<p>Unit kerja: KCK Jakarta</p> <p>Jenis : PKPU</p> <p>No Perkara : 230/Pdt.Sus-PKPU/2024/PN Niaga Jkt.Pst</p> <p>Yurisdiksi : Pengadilan Niaga pada Negeri Jakarta Pusat</p> <p>Work Unit: KCK Jakarta</p> <p>Type: PKPU</p> <p>Case No: 230/Pdt.Sus-PKPU/2024/PN Niaga Jkt. Pst</p> <p>Jurisdiction: Commercial Court at Central Jakarta District Court</p>	<p>Rapat Pembahasan Proposal Perdamaian</p> <p>Peace Proposal Discussion Meeting</p>	<p>Tagihan kepada Termohon sebesar Rp. 7.600.000.000,-</p> <p>The bill to the Respondent is IDR 7,600,000,000,-</p>	-
38	<p>Unit kerja: Cabang Depok</p> <p>Jenis : PKPU</p> <p>No Perkara : 240/Pdt.Sus-PKPU/2024/PN Niaga Jkt.Pst</p> <p>Yurisdiksi : Pengadilan Niaga pada Negeri Jakarta Pusat</p> <p>Work Unit: Depok Branch</p> <p>Type: PKPU</p> <p>Case No: 240/Pdt.Sus-PKPU/2024/PN Niaga Jkt.Pst</p> <p>Jurisdiction: Commercial Court at Central Jakarta District Court</p>	<p>Rapat Pembahasan Proposal Perdamaian</p> <p>Peace Proposal Discussion Meeting</p>	<p>Tagihan kepada Termohon sebesar Rp. 18.784.407.785,-</p> <p>Bills to the Respondent amounting to IDR. 18,784,407,785,-</p>	-
39	<p>Unit Kerja : KCK Jakarta</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 239/Pdt.G/2024/PN.Ckr</p> <p>Yurisdiksi : Pengadilan Negeri Cikarang</p> <p>Work Unit : KCK Jakarta</p> <p>Type : Unlawful Act Lawsuit</p> <p>Case No: 239/Pdt.G/2024/PN.Ckr</p> <p>Jurisdiction : Cikarang District Court</p>	<p>Mediasi namun <i>deadlock</i> sehingga dilanjut ke pokok perkara</p> <p>Mediation but there was a <i>deadlock</i>, so it continued to the main case</p>	<p>a. Menyatakan pelaksanaan lelang terhadap objek tanah milik Penggugat yang dilakukan oleh Turut Tergugat tidak dapat dilaksanakan;</p> <p>b. Menghukum Turut Tergugat untuk patuh dan tunduk terhadap putusan ini</p> <p>a. Declare that the auction of the Plaintiff's land object carried out by the Co- Defendant cannot be carried out;</p> <p>b. Order the Co-Defendant to obey and submit to this decision</p>	-
40	<p>Unit Kerja: Kantor Cabang Suci</p> <p>Jenis : Gugatan PMH</p> <p>No Perkara : 490/Pdt.G/2023/PN Bdg</p> <p>Yurisdiksi : Pengadilan Negeri Bandung</p> <p>Work Unit: Suci Branch Office</p> <p>Type: PMH Lawsuit</p> <p>Case No: 490/Pdt.G/2023/PN Bdg</p> <p>Jurisdiction: Bandung District Court</p>	<p>Proses kasasi</p> <p>Cassation process</p>	<p>Tidak ada</p> <p>None</p>	-

No.	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi perusahaan The effect on the condition of the company
41	<p>Unit Kerja : Divisi Korporasi Jenis : Pailit No. Perkara: 2/Pdt.Sus-Homologasi/2024/PN.Niaga.smg Yurisdiksi : Pengadilan Niaga pada Pengadilan Negeri Semarang Tgl Registrasi: *N/A</p> <p>Work Unit : Corporate Division Type : Bankrupt Case No: 2/Pdt.Sus-Homologasi/2024/PN.Niaga.smg Jurisdiction : Commercial Court at Semarang District Court Registration Date: *N/A</p>	<p>Verifikasi piutang Verification of receivables</p>	<p>Nominal Tagihan Pokok Rp. 543.980.507.170 dan tagihan bunga R p. 127.815.476.416</p> <p>Nominal Principal Receivables IDR 543,980,507,170 and interest receivables IDR 127,815,476,416</p>	-
42	<p>Unit Kerja: Kantor Cabang Sukabumi Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 30/Pdt.G/2024/PN.Skb Yurisdiksi : Pengadilan Negeri Sukabumi Tgl Registrasi: 20 September 2024</p> <p>Work Unit: Sukabumi Branch Office Type: Unlawful Act Lawsuit Case No: 30/Pdt.G/2024/PN.Skb Jurisdiction: Sukabumi District Court Registration Date: September 20, 2024</p>	<p>Pada tanggal 17 desember sidang dengan duplik, penggugat diberi kesempatan upload duplik di sistem ecourt,pada tanggal 7 januari sidang dengan agenda bukti dari para pihak</p> <p>On December 17, the trial with a duplicate, the plaintiff was given the opportunity to upload a duplicate in the ecourt system, on January 7, the trial with the agenda of evidence from the parties</p>	<p>Tidak ada None</p>	-
43	<p>Unit Kerja: Kantor Cabang Rasuna Said Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 402/Pdt.G/2024/PN Jkt.Bdg Yurisdiksi : Pengadilan Negeri Bandung</p> <p>Work Unit: Rasuna Said Branch Office Type: Unlawful Act Lawsuit Case No: 402/Pdt.G/2024/PN Jkt.Bdg Jurisdiction: Bandung District Court</p>	<p>Sidang tanggal 23 Desember 2023 dengan agenda mediasi para pihak. untuk selanjutnya pembacaan gugatan yang akan dilaksanakan tanggal 14 Januari 2025</p> <p>Trial on December 23, 2023, with the agenda of mediation of the parties. for further reading of the lawsuit which will be carried out on January 14, 2025</p>	<p>Kerugian materil : Rp.1.500.000.000,-</p> <p>Material loss: IDR 1,500,000,000,-</p>	-
44	<p>Unit Kerja : Kantor Cabang Tasikmalaya Jenis : Perbuatan Melawan Hukum No. Perkara : 54/Pdt.G/2023/PN Tsm Yurisdiksi : Pengadilan Negeri Tasikmalaya Tgl Registrasi: 23 September 2024</p> <p>Work Unit : Tasikmalaya Branch Office Type : Unlawful Act Case No: 54/Pdt.G/2023/PN Tsm Jurisdiction : Tasikmalaya District Court Registration Date: September 23, 2024</p>	<p>Jawaban Answer</p>	<p>Pokok Petitum : Menyatakan secara hukum Eksekusi lelang hak Tanggungan terhadap sebidang tanah sawah SHM No. 338 an atas nama Noneng batal demi hukum</p> <p>Main Point of Petitum: To declare legally that the execution of the mortgage auction for a plot of rice field land SHM No. 338 in the name of Noneng is null and void.</p>	-

No.	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi perusahaan The effect on the condition of the company
45	<p>Unit Kerja: Kantor Cabang Ciamis</p> <p>Jenis : Perbuatan Melawan Hukum</p> <p>No. Perkara : 19/Pdt.G/2024/PN Cms</p> <p>Yurisdiksi : Pengadilan Negeri Ciamis</p> <p>Tgl Registrasi: 27 September 2024</p> <p>Work Unit: Ciamis Branch Office</p> <p>Type: Unlawful Act</p> <p>Case No: 19/Pdt.G/2024/PN Cms</p> <p>Jurisdiction: Ciamis District Court</p> <p>Registration Date: September 27, 2024</p>	<p>Replik Penggugat</p> <p>Plaintiff's Reply</p>	<p>Rp. 100.000.000,- (kerugian immateril)</p> <p>IDR 100.000.000,- (immaterial loss)</p>	-
46	<p>Unit Kerja: Divisi Treasury</p> <p>Jenis : PKPU</p> <p>No Perkara: 269/Pdt.Sus-PKPU/2024/PN.Niaga.Jkt.Pst</p> <p>Tanggal Perkara: 11 Oktober 2024</p> <p>Yurisdiksi: Pengadilan Niaga pada Negeri Jakarta Pusat</p> <p>Work Unit: Treasury Division</p> <p>Type: PKPU</p> <p>Case No: 269/Pdt.Sus-PKPU/2024/PN.Niaga.Jkt.Pst</p> <p>Case Date: October 11, 2024</p> <p>Jurisdiction: Commercial Court of Central Jakarta District</p>	<p>Rapat permusyawaratan majelis dengan hasil penundaan 60 Hari</p> <p>Assembly deliberation meeting with 60-day postponement result</p>	<p>Tidak ada</p> <p>None</p>	-
47	<p>Unit Kerja : Cabang Purwakarta</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 18/Pdt.G/2024/PN.Pwk</p> <p>Yurisdiksi : Pengadilan Negeri Purwakarta</p> <p>Tgl Registrasi: 19 Mei 2024</p> <p>Work Unit : Purwakarta Branch</p> <p>Type : Unlawful Act Lawsuit</p> <p>Case No: 18/Pdt.G/2024/PN.Pwk</p> <p>Jurisdiction : Purwakarta District Court</p> <p>Registration Date: May 19, 2024</p>	<p>Proses banding</p> <p>Appeal process</p>	<p>Menyatakan tidak sah atas limit lelang yang ditetapkan oleh tergugat</p> <p>Declaring the auction limit set by the defendant to be invalid</p>	-
48	<p>Unit Kerja: Kantor Cabang Rawamangun</p> <p>Jenis : Perbuatan Melawan Hukum</p> <p>No. Perkara : 246/Pdt.G/2024/PN.Bdg</p> <p>Yurisdiksi : Pengadilan Negeri Bandung</p> <p>Work Unit: Rawamangun Branch Office</p> <p>Type: Unlawful Act</p> <p>Case No: 246/Pdt.G/2024/PN.Bdg</p> <p>Jurisdiction: Bandung District Court</p>	<p>sidang tanggal 08 Januari 2025 dengan agenda panggilan terakhir utk T4 dan T5</p> <p>trial date January 8, 2025, with the agenda of the final summons for T4 and T5</p>	<p>Pembatalan PK dan APHT</p> <p>Baki debit dari total 3 debitur: Rp. 18.893.671.127</p> <p>Cancellation of PK and APHT</p> <p>Debit balance from total 3 debtors: IDR 18,893,671,127</p>	-

No.	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi perusahaan The effect on the condition of the company
49	<p>Unit Kerja: Kantor Cabang Rawamangun</p> <p>Jenis : Perbuatan Melawan Hukum</p> <p>No. Perkara : 551/Pdt.G/2024/PN.Jkt.Pst</p> <p>Yurisdiksi : Pengadilan Negeri Jakarta Pusat</p> <p>Work Unit: Rawamangun Branch Office</p> <p>Type: Unlawful Act</p> <p>Case No: 551/Pdt.G/2024/PN.Jkt.Pst</p> <p>Jurisdiction: Central Jakarta District Court</p>	<p>Sidang dengan Agenda Pemeriksaan kelengkapan Tergugat IX</p> <p>Sidang selanjutnya hari Selasa, tgl 14 Januari 2025 untuk Agenda Panggilan Umum ke-2.</p> <p>Trial with Agenda to Examine the Completeness of Defendant IX</p> <p>The next trial is Tuesday, January 14, 2025, for the 2nd General Summons Agenda.</p>	<p>Rp. 3.874.793.183</p> <p>IDR 3.874.793.183</p>	-
50	<p>Unit Kerja : Kantor Cabang Rawamangun</p> <p>Jenis : Perbuatan Melawan Hukum</p> <p>No Perkara : 1073/Pdt.G/2024/PN Jkt.Sel</p> <p>Yuridiksi : Pengadilan Negeri Jaksel</p> <p>Work Unit : Rawamangun Branch Office</p> <p>Type : Unlawful Act</p> <p>Case No: 1073/Pdt.G/2024/PN Jkt.Sel</p> <p>Jurisdiction : South Jakarta District Court</p>	<p>Panggilan para pihak</p> <p>Call of the parties</p>	<p>Menyatakan sertifikat hak milik (SHM) Nomor 3152/Tebet Timur, tercatat atas nama Adelbert Tommy Silaen adalah sah milik Penggugat</p> <p>Declaring that the certificate of ownership (SHM) Number 3152/ Tebet Timur, registered in the name of Adelbert Tommy Silaen, is legally owned by the Plaintiff.</p>	-
51	<p>Unit Kerja : Kantor Cabang Tasikmalaya</p> <p>Jenis : Pembagian Harta Bersama</p> <p>No. Perkara : 1334/Pdt.G/2024/PA. Tmk</p> <p>Yurisdiksi : Pengadilan Agama Kota tasikmalaya</p> <p>Tgl Registrasi: 18 September 2024</p> <p>Work Unit : Tasikmalaya Branch Office</p> <p>Type : Distribution of Joint Property</p> <p>Case No: 1334/Pdt.G/2024/PA. Tmk</p> <p>Jurisdiction : Tasikmalaya City Religious Court</p> <p>Registration Date: September 18, 2024</p>	<p>Agenda pembuktian dari Tergugat, namun Tergugat tidak hadir untuk menyampaikan alat bukti sehingga sidang ditunda ke tgl 08 Januari 2025</p> <p>The defendant's evidence agenda, but the defendant was not present to submit evidence, so the trial was postponed to January 8, 2025</p>	<p>Pokok Petitum : menyatakan hutang atas nama Penggugat di bank bjb dengan nomor perjanjian Kredit 0079/PK-TSM/KON-G6/V/2022 tanggal 17 Mei 2022 dan nomor : 0152/PK -TSM/KON-G6/V/2021 tanggal 28 Mei 2021 hutang bersama Penggugat dan Tergugat</p> <p>Petitum Main Point: declares debt in the name of the Plaintiff at bank bjb with credit agreement number 0079/PK-TSM/KON-G6/V/2022 dated May 17, 2022, and number: 0152/PK-TSM/KON-G6/V/2021 dated May 28, 2021 joint debt of the Plaintiff and Defendant</p>	-
52	<p>Unit Kerja: Kantor Cabang Tasikmalaya</p> <p>Jenis : Perbuatan Melawan Hukum</p> <p>No. Perkara : 56/Pdt.G/2024/PN Tsm</p> <p>Yurisdiksi : Pengadilan Negeri Tasikmalaya</p> <p>Tgl Registrasi: 04 Oktober 2024</p> <p>Work Unit: Tasikmalaya Branch Office</p> <p>Type: Unlawful Act</p> <p>Case No: 56/Pdt.G/2024/PN Tsm</p> <p>Jurisdiction: Tasikmalaya District Court</p> <p>Registration Date: October 4, 2024</p>	<p>Pembacaan gugatan</p> <p>Reading of the lawsuit</p>	<p>Pokok Petitum : membatalkan lelang objek agunan dan Menyatakan tidak sah dan tidak berkekuatan hukum, "Penetapan Harga Limit Objek Jaminan Kredit yang dibuat oleh bank bjb</p> <p>Petitum Main Point: to cancel the auction of collateral objects and to declare invalid and without legal force, "Determination of the Limit Price of Credit Collateral Objects made by Bank bjb</p>	-

No.	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi perusahaan The effect on the condition of the company
53	<p>Unit Kerja: Kantor Cabang Tasikmalaya</p> <p>Jenis : Perbuatan Melawan Hukum</p> <p>No. Perkara : 58/Pdt.G/2024/PN Tsm</p> <p>Yurisdiksi : Pengadilan Negeri Tasikmalaya</p> <p>Tgl Registrasi: 08 Oktober 2024</p> <p>Work Unit: Tasikmalaya Branch Office</p> <p>Type: Unlawful Act</p> <p>Case No: 58/Pdt.G/2024/PN Tsm</p> <p>Jurisdiction: Tasikmalaya District Court</p> <p>Registration Date: October 8, 2024</p>	<p>Replik Penggugat dari Penggugat melalui e court agenda selanjutnya Duplik dari Tergugat tanggal 31 Desember 2024</p> <p>Reply from the Plaintiff from the Plaintiff via e-court next agenda Duplicate from the Defendant dated December 31, 2024</p>	<p>Pokok Petikum : keberatan atas upaya lelang eksekusi Hak Tanggungan yang akan dilakukan oleh bank bjb dan Pembantah beranggapan bank bjb tidak bisa melakukan upaya lelang eksekusi Hak Tanggungan sebelum ada putusan dalam perkara a quo yang berkekuatan hukum tetap atau sampai berakhirnya masa kredit tahun 2028</p> <p>Petition Points: object to the attempt to auction the execution of Mortgage Rights which will be carried out by bank bjb and the Disputant believes that bank bjb cannot carry out an attempt to auction the execution of Mortgage Rights before there is a decision in the a quo case which has permanent legal force or until the end of the credit period in 2028</p>	-
54	<p>Unit Kerja: Kantor Cabang Tasikmalaya</p> <p>Jenis : Perbuatan Melawan Hukum</p> <p>No. Perkara : 63/Pdt.Bth/2024/PN Tsm</p> <p>Yurisdiksi : Pengadilan Negeri Tasikmalaya</p> <p>Tgl Registrasi: 24 Oktober 2024</p> <p>Work Unit: Tasikmalaya Branch Office</p> <p>Type: Unlawful Act</p> <p>Case No: 63/Pdt.Bth/2024/PN Tsm</p> <p>Jurisdiction: Tasikmalaya District Court</p> <p>Registration Date: October 24, 2024</p>	<p>Mediasi para pihak sepakat untuk tidak bersepakat, sidang selanjutnya dengan agenda laporan hasil mediasi dan pembacaan gugatan tanggal 9 Januari 2025</p> <p>The mediation of the parties agreed not to agree, the next hearing with the agenda of reporting the results of the mediation and reading the lawsuit on January 9, 2025</p>	<p>Pokok Petikum : membatalkan lelang objek agunan SHM No 00591 Kel Mangkubumi an Moch Rizky Pratama; dan SHM No 00444 Kel Empang Sari an Yeti Suryati.t</p> <p>Petition Main Point: to cancel the auction of collateral objects SHM No. 00591 Kel Mangkubumi an Moch Rizky Pratama; and SHM No. 00444 Kel Empang Sari an Yeti Suryati.t</p>	-
55	<p>Unit Kerja: KCK Banten</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 150/Pdt.G/2024/PN.Srg</p> <p>Yurisdiksi : Negeri Serang</p> <p>Work Unit: KCK Banten</p> <p>Type: Unlawful Act Lawsuit</p> <p>Case No: 150/Pdt.G/2024/PN.Srg</p> <p>Jurisdiction: Serang District</p>	<p>Replik Penggugat</p> <p>Plaintiff's Reply</p>	<p>mengembalikan agunan/ jaminan yang telah dilelang kepada Penggugat. Gugatan Materil : Rp. 690.000.000, - Gugatan Imateril : Rp. 2.000.000.000,-</p> <p>return the collateral/security that has been auctioned to the Plaintiff. Material Lawsuit: IDR 690,000,000, - Intangible Lawsuit: IDR 2,000,000,000, -</p>	-

No.	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi perusahaan The effect on the condition of the company
56	<p>Unit Kerja: Kantor Cabang Batam</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No perkara : 60/Pdt.G/2024/PN Btm</p> <p>Yuridiksi : Pengadilan Negeri Batam</p> <p>Unit Kerja: Kantor Cabang Batam</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>Case No: 60/Pdt.G/2024/PN Btm</p> <p>Yuridiksi : Pengadilan Negeri Batam</p>	<p>Proses banding</p> <p>Appeal process</p>	<p>1. Menyatakan tidak sah dan tidak memiliki kekuatan hukum atas SHM yang dijadikan agunan di Bank bjb</p> <p>2. Memerintahkan kepada para turut tergugat untuk tunduk dan patuh terhadap putusan perkara <i>a quo</i>.</p> <p>1. Declare that the SHM used as collateral at Bank bjb is invalid and has no legal force</p> <p>2. Order the co-defendants to submit to and comply with the decision of a <i>quo</i> case.</p>	-
57	<p>Unit Kerja: Kantor Cabang Bekasi</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 524/Pdt.G/2023/PN.Bks</p> <p>24 November 2023</p> <p>Yurisdiksi : Pengadilan Negeri Bekasi</p> <p>Work Unit: Bekasi Branch Office</p> <p>Type : Unlawful Act Lawsuit</p> <p>Case No: 524/Pdt.G/2023/PN.Bks</p> <p>November 24, 2023</p> <p>Jurisdiction : Bekasi District Court</p>	<p>proses kasasi</p> <p>Cassation process</p>	<p>Menyatakan batal pemberian hak tanggungan yang ditandatangani oleh Tergugat 2 dan Turut Tergugat 1 dikarenakan AJB No 27/2021 batal.</p> <p>Declaring the granting of mortgage rights signed by Defendant 2 and Co-Defendant 1 void because AJB No. 27/2021 is void.</p>	-
58	<p>Unit Kerja: Kantor Cabang Tamansari</p> <p>Jenis : Perbuatan Melawan Hukum</p> <p>No Perkara: 121/Pdt.G/2024/PN. Bdg</p> <p>Tanggal Perkara: 01 April 2024</p> <p>Yurisdiksi: Pengadilan Bandung</p> <p>Work Unit: Tamansari Branch Office</p> <p>Type: Unlawful Act</p> <p>Case No: 121/Pdt.G/2024/PN. Bdg</p> <p>Case Date: April 1, 2024</p> <p>Jurisdiction: Bandung Court</p>	<p>Proses banding</p> <p>Appeal process</p>	<p>Menyatakan dan menetapkan Tergugat 1 dan Tergugat 2 dalam menetapkan nilai objek adalah caat prosedural dan batal demi hukum</p> <p>Kerugian materil Rp. 3.400.000.000</p> <p>kerugian imateril Rp. 500.000.000</p> <p>Declare and determine that Defendant 1 and Defendant 2 in determining the value of the object are procedurally defective and null and void by law</p> <p>Material loss IDR 3,400,000,000</p> <p>Intangible loss IDR 500,000,000</p>	-
59	<p>Unit Kerja : Kantor Cabang Soreang</p> <p>Jenis : Perbuatan Melawan Hukum</p> <p>No Perkara: 257/Pdt.G/2024/PN. Blb</p> <p>Yurisdiksi: Pengadilan Bale Bandung</p> <p>Work Unit: Soreang Branch Office</p> <p>Type: Unlawful Act</p> <p>Case No: 257/Pdt.G/2024/PN. Blb</p> <p>Jurisdiction: Bale Bandung Court</p>	<p>Pada tanggal 17 desember sidang dengan agenda mediasi kedua dengan hasil deadlock sehingga sidang dilanjut pada tanggal 7 januari 2025 dengan agenda pembacaan gugatan</p> <p>On December 17, the trial with the second mediation agenda resulted in a deadlock so the trial was continued on January 7, 2025, with the agenda of reading the lawsuit.</p>	<p>Menyatakan tidak sah dan cacat hukum segala peralihan hak atas SHM No 2494/Desa Kota Kulon an. Ir. Achmad Sartono</p> <p>Declare that all transfers of rights to SHM No. 2494/Desa Kota Kulon are invalid and legally flawed in the name of Ir. Achmad Sartono</p>	-

No.	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi perusahaan The effect on the condition of the company
60	<p>Unit Kerja: Kantor Cabang Sukabumi Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 22/Pdt.G/2024/PN.Skb Yurisdiksi : Pengadilan Negeri Sukabumi Tgl Registrasi: 12 Agustus 2024</p> <p>Work Unit: Sukabumi Branch Office Type: Unlawful Act Lawsuit Case No: 22/Pdt.G/2024/PN.Skb Jurisdiction: Sukabumi District Court Registration Date: August 12, 2024</p>	<p>Proses banding Appeal process</p>	<p>Tidak ada None</p>	-
61	<p>Unit Kerja: Kantor Cabang Rangkasbitung Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 12/Pdt.G/2024/PN.Rkb Yurisdiksi : Pengadilan Negeri Rangkasbitung</p> <p>Work Unit: Rangkasbitung Branch Office Type: Unlawful Act Lawsuit Case No: 12/Pdt.G/2024/PN.Rkb Jurisdiction: Rangkasbitung District Court</p>	<p>Proses banding Appeal process</p>	<p>Gugatan Immateril : Rp. 200.000.000,- Immateral Claim: IDR 200,000,000,-</p>	-
62	<p>Unit Kerja: Kantor Cabang Cianjur Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 47/Pdt.G/2024/PN.Cjr Yurisdiksi : Pengadilan Negeri Cianjur Tgl Registrasi: 4 november 2024</p> <p>Work Unit: Cianjur Branch Office Type: Unlawful Act Lawsuit Case No: 47/Pdt.G/2024/PN.Cjr Jurisdiction: Cianjur District Court Registration Date: November 4, 2024</p>	<p>Pada tanggal 4 desember sidang dengan agenda panggilan kedua dikarenakan tergugat III dan Tergugat IV tidak hadir maka majelis memanggil kembali para pihak pada tanggal 18 desember, pada tanggal 8 Januari sidang dengan agenda mediasi pertama</p> <p>On December 4, the hearing with the agenda of the second summons was held because Defendant III and Defendant IV were not present, so the panel called the parties back on December 18, on January 8 the hearing with the agenda of the first mediation</p>	<p>Rp. 591.249.449 IDR 591.249.449</p>	-

No.	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi perusahaan The effect on the condition of the company
63	<p>Unit Kerja: Kantor Cabang Patrol</p> <p>Jenis : Perbuatan Melawan Hukum</p> <p>No. Perkara : 53/Pdt.G/2023/PN Idm</p> <p>Yurisdiksi : Pengadilan Negeri Indramayu</p> <p>Tgl Registrasi: 18 Oktober 2023</p> <p>Work Unit: Patrol Branch Office</p> <p>Type: Unlawful Act</p> <p>Case No: 53/Pdt.G/2023/PN Idm</p> <p>Jurisdiction: Indramayu District Court</p> <p>Registration Date: October 18, 2023</p>	<p>Proses Kasasi</p> <p>Cassation process</p>	<p>Pokok Petitum : Menyatakan secara hukum Eksekusi lelang hak Tanggungan terhadap sebidang tanah sawah SHM No. 57 an atas nama Romlah dan SHM No 57 an Sobari batal demi hukum</p> <p>Main Point of Petitum: To declare legally that the execution of the mortgage auction for a plot of rice field land SHM No. 57 in the name of Romlah and SHM No. 57 in the name of Sobari is null and void.</p>	-
64	<p>Unit Kerja: Kantor Cabang Buah Batu</p> <p>Jenis : Gugatan PMH</p> <p>No Perkara : 593/Pdt.G/2023/PN Bdg</p> <p>Yurisdiksi : Pengadilan Negeri Bandung</p> <p>Work Unit: Buah Batu Branch Office</p> <p>Type: PMH Lawsuit</p> <p>Case No: 593/Pdt.G/2023/PN Bdg</p> <p>Jurisdiction: Bandung District Court</p>	<p>Proses Kasasi</p> <p>Cassation process</p>	<p>1. menyatakan akta perjanjian pengalihan tagihan (<i>cessie</i>) antara Tergugat 1 dan Tergugat 2 tidak memiliki kekuatan hukum tetap</p> <p>2. menghukum Tergugat 1 untuk mengembalikan agunan penggugat dalam keadaan semula</p> <p>1. declare the deed of agreement for the transfer of debt (<i>cession</i>) between Defendant 1 and Defendant 2 has no permanent legal force</p> <p>2. Order Defendant 1 to return the plaintiff's collateral in its original condition</p>	-
65	<p>Unit Kerja: Kantor Cabang Palembang</p> <p>Jenis : Gugatan PMH</p> <p>No Perkara : 332/Pdt.G/2024/PN Plg</p> <p>Yurisdiksi : Pengadilan Negeri Palembang</p> <p>Work Unit: Palembang Branch Office</p> <p>Type: PMH Lawsuit</p> <p>Case No: 332/Pdt.G/2024/PN Plg</p> <p>Jurisdiction: Palembang District Court</p>	<p>Panggilan para pihak</p> <p>Call of the parties</p>	<p>Tidak ada</p> <p>Menyatakan SHM No. 667/ Bukit Sangkal atas nama Tika Wulandari (Tergugat II) tidak mempunyai kekuatan hukum</p> <p>There isn't any</p> <p>Declare SHM No. 667/Bukit Sangkal in the name of Tika Wulandari (Defendant II) has no legal force</p>	-
66	<p>Unit Kerja: Kantor Cabang Medan</p> <p>Jenis : Gugatan Wanprestasi</p> <p>No Perkara : 1047/Pdt.G/2024/PN Mdn</p> <p>Yurisdiksi : Pengadilan Negeri Medan</p> <p>Work Unit: Medan Branch Office</p> <p>Type: Breach of Contract Lawsuit</p> <p>Case No: 1047/Pdt.G/2024/PN Mdn</p> <p>Jurisdiction: Medan District Court</p>	<p>Panggilan para pihak</p> <p>Call of the parties</p>	<p>imateril Rp. 500.000.000 dan tanggung renteng membayar uang paksa (<i>dwangsom</i>) sebesar Rp.1.000.000.- kepada Penggugat perhari untuk setiap keterlambatan terhadap putusan akhir sejak putusan diucapkan</p> <p>immaterial IDR 500,000,000 and jointly and severally liable to pay a penalty (<i>dwangsom</i>) of IDR 1,000,000.- to the Plaintiff per day for each delay in the final decision since the decision was pronounced.</p>	-

No.	Pokok Perkara/Gugatan Main Case/Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Pengaruhnya terhadap kondisi perusahaan The effect on the condition of the company
67	<p>Unit Kerja: KC Rasuna Said</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 999/pdt.g/2023/pn.Jaksel</p> <p>Yurisdiksi : Negeri Jakarta Selatan</p> <p>Work Unit: KC Rasuna Said</p> <p>Type: Unlawful Act Lawsuit</p> <p>Case No: 999/pdt.g/2023/pn.Jaksel</p> <p>Jurisdiction: South Jakarta District Court</p>	<p>Proses kasasi</p> <p>Cassation process</p>	<p>Menyatakan batal demi hukum pelaksanaan lelang eksekusi</p> <p>Declare the execution auction null and void by law</p>	-
68	<p>Unit Kerja: Kantor Cabang Medan</p> <p>Jenis : Wanprestasi</p> <p>No Perkara: 1076/Pdt.G/2024/PN. Mdn</p> <p>Tanggal Perkara: 09 Desember 2024</p> <p>Yurisdiksi: Pengadilan Negeri Medan</p> <p>Work Unit: Medan Branch Office</p> <p>Type : Default</p> <p>Case No: 1076/Pdt.G/2024/PN. Mdn</p> <p>Case Date: December 9, 2024</p> <p>Jurisdiction: Medan District Court</p>	<p>Panggilan Para Pihak</p> <p>Call of the parties</p>	<p>kerugian moril serta immaterial Rp.3.500.000.000,-</p> <p>moral and immaterial damages of IDR 3,500,000,000,-</p>	-
69	<p>Unit Kerja: Kantor Cabang Buah Batu</p> <p>Jenis : Perbuatan Melawan Hukum</p> <p>No Perkara: 540/Pdt.G/2024/PN Bdg</p> <p>Tanggal Perkara: 09 Desember 2024</p> <p>Yurisdiksi: Pengadilan Negeri Bandung</p> <p>Work Unit: Buah Batu Branch Office</p> <p>Type : Unlawful Act</p> <p>Case No: 540/Pdt.G/2024/PN Bdg</p> <p>Case Date: December 09, 2024</p> <p>Jurisdiction: Bandung District Court</p>	<p>Panggilan Para Pihak</p> <p>Call of the parties</p>	<p>perhitungan kewajiban per tanggal 20 September 2024 yang harus dibayar sebesar Rp. 5.858.518.318,- dan atau tagihan setelahnya adalah tidak sah, cacat hukum dan tidak mempunyai kekuatan hukum yang mengikat</p> <p>calculation of obligations as of September 20, 2024 which must be paid in the amount of IDR 5,858,518,318,- and or subsequent bills are invalid, legally flawed and have no binding legal force</p>	-
70	<p>Unit Kerja: Kantor Cabang Suci</p> <p>Jenis : Perbuatan Melawan Hukum</p> <p>No Perkara: 312/Pdt.G/2024/PN.Bib</p> <p>Tanggal Perkara: 09 Desember 2024</p> <p>Yurisdiksi: Pengadilan Negeri Medan</p> <p>Work Unit: Suci Branch Office</p> <p>Type : Unlawful Act</p> <p>Case No: 312/Pdt.G/2024/PN.Bib</p> <p>Case Date: December 9, 2024</p> <p>Jurisdiction: Medan District Court</p>	<p>Panggilan Para Pihak</p> <p>Call of the parties</p>	<p>kerugian materiil sebesar Rp.143.000.000,- dan imateriil sebesar Rp.1.000.000.000,-</p> <p>material loss of IDR 143,000,000,- and immaterial loss of IDR 1,000,000,000,-</p>	-

Perkara Putus di tahun 2024

Cases Concluded in the year 2024

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
1	<p>Unit Kerja : Kantor Cabang Karawang Jenis : Gugatan Wanprestasi No. Perkara : 453/Pdt.G/2022/PN.Bdg Yurisdiksi : Pengadilan Negeri Bandung Tgl Registrasi: 6 Oktober 2022</p> <p>Work Unit: Karawang Branch Office Case Type: Default Lawsuit Case Number: 453/Pdt.G/2022/PN.Bdg Jurisdiction: Bandung District Court Registration Date: October 6, 2022</p>	<p>Pada tanggal 25 januari 2024 pembacaan putusan yang isinya : mengabulkan eksepsi turut tergugat dalam pokok perkara menyatakan gugatan penggugat tidak dapat diterima dan menghukum penggugat untuk membayar biaya perkara</p> <p>The verdict was rendered on January 25, 2024, with the following ruling: Granting the exception of the co-defendant, declaring the plaintiff's lawsuit inadmissible, and ordering court fees.</p>	<p>Tidak Ada Kredit Rp. 4.580.000.000 None Loan IDR 4,580,000,000</p>	-
2	<p>Unit Kerja : Kantor Cabang Tamansari Jenis : Wanprestasi No Perkara: 135/Pdt.G/2023/Pn blb Tanggal Perkara: 06 Juli 2023 Yurisdiksi: Pengadilan Bale Bandung</p> <p>Work Unit: Tamansari Branch Office Case Type: Default Case Number: 135/Pdt.G/2023/PN.Blb Jurisdiction: Bale Bandung District Court Registration Date: July 6, 2023</p>	<p>Tanggal 04 Januari 2024 pembacaan putusan</p> <ol style="list-style-type: none"> 1. Menyatakan gugatan Para Penggugat gugur demi hukum. 2. Menghukum Para Penggugat membayar biaya perkara yang sampai pada hari ini ditetapkan sejumlah Rp450.000,00 (empat ratus lima puluh ribu rupiah). <p>The verdict was rendered on January 4, 2024, with the following ruling:</p> <ol style="list-style-type: none"> 1. Declaring the plaintiff's lawsuit legally void. 2. Ordering court fees of IDR 450,000. 	<p>Tidak ada None</p>	-
3	<p>Unit Kerja: Kantor Cabang Pandeglang Jenis : Gugatan Perbuatan Melawan Hukum oleh Cepi Sayfudin No. Perkara : 8/Pdt.G/2022/PN.Pdl Yurisdiksi : Pengadilan Negeri Pandeglang</p> <p>Work Unit: Pandeglang Branch Office Case Type: Unlawful Act Lawsuit by Cepi Sayfudin Case Number: 8/Pdt.G/2022/PN.Pdl Jurisdiction: Pandeglang District Court</p>	<p>Putus pada tanggal 19 Desember 2023 dengan isi putusan: menguatkan putusan Pengadilan Negeri Pandeglang No 8/ Pdt.G/2022/PN Pdl</p> <p>The verdict was rendered on December 19, 2023, with the following ruling: upholding the decision of the Pandeglang District Court No. 8/Pdt.G/2022/ PN Pdl</p>	<p>Gugatan Materil : Rp. 1.000.000.000, - Material Claim: IDR 1.000.000.000, -</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
4	<p>Unit Kerja: Kantor Cabang Sumber</p> <p>Jenis : Perbuatan Melawan Hukum</p> <p>No. Perkara : 50/Pdt.G/2023/PN.Sbr</p> <p>Yurisdiksi : Pengadilan Negeri Sumber</p> <p>Tgl Registrasi: 25 Agustus 2023</p> <p>Work Unit: Sumber Branch Office</p> <p>Case Type: Unlawful Act</p> <p>Case Number: 50/Pdt.G/2023/PN.Sbr</p> <p>Jurisdiction: Sumber District Court</p> <p>Registration Date: August 25, 2023</p>	<p>Persidangan terakhir tanggal 24 Januari 2024 agenda Putusan dengan amar Putusan sbb :</p> <ul style="list-style-type: none"> - Menyatakan bahwa perkara diantara Penggugat dan Tergugat telah berakhir dengan kesepakatan damai; - Menghukum Penggugat untuk membayar biaya perkara sebesar Rp. 167.600,- (seratus enam puluh tuju ribu enam ratus rupiah) <p>The verdict was rendered on January 24, 2024, with the following ruling:</p> <ul style="list-style-type: none"> - Resolving through peace agreement. - Ordering plaintiff to pay court fees of IDR 167,600. 	<p>Pokok Petitum : Menyatakan secara hukum Eksekusi lelang hak Tanggungan terhadap sebidang tanah sawah SHM No. 01146 s tercatat atas nama Carab bin Haji Sobari tidak mempunyai kekuatan eksekutorial</p> <p>Principal Claim: Legally declaring that the auction execution of the mortgage right over a plot of rice field, SHM No. 01146 s, registered under the name Carab bin Haji Sobari, has no executorial power.</p>	-
5	<p>Unit Kerja: Kantor Cabang Medan</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 646/Pdt.G/2023/PN .Mdn</p> <p>Yurisdiksi : Pengadilan Negeri Medan</p> <p>Tgl Registrasi: 08 Agustus 2023</p> <p>Work Unit: Medan Branch Office</p> <p>Case Type: Unlawful Act Lawsuit</p> <p>Case Number: 646/Pdt.G/2023/PN.Mdn</p> <p>Jurisdiction: Medan District Court</p> <p>Registration Date: August 8, 2023</p>	<p>Putusan tanggal 23 Januari 2024, dengan isi putusan:</p> <ul style="list-style-type: none"> - Menolak Gugatan Para Penggugat untuk seluruhnya; - Menghukum Para Penggugat untuk membayar seluruh biaya yang timbul dalam perkara ini sejumlah Rp. 280.000,00 (Dua ratus delapan puluh ribu rupiah); - enghukum Turut Tergugat untuk tunduk dan patuh atas putusan tersebut; <p>The verdict was rendered on January 23, 2024, with the following ruling:</p> <ul style="list-style-type: none"> - Rejecting the plaintiff's lawsuit. - Ordering payment of IDR 280,000. - Co-defendant must comply with the ruling 	<p>Penggugat mengakui dan menginginkan sisa kredit nya adalah Rp. 38.307.328,00-</p> <p>berdasarkan data dari bank bjb KC Medan bahwa sisa kreditnya adalah Rp. 146.540.576.-</p> <p>The Plaintiff acknowledges and claims that the remaining loan is IDR 38,307,328.00;</p> <p>based on data from bank bjb Medan Branch Office, the remaining loan is IDR 146,540,576.00.</p>	-
6	<p>Unit Kerja : Kantor Cabang Cimahi</p> <p>Jenis : Perbuatan Melawan Hukum</p> <p>No. Perkara : 311/Pdt.G/2023/PN Bib</p> <p>Yurisdiksi : Pengadilan Negeri Bale Bandung</p> <p>Tgl Registrasi: 27 November 2023</p> <p>Work Unit: Cimahi Branch Office</p> <p>Case Type: Unlawful Act</p> <p>Case Number: 311/Pdt.G/2023/PN.Bib</p> <p>Jurisdiction: Bale Bandung District Court</p> <p>Registration Date: November 27, 2023</p>	<p>Dicabut tanggal 3 Januari 2024</p> <p>Repealed on January 3, 2024</p>	<p>Tidak ada</p> <p>None</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
7	<p>Unit Kerja: Kantor Cabang Pekanbaru</p> <p>Jenis : Gugatan Ingkar Janji (Wanprestasi)</p> <p>No. Perkara : 597/Pdt.G/2020/PN.Jkt.Tim</p> <p>Yurisdiksi : Pengadilan Negeri Jakarta Timur</p> <p>Tgl Registrasi Banding: 6 September 2022</p> <p>Work Unit: Pekanbaru Branch Office</p> <p>Case Type: Default Lawsuit</p> <p>Case Number: 597/Pdt.G/2020/PN.Jkt.Tim</p> <p>Jurisdiction: East Jakarta District Court</p> <p>Appeal Registration Date: September 6, 2022</p>	<p>Putus pada tanggal 12 Januari 2024</p> <p>Hasil putusan :</p> <ol style="list-style-type: none"> 1. Menerima permohonan banding yang diajukan Pembanding (Tergugat 2 dan Tergugat 3) 2. menguatkan putusan Pengadilan Negeri Jakarta Timur nomor 597/Pdt.G/2021/PN.Jkt.Tim tanggal 28 Juli 2022 <p>The verdict was rendered on January 12, 2024, with the following ruling:</p> <ol style="list-style-type: none"> 1. Accepting the appeal submitted by the Appellants (Defendant 2 and Defendant 3). 2. Upholding the decision of the East Jakarta District Court No. 597/Pdt.G/2021/PN.Jkt.Tim dated July 28, 2022. 	<p>Tidak ada</p> <p>terdapat tuntutan secara tanggung renteng kepada Wahyu Setyo dan CV Kirana untuk kerugian materil Rp. 2.158.835.694,- terkait perjanjian kerjasama</p> <p>None</p> <p>There is a joint liability claim against Wahyu Setyo and CV Kirana for material losses amounting to IDR 2,158,835,694 related to the cooperation agreement.</p>	-
8	<p>Unit Kerja: Kantor Cabang Padalarang</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 194/Pdt.G/2023/PN bib</p> <p>Yurisdiksi : Pengadilan Negeri Bale Bandung</p> <p>Work Unit: Padalarang Branch Office</p> <p>Case Type: Unlawful Act Lawsuit</p> <p>Case Number: 194/Pdt.G/2023/PN.Bib</p> <p>Jurisdiction: Bale Bandung District Court</p>	<p>Putus pada tanggal 1 Februari 2024 dengan isi putusan: menolak gugatan penggugat untuk seluruhnya.</p> <p>The verdict was rendered on February 1, 2024, with the following ruling: Rejecting the plaintiff's lawsuit in its entirety.</p>	<p>Kerugian Materil : Rp. 978.861.482,-</p> <p>Kerugian Imateril: Rp. 1.000.000.000,-</p> <p>Material Loss: IDR 978,861,482,-</p> <p>Immaterial Loss: IDR 1,000,000,000,-</p>	-
9	<p>Unit Kerja: Kantor Cabang Makassar</p> <p>Jenis : Perdata (Perbuatan Melawan hukum)</p> <p>No. Perkara : 270/Pdt.G/2023/PN.Mks</p> <p>Yurisdiksi : Pengadilan Negeri Makassar</p> <p>Work Unit: Makassar Branch Office</p> <p>Case Type: Civil (Unlawful Act)</p> <p>Case Number: 270/Pdt.G/2023/PN.Mks</p> <p>Jurisdiction: Makassar District Court</p>	<p>Telah diputus tgl 6 Februari 2024 dengan putusan : (1). Dalam Eksepsi Mengabulkan Eksepsi Tergugat II dan Turut Tergugat. Dalam Pokok Perkara (1) Menyatakan Gugatan Penggugat tidak dapat diterima (NO) (2). Menghukum Penggugat untuk membayar biaya perkara</p> <p>The verdict was rendered on February 6, 2024, with the following ruling: (1). In the Exception: Accepting the Exception filed by Defendant II and the Co-Defendant. In the Main Case (1) Declaring the Plaintiff's lawsuit inadmissible (Niet Onvankelijk Verklaard) (2). Ordering the Plaintiff to pay court fees</p>	<p>Membayar kerugian sebesar Rp. 542.550.000,-</p> <p>Pay losses of IDR 542.550.000,-</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
10	<p>Unit Kerja: Kantor Cabang Kuningan</p> <p>Jenis : Perbuatan Melawan Hukum</p> <p>No. Perkara : 14/Pdt.G/2023/PN.Kng</p> <p>Yurisdiksi : Pengadilan Negeri Kuningan</p> <p>Tgl Registrasi: 25 Agustus 2023</p> <p>Work Unit: Kuningan Branch Office</p> <p>Case Type: Unlawful Act</p> <p>Case Number: 14/Pdt.G/2023/PN.Kng</p> <p>Jurisdiction: Kuningan District Court</p> <p>Registration Date: August 25, 2023</p>	<p>Persidangan terakhir tanggal 7 Februari 2024 agenda Putusan dengan amar Putusan sbb : Mengadili</p> <ul style="list-style-type: none"> - Mengabulkan eksepsi dari Tergugat I mengenai kurang pihak (<i>pluris litis consortium</i>); - Menolak eksepsi dari Tergugat I dan Tergugat II untuk selain dan selebihnya; <p>DALAM POKOK PERKARA</p> <ul style="list-style-type: none"> - Menyatakan gugatan Penggugat tidak dapat diterima (<i>Niet Onvankelijk Verklaard</i>) karena kurang pihak (<i>pluris litis consortium</i>) - Menghukum Penggugat untuk membayar biaya perkara sejumlah Rp. 2.254.000.00 (dua juta ratus lima puluh empat ribu rupiah) bahwa perkara diantara Penggugat dan Tergugat telah berakhir dengan kesepakatan damai; <p>salinan putusan belum diterima</p> <p>The last hearing was held on February 7, 2024, with the agenda of the Verdict, resulting in the following ruling: Ruling</p> <ul style="list-style-type: none"> - Accepting the exception raised by Defendant I regarding the absence of necessary parties (<i>pluris litis consortium</i>); - Rejecting other exceptions filed by Defendant I and Defendant II; <p>IN THE MAIN CASE</p> <ul style="list-style-type: none"> - Declaring the Plaintiff's lawsuit inadmissible (<i>Niet Onvankelijk Verklaard</i>) due to the absence of necessary parties (<i>pluris litis consortium</i>) - Ordering the Plaintiff to pay court fees amounting to IDR 2,254,000. The case between the Plaintiff and the Defendant has ended through a peace agreement; <p>The official copy of the verdict has not been received yet</p>	<p>Pokok Petitum : Menyatakan batal dan tidak mempunyai kekuatan hukum (<i>buiten effect Stelen</i>) surat-surat yang menyangkut obyek sengketa yaitu Risalah lelang a.n H.Udin</p> <p>Principal Claim: Declaring null and void, and without legal force (<i>buiten effect stellen</i>), all documents related to the disputed object, namely the Auction Minutes in the name of H. Udin.sw</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
11	<p>Unit Kerja: Kantor Cabang Rawamangun Jenis : Perbuatan Melawan Hukum No. Perkara : 794/PDT.G/2023/PN Jkt Sel Yurisdiksi : Pengadilan Negeri Jakarta Selatan</p> <p>Work Unit: Rawamangun Branch Office Case Type: Unlawful Act Case Number: 794/Pdt.G/2023/PN.Jkt.Sel Jurisdiction: South Jakarta District Court</p>	<p>Telah terdapat putusan sela pada tanggal 7 Februari 2024, mengabulkan kompetensi relatif sehingga menyatakan gugatan penggugat tidak dapat diterima</p> <p>An interlocutory decision was rendered on February 7, 2024, granting relative competence, thereby declaring the Plaintiff's lawsuit inadmissible.</p>	<p>Pembatalan PK dan APHT PK and APHT Cancellation</p>	-
12	<p>Unit Kerja: Kantor Cabang Majalaya Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 185/Pdt.G/2023/PN blb Yurisdiksi : Pengadilan Negeri Bale Bandung</p> <p>Work Unit: Majalaya Branch Office Case Type: Unlawful Act Lawsuit Case Number: 185/Pdt.G/2023/PN.Bib Jurisdiction: Bale Bandung District Court</p>	<p>Putusan Banding pada tanggal 1 Februari 2024 dengan isi putusan: menguatkan putusan pengadilan Negeri Bale bandung</p> <p>The Appeal Decision was rendered on February 1, 2024, with the following ruling: Upholding the decision of the Bale Bandung District Court.</p>	<p>Kerugian Materil : Rp. 270.000.000,- Kerugian Imateril: Rp. 2.000.000.000,- Material Loss: IDR 270,000,000,- Immaterial Loss: IDR 2,000,000,000,-</p>	-
13	<p>Unit Kerja: Kantor Cabang Jatinangor Jenis : Perbuatan Melawan Hukum No Perkara: 269/Pdt.G/2023/Pn Bdg Tanggal Perkara: 12 Juli 2023 Yurisdiksi: Pengadilan Bandung</p> <p>Work Unit: Jatinangor Branch Office Case Type: Unlawful Act Case Number: 269/Pdt.G/2023/PN.Bdg Jurisdiction: Bandung District Court Case Date: July 12, 2023</p>	<p>Putus pada tanggal 6 Februari 2024 dengan isi putusan: Gugatan Penggugat tidak dapat diterima.</p> <p>The verdict was rendered on February 6, 2024, with the following ruling: Declaring the Plaintiff's lawsuit inadmissible.</p>	<p>Tidak ada None</p>	-
14	<p>Unit Kerja: Kantor Cabang Tasikmalaya Jenis : Perbuatan Melawan Hukum No. Perkara : 3/Pdt.G/2024/PN Tsm Yurisdiksi : Pengadilan Negeri Tasikmalaya Tgl Registrasi: 12 Januari 2024</p> <p>Work Unit: Tasikmalaya Branch Office Case Type: Unlawful Act Case Number: 3/Pdt.G/2024/PN.Tsm Jurisdiction: Tasikmalaya District Court Registration Date: January 12, 2024</p>	<p>Perkara dicabut pada tanggal 15 Februari 2024</p> <p>The case was withdrawn on February 15, 2024.</p>	<p>Bahwa penetapan Nilai Limit Lelang Objek Jaminan, karena Nilai Limit Objek Lelang Rp. 1.408.000.000,- merupakan harga yang tidak patut dan tidak wajar karena menurut Penggugat harga pasaran objek agunan sebesar Rp. 7.500.000.000,- sehingga penetapan nilai limit menimbulkan kerugian sebesar Rp 6.092.000.000,-</p> <p>The set auction limit for the secured object of IDR 1,408,000,000 is considered inappropriate and unfair, as the Plaintiff claims the market value is IDR 7,500,000,000, resulting in a loss of IDR 6,092,000,000</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
15	<p>Kantor Cabang : Cabang Cimahi Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 190/Pdt.G/2022/PN.Bib Yurisdiksi : Pengadilan Negeri Bale Bandung Tgl Registrasi: 1 Agustus 2023</p> <p>Branch Office: Cimahi Case Type: Unlawful Act Lawsuit Case Number: 190/Pdt.G/2022/PN.Bib Jurisdiction: Bale Bandung District Court Registration Date: August 1, 2023</p>	<p>Pada tanggal 18 Januari 2024 dengan agenda yang sama pembacaan putusan yang isinya : menyatakan menerima eksepsi tergugat I dan tergugat II dan menyatakan gugatan penggugat tidak dapat diterima serta menghukum penggugat untuk membayar biaya perkara.</p> <p>On January 18, 2024, during the same session, the court read the decision stating: Accepting the exceptions raised by Defendant I and Defendant II, declaring the Plaintiff's lawsuit inadmissible, and ordering the Plaintiff to pay court fees.</p>	<p>Tidak Ada None</p>	-
16	<p>Kantor Cabang: Tamansari Jenis : Gugatan Intervensi No. Perkara : 34/Pdt.G/2023/PN.Grt Yurisdiksi : Pengadilan Negeri Garut</p> <p>Branch Office: Tamansari Case Type: Intervention Lawsuit Case Number: 34/Pdt.G/2023/PN.Grt Jurisdiction: Garut District Court</p>	<p>Putusan Sela pada tanggal 29 Februari 2024 dengan isi putusan: Menolak Permohonan Intervensi dari Pemohon Intervensi</p> <p>An interlocutory decision was rendered on February 29, 2024, with the following ruling: Rejecting the Intervention Request from the Intervening Party</p>	<p>Kerugian materil : tidak ada Karugian imateril : tidak ada</p> <p>Material loss: none Immaterial loss: none</p>	-
17	<p>Kantor Cabang : Kebayoran baru dan/atau bank bjb Kantor Wilayah II Jenis : Gugatan perbuatan melawan hukum oleh BLU BAKTI dan bank bjb sebagai Turut Tergugat II No. Perkara : 768/Pdt.G/2021/ PN.Jkt. Utr Yurisdiksi : Pengadilan Negeri Jakarta utara</p> <p>Branch Office: Kebayoran Baru Case Type: Unlawful Act Lawsuit by BLU BAKTI (bank bjb as Co-Defendant II) Case Number: 768/Pdt.G/2021/PN.Jkt.Utr Jurisdiction: North Jakarta District Court</p>	<p>Putus tanggal 21 Maret 2024 dengan isi putusan: menolak permohonan kasasi</p> <p>The verdict was rendered on March 21, 2024, with the following ruling: Rejecting the cassation request.</p>	<p>1. Menghukum Tergugat II (bjb) untuk mengembalikan uang sisa eksekusi pencairan sejumlah Rp. 126.494.237.582,-. 2. Menghukum Tergugat II (bjb) untuk membayar ganti rugi sebesar Rp. 597.326.832.325,-.</p> <p>1. Ordering Co-defendant II (bjb) to return the remaining funds from the execution amounting to IDR 126,494,237,582. 2. Ordering Co-defendant II (bjb) to pay damages amounting to IDR 597,326,832,325.</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
18	<p>Kantor Cabang : Kebayoran baru dan/atau bank bjb Kantor Wilayah II Jenis : Gugatan perbuatan melawan hukum No. Perkara : 1090/Pdt.G/2021/ PN.Jkt.Brt Yurisdiksi : Pengadilan Negeri Jakarta Barat Tgl Registrasi Bandung: 1 Maret 2023</p> <p>Branch Office: Kebayoran Baru Case Type: Unlawful Act Lawsuit Case Number: 1090/Pdt.G/2021/PN.Jkt.Brt Jurisdiction: West Jakarta District Court Appeal Registration: March 1, 2023</p>	<p>Putus tanggal 6 Maret 2024 dengan isi putusan: menguatkan putusan tingkat pertama</p> <p>The verdict was rendered on March 6, 2024, with the following ruling: Upholding the first-instance court's decision.</p>	<p>1. Menghukum Tergugat II (bjb) untuk mengembalikan uang sisa eksekusi pencairan sejumlah Rp. 126.494.237.582,-. 2. Menghukum Tergugat II (bjb) untuk membayar ganti rugi sebesar Rp. 597.326.832.325,-.</p> <p>1. Ordering Co-defendant II (bjb) to return the remaining funds from the execution amounting to IDR 126,494,237,582. 2. Ordering Co-defendant II (bjb) to pay damages amounting to IDR 597,326,832,325.</p>	-
19	<p>Kantor Cabang: Sukajadi Jenis : Perdata (Perbuatan Melawan hukum) No. Perkara : 397/Pdt.G/2023/PN.Bdg Yurisdiksi : Pengadilan Negeri Bandung</p> <p>Branch Office: Sukajadi Case Type: Civil (Unlawful Act) Case Number: 397/Pdt.G/2023/PN.Bdg Jurisdiction: Bandung District Cour</p>	<p>Putus pada tanggal 20 Maret 2024, dengan isi putusan: menyatakan gugatan penggugat tidak dapat diterima</p> <p>The verdict was rendered on March 20, 2024, with the following ruling: Declaring the Plaintiff's lawsuit inadmissible.</p>	<p>Kerugian Materil : Rp. 4.700.000.000,-</p> <p>Material Loss: IDR 4,700,000,000,-</p>	-
20	<p>Kantor Cabang : Banjar Jenis : Perbuatan Melawan Hukum No. Perkara : 23/Pdt.G/2023/PN Cms Yurisdiksi : Pengadilan Negeri Ciamis Tgl Registrasi: 20 Oktober 2023</p> <p>Branch Office: Banjar Case Type: Unlawful Act Case Number: 23/Pdt.G/2023/PN.Cms Jurisdiction: Ciamis District Court Registration Date: October 20, 2023</p>	<p>Persidangan tanggal 27 Maret 2024 dengan agenda Putusan melalui e court, dengan Amar Putusan sbb :</p> <ul style="list-style-type: none"> - Menolak gugatan Penggugat tidak dapat diterima (<i>Niet Onvankelijke Verklaard</i>) - Menghukum Penggugat untuk membayar biaya perkara sejumlah Rp. 672.000,00 (Enam Ratus Tujuh Puluh Dua Ribu Rupiah) <p>The hearing on March 27, 2024, with the agenda of the verdict through e-court, resulted in the following ruling:</p> <ul style="list-style-type: none"> - Rejecting the Plaintiff's lawsuit as inadmissible (<i>Niet Onvankelijk Verklaard</i>) - Ordering the Plaintiff to pay court fees amounting to IDR 672,000 (Six Hundred Seventy-Two Thousand Rupiah) 	<p>Pokok Petitum : Menyatakan secara hukum Eksekusi lelang hak Tanggungan terhadap sebidang tanah sawah SHM No. 79 an Agus Setiawan batal demi hukum</p> <p>Principal Claim: Declaring null and void the auction execution of the mortgage right over SHM No. 79 under the name Agus Setiawan.</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
21	<p>Kantor Cabang : Kabupaten Tasikmalaya Jenis : Perbuatan Melawan Hukum No. Perkara : 24/Pdt.G/2023/PN Cms Yurisdiksi : Pengadilan Negeri Ciamis Tgl Registrasi: 08 November 2023</p> <p>Branch Office: Tasikmalaya Regency Case Type: Unlawful Act Case Number: 24/Pdt.G/2023/PN.Cms Jurisdiction: Ciamis District Court Registration Date: November 8, 2023</p>	<p>Persidangan tanggal 26 Maret 2024 dengan agenda Putusan melalui <i>e court</i>, dengan Amar Putusan sbb :</p> <ul style="list-style-type: none"> - Menolak gugatan Penggugat untuk seluruhnya - Menghukum Penggugat untuk membayar biaya yang timbul dalam perkara ini sejumlah Rp. 532.000,00 (lima ratus tiga puluh ribu rupiah) <p>The hearing on March 26, 2024, with the agenda of the verdict through <i>e-court</i>, resulted in the following ruling:</p> <ul style="list-style-type: none"> - Rejected the Plaintiff's lawsuit in its entirety - Ordering the Plaintiff to pay court fees amounting to IDR 532,000 (Five Hundred Thirty-Two Thousand Rupiah) 	<p>Pokok Petitum : Membatalkan dan menyatakan tidak sah secara hukum rencana Lelang Eksekusi Hak Tanggungan terhadap SHM No. 01520 an Hajjah Rini Haryati</p> <p>Principal Claim: Cancelling and declaring invalid the auction plan of SHM No. 01520 under the name Hajjah Rini Haryati.</p>	-
22	<p>Kantor Cabang : Kabupaten Tasikmalaya Jenis : Perbuatan Melawan Hukum No. Perkara : 76/Pdt.G/2023/PN Tsm Yurisdiksi : Pengadilan Negeri Tasikmalaya Tgl Registrasi: 27 Oktober 2023</p> <p>Branch Office: Tasikmalaya Regency Case Type: Unlawful Act Case Number: 76/Pdt.G/2023/PN.Tsm Jurisdiction: Tasikmalaya District Court Registration Date: October 27, 2023</p>	<p>Persidangan tanggal 15 Maret 2024 dengan agenda Putusan melalui <i>e court</i>, dengan Amar Putusan sbb :</p> <ul style="list-style-type: none"> - Menolak gugatan Penggugat untuk seluruhnya - Menghukum Penggugat untuk membayar biaya yang timbul dalam perkara ini sejumlah Rp. 496.000,00 (empat ratus sembilan puluh enam ribu rupiah) <p>The hearing on March 15, 2024, with the agenda of the verdict through <i>e-court</i>, resulted in the following ruling:</p> <ul style="list-style-type: none"> - Rejecting the Plaintiff's lawsuit in its entirety - Ordering the Plaintiff to pay court fees amounting to IDR 496,000 (Four Hundred Ninety-Six Thousand Rupiah) 	<p>Pokok Petitum : Menyatakan tidak sah secara hukum rencana Lelang Eksekusi Hak Tanggungan terhadap SHM No. 00265 an Ade Ridwan</p> <p>Principal Claim: Declaring the auction plan of SHM No. 00265 under the name Ade Ridwan as legally invalid.</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
23	<p>Kantor Cabang : Kabupaten Tasikmalaya Jenis : Perbuatan Melawan Hukum No. Perkara : 77/Pdt.G/2023/PN Tsm Yurisdiksi : Pengadilan Negeri Tasikmalaya Tgl Registrasi: 07 November 2023</p> <p>Branch Office: Tasikmalaya Regency Case Type: Unlawful Act Case Number: 77/Pdt.G/2023/PN.Tsm Jurisdiction: Tasikmalaya District Court Registration Date: November 7, 2023</p>	<p>Persidangan tanggal 27 Maret 2024 dengan agenda Putusan melalui e court, dengan Amar Putusan sbb :</p> <ul style="list-style-type: none"> - Menolak gugatan Penggugat untuk seluruhnya - Menghukum Penggugat untuk membayar biaya yang timbul dalam perkara ini sejumlah Rp. 410.000,00 (empat ratus sepuluh ribu rupiah) <p>The hearing on March 27, 2024, with the agenda of the verdict through e-court, resulted in the following ruling:</p> <ul style="list-style-type: none"> - Rejecting the Plaintiff's lawsuit in its entirety - Ordering the Plaintiff to pay court fees amounting to IDR 410,000 (Four Hundred Ten Thousand Rupiah) 	<p>Pokok Petitum : Menyatakan tidak sah secara hukum rencana Lelang Eksekusi Hak Tanggungan terhadap SHM No. 00063 an Eneng Erni Heryadni dan SHM No 00268 an Eti Heryati</p> <p>Principal Claim: Declaring the auction plan of SHM No. 00063 under the name Eneng Erni Heryadni and SHM No. 00268 under the name Eti Heryati as legally invalid.</p>	-
24	<p>Kantor Cabang : Tasikmalaya Jenis : Perbuatan Melawan Hukum No. Perkara : 2/Pdt.G/2024/PN Tsm Yurisdiksi : Pengadilan Negeri Tasikmalaya Tgl Registrasi: 08 Januari 2024</p> <p>Branch Office: Tasikmalaya Case Type: Unlawful Act Case Number: 2/Pdt.G/2024/PN.Tsm Jurisdiction: Tasikmalaya District Court Registration Date: January 8, 2024</p>	<p>Persidangan terakhir tanggal 18 Maret 2024 dengan agenda Laporan Hasil Mediasi dan Putusan.</p> <p>Majelis Hakim membacakan Putusan hasil mediasi yang pada intinya menyatakan :</p> <ul style="list-style-type: none"> - Para Pihak sepakat untuk menyelesaikan perkara secara kekeluargaan - Penggugat menerima kompensasi yang diberikan oleh tergugat - Penggugat tidak akan melakukan upaya hukum apapun atas kesepakatan perdamaian dimaksud <p>The final hearing on March 18, 2024, with the agenda of the Mediation Report and Verdict, resulted in the following.</p> <ul style="list-style-type: none"> - The parties agreed to resolve the case amicably. - The Plaintiff accepted the compensation provided by the Defendant. - The Plaintiff agreed not to pursue any further legal action regarding the peace agreement. 	<p>Materil : Rp. 110.000.000,- Imateril : Rp. 900.000.000,-</p> <p>Material: IDR 110,000,000,- Immaterial: IDR 900,000,000,-</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
25	<p>Kantor Cabang : Ciamis Jenis : Perbuatan Melawan Hukum No. Perkara : 21/Pdt.G/2023/PN Cms Yurisdiksi : Pengadilan Negeri Ciamis Tgl Registrasi: 17 Oktober 2023</p> <p>Branch Office: Ciamis Case Type: Unlawful Act Case Number: 21/Pdt.G/2023/PN.Cms Jurisdiction: Ciamis District Court Registration Date: October 17, 2023</p>	<p>Persidangan terahir tanggal 25 April 2024 dengan agenda Keputusan</p> <ol style="list-style-type: none"> 1. Menyatakan gugatan penggugat tidak dapat diterima (<i>Niet Ontvankelijke Verklaard</i>) 2. Menghukum Penggugat untuk membayar biaya perkara sejumlah Rp. 1.775.000 (satu juta tujuh ratus tuju puluh tujuh lima ribuan rupiah) <p>The final hearing on April 25, 2024, with the agenda of the Decision, resulted in the following ruling:</p> <ol style="list-style-type: none"> 1. Declaring the Plaintiff's lawsuit inadmissible (<i>Niet Ontvankelijk Verklaard</i>) 2. Ordering the Plaintiff to pay court fees amounting to IDR 1,775,000 (One Million Seven Hundred Seventy-Five Thousand Rupiah) 	<p>Pokok Petitum : Menyatakan secara hukum Eksekusi lelang hak Tanggungan terhadap sebidang tanah SHGB No. 01467 an Drs Deddy Supardan tidak sah dan batal demi hukum & Menyatkan Perjanjian Kredit berikut turunannya tidak sah dan tidak mempunyai kekuatan hukum yang mengikat.</p> <p>Principal Claim: Declaring null and void the auction execution of the mortgage right over SHGB No. 01467 under the name Drs Deddy Supardan and declaring the Credit Agreement and its derivatives invalid and without legal force.</p>	-
26	<p>Kantor Cabang : Kabupaten Tasikmalaya Jenis : Perbuatan Melawan Hukum No. Perkara : 78/Pdt.G/2023/PN Tsm Yurisdiksi : Pengadilan Negeri Tasikmalaya Tgl Registrasi: 15 November 2023</p> <p>Branch Office: Tasikmalaya Regency Case Type: Unlawful Act Case Number: 78/Pdt.G/2023/PN.Tsm Jurisdiction: Tasikmalaya District Court Registration Date: November 15, 2023</p>	<p>Persidangan terahir tanggal 25 April 2024 dengan agenda Keputusan melalui e court, dengan Amar Putusan sbb :</p> <ol style="list-style-type: none"> 1. Mengabulkan gugatan Penggugat seluruhnya 2. Menyatakan jual beli sebidang tanah berikut bangunan yang berada diatasnya yang terletak di blok Cempaka warna Sertifikat Hak Milik No. 345 cilembang antara Penggugat dan Tergugat I adalah sah menurut hukum; 3. Menyatakan sebidang tanah berikut bangunan yang berada diatasnya yang terletak di Blok Cempaka warna Sertifikat Hak Milik No. 345 Cilembang atas nama lah Syariah farid (TergugatI) adalah milik Penggugat <p>The final hearing on April 25, 2024, with the agenda of the Decision via e-court, resulted in the following ruling:</p> <ol style="list-style-type: none"> 1. Fully granted the Plaintiff's lawsuit 2. Declaring that the sale and purchase of a plot of land, along with the building on it, located in Blok Cempaka under Certificate of Ownership No. 345 Cilembang, between the Plaintiff and Defendant I, is legally valid; 3. Declaring that the plot of land and the building on it, located in Blok Cempaka under Certificate of Ownership No. 345 Cilembang, registered under lah Syariah Farid (Defendant I), legally belongs to the Plaintiff 	<p>Pokok Petitum : Penggugat harus diberikan hak dan kuasa untuk membuat, menandatangani, mengurus peralihan hak atas tanah bangunan objek jual beli, dan melakukan balik nama Sertifikat Hak Milik No. 345/ Cilembang dari atas nama Tergugat I menjadi nama Penggugat kepada Badan pertanahan Nasional (BPN)</p> <p>Principal Claim: Granting the Plaintiff the right to manage, sign, and transfer ownership of the land and building object and process the name change of SHM No. 345/ Cilembang from Defendant I to the Plaintiff at the National Land Agency (BPN)</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
27	<p>Kantor Cabang : Kuningan Jenis : Perbuatan Melawan Hukum No. Perkara : 14/Pdt.G/2023/PN.Kng Yurisdiksi : Pengadilan Negeri Kuningan Tgl Registrasi: 25 Agustus 2023</p> <p>Branch Office: Kuningan Case Type: Unlawful Act Case Number: 14/Pdt.G/2023/PN.Kng Jurisdiction: Kuningan District Court Registration Date: August 25, 2023</p>	<p>Persidangan terakhir tanggal 24 April 2024 dengan agenda Keputusan Banding:</p> <p>1. Menguatkan Putusan Pengadilan Negeri Kuningan No. 14/Pdt.G/2023/PN. Kng tanggal 7 Februari 2024</p> <p>The final hearing on April 24, 2024, with the agenda of the Appeal Decision, resulted in the following ruling:</p> <p>1. Upholding the decision of the Kuningan District Court No. 14/Pdt.G/2023/PN.Kng dated February 7, 2024.</p>	<p>Pokok Petitum : Menyatakan batal dan tidak mempunyai kekuatan hukum (buiten effect Stelen) surat-surat yang menyangkut obyek sengketa yaitu Risalah lelang a.n H.Udin</p> <p>Principal Claim: Declaring null and void, and without legal force (buiten effect stellen), all documents related to the disputed object, namely the Auction Minutes under the name of H. Udin.</p>	-
28	<p>Kantor Cabang : Tangerang Jenis : Gugatan Perbuatan Melawan Hukum oleh Gunawan No. Perkara : 276/Pdt.G/2024/PN.Tng Yurisdiksi : Pengadilan Negeri Tangerang</p> <p>Branch Office: Tangerang Case Type: Unlawful Act Lawsuit by Gunawan Case Number: 276/Pdt.G/2024/PN.Tng Jurisdiction: Tangerang District Court</p>	<p>Panggilan para pihak, namun perkara dicabut oleh Penggugat</p> <p>The parties were summoned, but the case was withdrawn by the Plaintiff.</p>	<p>1. Kerugian Usaha Rp. 101 Triliun 2. Kerugian Pendidikan Anak Rp. 30 Triliun 3. Kerugian Pendidikan anak saudara Rp. 19 Triliun</p> <p>1. Business Losses: IDR 101 Trillion 2. Child's Education Losses: IDR 30 Trillion 3. Nephew's Education Losses: IDR 19 Trillion</p>	-
29	<p>Kantor Cabang: Padalarang Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 194/Pdt.G/2023/PN blb Yurisdiksi : Pengadilan Negeri Bale Bandung</p> <p>Branch Office: Padalarang Case Type: Unlawful Act Lawsuit Case Number: 194/Pdt.G/2023/PN.Bib Jurisdiction: Bale Bandung District Court</p>	<p>Putus banding tanggal 23 April 2024 dengan isi putusan: menguatkan putusan pengadilan negeri</p> <p>The appeal decision on April 23, 2024, resulted in the following ruling: Upholding the decision of the district court.</p>	<p>Kerugian Materil : Rp. 978.861.482,-</p> <p>Kerugian Imateril: Rp. 1.000.000.000,-</p> <p>Material Loss: IDR. 978,861,482,-</p> <p>Immaterial Loss: IDR 1,000,000,000,-</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
30	<p>Kantor Cabang Tangerang Jenis : Perlawanan No Perkara: 969/PDT.PLW/2018/PN.Tng jo 258/PDT/2022/PT.BTN Tanggal Perkara Kasasi: 4 Juli 2023 Yurisdiksi: Pengadilan Tangerang</p> <p>Branch Office: Tangerang Case Type: Opposition Case Number: 969/PDT.PLW/2018/PN.Tng in conjunction with 258/PDT/2022/PT.BTN Jurisdiction: Tangerang District Court Cassation Date: July 4, 2023</p>	<p>Putus pada tanggal 5 April 2024 dengan isi putusan: menolak permohonan kasasi dari Pemohon Kasasi (bank bjb) dan menghukum untuk membayar biaya perkara Rp. 500.000,-</p> <p>The verdict on April 5, 2024, resulted in the following ruling: Rejecting the cassation request filed by the Cassation Petitioner (bank bjb) and Ordering the Petitioner to pay court fees amounting to IDR 500,000 (Five Hundred Thousand Rupiah).</p>	<p>Tidak ada None</p>	-
31	<p>Kantor Cabang : KCK Banten Jenis : Gugatan Perbuatan Melawan Hukum No Perkara : 69/Pdt.G/2023/PN.Gsk Yurisdiksi : Pengadilan Negeri Gresik Tgl Registrasi: 9 Oktober 2023</p> <p>Branch Office: KCK Banten Case Type: Unlawful Act Lawsuit Case Number: 69/Pdt.G/2023/PN.Gsk Jurisdiction: Gresik District Court Registration Date: October 9, 2023</p>	<p>Putusan tanggal 13 Maret 2024, dengar Amar putusan:</p> <ul style="list-style-type: none"> - Menerima eksepsi kompetensi Relatif dari Tergugat I; - Menyatakan PN Gresik tidak berwenang mengadili perkara <i>a quo</i>; - menghukum Penggugat untuk membayar biaya perkara sebesar Rp. 3.250.000.00- (tiga juta dua ratus lima puluh ribu rupiah) <p>The verdict was rendered on March 13, 2024, with the following ruling:</p> <ul style="list-style-type: none"> - Accepted the relative competence exception from Defendant I; - Declaring that Gresik District Court does not have the authority to adjudicate the <i>a quo</i> case; - Ordering the Plaintiff to pay court fees amounting to IDR 3,250,000 (three million two hundred fifty thousand rupiah) 	<p>Tidak ada, namun meminta pembatalan lelang sebesar Rp.2.600.000.000</p> <p>None, but requesting the cancellation of the auction amounting to IDR 2,600,000,000.</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
32	<p>Unit Kerja: KC Jatinangor</p> <p>Jenis : Gugatan Perlawanan Melawan Hukum</p> <p>No. Perkara : 888/Pdt.G/2023/PN.Jkt. Sel</p> <p>Yurisdiksi : Pengadilan Negeri Jakarta Selatan</p> <p>Branch Office: Jatinangor</p> <p>Case Type: Opposition to Unlawful Act</p> <p>Case Number: 888/Pdt.G/2023/PN.Jkt.Sel</p> <p>Jurisdiction: South Jakarta District Court</p>	<p>Putusan tanggal 18 April 2024, dengan amar Putusan:</p> <ul style="list-style-type: none"> - mengabulkan eksepsi kewenangan relatif yang diajukan oleh Tergugat dan Eksepsi Kewenangan Absolut yang diajukan oleh Turut Tergugat I; - Menyatakan PN Jaksel tidak berwenang mengadili perkara gugatan no. 888/pdt.g/2023/PN.jaksel; - menghukum Penggugat membayar biaya perkara sebesar Rp. 697.500,00- (enam ratus sembilan puluh tujuh ribu lima ratus rupiah). <p>The verdict was rendered on April 18, 2024, with the following ruling:</p> <ul style="list-style-type: none"> - Granted the relative competence exception submitted by the Defendant and the Absolute Competence Exception submitted by Co-Defendant I; - Declaring that South Jakarta District Court does not have the authority to adjudicate the lawsuit No. 888/Pdt.G/2023/PN.Jaksel; - Ordering the Plaintiff to pay court fees amounting to IDR 697,500 (six hundred ninety-seven thousand five hundred rupiah) 	<p>Imateril : Rp. 10.000.000.000,- Materil : Rp. 4.929.400.000,-</p> <p>Immaterial: IDR 10,000,000,000,- Material: IDR 4,929,400,000,-</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
33	<p>Unit Kerja: KC Suci Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 258/pdt.g/2023/pn.Blb Yurisdiksi : Negeri Bale Bandung</p> <p>Work Unit: Suci Branch Office Case Type: Unlawful Act Lawsuit Case Number: 258/Pdt.G/2023/PN.Blb Jurisdiction: Bale Bandung District Court</p>	<p>Putusan 03 April 2024, dengan amar Puutusan :</p> <ul style="list-style-type: none"> - Mengabulkan gugatan Penggugat sebagian; - Menyatakan Tergugat telah melakukan wanprestasi khusus untuk pinjaman dana tabungan Emas dan pinjaman dana pencairan deposito, Menghukum Tergugat untuk melakukan ganti kerugian terhadap kerugian dari Penggugat sebanyak Rp.120.000.000,- (seratus dua puluh juta rupiah) secara tunai dan sekaligus; - Memerintahkan kepada Para Turut Tergugat untuk tunduk dan patuh atas putusan dalam perkara ini.; - Menghukum Tergugat untuk membayar biaya perkara sejumlah Rp485.000,00 (empat ratus delapan puluh lima ribu rupiah) Menolak gugatan selain dan selebihnya <p>The verdict was rendered on April 3, 2024, with the following ruling:</p> <ul style="list-style-type: none"> - Partially granted the Plaintiff's claim; - Declaring that the Defendant has committed a default specifically regarding the gold savings loan and the deposit disbursement loan, - Ordering the Defendant to compensate the Plaintiff for losses amounting to IDR 120,000,000 (one hundred twenty million rupiah) in cash and in full; - Ordering the Co-Defendants to comply with this court ruling; - Ordering the Defendant to pay court fees amounting to IDR 485,000 (four hundred eighty-five thousand rupiah) 	<p>Tidak ada None</p>	<p>-</p>

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
34	<p>Unit Kerja: KCK Jakarta</p> <p>Jenis : Perlawanan</p> <p>No. Perkara : 572/Pdt.Bth/2023/PN.Bdg</p> <p>Yurisdiksi : Pengadilan Negeri Bandung</p> <p>Work Unit: KCK Jakarta</p> <p>Case Type: Opposition</p> <p>Case Number: 572/Pdt.Bth/2023/PN.Bdg</p> <p>Jurisdiction: Bandung District Court</p>	<p>Putus pada tanggal 2 April 2024 dengan isi putusan: menyatakan gugatan penggugat gugur.</p> <p>The verdict was rendered on April 2, 2024, with the following ruling: Declaring that the Plaintiff's lawsuit was dismissed</p>	<p>Tidak ada None</p>	-
35	<p>Kantor Cabang : Kebayoran Baru</p> <p>Jenis : Kepailitan PT. Sekar Artha Sentosa</p> <p>No. Perkara : 320/Pdt.Sus-PKPU/2022/PN.Niaga.Jkt.Pst</p> <p>Yurisdiksi : Pengadilan Niaga pada PN Jakarta Pusat</p> <p>Branch Office: Kebayoran Baru</p> <p>Case Type: Bankruptcy of PT. Sekar Artha Sentosa</p> <p>Case Number: 320/Pdt.Sus-PKPU/2022/PN.Niaga.Jkt.Pst</p> <p>Jurisdiction: Central Jakarta Commercial Court</p>	<p>Telah terdapat putusan pembatalan PKPU No. 1349 K/Pdt.Sus-Pailit/2023 tanggal 07 desember 2023 yang putusannya membatalkan putusan pengadilan niaga pada PN Jakarta Pusat No 320/Pdt.Sus-PKPU/2022/PN Niaga.Jkt.Pst tanggal 08 Agustus 2023</p> <p>A PKPU annulment decision No. 1349 K/Pdt. Sus-Pailit/2023 dated December 7, 2023, annulled the decision of the Commercial Court at the Central Jakarta District Court No. 320/Pdt.Sus-PKPU/2022/PN Niaga.Jkt. Pst dated August 8, 2023</p>	<p>Tidak Ada None</p>	-
36	<p>Kantor Cabang : Khusus Banten</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum oleh Wina Widiawati</p> <p>No. Perkara : 10/Pdt.G/2024/PN.Smd</p> <p>Yurisdiksi : Pengadilan Negeri Sumedang</p> <p>Branch Office: KCK Banten</p> <p>Case Type: Unlawful Act Lawsuit by Wina Widiawati</p> <p>Case Number: 10/Pdt.G/2024/PN.Smd</p> <p>Jurisdiction: Sumedang District Court</p>	<p>Perkara ditetapkan gugur oleh Majelis Hakim Pn. Sumedang karena Penggugat atau kuasanya tidak hadir sidang 2 kali berturut-turut yang dianggap Penggugat tidak serius dalam gugatannya</p> <p>The case was dismissed by the Sumedang District Court due to the Plaintiff or their attorney failing to attend two consecutive hearings, leading the court to deem the Plaintiff unserious in pursuing the lawsuit</p>	<p>Gugatan Materil : Rp. 4.000.000.000,-Gugatan Immateril : Rp. 4.000.000.000,-</p> <p>Materil Claim: IDR 4,000,000,000,- Immaterial Claim: IDR 4,000,000,000,-</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
37	<p>Kantor : Cabang Pandeglang Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 20/Pdt.G/2021/PN.pdl Yurisdiksi : Pengadilan Negeri Pandeglang Tgl Registrasi: 13 September 2021</p> <p>Branch Office: Pandeglang Case Type: Unlawful Act Lawsuit Case Number: 20/Pdt.G/2021/PN.Pdl Jurisdiction: Pandeglang District Court Registration Date: September 13, 2021</p>	<p>Pada tanggal 30 Januari 2024 dengan isi putusan : Menolak permohonan kasasi dari Pemohon Kasasi Ny. NIA HERIAWATI tersebut</p> <p>namun relaas putusan belum diterima oleh divisi hukum</p> <p>he verdict was rendered on January 30, 2024, with the following ruling: Rejecting the cassation request filed by the Cassation Petitioner, Mrs. NIA HERIAWATI</p> <p>However, the decision transcript has not yet been received by the legal division</p>	<p>Gugatan materil Rp. 500.000.000,- Material claim IDR 500,000,000,-</p>	-
38	<p>Kantor Cabang : Kebayoran Baru Jenis : Gugatan PKPU No. Perkara : 91/Pdt.Sus-PKPU/2022/PN .Niaga.Sby Yurisdiksi : Pengadilan Niaga Surabaya Tgl Registrasi: 27 Januari 2023</p> <p>Branch Office: Kebayoran Baru Case Type: PKPU Lawsuit Case Number: 91/Pdt.Sus-PKPU/2022/PN.Niaga.Sby Jurisdiction: Surabaya Commercial Court Registration Date: January 27, 2023</p>	<p>Homologasi</p> <p>Homologasi</p>	<p>Tidak ada</p> <p>None</p>	-
39	<p>Kantor Cabang : KC Daan Mogot Jenis : PKPU No Perkara : 62/Pdt.Sus-PKPU/2023/PN.Niaga.Jkt.Pst Yurisdiksi : Pengadilan Negeri Jakarta Pusat Tgl Registrasi: 16 Maret 2023</p> <p>Branch Office: KC Daan Mogot Case Type: PKPU Case Number: 62/Pdt.Sus-PKPU/2023/PN.Niaga.Jkt.Pst Jurisdiction: Central Jakarta Commercial Court Registration Date: March 16, 2023</p>	<p>Homologasi</p> <p>Homologasi</p>	<p>Tidak ada, namun jaminan yang terikat pada kredit PT Ciremai Putra Mandiri an. Dziki Dzikrullah</p> <p>None, but securing the collateral tied to the credit of PT Ciremai Putra Mandiri under Dziki Dzikrullah.</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
40	<p>Kantor Cabang : Indramayu Jenis : Perbuatan Melawan Hukum No. Perkara : 51/Pdt.G/2023/PN Idm Yurisdiksi : Pengadilan Negeri Indramayu Tgl Registrasi: 02 Oktober 2023</p> <p>Branch Office: Indramayu Case Type: Unlawful Act Case Number: 51/Pdt.G/2023/PN.Idm Jurisdiction: Indramayu District Court Registration Date: October 2, 2023</p>	<p>Persidangan terakhir tanggal 30 Mei 2024 agenda Putusan dengan isi putusan :</p> <ol style="list-style-type: none"> 1. Mengabulkan gugatan Penggugat sebagian; 2. Menghukum Tergugat I, untuk membayar kerugian yang dialami oleh Penggugat sebesar Rp 1.341.766.135,00 (satu milyar tiga ratus empat puluh satu juta tujuh ratus enam puluh enam ribu seratus tiga puluh lima rupiah); 3. Menghukum Para Tergugat untuk membayar biaya perkara sejumlah Rp440.000,00 (Empat ratus empat puluh ribu Rupiah); <p>The final hearing was held on May 30, 2024, with the following ruling:</p> <ol style="list-style-type: none"> 1. Partially granted the Plaintiff's claim; 2. Ordering Defendant I to pay compensation to the Plaintiff amounting to IDR 1,341,766,135 (one billion three hundred forty-one million seven hundred sixty-six thousand one hundred thirty-five rupiah); 3. Ordering the Defendants to pay court fees amounting to IDR 440,000 (four hundred forty thousand rupiah). 	<p>Gugatan Materil: Rp. 3.077.492.600,-</p> <p>Material Claim: IDR. 3.077.492.600,-</p>	-
41	<p>Kantor Cabang : Rasuna Said Jenis : Gugatan PMH No Perkara : 1003/Pdt.G/2023/PN Tng Yurisdiksi : Pengadilan Negeri Tangerang Tgl Registrasi: 18 September 2023</p> <p>Branch Office: Rasuna Said Case Type: Unlawful Act Lawsuit Case Number: 1003/Pdt.G/2023/PN.Tng Jurisdiction: Tangerang District Court Registration Date: September 18, 2023</p>	<p>Pada tanggal 8 Mei 2024 agenda putusan sela dengan isi putusan: Mengabulkan kompetensi relatif</p> <p>The interim decision was rendered on May 8, 2024, with the following ruling: Granted the relative competence</p>	<p>kerugian imateril : Rp. 10.000.000.000,-</p> <p>immaterial loss: IDR 10,000,000,000,-</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
42	<p>Kantor Cabang : Bekasi Jenis : Gugatan PMH No Perkara : 505/Pdt.G/2023/PN Bdg Yurisdiksi : Pengadilan Negeri Bandung Tgl Registrasi: 9 November 2023</p> <p>Branch Office: Bekasi Case Type: Unlawful Act Lawsuit Case Number: 505/Pdt.G/2023/PN.Bdg Jurisdiction: Bandung District Court Registration Date: November 9, 2023</p>	<p>putus pada tanggal 14 Mei 2024 dengan isi putusan: Menyatakan gugatan penggugat tersebut tidak dapat diterima</p> <p>The verdict was rendered on May 14, 2024, with the following ruling: Declaring that the Plaintiff's lawsuit was inadmissible.</p>	<p>Imateril Rp 1.500.000.000 Immaterial IDR 1.500.000.000</p>	-
43	<p>Kantor Cabang : Medan Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 646/Pdt.G/2023/PN .Mdn Yurisdiksi : Pengadilan Negeri Medan Tgl Registrasi: 08 Agustus 2023</p> <p>Branch Office: Medan Case Type: Unlawful Act Lawsuit Case Number: 646/Pdt.G/2023/PN.Mdn Jurisdiction: Medan District Court Registration Date: August 8, 2023</p>	<p>Putus pada tanggal 28 Mei 2024 Dengan isi putusan menguatkan putusan pengadilan negeri medan nomor 646/Pdt.G/2023/PN .Mdn</p> <p>The verdict was rendered on May 28, 2024, with the following ruling: Upholding the decision of the Medan District Court No. 646/Pdt.G/2023/PN.Mdn.</p>	<p>Penggugat mengakui dan menginginkan sisa kredit nya adalah Rp. 38.307.328,00-</p> <p>berdasarkan data dari bank bjb KC Medan bahwa sisa kreditnya adalah Rp. 146.540.576.-</p> <p>The Plaintiff acknowledges and desires the remaining loan to be IDR 38,307,328.00;</p> <p>Based on data from bank bjb Medan Branch Office, the remaining loan is IDR 146,540,576.00.</p>	-
44	<p>Kantor Cabang : Banjar Jenis : Perbuatan Melawan Hukum No. Perkara : 23/Pdt.G/2023/PN Cms 272/PDT/2024/PT BDG Yurisdiksi : Pengadilan Tinggi Jawa Barat Tgl Registrasi: 02 April 2024</p> <p>Branch Office: Banjar Case Type: Unlawful Act Case Number: 23/Pdt.G/2023/PN.Cms and 272/PDT/2024/PT.BDG Jurisdiction: West Java High Court Registration Date: April 2, 2024</p>	<p>Pada tanggal 15 Mei 2024 agenda Putusan dengan isi putusan:</p> <ol style="list-style-type: none"> 1. Menerima permohonan banding dari Pembanding semula Penggugat tersebut; 2. Menguatkan putusan Pengadilan Negeri Ciamis tanggal 27 Maret 2024 Nomor 23/Pdt.G/2023/PN Cms yang dimohonkan banding; dan <p>The verdict was rendered on May 15, 2024, with the following ruling:</p> <ol style="list-style-type: none"> 1. Accepted the appeal request from the Appellant (formerly the Plaintiff); 2. Upholding the decision of the Ciamis District Court dated March 27, 2024, No. 23/Pdt.G/2023/PN.Cms. 	<p>Pokok Petitum : Menyatakan secara hukum Eksekusi lelang hak Tanggungan terhadap sebidang tanah sawah SHM No. 79 an Agus Setiawan batal demi hukum</p> <p>Principal Claim: Legally declaring the auction execution of the mortgage right over a plot of rice field, SHM No. 79 under Agus Setiawan, null and void.</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
45	<p>Kantor Cabang : Soreang Jenis : Gugatan Perlawanan No. Perkara : 259/Pdt.G/2020/PN Bale Bdg Yurisdiksi : Pengadilan Negeri Bale Bandung Tgl Registrasi: 29 November 2022</p> <p>Branch Office: Soreang Case Type: Opposition Lawsuit Case Number: 259/Pdt.G/2020/PN.Bale.Bdg Jurisdiction: Bale Bandung District Court Registration Date: November 29, 2022</p>	<p>Putus pada tanggal 24 Agustus 2023 dengan isi putusan: Menolak Permohonan kasasi dari Pemohon Kasasi</p> <p>namun relaas putusan belum diterima oleh divisi hukum</p> <p>The verdict was rendered on August 24, 2023, with the following ruling: Rejecting the cassation request from the Cassation Petitioner</p> <p>However, the decision transcript has not yet been received by the legal division.</p>	<p>Tidak ada None</p>	-
46	<p>Kantor Cabang : Kebayoran baru dan/atau bank bjb Kantor Wilayah II Jenis : Gugatan perbuatan melawan hukum oleh BLU BAKTI dan bank bjb sebagai Turut Tergugat II No. Perkara : 767/Pdt.G/2021/PN.Jkt. Utr Yurisdiksi : Pengadilan Negeri Jakarta Utara Tingkat: Kasasi</p> <p>Branch Office: Kebayoran Baru and/or bank bjb Regional Office II Case Type: Unlawful Act Lawsuit by BLU BAKTI with bank bjb as Co-Defendant II Case Number: 767/Pdt.G/2021/PN.Jkt.Utr Jurisdiction: North Jakarta District Court Level: Cassation</p>	<p>Putus tanggal 21 Maret 2024 dengan isi putusan: menolak permohonan kasasi</p> <p>namun relaas putusan belum diterima oleh Divisi Hukum</p> <p>The verdict was rendered on March 21, 2024, with the following ruling: Rejecting the cassation request.</p> <p>The decision transcript has not yet been received by the legal division.</p>	<p>1. Menghukum Tergugat II (bjb) untuk mengembalikan uang sisa eksekusi pencairan sejumlah Rp. 126.494.237.582,-. 2. Menghukum Tergugat II (bjb) untuk membayar ganti rugi sebesar Rp. 597.326.832.325,-.</p> <p>1. Ordering Co-defendant II (bjb) to return the remaining funds from the auction proceeds amounting to IDR 126,494,237,582. 2. Ordering Co-defendant II (bjb) to pay damages of IDR 597,326,832,325.</p>	-
47	<p>Kantor Cabang Khusus : Makassar Jenis : Perdata (Perbuatan Melawan hukum) No. Perkara : 270/Pdt.G/2023/PN.Mks Yurisdiksi : Pengadilan Negeri Makassar</p> <p>Special Branch Office: Makassar Case Type: Civil (Unlawful Act) Case Number: 270/Pdt.G/2023/PN.Mks Jurisdiction: Makassar District Court</p>	<p>Pada tanggal 27 Mei 2024 Telah ada putusan dari Pengadilan Tinggi Makassar sebagai berikut: - Menguatkan putusan Pengadilan Negeri Makassar Nomor 270/Pdt.G/2023/PN Mks. tanggal 6 Februari 2024, yang dimohonkan banding;</p> <p>The verdict was rendered on May 27, 2024, by the Makassar High Court with the following ruling: Upholding the decision of the Makassar District Court No. 270/Pdt.G/2023/PN.Mks dated February 6, 2024.</p>	<p>Membayar kerugian sebesar Rp. 542.550.000,-</p> <p>Pay losses of IDR 542.550.000,-</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
48	<p>Unit : Divisi Corporate Secretary - YKP Jenis : Gugatan PMH No Perkara : 74/PDT.G/2022/PN.BDG Yurisdiksi : Pengadilan Negeri Bandung Tgl Registrasi Kasasi: 14 Februari 2022</p> <p>Unit: Corporate Secretary Division – YKP Case Type: Unlawful Act Lawsuit Case Number: 74/Pdt.G/2022/PN.Bdg Jurisdiction: Bandung District Court Cassation Registration Date: February 14, 2022</p>	<p>Putus tanggal 5 Juni 2024 Dengan isi putusan: 1. Mengadili sendiri: mengabulkan eksepsi para tergugat 2. menyatakan Pengadilan Negeri tidak berwenang mengadili perkara</p> <p>The verdict was rendered on June 5, 2024, with the following ruling: 1. Ruling independently: Upholding the defendants' exception; 2. Declaring that the District Court does not have the authority to adjudicate the case</p>	<p>Kerugian materil Rp 42,595,500,- pertanggal 31 Januari 2022 sampai dengan habis masa perjanjian kerja tgl 1 April 2023 dikali Rp 2,839,700 Kerugian imateriil Rp 50.000.000.000</p> <p>melakukan sita jaminan terhadap bangunan YKP bank bjb</p> <p>Material Losses: IDR 42,595,500 (from January 31, 2022, until the end of the work agreement on April 1, 2023, multiplied by IDR 2,839,700) Immaterial Losses: IDR 50,000,000,000</p> <p>Seizing the YKP bank bjb building as collateral.</p>	-
49	<p>Kantor Cabang Khusus : Tangerang Selatan Jenis : Gugatan Wanprestasi No. Perkara : 1341/Pdt.G/2021/PN.Tng Yurisdiksi : Pengadilan Negeri Tangerang</p> <p>Special Branch Office: South Tangerang Case Type: Default Lawsuit Case Number: 1341/Pdt.G/2021/PN.Tng Jurisdiction: Tangerang District Court</p>	<p>Putus pada tanggal 20 Juni 2024 dengan isi putusan: 1. Menghukum permohonan peninjauan kembali dari pemohon Peninjauan Kembali SYARIFAH FADLUN, tersebut; 2. Menghukum Pemohon Peninjauan Kembali untuk membayar biaya perkara pada pemeriksaan peninjauan kembali ini sejumlah RP2.500.000,00</p> <p>The verdict was rendered on June 20, 2024, with the following ruling: 1. Rejecting the judicial review request filed by the Judicial Review Petitioner, SYARIFAH FADLUN; 2. Ordering the Judicial Review Petitioner to pay court fees amounting to IDR 2,500,000 (two million five hundred thousand rupiah).</p>	<p>Tidak ada None</p>	-
50	<p>Unit Kerja: KC Rawamangun Jenis : Gugatan Perlawanan Melawan Hukum No. Perkara : 930/Pdt.G/2023/PN.Jkt.Sel Yurisdiksi : Pengadilan Negeri Jakarta Selatan</p> <p>Work Unit: Rawamangun Branch Office Case Type: Opposition to Unlawful Act Case Number: 930/Pdt.G/2023/PN.Jkt.Sel Jurisdiction: South Jakarta District Court</p>	<p>Putus pada tanggal 25 Juni 2024 dengan isi putusan: Gugatan Penggugat tidak diterima</p> <p>The verdict was rendered on June 25, 2024, with the following ruling: Declaring that the Plaintiff's lawsuit was inadmissible.</p>	<p>Tidak ada None</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
51	<p>Kantor Cabang : Suci Jenis : Gugatan PMH No Perkara : 490/Pdt.G/2023/PN Bdg Yurisdiksi : Pengadilan Negeri Bandung Tgl Registrasi: 9 November 2023</p> <p>Branch Office: Suci Case Type: Unlawful Act Lawsuit Case Number: 490/Pdt.G/2023/PN.Bdg Jurisdiction: Bandung District Court Registration Date: November 9, 2023</p>	<p>Putus pada tanggal 20 Juni 2024 dengan isi putusan: 1. menyatakan eksepsi dari Tergugat I dapat diterima 2. menyatakan gugatan para penggugat tidak dapat diterima</p> <p>The verdict was rendered on June 20, 2024, with the following ruling: 1. Declaring that Defendant I's exception was accepted; 2. Declaring that the Plaintiffs' lawsuit was inadmissible.</p>	<p>Tidak ada None</p>	-
52	<p>Kantor Cabang : Purwakarta Jenis : Gugatan PMH No Perkara : 22/Pdt.Bth/2023/PN Smd Yurisdiksi : Pengadilan Negeri Sumedang</p> <p>Branch Office: Purwakarta Case Type: Unlawful Act Lawsuit Case Number: 22/Pdt.Bth/2023/PN.Smd Jurisdiction: Sumedang District Court</p>	<p>Putus pada tanggal 10 Juni 2024, dengan isi putusan menolak gugatan pelawan untuk seluruhnya</p> <p>The verdict was rendered on June 10, 2024, with the following ruling: Rejected the counterclaim entirely</p>	<p>Tidak ada None</p>	-
53	<p>Kantor Cabang: Cabang Utama Bandung Jenis : PKPU No. Perkara : 119/Pdt.Sus-PKPU/2023/PN.Niaga.Sby Yurisdiksi : Pengadilan Niaga pada Pengadilan Negeri Surabaya</p> <p>Branch Office: Main Branch Bandung Case Type: PKPU (Postponement of Debt Payment Obligations) Case Number: 119/Pdt.Sus-PKPU/2023/PN.Niaga.Sby Jurisdiction: Surabaya Commercial Cour</p>	<p>Proposal Perdamaian ditolak pada tanggal 14 Juni 2024</p> <p>The peace proposal was rejected on June 14, 2024</p>	<p>Kerugian materil : tidak ada Karugian imateril : tidak ada</p> <p>Material loss: none Immaterial loss: none</p>	-
54	<p>Kantor Cabang : Cilegon Jenis : Gugatan Perbuatan Melawan Hukum yang diajukan oleh PT. Pitaloka Nusantara No. Perkara : 143/Pdt.G/2023/PN.Srg Yurisdiksi : Pengadilan Negeri Serang</p> <p>Branch Office: Cilegon Case Type: Unlawful Act Lawsuit filed by PT. Pitaloka Nusantara Case Number: 143/Pdt.G/2023/PN.Srg Jurisdiction: Serang District Court</p>	<p>Putus pada tanggal 27 Juni 2024 dengan isi putusan : Menolak gugatan penggugat untuk seluruhnya</p> <p>The verdict was rendered on June 27, 2024, with the following ruling: Rejecting the Plaintiff's lawsuit entirely.</p>	<p>Tidak ada None</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
55	<p>Kantor Cabang : Daan Mogot Jenis : Gugatan PMH No. Perkara : 89/Pdt.G/2022/PN.BGR Yurisdiksi : Pengadilan Negeri Bogor Tgl Registrasi: 22 Juni 2022</p> <p>Branch Office: Daan Mogot Case Type: Unlawful Act Lawsuit Case Number: 89/Pdt.G/2022/PN.BGR Jurisdiction: Bogor District Court Registration Date: June 22, 2022</p>	<p>Putus pada tanggal 5 Februari 2024 dengan isi putusan membatalkan putusan pengadilan negeri</p> <p>The verdict was rendered on February 5, 2024, with the following ruling: Annulling the District Court decision</p>	<p>Menyatakan para tergugat telah melakukan PMH, dimana masih terdapat biaya-biaya yang tidak termasuk kedalam mekanisme lelang yang masih merupakan beban kewajiban PT Indomesin Tridaya</p> <p>Declaring that the Defendants have committed an unlawful act, as there are costs not included in the auction mechanism that remain the liability of PT Indomesin Tridaya.</p>	-
56	<p>Kantor Cabang : Saharjo Jenis : Gugatan PMH No Perkara : 669/Pdt.G/2023/PN Jkt Pst Yurisdiksi : Pengadilan Negeri Jakarta Pusat Tgl Registrasi: 7 November 2023</p> <p>Branch Office: Saharjo Case Type: Unlawful Act Case Number: 669/Pdt.G/2023/PN.Jkt.Pst Jurisdiction: Central Jakarta District Court Registration Date: November 7, 2023</p>	<p>Putusan Sela pada tanggal 2 Juli 2024 dengan isi putusan: Pengadilan Negeri Jakarta Pusat tidak berwenang memeriksa dan mengadili perkara perdata gugatan No. 669/Pdt.G/2023/PN Jkt Pst</p> <p>The interim decision was rendered on July 2, 2024, with the following ruling: Declaring that the Central Jakarta District Court does not have the authority to examine and adjudicate the civil lawsuit No. 669/Pdt.G/2023/PN.Jkt.Pst</p>	<p>menyatakan pengalihan piutang (cessie) yang dilakukan Tergugat 1 merupakan perbuatan melawan hukum</p> <p>Declaring the debt transfer (cessie) conducted by Defendant 1 as an unlawful act.</p>	-
57	<p>Kantor Cabang: Tamansari Jenis : Gugatan Intervensi No. Perkara : 34/Pdt.G/2023/PN Grt Yurisdiksi : Pengadilan Negeri Garut</p> <p>Branch Office: Tamansari Case Type: Intervention Lawsuit Case Number: 34/Pdt.G/2023/PN.Grt Jurisdiction: Garut District Court</p>	<p>Pencabutan banding pada tanggal 26 Juli 2024</p> <p>The appeal was withdrawn on July 26, 2024.</p>	<p>Kerugian materil : tidak ada Karugian imateril : tidak ada</p> <p>Material loss: none Immaterial loss: none</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
58	<p>Kantor Cabang : Banjar Jenis : Perbuatan Melawan Hukum No. Perkara : 83/Pdt.G/2023/PN Tsm Yurisdiksi : Pengadilan Negeri Tasikmalaya Tgl Registrasi: 13 Desember 2023</p> <p>Branch Office: Banjar Case Type: Unlawful Act Case Number: 83/Pdt.G/2023/PN.Tsm Jurisdiction: Tasikmalaya District Court Registration Date: December 13, 2023</p>	<p>Putus tanggal 01 Juli 2024, dengan isi Putusan: Mengadili 1.Menghukum Para Penggugat /para Tergugat untuk membayar biaya yang timbul dalam perkara ini sebesar Rp. 572.000.00 2. Menghukum Tergugat I, untuk membayar kerugian yang dialami oleh Penggugat sebesar Rp.1.341.766.135,00; 3. Menghukum para Tergugat untuk membayar biaya perkara sejumlah Rp.440.000.000,00</p> <p>The verdict was rendered on July 1, 2024, with the following ruling: 1. Ordering the Plaintiffs/ Defendants to pay case-related costs amounting to IDR 572,000; 2. Ordering Defendant I to pay compensation to the Plaintiff amounting to IDR 1,341,766,135; 3. Ordering the Defendants to pay court fees amounting to IDR 440,000,000.</p>	<p>Pokok Petitum : Menyatakan tidak sah dan tidak berharga pelaksanaan lelang agunan (objek sengketa) dan menyatakan tidak sah dan tidak berharga surat-surat berikut seluruh turunannya sehubungan lelang agunan</p> <p>Principal Claim: Declaring the execution of the auction of collateral (disputed object) and all related documents invalid and void</p>	-
59	<p>Kantor Cabang : Tasikmalaya Jenis : Perbuatan Melawan Hukum No. Perkara : 86/Pdt.G/2023/PN Tsm Yurisdiksi : Pengadilan Negeri Tasikmalaya Tgl Registrasi: 15 November 2023</p> <p>Branch Office: Tasikmalaya Case Type: Unlawful Act Case Number: 86/Pdt.G/2023/PN.Tsm Jurisdiction: Tasikmalaya District Court Registration Date: November 15, 2023</p>	<p>Perkara sudah diputus tanggal 18 Juli 2024 melalui e court dengan Amar Putusan sebagai berikut :</p> <p>MENGADILI Dalam Eksepsi - Menyatakan Eksepsi Tergugat I dikabulkan sebagian ; - Dalam Pokok Perkara - Menyatakan Gugatan Para Penggugat tidak dapat diterima (<i>Niet Ontvankelijke verklaard</i>); - Menghukum Para Penggugat untuk membayar ongkos perkara yang hingga kini diperhitungkan sebesar Rp. 933.000,- (sembilan ratus tiga puluh tiga ribu rupiah)</p> <p>The case was decided on July 18, 2024, via e-court with the following ruling: In the exception - Partially upholding Defendant I's exception; In the main case - Declaring the Plaintiffs' lawsuit inadmissible (<i>Niet Ontvankelijke Verklaard</i>); - Ordering the Plaintiffs to pay court fees amounting to IDR 933,000 (nine hundred thirty-three thousand rupiah)</p>	<p>Kerugian Materil : Rp. 500.000.000,- (lima ratus juta rupiah) Kerugian Imateril : Rp. 1.000.000.000,- (satu miliar rupiah)</p> <p>Material Loss: IDR 500.000.000,- (five hundred million rupiah) Immaterial Loss: IDR 1,000,000,000,- (one billion rupiah)</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
60	<p>Kantor Cabang : Kabupaten Tasikmalaya Jenis : Perbuatan Melawan Hukum No. Perkara : 76/Pdt.G/2023/PN Tsm 271/PDT/2024/PT BDG Yurisdiksi : Pengadilan Tinggi Bandung Tgl Registrasi: 25 Maret 2024</p> <p>Branch Office: Tasikmalaya Regency Case Type: Unlawful Act Case Number: 76/Pdt.G/2023/PN.Tsm and 271/PDT/2024/ PT.BDG Jurisdiction: Bandung High Court Registration Date: March 25, 2024</p>	<p>Putus pada tanggal 03 Juli 2024 dengan isi putusan sebagai berikut :</p> <ol style="list-style-type: none"> 1. Menyatakan Permohonan Kasasi dari Pemohon Kasasi tidak dapat diterima 2. Menghukum Pemohon Kasasi untuk membayar biaya perkara dalam perkara ini sebesar Rp. 349,000.00 <p>The verdict was rendered on July 3, 2024, with the following ruling:</p> <ol style="list-style-type: none"> 1. Declaring that the Cassation Petition from the Cassation Petitioner was inadmissible 2. Ordering the Cassation Petitioner to pay court fees amounting to IDR 349,000. 	<p>Pokok Petitum : Menyatakan tidak sah secara hukum rencana Lelang Eksekusi Hak Tanggungan terhadap SHM No. 00265 an Ade Ridwan</p> <p>Principal Claim: Declaring the plan for the mortgage auction execution of SHM No. 00265 under Ade Ridwan legally invalid</p>	-
61	<p>Kantor Cabang : Kabupaten Tasikmalaya Jenis : Perbuatan Melawan Hukum No. Perkara : 77/Pdt.G/2023/PN Tsm Yurisdiksi : Pengadilan Tinggi Bandung Tgl Registrasi: 04 April 2024</p> <p>Branch Office: Tasikmalaya Regency Case Type: Unlawful Act Case Number: 77/Pdt.G/2023/PN.Tsm Jurisdiction: Bandung High Court Registration Date: April 4, 2024</p>	<p>Putus pada tanggal 01 Juli 2024 dengan isi putusan:</p> <ul style="list-style-type: none"> - Menguatkan putusan Pengadilan Negeri tasikmalaya Nomor 77/Pdt.G/2023/PN Tsm, tanggal 27 Maret 2024, yang dimohonkan banding <p>The verdict was rendered on July 1, 2024, with the following ruling:</p> <ul style="list-style-type: none"> - Upholding the decision of the Tasikmalaya District Court No. 77/ Pdt.G/2023/PN Tsm, dated March 27, 2024, which was appealed. 	<p>Pokok Petitum : Menyatakan tidak sah secara hukum rencana Lelang Eksekusi Hak Tanggungan terhadap SHM No. 00063 an Eneng Erni Heryadni dan SHM No 00268 an Eti Heryati</p> <p>Principal Claim: Declaring the plan for the mortgage auction execution of SHM No. 00063 under Eneng Erni Heryadni and SHM No. 00268 under Eti Heryati legally invalid.</p>	-
62	<p>Kantor Cabang : Rangkasbitung Jenis : Gugatan Wanprestasi oleh Rio Pratama Wadiyanto selaku Direktur CV. Ratama Jaya No. Perkara : 178/Pdt.G/2023/PN.Srg Yurisdiksi : Pengadilan Negeri Serang</p> <p>Branch Office: Rangkasbitung Case Type: Default Lawsuit by Rio Pratama Wadiyanto (Director of CV. Ratama Jaya) Case Number: 178/Pdt.G/2023/PN.Srg Jurisdiction: Serang District Court</p>	<p>Putus tanggal 25 Juli 2024 dalam Pokok Perkara "Menyatakan Gugatan Penggugat tidak dapat diterima (NO)</p> <p>The verdict was rendered on July 25, 2024, with the following ruling: In the Main Case, declaring the Plaintiff's claim inadmissible (Niet Ontvankelijk Verklaard).</p>	<p>Tidak ada gugatan materiil dan imateriil kepada bank bjb Cabang Rangkasbitung selaku Turut Tergugat II</p> <p>No material or immaterial claims against bank bjb Rangkasbitung Branch as Co-defendant II.</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
63	Kantor Cabang Khusus : Balikpapan Jenis : Perdata (Wan Prestasi) No. Perkara : 574/Pdt.G/2023/PN.Jkt.Sel Yurisdiksi : Pengadilan Negeri Jakarta Selatan Special Branch Office: Balikpapan Case Type: Civil (Default) Case Number: 574/Pdt.G/2023/PN.Jkt.Sel Jurisdiction: South Jakarta District Court	<p>Pada tanggal 15 Juli 2024 telah dibacakan putusan secara online dengan amar putusan sebagai berikut: Dalam Pokok Perkara Menyatakan Gugatan Penggugat tidak dapat diterima (niet onvankelijk verklaard)</p> <p>On July 15, 2024, the verdict was read online with the following ruling: In the Main Case declaring the Plaintiff's claim inadmissible (Niet Ontvankelijk Verklaard).</p>	<p>Menyatakan Penggugat berhak menerima pembayaran klaim asuransi jiwa</p> <p>Declaring the Plaintiff entitled to receive life insurance claim payments.</p>	-
64	Kantor Cabang : Rasuna Said Jenis : Gugatan PMH No Perkara : 1003/Pdt.G/2023/PN Tng Yurisdiksi : Pengadilan Negeri Tangerang Tgl Registrasi: 18 September 2023 Branch Office: Rasuna Said Case Type: Unlawful Act Lawsuit Case Number: 1003/Pdt.G/2023/PN.Tng Jurisdiction: Tangerang District Court Registration Date: September 18, 2023	<p>Putus pada tanggal 31 Juli 2024 dengan isi putusan: menguatkan putusan pengadilan negeri</p> <p>The verdict was rendered on July 31, 2024, with the following ruling: Upholding the decision of the District Court</p>	<p>kerugian imateril : Rp.10.000.000.000,-</p> <p>immaterial loss: IDR 10,000,000,000,-</p>	-
65	Unit Kerja: KC Karawang Jenis : PKPU No. Perkara : 313/Pdt.Sus-PKPU/2023/Pn Niaga Jkt Pst Yurisdiksi : Pengadilan Niaga pada Negeri Jakarta Pusat Work Unit: Karawang Branch Office Case Type: PKPU (Postponement of Debt Payment Obligations) Case Number: 313/Pdt.Sus-PKPU/2023/PN.Niaga.Jkt.Pst Jurisdiction: Central Jakarta Commercial Court	<p>Tanggal 1 Juli putus dengan isi putusan pembatalan proposal perdamaian</p> <p>The verdict was rendered on July 1, 2024, with the following ruling: Annulment of the peace proposal.</p>	<p>Kredit Rp. 5.000.000.000</p> <p>Loan IDR 5.000.000.000</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
66	<p>Kantor Cabang : Cabang Karawang Jenis : Gugatan Wanprestasi No. Perkara : 453/Pdt.G/2022/PN.Bdg Yurisdiksi : Pengadilan Negeri Bandung Tgl Registrasi: 6 Oktober 2022</p> <p>Branch Office: Karawang Case Type: Default Lawsuit Case Number: 453/Pdt.G/2022/PN.Bdg Jurisdiction: Bandung District Court Registration Date: October 6, 2022</p>	<p>Putus pada tanggal 4 Juni dengan isi putusan: menguatkan putusan Pengadilan Negeri Bandung</p> <p>The verdict was rendered on June 4, 2024, with the following ruling: Upholding the decision of the Bandung District Court.</p>	<p>Menyatakan sah dan berharga sita jaminan yang saat ini dikuasi Turut Tergugat 1</p> <p>Declaring the collateral seizure currently held by Co-defendant 1 valid and binding.</p>	-
67	<p>Kantor Cabang : Bekasi Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 524/Pdt.G/2023/PN.Bks 24 November 2023 Yurisdiksi : Pengadilan Negeri Bekasi</p> <p>Branch Office: Bekasi Case Type: Unlawful Act Lawsuit Case Number: 524/Pdt.G/2023/PN.Bks Jurisdiction: Bekasi District Court Registration Date: November 24, 2023</p>	<p>Putus tanggal 6 Agustus 2024, dengan isi putusan: menyatakan gugatan penggugat tidak dapat diterima.</p> <p>The verdict was rendered on August 6, 2024, with the following ruling: Declaring the Plaintiff's claim inadmissible</p>	<p>Menyatakan batal pemberian hak tanggungan yang ditandatangani oleh Tergugat 2 dan Turut Tergugat 1 dikarenakan AJB No 27/2021 batal.</p> <p>Declaring the mortgage rights granted and signed by Defendant 2 and Co-defendant 1 void due to the annulment of AJB No. 27/2021.</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
68	<p>Kantor Cabang : Buah Batu Jenis : Gugatan PMH No Perkara : 593/Pdt.G/2023/PN Bdg Yurisdiksi : Pengadilan Negeri Bandung</p> <p>Branch Office: Buah Batu Case Type: Unlawful Act Lawsuit Case Number: 593/Pdt.G/2023/PN.Bdg Jurisdiction: Bandung District Court</p>	<p>Putus pada tanggal 8 Agustus 2024 dengan isi putusan:</p> <ul style="list-style-type: none"> - Mengabulkan eksepsi dari tergugat - Menyatakan gugatan penggugat tidak dapat diterima <p>The verdict was rendered on August 8, 2024, with the following ruling:</p> <ul style="list-style-type: none"> - Granting the Defendant's exception. - Declaring the Plaintiff's claim inadmissible 	<p>1. menyatakan akta perjanjian pengalihan tagihan (<i>cessie</i>) antara Tergugat 1 dan Tergugat 2 tidak memiliki kekuatan hukum tetap</p> <p>2. Menghukum Tergugat 1 untuk mengembalikan agunan penggugat dalam keadaan semula</p> <p>1. Declaring the debt transfer agreement (<i>cessie</i>) between Defendant 1 and Defendant 2 legally void.</p> <p>2. Ordering Defendant 1 to return the Plaintiff's collateral to its original state.</p>	-
69	<p>Kantor : Cabang Sukajadi Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 33/Pdt.G/2024/PN.Smd Yurisdiksi : Pengadilan Negeri Sumedang IB Tgl Registrasi: 17 Juli 2024</p> <p>Branch Office: Sukajadi Case Type: Unlawful Act Lawsuit Case Number: 33/Pdt.G/2024/PN.Smd Jurisdiction: Sumedang District Court Registration Date: July 17, 2024</p>	<p>Pada tanggal 21 Agustus 2024 bank bjb menerima relas penetapan pencabutan gugatan pada tingkat pertama</p> <p>On August 21, 2024, bank bjb received a notification of the withdrawal of the lawsuit at the first instance</p>	<p>Penggugat menginginkan bahwa SHM No 391 kembali ke atas nama Penggugat.</p> <p>The Plaintiff requests that SHM No. 391 be returned under the Plaintiff's name.</p>	-
70	<p>Kantor Cabang : Tasikmalaya Jenis : Perbuatan Melawan Hukum No. Perkara : 349/Pdt/2023/PT.Bdg. Jo. 81/Pdt.Bth/2022/PN.TSM Yurisdiksi : Pengadilan Tinggi Jawa barat Tgl Registrasi: 9 Mei 2023</p> <p>Branch Office: Tasikmalaya Case Type: Unlawful Act Case Number: 349/Pdt/2023/PT.Bdg in conjunction with 81/Pdt. Bth/2022/PN.Tsm Jurisdiction: West Java High Court Registration Date: May 9, 2023</p>	<p>Pada tanggal 05 Agustus 2024 telah diputus dengan amar sebagai berikut :</p> <p>MENGADILI</p> <ul style="list-style-type: none"> - Menolak permohonan kasasi dari Pemohon Kasasi Rina Rosmiatin, tersebut; - Menghukum Pemohon Kasasi untuk membayar biaya perkara dalam tingkat kasasi ini sejumlah Rp. 500.000 (Lima Ratus Ribu Rupiah). <p>The verdict was rendered on August 5, 2024, with the following ruling:</p> <p>RULING</p> <ul style="list-style-type: none"> - Rejecting the cassation request filed by the Cassation Petitioner, Rina Rosmiatin; - Ordering the Cassation Petitioner to pay court fees at the cassation level amounting to IDR 500,000 (five hundred thousand rupiah). 	<p>Pokok Petitum : Menanggukhan dan/atau menghentikan pelaksanaan eksekusi obyek jaminan</p> <p>Principal Claim: Suspending and/or halting the execution of the collateral object</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
71	<p>Kantor Cabang : Gajah Mada Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 418/Pdt.G/2023/PN.Jkt.Tim Yurisdiksi : Pengadilan Negeri Jakarta Timur Tgl Registrasi : 07 Agustus 2023</p> <p>Branch Office: Gajah Mada Case Type: Unlawful Act Lawsuit Case Number: 418/Pdt.G/2023/PN.Jkt.Tim Jurisdiction: East Jakarta District Court Registration Date: August 7, 2023</p>	<p>putus pada tanggal 14 agustus 2024 dengan isi putusan: Menyatakan gugatan penggugat tidak dapat diterima</p> <p>The verdict was rendered on August 14, 2024, with the following ruling: Declaring the Plaintiff's claim inadmissible.</p>	<p>Kerugian materil : Rp. 2.128.703.985,- Kerugian immateril : Rp. 2.000.000.000,- Kerugian biaya pengurusan perkara : Rp. 100.000.000,-</p> <p>Material loss: IDR 2,128,703,985,- Immaterial loss: IDR 2,000,000,000,- Loss of case management costs: IDR 100,000,000,-</p>	-
72	<p>Kantor Cabang : Patrol Jenis : Perbuatan Melawan Hukum No. Perkara : 53/Pdt.G/2023/PN Idm Yurisdiksi : Pengadilan Negeri Indramayu Tgl Registrasi: 18 Oktober 2023</p> <p>Branch Office: Patrol Case Type: Unlawful Act Case Number: 53/Pdt.G/2023/PN.Idm Jurisdiction: Indramayu District Court Registration Date: October 18, 2023</p>	<p>Pada tanggal 21 Agustus 2024 telah diputus dengan amar sebagai berikut :</p> <ol style="list-style-type: none"> 1. Menyatakan Gugatan Para Penggugat ditolak untuk seluruhnya; 2. Menghukum Para Penggugat untuk membayar biaya perkara sejumlah Rp. 422.000,00 (empat ratus dua puluh dua rupiah) <p>The verdict was rendered on August 21, 2024, with the following ruling: 1. Declaring the Plaintiffs' claim fully rejected; 2. Ordering the Plaintiffs to pay court fees of IDR 422,000 (four hundred twenty-two thousand rupiah)</p>	<p>Pokok Petitem : Menyatakan secara hukum Eksekusi lelang hak Tanggungan terhadap sebidang tanah sawah SHM No. 57 an atas nama Romlah dan SHM No 57 an Sobari batal demi hukum</p> <p>Principal Claim: Legally declaring the auction execution of the mortgage right over a plot of rice field, SHM No. 57 under Romlah and SHM No. 57 under Sobari, null and void</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
73	<p>Unit Kerja: KC Rasuna Said</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 999/pdt.g/2023/pn.Jaksel</p> <p>Yurisdiksi : Negeri Jakarta Selatan</p> <p>Work Unit: Rasuna Said Branch Office</p> <p>Case Type: Unlawful Act Lawsuit</p> <p>Case Number: 999/Pdt.G/2023/PN.Jkt.Sel</p> <p>Jurisdiction: South Jakarta District Court</p>	<p>Putus pada tanggal 22 Agustus 2024; dengan isi putusan sebagai berikut:</p> <ul style="list-style-type: none"> - Dalam eksepsi: mengabulkan eksepsi Tergugat mengenai Penggugat kurang pihak. <p>Dalam Pokok Perkara:</p> <ol style="list-style-type: none"> 1. Menyatakan gugatan Penggugat tidak dapat diterima; 2. Menghukum Penggugat membayar biaya perkara yang hingga putusan ini diucapkan sebesar Rp.320.000,- <p>The verdict was rendered on August 22, 2024, with the following ruling:</p> <ul style="list-style-type: none"> - In Exception: Granting the Defendant's exception regarding insufficient parties. <p>In the Main Case:</p> <ol style="list-style-type: none"> 1. Declaring the Plaintiff's claim inadmissible; 2. Ordering the Plaintiff to pay court fees of IDR 320,000 (three hundred twenty thousand rupiah). 	<p>Menyatakan batal demi hukum pelaksanaan lelang eksekusi</p> <p>Declaring the auction execution legally void.</p>	-
74	<p>Kantor Cabang : Cabang Cimahi</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 10/Pdt.G/2024/PN.Bib</p> <p>Yurisdiksi : Pengadilan Negeri Bale Bandung</p> <p>Tgl Registrasi: 11 Desember 2023</p> <p>Branch Office: Cimahi</p> <p>Case Type: Unlawful Act Lawsuit</p> <p>Case Number: 10/Pdt.G/2024/PN.Bib</p> <p>Jurisdiction: Bale Bandung District Court</p> <p>Registration Date: December 11, 2023</p>	<p>Putus pada tanggal 13 Agustus 2024 dengan isi putusan:</p> <p>menyatakan pengadilan negeri bale bandung tidak berwenang untuk memeriksa dan mengadili perkara ini</p> <p>The verdict was rendered on August 13, 2024, with the following ruling:</p> <p>Declaring that the Bale Bandung District Court does not have the authority to examine and adjudicate this case</p>	<p>Menyatakan tindakan penandatanganan akta perjanjian cessie merupakan perbuatan melawan hukum dan batal demi hukum</p> <p>Declaring the signing of the cession agreement an unlawful act and legally void.</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
75	<p>Kantor Cabang Jatinangor Jenis : Perbuatan Melawan Hukum No Perkara: 99/Pdt.G/2024/Pn Bdg Tanggal Perkara: 12 Juli 2023 Yurisdiksi: Pengadilan Bandung</p> <p>Branch Office: Jatinangor Case Type: Unlawful Act Case Number: 99/Pdt.G/2024/PN.Bdg Jurisdiction: Bandung District Court Case Date: July 12, 2023</p>	<p>Putusan perdamaian tanggal 20 Agustus 2024 dengan isi sebagai berikut:</p> <ul style="list-style-type: none"> - Pembayaran Termin kewajiban pokok sebesar Rp. 524.657.365 selama 5 bulan sebesar Rp.104.931.473/bulan; bunga dan tunggakan bunga diselesaikan pada akhir pembayaran pokok - apabila penggugat tidak menjalankan komitmennya, tergugat melakukan eksekusi hak tanggungan terhadap agunan kredit; <p>The settlement decision on August 20, 2024, stated the following:</p> <ul style="list-style-type: none"> - Payment of the principal obligation amounting to IDR 524,657,365 over 5 months at IDR 104,931,473 per month; - Interest and overdue interest to be settled at the end of the principal payment - If the Plaintiff fails to fulfill the commitment, the Defendant may execute the mortgage on the loan collateral.; 	<p>Menyatakan proses lelang hak tanggungan batal demi hukum dengan alasan tidak memberikan kesempatan kepada penggugat untuk melunasi secara mengangsur</p> <p>Declaring the mortgage auction process legally void due to not providing the Plaintiff the opportunity for installment payments.</p>	-
76	<p>Kantor Cabang : Indramayu Jenis : Perbuatan Melawan Hukum No. Perkara : 51/Pdt.G/2023/PN Idm Yurisdiksi : Pengadilan Tinggi Bandung Tgl Registrasi: 11 Juni 2024</p> <p>Branch Office: Indramayu Case Type: Unlawful Act Case Number: 51/Pdt.G/2023/PN.Idm Jurisdiction: Bandung High Court Registration Date: June 11, 2024</p>	<p>Putus pada tanggal 31 Juli 2024:</p> <ul style="list-style-type: none"> - menyatakan gugatan penggugat tidak dapat diterima - menghukum terbanding semula penggugat untuk membayar biaya perkara Rp. 150.000,- <p>The verdict was rendered on July 31, 2024, with the following ruling:</p> <ul style="list-style-type: none"> - Declaring the Plaintiff's claim inadmissible - Ordering the Appellant (original Plaintiff) to pay court fees of IDR 150,000 (one hundred fifty thousand rupiah). 	<p>Rp. 1.341.766.135,- yang harus dibayarkan oleh bank bjb selaku Pemandang</p> <p>Ordering bank bjb as the Appellant to pay IDR 1,341,766,135.</p>	-
77	<p>Kantor Cabang: Cabang Rawamangun Jenis : Perbuatan Melawan Hukum No. Perkara : 375/Pdt.G/2024/PN.Jkt.Pst Yurisdiksi : Pengadilan Negeri Jakarta Pusat</p> <p>Branch Office: Rawamangun Case Type: Unlawful Act Case Number: 375/Pdt.G/2024/PN.Jkt.Pst Jurisdiction: Central Jakarta District Court</p>	<p>Tanggal 25 Agustus Setelah 3 (tiga) kali dipanggil, penggugat tidak pernah datang akhirnya Gugatan Para Peggugat tidak dapat diterima. Pihak rekanan kantor hukum sedang menunggu salinan putusan</p> <p>On August 25, 2024, after three (3) summonses without the Plaintiff's attendance, the Plaintiffs' claim was Declaring inadmissible. The legal counsel is awaiting the official copy of the ruling.</p>	<p>Menghukum para tergugat untuk membayar ganti kerugian inmateriil Para Peggugat sebesar Rp.3.874.793.183,-</p> <p>Ordering the Defendants to compensate the Plaintiffs for immaterial damages amounting to IDR 3,874,793,183</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
78	<p>Kantor Cabang : Kebayoran baru dan/atau bank bjb Kantor Wilayah II</p> <p>Jenis : Gugatan perbuatan melawan hukum oleh BLU BAKTI dan bank bjb sebagai Turut Tergugat II</p> <p>No. Perkara : 796/Pdt.G/2021/PN.Jkt.Pst</p> <p>Yurisdiksi : Pengadilan Negeri Jakarta Pusat</p> <p>Branch Office: Kebayoran Baru and/or bank bjb Regional Office II</p> <p>Case Type: Unlawful Act Lawsuit by BLU BAKTI with bank bjb as Co-Defendant II</p> <p>Case Number: 796/Pdt.G/2021/PN.Jkt.Pst</p> <p>Jurisdiction: Central Jakarta District Court</p>	<p>Putus pada tanggal 29 Agustus 2024 dengan isi putusan menolak permohonan kasasi dari pemohon kasasi (BAKTI), namun divisi hukum baru menerima salinan putusan pada bulan September 2024</p> <p>The verdict was rendered on August 29, 2024, with the following ruling: Rejecting the cassation request filed by the Cassation Petitioner (BAKTI). However, the legal division only received the official copy of the ruling in September 2024.</p>	<p>1. Menghukum Tergugat II (bjb) untuk mengembalikan uang sisa eksekusi pencairan sejumlah Rp. 126.494.237.582,-.</p> <p>2. Menghukum Tergugat II (bjb) untuk membayar ganti rugi sebesar Rp. 597.326.832.325,-.</p> <p>1. Ordering Co-defendant II (bjb) to return the remaining auction proceeds amounting to IDR 126,494,237,582.</p> <p>2. Ordering Co-defendant II (bjb) to pay damages amounting to IDR 597,326,832,325.</p>	-
79	<p>Kantor Cabang: KCK Jakarta</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 183/Pdt.G/2024/PN.Jkt.Pst</p> <p>Yurisdiksi : Pengadilan Negeri Jakarta Pusat</p> <p>Branch Office: KCK Jakarta</p> <p>Case Type: Unlawful Act Lawsuit</p> <p>Case Number: 183/Pdt.G/2024/PN.Jkt.Pst</p> <p>Jurisdiction: Central Jakarta District Court</p>	<p>Putus pada tanggal 17 September 2024 dengan isi putusan gugatan penggugat ditolak untuk seluruhnya</p> <p>The verdict was rendered on September 17, 2024, with the following ruling: The Plaintiff's claim was fully rejected.</p>	<p>1. menyatakan pembatalan atas pelaksanaan eksekusi lelang</p> <p>2. menyatakan agar Tergugat memberikan kesempatan kepada penggugat <i>rescheduling</i> dan <i>reconditioning</i></p> <p>1. Declaring the cancellation of the auction execution.</p> <p>2. Declaring that the Defendant must provide the Plaintiff the opportunity for rescheduling and reconditioning.</p>	-
80	<p>Kantor : Kanwil 1</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 30/Pdt.G/2024/PN.BIb</p> <p>Yurisdiksi : Pengadilan Negeri Bale Bandung</p> <p>Tgl Registrasi: 13 Februari 2024</p> <p>Office: Regional Office I</p> <p>Case Type: Unlawful Act Lawsuit</p> <p>Case Number: 30/Pdt.G/2024/PN.BIb</p> <p>Jurisdiction: Bale Bandung District Court</p> <p>Registration Date: February 13, 2024</p>	<p>pada tanggal 2 September 2024 sidang dengan agenda yang sama pembacaan putusan (ecourt) yang dalam pokok perkara mengabulkan gugatan dari penggugat dan menyatakan sah akta PPJB antara Penggugat dan tergugat II</p> <p>On September 2, 2024, a hearing was held with the same agenda, and the verdict (via e-Court) stated: In the Main Case: Granting the Plaintiff's claim and declaring the PPJB deed between the Plaintiff and Defendant II legally valid.</p>	<p>Memerintahkan Turut Tergugat untuk tunduk dan patuh terhadap isi putusan dalam perkara ini</p> <p>Ordering the Co-defendant to comply with the ruling in this case</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
81	<p>Kantor Cabang : Banjar Jenis : Perbuatan Melawan Hukum No. Perkara : 83/Pdt.G/2023/PN Tsm Yurisdiksi : Pengadilan Tinggi Bandung Tgl Registrasi: 15 Juli 2024</p> <p>Branch Office: Banjar Case Type: Unlawful Act Case Number: 83/Pdt.G/2023/PN.Tsm Jurisdiction: Bandung High Court Registration Date: July 15, 2024</p>	<p>Pada tanggal 26 Agustus 2024 telah diputus dengan amar sebagai berikut :</p> <ul style="list-style-type: none"> - Menerima permohonan banding dari Para Pembanding - menguatkan Putusan Pengadilan Negeri Tasikmalaya Nomor 83 / Pdt.G / 2023 / PN Tsm tanggal 1 Juli 2024 yang dimohonkan banding tersebut <p>The verdict was rendered on August 26, 2024, with the following ruling:</p> <ul style="list-style-type: none"> - Accepting the appeal filed by the Appellants - Upholding the decision of the Tasikmalaya District Court No. 83/ Pdt.G/2023/PN Tsm dated July 1, 2024, which was appealed 	<p>Pokok Petitum : Menyatakan tidak sah dan tidak berharga pelaksanaan lelang agunan (objek sengketa) dan menyatakan tidak sah dan tidak berharga surat-surat berikut seluruh turunannya sehubungan lelang agunan sebagaimana dalam risalah lelang No. 444/34/2023 tanggal 26 Juli 2023</p> <p>Principal Claim: Declaring invalid and void the auction of collateral (disputed object) and all related documents, as stated in Auction Minutes No. 444/34/2023 dated July 26, 2023.</p>	-
82	<p>Kantor Cabang : Suci Jenis : Gugatan PMH No Perkara : 490/Pdt.G/2023/PN Bdg Yurisdiksi : Pengadilan Negeri Bandung Tgl Registrasi: 9 November 2023</p> <p>Branch Office: Suci Case Type: Unlawful Act Lawsuit Case Number: 490/Pdt.G/2023/PN.Bdg Jurisdiction: Bandung District Court Registration Date: November 9, 2023</p>	<p>Putus pada tanggal 28 Agustus 2024 dengan isi putusan: menerima permohonan banding dan menguatkan putusan pengadilan negeri (menyatakan gugatan para penggugat tidak dapat diterima)</p> <p>Divisi Hukum menerima relaas putusan bulan september 2024</p> <p>The verdict was rendered on August 28, 2024, with the following ruling: Accepting the appeal and upholding the District Court's decision (declaring the Plaintiffs' claim inadmissible)</p> <p>The Legal Division received the official copy of the ruling in September 2024</p>	<p>Tidak ada None</p>	-
83	<p>Kantor : Cabang Sukajadi Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 33/Pdt.G/2024/PN.Smd Yurisdiksi : Pengadilan Negeri Sumedang IB Tgl Registrasi: 17 Juli 2024</p> <p>Branch Office: Sukajadi Case Type: Unlawful Act Lawsuit Case Number: 33/Pdt.G/2024/PN.Smd Jurisdiction: Sumedang District Court Registration Date: July 17, 2024</p>	<p>pada tanggal 21 agustus bank bjb menerima relas penetapan pencabutan gugatan</p> <p>On August 21, 2024, bank bjb received the official notice of the withdrawal of the lawsuit.</p>	<p>Penggugat menginginkan bahwa SHM No 391 kembali ke atas nama Penggugat.</p> <p>The Plaintiff requests that SHM No. 391 be returned under the Plaintiff's name.</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
84	<p>Kantor Cabang : Tasikmalaya KCP Cikurubuk Jenis : Perbuatan Melawan Hukum No. Perkara : 244/Pdt.G/2024/PN Jkt.Pst Yurisdiksi : Pengadilan Negeri Jakarta Pusat Tgl Registrasi: 25 April 2024</p> <p>Branch Office: Tasikmalaya KCP Cikurubuk Case Type: Unlawful Act Case Number: 244/Pdt.G/2024/PN.Jkt.Pst Jurisdiction: Central Jakarta District Court Registration Date: April 25, 2024</p>	<p>Kesepakatan Perdamaian tertanggal 12 September 2024 dengan Amar Putusan sebagai berikut : Menghukum pihak Penggugat, Tergugat I, Tergugat II dan Turut Tergugat untuk mentaati isi Kesepakatan Perdamaian tertanggal 15 Agustus 2024 yang telah disetujui tersebut ;</p> <p>Settlement Agreement dated September 12, 2024, with the following ruling:</p> <p>Ordering the Plaintiff, Defendant I, Defendant II, and Co-Defendant to comply with the terms of the Settlement Agreement dated August 15, 2024;</p>	<p>Kerugian Materil : Rp. 33.000.000,- (tiga puluh tiga juta rupiah) Kerugian Imateril : Rp. 500.000.000,- (lima ratus juta rupiah)</p> <p>Material Losses: IDR 33,000,000 Immaterial Losses: IDR 500,000,000</p>	-
85	<p>Kantor Cabang : Depok Jenis : Perbuatan Melawan Hukum No. Perkara : 37/Pdt.G/2024/PN.Dpk Yurisdiksi : Pengadilan Negeri Depok Tgl Registrasi: 18 Januari 2024</p> <p>Branch Office: Depok Case Type: Unlawful Act Case Number: 37/Pdt.G/2024/PN.Dpk Jurisdiction: Depok District Court Registration Date: January 18, 2024</p>	<p>Putus tanggal 20 Sep. 2024, dengan isi putusan sebagai berikut:</p> <ol style="list-style-type: none"> Menyatakan gugatan Penggugat tidak dapat diterima (<i>niet ontvankelijke verklaard</i>); Menghukum Penggugat untuk membayar biaya perkara sejumlah Rp399.000,00 (Tiga Ratus Sembilan Puluh Sembilan Ribu Rupiah) <p>The verdict was rendered on September 20, 2024, with the following ruling:</p> <ol style="list-style-type: none"> Declaring the Plaintiff's claim inadmissible (<i>Niet Ontvankelijke Verklaard</i>); Ordering the Plaintiff to pay court fees of IDR 399,000 (three hundred ninety-nine thousand rupiah) 	<p>Kerugian Materil: kehilangan tempat tinggal senilai Rp. 2.500.000.0000</p> <p>Kerugian Imateril: Rp. 5.000.000.000</p> <p>Material Loss: loss of residence worth IDR 2,500,000,0000</p> <p>Immaterial IDR 5,000,000,000</p>	-
86	<p>Kantor Cabang : Cabang Soreang Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 15/Pdt.G/2024/PN.Bib Yurisdiksi : Pengadilan Negeri Bale Bandung Tgl Registrasi: 25 Januari 2024</p> <p>Branch Office: Soreang Case Type: Unlawful Act Lawsuit Case Number: 15/Pdt.G/2024/PN.Bib Jurisdiction: Bale Bandung District Court Registration Date: January 25, 2024</p>	<p>pada tanggal 12 september 2024 sidang dengan agenda yang sama pembacaan putusan (<i>ecourt</i>) yang isi nya menyatakan gugatan penggugat tidak dapat diterima karena kabur (<i>Obscur libel</i>)</p> <p>On September 12, 2024, a hearing was held with the same agenda for the verdict reading (via e-court), stating that the Plaintiff's claim was inadmissible due to obscurity (<i>Obscur Libel</i>).</p>	<p>Menghukum Tergugat I menghentikan dan tidak melakukan pelaksanaan lelang yang dimohonkan karena ada unsur – unsur yang tidak profesional atau cacat hukum serta patut diduga adanya pemufakatan jahat dari Tergugat I</p> <p>Ordering Defendant I to halt and refrain from conducting the auction due to unprofessional conduct and legal defects, with suspicions of conspiracy.</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
87	Unit Kerja: Cabang Tangerang Jenis : PKPU No. Perkara : 358/Pdt.Sus-PKPU/2023/PN.Niaga.Jkt.Pst Yurisdiksi : Pengadilan Niaga pada Negeri Jakarta Pusat Work Unit: Tangerang Branch Office Case Type: PKPU (Postponement of Debt Payment Obligations) Case Number: 358/Pdt.Sus-PKPU/2023/PN.Niaga.Jkt.Pst Jurisdiction: Central Jakarta Commercial Court	Pembatalan proposal perdamaian pada tanggal 10 Oktober 2024 Cancellation of the peace proposal on October 10, 2024	Tidak ada None	-
88	Kantor Cabang : Batam Jenis : Gugatan Perbuatan Melawan Hukum No perkara : 60/Pdt.G/2024/PN Btm Yurisdiksi : Pengadilan Negeri Batam Branch Office: Batam Case Type: Unlawful Act Lawsuit Case Number: 60/Pdt.G/2024/PN.Btm Jurisdiction: Batam District Court	Putus pada tanggal 16 Oktober 2024 dengan isi putusan: Menyatakan gugatan para penggugat tidak dapat diterima The verdict was rendered on October 16, 2024, with the following ruling: Declaring the Plaintiffs' claim inadmissible.	1. Menyatakan tidak sah dan tidak memiliki kekuatan hukum atas SHM yang dijadikan agunan di Bank bjb 2. Memerintahkan kepada para turut tergugat untuk tunduk dan patuh terhadap putusan perkara a quo. 1. Declaring the SHM used as collateral at bank bjb invalid and void. 2. Ordering the Co-defendants to comply with the ruling in this case.	-
89	Kantor Cabang Khusus : Balikpapan Jenis : Perdata (PMH) No. Perkara : 17/Pdt.G/2024/PN. Bpp Yurisdiksi : Pengadilan Negeri Balikpapan Special Branch Office: Balikpapan Case Type: Civil (Unlawful Act) Case Number: 17/Pdt.G/2024/PN.Bpp Jurisdiction: Balikpapan District Court	Putus pada tanggal 30 Oktober 2024 dengan isi putusan sebagai berikut: menyatakan gugatan penggugat tidak dapat diterima dan menghukum penggugat untuk membayar biaya perkara sebesar Rp. 2.242.000,00. The verdict was rendered on October 30, 2024, with the following ruling: Declaring the Plaintiff's claim inadmissible and ordering the Plaintiff to pay court fees amounting to IDR 2,242,000 (two million two hundred forty-two thousand rupiah).	Menyatakan bahwa Tergugat telah melakukan pencantuman klausula baku yang dilarang oleh UU Perlindungan Konsumen dan POJK No. 6 tahun 2022 Declaring that the Defendant included prohibited standard clauses under the Consumer Protection Law and OJK Regulation No. 6 of 2022	-
90	Unit : Divisi Korporasi Jenis : PKPU No. Perkara : 107/Pdt.Sus-PKPU/2024/PN Niaga Jkt.Pst Yurisdiksi : Pengadilan Niaga pada Negeri Jakarta Pusat Unit: Corporate Division Case Type: PKPU (Postponement of Debt Payment Obligations) Case Number: 107/Pdt.Sus-PKPU/2024/PN.Niaga.Jkt.Pst Jurisdiction: Central Jakarta Commercial Court	Homologasi Homologation	Tagihan kepada Termohon PKPU sebesar Rp. 96.630.857.546,- Receivables to the PKPU Respondent amounting to IDR 96,630,857,546,-	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
91	<p>Kantor Cabang: Utama Bandung</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 298/Pdt.G/2024/PN Jkt.Tim</p> <p>Yurisdiksi : Pengadilan Negeri Jakrta Timur</p> <p>Branch Office: Main Branch Bandung</p> <p>Case Type: Unlawful Act Lawsuit</p> <p>Case Number: 298/Pdt.G/2024/PN.Jkt.Tim</p> <p>Jurisdiction: East Jakarta District Court</p>	<p>Putus pada tanggal 1 Oktober 2024 dengan isi putusan:</p> <ol style="list-style-type: none"> menerima eksepsi mengenai kompetensi relatif dari Tergugat menyatakan pengadilan negeri Jakarta Timur tidak berwenang memeriksa perkara <p>The verdict was rendered on October 1, 2024, with the following ruling:</p> <ol style="list-style-type: none"> Accepting the Defendant's exception regarding relative competence Declaring that the East Jakarta District Court does not have jurisdiction over this case 	<p>Kerugian materil : Rp.1.360.000.000,- Karugian imateril : Rp.5.000.000.000,-</p> <p>Material loss: IDR 1,360,000,000,- Immaterial loss : IDR 5,000,000,000,-</p>	-
92	<p>Kantor Cabang : Bekasi</p> <p>Jenis : Gugatan Perbuatan Melawan Hukum</p> <p>No. Perkara : 524/Pdt.G/2023/PN.Bks 24 November 2023</p> <p>Yurisdiksi : Pengadilan Negeri Bekasi</p> <p>Branch Office: Bekasi</p> <p>Case Type: Unlawful Act Lawsuit</p> <p>Case Number: 524/Pdt.G/2023/PN.Bks</p> <p>Jurisdiction: Bekasi District Court</p> <p>Registration Date: November 24, 2023</p>	<p>putusan banding Tanggal 31 Oktober 2024 menerima permohonan banding dari pembanding semula penggugat menguatkan putusan PN No. 524/Pdt.G/2023/PN .Bksi</p> <p>The appeal decision on October 31, 2024, stated: Accepting the appeal filed by the Appellant (original Plaintiff) and upholding the decision of the District Court No. 524/Pdt.G/2023/PN.Bksi.</p>	<p>Menyatakan batal pemberian hak tanggungan yang ditandatangani oleh Tergugat 2 dan Turut Tergugat 1 dikarenakan AJB No 27/2021 batal.</p> <p>Declaring the mortgage right granted and signed by Defendant 2 and Co-defendant 1 void due to the annulment of AJB No. 27/2021.</p>	-
93	<p>Kantor Cabang Tamansari</p> <p>Jenis : Perbuatan Melawan Hukum</p> <p>No Perkara: 121/Pdt.G/2024/PN. Bdg</p> <p>Tanggal Perkara: 01 April 2024</p> <p>Yurisdiksi: Pengadilan Bandung</p> <p>Branch Office: Tamansari</p> <p>Case Type: Unlawful Act</p> <p>Case Number: 121/Pdt.G/2024/PN.Bdg</p> <p>Jurisdiction: Bandung District Court</p> <p>Case Date: April 1, 2024</p>	<p>Putus tanggal 15 Oktober 2024, dengan putusan sebagai berikut:</p> <ul style="list-style-type: none"> menyatakan gugatan Penggugat tidak dapat diterima; menghukum Penggugat membayar biaya perkara yang besarnya Rp. 1.355.000,-. <p>The verdict was rendered on October 15, 2024, with the following ruling:</p> <ul style="list-style-type: none"> Declaring the Plaintiff's claim inadmissible; Ordering the Plaintiff to pay court fees amounting to IDR 1,355,000 (one million three hundred fifty-five thousand rupiah) 	<p>Menyatakan dan menetapkan Tergugat 1 dan Tergugat 2 dalam menetapkan nilai objek adalah caat prosedural dan batal demi hukum</p> <p>Kerugian materil Rp. 3.400.000.000 kerugian imateril Rp. 500.000.000</p> <p>Declaring that Defendants 1 and 2 set the collateral value procedurally flawed and legally void.</p> <p>Material Losses: IDR 3,400,000,000 Immaterial Losses: IDR 500,000,000</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
94	<p>Kantor : Cabang Purwakarta Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 18/Pdt.G/2024/PN.Pwk Yurisdiksi : Pengadilan Negeri Purwakarta Tgl Registrasi: 19 Mei 2024</p> <p>Branch Office: Purwakarta Case Type: Unlawful Act Lawsuit Case Number: 18/Pdt.G/2024/PN.Pwk Jurisdiction: Purwakarta District Court Registration Date: May 19, 2024</p>	<p>pada tanggal 7 november 2024 sidang dengan agenda pembacaan putusan yang isinya dalam eksepsi menolak eksepsi tergugat dan turut tergugat untuk seluruhnya,dalam pokok perkara menolak gugatan penggugat dalam seluruhnya</p> <p>On November 7, 2024, a hearing was held with the agenda of verdict reading, with the following ruling: In Exception, Rejecting all exceptions from the Defendant and Co-Defendant, In the Main Case, Rejecting the Plaintiff's claim in its entirety</p>	<p>Menyatakan tidak sah atas limit lelang yang ditetapkan oleh tergugat</p> <p>Declaring the auction limit set by the Defendant invalid</p>	-
95	<p>Kantor Cabang : Patrol Jenis : Perbuatan Melawan Hukum No. Perkara : 53/Pdt.G/2023/PN Idm Yurisdiksi : Pengadilan Tinggi Bandung Tgl Registrasi: 04 September 2024</p> <p>Branch Office: Patrol Case Type: Unlawful Act Case Number: 53/Pdt.G/2023/PN.Idm Jurisdiction: Bandung High Court Registration Date: September 4, 2024</p>	<p>Upaya Hukum Banding telah diputus pada tanggal 30 Oktober 2024 dengan No Perkara 616/PDT/2024/PT BDG dan amar putusan sebagai berikut: M E N G A D I L I :</p> <ul style="list-style-type: none"> - Menerima permohonan banding dari Para Pembanding I-V semula Para Penggugat I-V. - menguatkan Putusan Pengadilan Negeri Indramayu Nomor 53/Pdt.G/2023/PN Idm tanggal 21 Agustus 2024, yang dimohonkan banding tersebut. - Menghukum Para Pembanding I-V semula Para Penggugat I-V untuk membayar biaya perkara dalam kedua tingkat peradilan yang dalam tingkat banding sebesar Rp.150.000,00 (seratus lima puluh ribu Rupiah) <p>The appeal decision was rendered on October 30, 2024, under Case No. 616/PDT/2024/PT BDG, with the following ruling: RULING :</p> <ul style="list-style-type: none"> - Accepting the appeal filed by Appellants I-V (original Plaintiffs I-V). - Upholding the decision of the Indramayu District Court No. 53/Pdt.G/2023/PN Idm dated August 21, 2024, which was appealed. - Ordering the Appellants I-V (original Plaintiffs I-V) to pay court fees for both levels of proceedings, with appellate fees amounting to IDR 150,000 (one hundred fifty thousand rupiah 	<p>Pokok Petitum : Menyatakan secara hukum Eksekusi lelang hak Tanggungan terhadap sebidang tanah sawah SHM No. 57 an atas nama Romlah dan SHM No 57 an Sobari batal demi hukum</p> <p>Principal Claim: Legally declaring the auction execution of the mortgage right over a plot of rice field, SHM No. 57 under Romlah and SHM No. 57 under Sobari, null and void.</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
96	<p>Kantor Cabang : Bogor Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 122/Pdt.G/2024/PN .Bgr Yurisdiksi : Pengadilan Negeri Kota Bogor Tgl Registrasi: 16 Juli 2024</p> <p>Branch Office: Bogor Case Type: Unlawful Act Lawsuit Case Number: 122/Pdt.G/2024/PN.Bgr Jurisdiction: Bogor District Court Registration Date: July 16, 2024</p>	<p>Putus tanggal 13 November 2024 dengan isi putusan: menyatakan gugatan penggugat tidak dapat diterima.</p> <p>The verdict was rendered on November 13, 2024, with the following ruling: Declaring the Plaintiff's claim inadmissible.</p>	<p>Tidak ada gugatan materiil dan imateriil kepada bank bjb Cabang Rangkasbitung selaku Turut Tergugat II</p> <p>No material or immaterial claims against bank bjb Rangkasbitung Branch as Co-defendant II.</p>	-
97	<p>Kantor Cabang : Tasikmalaya Jenis : Perbuatan Melawan Hukum No. Perkara : 34/Pdt.G/2023/PN Tsm Yurisdiksi : Pengadilan Negeri Tasikmalaya Tgl Registrasi: 15 November 2023</p> <p>Branch Office: Tasikmalaya Case Type: Unlawful Act Case Number: 34/Pdt.G/2023/PN.Tsm Jurisdiction: Tasikmalaya District Court Registration Date: November 15, 2023</p>	<p>Pada tanggal 28 November 2024 agenda sidang pembacaan putusan dengan amar putusan sebagai berikut :</p> <p>Mengadili</p> <ol style="list-style-type: none"> 1. Mengabulkan eksepsi Tergugat II tentang Kompetensi Relatif; 2. Menyatakan Pengadilan Negeri Tasikmalaya tidak berwenang mengadili perkara Nomor 34/Pdt.G/2024/PN.Tsm; 3. Menghukum Penggugat untuk membayar biaya perkara sejumlah Rp. 741.000,00 (tujuh ratus empat puluh satu ribu rupiah) <p>On November 28, 2024, the verdict reading was held with the following ruling:</p> <p>Ruling</p> <ol style="list-style-type: none"> 1. Granting the exception raised by Defendant II regarding relative competence; 2. Declaring that the Tasikmalaya District Court has no jurisdiction over Case No. 34/Pdt.G/2024/PN.Tsm; 3. Ordering the Plaintiff to pay court fees amounting to IDR 741,000 (seven hundred forty-one thousand rupiah) 	<p>Materil : Rp. 250.000.000,- (dua ratus lima puluh juta rupiah) ratus juta rupiah) Imateril : Rp.250.000.000,- (dua ratus lima puluh juta rupiah)satu miliar rupiah)</p> <p>Material Losses: IDR 250,000,000 Immaterial Losses: IDR 250,000,000</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
98	<p>Kantor Cabang : Buah Batu Jenis : Gugatan PMH No Perkara : 593/Pdt.G/2023/PN Bdg Yurisdiksi : Pengadilan Negeri Bandung</p> <p>Branch Office: Buah Batu Case Type: Unlawful Act Lawsuit Case Number: 593/Pdt.G/2023/PN.Bdg Jurisdiction: Bandung District Court</p>	<p>Putus tanggal 20 November 2024 dengan isi putusan: 1. Menerima permohonan Banding dari PEMBANDING semula PENGGUGAT; 2. menguatkan putusan Pengadilan Negeri Bandung yang dimohonkan Banding tersebut</p> <p>The verdict was rendered on November 20, 2024, with the following ruling: 1. Accepting the appeal filed by the Appellant (original Plaintiff); 2. Upholding the decision of the Bandung District Court that was appealed.</p>	<p>1. menyatakan akta perjanjian pengalihan tagihan (cessie) antara Tergugat 1 dan Tergugat 2 tidak memiliki kekuatan hukum tetap 2. Menghukum Tergugat 1 untuk mengembalikan agunan penggugat dalam keadaan semula</p> <p>1. Declaring the debt transfer agreement (cessie) between Defendant 1 and Defendant 2 legally void. 2. Ordering Defendant 1 to return the Plaintiff's collateral to its original state.</p>	-
99	<p>Kantor Cabang: KCK Jakarta Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 183/Pdt.G/2024/PN.Jkt.Pst Yurisdiksi : Pengadilan Negeri Jakarta Pusat</p> <p>Branch Office: KCK Jakarta Case Type: Unlawful Act Lawsuit Case Number: 183/Pdt.G/2024/PN.Jkt.Pst Jurisdiction: Central Jakarta District Court</p>	<p>Putus pada tanggal 26 November 2024 dengan isi putusan: 1. Menerima permohonan banding dari pembanding 2. Menguatkan putusan Pengadilan Negeri Jakarta Pusat</p> <p>The verdict was rendered on November 26, 2024, with the following ruling: 1. Accepting the appeal filed by the Appellant 2. Upholding the decision of the Central Jakarta District Court.</p>	<p>1. menyatakan pembatalan atas pelaksanaan eksekusi lelang 2. menyatakan agar Tergugat memberikan kesempatan kepada penggugat rescheduling dan reconditioning</p> <p>1. Declaring the cancellation of the auction execution. 2. Declaring that the Defendant must provide the Plaintiff the opportunity for rescheduling and reconditioning.</p>	-
100	<p>Kantor Cabang : Rangkasbitung Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 12/Pdt.G/2024/PN.Rkb Yurisdiksi : Pengadilan Negeri Rangkasbitung</p> <p>Branch Office: Rangkasbitung Case Type: Unlawful Act Lawsuit Case Number: 12/Pdt.G/2024/PN.Rkb Jurisdiction: Rangkasbitung District Court</p>	<p>Putus pada tanggal 5 Desember 2024, dengan amar: Menerima Eksepsi Tergugat dan Menyatakan gugatan penggugat tidak dapat diterima (N.O). Pembanding d/h Penggugat mengajukan banding pada tanggal 17 Desember 2024</p> <p>The verdict was rendered on December 5, 2024, with the following ruling: Accepting the Defendant's exception and declaring the Plaintiff's claim inadmissible (N.O). The Appellant (original Plaintiff) filed an appeal on December 17, 2024.</p>	<p>Gugatan Immateril : Rp. 200.000.000,-</p> <p>Immaterial Claim: IDR 200,000,000,-</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
101	<p>Kantor Cabang : Cabang Cimahi Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 86/Pdt.G/2024/PN.Blb Yurisdiksi : Pengadilan Negeri Bale Bandung</p> <p>Branch Office: Cimahi Case Type: Unlawful Act Lawsuit Case Number: 86/Pdt.G/2024/PN.Blb Jurisdiction: Bale Bandung District Court</p>	<p>Putus pada tanggal 5 Desember 2024 dengan amar putusan sbb: 1. Menyatakan gugatan penggugat tidak dapat diterima 2. Menghukum penggugat membayar biaya perkara ini sejumlah Rp. 2.380.000</p> <p>The verdict was rendered on December 5, 2024, with the following ruling: 1. Declaring the Plaintiff's claim inadmissible 2. Ordering the Plaintiff to pay court fees amounting to IDR 2,380,000</p>	<p>Menghukum Tergugat 1 dan Tergugat 2 untuk mengembalikan SHM No. 6633 dalam keadaan baik tanpa syarat apapun kepada Penggugat</p> <p>Ordering Defendants 1 and 2 to return SHM No. 6633 in good condition without any conditions to the Plaintiff.</p>	-
102	<p>Kantor Cabang Khusus : Balikpapan Jenis : Perdata (Wan Prestasi) No. Perkara : 574/Pdt.G/2023/PN.Jkt.Sel Yurisdiksi : Pengadilan Negeri Jakarta Selatan</p> <p>Special Branch Office: Balikpapan Case Type: Civil (Default) Case Number: 574/Pdt.G/2023/PN.Jkt.Sel Jurisdiction: South Jakarta District Court</p>	<p>Putus banding tanggal 09 Des. 2024, dengan amar putusan sbb: - Menerima permohonan banding dari Pemanding semula Penggugat; - Menguatkan putusan Pengadilan Negeri Jakarta Selatan Nomor 574/Pdt.G/2023/PN Jkt.Sel</p> <p>The appeal decision was rendered on December 9, 2024, with the following ruling ruling: - Accepting the appeal filed by the Appellant (original Plaintiff); - Upholding the decision of the South Jakarta District Court No. 574/Pdt.G/2023/PN Jkt.Sel.</p>	<p>Menyatakan Penggugat berhak menerima pembayaran klaim asuransi jiwa</p> <p>Declaring the Plaintiff entitled to receive life insurance claim payments.</p>	-
103	<p>Unit Kerja: KC Rasuna Said Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 999/pdt.g/2023/pn.Jaksel Yurisdiksi : Negeri Jakarta Selatan</p> <p>Work Unit: Rasuna Said Branch Office Case Type: Unlawful Act Lawsuit Case Number: 999/Pdt.G/2023/PN.Jaksel Jurisdiction: South Jakarta District Court</p>	<p>Putusan banding tanggal 20 November 2024 dengan amar Putusan sebagai berikut: 1) Menerima Permohonan Banding dari Pemanding semula Penggugat tersebut; 2) Menguatkan Putusan Pengadilan Negeri Jakarta Selatan</p> <p>The appeal decision was rendered on November 20, 2024, with the following ruling: 1) Accepting the appeal filed by the Appellant (original Plaintiff); 2) Upholding the decision of the South Jakarta District Court.</p>	<p>Menyatakan batal demi hukum pelaksanaan lelang eksekusi</p> <p>Declaring the auction execution legally void.</p>	-

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Nominal Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
104	<p>Kantor Cabang : Depok Jenis : Gugatan Perbuatan Melawan Hukum No. Perkara : 37/Pdt.G.2024/PN.Dpk Yurisdiksi : Pengadilan Negeri Depok Tgl Registrasi: 31 Januari 2024</p> <p>Branch Office: Depok Case Type: Unlawful Act Lawsuit Case Number: 37/Pdt.G/2024/PN.Dpk Jurisdiction: Depok District Court Registration Date: January 31, 2024</p>	<p>Putus Tingkat Banding tanggal 12 Desember 2024, dengan amar putusan sbb:</p> <ul style="list-style-type: none"> - Menerima permohonan banding dari Pemanding semula Penggugat tersebut; - Memperbaiki Putusan Pengadilan Negeri Depok <p>The appeal decision was rendered on December 12, 2024, with the following ruling:</p> <ul style="list-style-type: none"> - Accepting the appeal filed by the Appellant (original Plaintiff); - Amending the decision of the Depok District Court. 	<p>Kerugian Imateril Rp. 2.500.000.000,-</p> <p>kerugian materil Rp. 5.000.000.000</p> <p>Immaterial loss IDR 2,500,000,000,-</p> <p>material loss IDR 5,000,000,000</p>	-
105	<p>Unit Kerja: Kantor Cabang Sukabumi Jenis: Gugatan Perbuatan Melawan Hukum No. Perkara: 22/Pdt.G/2024/PN.Skb Yurisdiksi: Pengadilan Negeri Sukabumi</p> <p>Work Unit: Sukabumi Branch Office Type: Unlawful Act Lawsuit Case No.: 22/Pdt.G/2024/PN.Skb Jurisdiction: Sukabumi District Court</p>	<p>Putus dengan amar putusan: Menyatakan gugatan penggugat "<i>Ne bis in idem</i>" menyatakan gugatan penggugat ditolak</p> <p>Decided with the verdict: Declaring the plaintiff's lawsuit "<i>Ne bis in idem</i>" stating that the plaintiff's lawsuit is rejected.</p>	<p>Tidak ada None</p>	-

Perkara Hukum yang Sedang Dihadapi Dewan Komisaris dan Direksi Yang Sedang Menjabat

Selama tahun 2024, tidak terdapat perkara hukum yang sedang dihadapi oleh Dewan Komisaris dan Direksi yang sedang menjabat.

Perkara Hukum yang Sedang Dihadapi Anak Perusahaan

Selama tahun 2024, tidak terdapat perkara hukum yang sedang dihadapi oleh Anak Perusahaan.

Sanksi Administratif yang Dikenakan Kepada Perusahaan, Anggota Dewan Komisaris dan Direksi oleh Otoritas Pasar Modal dan Otoritas Lainnya

Selama 2024, tidak terdapat sanksi administratif yang mempengaruhi kelangsungan usaha bank bjb dan juga tidak terdapat sanksi administratif yang dikenakan kepada anggota Direksi dan anggota Dewan Komisaris.

Legal Cases Faced The Board of Commissioners and Directors In Service

During 2024, there were no legal cases currently being faced by the Board of Commissioners and Board of Directors.

Legal Cases are Facing Subsidiary Companies

Selama During 2024, there were no legal cases being faced by the Subsidiary.

Administrative Sanctions Imposed on The Company, Members of The Board of Commissioners and Directors by The Capital Market Authority and Other Authorities

During 2024, there are no administrative sanctions that affect the continuity of bank bjb's business and there are also no administrative sanctions imposed on members of the Board of Directors and members of the Board of Commissioners.

Akses Informasi dan Data Perusahaan

Dalam upaya memberikan informasi yang transparan kepada publik berkaitan dengan perkembangan dan pelaksanaan pengelolaan usaha Bank serta demi menjalankan program komunikasi pemasaran, sejak tahun 2013 bank **bjb** telah menggunakan beragam perangkat untuk menyampaikan informasi penting yang perlu diketahui para pemangku kepentingan. bank **bjb** telah menyediakan akses informasi bagi Pemegang Saham dan pemangku kepentingan untuk mendapatkan informasi lebih lanjut melalui:

Divisi Corporate Secretary
Corporate Secretary Division
Menara/ Tower bank **bjb**
Jl. Naripan No. 12-14, Bandung
☎ : 022-4234868 (hunting)
☎ : 022-4206099
🌐 : www.bankbjb.co.id
📞 : **bjb** call 14049
📧 : @infobankbjb
📱 : bankbjbofficial
📷 : bankbjb
📺 : bankbjb
✉ : corsecbjb@bankbjb.co.id
📍 : @infobankbjb

Investor Relation Group
Investor Relations Group
Menara/ Tower bank **bjb**
Jl. Naripan No. 12-14, Bandung
☎ : 022-4234868 ext 7140/7141
📧 : ir@bankbjb.co.id

Selain itu, informasi mengenai perkembangan saham dan permodalan bank **bjb** juga dapat diakses melalui *website* Bursa Efek Indonesia (www.idx.co.id).

Kegiatan Investor Relation

Kegiatan investor relation yang telah dilaksanakan selama tahun 2024 antara lain:

No	Kegiatan Activity	Tanggal Pelaksanaan Implementation date
1	Earnings Call FY-2023	5 Maret 2024 March 5, 2024
2	Management Meeting Pemeringkatan Tahunan PEFINDO Tahun 2024 PEFINDO Annual Rating Management Meeting 2024	4 April 2024 April 4, 2024
3	Management Meeting Pemeringkatan PEFINDO atas Obligasi Subordinasi Berkelanjutan IV Tahun 2024 Management Meeting of PEFINDO Rating on Subordinated Shelf Registration Bond IV Year 2024	4 April 2024 April 4, 2024
4	Rapat Umum Pemegang Saham Tahunan Tahun Buku 2023 Annual General Meeting of Shareholders for Financial Year 2023	2 April 2024 April 2, 2024
5	Earnings Call 1Q-2024	30 April 2024 April 30, 2024
6	Earnings Call 2Q-2024	30 Juli 2024 July 30, 2024
7	Management Meeting Pemeringkatan PEFINDO atas Penawaran Umum Berkelanjutan (PUB) I Obligasi Keberlanjutan bank bjb Tahun 2024 PEFINDO Rating Management Meeting on Sustainable Public Offering (PUB) I bank bjb Sustainability Bonds Year 2024	23 Agustus 2024 August 23, 2024
8	Management Meeting Pemeringkatan PEFINDO atas Penawaran Umum Berkelanjutan (PUB) I Surat Berharga Perpetual bank bjb Tahun 2024 PEFINDO Rating Management Meeting on Sustainable Public Offering (PUB) I bank bjb Perpetual Securities Year 2024	23 Agustus 2024 August 23, 2024
9	Rapat Umum Pemegang Saham Luar Biasa Tahun 2024 Extraordinary General Meeting of Shareholders in 2024	5 September 2024 September 5, 2024

Access to Company Information and Data

In an effort to provide transparent information to the public relating to the development and implementation of the Bank's business management and for the sake of carrying out a marketing communication program, since 2013 bank **bjb** has used various tools to convey important information that stakeholders need to know. bank **bjb** has provided information access for Shareholders and stakeholders to obtain further information through:

In addition, information regarding the development of bank **bjb** shares and capital can also be accessed through the Indonesian Stock Exchange website (www.idx.co.id).

Investor Relations Activities

Investor relations activities aimed at communicating with investors, analysts and shareholders carried out during 2024 include:

No	Kegiatan Activity	Tanggal Pelaksanaan Implementation date
10	Management Meeting Pemeringkatan Tahunan Fitch Ratings Tahun 2024 Fitch Ratings Annual Rating Management Meeting 2024	1 Oktober 2024 October 1, 2024
11	Earnings Call 3Q-2024	29 Oktober 2024 October 29, 2024
12	Public Expose Tahun 2024	10 Desember 2024 December 10, 2024

Siaran Pers

Salah satu bentuk penyebarluasan informasi bank **bjb** kepada publik yaitu dengan melakukan siaran pers. Siaran pers yang telah dilakukan bertujuan untuk menggambarkan kegiatan atau peristiwa yang terjadi. Selama tahun 2024, siaran *pers* yang telah dilakukan bank **bjb** antara lain:

Press Releases

One form of disseminating bank **bjb** information to the public is by conducting a press release. The press release that has been made aims to describe the activities or events that occurred. During 2024, bank **bjb** has made press releases, among others:

No	Nama Event/Kegiatan	Event/Activity Name
1	Press Release Program Heboh Awal Tahun Bagi Agen Laku Pandai	Press Release Early Year Exciting Program for Smart Agents
2	Press Release Program Pembiayaan bank bjb , Dapat Bunga Khusus Sampai Awal Tahun	Press Release bjb bank financing program, get special interest until the beginning of the year
3	Press Release Sekarang Beli Tiket Kapal Ferry ASDP Dapat Melalui Agen bjb BiSA!	Press Release Now Buy ASDP Ferry Tickets Through bjb BiSA Agents!
4	Press Release bank bjb Lakukan Sinergitas dengan Perumdam Tirta Darma Ayu dan RSUD Indramayu	Press Release bank bjb Conducts Synergy with Perumdam Tirta Darma Ayu and Indramayu Regional Hospital
5	Press Release bank bjb Luncurkan DIGI Goes to School, Ajak Siswa dan Sekolah Makin Melek Finansial	Press Release bank bjb Launches DIGI Goes to School, Invites Students and Schools to Become More Financially Literate
6	Press Release Business Review Semester II 2023 bank bjb	Press Release Business Review Semester II 2023 bank bjb
7	Press Release Mampu Akselerasi Bisnis, Direktur Keuangan bank bjb Nia Kania Raih Penghargaan Best Performance CFO	Press Release Able to Accelerate Business, bank bjb Finance Director Nia Kania Wins Best Performance CFO Award
8	Press Release Nonton Konser LaLaLa Festival Sambil Nabung Hanya di bank bjb , Begini Caranya	Press Release Watch LaLaLa Festival Concert While Saving Only at bjb bank, Here's How
9	Press Release bank bjb Berangkatkan 123 Nasabah Pemenang Umrah bjb Perjalanan Religi Tahun 2023	Press Release bank bjb Sends Off 123 Winning Customers of bjb Umrah Religious Journey 2023
10	Press Release bank bjb Bersama Petani Mitra Binaan di Jawa Tengah Lakukan Panen Raya Komoditi Edamame	Press Release bank bjb Together with Fostered Farmer Partners in Central Java Carry Out a Mass Harvest of Edamame Commodities
11	Press Release bank bjb Hadirkan Layanan Digital Contact Center 24 Jam untuk Nasabah Setia	Press Release bank bjb Presents 24-Hour Digital Contact Center Service for Loyal Customers
12	Press Release bank bjb Hadirkan Program Gebyar Tandamata, Dapatkan Cashback Hingga 6.50%	Press Release bank bjb Presents Gebyar Tandamata Program, Get Cashback Up to 6.50%
13	Press Release bank bjb Hadirkan Program KEJUTAN (Kejar Untung Transaksi) Agen bjb BiSA! 2024	Press Release bank bjb Presents SURPRISE Program (Chase Transaction Profit) bjb Agents CAN! 2024
14	Press Release Beli ORI025 di bank bjb , Nasabah Bisa Raih Cashback Menarik	Press Release Buy ORI025 at bjb bank, Customers Can Get Attractive Cashback
15	Press Release bjb Preneur On Campus - bank bjb dan UNPAR Dukung UMKM Berkelanjutan melalui Riset Pasar	Press Release bjb Preneur On Campus - bank bjb and UNPAR Support Sustainable MSMEs through Market Research
16	Press Release bjb Preneur on Campus Universitas Esa Unggul - Merancang Konsep Sustainability Business Untuk Entrepreneur	Press Release bjb Preneur on Campus Universitas Esa Unggul - Designing a Sustainability Business Concept for Entrepreneurs
17	Press Release Dorong Cashless Society, bank bjb DIGI Goes to School Hadir di SMK Negeri 1 Cirebon	Press Release Encouraging Cashless Society, bank bjb DIGI Goes to School Present at SMK Negeri 1 Cirebon
18	Press Release Dukung Dunia Pendidikan, bank bjb Kolaborasi dengan Universitas Pakuan	Press Release Supporting the World of Education, bank bjb Collaborates with Pakuan University
19	Press Release Luncurkan Program bjb preneur, bank bjb Ingin Lahirkan UMKM Berdaya Saing dan Berdampak Bagi Lingkungan	Press Release Launching the bjb preneur Program, bank bjb Wants to Produce Competitive and Environmentally Impactful MSMEs
20	Press Release Perkuat Sistem Resi Gudang dan Layanan Perbankan, bank bjb Teken MoU dengan Kliring Berjangka Indonesia	Press Release Strengthening Warehouse Receipt System and Banking Services, bank bjb Signs MoU with Indonesian Derivatives Clearing
21	Press Release Akselerasi Ekonomi Daerah, bank bjb Raih Penghargaan di Ajang Best BUMD Award 2024	Press Release Accelerating Regional Economy, bank bjb Wins Award at the 2024 Best BUMD Award Event
22	Press Release bank bjb Bersama Perbankan Besar Lainnya Berkomitmen Dalam Mendukung Pencapaian Net Zero Emission di Indonesia	Press Release bank bjb Together with Other Major Banks Committed to Supporting the Achievement of Net Zero Emission in Indonesia

No	Nama Event/Kegiatan	Event/Activity Name
23	Press Release bank bjb dan Bank NTT Tandatangani Kerjasama Pemanfaatan Program Dana Pensiun	Press Release bank bjb and Bank NTT Sign Cooperation on Utilization of Pension Fund Program
24	Press Release bank bjb Gandeng Verihubs untuk Percepat Proses Onboarding Digital	Press Release bank bjb Collaborates with Verihubs to Accelerate Digital Onboarding Process
25	Press Release bank bjb Hadirkan Pasar NgaDIGI, Belanja ke Pasar Dapat Hadiah	Press Release bank bjb Presents NgaDIGI Market, Shop at the Market and Get Prizes
26	Press Release bank bjb Hadirkan Program BJB Vaganza Tahun 2024 Berhadiah Logam Mulia Bagi Nasabah yang Aktif Transaksi Valas Telegraphic Transfer (TT)	Press Release bank bjb Presents bjb Vaganza Program in 2024 with Precious Metal Prizes for Customers Who Actively Transact Foreign Exchange Telegraphic Transfer (TT)
27	Press Release bank bjb Hadirkan Program Loyalty Customer Transfer Valas Bagi Nasabah	Press Release bank bjb Presents Loyalty Customer Foreign Currency Transfer Program for Customers
28	Press Release bank bjb Hadirkan Program THR (Tebar Hadiah Ramadan) dan KETUPAT (Kesempatan Untung Berlipat) Agen bjb BiSA!	Press Release bank bjb Presents THR (Ramadan Gift Distribution) and KETUPAT (Multiple Profit Opportunity) Programs bjb BiSA Agents!
29	Press Release bank bjb Hidupkan Tradisi Haji Geyot Untuk Meriahkan Ramadan dan Menjelang Buka Puasa	Press Release bank bjb Revives Haji Geyot Tradition to Celebrate Ramadan and Approach Fast-Breaking
30	Press Release bank bjb Luncurkan Promo Kejutan Tandamata dengan Hadiah Menarik untuk Nasabah	Press Release bank bjb Launches Surprise Gift Promo with Attractive Prizes for Customers
31	Press Release bank bjb Raih <i>Great Place to Work</i>	Press Release bank bjb Achieves <i>Great Place to Work</i>
32	Press Release bank bjb Raih Penghargaan Contact Center Service Excellence Award (CCSEA) 2024	Press Release bank bjb Wins Contact Center Service Excellence Award (CCSEA) 2024
33	Press Release bank bjb Raih Penghargaan The Best Corporate Secretary and Communication di Ajang ICCA 2024	Press Release bank bjb Wins The Best Corporate Secretary and Communication Award at ICCA 2024
34	Press Release bank bjb Tebar Berbagai Promo Menarik di Bazar CABUT Ramadan Fest 2.0 Hadirkan Promo Diskon Hingga 70%	Press Release bank bjb Spreads Various Interesting Promos at the CABUT Ramadan Fest 2.0 Bazaar Presents Discount Promos of Up to 70%
35	Press Release bank bjb Terpilih Sebagai Pengelola Cash Management System (CMS) RS Unpad	Press Release bank bjb Selected as Cash Management System (CMS) Manager for Unpad Hospital
36	Press Release bank bjb Tuntaskan Proses Penyertaan Modal Tahap II ke Bank Bengkulu	Press Release bank bjb Completes Phase II Capital Participation Process to Bank Bengkulu
37	Press Release bjb SUPERB 2024 Makin Banyak Beli Obligasi, Makin Banyak Logam Mulia Didapat	Press Release bjb SUPERB 2024 The More Bonds You Buy, The More Precious Metals You Get
38	Press Release bjb Preneur on Campus Universitas Swadaya Gunung Jati, Bongkar AI untuk Bisnis Masa Depan	Press Release bjb Preneur on Campus of Swadaya Gunung Jati University, Uncovering AI for Future Business
39	Press Release DIGI Ramadhan, Transaksi dan Donasi Pakai DIGI by bank bjb Banyak Untungnya!	Press Release DIGI Ramadhan, Transactions and Donations Using DIGI by bank bjb Have Many Benefits!
40	Press Release Direktur Utama bank bjb Raih Penghargaan Best CEO 2024 dari The Economics	Press Release bank bjb President Director Wins Best CEO 2024 Award from The Economics
41	Press Release Dukung Pesawaran Invesment Promotion, bank bjb Siap Akselerasi Ekonomi Daerah	Press Release Supporting Pesawaran Investment Promotion, bank bjb Ready to Accelerate Regional Economy
42	Press Release Dukung Sektor Transportasi, bank bjb Teken PKS Jasa Layanan Perbankan dengan Balai Besar Kalibrasi Fasilitas Pene	Press Release Supporting the Transportation Sector, bank bjb Signs a Banking Service Agreement with the Transportation Facility Calibration Center
43	Press Release Earning Call FY 2023 bank bjb Mengukuhkan Komitmen pada Sustainability dan Kinerja Melalui Pertumbuhan Anorganik	Press Release Earning Call FY 2023 bank bjb Strengthens Commitment to Sustainability and Performance Through Inorganic Growth
44	Press Release Jadikan GCG Fondasi Organisasi, bank bjb Raih Penghargaan di Ajang Indonesia Excellence Good Corporate Governance Awards 2024	Press Release Making GCG the Foundation of the Organization, bank bjb Wins Award at the 2024 Indonesia Excellence Good Corporate Governance Awards
45	Press Release Kinerja Bisnis Solid, bank bjb Raih Laba Rp2,14 Triliun di 2023	Press Release Solid Business Performance, bank bjb Earns IDR2.14 trillion in Profit in 2023
46	Press Release Makin Rajin Transaksi Remittance di bank bjb , Siap Siap Bawa Pulang Voucher Belanja	Press Release Increasingly Diligent Remittance Transactions at bank bjb , Get Ready to Take Home Shopping Vouchers
47	Press Release Promo Ramadan, Suku Bunga KPR bank bjb Mulai dari 6,88 Persen	Press Release Ramadan Promo, bank bjb Mortgage Interest Rates Starting from 6.88 Percent
48	Press Release Rayakan Ramadan dengan Berbagai Promo Menarik dari bank bjb	Press Release Celebrate Ramadan with Various Interesting Promos from bank bjb
49	Press Release Referensikan Nasabah, bisa Dapat <i>Cashback</i> Ratusan Ribu dari bank bjb	Press Release Refer Customers, Can Get Hundreds of Thousands of Cashbacks from bank bjb
50	Press Release Sambut Lebaran, bank bjb Siapkan Uang Tunai Rp12,5 T	Press Release Welcoming Eid, bank bjb Prepares IDR 12.5 T in Cash
51	Press Release Semakin Kuat, KUB bank bjb dan Bank Sultra Didukung oleh OJK Serta Pemegang Saham	Press Release Stronger, KUB bank bjb and Bank Sultra Supported by Financial Services Authority and Shareholders
52	Press Release Sinergi Universitas Sultan Ageng Tirtayasa dan bank bjb Lahirkan Pebisnis Berkelanjutan	Press Release Synergy between Sultan Ageng Tirtayasa University and bank bjb Produces Sustainable Business People

No	Nama Event/Kegiatan	Event/Activity Name
53	Press Release Sukses Digelar, bjb Preneur on Campus di UNS Solo Jadi Ajang Kolaborasi Pelaku Usaha dan Akademisi	Press Release Successfully Held, bjb Preneur on Campus at UNS Solo Becomes a Collaboration Event for Business Actors and Academics
54	Press Release Turnamen Slowpitch After Hour Womens Merayakan Diamonds of Diversity	Press Release Womens Slowpitch After Hour Tournament Celebrates Diamonds of Diversity
55	Press Release Yuk, Beli Sukuk Ritel di bank bjb . Bunga Kompetitif Lebih Tinggi dari Deposito	Press Release Come on, Buy Retail Sukuk at bank bjb . Competitive Interest Higher than Deposits
56	Press Release bank bjb Hadirkan Berbagai Promo Menarik di Ajang DIGI PESTAA	Press Release bank bjb Presents Various Interesting Promos at the DIGI PESTAA Event
57	Press Release bank bjb Menandatangani MoU dengan LLDIKTI III Untuk Perkuat Kualitas Perguruan Tinggi	Press Release bank bjb Signs MoU with LLDIKTI III to Strengthen the Quality of Higher Education
58	Press Release bank bjb Berikan Layanan Operasional Terbatas dan Weekend Banking Selama Momen Idulfitri untuk Memenuhi Kebutuhan Transaksi Nasabah	Press Release bank bjb Provides Limited Operational Services and Weekend Banking During Eid al-Fitr to Meet Customer Transaction Needs
59	Press Release bank bjb Hidupkan Tradisi Haji Geyot Untuk Meriahkan Ramadan dan Menjelang Buka Puasa	Press Release bank bjb Revives Haji Geyot Tradition to Celebrate Ramadan and Ahead of Breaking Fast
60	Press Release bank bjb Melalui bjb preneur 2024, Beri Kesempatan 100 Pelaku UMKM Terbaik Mengembangkan Bisnis Bersama Coach	Press Release bank bjb Through bjb preneur 2024, Gives 100 Best MSME Players the Opportunity to Develop Business with Coaches
61	Press Release bank bjb Raih 7 Penghargaan dari Infobank	Press Release bank bjb Wins 7 Awards from Infobank
62	Press Release bank bjb Raih Penghargaan The Best Corporate Secretary and Communication di Ajang ICCA 2024	Press Release bank bjb Wins The Best Corporate Secretary and Communication Award at ICCA 2024
63	Press Release Bermaterikan Para Pemain Anyar Berkualitas, Bandung bjb Tandamata Optimis Makin Kompetitif di Proliga 2024	Press Release Contains New Quality Players, Bandung bjb Tandamata Optimistic About Becoming More Competitive in Proliga 2024
64	Press Release Bersama Asbanda, Tuan Rumah Bank Sumut dan BPDSI, bank bjb Dukung dan Sukseskan Gelaran Penarikan Undian Simpeda	Joint Press Release with Asbanda, Host Bank Sumut and BPDSI, bank bjb Supports and Makes the Simpeda Lottery a Success
65	Press Release Dukung Program Pemerintah, bank bjb Tawarkan Sukuk Tabungan Seri ST012	Press Release Supporting Government Programs, bank bjb Offers Sukuk Savings Series ST012
66	Press Release Meriahkan Ramadan, bank bjb Tebar Kebaikan Melalui Program Bedah Masjid dan Mushola, Sebar Al-Quran, Berbagi dengan Dhuafa, dan Pesantren Kilat Untuk Anak Yatim	Press Release Enlivening Ramadan, bank bjb Spreads Kindness Through Mosque and Prayer Room Renovation Program, Distributing Al-Quran, Sharing with the Dhuafa, and Pesantren Kilat for Orphans
67	Press Release Perkuat Sinergi dengan Perguruan Tinggi, bank bjb Teken MoU dengan UNHAS	Press Release Strengthening Synergy with Universities, bank bjb Signs MoU with UNHAS
68	Press Release RUPST bank bjb Sepakat Tebar Dividen Rp1 Triliun, 58,27 Persen dari Laba Bersih 2023	Press Release bank bjb AGM Agrees to Distribute IDR 1 trillion in Dividends, 58.27 Percent of 2023 Net Profit
69	Press Release Strategi KUB Mendongkrak Pertumbuhan Grup Usaha bank bjb , Total Aset Menembus Psikologis Rp200 Triliun	Press Release KUB Strategy Boosts bank bjb Business Group Growth, Total Assets Reach Psychological Level of IDR 200 trillion
70	Press Release Terapkan Bisnis Berbasis Elektronik, bank bjb Terima Sertifikat Penerapan Sistem Manajemen dan Produk dari Komite Akreditasi Nasional (KAN)	Press Release Implementing Electronic-Based Business, bank bjb Receives Certificate of Implementation of Management System and Products from the National Accreditation Committee (KAN)
71	Press Release Tim Bola Voli Putri Bandung bjb Tandamata 2024 Resmi Diperkenalkan, Siap Berikan Hasil Terbaik di Ajang Proliga 2024	Press Release Bandung bjb Tandamata 2024 Women's Volleyball Team Officially Introduced, Ready to Give the Best Results in the 2024 Proliga Event
72	Press Release bank bjb Hadirkan Promo Cashback bjb Foreign Exchange, Transaksi di bjb TIP FX Bisa Dapat Cashback Menarik	Press Release bank bjb Presents bjb Foreign Exchange Cashback Promo, Transactions at bjb TIP FX Can Get Attractive Cashback
73	Press Release Direktur Komersial dan UMKM bank bjb Nancy Adistyasari Raih Penghargaan Most Outstanding Women 2024	Press Release Commercial and UMKM Director of bank bjb Nancy Adistyasari Wins Most Outstanding Women Award 2024
74	Press Release Akselerasi Ekonomi Daerah, bank bjb Raih 2 Penghargaan dalam Ajang Best Regional Champion 2024	Press Release Accelerating Regional Economy, bank bjb Wins 2 Awards in the 2024 Best Regional Champion Event
75	Press Release Meriahkan Ulang Tahun, bank bjb Hadirkan Milangkala bank bjb ke-63 Pagelaran Wayang Golek dan Hiburan di Dome Bale Bale Soreang	Press Release Celebrating the Anniversary, bank bjb Presents the 63rd Milangkala bank bjb Wayang Golek Performance and Entertainment at the Dome Bale Bale Soreang
76	Press Release bank bjb Raih Dua Penghargaan Transparansi dan Penurunan Emisi Korporasi Terbaik 2024	Press Release bank bjb Wins Two Awards for Transparency and Best Corporate Emission Reduction 2024
77	Press Release Berkat Dukungan Penuh dari LPS, OJK, dan bank bjb sebagai pemegang saham, BPR Indramayu Kembali ke Status Pengawasan Normal	Press Release Thanks to Full Support from Deposit Insurance Corporation, Financial Services Authority, and bank bjb as shareholders, BPR Indramayu Returns to Normal Supervisory Status
78	Press Release Beli Produk Giro bank bjb Bisa Dapat Cashback Ratusan Ribu Hingga Jutaan	Press Release Buy Current Account Products from bank bjb and Get Cashback of Hundreds of Thousands to Millions
79	Press Release Momen HUT bank bjb ke 63, bank bjb Umumkan Para Pemenang bjb preneur 2024	Press Release Celebrating the 63rd Anniversary of bank bjb , bank bjb Announces the Winners of bjb preneur 2024
80	Press Release 63 Tahun bank bjb "Berani Jadi Beda" Hadirkan berbagai kegiatan di tengah Masyarakat	Press Release 63 Years of bank bjb "Dare to be Different" Presenting Various Activities in the Community
81	Press Release Dukung dan Sukseskan Cycling de Jabar 2024, Jadi Bukti Komitmen bank bjb Menggerakkan Ekonomi dan Pariwisata Jawa Barat	Press Release Support and Success of Cycling de Jabar 2024, Proof of bank bjb 's Commitment to Driving the Economy and Tourism of West Java

No	Nama Event/Kegiatan	Event/Activity Name
82	<i>Press Release</i> Hadirkan Festival Bojana 2024, bank bjb Ajak Generasi Muda Berani Beda Tampil, Berani Sehat, dan Berani Beda	Press Release Presenting the 2024 Bojana Festival, bank bjb Invites the Young Generation to Dare to Be Different, Dare to Be Healthy, and Dare to Be Different
83	<i>Press Release</i> Beli Obligasi Ritel di bank bjb , Bisa Dapat Cachback Jutaan Rupiah	Press Release Buy Retail Bonds at bank bjb , Get Cashback of Millions of Rupiah
84	<i>Press Release</i> Transaksi di Merchant dengan DIGI, DigiCash dan QRIS bank bjb Bisa Dapat Diskon Menarik	Press Release Transactions at Merchants with DIGI, DigiCash and QRIS bank bjb Can Get Attractive Discounts
85	<i>Press Release</i> Warga Solo Tumpah Ruah Ramaikan Berani Jadi Festival Bersama Andre Taulany & Friends (ATF) dan bank bjb	Press Release Solo Residents Spill Out to Enliven the Berani Jadi Festival with Andre Taulany & Friends (ATF) and bank bjb
86	<i>Press Release</i> Mau Tambah Modal Usaha, Yuk Ajukan Kredit UMKM ke bank bjb . Ada Promo Diskon 63% dan Cashback	Press Release Want to Add Business Capital, Let's Apply for MSMEs Credit to bank bjb . There is a 63% Discount Promo and Cashback
87	<i>Press Release</i> Yuk, Ajukan KPR di bank bjb , Suku Bunga Murah Berlimpah Hadiah	Press Release Come on, Apply for mortgage at bank bjb , Cheap Interest Rates, Lots of Prizes
88	<i>Press Release</i> Ikut Program DPLK bank bjb Bisa Dapat Cashback Voucher Belanja	Press Release Join the DPLK Program bank bjb Can Get Cashback Shopping Vouchers
89	<i>Press Release</i> Yuk Ramaikan Berani Jadi Beda Festival Bersama Andre Taulany & Friends (ATF) dan bank bjb	Press Release Let's Enliven the Dare to Be Different Festival with Andre Taulany & Friends (ATF) and bank bjb
90	<i>Press Release</i> Sambut HUT ke 63, bank bjb Hadirkan Program Semarak Promo Diskon 63%	Press Release Welcoming the 63rd Anniversary, bank bjb Presents a 63% Discount Promo Excitement Program
91	<i>Press Release</i> bank bjb Sukseskan Berani Jadi Beda Festival Bersama Andre Taulany and Friend (ATF)	Press Release bank bjb Successfully Dare to Be Different Festival with Andre Taulany and Friend (ATF)
92	<i>Press Release</i> Menabung di bank bjb , Bisa Dapat Tiket VIP DIGI Bandoeng Festive 2024	Press Release Save at bank bjb , Get VIP Ticket DIGI Bandoeng Festive 2024
93	<i>Press Release</i> Optimalkan Transaksi Agen bjb BiSA!, bank bjb Siapkan Cashback Tabungan dan Voucher Belanja Hingga Jutaan Rupiah	Press Release Optimize bjb BiSA Agent Transactions! bank bjb Prepares Savings Cashback and Shopping Vouchers Up to Millions of IDR
94	<i>Press Release</i> bank bjb Hadirkan Program A Day In My Life, Berhadiah Iphone, Saldo Tabungan, Hingga Logam Mulia	Press Release bank bjb Presents A Day In My Life Program, Prizes of iPhone, Savings Balance, and Precious Metals
95	<i>Press Release</i> Yuk, Datang dan Ramaikan Berani Jadi Beda Festival, Ada Konser Musik, Bazaar Hingga Modern Dance	Press Release Come and Join the Dare to Be Different Festival, There are Music Concerts, Bazaars and Modern Dance
96	<i>Press Release</i> Akselerasi Ekonomi Daerah, bank bjb Raih 2 Penghargaan dalam Ajang Best Regional Champion 2024	Press Release Accelerating Regional Economy, bank bjb Wins 2 Awards in the 2024 Best Regional Champion Event
97	<i>Press Release</i> bank bjb Ajak Warga Jabar Hadir di Acara Milangkala bank bjb ke-63, Ada Wayang Golek Hingga Hiburan Meriah	Press Release bank bjb Invites West Java Residents to Attend the 63rd bank bjb Milangkala Event, There are Wayang Golek and Lively Entertainment
98	<i>Press Release</i> bank bjb Komitmen Dukung Kemajuan Ekonomi Desa Melalui Layanan Perbankan Inovatif	Press Release bank bjb Commitment to Supporting Village Economic Progress Through Innovative Banking Services
99	<i>Press Release</i> bank bjb Luncurkan Program Promosi Agen bjb BiSA! JUARA dengan Hadiah Cashback Hingga Voucher Belanja	Press Release bank bjb Launches bjb BiSA Agent Promotion Program! CHAMPION with Cashback Prizes to Shopping Vouchers
100	<i>Press Release</i> Bayar Pajak Kendaraan Bermotor Melalui bank bjb Bisa Dapat Cashback 63%	Press Release Pay Motor Vehicle Tax Through bank bjb Can Get 63% Cashback
101	<i>Press Release</i> Direktur Komersial dan UMKM bank bjb Nancy Adistyasari Raih Penghargaan Most Outstanding Women 2024	Press Release Commercial and UMKM Director of bank bjb Nancy Adistyasari Wins Most Outstanding Women Award 2024
102	<i>Press Release</i> Direktur Utama Bank BJB Yuddy Renaldi Terima Penghargaan Indonesia 10 Top Banker Award 2024	Press Release bank bjb President Director Yuddy Renaldi Receives Indonesia 10 Top Banker Award 2024
103	<i>Press Release</i> Dukung Pertumbuhan Ekonomi, bank bjb Tawarkan Savings Bond Retail Seri SBR013	Press Release Supporting Economic Growth, bank bjb Offers Retail Savings Bond Series SBR013
104	<i>Press Release</i> Mampu Jaga Kinerja, bank bjb Raih Penghargaan Bisnis Indonesia Award 2024	Press Release Able to Maintain Performance, bank bjb Wins 2024 Indonesian Business Award
105	<i>Press Release</i> Manjakan Pecinta Otomotif, bank bjb Partisipasi Kembali dalam Gelaran BBQ Ride	Press Release Pampering Automotive Lovers, bank bjb Participates Again in BBQ Ride Event
106	<i>Press Release</i> Nabung di bank bjb , Bisa Dapat Tiket Konser Sheila On 7 Tunggu Aku di Special Tour 2024	Press Release Save at bank bjb , Get Sheila On 7 Concert Tickets Wait for Me on Special Tour 2024
107	<i>Press Release</i> Nabung di bank bjb , Bisa Dapat Tiket Konser	Press Release Save at bank bjb , Get Concert Tickets
108	<i>Press Release</i> Tandatangani PKS Penyertaan Modal, Selangkah Lagi Bank Jambi menjadi anggota KUB bank bjb	Press Release Signing of PKS for Capital Participation, Bank Jambi One Step Closer to Becoming a Member of KUB bank bjb
109	<i>Press Release</i> bank bjb Bersinergi dengan Kementerian PUPR, Salurkan Bantuan Stimulan Perumahan Swadaya di Wilayah Banten	Press Release bank bjb Synergizes with the Minister of Public Works and Public Housing, Distributes Self-Help Housing Stimulus Assistance in the Banten Region
110	<i>Press Release</i> bank bjb dan BPJS Kesehatan Tandatangani Kerjasama Peningkatan Layanan Fasilitas Kesehatan	Press Release bank bjb and BPJS Kesehatan (Social Health Security Administering Body) Sign Cooperation to Improve Health Facility Services
111	<i>Press Release</i> bank bjb Gelar Customer Gathering Saving's Club bjb Prioritas	Press Release bank bjb Holds Customer Gathering Saving's Club bjb Prioritas

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112	Press Release bank bjb Kembali Ditunjuk KSEI Menjadi Bank Administrator RDN dan Bank Pembayaran	Press Release bank bjb Reappointed by KSEI as RDN Administrator Bank and Payment Bank
113	Press Release bank bjb Masuk Kategori Emiten Main Index, High Growth, High Dividend dalam Indeks TEMPO-IDNFinancials 52	Press Release bank bjb Enters Main Index Issuer Category, High Growth, High Dividend in TEMPO-IDNFinancials Index 52
114	Press Release bank bjb Menjalini Kolaborasi dengan KAI Melalui Penamaan Stasiun LRT Jabodebek "Pancoran bank bjb "	Press Release bank bjb Collaborates with KAI Through Naming Jabodebek LRT Station "Pancoran bank bjb "
115	Press Release bank bjb Raih Penghargaan Banking Service Excellence 2024	Press Release bank bjb Wins 2024 Banking Service Excellence Award
116	Press Release bank bjb Raih Penghargaan dari Gubernur Jawa Barat atas Kemudahan Pembiayaan untuk Koperasi	Press Release bank bjb Receives Award from Governor of West Java for Ease of Financing for Cooperatives
117	Press Release Diikuti 250 Anak Se-Bandung Raya, bank bjb Gelar Gelar Khitanan Massal	Press Release Attended by 250 Children from Bandung Raya, bank bjb Holds Mass Circumcision
118	Press Release Hadirkan Inovasi Digital, bank bjb Perkenalkan Pembaruan Aplikasi DIGI bank bjb	Press Release Presenting Digital Innovation, bank bjb Introduces DIGI Application Update bank bjb
119	Press Release Kinerja Konsolidasi Mendorong Pertumbuhan, bank bjb Optimis Akselerasi Bisnis	Press Release Consolidated Performance Drives Growth, bank bjb Optimistic About Business Acceleration
120	Press Release Komitmen Tinggi pada Keberlanjutan, bank bjb raih penghargaan Best ESG	Press Release High Commitment to Sustainability, bank bjb wins Best ESG award
121	Press Release Sheila On 7 Lampiaskan Kerinduan Penggemar di Konser Tunggu Aku di Samarinda	Press Release Sheila On 7 Satisfies Fans' Longing at the Wait for Me Concert in Samarinda
122	Press Release Akselerasi Bisnis dan Ekonomi Lokal, bank bjb Buka Jaringan Kantor Baru di Malang	Press Release Accelerating Local Business and Economy, bank bjb Opens New Office Network in Malang
123	Press Release Akselerasi Potensi Bisnis dan UMKM, bank bjb Buka KCP Unjaya di Sleman, Yogyakarta	Press Release Accelerating Business Potential and MSMEs, bank bjb Opens Unjaya Branch Office in Sleman, Yogyakarta
124	Press Release Akselerasi UMKM dan Ekonomi Kreatif, bank bjb Dukung Gelaran West Java Festival 2024	Press Release Accelerating MSMEs and Creative Economy, bank bjb Supports the 2024 West Java Festival
125	Press Release bank bjb Beri Diskon Provisi 79% Melalui Program bjb SEMARAK	Press Release bank bjb Gives 79% Provision Discount Through bjb SEMARAK Program
126	Press Release bank bjb Berkolaborasi dengan Info Tekno Siaga Hadirkan Layanan Perbankan Efisien dan Memudahkan Nasabah	Press Release bank bjb Collaborates with Info Tekno Siaga to Present Efficient and Facilitate Banking Services for Customers
127	Press Release bank bjb Bersinergi dengan Otoritas Jasa Keuangan Hadirkan Program Ekosistem Keuangan Inklusif Digital berbasis Artificial Intelligence	Press Release bank bjb Synergizes with Financial Services Authority to Present Digital Inclusive Financial Ecosystem Program based on Artificial Intelligence
128	Press Release Bank bjb dan MNC Finance Jalin Kerja Sama Joint Financing	Press Release bank bjb and MNC Finance Establish Joint Financing Cooperation
129	Press Release bank bjb Ingatkan Nasabah Untuk Waspada Berbagai Modus Penipuan	bank bjb Press Release Reminds Customers to Be Aware of Various Fraud Modes
130	Press Release bank bjb Jalin Kerja Sama Pemanfaatan Program DPLK dengan Bank SulutGo	Press Release bank bjb Establishes Cooperation in Utilization of DPLK Program with Bank SulutGo
131	Press Release bank bjb Luncurkan Kredit Digital bjb KGB Pisan untuk ASN Solusi Praktis dan Inovatif	Press Release bank bjb Launches bjb KGB Pisan Digital Credit for ASN Practical and Innovative Solutions
132	Press Release bank bjb Raih 2 Penghargaan Dalam 29th Infobank Banking Appreciation 2024	Press Release bank bjb Wins 2 Awards in 29th Infobank Banking Appreciation 2024
133	Press Release bank bjb Raih 4 Penghargaan dalam Ajang Indonesia Marketing Festival 2024	Press Release bank bjb Wins 4 Awards at the 2024 Indonesia Marketing Festival
134	Press Release bank bjb Raih Corporate Reputation Awards 2024	Press Release bank bjb Wins Corporate Reputation Awards 2024
135	Press Release bank bjb Raih Katadata Green Initiative Awards 2024	Press Release bank bjb Wins Katadata Green Initiative Awards 2024
136	Press Release bank bjb Raih Penghargaan Indonesia Finance Award dan Indonesia Leader Award 2024	Press Release bank bjb Wins Indonesia Finance Award and Indonesia Leader Award 2024
137	Press Release bank bjb Tawarkan SBN Ritel Seri SR021 Dengan Kupon Investasi Hingga 6,45%	Press Release bank bjb Offers Retail SBN Series SR021 With Investment Coupons Up to 6.45%
138	Press Release bank bjb Tumbuhkan Budaya Menabung Melalui Program KEJAR	Press Release bank bjb Cultivates Savings Culture Through KEJAR Program
139	Press Release Beli Paket pakai DIGI Dapat Tambahan Pulsa	Press Release Buy Packages using DIGI Get Additional Credit
140	Press Release Bersama Asbanda, Tuan Rumah Bank Kalbar dan BPDSI, bank bjb Dukung dan Sukseskan Gelaran Penarikan Undian Simpeda	Joint Press Release with Asbanda, Host Bank Kalbar and BPDSI, bank bjb Supports and Makes the Simpeda Lottery a Success
141	Press Release Didukung bank bjb , STIE Ekuitas Siap Lahirkan SDM Unggul untuk Industri Perbankan	Press Release Supported by bank bjb , STIE Ekuitas is Ready to Produce Superior Human Resources for the Banking Industry
142	Press Release Direktur Komersial dan UMKM bank bjb Raih Woman Empower Woman Award 2024	Press Release Commercial and MSME Director of bank bjb Wins Woman Empower Woman Award 2024
143	Press Release Kebut Transaksi Digital Sambut HUT RI, bank bjb Luncurkan Program Program Agen bjb BiSA! MAJU (Maksimal Jual)	Press Release Accelerating Digital Transactions Welcoming the Independence Day of the Republic of Indonesia, bank bjb Launches the bjb BiSA! MAJU Agent Program (Maximum Sales)

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144	<i>Press Release</i> Konser Sheila On 7 di Pekanbaru Meriah dan Mengesankan, bank bjb Mudahkan Nasabah Dapat Tiket	Press Release Sheila On 7 Concert in Pekanbaru Lively and Impressive, bank bjb Makes it Easy for Customers to Get Tickets
145	<i>Press Release</i> Konsisten Edukasi Keuangan Generasi Muda, bjb Raih Dua Dua Penghargaan Financial Literacy Award dari OJK	Press Release Consistently Educating the Young Generation on Finance, bjb Wins Two Financial Literacy Awards from Financial Service Authority
146	<i>Press Release</i> LaLaLa Festival Sukses Guncang Kawula Muda Jakarta	Press Release LaLaLa Festival Successfully Rocks Jakarta's Youth
147	<i>Press Release</i> Penonton Konser S07 di Makassar Dimanjakan dengan Berbagai Promo dari bank bjb	Press Release S07 Concert Audience in Makassar Pampered with Various Promos from bank bjb
148	<i>Press Release</i> Rayakan HUT RI ke-79, bank bjb Gelar Donor Darah	Press Release Celebrating the 79th Anniversary of the Republic of Indonesia, bank bjb Holds Blood Donation
149	<i>Press Release</i> Sambut Hari Jadi Provinsi Jabar ke-79, bank bjb Beri Penghargaan Kepada Nasabah Setia	Press Release Welcoming the 79th Anniversary of West Java Province, bank bjb Gives Awards to Loyal Customers
150	<i>Press Release</i> Sambut HUT RI 79, Transaksi Obligasi di bank bjb Dapat Cashback Jutaan Rupiah	Press Release Welcoming the 79th Anniversary of the Republic of Indonesia, Bond Transactions at bank bjb Get Cashback of Millions of IDR
151	<i>Press Release</i> Sambut HUT RI ke 79 bank bjb Beri Diskon Untuk Pengguna DIGI	Press Release Welcoming the 79th Anniversary of the Republic of Indonesia, bank bjb Gives Discounts for DIGI Users
152	<i>Press Release</i> Sambut HUT RI ke-79, Transaksi Valas di bank bjb Dapat Cashback Jutaan Rupiah	Press Release Welcoming the 79th Anniversary of the Republic of Indonesia, Foreign Exchange Transactions at bank bjb Get Millions of Rupiah in Cashback
153	<i>Press Release</i> Solusi Finansial Ramah Lingkungan, bank bjb hadirkan bjb KKB Kendaraan Listrik	Press Release Environmentally Friendly Financial Solutions, bank bjb presents bjb KKB Electric Vehicles
154	<i>Press Release</i> Sukses Lepas Rindu Sheilagank di Samarinda, 4 Kota Lainnya Menanti Konser Sheila On 7	Press Release Sheilagank's Success in Releasing Longing in Samarinda, 4 Other Cities Await Sheila On 7's Concert
155	<i>Press Release</i> Tandatangani MoU dengan MNC Kapital, bank bjb Akselerasi Potensi Bisnis Digital	Press Release Signing MoU with MNC Kapital, bank bjb Accelerates Digital Business Potential
156	<i>Press Release</i> Akselerasi Digitalisasi Pertumbuhan Ekonomi Daerah, bank bjb Raih Championship TP2DD 2024	Press Release Accelerating Digitalization of Regional Economic Growth, bank bjb Wins TP2DD Championship 2024
157	<i>Press Release</i> bank bjb Beri Kemudahan Bagi Debitur yang Ingin Ajukan Kredit Melalui bjb MLT BPJS Merdeka	Press Release bank bjb Provides Convenience for Debtors Who Want to Apply for Credit Through bjb MLT BPJS Merdeka
158	<i>Press Release</i> bank bjb Berkolaborasi dengan Info Tekno Siaga Hadirkan Layanan Perbankan Efisien dan Memudahkan Nasabah	Press Release bank bjb Collaborates with Info Tekno Siaga to Present Efficient and Facilitate Banking Services for Customers
159	<i>Press Release</i> bank bjb Berperan sebagai Joint Mandated Lead Arranger dalam Fasilitas Kredit Sindikasi untuk PT Rajawali Citra Televisi Indonesia	Press Release bank bjb Acts as Joint Mandated Lead Arranger in Syndicated Credit Facility for PT Rajawali Citra Televisi Indonesia
160	<i>Press Release</i> bank bjb Bersama Pemerintah Kota Sukabumi & OJK Dorong Edukasi dan Literasi Keuangan Bagi Pelaku Usaha UMKM Supaya Handal Dalam Mengelola Keuangan	Press Release bank bjb Together with Sukabumi City Government & Financial Service Authority Encourages Financial Education and Literacy for MSME Business Actors to be Reliable in Managing Finances
161	<i>Press Release</i> bank bjb Raih 3 Penghargaan Indonesia Human Capital Award (IHCA) X 2024	Press Release bank bjb Wins 3 Awards Indonesia Human Capital Award (IHCA) X 2024
162	<i>Press Release</i> bank bjb Raih Merdeka Awards 2024 Kategori CSR untuk Negeri	Press Release bank bjb Wins Merdeka Awards 2024 in CSR Category for the Country
163	<i>Press Release</i> bank bjb Raih Penghargaan di CNN Indonesia Awards 2024	Press Release bank bjb Wins Award at CNN Indonesia Awards 2024
164	<i>Press Release</i> bank bjb Raih Penghargaan Most Popular Brand Of The Year dari Jawa Pos	Press Release bank bjb Wins Most Popular Brand Of The Year Award from Jawa Pos
165	<i>Press Release</i> bank bjb Raih Penghargaan Pengembangan UMKM Terbaik Dari IWEB	Press Release bank bjb Wins Best MSME Development Award from IWEB
166	<i>Press Release</i> bank bjb Tetapkan Susunan Komisaris Baru Pada RUPS Luar Biasa Tahun 2024	Press Release bank bjb Determines New Commissioners at Extraordinary GMS in 2024
167	<i>Press Release</i> Gelar BJB EXPORTPRENEUR, bank bjb Siap Lahirkan Eksportir Baru	Press Release bjb EXPORTPRENEUR, bank bjb Ready to Produce New Exporters
168	<i>Press Release</i> Harpelnas 2024 bank bjb Komitmen Tingkatkan Layanan dan Inovasi Produk Perbankan Demi Kepuasan Pelanggan	Press Release Harpelnas 2024 bank bjb Commitment to Improving Banking Product Services and Innovation for Customer Satisfaction
169	<i>Press Release</i> Konser Sheila On 7 di Medan Meriah dan Mengesankan, bank bjb Luncurkan Kartu ATM Edisi Sheila on 7 Tunggu Aku Di Medan	Press Release Sheila On 7 Concert in Medan Lively and Impressive, bank bjb Launches Sheila on 7 Edition ATM Card Wait for Me In Medan
170	<i>Press Release</i> Konser Sheila On 7 di Pekanbaru Meriah dan Mengesankan, bank bjb Mudahkan Nasabah Dapat Tiket	Press Release Sheila On 7 Concert in Pekanbaru Lively and Impressive, bank bjb Makes it Easy for Customers to Get Tickets
171	<i>Press Release</i> Kopi Wanoja, Mitra UMKM Binaan bank bjb Yang Semakin Mendunia	Press Release Kopi Wanoja, bank bjb 's MSME Partner That is Increasingly Global
172	<i>Press Release</i> Mampu Perkuat Kinerja Bisnis, bank bjb Raih Penghargaan IDN Fortune 100	Press Release Able to Strengthen Business Performance, bank bjb Wins IDN Fortune 100 Award
173	<i>Press Release</i> Melalui Program PNM Mekaar bank bjb Terus Dukung UMKM Ultra Mikro Agar Naik Kelas	Press Release Through the PNM Mekaar Program, bank bjb Continues to Support Ultra Micro MSMEs to Move Up a Class

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174	Press Release Sukses Lepas Rindu Sheilagank di Bandung, bank bjb Mudahkan Nasabah Dapat Tiket	Press Release Sheilagank's Success in Releasing Longing in Bandung, bank bjb Makes it Easy for Customers to Get Tickets
175	Press Release bank bjb Dukung Kejuaraan Nasional Baseball Softball Salman Al Farisi III	Press Release bank bjb Supports Salman Al Farisi III National Baseball Softball Championship
176	Press Release bank bjb Manjakan Penikmat Jazz Di The Papandayan Jazz Fest 2024	Press Release bank bjb Pamper Jazz Lovers At The Papandayan Jazz Fest 2024
177	Press Release bank bjb Perkuat Sinergi Kolaborasi dengan TNI AD melalui Kerjasama Kredit Ritel	Press Release bank bjb Strengthens Collaborative Synergy with TNI AD through Retail Credit Cooperation
178	Press Release bank bjb Raih 2 Penghargaan Indonesia Best Financial Awards 2024, Kategori Best Brand Popularity & Best Social Contribution Reputation	Press Release bank bjb Wins 2 Awards Indonesia Best Financial Awards 2024, Best Brand Popularity & Best Social Contribution Reputation Categories
179	Press Release bank bjb Raih Penghargaan Best Regional Bank on Corporate Action Pioneer Dalam Ajang Road to CNBC Indonesia Awards 2024	Press Release bank bjb Wins Best Regional Bank on Corporate Action Pioneer Award at Road to CNBC Indonesia Awards 2024
180	Press Release bank bjb Raih Penghargaan Entrepreneurial Community Impact Award dari Investor Trust	Press Release bank bjb Wins Entrepreneurial Community Impact Award from Investor Trust
181	Press Release bank bjb Raih Penghargaan Top 20 Financial Institution 2024 dari The Finance	Press Release bank bjb Wins Top 20 Financial Institution 2024 Award from The Finance
182	Press Release bank bjb Raih World's Most Trustworthy Companies 2024	Press Release bank bjb Wins World's Most Trustworthy Companies 2024
183	Press Release bank bjb Tawarkan ORI026 Dengan Imbal Hasil Hingga 6,4%	Press Release bank bjb Offers ORI026 With Yields Up To 6.4%
184	Press Release bjb Perjalanan Religi 2024, Apresiasi Istimewa bagi ASN Setia bank bjb	Press Release bjb Religious Journey 2024, Special Appreciation for Loyal ASN bank bjb
185	Press Release Didukung Penuh oleh bank bjb , Vindes Bukan Main Berlangsung Meriah di Senayan Park	Press Release Fully Supported by bank bjb , Vindes is Extraordinarily Lively at Senayan Park
186	Press Release Dukung The Papandayan Jazz Fest 2024, bank bjb Siapkan Program Menabung dan Diskon untuk Dapatkan Tiketnya	Press Release Supporting The Papandayan Jazz Fest 2024, bank bjb Prepares Savings and Discount Programs to Get Tickets
187	Press Release Festival Produk Kreatif Jawa Barat BIK	West Java Creative Products Festival BIK Press Release
188	Press Release Konsisten Menjaga Pelayanan Kepada Nasabah, bank bjb Raih Penghargaan Indonesia Customer Service Quality	Press Release Consistently Maintaining Service to Customers, bank bjb Wins Indonesia Customer Service Quality Award
189	Press Release Mau Ekspansi Usaha, Ajukan Saja Kredit Modal Kerja Kontrak ke bank bjb	Press Release Want to Expand Your Business, Just Apply for Contract Working Capital Credit to bank bjb
190	Press Release Menjaga Kelangsungan Usaha Secara Berkelanjutan, bank bjb Raih Sertifikasi ISO 223012019 Business Continuity Management System	Press Release Maintaining Sustainable Business Continuity, bank bjb Achieves ISO 223012019 Business Continuity Management System Certification
191	Press Release Pakai DIGI by bank bjb , Dapatkan Promo Menarik di Event FLEX-CON 2024	Press Release Use DIGI by bank bjb , Get Interesting Promos at the FLEX-CON 2024 Event
192	Press Release Perkumpulan DPLK dan bank bjb Edukasi Mahasiswa Pentingnya Kelola Keuangan di Usia Muda	Press Release DPLK Association and bank bjb Educate Students on the Importance of Managing Finances at a Young Age
193	Press Release Q3 Total Aset bank bjb Meningkat 17,1% year on year (yoy), Mencapai Rp210 Triliun	Press Release Q3 Total Assets of bank bjb Increased 17.1% year on year (yoy), Reaching IDR 210 Trillion
194	Press Release Terapkan GCG & Prinsip Bisnis Keberlanjutan, bank bjb dan bank bjb Syariah Raih ARA 2023	Press Release Implementing GCG and Sustainable Business Principles, bank bjb and bank bjb Syariah Achieve ARA 2023
195	Press Release Transformasi Pensiunan Menjadi Wirausahawan, bank bjb Hadirkan Program bjb Pra-Purnapreneurship	Press Release Transforming Retirees into Entrepreneurs, bank bjb Presents bjb Pre-Retirement Program
196	Press Release Usaha Berkembang Jadi Lebih Tenang Bersama bjb Kredit Mikro Utama	Press Release Growing Business Becomes More Peaceful with bjb Kredit Mikro Utama
197	Press Release bank bjb Dukung Ekonomi Desa melalui Transaksi Non Tunai dengan Siskeudes-Link	Press Release bank bjb Supports Village Economy through Non-Cash Transactions with Siskeudes-Link
198	Press Release bank bjb Hadirkan Program Amazing SurePrize, Tempatkan Dana Bisa Dapat Hadiah Cashback Hingga Kendaraan Bermotor	Press Release bank bjb Presents Amazing SurePrize Program, Place Funds and Get Cashback Prizes Up to Motor Vehicles
199	Press Release bank bjb Pelopori Penerbitan Surat Berharga Perpetual Rupiah di Indonesia	Press Release bank bjb Pioneers the Issuance of IDR Perpetual Securities in Indonesia
200	Press Release bank bjb Perluas Kolaborasi dengan BP Rebana untuk Pengembangan Kawasan Rebana	Press Release bank bjb Expands Collaboration with BP Rebana for Rebana Area Development
201	Press Release bank bjb Raih Digital Banking Award 2024 dari Investortrust Berkat Terobosan Inovasi Digital Produk Perbankan	Press Release bank bjb Wins Digital Banking Award 2024 from Investortrust Thanks to Breakthrough Digital Innovation of Banking Products
202	Press Release bank bjb Raih Indonesia Best CMO Award 2024 dari Warta Ekonomi	Press Release bank bjb Wins Indonesia Best CMO Award 2024 from Warta Ekonomi
203	Press Release bank bjb Raih Penghargaan 2 Penghargaan Dalam Bidang ESG dan GCG	Press Release bank bjb Wins 2 Awards in ESG and GCG Fields

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204	Press Release bank bjb Raih Penghargaan Most Trusted Banking di Ajang Indonesia Good Corporate Governance Award 2024	Press Release bank bjb Wins Most Trusted Banking Award at Indonesia Good Corporate Governance Award 2024
205	Press Release bank bjb Raih Platinum Rank di Ajang Asia Sustainability Reporting Rating (ASRRAT) 2024	Press Release bank bjb Achieves Platinum Rank at the 2024 Asia Sustainability Reporting Rating (ASRRAT) Event
206	Press Release bank bjb Raih The Best Indonesia IT & Digital Operational Excellence Award 2024	Press Release bank bjb Wins The Best Indonesia IT & Digital Operational Excellence Award 2024
207	Press Release bank bjb Tawarkan Peluang Investasi Melalui Surat Berharga Perpetual dengan Kupon yang Tinggi	Press Release bank bjb Offers Investment Opportunities Through Perpetual Securities with High Coupons
208	Press Release bank bjb Tawarkan SBN Ritel ST013 dengan Imbal Hasil Hingga 6.50%	Press Release bank bjb Offers Retail SBN ST013 with Yields of Up to 6.50%
209	Press Release bank bjb Terus Perkuat Bisnis, Kini Jadi BPD Pertama Penyimpan Dana Margin di Indonesia	Press Release bank bjb Continues to Strengthen Business, Now the First BPD to Deposit Margin Funds in Indonesia
210	Press Release Konsisten Jaga Keterbukan Informasi, bjb Raih Penghargaan Dengan Predikat Informatif	Press Release Consistently Maintaining Transparency of Information, bjb Wins Award with Informative Predicate
211	Press Release Lakukan Berbagai Transformasi, bank bjb Raih Penghargaan dari Infobank	Press Release Carrying Out Various Transformations, bank bjb Wins Awards from Infobank
212	Press Release Mau Investasi, Pilih Sustainability Bond bank bjb	Press Release Want to Invest, Choose Sustainability Bond bank bjb
213	Press Release Menimbang Berbagai Jenis Investasi, Antara Progresif Hingga Moderat Beserta Risikonya	Press Release Considering Various Types of Investments, Between Progressive and Moderate and Their Risks
214	Press Release Perkuat Sinergitas, bank bjb Tandatangani PKS Penggunaan Produk dan Jasa Layanan Perbankan dengan TNI Angkatan Laut	Press Release Strengthening Synergy, bank bjb Signs PKS for Use of Banking Products and Services with the Indonesian Navy
215	Press Release Sustainability Bond bank bjb Banjir Peminat, Oversubscribed Hampir 5 Kali Lipat	Press Release Sustainability Bond bank bjb Flooded with Interest, Oversubscribed Almost 5 Times
216	Press Release Lakukan Berbagai Transformasi, bank bjb Raih Penghargaan dari Infobank	Press Release Carrying Out Various Transformations, bank bjb Wins Awards from Infobank
217	Press Release Public Expose bank bjb 2024 - bank bjb Pertahankan Kinerja Solid Sepanjang 2024	Press Release Public Expose bank bjb 2024 - bank bjb Maintains Solid Performance Throughout 2024
218	Press Release Wujudkan Pertumbuhan Bersama, bank bjb Efektif Setorkan Modal ke Bank Jambi	Press Release Realizing Joint Growth, bank bjb Effectively Deposits Capital to Bank Jambi
219	Press Release bank bjb Pererat Kolaborasi di Sektor UMKM dengan Kunjungan ke PT Agro Sari Satwa di Bali	Press Release bank bjb Strengthens Collaboration in the MSME Sector with a Visit to PT Agro Sari Satwa in Bali
220	Press Release bank bjb Perkuat Sinergi dengan APP Indonesia sebagai Joint Mandated Lead Arranger (JMLA) dalam Kredit Sindikasi untuk PT Pindo Deli Pulp and Paper Mills	Press Release bank bjb Strengthens Synergy with APP Indonesia as Joint Mandated Lead Arranger (JMLA) in Syndicated Loan for PT Pindo Deli Pulp and Paper Mills
221	Press Release bank bjb Raih Dua Penghargaan di Ajang Investing on Climate Awards 2024	Press Release bank bjb Wins Two Awards at Investing on Climate Awards 2024
222	Press Release bank bjb Raih Empat Penghargaan Indeks Integritas Bisnis Lestari dari Transparency International dan TEMPO	Press Release bank bjb Wins Four Sustainable Business Integrity Index Awards from Transparency International and TEMPO
223	Press Release bank bjb Raih Penghargaan Bank dengan Layanan Kas Terbaik dari Bank Indonesia	Press Release bank bjb Wins Award for Bank with Best Cash Services from Bank Indonesia
224	Press Release bank bjb Relokasi dan Resmikan Kantor KCP Sudirman Bogor untuk Tingkatkan Pelayanan Nasabah	Press Release bank bjb Relocates and Inaugurates KCP Sudirman Bogor Office to Improve Customer Service
225	Press Release Bandung bjb Tandamata Resmi Umumkan Daftar Pemain Tim Putri	Press Release Bandung bjb Tandamata Officially Announces List of Women's Team Players
226	Press Release bank bjb Bersama Petani Mitra Binaan PT. Kelola Agro Makmur di Jawa Tengah Lakukan Panen Raya Komoditi Edamame	Press Release bank bjb Together with PT. Kelola Agro Makmur's Fostered Farmers in Central Java Carry Out a Mass Harvest of Edamame Commodities
227	Press Release bank bjb dan PT Sucofindo Tandatangani Nota Kesepahaman untuk Pemanfaatan Produk dan Layanan Bersama	Press Release bank bjb and PT Sucofindo Sign Memorandum of Understanding for Joint Product and Service Utilization
228	Press Release bank bjb dan Universitas Udayana Perkuat Sinergi melalui Nota Kesepakatan Layanan Perbankan	Press Release bank bjb and Udayana University Strengthen Synergy through Banking Services Memorandum of Understanding
229	Press Release bank bjb Hadirkan Program SiSuka Inovasi Deposito Suka-Suka dengan Hadiah Menarik	Press Release bank bjb Presents SiSuka Program, Suka-Suka Deposit Innovation with Attractive Prizes
230	Press Release bank bjb Jalin Kerjasama dengan PT Geo Dipa Energi (Persero) Terkait Layanan Perbankan	Press Release bank bjb Establishes Cooperation with PT Geo Dipa Energi (Persero) Regarding Banking Services

Buletin

Perseroan secara rutin menerbitkan buletin melalui aplikasi Media komunikasi internal pegawai yaitu human capital solution - HCS Mobile dimana setiap harinya kami melakukan *broadcast News* terkini yang penting untuk diketahui Pegawai.

Kategori/Tema yang tersedia di HCS News diantaranya:

- Berita Keluarga Kita
- **bjb** Club
- **bjb** Info
- CEO's Messages
- Great People
- HC in Action
- HC Insight & Innovation
- Worklife

Selama tahun 2024, Perseroan telah menerbitkan sebanyak 453 buletin sebagai salah satu media komunikasi dalam menyampaikan informasi penting, perkembangan terkini, serta berbagai program dan inisiatif perusahaan kepada seluruh pegawai.



bank bjb Parerat Sinergi Melalui Pertandingan Persahabatan slowpitch Melawan Pemprov Jawa Barat



Tim Softball bjb Club Meraih Juara 3 di Kejuaraan Nasional Slowpitch 2024



Pemberitahuan Penggunaan Whatsapp di Perangkat Kerja Milik bank bjb



Pemberitahuan Hari Libur Nasional dan Cuti Bersama 2024

Bulletin

The Company routinely publishes bulletins through the internal employee communication media application, namely human capital solution - HCS Mobile, where every day we broadcast the latest news that is important for employees to know.

Categories/Themes available on HCS News include:

- Berita Keluarga Kita
- **bjb** Club
- **bjb** Info
- CEO's Messages
- Great People
- HC in Action
- HC Insight & Innovation
- Worklife

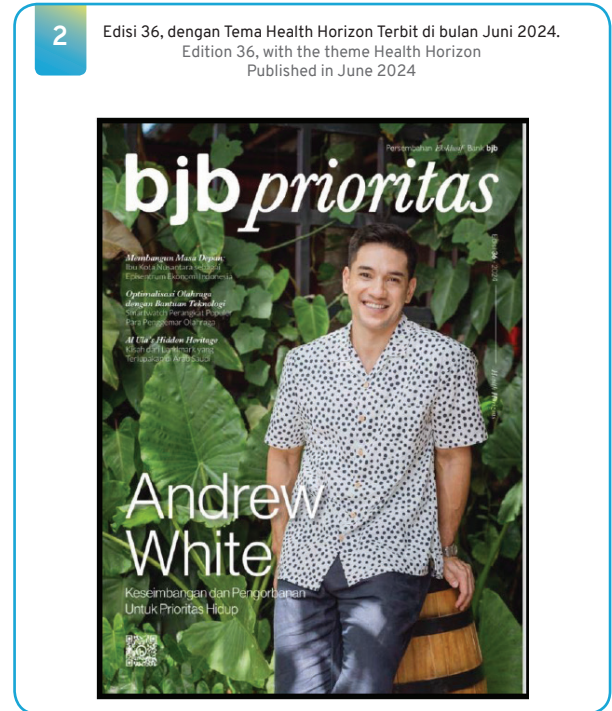
During 2024, the Company published 453 bulletins as a communication medium to convey important information, the latest developments, and various company programs and initiatives to all employees.

Adapun edisi majalah **bjb** Prioritas, sebagai berikut:

The editions of **bjb** Prioritas magazine are as follows:

Majalah **bjb** prioritas di tahun 2024 terdiri dari 3 (tiga) edisi dengan tema yang berkesinambungan, sebagai berikut:

The **bjb** priority magazine in 2024 consists of 3 (three) editions with continuous themes, as follows:



Transparansi Penyampaian Laporan

Transparency of Report Submission

No	Nomor Surat Letter Number	Perihal	Regarding	Tanggal Pelaporan Reporting Date
1	0014/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Periode Desember 2023	Monthly Report of Securities Holder Registration for the Period of December 2023	10 Januari 2024 January 10, 2024
2	0015/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Asing Periode Desember 2023	Monthly Report of Foreign Securities Holder Registration for the Period of December 2023	10 Januari 2024 January 10, 2024
3	0015/DIR-CSE/2024	Laporan Data Hutang/Kewajiban dalam Valuta Asing Periode Desember 2023	Report of Debt/Obligations Data in Foreign Currency for the Period of December 2023	10 Januari 2024 January 10, 2024
4	0113/DIR-CSE/2024	Penyampaian Pemberitahuan Rencana Penyelenggaraan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2023	Submission of Notification of Plan to Hold Annual General Meeting of Shareholders for the Fiscal Year of 2023	6 Februari 2024 February 6, 2024
5	0131/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Periode Januari 2024	Monthly Report of Securities Holder Registration for the Period of January 2024	7 Februari 2024 February 7, 2024
6	0132/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Asing Periode Januari 2024	Monthly Report of Foreign Securities Holder Registration for the Period of January 2024	7 Februari 2024 February 7, 2024
7	0133/DIR-CSE/2024	Laporan Data Hutang/Kewajiban dalam Valuta Asing Periode Januari 2024	Report of Debt/Obligations Data in Foreign Currency for the Period of January 2024	7 Februari 2024 February 7, 2024
8	0148/DIR-CSE/2024	Penyampaian Pengumuman Rapat Umum Pemegang Saham Tahunan Tahun Buku 2023	Submission of Announcement of Annual General Meeting of Shareholders for the Fiscal Year of 2023	16 Februari 2024 February 16, 2024
9	0148A/DIR-CSE/2024	Penyampaian Bukti Iklan Pengumuman Rapat Umum Pemegang Saham Tahunan Tahun Buku 2023	Submission of Evidence of Advertisement of Announcement of Annual General Meeting of Shareholders for Fiscal Year 2023	16 Februari 2024 February 16, 2024
10	0202/DIR-CSE/2024	Publikasi Pemanggilan RUPS Tahunan Tahun Buku 2023	Publication of Invitation of Annual GMS for Fiscal Year 2023	4 Maret 2024 March 4, 2024
11	0202A/DIR-CSE/2024	Penyampaian Bukti Iklan Pemanggilan RUPS Tahunan Tahun Buku 2023	Submission of Evidence of Advertisement of Invitation of Annual GMS for Fiscal Year 2023	4 Maret 2024 March 4, 2024
12	0197/DIR-MAP/2024	Laporan Keterbukaan Informasi atau Fakta Material Pengefektifan Penyertaan Modal Tahap II Perseroan kepada Bank Bengkulu Sebesar Rp149.960.000.000,- dalam rangka Pengembangan Kelompok Usaha Bank (KUB) Perseroan	Disclosure Report of Information or Material Facts on the Effectiveness of the Company's Phase II Capital Participation to Bank Bengkulu in the Amount of IDR 149,960,000,000,- in the Framework of Developing the Company's Bank Business Group (KUB)	4 Maret 2024 March 4, 2024
13	0201/DIR-CSE/2024	Penyampaian Laporan Tahunan dan Laporan Keberlanjutan (Annual Report and Sustainability Report) bank bjb Tahun 2023	Submission of Annual Report and Sustainability Report of bank bjb 2023	4 Maret 2024 March 4, 2024
14	0204/DIR-CSE/2024	Penyampaian Bukti Iklan Publikasi Laporan Keuangan Periode 31 Desember 2023 (Audited)	Submission of Evidence of Publication of Financial Report for the Period of December 31, 2023 (Audited)	5 Maret 2024 March 5, 2024
15	0198/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Periode Februari 2024	Monthly Report of Securities Holder Registration for the Period of February 2024	8 Maret 2024 March 8, 2024
16	0199/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Asing Periode Februari 2024	Monthly Report of Foreign Securities Holder Registration for the Period of February 2024	8 Maret 2024 March 8, 2024
17	0200/DIR-CSE/2024	Laporan Data Hutang/Kewajiban dalam Valuta Asing Periode Februari 2024	Report of Debt/Obligations Data in Foreign Currency for the Period of February 2024	8 Maret 2024 March 8, 2024
18	0293/DIR-CSE/2024	Penyampaian Ringkasan Risalah Rapat Umum Pemegang Saham Tahunan Tahun Buku 2023	Submission of Summary of Minutes of the Annual General Meeting of Shareholders for the Fiscal Year 2023	3 April 2024 April 3, 2024

No	Nomor Surat Letter Number	Perihal	Regarding	Tanggal Pelaporan Reporting Date
19	0292/DIR-CSE/2024	Penyampaian Bukti Iklan Ringkasan Risalah Rapat Umum Pemegang Saham Tahunan Tahun Buku 2023	Submission of Advertisement Evidence Summary of Minutes of the Annual General Meeting of Shareholders for the Fiscal Year 2023	3 April 2024 April 3, 2024
20	0294/DIR-CSE/2024	Pemberitahuan Perubahan Susunan Pengurus PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	Notification of Changes in the Composition of the Management of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk.	3 April 2024 April 3, 2024
21	0293B/DIR-CSE/2024	Keterbukaan Informasi terkait Aksi Korporasi Dividen Tunai	Disclosure of Information regarding Corporate Action Cash Dividend	5 April 2024 April 5, 2024
22	0289/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Periode Maret 2024	Monthly Report of Securities Holder Registration for the Period of March 2024	5 April 2024 April 5, 2024
23	0290/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Asing Periode Maret 2024	Monthly Report of Foreign Securities Holder Registration for the Period of March 2024	5 April 2024 April 5, 2024
24	0291/DIR-CSE/2024	Laporan Data Hutang/Kewajiban dalam Valuta Asing Periode Maret 2024	Report of Debt/Obligations Data in Foreign Currency for the Period of March 2024	5 April 2024 April 5, 2024
25	0536/DIR-CSE/2024	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan atas Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	Ownership Report or Any Change in Ownership of Shares of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	25 April 2024 April 25, 2024
26	0537/DIR-CSE/2024	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan atas Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	Ownership Report or Any Change in Ownership of Shares of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	25 April 2024 April 25, 2024
27	0538/DIR-CSE/2024	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan atas Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	Ownership Report or Any Change in Ownership of Shares of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	25 April 2024 April 25, 2024
28	0539/DIR-CSE/2024	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan atas Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	Ownership Report or Any Change in Ownership of Shares of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	25 April 2024 April 25, 2024
29	0540/DIR-CSE/2024	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan atas Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	Ownership Report or Any Change in Ownership of Shares of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	25 April 2024 April 25, 2024
30	0541/DIR-CSE/2024	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan atas Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	Ownership Report or Any Change in Ownership of Shares of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	25 April 2024 April 25, 2024
31	0542/DIR-CSE/2024	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan atas Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	Ownership Report or Any Change in Ownership of Shares of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	25 April 2024 April 25, 2024
32	0328/DIR-TRE/2024	Penyampaian Hasil Pemeringkatan PT Pemeringkat Efek Indonesia Periode 17 April 2024 sampai dengan 1 April 2025	Submission of Rating Results of PT Pemeringkat Efek Indonesia for the Period of April 17, 2024 to April 1, 2025	26 April 2024 April 26, 2024
33	0352/DIR-CSE/2024	Penyampaian Bukti Iklan Publikasi Laporan Keuangan Periode 31 Maret 2024 (Unaudited)	Submission of Evidence of Publication of Financial Reports for the Period of March 31, 2024 (Unaudited)	30 April 2024 April 30, 2024
34	0379/DIR-CSE/2024	Penyampaian Akta Risalah Rapat Umum Pemegang Saham Tahunan Tahun Buku 2023	Submission of Deed of Minutes of the Annual General Meeting of Shareholders for the Fiscal Year 2023	2 Mei 2024 May 2, 2024
35	0383/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Periode April 2024	Monthly Report of Securities Holder Registration for April 2024	8 Mei 2024 May 8, 2024
36	0384/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Asing Periode April 2024	Monthly Report of Foreign Securities Holder Registration for April 2024	8 Mei 2024 May 8, 2024
37	0385/DIR-CSE/2024	Laporan Data Hutang/Kewajiban dalam Valuta Asing Periode April 2024	Report of Foreign Currency Debt/Obligations Data for April 2024	8 Mei 2024 May 8, 2024
38	0702/CSE-HIN/2024	Laporan Perubahan Komite Audit	Report of Changes in the Audit Committee	7 Juni 2024 June 7, 2024

No	Nomor Surat Letter Number	Perihal	Regarding	Tanggal Pelaporan Reporting Date
39	0452/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Periode Mei 2024	Monthly Report of Securities Holder Registration for May 2024	7 Juni 2024 June 7, 2024
40	0453/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Asing Periode Mei 2024	Monthly Report of Foreign Securities Holder Registration for May 2024	7 Juni 2024 June 7, 2024
41	0454/DIR-CSE/2024	Laporan Data Hutang/Kewajiban dalam Valuta Asing Periode Mei 2024	Report on Debt/Obligations in Foreign Currency for the Period of May 2024	7 Juni 2024 June 7, 2024
42	0027/TRE-MLA/2024	Penyampaian Bukti Iklan Prospektus Penawaran Umum Berkelanjutan Obligasi Subordinasi Berkelanjutan IV bank bjb Tahap I Tahun 2024	Submission of Proof of Advertisement for the Prospectus of the Continuous Public Offering of Bank bjb's Continuous Subordinated Bonds IV Phase I of 2024	11 Juni 2024 June 11, 2024
43	0480/DIR-CSE/2024	Pengunduran Diri Komisaris Utama Independen	Resignation of the Independent President Commissioner	19 Juni 2024 June 19, 2024
44	0529/DIR-TRE/2024	Penyampaian Bukti Iklan Informasi Tambahan Penawaran Umum Berkelanjutan Obligasi Subordinasi Berkelanjutan IV bank bjb Tahap I Tahun 2024	Submission of Proof of Advertisement for Additional Information of the Continuous Public Offering of Bank bjb's Continuous Subordinated Bonds IV Phase I of 2024	3 Juli 2024 July 3, 2024
45	0538/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Periode Juni 2024	Monthly Report on Securities Holder Registration for the Period of June 2024	9 Juli 2024 July 9, 2024
46	0539/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Asing Periode Juni 2024	Monthly Report of Foreign Securities Holder Registration for June 2024	9 Juli 2024 July 9, 2024
47	0540/DIR-CSE/2024	Laporan Data Hutang/Kewajiban dalam Valuta Asing Periode Juni 2024	Report of Foreign Currency Debt/Obligations Data for June 2024	9 Juli 2024 July 9, 2024
48	0585/DIR-CSE/2024	Penyampaian Pemberitahuan Rencana Penyelenggaraan Rapat Umum Pemegang Saham Luar Biasa Tahun 2024	Submission of Notification of Plan to Hold Extraordinary General Meeting of Shareholders in 2024	16 Juli 2024 July 16, 2024
49	0602/DIR-CSE/2024	Penyampaian Pengumuman Rapat Umum Pemegang Saham Luar Biasa Tahun 2024	Submission of Announcement of Extraordinary General Meeting of Shareholders in 2024	23 Juli 2024 July 23, 2024
50	0602A/DIR-CSE/2024	Penyampaian Bukti Iklan Pengumuman Rapat Umum Pemegang Saham Luar Biasa Tahun 2024	Submission of Evidence of Advertisement of Announcement of Extraordinary General Meeting of Shareholders in 2024	23 Juli 2024 July 23, 2024
51	0608/DIR-CSE/2024	Pengefektifan Pengurus - Direksi	Effectiveness of Management - Board of Directors	24 Juli 2024 July 24, 2024
52	0646/DIR-CSE/2024	Penyampaian Bukti Iklan Publikasi Laporan Keuangan Periode 30 Juni 2024 (Unaudited)	Submission of Evidence of Advertisement for Publication of Financial Report for the Period of June 30, 2024 (Unaudited)	1 Agustus 2024 August 1, 2024
53	0656/DIR-CSE/2024	Publikasi Pemanggilan RUPS Luar Biasa Tahun 2024	Publication of Invitation for Extraordinary GMS for the Year 2024	7 Agustus 2024 August 7, 2024
54	0656A/DIR-CSE/2024	Penyampaian Bukti Iklan Pemanggilan RUPS Luar Biasa Tahun 2024	Submission of Evidence of Advertisement for Invitation for Extraordinary GMS for the Year 2024	7 Agustus 2024 August 7, 2024
55	0651/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Periode Juli 2024	Monthly Report on Registration of Securities Holders for the Period of July 2024	8 Agustus 2024 August 8, 2024
56	0652/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Asing Periode Juli 2024	Monthly Report on Registration of Foreign Securities Holders for the Period of July 2024	8 Agustus 2024 August 8, 2024
57	0653/DIR-CSE/2024	Laporan Data Hutang/Kewajiban dalam Valuta Asing Periode Juli 2024	Report of Debt/Obligations in Foreign Currency for the Period of July 2024	8 Agustus 2024 August 8, 2024
58	0754/DIR-CSE/2024	Penyampaian Ringkasan Risalah Rapat Umum Pemegang Saham Luar Biasa Tahun 2024	Submission of Summary of Minutes of the Extraordinary General Meeting of Shareholders in 2024	6 September 2024 September 6, 2024
59	0755/DIR-CSE/2024	Penyampaian Bukti Iklan Ringkasan Risalah Rapat Umum Pemegang Saham Luar Biasa Tahun 2024	Submission of Evidence of Advertisement of Summary of Minutes of the Extraordinary General Meeting of Shareholders in 2024	6 September 2024 September 6, 2024
60	0756/DIR-CSE/2024	Pemberitahuan Perubahan Susunan Pengurus PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	Notification of Changes in the Composition of the Management of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk.	6 September 2024 September 6, 2024

No	Nomor Surat Letter Number	Perihal	Regarding	Tanggal Pelaporan Reporting Date
61	0738/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Periode Agustus 2024	Monthly Report of Securities Holder Registration for the Period of August 2024	9 September 2024 September 9, 2024
62	0739/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Asing Periode Agustus 2024	Monthly Report of Foreign Securities Holder Registration for the Period of August 2024	9 September 2024 September 9, 2024
63	0740/DIR-CSE/2024	Laporan Data Hutang/Kewajiban dalam Valuta Asing Periode Agustus 2024	Report on Debt/Obligations in Foreign Currency for the Period of August 2024	9 September 2024 September 9, 2024
64	0769/DIR-CSE/2024	Penyampaian Hasil Pemeringkatan PT Pemeringkat Efek Indonesia Periode 9 September 2024 sampai dengan 1 September 2025	Delivery of Rating Results of PT Pemeringkat Efek Indonesia for the Period of September 9, 2024 to September 1, 2025	12 September 2024 September 12, 2024
65	0798/DIR-TRE/2024	Kesiapan Perusahaan untuk Pembayaran Obligasi Jatuh Tempo atas Obligasi Berkelanjutan I bank bjb Tahap III Tahun 2019 Seri B	Company Readiness for Payment of Maturity Bonds for Bank bjb Continuous Bonds I Phase III Year 2019 Series B	25 September 2024 September 25, 2024
66	0807/DIR-CSE/2024	Pengefektifan Pengurus - Dewan Komisaris	Effectiveness of Management - Board of Commissioners	1 Oktober 2024 October 1, 2024
67	0822/DIR-CSE/2024	Penyampaian Akta Risalah Rapat Umum Pemegang Saham Luar Biasa Tahun 2024	Submission of the Deed of Minutes of the Extraordinary General Meeting of Shareholders in 2024	4 Oktober 2024 October 4, 2024
68	0819/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Periode September 2024	Monthly Report on Securities Holder Registration for the Period of September 2024	8 Oktober 2024 October 8, 2024
69	0820/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Asing Periode September 2024	Monthly Report on Foreign Securities Holder Registration for the Period of September 2024	8 Oktober 2024 October 8, 2024
70	0821/DIR-CSE/2024	Laporan Data Hutang/Kewajiban dalam Valuta Asing Periode September 2024	Report on Debt/Obligations Data in Foreign Currency for the Period of September 2024	10 Oktober 2024 October 10, 2024
71	0872/DIR-CSE/2024	Laporan Perubahan Corporate Secretary	Report on Changes in Corporate Secretary	29 Oktober 2024 October 29, 2024
72	0873/DIR-CSE/2024	Penyampaian Bukti Iklan Publikasi Laporan Keuangan Periode 30 September 2024 (Unaudited)	Submission of Evidence of Publication of Financial Reports for the Period of September 30, 2024 (Unaudited)	29 Oktober 2024 October 29, 2024
73	0895/DIR-CSE/2024	Perubahan Komposisi Komite Audit	Changes in the Composition of the Audit Committee	4 November 2024 November 4, 2024
74	0892/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Periode Oktober 2024	Monthly Report on Securities Holder Registration for the Period of October 2024	8 November 2024 November 8, 2024
75	0893/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Asing Periode Oktober 2024	Monthly Report on Foreign Securities Holder Registration for the Period of October 2024	8 November 2024 November 8, 2024
76	0894/DIR-CSE/2024	Laporan Data Hutang/Kewajiban dalam Valuta Asing Periode Oktober 2024	Report on Debt/Obligations Data in Foreign Currency for the Period of October 2024	8 November 2024 November 8, 2024
77	0906/DIR-CSE/2024	Kesiapan Perusahaan untuk Pembayaran Obligasi Jatuh Tempo atas Obligasi Berkelanjutan I bank bjb Tahap I Tahun 2017 Seri C dan Obligasi Subordinasi Berkelanjutan I bank bjb Tahap I Tahun 2017 Seri B	Company Readiness for Payment of Maturity Bonds for Bank bjb's Continuous Bonds I Phase I Year 2017 Series C and Bank bjb's Continuous Subordinated Bonds I Phase I Year 2017 Series B	13 November 2024 November 13, 2024
78	0934/DIR-CSE/2024	Penyampaian Pemberitahuan Rencana Penyelenggaraan Rapat Umum Pemegang Saham Luar Biasa Tahun 2025	Submission of Notification of Plan to Hold Extraordinary General Meeting of Shareholders in 2025	21 November 2024 November 21, 2024
79	0942/DIR-CSE/2024	Rencana Pelaksanaan Public Expose bank bjb Tahun 2024	Plan of Implementation of Public Expose bank bjb in 2024	25 November 2024 November 25, 2024
80	0955/DIR-CSE/2024	Penyampaian Publikasi Pengumuman RUPS Luar Biasa Tahun 2025 PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	Submission of Publication of Announcement of Extraordinary GMS in 2025 of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	28 November 2024 November 28, 2024
81	0955A/DIR-CSE/2024	Penyampaian Bukti Iklan Pengumuman RUPS Luar Biasa Tahun 2025	Submission of Advertisement Evidence of Announcement of Extraordinary GMS in 2025	28 November 2024 November 28, 2024

No	Nomor Surat Letter Number	Perihal	Regarding	Tanggal Pelaporan Reporting Date
82	0967/DIR-TRE/2024	Penyampaian Buku Prospektus cetak, soft copy dan Surat Pernyataan dalam rangka Penawaran Umum Berkelanjutan Obligasi Keberlanjutan Berkelanjutan I bank bjb Tahap I Tahun 2024	Submission of Printed Prospectus Book, Soft Copy and Statement Letter in the context of Continuous Public Offering of Sustainable Bonds I bank bjb Phase I in 2024	4 Desember 2024 December 4, 2024
83	0966/DIR-CSE/2024	Penyampaian Pengumuman/Iklan Prospektus Ringkas pada Surat Kabar dalam rangka Penawaran Umum Berkelanjutan Obligasi Keberlanjutan Berkelanjutan I bank bjb Tahap I Tahun 2024	Submission of Announcement/ Summary Prospectus Advertisement in Newspapers for the Sustainable Public Offering of Sustainable Bonds I bank bjb Phase I Year 2024	4 Desember 2024 December 4, 2024
84	0970/DIR-TRE/2024	Penyampaian Buku Prospektus cetak, soft copy dan Surat Pernyataan dalam rangka Penawaran Umum Berkelanjutan Surat Berharga Perpetual Berkelanjutan I bank bjb Tahap I Tahun 2024	Submission of Prospectus Book in printed form, soft copy and Statement Letter for the Sustainable Public Offering of Sustainable Perpetual Securities I bank bjb Phase I Year 2024	4 Desember 2024 December 4, 2024
85	0969/DIR-TRE/2024	Penyampaian Pengumuman/Iklan Prospektus Ringkas pada Surat Kabar dalam rangka Penawaran Umum Berkelanjutan Surat Berharga Perpetual Berkelanjutan I bank bjb Tahap I Tahun 2024	Submission of Announcement/ Summary Prospectus Advertisement in Newspapers for the Sustainable Public Offering of Sustainable Perpetual Securities I bank bjb Phase I Year 2024	4 Desember 2024 December 4, 2024
86	1540/DIR-CSE/2024	Penyampaian Materi Public Expose bank bjb Tahun 2024	Presentation of Public Expose Material for Bank bjb in 2024	5 Desember 2024 December 5, 2024
87	0972/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Periode November 2024	Monthly Report of Securities Holder Registration for the Period of November 2024	10 Desember 2024 December 10, 2024
88	0973/DIR-CSE/2024	Laporan Bulanan Registrasi Pemegang Efek Asing Periode November 2024	Monthly Report of Foreign Securities Holder Registration for the Period of November 2024	10 Desember 2024 December 10, 2024
89	0974/DIR-CSE/2024	Laporan Data Hutang/Kewajiban dalam Valuta Asing Periode November 2024	Report of Debt/Obligations Data in Foreign Currency for the Period of November 2024	10 Desember 2024 December 10, 2024
90	0997/DIR-CSE/2024	Laporan Hasil Pelaksanaan Public Expose bank bjb Tahun 2024	Report on the Results of the Implementation of the Public Expose of bank bjb in 2024	11 Desember 2024 December 10, 2024
91	1035/DIR-DSM/2024	Laporan Keterbukaan Informasi atau Fakta Material Pengefektifan Penyertaan Modal Perseroan kepada Bank Jambi Sebesar Rp221.407.000.000,- dalam rangka Pengembangan Kelompok Usaha Bank (KUB) Perseroan	Disclosure Report of Information or Material Facts Effectiveness of the Company's Capital Participation to Bank Jambi in the Amount of Rp221,407,000,000,- in the Framework of Developing the Company's Bank Business Group (KUB)	20 Desember 2024 December 20, 2024
92	1054/DIR-CSE/2024	Ralat atas Pengumuman RUPS Luar Biasa Tahun 2025 PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	Correction to the Announcement of the Extraordinary GMS of 2025 PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	24 Desember 2024 December 24, 2024
93	1054A/DIR-CSE/2024	Bukti Iklan Ralat atas Pengumuman RUPS Luar Biasa Tahun 2025 PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	Proof of Advertisement Correlation to the Announcement of the Extraordinary GMS of 2025 PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	24 Desember 2024 December 24, 2024
94	1059/DIR-CSE/2024	Ralat Kedua atas Pengumuman RUPS Luar Biasa Tahun 2025 PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	Second Rectification to the Announcement of the Extraordinary GMS of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	27 Desember 2024 December 27, 2024
95	1059A/DIR-CSE/2024	Bukti Iklan Ralat Kedua atas Pengumuman RUPS Luar Biasa Tahun 2025 PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	Advertisement Evidence of the Second Rectification to the Announcement of the Extraordinary GMS of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.	27 Desember 2024 December 27, 2024

Kode Etik

Kode etik adalah suatu sistem norma, nilai dan juga aturan profesional tertulis yang secara tegas menyatakan perbuatan apa saja yang benar atau salah, perbuatan apa yang harus dilakukan dan perbuatan apa yang harus dihindari. Secara singkatnya definisi kode etik yaitu suatu pola aturan, tata cara, tanda, pedoman etis ketika melakukan suatu kegiatan atau suatu pekerjaan. bank **bjb** memandang penting dan memberikan perhatian yang khusus terhadap penerapan kode etik. Oleh sebab itu bank telah menetapkan *Code of Conduct* yang menjadi pedoman insan bank dalam membangun hubungan dengan para pemangku kepentingan (*stakeholders*).

Di samping itu, kode etik merupakan salah satu perangkat yang ditetapkan Bank dalam menjaga dan meningkatkan integritas seluruh insan **bjb** pada kerangka penerapan *Good Corporate Governance* (GCG) sehingga pengimplementasiannya dapat dilakukan secara konsisten. Dalam rangka menegakkan kode etik, Pejabat eksekutif telah menyampaikan komitmen kepada Direksi melalui penandatanganan pernyataan Integritas yang diperbaharui setiap tahunnya. Melalui upaya ini diharapkan Pejabat eksekutif dapat menjadi *role model* bagi jajaran di bawahnya.

Pokok-Pokok Kode Etik

Surat Keputusan Direksi Nomor 0098/SK/DIR-KAP/2024 tanggal 22 Maret 2024 tentang Kebijakan Tata Kelola Bank pada Lampiran 3 merupakan pedoman yang menjelaskan etika usaha dan tata perilaku insan bank **bjb** untuk melaksanakan praktik-praktik pengelolaan perusahaan yang baik. Di dalam pedoman tersebut bank **bjb** mengatur mengenai:

Code of Ethics

The code of ethics is a system of norms, values as well as written professional rules that expressly state what actions are right or wrong, what actions must be done and what actions should be avoided. In short, the definition of a code of ethics is a pattern of rules, procedures, signs, ethical guidelines when carrying out an activity or a job. bank **bjb** considers it important and gives special attention to the application of the code of ethics. Therefore, the bank **bjb** has established a Code of Conduct that guides the people of the Company in building relationships with stakeholders.

In addition, the code of ethics is one of the tools established by the Bank in maintaining and enhancing the integrity of all **bjb** people in the framework of implementing Good Corporate Governance (GCG) so that its implementation can be carried out consistently. In order to uphold the code of ethics, the executive officer has conveyed his commitment to the Directors through the signing of an updated Integrity statement every year. Through this effort, it is hoped that executive officers can become role models for the subordinates.

Code of Conduct

Board of Directors Decree Number 0098/SK/DIR-KAP/2024 dated March 22, 2024, concerning Bank Governance Policy in Appendix 3 is a guideline that explains the business ethics and code of conduct of bank **bjb** employees to implement good corporate management practices. In the guideline, bank **bjb** regulates:

Kode Etik Bankir Banker's Code of Ethics	Standar Etika Usaha Business Ethic Standard	Standar Tata Perilaku Code of Conduct
<ol style="list-style-type: none"> Patuh dan taat pada ketentuan perundangan dan peraturan yang berlaku. Melakukan pencatatan yang benar mengenai segala transaksi yang bertalian dengan kegiatan Bank. Menghindarkan diri dari persaingan yang tidak sehat. Tidak menyalahgunakan wewenangnya untuk kepentingan pribadi. Menghindarkan diri dari keterlibatan pengambilan keputusan dalam hal terdapat pertentangan kepentingan. Menjaga kerahasiaan nasabah dan Bank. Memperhitungkan dampak yang merugikan dari setiap kebijakan yang ditetapkan Bank terhadap keadaan ekonomi, sosial, dan lingkungan. Tidak menerima hadiah atau imbalan yang memperkaya diri pribadi maupun keluarganya. Tidak melakukan perbuatan tercela yang dapat merugikan citra profesinya. 	<ol style="list-style-type: none"> Etika Perusahaan dengan pegawai. Etika Perusahaan dengan nasabah. Etika Perusahaan dengan pesaing. Etika Perusahaan dengan penyedia barang/ jasa. Etika Perusahaan dengan <i>stakeholder</i>. Etika Perusahaan dengan <i>shareholder</i>. Etika Perusahaan dengan pemerintah. Etika Perusahaan dengan masyarakat. Etika Perusahaan dengan media massa. Etika Perusahaan dengan organisasi profesi. 	<ol style="list-style-type: none"> Etika kerja sesama insan bank bjb. Menjaga kerahasiaan data dan informasi perusahaan. Menjaga harta perusahaan. Mencatat data dan pelaporan. Menghindari benturan kepentingan dan penyalahgunaan jabatan. Menerima hadiah atau fasilitas. Menolak penerimaan hadiah atau fasilitas. Memberi hadiah atau fasilitas. Tidak melakukan Permintaan hadiah atau fasilitas. Tidak terlibat dalam Tindak Pidana Pencucian Uang, Tindak Pidana Pendanaan Terorisme dan Pendanaan Proliferasi Senjata Pemusnah Massal. Penyalahgunaan narkotika dan obat terlarang (narkoba) Dan Minuman Keras (Miras). Tidak Melanggar Pakta Integritas yang Telah Ditandatangani pada Saat Menjadi Pegawai dan Menduduki Suatu Jabatan Tertentu di bank bjb. Tidak ikut serta dalam aktivitas politik.

Kode Etik Bankir Banker's Code of Ethics	Standar Etika Usaha Business Ethic Standard	Standar Tata Perilaku Code of Conduct
<ol style="list-style-type: none"> 1. Comply with applicable laws and regulations. 2. Carry out correct recording of all transactions related to Bank activities. 3. Avoid unhealthy competition. 4. Not to abuse his authority for personal gain. 5. Avoid involvement in decision making where there is a conflict of interest. 6. Maintain customer and Bank confidentiality. 7. Assess the adverse impact of each policy set by the Bank on economic, social and environmental conditions. 8. Do not accept gifts or rewards that can enrich themselves or their family. 9. Not committing reprehensible acts that could harm the image of the profession. 	<ol style="list-style-type: none"> 1. Company Ethics with employees. 2. Company Ethics with customers. 3. Company Ethics with competitors. 4. Company Ethics with providers of goods/ services. 5. Company Ethics with stakeholders. 6. Corporate Ethics with shareholders. 7. Corporate Ethics with the government. 8. Company Ethics with the community. 9. Company Ethics with mass media. 10. Company Ethics with professional organizations. 	<ol style="list-style-type: none"> 1. Work ethic among bank bjb employees. 2. Maintain the confidentiality of company data and information. 3. Safeguard the company's assets. 4. Recording data and reporting. 5. Avoid conflicts of interest and abuse of office. 6. Receive gifts or perks. 7. Refuse to accept gifts or facilities. 8. Giving gifts or facilities. 9. Do not make requests for gifts or facilities. 10. Not involved in Money Laundering, Terrorism Financing and Proliferation Financing of Weapons of Mass Destruction. 11. Do not abuse narcotics and illegal drugs (narcotics) and alcoholic beverages 12. Not violating the Integrity Pact that was signed when becoming an employee and holding a certain position at Bank bjb. 13. Not participating in political activities.

Kepatuhan terhadap Kode Etik

Kode etik bank **bjb** menjadi standar perilaku yang wajar, patut dan dapat dipercaya untuk semua insan bank **bjb** dalam melaksanakan kegiatan usaha termasuk berinteraksi dengan pemangku kepentingan. Untuk itu, Kode etik bank **bjb** berlaku bagi Dewan Komisaris, Direksi dan seluruh insan bank **bjb** di seluruh jenjang organisasi. Penerapan pedoman kode etik bank **bjb** dilaksanakan secara terus menerus dan berkesinambungan dalam bentuk sikap, perbuatan, komitmen dan ketentuan mendukung terciptanya budaya perusahaan.

Penyebarluasan Kode Etik

Kode Etik disosialisasikan melalui kegiatan-kegiatan sosialisasi yang dilaksanakan oleh Satuan Kerja Kepatuhan serta pada kesempatan pendidikan dan pelatihan oleh Satuan Kerja Kepatuhan. Pelaksanaan sosialisasi kode etik pada tahun 2024 telah dilakukan pada berbagai kantor cabang dengan rincian sebagai berikut.

No.	Kantor Cabang Branch office
1	Cabang/Branch Hasyim Ashari
2	Cabang/Branch Daan Mogot
3	Cabang/Branch Cikarang
4	Cabang/Branch Bekasi
5	Cabang/Branch Suci
6	Cabang/Branch Buah Batu
7	Cabang/Branch Sumbersari
8	Cabang/Branch Cimahi
9	Cabang/Branch Sukajadi
10	Cabang/Branch Tamansari
11	Cabang/Branch Majalengka
12	Cabang/Branch Patrol
13	Cabang/Branch Bogor

Compliance with Code of Ethics

The code of ethics of bank **bjb** becomes a standard of fair, proper and trustworthy behavior for in this case the Board of Commissioners, Directors and all employees bank **bjb** employee in carrying out business activities including interacting with stakeholders. For this reason, the code of ethics of bank **bjb** is applied to all members of the bank **bjb** at all levels of the organization. The application of the bank **bjb** Code of Ethics is carried out continuously and continuously in the form of attitudes, actions, commitments and provisions supporting the creation of corporate culture.

Dissemination of the Code of Ethics

The Code of Ethics is socialized through socialization activities carried out by the Work Unit Compliance as well as on educational and training opportunities by the Compliance Work Unit. The implementation of the code of ethics socialization in 2024 has been carried out at various branch offices with the following details.

No.	Kantor Cabang Branch office
14	Cabang/Branch Majalaya
15	Cabang/Branch Tegal
16	Cabang/Branch Semarang
17	Cabang/Branch Surakarta
18	Cabang/Branch Padalarang
19	Cabang/Branch Karawang
20	Cabang/Branch Purwakarta
21	Cabang/Branch Subang
22	Cabang/Branch Purwakarta
23	Cabang/Branch Rawamangun
24	Cabang/Branch Rasuna Said
25	Cabang/Branch Balikpapan
26	Cabang/Branch Khusus Jakarta

No.	Kantor Cabang Branch office
27	Cabang/Branch Medan
28	Cabang/Branch Kebayoran Baru
29	Cabang/Branch Labuan
30	Cabang/Branch Cibinong
31	Cabang/Branch Cimahi
32	Cabang/Branch Banjar
33	Cabang/Branch Ciamis

No.	Kantor Cabang Branch office
34	Cabang/Branch Bandar Lampung
35	Cabang/Branch Semarang
36	Cabang/Branch Tegal
37	Cabang/Branch Buah Batu
38	Cabang/Branch Batam
39	Cabang/Branch Padalarang
40	Cabang/Branch Depok

Upaya Penerapan dan Penegakan Kode Etik

Upaya dalam penerapan dan penegakan kode etik, bank **bjb** telah mempunyai ketentuan internal yaitu Surat Keputusan Direksi Nomor K Dir no 0635/SK/DIR-HCA/2024 tanggal 24 Desember 2024 tentang Standar Operasional Prosedur Disiplin Pegawai. Ketentuan dimaksud diterapkan untuk mengamankan kepentingan Bank, menegakkan tata tertib pegawai lingkungan bank **bjb** dan sebagai sarana pembinaan pegawai.

Jenis Sanksi Pelanggaran Kode Etik

Pedoman Disiplin Pegawai memiliki bentuk sanksi kepegawaian antara lain:

1. Ganti Kerugian
2. Sanksi Administratif
 - Tingkat dan Jenis Sanksi Administratif terdiri dari:
 - a. Sanksi administratif Ringan berupa Pembinaan dan Teguran
 - b. Sanksi administratif Sedang berupa Peringatan I, Peringatan II, dan Peringatan III
 - c. Sanksi administratif Berat berupa Pernyataan Tidak Puas dan Pemberhentian Sebagai Pegawai

Jumlah Pelanggaran dan Sanksi yang Diberikan

Pemberian sanksi telah dilaksanakan berdasarkan Standar Operasional Prosedur Disiplin Pegawai No. 0539/SK/DIR-HC/2021 yang ditetapkan pada tanggal 30 Juli 2021. Selama tahun 2024, sanksi yang diberikan kepada pegawai sebanyak 139 (seratus tiga puluh sembilan) orang dengan rincian sebagai berikut:

Jenis Sanksi Types of Sanctions	Jumlah/ Total		
	2024	2023	2022
Berat/Severe	36	33	18
Ringan/Mild	68	29	74
Sedang/Moderate	35	38	29
Grand Total	139	100	121

Efforts to Apply and Enforcement Code of Ethics

Efforts in the application and enforcement of the code of ethics, the bank **bjb** already has internal provisions, namely Directors Decree Number 0635/SK/DIR-HCA/2024 dated December 24, 2024 concerning Standard Operating Procedures for Employee Discipline. The aforementioned provisions are applied to secure the interests of the Company, uphold the rules of the employee of the bank **bjb** environment and as a means of employee coaching.

Types of Violations of Code of Ethics

The Employee Discipline Guidelines contain forms of employee sanctions including:

1. Indemnification
2. Administrative Sanctions
 - The level and type of administrative sanctions consist of:
 - a. Minor administrative sanctions in the form of guidance and reprimand
 - b. Medium administrative sanctions in the form of Warning I, Warning II, and Warning III
 - c. Severe administrative sanctions in the form of Dissatisfied Statements and Dismissal as Employees

Number of violations and sanctions imposed

Number of Violations and Sanctions Provided The imposition of sanctions has been carried out based on Standard Operating Procedure for Employee Discipline No. 0539/SK/DIR-HC/2021 which was stipulated on July 30, 2021. During 2024, sanctions were given to 139 employees with details as follows:

Whistleblowing System

Whistleblowing System berperan penting dalam meningkatkan pelaksanaan tata kelola perusahaan yang baik serta merupakan bagian dari pemeliharaan budaya dan kepedulian atas anti *fraud* di jajaran organisasi bank **bjb**. Dalam rangka meningkatkan efektivitas penerapan *Good Corporate Governance* melalui peran aktif para pelapor (*whistleblower*) maka bank telah membentuk Sistem Pengaduan Pelanggaran berupa **bjbWBS** (*Whistleblowing System*).

Kebijakan *Whistleblowing System* bank **bjb** dituangkan dalam Surat Keputusan Direksi No. 708/SK/DIR-KP/2014 tanggal 7 Oktober 2014 tentang Tata Kerja Pelaporan Pelanggaran (*Whistleblowing*) di Lingkungan PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., yang telah diperbaharui dalam Surat Keputusan Direksi No. 1079/SK/DIR-AI/2016 tanggal 1 Desember 2016 tentang Standar Operasional Prosedur (SOP) *Whistleblowing System*. Adapun ketentuan terbaru tentang *Whistleblowing System* tertuang dalam Surat Keputusan Divisi No. 006/SK/MRO-FRK/2024 tanggal 28 Juni 2024 tentang Petunjuk Teknis Aplikasi **bjb Whistleblowing System** (**bjbWBS**).

Penerapan *Whistleblowing System* di bank **bjb** bertujuan untuk:

1. Membangun sistem penanganan pelaporan pelanggaran yang tanggap, transparan, aman dan bertanggung jawab.
2. Menyediakan fasilitas dan panduan yang jelas dan konsisten bagi *whistleblower* untuk menyampaikan dugaan adanya pelanggaran terhadap kebijakan dan ketentuan bank serta peraturan perundang-undangan.
3. Memastikan implementasi pengoperasian aplikasi **bjb Whistleblowing System** (**bjbWBS**) telah sesuai dengan fungsi dan kewenangan pengguna.
4. Memahami cara menggunakan fitur-fitur aplikasi **bjb Whistleblowing System** (**bjbWBS**) dengan benar dan efisien dalam upaya mengidentifikasi laporan tindakan pelanggaran.

Pengelolaan Whistleblowing System

Penyampaian Laporan Pelanggaran

Penyampaian laporan kejadian indikasi *fraud* (*whistleblowing*) dapat dilakukan oleh seluruh pihak baik internal maupun eksternal kepada bank **bjb** melalui *website* bank **bjb Whistleblowing System** (**bjbWBS**), yaitu <https://bjbWBS.bankbjb.co.id/> dengan mengisi, melampirkan data dan dokumen pendukung pada *Form* Pengaduan.

Sarana penyampaian laporan pengungkapan kejadian indikasi *fraud* merupakan fasilitas komunikasi yang bersifat independen, bebas dan rahasia, sehingga setiap laporan yang disampaikan akan diterima langsung oleh pengelola *Whistleblowing System*.

Whistleblowing System

The *Whistleblowing System* has an important role in improving the implementation of good corporate governance and is also part of maintaining the culture and awareness of anti-fraud in the ranks of the bank **bjb** organization. In order to increase the effectiveness of the implementation of Good Corporate Governance through the active role of whistleblowers, bank **bjb** have established a *Whistleblowing Complaints System* in the form of **bjbWBS** (*Whistleblowing System*).

The bank **bjb Whistleblowing System** policy is outlined in Directors Decree No. 708/SK/ DIRKP/2014 dated October 7, 2014 concerning Work Procedures for Reporting Violations (*Whistleblowing*) in the PT Bank Pembangunan daerah Jawa Barat dan Banten, Tbk., which have been updated in Directors' Decree No. 1079/ SK/DIR-AI/2016 dated December 1st, 2016 concerning Standard Operating Procedure (SOP) of *Whistleblowing System*. The latest provisions regarding the *Whistleblowing System* are stated in the Decree of the Division No. 006/SK/MRO-FRK/2024 dated June 28, 2024, concerning the Technical Instructions for the **bjb Whistleblowing System** (**bjbWBS**) Application.

The application of the *Whistleblowing System* at bank **bjb** aims to:

1. Establish a system for handling violation reporting that is responsive, transparent, safe and responsible.
2. Provide clear and consistent facilities and guidelines for reporters to submit allegations of violations of Bank policies and regulations as well as laws and regulations.
3. Ensure that the implementation of the **bjb Whistleblowing System** (**bjbWBS**) application is in accordance with the user's functions and authority.
4. Understand how to use the features of the **bjb Whistleblowing System** (**bjbWBS**) application correctly and efficiently to identify reports of violations.

Whistleblowing System Management

Submission of Violation Reports

Submission of reports of incidents indicating fraud (*whistleblowing*) can be carried out by all parties, both internal and external, to bank **bjb** via the bank **bjb Whistleblowing System** (**bjbWBS**) website, namely <https://bjbWBS.bankbjb.co.id/> by filling in, attaching data and supporting documents to the Complaint Form.

The means of submitting reports of fraud incident disclosures is an independent, free and confidential communication facility, so that every report submitted will be received directly by the *Whistleblowing System* manager.

Penanganan Pengaduan

- a. Setiap proses penanganan laporan pengungkapan kejadian indikasi *Fraud* merupakan kewenangan Pengelola **bjbWBS** yang dilakukan oleh Grup *Fraud Risk* - Deteksi di Divisi Manajemen Risiko Operasional;
- b. Pengelola **bjbWBS** menjalankan fungsi sebagai verifikator dan analisis laporan pengungkapan kejadian indikasi *Fraud* hasil monitoring pada aplikasi **bjbWBS**;
- c. Adapun kewenangan dan tanggung jawab Pengelola **bjbWBS** adalah sebagai berikut:
 - 1) Melakukan monitoring laporan indikasi *Fraud* melalui aplikasi **bjbWBS**;
 - 2) Melakukan verifikasi terhadap laporan pengungkapan kejadian indikasi *Fraud* untuk memastikan kebenaran data dan informasi yang disampaikan.
 - 3) Verifikasi dilakukan berdasarkan informasi sebagai berikut:
 - a) Potensi Kerugian yang ditimbulkan;
 - b) Pihak yang terlibat;
 - c) Bentuk atau jenis *Fraud*;
 - d) Lokasi dan waktu kejadian;
 - e) Kelengkapan dokumen pendukung.
 - 4) Melakukan komunikasi, meminta data, informasi dan/atau bukti pendukung (apabila ada) kepada *Whistleblower* untuk memperkuat laporan pengungkapan kejadian indikasi *Fraud* yang disampaikan. Adapun pengelola aplikasi **bjbWBS** memberikan informasi batas waktu penyampaian data, informasi dan/atau bukti pendukung kepada *Whistleblower* paling lambat 10 (sepuluh) hari kerja sejak memberikan laporan pada aplikasi **bjbWBS**. Dalam hal *Whistleblower* melewati batas waktu yang ditentukan, maka laporan pada aplikasi **bjbWBS** dinyatakan ditolak.
 - 5) Menyampaikan informasi terkait perkembangan dan tindak lanjut penanganan pengungkapan laporan kejadian indikasi *Fraud* kepada *Whistleblower* paling lambat 2 (dua) hari kerja sejak laporan diterima pada aplikasi **bjbWBS**.
 - 6) Semua laporan pengungkapan kejadian indikasi *Fraud* wajib dilakukan pencatatan dengan diberikan nomor urut sesuai dengan urutan laporan yang masuk pada aplikasi **bjbWBS** dan didokumentasikan.
 - 7) Untuk menjaga terjadinya benturan kepentingan Pengelola *Whistleblowing System* (WBS), maka semua laporan pengungkapan kejadian indikasi *Fraud* yang telah dicatat dan didokumentasikan jumlahnya harus sesuai dengan jumlah nomor referensi yang tercatat dalam aplikasi **bjbWBS**.
- d. Laporan pengungkapan kejadian indikasi *Fraud* yang diterima melalui Aplikasi **bjbWBS** selanjutnya dilakukan identifikasi terkait unsur-unsur *Fraud* sesuai dengan ketentuan yang berlaku oleh sub grup investigasi awal;

Complaints Handling

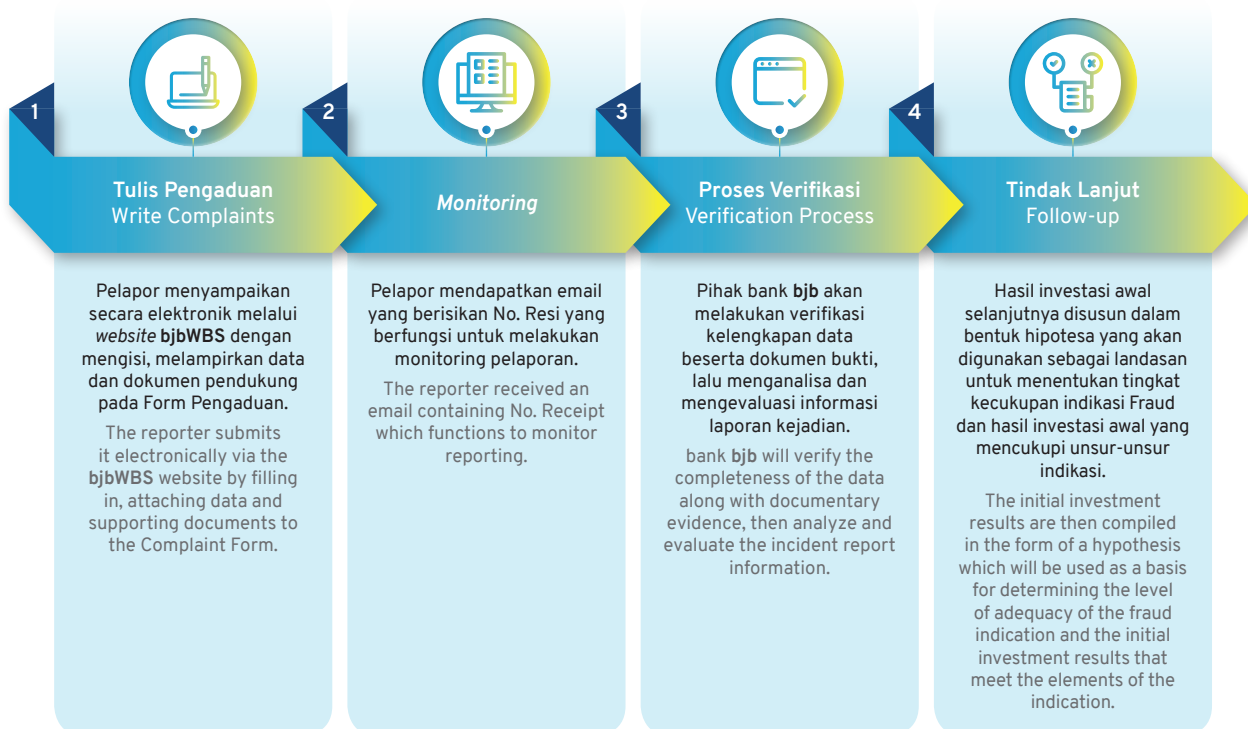
- a. Every process of handling reports of disclosure of incidents of fraud indications is the authority of the **bjbWBS** Manager which is carried out by the Fraud Risk Group - Detection in the Operational Risk Management Division;
- b. The **bjbWBS** Manager carries out the function of verifier and analyst of reports on disclosure of fraud indications resulting from monitoring on the **bjbWBS** application;
- c. The authority and responsibilities of the **bjbWBS** Manager are as follows:
 - 1) Monitor reports of fraud indications via the **bjbWBS** application;
 - 2) Verify reports of fraud incident disclosures to ensure the accuracy of the data and information submitted.
 - 3) Verification is carried out based on the following information:
 - a) Potential Losses incurred;
 - b) Parties involved;
 - c) Form or type of Fraud;
 - d) Location and time of incident;
 - e) Completeness of supporting documents.
 - 4) Communicate, request data, information and/or supporting evidence (if any) to the *Whistleblower* to strengthen the report of disclosure of the incident of indication of Fraud submitted. The **bjbWBS** application manager provides information on the deadline for submitting data, information and/or supporting evidence to the *Whistleblower* no later than 10 (ten) working days from submitting the report on the **bjbWBS** application. If the *Whistleblower* passes the specified deadline, the report on the **bjbWBS** application is declared rejected.
 - 5) Provide information regarding the development and follow-up of handling the disclosure of reports of incidents of fraud to the *Whistleblower* no later than 2 (two) working days from the time the report is received on the **bjbWBS** application.
 - 6) All reports of disclosure of incidents indicating fraud must be recorded and given a sequential number according to the order of reports received in the **bjbWBS** application and documented.
 - 7) To prevent conflicts of interest in the *Whistleblowing System* (WBS) Manager, all reports of disclosure of incidents of indications of Fraud that have been recorded and documented must be in accordance with the number of reference numbers recorded in the **bjbWBS** application.
- d. Reports on disclosure of incidents of indications of fraud received through the **bjbWBS** Application are then identified regarding elements of fraud in accordance with applicable provisions by the initial investigation subgroup;

- e. Hasil investigasi awal selanjutnya disusun dalam bentuk hipotesa yang akan digunakan sebagai landasan untuk menentukan tingkat kecukupan indikasi *Fraud*;
- f. Hasil investigasi awal yang mencukupi unsur-unsur indikasi *Fraud* disampaikan kepada SKAI untuk dilakukan audit.

- e. The results of the initial investigation are then compiled in the form of a hypothesis which will be used as a basis for determining the level of adequacy of the fraud indication;
- f. The results of the initial investigation that meet the elements of fraud indication are submitted to SKAI for audit.

Bagan Alur Penyampaian Laporan Pelanggaran

Flow Chart for Submitting a Violation Report



Perlindungan bagi Whistleblower

Protection for Whistleblowers

1. Bank berkomitmen untuk melindungi *Whistleblower* yang beritikad baik dari bentuk ancaman, intimidasi, hak-hak kepegawaian apabila *Whistleblower* dari pihak internal Bank, gugatan hukum, perusakan harta benda, tindakan fisik, hukuman maupun tindakan tidak menyenangkan lainnya dari terlapor atau dari pihak manapun selama *Whistleblower* tersebut menjaga kerahasiaan kasus yang diajukan kepada pihak manapun;
2. Perlindungan kepada *Whistleblower* berlaku bagi pegawai yang melaksanakan proses investigasi maupun pihak lainnya yang memberikan informasi terkait dengan laporan pengungkapan indikasi *Fraud*;

1. The Bank is committed to protecting Whistleblowers who act in good faith from threats, intimidation, employee rights if the Whistleblower is from within the Bank, lawsuits, destruction of property, physical actions, punishment or other unpleasant actions from the reported party or from any party as long as the Whistleblower maintains the confidentiality of the case reported to any party;
2. Protection for Whistleblowers applies to employees who carry out the investigation process and other parties who provide information related to reports of disclosure of indications of Fraud;

3. Identitas *Whistleblower* dan pengaduan/pengungkapan/penyingkapan kejadian *Fraud* yang disampaikan, dijamin kerahasiaannya oleh Bank;
4. Pelaporan pengungkapan kejadian indikasi *Fraud* bersifat rahasia yang hanya diketahui oleh pihak-pihak yang memiliki kewenangan;
5. Dalam melakukan proses tindak lanjut atas setiap pengaduan/pengungkapan/penyingkapan kejadian indikasi *Fraud*, seluruh pihak yang terkait mengedepankan kerahasiaan, asas praduga tidak bersalah, independensi dan profesionalisme;
6. Pengelola aplikasi WBS berwenang untuk menjaga kerahasiaan identitas *Whistleblower* baik terhadap pemeriksaan Auditor Internal dan Eksternal.
7. Laporan pelanggaran yang bersifat palsu/fitnah tidak mendapatkan perlindungan kepada *Whistleblower*. Adapun laporan yang bersifat fitnah merupakan suatu bentuk perbuatan dengan kualifikasi Pelanggaran Disiplin sebagaimana yang telah diatur pada ketentuan terkait Disiplin Pegawai.
8. Bank dapat memberikan perlakuan khusus kepegawaian kepada *Whistleblower* yang beritikad baik. Perlakuan khusus ini diberikan kepada *Whistleblower* yang terlibat pelanggaran secara sukarela maupun dipaksa dalam pelanggaran, namun kemudian beritikad baik untuk melaporkan pelanggaran tersebut;
9. Perlakuan khusus akan diberikan apabila yang bersangkutan dapat memberikan keterangan dan bukti-bukti yang signifikan sehingga Investigasi awal dapat mengungkap tindakan *Fraud* yang dimaksud secara efektif. Atas bantuannya tersebut, Divisi Manajemen Risiko Operasional dapat mempertimbangkan rekomendasi pemberian keringanan penerapan sanksi kepegawaian.

Jenis Pelanggaran yang Dapat Dilaporkan

Adapun jenis pelanggaran yang dapat dilaporkan adalah sebagai berikut.

Types of Violations That Can Be Reported

The types of violations that can be reported are as follows.

Kecurangan Fraud	Perbuatan untuk memperoleh keuntungan pribadi yang dilakukan secara tidak jujur/etis dan melanggar ketentuan internal atau perundang-undangan.	Acts for personal gain that are dishonest/ethical and violate internal or statutory provisions.
Penipuan Scam	Perbuatan untuk menguntungkan diri sendiri atau orang lain secara melawan hukum dengan cara melakukan tipu muslihat atau rangkaian kebohongan.	Actions to unlawfully benefit oneself or others by means of deception or a series of lies.
Penggelapan Asset Asset Embezzlement	Perbuatan mengambil atau menyalahgunakan aset Bank untuk kepentingan pribadi.	The act of taking or misusing Bank assets for personal gain
Pembocoran Informasi Information Leakage	Perbuatan memberikan atau menyebarkan informasi milik Bank yang bersifat rahasia kepada pihak lain yang tidak berkepentingan.	The act of providing or disseminating confidential information belonging to the Bank to other unauthorized parties.
Tindak Pidana Perbankan Banking Crimes	Tindak pidana yang menyangkut perbuatan yang berkaitan dengan perbankan dan diancam dengan pidana, yang termuat khusus hanya dalam undang-undang yang mengatur mengenai perbankan.	Criminal acts that involve actions related to banking and are punishable by crime, which are specifically contained only in laws that regulate banking
Tindakan Lain Other Actions	Segala jenis perbuatan yang diancam dengan hukuman pidana yang berkaitan dengan kegiatan operasional bank.	All types of acts that are punishable by criminal penalties related to bank operational activities.

Penyuapan/ Gratifikasi/ Pemasaran Bribery/Gratification/ Extortion	<p>Penyuapan 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.</p> <p>Gratifikasi 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.</p>	<p>Bribery is offering, promising, giving, receiving or soliciting undue advantage of any value (in the form of financial or non-financial), directly or indirectly, regardless of location, is a violation of laws and regulations, as an inducement or gift to another person. who acts or refrains from acting related to the performance of the duties of the Bank's personnel.</p> <p>Gratification is a gift in a broad sense, namely in the form of money, goods, rebates (discounts), commissions, interest-free loans, travel tickets, lodging facilities, tours, free medical treatment, and other facilities received both domestically and abroad. conducted by using electronic means or without electronic means.</p>
Pelanggaran Penerapan APU PPT Violation of the Implementation of AML CFT	<p>Indikasi-indikasi pelanggaran terkait penerapan APU PPT yang dilakukan oleh para pegawai bank bjb.</p>	<p>Indications of violations related to the implementation of AML CFT carried out by bank bjb employees.</p>

Untuk meningkatkan efektivitas penanganan laporan, pelapor dapat menyampaikan beberapa informasi berikut:

1. Identitas diri, meliputi nama pelapor (opsional, dapat diisi dengan nama asli atau samaran/ alias), nomor telepon (opsional) dan email (wajib diisi dengan email yang benar dan aktif).
2. Memberikan indikasi awal yang dapat dipertimbangkan, meliputi:
 - a. Pihak yang terlibat
 - b. Bentuk/jenis *fraud*
 - c. Lokasi dan waktu kejadian
 - d. Kronologis kejadian
 - e. Informasi/keterangan lainnya

Pengelola Laporan Pelanggaran

Pengelolaan *Whistleblowing System* bank **bjb** dilaksanakan oleh Divisi Manajemen Risiko Operasional yang bertanggung jawab secara langsung kepada Direktur Kepatuhan.

Sosialisasi *Whistleblowing System*

Pelaksanaan sosialisasi aplikasi **bjbWBS** selama tahun 2024 menjadi satu bagian tidak terpisahkan saat melaksanakan sosialisasi strategi Anti *Fraud* dan *fraud awareness* yang dilaksanakan oleh Divisi Manajemen Risiko Operasional beserta Tim Strategi Anti *Fraud* ke seluruh Kantor Wilayah dan Kantor Cabang dengan rincian pelaksanaan sosialisasi sebagai berikut:

Triwulan Quarterly	Jumlah Kantor Number of Offices
Triwulan/Quarterly I	-
Triwulan/Quarterly II	4
Triwulan/Quarterly III	44
Triwulan/Quarterly IV	25
Total	73

To increase the effectiveness of report handling, reporters can submit the following information:

1. Identity, including the name of the reporter's name (optional, can be filled in with real name or alias), telephone number (optional) and email (must be filled in with a correct and active email).
2. Provide early indications that can be considered, including:
 - a. Parties involved
 - b. Form/type of fraud
 - c. Location and time of incident
 - d. Chronology of events
 - e. Other information/information

Management of Violation Reports

Management of the **bjb** bank *Whistleblowing System* is carried out by the Operational Risk Management Division which is directly responsible to the Director of Compliance.

Socialization of *Whistleblowing System*

The implementation of the socialization of the **bjbWBS** application during 2024 is an inseparable part when implementing the socialization of the Anti-Fraud strategy and fraud awareness carried out by the Operational Risk Management Division and the Anti-Fraud Strategy Team to all Regional Offices and Branch Offices with details of the implementation of the socialization as follows:

Selain menyelenggarakan sosialisasi secara internal, penerapan kebijakan transparansi dan kepatuhan terkait dengan indikasi pelanggaran internal bank dilakukan juga dengan menyampaikan sosialisasi aplikasi **bjbWBS** kepada pihak eksternal melalui diseminasi pada klausul dokumen kerjasama dengan pihak ketiga.

Jumlah Pengaduan dan Tindak Lanjutnya

Pada tahun 2024 terdapat 39 (tiga puluh sembilan) pengaduan melalui *Whistleblowing System* dengan rincian sebagai berikut:

Media Penyampaian Laporan Report Submission Media	Jumlah Pengaduan Number of Complaints	Tindaklanjut/ Follow-up			
		Laporan Ditutup (Tidak Terbukti) Report Closed (Not proven)	Laporan Masih Dalam Proses (Proses Audit/Proses Pelaporan/ Proses Lintas Divisi) Report Still In Process (Audit Process / Reporting Process / Cross Divisional Process)	Laporan Selesai - Internal Report completed - Internal	Laporan Selesai - Diteruskan Kepada Penyidik Report completed - Forwarded to Investigator
Pengaduan melalui WBS/ Complaints via WBS					
Aplikasi bjbWBS bjbWBS 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.

* The 32 (thirty-two) reports were customer service complaint reports that were forwarded to the relevant work unit and complaint reports that were rejected by management.

Program Anti Korupsi

Program dan Prosedur yang Dilakukan Dalam Mengatasi Praktik Korupsi, Balas Jasa (*Kickbacks*), *Fraud*, Suap dan/atau Gratifikasi

Sistem Manajemen Anti Penyuapan (SMAP)

Salah satu upaya menjaga komitmen Bank dalam pengelolaan Tata Kelola yang baik adalah melaksanakan implementasi ketentuan SNI ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP). Implementasi ketentuan tersebut merupakan bentuk komitmen bank **bjb** untuk selalu bersih dan berintegritas, serta terbebas dari penyuapan. Bank telah memiliki Pedoman SMAP yang telah disahkan melalui Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. nomor 0500/SK/DIR-KAP/2022 tanggal 13 September 2022 dan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. nomor 0176/SK/DIR-KAP/2023 tanggal 6 Juni 2023 tentang Perubahan Pedoman Sistem Manajemen Anti Penyuapan (SMAP).

ORGANISASI

1. Dewan Komisaris
2. Direksi
3. Fungsi Kepatuhan Anti Penyuapan (TIM FKAP), yang terdiri dari:

In addition to conducting internal socialization, the implementation of transparency and compliance policies related to indications of internal bank violations is also carried out by conveying socialization of the **bjbWBS** application to external parties through dissemination in the clauses of cooperation documents with third parties.

Number of Complaints and Its Follow Up

In 2024 there are 39 (thirty-nine) complaints through the *Whistleblowing System* with the following details:

Anti-Corruption Program

Programs and Procedures in Overcoming Corruption, Kickbacks, Fraud, Bribery and/ or Gratiuity Practices

Anti-Bribery Management System (SMAP)

One way to maintain the Bank's commitment to good governance was to implement the provisions of SNI ISO 37001:2016 AntiBribery Management System (SMAP). The implementation of these provisions was a form of bank **bjb**'s commitment to always be clean and with integrity, and free from bribery. The Bank already had SMAP Guidelines ratified through the Directors' Decree number 0500/SK/DIR-KAP/2022 dated September 13, 2022 concerning Anti-Bribery Management System Guidelines (SMAP) and Directors' Decree number 0176/SK/DIR-KAP/2023 dated June 6, 2023 concerning Changes to Anti-Bribery Management System Guidelines Bribery (SMAP).

ORGANISASI

1. Board of Commissioners
2. Directors
3. Anti-Bribery Compliance Function (FKAP TEAM), which consisted of:

- a. Divisi Kepatuhan & APU PPT
 - b. Divisi Manajemen Risiko Operasional
 - c. Divisi Hukum
 - d. Satuan Kerja Audit Internal (SKAI)
4. Unit Kerja Penerap SMAP
 5. Unit Kerja Pendukung

FAKTOR – FAKTOR YANG MEMPENGARUHI IMPLEMENTASI SMAP

Dalam proses pengendalian SMAP, Bank melakukan identifikasi faktor internal dan eksternal melalui proses pemetaan isu berdasarkan:

1. Ukuran, struktur dan pendelegasian pengambilan keputusan.
2. Lokasi dan sektor dimana Bank beroperasi atau melakukan antisipasi pengoperasian.
3. Sifat, skala dan kompleksitas dari aktivitas, operasi serta model bisnis.
4. Entitas dimana Bank mempunyai kendali.
5. Entitas yang menerapkan kendali terhadap Bank.
6. Sifat dan jangkauan interaksi dengan pejabat publik.
7. Peraturan perundang-undangan, regulasi, kontrak serta kewajiban dan tugas professional.

Bank menetapkan ruang lingkup penerapan SMAP berdasarkan analisis faktor internal dan eksternal, kebutuhan dan harapan pemangku kepentingan serta pertimbangan proses bisnis.

PENILAIAN RISIKO PENYUAPAN

Bank menetapkan metode penilaian risiko penyuaan yang meliputi:

1. Identifikasi risiko penyuaan dilakukan oleh unit kerja dengan supervisi dari pimpinan dari unit kerja masing-masing melalui *self assessment* secara berkala dan/atau pada saat terjadi perubahan terhadap struktur organisasi atau proses bisnis yang mempengaruhi tingkat risiko penyuaan.
2. Penilaian risiko dilakukan oleh unit kerja setiap 1 (satu) tahun sekali sehingga perubahan dan risiko baru dapat dinilai secara tepat.
3. Setiap unit kerja wajib melakukan *self assessment* penilaian risiko penyuaan secara jujur dan dapat mencerminkan kondisi yang riil.
4. Divisi Manajemen Risiko Operasional melakukan pemantauan risiko secara keseluruhan berdasarkan hasil pengisian risiko penyuaan masing-masing unit kerja melalui mapping risiko penyuaan Bank.
5. Pengendalian risiko dilakukan oleh masing-masing unit kerja sesuai dengan hasil penilaian risiko penyuaan.
6. Evaluasi efektivitas pelaksanaan pengendalian risiko dilakukan melalui Audit Internal SMAP serta rapat tinjauan Direksi dan Dewan Komisaris sebagai salah satu pembahasan efektivitas dalam mengendalikan risiko penyuaan.

- a. Compliance & AML CFT Division
 - b. Operational Risk Management Division
 - c. Legal Division
 - d. Internal Audit Unit (SKAI)
4. SMAP Implementing Work Unit
 5. Supporting Unit

FACTORS AFFECTING THE IMPLEMENTATION OF SMAP

In the SMAP control process, Company identified internal and external factors through an issue mapping process based on:

1. Size, structure and delegation of decision making.
2. Locations and sectors where the Bank operated or anticipated operations.
3. The nature, scale and complexity of the activities, operations and business models.
4. Entities over which the Bank had control.
5. The entity exercising control over the Bank.
6. The nature and extent of interaction with public officials.
7. Laws and regulations, regulations, contracts and professional obligations and duties.

The Bank determines the scope of SMAP implementation based on an analysis of internal and external factors, stakeholder needs and expectations as well as business process considerations.

BRIBERY RISK ASSESSMENT

The Bank determines the bribery risk assessment method which includes:

1. Identification of bribery risk was carried out by work units with supervision from the leadership of each work unit through periodic self-assessments and/or when changes occurred to the organizational structure or business processes that affect the level of bribery risk.
2. Risk assessment was carried out by the work unit once every 1 (one) year so that changes and new risks could be assessed appropriately.
3. Each work unit was required to conduct a self-assessment of bribery risk assessment honestly and reflect real conditions.
4. The Operational Risk Management Division monitored overall risk based on the results of filling in the bribery risk of each work unit through mapping the Bank's bribery risk.
5. Risk control was carried out by each work unit in accordance with the results of the bribery risk assessment.
6. Evaluation of the effectiveness of the implementation of risk control was carried out through the SMAP Internal Audit and review meetings of the Directors and the Board of Commissioners as one of the discussions on effectiveness in controlling bribery risk.

Setiap Unit kerja Penerap dan Pendukung menyimpan bukti penilaian risiko untuk memastikan bahwa penilaian risiko penyusunan telah dilaksanakan dan digunakan untuk merancang atau meningkatkan SMAP di Bank. Penilaian secara *self assessment* risiko harus dilakukan minimal 1 (satu) kali dalam 1 (satu) tahun untuk memastikan keefektifan dari rencana pengendalian pada masing-masing risiko.

Kebijakan Gratifikasi

Dalam upaya melakukan pencegahan Korupsi, Kolusi dan Nepotisme (KKN), bank **bjb** telah membentuk program pengendalian gratifikasi yang sebagaimana tertuang dalam Pedoman Pengendalian Gratifikasi Nomor 0148/SK/DIR-KP/2022 yang memberikan arah serta acuan bagi segenap organisasi Bank di dalam menanggulangi praktik saling memberi (penerimaan, penolakan, maupun pemberian) di lingkungan perseroan sehingga pengelolaan gratifikasi pada Bank dapat sesuai dengan prinsip-prinsip tata kelola perusahaan yang baik. Dengan ditetapkannya pedoman ini, Bank diharapkan dapat mendorong terlaksananya etika bisnis yang tinggi serta mencegah timbulnya benturan kepentingan, kecurangan serta perilaku penyimpangan lain di lingkungan Bank.

bank **bjb** secara berkesinambungan melakukan *monitoring* dan evaluasi program pengendalian gratifikasi sebagai bentuk komitmen bank **bjb** dengan KPK dalam melaksanakan program pengendalian gratifikasi dan perseroan telah melaksanakan sosialisasi baik secara tatap muka (*offline*) maupun *online* melalui media komunikasi resmi bank **bjb** dan pembelajaran bekerja sama dengan **bjb** University.

Program pengendalian gratifikasi adalah sekumpulan perangkat dan rangkaian kegiatan serta mekanisme pengendalian gratifikasi secara berkesinambungan guna menjaga integritas pegawai dari praktik gratifikasi yang dilarang. Program Pengendalian Gratifikasi merupakan program kerja sama yang dilakukan antara bank **bjb** dengan Komisi Pemberantasan Korupsi (KPK) Indonesia berdasarkan komitmen bersama/ kesepakatan kerjasama antara bank **bjb** dengan KPK yang ditandatangani pada 25 Maret 2011. bank **bjb** merupakan bank pertama di Indonesia yang melakukan kerja sama dengan KPK terkait Program Pengendalian Gratifikasi. Adapun penerapan Program Pengendalian Gratifikasi diawali dengan penerapan budaya perusahaan yang didalamnya terdapat tata nilai atau nilai – nilai utama yang menjadi *corporate value* bank **bjb**.

Dalam mewujudkan komitmen Program Pengendalian Gratifikasi maka *corporate value* bank **bjb** dijabarkan dalam bentuk *code of conduct* (etika usaha dan tata perilaku) untuk menjadi acuan perilaku bagi Dewan Komisaris, Direksi dan seluruh pegawai bank **bjb** dalam mengelola perusahaan guna mencapai visi, misi dan tujuan Bank. Salah satu etika perilaku yang terdapat pada *code of conduct* yaitu standar etika untuk menghindari benturan kepentingan (penanganan benturan

Each Implementing and Supporting Unit maintained evidence of risk assessment to ensure that the bribery risk assessment had been carried out and used to design or improve the SMAP in the Bank. Risk self-assessment assessment had to be carried out at least 1 (one) time in 1 (one) year to ensure the effectiveness of the control plan for each risk.

Gratuity Policy

To prevent Corruption, Collusion and Nepotism (KKN), bank **bjb** has established a gratification control program as stated in the Gratification Control Guidelines Directors Decree Number 0148/ SK/DIR-KAP/2022 concerning Gratification Control Guidelines which provides direction and reference for all Company organizations in dealing with practices. mutual giving (acceptance, rejection or giving) within the company so that the management of gratuities in the company can be in accordance with the principles of good corporate governance. By establishing these guidelines, the Company is expected to be able to encourage the implementation of high business ethics and prevent conflicts of interest, fraud, and other deviant behaviours within the company.

bank **bjb** continuously monitored and evaluated the gratuity control program as a form of bank **bjb**'s commitment to the KPK in implementing the gratuity control program and the company carried out socialization which was held in the form of technical guidance to all employees with the positions of Account Officer and Frontliner at bank **bjb**.

Gratuity control program became a set of tools and a series of activities as well as a continuous gratuity control mechanism in order to maintain the integrity of employees from prohibited gratuity practices. The gratuity Control Program was a cooperation program carried out between bank **bjb** and the Indonesian Corruption Eradication Commission (KPK) based on a joint commitment/cooperation agreement between bank **bjb** and the KPK which was signed on March 25, 2011. bank **bjb** was the first bank in Indonesia to cooperate with KPK related to the gratuity Control Program. The implementation of the gratuity Control Program began with the implementation of a corporate culture in which there were core values or values that became bank **bjb**'s corporate values.

In realizing the commitment to the gratuity Control Program, bank **bjb**'s corporate values were described in the form of a code of conduct (business ethics and behavior) to become a behavioral reference for the Board of Commissioners, Directors and all bank **bjb** employees in managing the company in order to achieve the Bank's vision, mission and goals. One of the ethical behaviors contained in the code of conduct is ethical standards to avoid conflicts of interest (handling conflicts of interest/

kepentingan/ *conflict of interest*) dan penyalahgunaan jabatan serta etika untuk tidak menerima gratifikasi dalam bentuk apapun yang berhubungan dengan jabatan, tugas serta kewenangannya.

Program pengendalian gratifikasi terdiri dari pembuatan perangkat aturan tentang pengendalian gratifikasi, etika usaha dan tata perilaku (*code of conduct*) pembentukan organisasi yang mengelola pengendalian gratifikasi, kegiatan sosialisasi/diseminasi tentang aturan pengendalian gratifikasi dan peningkatan kesadaran individu dan organisasi tentang gratifikasi serta implementasi pengelolaan pelaporan penerimaan gratifikasi yang berkoordinasi dengan pihak KPK.

PENGELOLAAN PENGENDALIAN GRATIFIKASI

Unit Pengendalian Gratifikasi adalah unit yang memiliki kapasitas untuk melaksanakan fungsi pengelolaan gratifikasi di bank **bjb**, baik dalam penyusunan Pedoman pengendalian gratifikasi hingga melakukan koordinasi bersama dengan pihak Komisi Pemberantasan Korupsi (KPK). Unit Pengendalian Gratifikasi bank **bjb** dalam menjalankan fungsi pengelolaan gratifikasi baik pengaduan, penanganan dan penyampaian pelaporan penerimaan/penolakan gratifikasi melalui mekanisme antara lain sebagai berikut:

1. Menerima laporan atas penerimaan/penolakan gratifikasi yang dilaksanakan selambat-lambatnya 7 (tujuh) hari kerja sejak adanya penerimaan/penolakan gratifikasi tersebut oleh pelapor kepada Divisi Kepatuhan & APU PPT;
2. Melakukan analisa dan *review* atas laporan penerimaan gratifikasi sejak diterimanya laporan hingga penginputan melalui sistem aplikasi Gratifikasi *Online* (GOL) dengan SLA 7 hari kerja;
3. Realisasi pelaksanaan yang telah dilakukan dari penerimaan laporan gratifikasi hingga dilakukan input kepada sistem aplikasi Gratifikasi *Online* (GOL) yaitu 1-2 hari kerja;
4. Melakukan *monitoring*, koordinasi dan memberikan arahan kepada pelapor terhadap mekanisme pelaporan/penolakan gratifikasi, pengelolaan barang-barang atau objek gratifikasi yang dilaporkan;
5. Melaksanakan program kerja pengendalian gratifikasi yang telah disampaikan kepada KPK dan melaporkan pelaksanaan program kerja pengendalian gratifikasi tersebut kepada KPK setiap Triwulan.

SOSIALISASI KEBIJAKAN GRATIFIKASI

Dalam melaksanakan program pengendalian gratifikasi dan perseroan telah melaksanakan sosialisasi yang diselenggarakan dalam bentuk tatap muka (*offline*) maupun *online* melalui media komunikasi resmi bank **bjb** dan pembelajaran bekerja sama dengan **bjb** University.

conflict of interest) and abuse of office as well as ethics not to accept gratuities in any form related to their positions, duties and authorities.

The gratuity control program consisted of making a set of rules on gratuity control, business ethics and code of conduct, establishing an organization that managed gratuity control, outreach/dissemination activities on gratuity control rules and increasing individual and organizational awareness about gratuity as well as implementing gratuities reporting management in coordination with the KPK.

GRATIFICATION CONTROL MANAGEMENT

Gratuity Control Unit was a unit that had the capacity to carry out the function of gratuity management at bank **bjb**, both in the preparation of guidelines for gratuity control to coordinating with the Corruption Eradication Commission (KPK). The gratuity Control Unit of bank **bjb** in carrying out the function of gratuity management, both complaints, handling and submission of reports on acceptance/rejection of gratuity could be through the following mechanisms:

1. Receive a report on the acceptance/rejection of gratification carried out no later than 7 (seven) working days from the receipt/rejection of the gratuity by the reporter to the Compliance Division & AML CFT;
2. Analyze and review the gratification receipt report from the receipt of the report to the input through the Online gratuity application system (GOL) with an SLA of 7 working days;
3. The realization of the implementation that had been carried out from receiving the gratuity report to inputting the gratuity Online (GOL) application system, which was 1-2 working days;
4. Monitoring, coordinating and providing direction to the reporter on the mechanism for reporting/rejecting gratuity, managing the goods or objects of the reported gratuity;
5. Implement the gratuity control work program that has been submitted to the KPK and report the implementation of the gratuity control work program to the KPK every semester.

GRATIFICATION POLICY SOCIALIZATION

In implementing the gratification control program, the company has carried out socialization which is held in the form of face-to-face (*offline*) and online through official bank **bjb** communication media and learning in collaboration with **bjb** University.

LAPORAN GRATIFIKASI TAHUN 2024

Pada tahun 2024, bank **bjb** telah menerima sebanyak 66 laporan penerimaan dan/atau penolakan gratifikasi, dengan total nominal Rp159.420.000,- (seratus lima puluh sembilan juta empat ratus dua puluh ribu rupiah).

Pelatihan/Sosialisasi Anti Korupsi Kepada Karyawan

2024 GRATIFICATION REPORT

In 2024, bank **bjb** received 66 reports of acceptance and/or rejection of gratuities, with a total nominal value of IDR 159,420,000 (one hundred and fifty-nine million four hundred and twenty thousand rupiah).

Anti-Corruption Training/Socialization for Employees

No	Sasaran Target	Pelaksanaan Implementation	Unit Kerja Sasaran Target Work Unit	Metode Method	Materi Training Material
1.	Perwakilan Pegawai Employee Representative	19 Februari 2024 (Offline) February 19, 2024 (Offline)	Kantor Cabang Hasyim Ashari Hasyim Ashari Branch Office	Observasi & Sosialisasi Observation & Socialization	Budaya Kepatuhan. Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK
2.	Perwakilan Pegawai Employee Representative	20 Februari 2024 (Offline) February 20, 2024 (Offline)	Kantor Cabang Daan Mogot Daan Mogot Branch Office	Observasi & Sosialisasi Observation & Socialization	Budaya Kepatuhan. Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK
3.	Perwakilan Pegawai Employee Representative	05 Maret 2024 (Offline) March 05, 2024 (Offline)	Kantor Cabang Cikarang Cikarang Branch Office	Observasi & Sosialisasi Observation & Socialization	Budaya Kepatuhan. Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK
4.	Perwakilan Pegawai Employee Representative	06 Maret 2024 (Offline) March 06, 2024 (Offline)	Kantor Cabang Bekasi Bekasi Branch Office	Observasi & Sosialisasi Observation & Socialization	Budaya Kepatuhan. Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK
5.	Unsur Pimpinan & Pegawai Unit Kerja Work Unit Leaders & Employees	09 Februari 2024 (Offline) February 09, 2024 (Offline)	Kantor Cabang Suci Suci Branch Office	Sosialisasi Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan Penerapan Strategi Anti Fraud Culture of Compliance, Gratification Control Program, SMAP and Implementation of Anti-Fraud Strategy
6.	Unsur Pimpinan & Pegawai Unit Kerja Work Unit Leaders & Employees	20 Februari 2024 (Offline) February 20, 2024 (Offline)	Kantor Cabang Buah Batu Buah Batu Branch Office	Sosialisasi Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan Penerapan Strategi Anti Fraud Culture of Compliance, Gratification Control Program, SMAP and Implementation of Anti-Fraud Strategy
7.	Unsur Pimpinan & Pegawai Unit Kerja Work Unit Leaders & Employees	21 Februari 2024 (Offline) February 21, 2024 (Offline)	Kantor Cabang Sumbersari Sumbersari Branch Office	Sosialisasi Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan Penerapan Strategi Anti Fraud Culture of Compliance, Gratification Control Program, SMAP and Implementation of Anti-Fraud Strategy
8.	Unsur Pimpinan & Pegawai Unit Kerja Work Unit Leaders & Employees	22 Februari 2024 (Offline) February 22, 2024 (Offline)	Kantor Cabang Cimahi Cimahi Branch Office	Sosialisasi Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan Penerapan Strategi Anti Fraud Culture of Compliance, Gratification Control Program, SMAP and Implementation of Anti-Fraud Strategy
9.	Unsur Pimpinan & Pegawai Unit Kerja Work Unit Leaders & Employees	04 Maret 2024 (Offline) March 04, 2024 (Offline)	Kantor Cabang Sukajadi Sukajadi Branch Office	Sosialisasi Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan Penerapan Strategi Anti Fraud Culture of Compliance, Gratification Control Program, SMAP and Implementation of Anti-Fraud Strategy
10.	Unsur Pimpinan & Pegawai Unit Kerja Work Unit Leaders & Employees	05 Maret 2024 (Offline) March 05, 2024 (Offline)	Kantor Cabang Tamansari Tamansari Branch Office	Sosialisasi Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan Penerapan Strategi Anti Fraud Culture of Compliance, Gratification Control Program, SMAP and Implementation of Anti-Fraud Strategy
11.	Perwakilan Pegawai Employee Representative	24 April 2024 (Offline) April 24, 2024 (Offline)	Kantor Cabang Majalengka Majalengka Branch Office	Observasi & Sosialisasi Observation & Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan Penerapan Strategi Anti Fraud Culture of Compliance, Gratification Control Program, SMAP and Implementation of Anti-Fraud Strategy

No	Sasaran Target	Pelaksanaan Implementation	Unit Kerja Sasaran Target Work Unit	Metode Method	Materi Training Material
12.	Perwakilan Pegawai Employee Representative	25 April 2024 (Offline) April 25, 2024 (Offline)	Kantor Cabang Patrol Patrol Branch Office	Observasi & Sosialisasi Observation & Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan Penerapan Strategi Anti Fraud Culture of Compliance, Gratification Control Program, SMAP and Implementation of Anti-Fraud Strategy
13.	Perwakilan Pegawai Employee Representative	14 Mei 2024 (Offline) May 14, 2024 (Offline)	Kantor Cabang Bogor Bogor Branch Office	Observasi & Sosialisasi Observation & Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan Penerapan Strategi Anti Fraud Culture of Compliance, Gratification Control Program, SMAP and Implementation of Anti-Fraud Strategy
14.	Perwakilan Pegawai Employee Representative	15 Mei 2024 (Offline) May 15, 2024 (Offline)	Kantor Cabang Majalaya Majalaya Branch Office	Observasi & Sosialisasi Observation & Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan Penerapan Strategi Anti Fraud Culture of Compliance, Gratification Control Program, SMAP and Implementation of Anti-Fraud Strategy
15.	Perwakilan Pegawai Employee Representative	3 Juni 2024 (Offline) June 3, 2024 (Offline)	Kantor Cabang Tegal Tegal Branch Office	Observasi & Sosialisasi Observation & Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan Penerapan Strategi Anti Fraud Culture of Compliance, Gratification Control Program, SMAP and Implementation of Anti-Fraud Strategy
16.	Perwakilan Pegawai Employee Representative	4 Juni 2024 (Offline) June 4, 2024 (Offline)	Kantor Cabang Surakarta Surakarta Branch Office	Observasi & Sosialisasi Observation & Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan Penerapan Strategi Anti Fraud Culture of Compliance, Gratification Control Program, SMAP and Implementation of Anti-Fraud Strategy
17.	Perwakilan Pegawai Employee Representative	5 Juni 2024 (Offline) June 5, 2024 (Offline)	Kantor Cabang Semarang Semarang Branch Office	Observasi & Sosialisasi Observation & Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan Penerapan Strategi Anti Fraud Culture of Compliance, Gratification Control Program, SMAP and Implementation of Anti-Fraud Strategy
18.	Perwakilan Pegawai Employee Representative	14 Juni 2024 (Offline) June 14, 2024 (Offline)	Kantor Cabang Padalarang Padalarang Branch Office	Observasi & Sosialisasi Observation & Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan Penerapan Strategi Anti Fraud Culture of Compliance, Gratification Control Program, SMAP and Implementation of Anti-Fraud Strategy
19.	Perwakilan Pegawai Employee Representative	8 Juli 2024 (Offline) July 8, 2024 (Offline)	Kantor Cabang Karawang Karawang Branch Office	Observasi & Sosialisasi Observation & Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK
20.	Perwakilan Pegawai Employee Representative	9 Juli 2024 (Offline) July 9, 2024 (Offline)	Kantor Cabang Purwakarta Purwakarta Branch Office	Observasi & Sosialisasi Observation & Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK
21.	Perwakilan Pegawai Employee Representative	10 Juli 2024 (Offline) July 10, 2024 (Offline)	Kantor Cabang Subang Subang Branch Office	Observasi & Sosialisasi Observation & Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK
22.	Perwakilan Pegawai Employee Representative	13 Agustus 2024 (Offline) August 13, 2024 (Offline)	Kantor Cabang Pembantu Pramuka Pramuka Sub-Branch Office	Observasi & Sosialisasi Observation & Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan SMK Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan SMK
23.	Unsur Pimpinan & Pegawai Unit Kerja Work Unit Leaders & Employees	14 Agustus 2024 (Offline) August 14, 2024 (Offline)	Kantor Cabang Rawamangun Rawamangun Branch Office	Observasi & Sosialisasi Observation & Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK
24.	Unsur Pimpinan & Pegawai Unit Kerja Work Unit Leaders & Employees	15 Agustus 2024 (Offline) August 15, 2024 (Offline)	Kantor Cabang Rasuna Said Rasuna Said Branch Office	Observasi & Sosialisasi Observation & Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK
25.	Unsur Pimpinan & Pegawai Unit Kerja Work Unit Leaders & Employees	19 Agustus 2024 (Offline) 19 Agustus 2024 (Offline)	Kantor Cabang Balikpapan Balikpapan Branch Office	Sosialisasi Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK
26.	Unsur Pimpinan & Pegawai Unit Kerja Work Unit Leaders & Employees	20 Agustus 2024 (Offline) August 20, 2024 (Offline)	Kantor Cabang Khusus Jakarta Jakarta Special Branch Office	Sosialisasi Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK

No	Sasaran Target	Pelaksanaan Implementation	Unit Kerja Sasaran Target Work Unit	Metode Method	Materi Training Material
27.	Unsur Pimpinan & Pegawai Unit Kerja Work Unit Leaders & Employees	22 Agustus 2024 (Offline) August 22, 2024 (Offline)	Kantor Cabang Medan Medan Branch Office	Sosialisasi Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK
28.	Unsur Pimpinan & Pegawai Unit Kerja Work Unit Leaders & Employees	05 September 2024 (Offline) September 05, 2024 (Offline)	Kantor Cabang Kebayoran Baru Kebayoran Baru Branch Office	Sosialisasi Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK
29.	Unsur Pimpinan & Pegawai Unit Kerja Work Unit Leaders & Employees	10 September 2024 (Offline) September 10, 2024 (Offline)	Kantor Cabang Labuan Labuan Branch Office	Sosialisasi Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK
30.	Unsur Pimpinan & Pegawai Unit Kerja Work Unit Leaders & Employees	11 September 2024 (Offline) September 11, 2024 (Offline)	Kantor Cabang Cibinong Cibinong Branch Office	Sosialisasi Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK
31.	Unsur Pimpinan & Pegawai Unit Kerja Work Unit Leaders & Employees	12 September 2024 (Offline) September 12, 2024 (Offline)	Kantor Cabang Cimahi Cimahi Branch Office	Sosialisasi Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK
32.	Unsur Pimpinan & Pegawai Unit Kerja Work Unit Leaders & Employees	15 Oktober 2024 (Offline) October 15, 2024 (Offline)	Kantor Cabang Banjar Banjar Branch Office	Sosialisasi Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK
33.	Unsur Pimpinan & Pegawai Unit Kerja Work Unit Leaders & Employees	16 Oktober 2024 (Offline) October 16, 2024 (Offline)	Kantor Cabang Ciamis Ciamis Branch Office	Sosialisasi Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK
34.	Unsur Pimpinan & Pegawai Unit Kerja Work Unit Leaders & Employees	18 Oktober 2024 (Offline) October 18, 2024 (Offline)	Kantor Cabang Bandar Lampung Bandar Lampung Branch Office	Sosialisasi Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK
35.	Unsur Pimpinan & Pegawai Unit Kerja Work Unit Leaders & Employees	22 Oktober 2024 (Offline) October 22, 2024 (Offline)	Kantor Cabang Semarang Semarang Branch Office	Sosialisasi Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK
36.	Unsur Pimpinan & Pegawai Unit Kerja Work Unit Leaders & Employees	24 Oktober 2024 (Offline) October 24, 2024 (Offline)	Kantor Cabang Tegal Tegal Branch Office	Sosialisasi Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK
37.	Perwakilan Pegawai Unit Kerja Work Unit Employee Representative	12 November 2024 (Offline) November 12, 2024 (Offline)	Kantor Cabang Batam Batam Branch Office	Observasi & Sosialisasi Observation & Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK
38.	Perwakilan Pegawai Unit Kerja Work Unit Employee Representative	20 November 2024 (Offline) November 12, 2024 (Offline)	Kantor Cabang Depok Depok Branch Office	Observasi & Sosialisasi Observation & Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK
39.	Unsur Pimpinan & Pegawai Unit Kerja Work Unit Leaders & Employees	20 November 2024 (Offline) November 20, 2024 (Offline)	Kantor Cabang Padalarang Depok Branch Office	Sosialisasi Socialization	Budaya Kepatuhan, Program Pengendalian Gratifikasi, SMAP dan SMK Culture of Compliance, Gratification Control Program, SMAP and SMK

Selain itu, Di Tahun 2024, SKAI melakukan sosialisasi terkait dengan peran Satuan Kerja Audit Internal sebagai *strategic business partner* sekaligus memberikan materi Internal Control & Anti *Fraud Awareness*. Adapun rincian kegiatan dimaksud adalah sebagai berikut:

In addition, in 2024, SKAI will conduct socialization related to the role of the Internal Audit Work Unit as a strategic business partner while providing Internal Control & Anti Fraud Awareness materials. The details of the activities are as follows:

No.	Periode / Period	Jumlah Unit Kerja / Number of Work Units
1	Triwulan/Quarter 1	11 Kantor Cabang/Branch Offices
2	Triwulan/Quarter 2	11 Kantor Cabang/Branch Offices
3	Triwulan/Quarter 3	14 Kantor Cabang/Branch Offices
4	Triwulan/Quarter 4	8 Kantor Cabang/Branch Offices

Pengelolaan Laporan Harta Kekayaan Penyelenggara Negara

Sebagai Perseroan yang kegiatan usahanya dilandaskan kepada prinsip kepercayaan, bank **bjb** perlu menjaga serta menumbuhkan integritas seluruh pegawai. Integritas pegawai dapat tercermin dari perilaku yang beretika yang dapat menghindari setiap pegawai dari praktik-praktik yang tidak sesuai dengan nilai-nilai Perseroan. Hal ini perlu dilaksanakan oleh bank **bjb** sebagai upayanya di dalam menjaga pemenuhan hak-hak para Pemangku Kepentingan melalui pelaksanaan proses bisnis yang bersih dan sehat.

Salah satu upaya yang dapat dilaksanakan oleh bank **bjb** di dalam menjaga serta menumbuhkan integritas Pegawai adalah melalui penyampaian Laporan Harta Kekayaan. Upaya tersebut sejalan dengan usaha Pemerintah dalam menumbuhkan integritas pegawai negeri/penyelenggara negara yang diberlakukan hampir di seluruh instansi pemerintahan, BUMN dan BUMD. Sehubungan dengan adanya perubahan pelaporan LHKPN melalui sistem e-lhkpn, bank **bjb** telah melakukan penyesuaian terhadap ketentuan Pedoman LHKPN melalui penetapan Surat Keputusan Direksi Nomor 0149/SK/DIR-KAP/2022 Tanggal 31 Mei 2022 Tentang Pedoman Laporan Harta Kekayaan Penyelenggara Negara (LHKPN). Pada tahun pelaporan 2023 yang dilaporkan pada tahun 2024, bank **bjb** menetapkan jumlah Wajib Lapor sebanyak 1.542 orang, dengan tingkat kepatuhan pelaporan LHKPN sebesar 100%.

Jumlah Penyimpangan (Internal Fraud) dan Upaya Penyelesaian

Internal Fraud dalam 1 Tahun Internal Fraud in 1 Year	Jumlah fraud yang dilakukan (Internal) Number of frauds committed (Internal)					
	Anggota Dewan Komisaris dan Anggota Direksi Members of the Board of Commissioners and Members of the Board of Directors		Pegawai Tetap Permanent Employee		Pegawai Tidak Tetap Temporary employees	
	Tahun Sebelumnya (2023) Previous Year (2023)	Tahun Berjalan (2024) Current Year (2024)	Tahun Sebelumnya (2023) Previous Year (2023)	Tahun Berjalan (2024) Current Year (2024)	Tahun Sebelumnya (2023) Previous Year (2023)	Tahun Berjalan (2024) Current Year (2024)
Total Fraud	-	-	18	17	2	1
Telah Diselesaikan Resolved the Bank's Internal	-	-	18	17	2	1
Dalam Proses Penyelesaian di Internal Bank In the Settlement Process in the Bank's Internal	-	-	-	-	-	-
Belum Diupayakan Penyelesaian Not Resolved Yet	-	-	-	-	-	-
Telah Ditindaklanjuti Melalui Proses Hukum Has Been Followed Up Through Legal Process	-	-	1	-	-	-

Management of State Officials' Wealth Reports

As a company whose business activities are based on the principle of trust, bank **bjb** needs to maintain and grow the integrity of all employees. Employee integrity can be reflected in ethical behavior that can prevent each employee from practices that are not in accordance with the Company's values. This needs to be implemented by bank **bjb** as an effort to maintain the fulfillment of the rights of Stakeholders through the implementation of clean and healthy business processes.

One of the efforts that can be implemented by bank **bjb** in maintaining and growing employee integrity is through the submission of Wealth Reports. This effort is in line with the Government's efforts to grow the integrity of civil servants/state administrators which are enforced in almost all government agencies, BUMN and BUMD. In connection with the change in LHKPN reporting through the e-lhkpn system, bank **bjb** has adjusted the provisions of the Management of State Official Wealth Report Guidelines through the stipulation of the Board of Directors Decree Number 0149/SK/DIR-KAP/2022 dated May 31, 2022, concerning Guidelines for Management of State Official Wealth Report (LHKPN). In the 2023 reporting year reported in 2024, bank **bjb** set the number of Mandatory Reporters at 1,542 people, with a compliance rate of Management of State Official Wealth Report reporting of 100%.

Jumlah Penyimpangan (Internal Fraud) dan Upaya Penyelesaian

Pemberian Dana Kegiatan Sosial dan/atau Politik

Pemberian Dana Kegiatan Sosial

Selain menjalankan kegiatan operasional bank **bjb** juga tidak melupakan peran sosialnya untuk membantu untuk turut berperan dalam meningkatkan kesejahteraan masyarakat. Selama tahun 2024 Perseroan telah memberikan dana sumbangan sebesar Rp1.663.215.000,- dan menyalurkan dana CSR Rp103.209.494.415,- dimana tercatat sebesar 14,7% tersalurkan pada sektor prasarana dan fasilitas umum, senilai 28,6% pada sektor sosial kemasyarakatan, senilai 7,8% pada sektor lingkungan hidup, senilai 14,6% pada sektor keagamaan, senilai 13,5% pada sektor kesehatan, dan senilai 20,8% pada sektor pendidikan.

Pemberian Dana Kegiatan Politik

Direksi melalui Surat Keputusan Direksi Nomor 0098/SK/DIR-KP/2024 tanggal 22 Maret 2024 tentang Kebijakan Tata Kelola Bank (Lampiran 3), kode etik bank **bjb** merupakan pedoman yang menjelaskan etika usaha dan tata perilaku insan bank **bjb** untuk melaksanakan praktik-praktik pengelolaan perusahaan yang baik. Salah satunya mengatur mengenai Standar Tata Perilaku yaitu menghindari benturan kepentingan dan penyalahgunaan jabatan dan aktivitas politik. Kode etik bank **bjb** menjadi standar perilaku yang wajar, patut dan dapat dipercaya untuk semua insan bank **bjb** dalam melaksanakan kegiatan usaha termasuk berinteraksi dengan pemangku kepentingan. Untuk itu, Kode etik bank **bjb** berlaku bagi seluruh insan bank **bjb** di seluruh jenjang organisasi. Penerapan pedoman kode etik bank **bjb** dilaksanakan secara terus menerus dan berkesinambungan dalam bentuk sikap, perbuatan, komitmen dan ketentuan mendukung terciptanya budaya perusahaan. Oleh Karena itu, bank **bjb** tidak memberikan dana untuk kegiatan politik.

Buyback Saham dan Buyback Obligasi

Selama tahun 2024, bank **bjb** tidak melakukan *buyback* saham maupun *buyback* obligasi.

Funding of Social and/or Political Activities

Funding of Social Activities

In addition to carrying out operational activities, bank **bjb** also does not forget its social role to help play a role in improving people's welfare. During 2024, the Company has provided donation funds amounting to Rp1,663,215,000 and distributed CSR funds of Rp103,209,494,415, of which 14.7% was channeled to the infrastructure and public facilities sector, 28.6% to the social community sector, 7.8% to the environmental sector, 14.6% to the religious sector, 13.5% to the health sector, and 20.8% to the education sector.

Funding of Political Activities

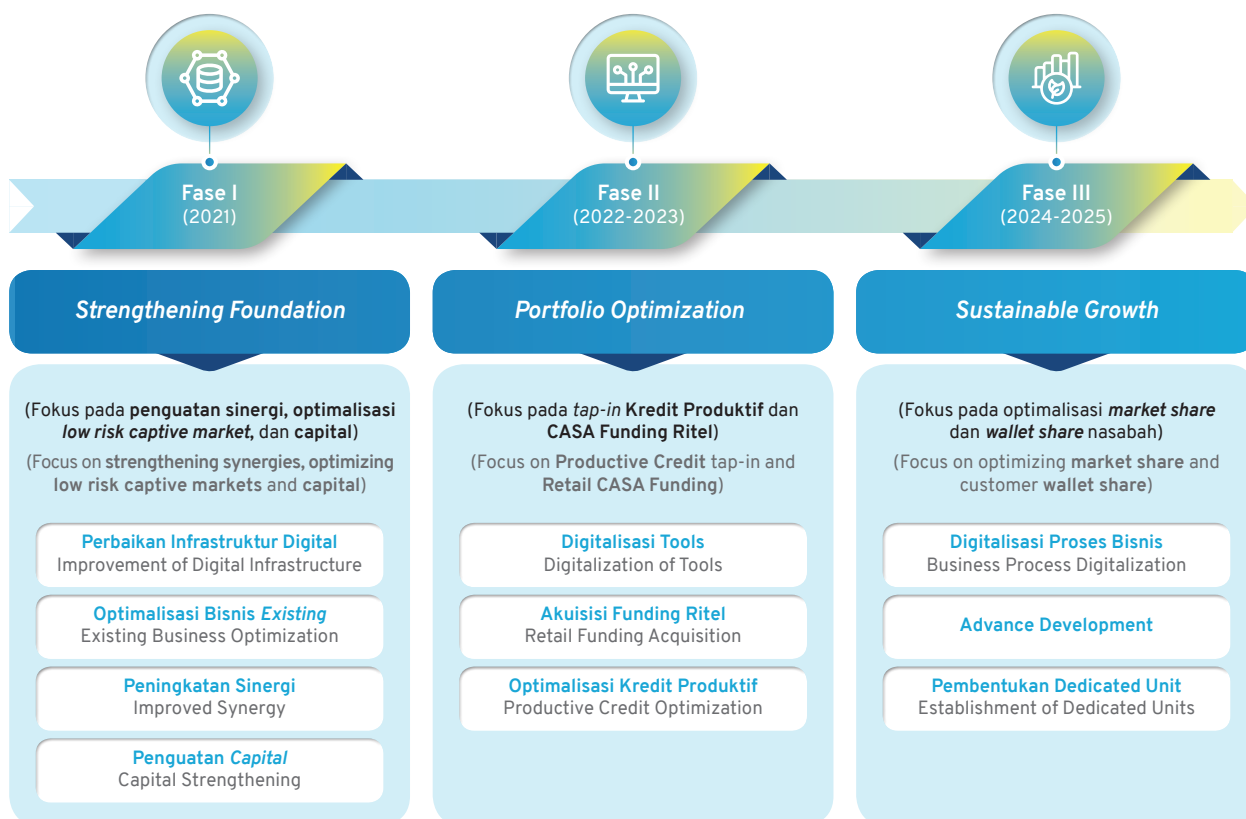
Directors through Decree Number 0098/SK/DIR-KP/2024 dated March 22, 2024 concerning Bank Governance Policy (Attachment 3), bank **bjb** code of ethics is a guideline describing business ethics and bank **bjb** people behaviour to implement good corporate management practices. One of them regulates the Standards of Conduct, namely, point e. Avoiding conflicts of interest and misuse of positions and points i. Political activity. The bank **bjb** code of conduct becomes a reasonable, proper and trustworthy standard for all bank **bjb** employees in carrying out business activities including interacting with stakeholders. For that matter, the bank **bjb** code of conduct applies to all bank **bjb** people throughout the organization. The application of the bank **bjb** Code of Ethics is carried out continuously and continuously in the form of attitudes, actions, commitments and provisions supporting the creation of corporate culture. Therefore, the bank **bjb** does not provide funds for political activities.

Share Buyback and Bond Buyback

During 2024, the bank **bjb** did not buyback shares or buyback bonds.

Rencana Strategis Bank

Arah Kebijakan Bank



The Bank's Strategic Plan

Bank Policy Directions

Sesuai dengan rencana strategis jangka panjang 2021-2025, di tahun 2024 bank **bjb** memasuki fase III (*sustainable growth*) yang fokus pada optimalisasi *market share* dan *wallet share* nasabah.

Untuk menyelaraskan rencana jangka pendek dan jangka menengah dengan rencana strategis jangka panjang, strategi pengembangan bisnis difokuskan untuk mendorong pertumbuhan kredit produktif dengan penyaluran kredit pada segmen bisnis korporasi, komersial dan UMKM dengan didukung peningkatan *funding ritel* melalui optimalisasi digitalisasi proses bisnis, *advance development* dan pembentukan dedicated unit.

Strategi Jangka Menengah dan Panjang

Strategi jangka menengah dan jangka panjang disesuaikan dengan arah kebijakan bank **bjb** yang meliputi Fase II (2022-2023) dan Fase III (2024-2025). Dalam mencapai target keuangan dan portofolio di tahun 2025 bank **bjb** dihadapkan beberapa *key challenges* yaitu pada segmen lending kredit bank **bjb** masih bertumpu pada kredit konsumen ASN dan belum optimalnya sinergi antar divisi dalam peningkatan kredit produktif, pada segmen *funding* komposisi *funding* bank **bjb** masih didominasi oleh nasabah institusi dan rendahnya penetrasi digital khususnya *mobile banking* bank **bjb**.

In accordance with the 2021-2025 long-term strategic plan, in 2024 bank **bjb** will enter phase III (*sustainable growth*) which focuses on optimizing customer market share and wallet share.

To align short-term and medium-term plans with long-term strategic plans, the business development strategy is focused on encouraging productive loan growth by distributing loan to the corporate, commercial and MSME business segments supported by increasing retail funding through optimization of business process digitalization, advance development and the establishment of dedicated units.

Medium and Long Term Strategies

Medium and long-term strategies are adjusted to the direction of bank **bjb**'s policies which include Phase II (2022-2023) and Phase III (2024-2025). In achieving financial and portfolio targets in 2025, bank **bjb** is faced with several key challenges, namely in the lending segment, bank **bjb**'s loan still relies on ASN consumer loan and the synergy between divisions in increasing productive loan is not optimal, in the funding segment, bank **bjb**'s funding composition is still dominated by institutional customers and low digital penetration, especially bank **bjb**'s mobile banking.

1. Kredit

Untuk mencapai target keuangan 2025 bank **bjb** perlu mengakselerasi pertumbuhan kredit produktif sebesar 25% dan optimalisasi pertumbuhan kredit konsumtif sebesar 6%. Hal ini dikarenakan market kredit konsumen (khususnya ASN) sudah menuju *fase mature* dan terbatas, sehingga bank **bjb** hanya perlu mengoptimalkan kredit konsumen, market kredit produktif masih memiliki potensi yang besar sehingga bank **bjb** perlu mengakselerasi pertumbuhan kredit produktif sebagai main engine growth demi mencapai target keuangan 2025.

2. Funding

Untuk mengoptimalkan *cost of fund* dan pemenuhan NSFR bank **bjb** harus memprioritaskan *funding* ritel dan CASA untuk pemenuhan target *funding*. Hal ini dikarenakan persentase CASA berpengaruh terhadap persentase *cost of fund* dan persentase *funding* ritel berpengaruh terhadap persentase NSFR.

Dalam mencapai target positioning sebagai elit bank, target keuangan, dan juga target portofolio yang telah dijabarkan sebelumnya, bank **bjb** akan menerapkan strategi korporasi yang diilustrasikan melalui *strategy house* bank **bjb** berikut ini.

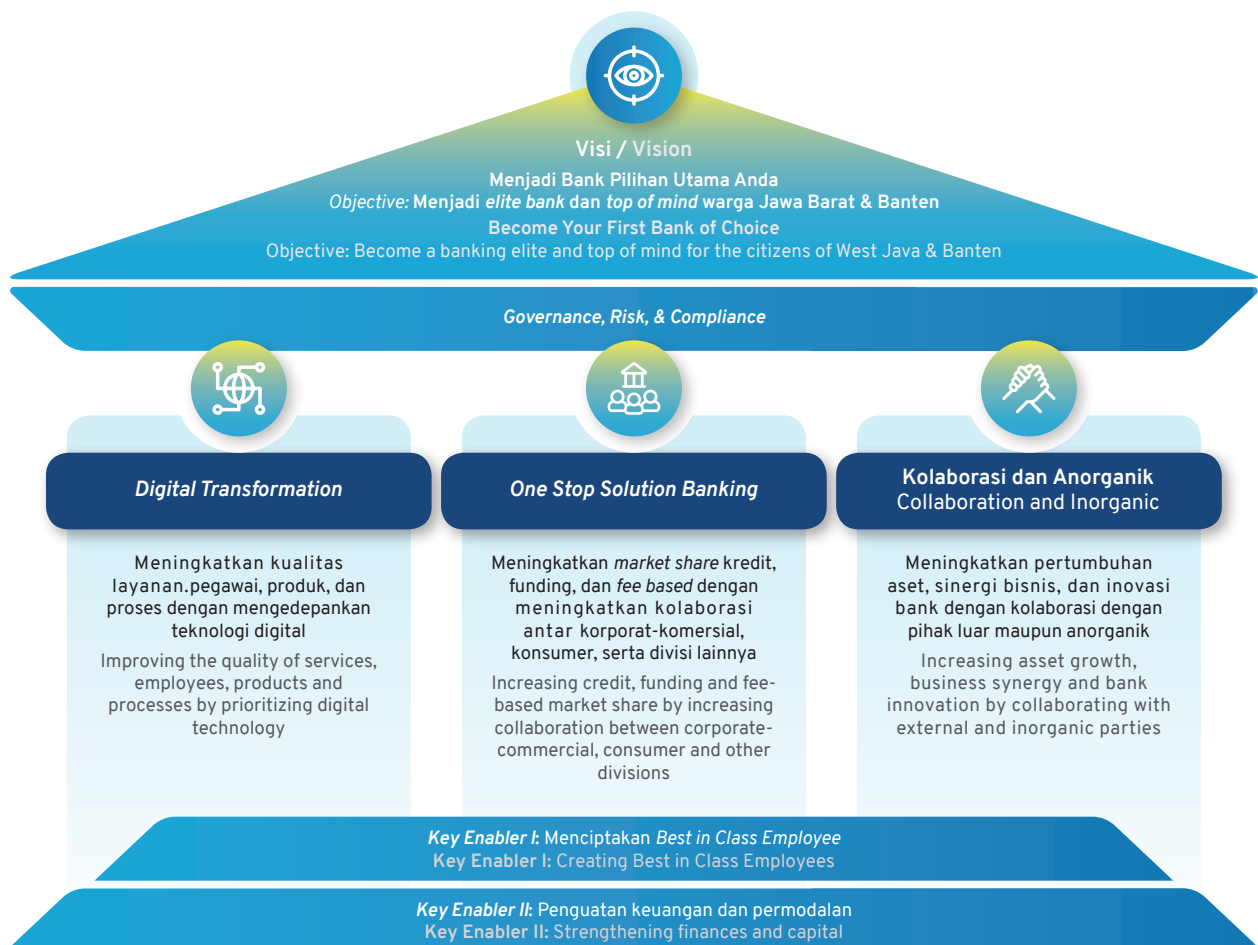
1. Credit

To achieve the 2025 financial target, bank **bjb** needs to accelerate productive credit growth by 25% and optimize consumer credit growth by 6%. This is because the consumer credit market (especially ASN) has entered a mature and limited phase, so bank **bjb** only needs to optimize consumer credit, the productive credit market still has great potential so bank **bjb** needs to accelerate productive credit growth as the main engine of growth to achieve financial targets 2025.

2. Funding

To optimize the cost of funds and fulfil the NSFR, bank **bjb** must prioritize retail funding and CASA to meet funding targets. This is because the CASA percentage influences the cost of funds percentage and the retail funding percentage influences the NSFR percentage.

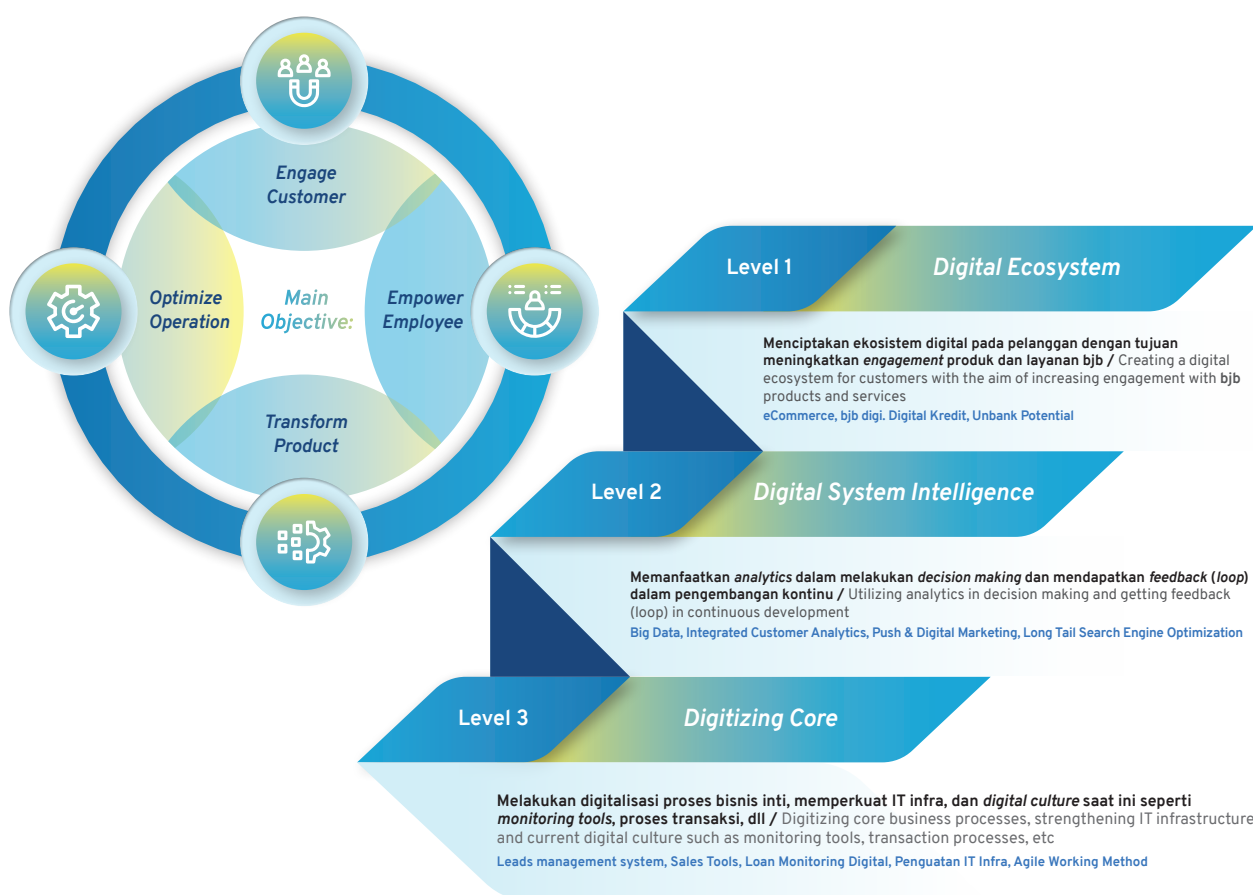
In achieving the positioning target as an elite bank, financial targets, and portfolio targets that have been described previously, bank **bjb** will implement a corporate strategy which is illustrated through the following bank **bjb** house strategy.



Strategi korporasi bank **bjb** terdiri dari 3 (tiga) pilar strategi bisnis dan 2 (dua) fondasi strategi *enabler*. Masing-masing penjelasan terkait pilar strategi adalah sebagai berikut:

Pilar I – Digital Transformation

Pada pilar *digital transformation*, bank **bjb** memiliki empat tujuan utama yang ingin dicapai pada tahun 2025 yaitu: (i) meningkatkan *engagement* kepada nasabah; (ii) memperkuat kinerja pegawai; (iii) transformasi produk dan layanan digital; dan (iv) optimalisasi operasional. Dalam mencapai empat tujuan tersebut bank **bjb** perlu melakukan *digital transformation* yang terdiri dari tiga level transformasi, *digitalisasi core*, menciptakan *system intelligence (analytics)*, dan menciptakan *digital ecosystem*. Ilustrasi terkait *digital transformation* dapat dilihat pada gambar di bawah ini.



Pilar II – One Stop Solution Banking

Pada pilar *one stop solution banking*, bank **bjb** perlu untuk meningkatkan potensi *cross selling* baik ke nasabah turunan melalui *value chain* maupun ke produk turunannya. Dalam menjalankan *one stop solution banking*, bank **bjb** perlu menerapkan 4 (empat) inisiatif:

1. Menjalankan *System Account Planning*
Account planning merupakan kegiatan rutin yang bertujuan untuk mengidentifikasi peluang potensi *cross selling* melalui

Bank **bjb**'s corporate strategy consists of 3 (three) business strategy pillars and 2 (two) enabler strategy foundations. Each explanation regarding the strategy pillars is as follows:

Pillar I – Digital Transformation

In the digital transformation pillar, bank **bjb** has four main goals to be achieved by 2025, namely: (i) increasing engagement with customers; (ii) strengthening employee performance; (iii) digital product and service transformation; and (iv) operational optimization. In achieving these four goals, bank **bjb** needs to carry out digital transformation which consists of three levels of transformation, core digitalization, creating an intelligence system (analytics), and creating a digital ecosystem. An illustration related to digital transformation can be seen in the image below.

Pillar II – One Stop Solution Banking

In the one stop solution banking pillar, bank **bjb** needs to increase the potential for *cross selling* both to derivative customers through the value chain and to derivative products. In implementing one stop solution banking, bank **bjb** needs to implement 4 (four) initiatives:

1. Executing System Account Planning
Account planning is a routine activity that aims to identify potential *cross selling* opportunities through wallet size

wallet size analysis dan *value chain analysis*. Umumnya *account planning* terdiri dari empat kegiatan utama:

- a. *Data collection*: Pengumpulan data *cross* divisi untuk memetakan *overall* relationship dan *profitability* nasabah.
 - b. *wallet sizing* dan *value chain analysis*: melakukan analisa peluang *cross selling* baik secara vertikal maupun horizontal.
 - c. Penentuan target dan rencana aksi: melakukan penetapan target dan lintas divisi.
 - d. *Monitoring* dan *engagement*: melakukan implementasi rencana dan *monitoring*.
2. Membentuk Unit Kerja *Account Solution*
Dalam memastikan keberjalanan sistem *account planning*, diperlukan sebuah unit/divisi yang bertugas dalam mengakomodir dan mengkoordinir kegiatan *account planning* yang bersifat lintas divisi. Unit *account solution* akan berperan dalam mengkoordinir kegiatan *account planning* dan *supporting* dalam pengumpulan data, *wallet sizing*, *value chain analysis*, dan *monitoring* rencana aksi. Berdasarkan kondisi bank **bjb** saat ini, unit kerja *account solution* diusulkan didirikan dalam bentuk unit kerja yang berada pada Direktorat Komersial dan UMKM.
3. Menerapkan Model *Sales Hunter – Farmer* Melalui AO Senior dan AO Junior
Dengan berjalannya *system one stop solution*, diperlukan sebuah peran sales yang mampu menjaga *overall relationship* dalam memahami kebutuhan nasabah dan turunannya serta mampu menawarkan produk atau layanan melalui *cross selling*. Munculnya kebutuhan tersebut mendorong perlunya penerapan model *sales hunter – farmer*. Dimana peran *farmer* akan dimiliki oleh Junior AO yang nantinya akan didukung langsung oleh unit *account solution* dalam memberikan gambaran mengenai kebutuhan dan *overall relationship* maupun *profitability* seorang nasabah.
4. Penyesuaian *Shared KPI Product Holding*
Salah satu faktor kunci keberhasilan menjadi *one stop solution banking* adalah dengan terlibat aktifnya semua peran baik dari *top management level* hingga *working level* dan baik dari direktorat bisnis maupun *supporting*. Oleh karena itu dalam menuju satu tujuan bersama, *sharing KPI product holding* merupakan *key enabler* keberhasilan *one stop solution banking bjb*.

Pilar III – Kolaborasi dan Anorganik

Dalam menunjang target pertumbuhan aset dan bisnis, bank **bjb** perlu melakukan kolaborasi dengan pihak ketiga serta akuisisi anak usaha.

1. Kolaborasi
Terdapat beberapa peluang kolaborasi yang dapat meningkatkan sinergi bisnis bank **bjb** seperti kolaborasi dengan perusahaan *fintech* dalam rangka perluasan kanal,

analysis and *value chain analysis*. Generally, *account planning* consists of four main activities:

- a. *Data collection*: Collecting *cross-division* data to map *overall* customer relationships and *profitability*.
 - b. *Wallet sizing* and *value chain analysis*: analyzing *cross selling* opportunities both vertically and horizontally.
 - c. *Determining targets* and *action plans*: carrying out target setting and *cross-divisional* work.
 - d. *Monitoring* and *engagement*: implementing plans and *monitoring*.
2. Establishing an *Account Solution* Work Unit
To ensure the operation of the *account planning* system, a unit/division is needed to take a responsibility for accommodating and coordinating *cross-divisional* *account planning* activities. The *account solution* unit will play role in coordinating *account planning* and *supporting* activities in data collection, *wallet sizing*, *value chain analysis*, and *monitoring* action plans. Based on the current conditions of bank **bjb**, the *account solution* work unit is proposed to be established in the form of a work unit under the Commercial and MSME Directorate.
3. Implementing the *Hunter – Farmer* Sales Model through AO Senior and AO Junior
With the running of *one stop solution* system, a sales role is required to be able to maintain the *overall relationship* in understanding customer needs and their derivatives and able to offer products or services through *cross selling*. The emergence of this need encourages the implementation of the *hunter - farmer* sales model in which the role of *farmer* will be run by Junior AO. Then, the Junior AO will later be supported directly by the *account solution* unit in providing an overview of the needs and *overall relationship* and *profitability* of a customer.
4. Adjustment of *Shared KPI Product Holding*
One of the key success factors in becoming a *one stop banking solution* is the active involvement of all roles, from *top management level* to *working level* and from both business and *supporting* directorates. Therefore, in achieving one common goal, *sharing product holding KPIs* is a *key enabler* for the success of **bjb**'s *one stop banking solution*.

Pillar III – Collaboration and Inorganic

To support the growth of asset and business targets, bank **bjb** needs to collaborate with third parties and acquires subsidiaries.

1. Collaboration
There are several collaboration opportunities that can increase bank **bjb**'s business synergy, such as collaboration with *fintech* companies for channel expansion, BPR, and

BPR, dan *asset management company* serta *debt collection agency* dalam rangka penyelesaian kredit hapus buku.

2. Akuisisi Anak Usaha

Berdasarkan kondisi saat ini dan kebutuhan bisnis bank **bjb**, akuisisi anak usaha modal ventura digital dan pialang asuransi merupakan opsi strategi anorganik yang sesuai bank **bjb** dalam mencapai target keuangan maupun bisnis di tahun 2025.

asset management companies as well as debt collection agencies for settling write-off credits.

2. Acquisition of Subsidiaries

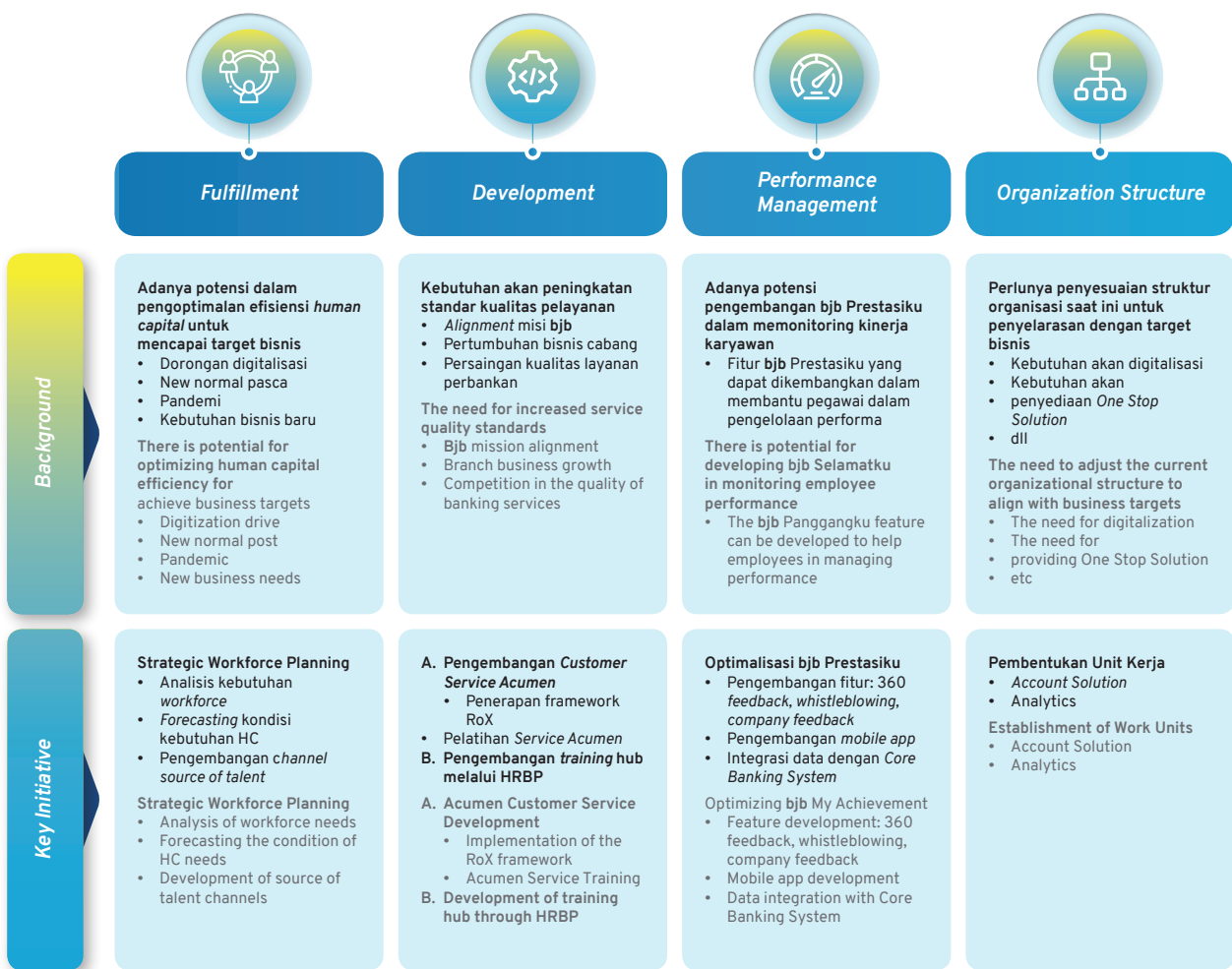
Based on current conditions and bank **bjb**'s business needs, the acquisition of digital venture capital subsidiaries and insurance brokers is an inorganic strategy option that is suitable for bank **bjb** in achieving its financial and business targets in 2025.

Fondasi I – Menciptakan Best in Class Employee

Terdapat empat pilar penguatan *human capital* yang bank **bjb** perlu lakukan yaitu: (i) *Capacity fulfillment strategy*; (ii) *capability development*; (iii) *performance management*; dan (iv) struktur organisasi.

Foundation I – Creating Best in Class Employee

There are four pillars of strengthening human capital that bank **bjb** needs to do, namely: (i) Capacity fulfillment strategy; (ii) capability development; (iii) performance management; and (iv) organizational structure.



Fondasi II – Penguatan Keuangan dan Permodalan

Dalam mendukung target pertumbuhan aset bank **bjb** di tahun 2025 dan pemenuhan kebutuhan rasio keuangan yang sehat, bank **bjb** perlu melakukan strategi permodalan yang terdiri dari beberapa opsi: (i) *right issue* dan (ii) *sub-debt* (obligasi subordinasi).

Foundation II – Strengthening Finance and Capital

In supporting bank **bjb**'s asset growth target in 2025 and meeting the need for healthy financial ratios, **bjb** needs to carry out a capital strategy consisting of several options: (i) rights issue and (ii) sub-debt (subordinated bonds).

Strategi Jangka Pendek

Uraian strategi jangka pendek tahun 2024 bank **bjb** adalah sebagai berikut.

1. Optimalisasi Pangsa Pasar Kredit Secara *Prudent* dengan *Portfolio Management Business* Melalui Pengembangan Digitalisasi dan Menjaga Kualitas Kredit
 - a. Meningkatkan penyerapan kredit konsumen melalui pengembangan digitalisasi proses kredit yang terintegrasi dengan sistem kepegawaian.
 - b. Perluasan target pasar pada kriteria debitur organik dan anorganik melalui pengembangan digitalisasi proses bisnis secara terintegrasi dari front end sampai back end.
 - c. Berperan aktif dalam meningkatkan *portofolio bjb* KPR dan KPR program pemerintah baik melalui kolaborasi antar unit kerja maupun transformasi digital bisnis proses yang terintegrasi dengan pihak ketiga untuk memudahkan monitoring dan penyerapan potensi bisnis.
 - d. Akselerasi pertumbuhan kredit korporasi dan komersial pada sektor potensial secara *prudent* dan menggali potensi bisnis yang dapat dikembangkan sehingga segmen kredit korporasi dan komersial dapat menjadi *anchor client product holding* bagi bisnis Bank dengan inisiatif *beyond lending*.
 - e. Mendorong pembiayaan sektor prioritas UMKM melalui kolaborasi strategis dengan *stakeholder*.
 - f. Penguatan *risk and compliance awareness* guna mendukung pertumbuhan kredit yang berkualitas dan berkelanjutan.
 - g. Menjaga kualitas kredit dengan upaya penyelamatan kredit yang efektif dan efisien melalui pengkategorian skala prioritas debitur bermasalah.
 - h. Optimalisasi tingkat keberhasilan penyelesaian kredit melalui lelang eksekusi tanggungan yang terstruktur dan masif serta penyelesaian kredit melalui kerja sama pihak ketiga.
2. Menjaga Likuiditas yang Sustain dengan Optimalisasi *Share of Wallet* untuk Mendukung Akselerasi Penyaluran Dana.
 - a. Akuisisi potensi bisnis dari ekosistem nasabah dalam upaya peningkatan *product holding* Bank.
 - b. Akselerasi pertumbuhan *Fresh Fund* sebagai upaya perluasan bisnis dan penguatan likuiditas Bank.
 - c. Mendukung program pemerintah dalam mensukseskan Elektronifikasi Transaksi Pemerintah Daerah (ETPD).
 - d. Meningkatkan pertumbuhan Dana Pihak Ketiga (DPK) terutama CASA melalui optimalisasi bisnis pada semua segmen yang bertujuan untuk menjadikan bank **bjb** sebagai bank transaksional dan *partner* bisnis utama nasabah.
 - e. Fokus pada inovasi pengembangan layanan perbankan digital untuk meningkatkan transaksi bisnis dan inklusi keuangan guna meningkatkan pertumbuhan dana murah.

Short Term Strategy

The description of bank **bjb**'s short-term strategy for 2024 is as follows.

1. Prudent Loan Market Share Optimization with Portfolio Management Business Through Digitalization Development and Maintaining Loan Quality
 - a. Increasing consumer loan absorption through the development of digitalization of loan processes integrated with the personnel system.
 - b. Expanding the target market on organic and inorganic debtor criteria through the development of integrated business process digitalization from front end to back end.
 - c. Playing an active role in increasing the portfolio of **bjb** mortgage and mortgage government program both through collaboration between work units and digital transformation of business processes integrated with third parties to facilitate monitoring and absorption of business potential.
 - d. Accelerating the growth of corporate and commercial loan in potential sectors prudently and exploring business potential that can be developed so that the corporate and commercial loan segments can become anchor client product holdings for the Bank's business with beyond lending initiatives.
 - e. Encouraging financing of priority MSME sectors through strategic collaboration with stakeholders.
 - f. Strengthening risk and compliance awareness to support quality and sustainable loan growth.
 - g. Maintaining loan quality with effective and efficient loan rescue efforts through categorizing the priority scale of problematic debtors.
 - h. Optimizing the success rate of loan settlement through structured and massive collateral execution auctions and loan settlement through third party cooperation.
2. Maintaining Sustainable Liquidity by Optimizing Wallet Share to Support Acceleration of Fund Distribution.
 - a. Acquisition of business potential from the customer ecosystem to improve the Bank's product holding.
 - b. Acceleration of Fresh Fund growth as an effort to expand the business and strengthen the Bank's liquidity.
 - c. Supporting government programs in making the Regional Government Transaction Electronification (ETPD) a success.
 - d. Increasing the growth of Third-Party Funds (DPK), especially CASA, through business optimization in all segments aimed at making bank **bjb** a transactional bank and the main business partner for customers.
 - e. Focusing on innovation in developing digital banking services to increase business transactions and financial inclusion to increase the growth of low-cost funds.

3. Menyediakan Solusi Berbasis Teknologi Informasi Guna Mendukung Bisnis dengan Keamanan Informasi yang Terkendali.
 - a. Optimalisasi Big Data, penggunaan *artificial intelligence* dan *machine learning* untuk personalisasi produk serta layanan bank yang lebih relevan sesuai kebutuhan nasabah.
 - b. Menciptakan *service value proposition* yang unik, yang dapat meningkatkan *customer experience* melalui *excellence service delivery* dan digitalisasi layanan, serta *integrated customer care*.
 - c. Melakukan inovasi perangkat layanan yang sesuai dengan perkembangan teknologi dengan proses layanan yang terintegrasi dan lebih sederhana (*lean and seamless*).
 - d. Penguatan *collective awareness stakeholder* bank terkait keamanan siber khususnya terkait perlindungan data nasabah dan pemenuhan regulator.
 4. Peningkatan Pendapatan Melalui Pemanfaatan Potensi Bisnis Lainnya dan Pengembangan Bisnis Secara Anorganik serta Pengelolaan Biaya Secara Efektif dan Efisien
 - a. Peningkatan Pendapatan Melalui Pemanfaatan Potensi Bisnis Lainnya dan Pengembangan Bisnis Secara Anorganik
 - Pengembangan *business network* melalui optimalisasi kerja sama bisnis dengan *counterparty*, nasabah dan agen remitansi di dalam maupun luar negeri untuk meningkatkan pendapatan bank.
 - Optimalisasi pengelolaan *asset and liabilities* untuk memperoleh *yield enhancement* dengan tetap memperhatikan kondisi market, pemenuhan likuiditas Bank dan rasio-rasio keuangan.
 - Meningkatkan *fee based income* melalui transaksi *fixed income, foreign exchange and derivatives*, kustodian dan jasa wali amanat.
 - Pengembangan bisnis secara anorganik melalui sinergi dan kolaborasi dengan skema Kelompok Usaha Bank (KUB).
 - Mendorong kontribusi perusahaan anak dengan memperkuat sinergi untuk mendukung kinerja secara konsolidasi.
 - b. Pengendalian Biaya Secara Efektif dan Efisien
 - Efisiensi proses pekerjaan dengan menerapkan otomatisasi dan simplifikasi terhadap aktivitas bisnis dan operasional yang bersifat repetitive dan manual.
 - Pengelolaan biaya dengan memprioritaskan program-program kerja yang memberikan nilai tambah terhadap bisnis bank.
 - Melakukan pengelolaan jaringan kantor yang bersinergi dengan penguatan digitalisasi perbankan untuk menciptakan jaringan kantor yang efektif dan produktif guna mendorong pertumbuhan bisnis yang berkelanjutan dan efisien.
3. Providing Information Technology Based Solutions to Support Businesses with Controlled Information Security.
 - a. Optimizing Big Data, using artificial intelligence and machine learning to personalize bank products and services that are more relevant to customer needs.
 - b. Creating a unique service value proposition that can improve customer experience through excellence service delivery and service digitalization, as well as integrated customer care.
 - c. Innovating service devices that are in accordance with technological developments with integrated and simpler service processes (*lean and seamless*).
 - d. Strengthening collective awareness of bank stakeholders regarding cybersecurity, especially regarding customer data protection and compliance with regulators.
 4. Increasing Revenue Through Utilization of Other Business Potential and Inorganic Business Development as well as Effective and Efficient Cost Management.
 - a. Increasing Revenue Through Utilization of Other Business Potential and Inorganic Business Development
 - Business network development through optimizing business cooperation with counterparties, customers and remittance agents both domestically and abroad to increase bank revenue.
 - Optimizing asset and liabilities management to obtain yield enhancement while still considering market conditions, fulfilling Bank liquidity and financial ratios.
 - Increasing fee-based income through fixed income transactions, foreign exchange and derivatives, custodian and trustee services.
 - Inorganic business development through synergy and collaboration with the Bank Business Group (KUB) scheme.
 - Encouraging the contribution of subsidiaries by strengthening synergy to support consolidated performance.
 - b. Effective and Efficient Cost Control
 - Work process efficiency by implementing automation and simplification of repetitive and manual business and operational activities.
 - Cost management by prioritizing work programs that provide added value to the bank's business.
 - Managing office networks that synergize with strengthening banking digitalization to create an effective and productive office network to encourage sustainable and efficient business growth.

- Rasionalisasi pengeluaran biaya operasional, agar penggunaan biaya sesuai dengan kebutuhan dengan menanamkan perilaku smart spending.
 - Menyediakan data secara end to end process mulai dari perencanaan anggaran, pengadaan barang/jasa, sampai dengan pembayaran untuk digunakan dalam menentukan strategi pengendalian biaya.
5. Memperkuat Struktur Modal dan Mendorong Peningkatan Kompetensi, Produktivitas, serta Integritas Human Capital
- a. Menjaga komposisi struktur modal untuk menunjang ekspansi bisnis
 - Optimalisasi pengelolaan *Debt Instrument* dalam rangka memperkuat struktur permodalan bank melalui penerbitan obligasi perpetual.
 - Berperan aktif dalam *Corporate Action* dan *Strategic Project* untuk mendukung pertumbuhan Bank.
 - Meningkatkan peran Manajemen Risiko guna mendukung aktivitas bisnis dan permodalan Bank.
 - Menjaga pertumbuhan laba bank untuk mendukung penguatan modal secara organik.
 - b. Peningkatan Kompetensi, Produktivitas, dan Integritas *Human Capital*
 - Penyesuaian struktur organisasi yang mencerminkan fokus terhadap bisnis dan responsif dengan kondisi pasar.
 - *Sustainable, Integrity and Productivity*
 - *Wellness Steadiness*, penguatan budaya kerja dan gaya hidup yang sehat untuk pertumbuhan kinerja yang berkualitas dan berkelanjutan.
 - *New Way of Working*, meredefinisikan metode dan cara kerja baru yang lebih efektif.
 - *Encourage Best Talent*, implementasi program human capital bagi para talent terbaik, baik melalui pengembangan karir, kompetensi dan pengelolaan *reward* yang menarik.
 - *Solid Integrated Human Capital Management System*, penguatan standar pengelolaan *human capital* sesuai *effective best practice* dan terintegrasi dengan sistem informasi yang handal.
 - Pelaksanaan pembelajaran *upskilling* dan *reskilling* kompetensi pegawai secara terstruktur dan berkelanjutan untuk meningkatkan produktivitas pegawai melalui *learning ecosystem* dan *digital transformation* untuk mencapai *sustainable growth*.
6. Memperkuat Sinergi untuk Membangun Ekosistem Inklusi Keuangan dan Akselerasi Transaksi Instrumen Keuangan Berkelanjutan
- a. Pemerataan akses layanan bank bagi masyarakat secara luas dan mudah melalui inovasi layanan *digital banking*.
 - b. Pengalokasian dana *Corporate Social Responsibility* (CSR) untuk memberikan manfaat bagi keberlanjutan ekonomi, sosial dan lingkungan yang berkesinambungan.

- Rationalizing operational cost expenditures, so that cost usage is in accordance with needs by instilling smart spending behavior.
 - Providing end-to-end process data starting from budget planning, procurement of goods/services, to payments to be used in determining cost control strategies.
5. Strengthening Capital Structure and Encouraging Improvement of Competence, Productivity, and Integrity of Human Capital
- a. Maintaining the composition of the capital structure to support business expansion
 - Optimizing Debt Instrument management to strengthen the bank's capital structure through the issuance of perpetual bonds.
 - Actively participating in Corporate Action and Strategic Projects to support the Bank's growth.
 - Increasing the role of Risk Management to support the Bank's business activities and capital.
 - Maintaining the bank's profit growth to support organic capital strengthening.
 - b. Increasing Competence, Productivity, and Integrity of Human Capital
 - Adjustment of organizational structure that reflects focus on business and responsiveness to market conditions.
 - Sustainable, Integrity and Productivity
 - Wellness Steadiness, strengthening a healthy work culture and lifestyle for quality and sustainable performance growth.
 - New Way of Working, redefining new, more effective working methods and ways.
 - Encourage Best Talent, implementing human capital programs for the best talents, both through career development, competency and attractive reward management.
 - Solid Integrated Human Capital Management System, strengthening human capital management standards according to effective best practices and integrated with a reliable information system.
 - Implementation of upskilling and reskilling employee competency learning in a structured and sustainable manner to increase employee productivity through learning ecosystem and digital transformation to achieve sustainable growth.
6. Strengthening Synergy to Build a Financial Inclusion Ecosystem and Accelerate Sustainable Financial Instrument Transactions
- a. Equalizing access to banking services for the wider community and easily through digital banking service innovation.
 - b. Allocation of Corporate Social Responsibility (CSR) funds to provide benefits for sustainable economic, social and environmental sustainability.

- c. Berkolaborasi dengan Pemerintah dan Otoritas Keuangan dalam mendukung pembiayaan dan transaksi instrumen pasar keuangan yang memperhatikan aspek *Environmental, Social and Governance* (ESG).
 - d. Pengembangan solusi keuangan berkelanjutan dalam mengakselerasi ekonomi rendah karbon.
7. Mendukung Pengelolaan Manajemen Risiko yang Efektif dan Penguatan *Governance* serta *Compliance* dalam Mencapai Kinerja Bank yang Berkelanjutan
- a. Pengembangan metodologi dan sistem informasi manajemen risiko terintegrasi guna meningkatkan fungsi pengawasan penerapan manajemen risiko.
 - b. Berperan aktif membangun *resilience* dan *sustainability* perusahaan dengan memberikan assurance, advice dan *insight* yang objektif dan berbasis risiko.
 - c. Menjadi katalisator dalam mendorong perusahaan menciptakan keunggulan daya saing melalui penerapan kepatuhan, manajemen risiko dan digitalisasi proses bisnis.
 - d. Penerapan GCG berdasarkan pendekatan ASEAN *Corporate Governance Scorecard* (ACGS)/*Corporate Governance Perception Index* (CGPI).
 - e. Penerapan Manajemen Risiko, dan Fungsi Kepatuhan berdasarkan standar Internasional ISO.
 - f. Optimalisasi Fungsi Hukum, *Governance, Risk, and Compliance* (GRC) serta APU-PPT yang mendukung bisnis berkelanjutan.
- c. Collaborating with the Government and Financial Authorities in supporting financing and transactions of financial market instruments that pay attention to Environmental, Social and Governance (ESG) aspects.
 - d. Development of sustainable financial solutions in accelerating a low-carbon economy.
7. Supporting Effective Risk Management and Strengthening Governance and Compliance in Achieving Sustainable Bank Performance
- a. Development of integrated risk management methodology and information systems to improve the monitoring function of risk management implementation.
 - b. Actively play a role in building corporate resilience and sustainability by providing objective and risk-based assurance, advice and insight.
 - c. Become a catalyst in encouraging companies to create competitive advantages through the implementation of compliance, risk management and digitalization of business processes.
 - d. Implementation of GCG based on the ASEAN Corporate Governance Scorecard (ACGS)/Corporate Governance Perception Index (CGPI) approach.
 - e. Implementation of Risk Management, and Compliance Functions based on ISO International standards.
 - f. Optimization of Legal, Governance, Risk, and Compliance (GRC) and APU-PPT Functions that support sustainable business.

Perselisihan Internal

Selama tahun 2024 tidak terdapat perselisihan internal antar pegawai.

Penyediaan Dana Besar dan Penyediaan Dana Kepada Pihak Terkait

Penyediaan dana menjadi salah satu kegiatan usaha utama yang dilaksanakan oleh Perseroan untuk menghindari kegagalan usaha Bank sebagai akibat konsentrasi penyediaan dana dan meningkatkan independensi Direksi dan Dewan Komisaris terhadap potensi intervensi dari pihak terkait, Bank menerapkan prinsip kehati-hatian dan manajemen risiko dalam memberikan penyediaan dana, khususnya penyediaan dana kepada pihak terkait dan/atau penyediaan dana besar (*large exposures*) berpedoman pada ketentuan yang mengatur mengenai batas maksimum pemberian kredit bank umum.

Direksi menetapkan kebijakan penyediaan dana, khususnya penyediaan dana besar untuk melakukan pengendalian serta pemantauan risiko di dalam proses penyediaan dana kepada pihak ketiga sehingga risiko yang timbul atas kegiatan penyediaan dana tersebut tidak akan memberikan dampak secara signifikan terhadap Perseroan.

Internal Disputes

During 2024 there will be no internal disputes between employees.

Provision of Large Funds and Provision of Funds to Related Parties

Provision of funds is one of the main business activities carried out by the Bank to avoid the failure of the Bank's business as a result of the concentration of the provision of funds and increase the independence of the Directors and the Board of Commissioners of potential interventions from related parties. The Bank applies the principle of prudence and risk management in providing funds, particularly the provision of funds to related parties and/or the provision of large exposures based on the provisions governing the maximum lending limit for commercial banks.

The Directors sets the policy for providing funds, especially the provision of large funds to control and monitor risks in the process of providing funds to third parties so that the risks arising from the provision of these funds will not have a significant impact on the Company.

bank **bjb** dan entitas anak telah memenuhi ketentuan Bank Indonesia tentang Batas Maksimum Pemberian Kredit (BMPK) sesuai Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 32/POJK.03/2018 tentang Batas Maksimum Pemberian Kredit (BMPK) dan Penyediaan Dana Besar Bagi Bank Umum dan POJK No. 38/POJK.03/2019 Tentang Perubahan atas POJK No. 32/POJK.03/2018 Tentang BMPK dan Penyediaan Dana Besar Bagi Bank Umum.

bank **bjb** and its subsidiaries have complied with Bank Indonesia's regulations on the Legal Lending Limit (LLL) in accordance with the Financial Services Authority Regulation of the Republic of Indonesia Number 32/POJK.03/2018 on the Legal Lending Limit (LLL) and Large Fund Provision for Commercial Banks, as well as POJK No. 38/POJK.03/2019 on Amendments to POJK No. 32/POJK.03/2018 on LLL and Large Fund Provision for Commercial Banks.

Tabel Penyediaan Dana Kepada Pihak Terkait dan Debitur Besar
Table of Fund Provision to Related Parties and Major Debtors

No	Penyedia Dana Fund Provider	Jumlah 2024 2024 amount		Jumlah 2023 2023 amount	
		Number of Account (NoA) Number of Account (NoA)	Nominal (dalam jutaan Rupiah) Nominal (in million rupiah)	Number of Account (NoA) Number of Account (NoA)	Nominal (dalam jutaan Rupiah) Nominal (in million rupiah)
1	Kepada Pihak Terkait To Related Parties	524	1,406,824	25	603,612
2	Kepada 50 Debitur Inti To 50 Core Debtors				
	a. Individu Individual	18	13,403,554	6	6,426,706
	b. Grup Group	27	4,144,086	10	5,357,252
	Total Debitur Inti Total Debitur Inti	22	17.547.640	26	11,783,958

Transaksi yang Mengandung Benturan Kepentingan

bank **bjb** telah memiliki Ketentuan terkait Benturan Kepentingan untuk dapat menangani situasi benturan kepentingan yang dihadapi, dalam rangka menjalankan kegiatan usaha Bank yang telah ditetapkan melalui:

1. Surat Keputusan Direksi Nomor 0098/SK/DIR-KAP/2024 tanggal 22 Maret 2024 tentang Kebijakan Tata Kelola Bank;
2. Surat Keputusan Direksi Nomor 0077/SK/DIR-CS/2019 tanggal 14 Januari 2019 tentang Kebijakan Tata Tertib Kerja Direksi;
3. Surat Keputusan Dewan Komisaris Nomor 02/SK/DKO/2022 tanggal 04 Januari 2022 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris.
4. Surat Keputusan Direksi Nomor 0422/SK/DIR-KAP/2022 tanggal 05 Agustus 2022 tentang Pedoman Benturan Kepentingan.

Setiap pegawai Bank yang berpotensi atau telah berada dalam situasi Benturan Kepentingan wajib mengungkapkan melalui laporan mengenai situasi Benturan Kepentingan yang akan/sedang dihadapinya, melalui surat deklarasi yang disampaikan kepada pihak pengelola situasi Benturan Kepentingan untuk kemudian diberikan rekomendasi.

Transactions Containing Conflict of Interest

bank **bjb** already owned a Conflict of Interest Guidelines to be able to handle conflict of interest situations at hand, in order to carry out the Bank's business activities as stipulated in:

1. Board of Directors Decree Number 0098/SK/DIR-KAP/2024 dated March 22, 2024, on Bank Governance Policy;
2. Decree of Directors number 0077/SK/DIR-CS/2019 dated January 14, 2019 concerning Directors' Work Procedures Policy;
3. Decree of Board of Commissioners number 02/SK/DKO/2022 dated January 04, 2022 concerning the Board of Commissioners Work Guidelines and Procedures.
4. Board of Directors Decree Number 0422/SK/DIR-KAP/2022 dated August 5, 2022 concerning Conflict of Interest Guidelines

Every bank employee who has the potential or is in a conflict of interest situation is obliged to make a report regarding the conflict of interest situation that will be/is facing him through a declaration letter which is submitted to the party who manages the conflict of interest situation/official/recommendation party to be given a recommendation.

Selain itu seluruh pengungkapan yang tertuang di dalam laporan mengenai situasi Benturan Kepentingan dan rekomendasi yang diberikan atas pengungkapan situasi Benturan Kepentingan tersebut disampaikan kepada Divisi Kepatuhan & APU PPT untuk dilakukan pemantauan dan evaluasi terhadap implementasi atas pengelolaan Benturan Kepentingan di lingkungan bank **bjb**.

Pencegahan Transaksi Orang Dalam (*Insider Trading*)

Kebijakan Bank terkait *Insider Trading* telah diatur dalam Surat Keputusan Direksi nomor 709/SK/DIR-KP/2014 tanggal 7 Oktober 2014 tentang Etika Usaha dan Tata Perilaku (*Code of Conduct*) PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. dan Surat Keputusan Direksi nomor 0539/SK/DIR-HCA/2021 tanggal 30 Juli 2021 tentang SOP Disiplin Pegawai. Untuk mencegah terjadinya *insider trading*, Perseroan memiliki kebijakan yang jelas yang mengatur perilaku seluruh pegawai terkait perdagangan saham atau surat berharga lainnya. Perseroan mencegah praktik *insider trading* dan memastikan bahwa semua pihak dalam perusahaan, termasuk Direksi, Dewan Komisaris dan karyawan yang memiliki akses ke informasi material yang belum dipublikasikan, tidak boleh memperoleh keuntungan dari informasi yang tidak tersedia untuk publik. Kebijakan ini bertujuan untuk menjaga transparansi pasar dan memastikan bahwa semua pihak memiliki akses yang adil terhadap informasi yang dapat mempengaruhi keputusan investasi. Selama tahun 2024 tidak terdapat *insider trading*.

Transparansi Kondisi Keuangan dan Non Keuangan Perusahaan

bank **bjb** memenuhi kewajiban transparansi dan publikasi kondisi keuangan dan non keuangan sesuai ketentuan yang berlaku melalui penyampaian dan publikasi informasi baik melalui media cetak maupun situs *web* perusahaan. Adapun bentuk transparansi keuangan dan non keuangan dimaksud antara lain:

1. Laporan Keuangan Bulanan dan Triwulan disampaikan kepada regulator.
2. Laporan Keuangan Bulanan dan Triwulan disampaikan kepada regulator dan dipublikasikan di situs *web* Perusahaan juga media cetak nasional dan lokal terpilih.
3. Laporan Tahunan bank **bjb** disusun sesuai ketentuan yang berlaku dan disampaikan kepada stakeholder maupun *shareholder* Perusahaan juga dipublikasikan melalui situs *web*.
4. Informasi Tata Kelola Perusahaan di antaranya Laporan GCG Tahunan dan Laporan Tata Kelola Terintegrasi Tahunan dan dipublikasikan melalui Situs *Web* bank **bjb**.

In addition, all disclosures contained in the report regarding conflict of interest situations and recommendations given for disclosure of conflict of interest situations are copied to the Compliance Division and AML CTF to monitor and evaluate the implementation of conflict of interest management within bank **bjb**.

Prevention of Inside Transactions (*Insider Trading*)

The Bank's policy regarding *Insider Trading* has been regulated in the Decree of the Board of Directors Number 709/SK/DIR-KP/2014 dated October 7, 2014 concerning the Business Ethics and Code of Conduct of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. and the Decree of the Board of Directors Number 0539/SK/DIR-HCA/2021 dated July 30, 2021 concerning the SOP for Employee Discipline. To prevent *insider trading*, the Company has a clear policy that regulates the behavior of all employees related to trading in shares or other securities. The Company prevents *insider trading* practices and ensures that all parties in the company, including the Board of Directors, Board of Commissioners and employees who have access to material information that has not been published, may not benefit from information that is not available to the public. This policy aims to maintain market transparency and ensure that all parties have fair access to information that can influence investment decisions. There was no *insider trading* during 2024.

Transparency of Financial and Nonfinancial Conditions of the Company

bank **bjb** fulfills transparency and publication obligations of financial and non-financial conditions by applicable provisions through the delivery and publication of information through both print media and company websites. The forms of financial and nonfinancial transparency meant before are written in the following sentences:

1. Monthly and Quarterly Financial Reports are submitted to the regulator.
2. Monthly and Quarterly Financial Reports are submitted to regulators and published on the Company's website as well as selected national and local print media.
3. The annual bank **bjb** report is prepared under applicable regulations and submitted to the Company's stakeholders and shareholders also published through the website.
4. Corporate Governance Information including the Annual GCG Report and the Annual Integrated Corporate Governance Report and published through the bank **bjb**'s website.

5. Informasi Produk dan Layanan serta jaringan kantor layanan bank diinformasikan melalui situs web dan media sosial Perusahaan secara aktif.
6. Informasi lainnya yang mendukung keterbukaan informasi, edukasi keuangan, dan layanan kepada masyarakat dilakukan melalui media informasi dan publikasi yang dimiliki Perusahaan termasuk penyelenggaraan kegiatan korporasi.

5. Product and Service Information and the bank's office service network are actively informed through the Company's website and social media.
6. Other information that supports information disclosure, financial education, and services to the public is carried out through information media and publications owned by the Company including the implementation of corporate activities.

Penerapan Tata Kelola Terintegrasi

Basic Application of Corporate Governance Integrated

Sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2014 tentang Penerapan Tata Kelola Bagi Konglomerasi Keuangan Tata Kelola Terintegrasi, bank **bjb** termasuk lembaga keuangan yang memiliki kewajiban penerapan tata kelola terintegrasi. Hal tersebut dikarenakan terdapatnya kepemilikan saham beberapa Lembaga Jasa Keuangan oleh bank **bjb**.

In accordance with the Financial Services Authority Regulation number 18/POJK.03/2014 concerning the implementation of Governance for the Integrated Conglomerate, bank **bjb** belongs to the financial institution that has the obligation to implement integrated governance. That is because there are shares in several Financial Services Institutions by the bank **bjb**.

Selain hal tersebut, dengan kedudukan bank **bjb** sebagai Lembaga Jasa Keuangan yang Pemegang Saham Pengendalinya adalah Pemerintah Provinsi Jawa Barat, bank **bjb** memiliki keterkaitan dengan Lembaga Jasa Keuangan yang dimiliki oleh Pemerintah Provinsi Jawa Barat. Hal ini menjadikan Perseroan memiliki hubungan pengendalian dengan Lembaga Jasa Keuangan yang dimiliki oleh Pemerintah Provinsi Jawa Barat. Atas dasar inilah Perseroan bersama seluruh Lembaga jasa Keuangan yang memiliki hubungan kepemilikan maupun hubungan pengendalian dapat dikategorikan sebagai suatu Konglomerasi Keuangan.

Furthermore, bank **bjb** as a Financial Services Institution whose controlling shareholder is the West Java Provincial Government, bank **bjb** has a relationship with the Financial Services Institution owned by the West Java Provincial Government. Therefore, the Company has a controlling relationship with the Financial Services owned by the Government of West Java Province. Based on this, the Company and all financial service institutions that have ownership and control relationships can be categorized as a Financial Conglomerate.

Sebagai bagian dari Konglomerasi Keuangan tersebut, bank **bjb** berkeinginan untuk dapat berperan aktif di dalam melaksanakan tata kelola terintegrasi sesuai Peraturan Otoritas Jasa Keuangan nomor 18/POJK.03/2014 tentang Penerapan Tata Kelola Bagi Konglomerasi Keuangan. Dengan demikian, pelaksanaan tata kelola yang dilakukan secara terintegrasi tersebut ke depannya dapat mewujudkan suatu konglomerasi keuangan yang sehat yang dapat berpartisipasi di dalam menciptakan sektor jasa keuangan yang tumbuh secara berkelanjutan dan stabil.

As a part of the Financial Conglomerate, the bank **bjb** is willing to be able to play an active role in implementing integrated governance in accordance with Financial Services Authority Regulation number 18/POJK.03/2014 concerning The Implementation of Governance for the Integrated Conglomerates. Thus, the implementation of governance carried out in an integrated manner in the future can create a healthy financial conglomerate that can participate in creating a financial service sector that grows in a sustainable and stable manner.

Berdasarkan surat Nomor 539/1030/Inves&BUMD tanggal 2 Maret 2015 perihal Penunjukan bank **bjb** Selaku Entitas Utama dan surat nomor 539/1495/Inves&BUMD tanggal 27 Maret 2015 perihal Penunjukan bank **bjb** Selaku Entitas Utama, Bank ditunjuk selaku Entitas Utama bagi seluruh Lembaga Jasa Keuangan yang dimiliki dan/atau dikendalikan oleh Pemerintah

Based on the letter No. 539/1030/Inves&BUMD dated March 2, 2015 concerning the Appointment of the bank **bjb** as the Main Entity and letter No.539/1495/Inves&BUMD dated March 27, 2015 regarding the appointment of the bank **bjb** as the Main Entity, the Bank is appointed as the Main Entity for all Financial Services Institution owned and/or controlled by the

Provinsi Jawa Barat. Beberapa upaya yang telah dilakukan oleh Bank terkait implementasi Peraturan Otoritas Jasa Keuangan nomor 18/POJK.02/2014 tersebut adalah sebagai berikut:

1. Pembentukan Satuan Kerja

Berdasarkan Surat Keputusan Direksi Nomor 0376/SK/DIR-PST/2021 tanggal 10 Mei 2021 tentang Deskripsi Jabatan, diatur mengenai hal-hal sebagai berikut:

- a. Pelaksanaan Fungsi Kepatuhan Terintegrasi pada konglomerasi keuangan bank **bjb** dilaksanakan oleh Divisi Kepatuhan & APU-PPT Grup Tata Kelola & Pengendalian Gratifikasi;
- b. Pelaksanaan Fungsi Manajemen Risiko Terintegrasi pada konglomerasi keuangan bank **bjb** dilaksanakan oleh Divisi Manajemen Risiko Grup Manajemen Risiko Terintegrasi.
- c. Pelaksanaan Fungsi Audit Internal Terintegrasi dilaksanakan oleh Grup Audit Internal Terintegrasi di Satuan Kerja Audit Internal.

2. Pembentukan Komite Tata Kelola Terintegrasi

Berdasarkan Surat Keputusan Dewan Komisaris Nomor 06/SK/DKO/2021 tanggal 28 Desember 2021 tentang Pedoman dan Tata Tertib Kerja Komite Tata Kelola Terintegrasi, Struktur Keanggotaan Komite Tata Kelola Terintegrasi adalah sebagai berikut:

- a. 1 (satu) Komisaris Independen sebagai Ketua merangkap anggota AN. Fahlino F. Sjuib
- b. 1 (satu) Komisaris Utama Independen sebagai anggota AN. Farid Rahman
- c. 1 (satu) Komisaris sebagai anggota AN. Muhadi
- d. Pihak Independen sebagai anggota AN. Dinan Sufendi RAE
- e. 5 (lima) orang anggota *ex-officio* dari Dewan Komisaris dan Dewan Pengawas Perusahaan anak (dalam bentuk seperti ini karena belum dilakukan penyesuaian oleh Dewan Komisaris terkait Dewan Pengawas BPR seharusnya dari 2 (dua) menjadi 1 (satu))

3. Pembentukan Komite Manajemen Risiko Terintegrasi

Berdasarkan Surat Keputusan Direksi bank **bjb** Nomor 0823/SK/DIR-MRI/2021 tanggal 28 Desember 2021 tentang Pedoman Komite Manajemen Risiko Terintegrasi, KMRT dalam metodologi proses manajemen risiko bertugas untuk mengembangkan budaya risiko dan menetapkan arahan untuk seluruh aktivitas yang mengandung risiko dalam Konglomerasi Keuangan. Proses Komite Manajemen Risiko Terintegrasi secara spesifik terdapat dalam Pedoman Komite Manajemen Risiko Terintegrasi.

Government of West Java Province. Some efforts made by the Bank related to the implementation of the Financial Services Authority Regulation number 18/POJK.02/2014 are as follows:

1. The Formation of Work Unit

Based on the Decree of the of Directors Number 0376/SK/DIRPST/2021 dated May 10, 2021 concerning Job Description, the following matters are regulated:

- a. Implementation of the Integrated Compliance Function at the bank **bjb** financial conglomerate is carried out by the Compliance Division & AML-CFT Gratification Management & Control Group;
- b. Implementation of the Integrated Risk Management Function at the bank **bjb** financial conglomerate is carried out by the Risk Management Division of the Integrated Risk Management Group.
- c. The Integrated Internal Audit Group carries out implementation of the Integrated Internal Audit Function in the Internal Audit Unit.

2. The Establishment of an Integrated Governance Committee

Based on the Decree of the Board of Commissioners Number 06/SK/DKO/2021 dated December 28, 2021 regarding the Guidelines and Work Order of the Integrated Governance Committee, the Membership Structure of the Integrated Governance Committee is as follows:

- a. 1 (one) Independent Commissioner as Chairman and concurrently member namely Fahlino F. Sjuib
- b. 1 (one) Independent President Commissioner as a member namely Farid Rahman
- c. 1 (one) Commissioner as a member namely Muhadi
- d. Independent Party as a member namely Dinan Sufendi RAE
- e. 5 (five) *ex-officio* members of the Board of Commissioners and Supervisory Board of subsidiary companies (in this form because adjustments have not been made by the Board of Commissioners regarding the BPR Supervisory Board, it should be from 2 (two) to 1 (one))

3. Establishment of an Integrated Risk Management Committee

Based on the Decree of the Directors of bank **bjb** Number 0823/SK/DIR-MRI/2021 dated December 28, 2021, concerning Guidelines for the Integrated Risk Management Committee, KMRT in the risk management process methodology is tasked with developing a risk culture and setting directions for all activities that contain risks in the Financial Conglomerate. The process of the Integrated Risk Management Committee is specifically contained in the Integrated Risk Management Committee Guidelines.

Susunan keanggotaan Komite Manajemen Risiko Terintegrasi terdiri dari:

Ketua merangkap anggota tetap: Direktur Entitas Utama yang membidangi Fungsi Manajemen Risiko

Sekretaris merangkap anggota tetap: Pemimpin Divisi Manajemen Risiko Entitas Utama

Anggota tetap:

- Direktur Entitas Utama yang membidangi fungsi Pengelolaan Anak Perusahaan;
- Direktur yang membidangi fungsi Manajemen Risiko dari masing-masing Lembaga Jasa Keuangan dalam Konglomerasi Keuangan;
- Pemimpin Divisi Manajemen Anak Perusahaan Entitas Utama

Anggota Tidak Tetap:

- Para undangan sesuai dengan materi pembahasan.

4. Penyusunan Pedoman Tata Kelola Terintegrasi

Sebagai Entitas Utama, Bank juga memiliki kewajiban untuk menyusun Pedoman Tata Kelola Terintegrasi. Penyusunan Pedoman Tata Kelola Terintegrasi dimaksud berpedoman kepada Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2014 tentang Penerapan Tata Kelola Bagi Konglomerasi Keuangan serta ketentuan-ketentuan yang berlaku bagi masing-masing Lembaga Jasa Keuangan yang tergabung di dalam Konglomerasi Keuangan. Bank telah menetapkan pedoman tata kelola terintegrasi melalui Surat Keputusan Direksi Nomor 0705/SK/DIR-KAP/2021 tanggal 27 Oktober 2021 tentang Kebijakan Tata Kelola Bank, yang mana Kebijakan tersebut telah mendapat persetujuan Dewan Komisaris sesuai dengan Surat Nomor 103/DKO/M/2021 tanggal 27 Oktober 2021 perihal Persetujuan Revisi Kebijakan Tata Kelola Bank.

5. Penyusunan Kebijakan dan Pedoman Manajemen Risiko terintegrasi

Salah satu upaya di dalam pelaksanaan penerapan manajemen risiko terintegrasi, bank **bjb** telah menyusun Kebijakan dan Pedoman Manajemen Risiko sesuai dengan Surat Keputusan Direksi nomor 0403/SK/DIR-MRI/2020 tanggal 24 Juni 2020 yang didalamnya memuat penerapan serta pengelolaan Manajemen Risiko Terintegrasi yang cakupannya disesuaikan dengan Peraturan Otoritas Jasa Keuangan Nomor 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan. Penerapan Manajemen Risiko Terintegrasi terdiri atas pengelolaan risiko-risiko yang ada di dalam Konglomerasi Keuangan dan empat pilar penerapan Manajemen Risiko Terintegrasi sesuai dengan ketentuan serta menjadi acuan bagi Satuan Kerja Manajemen Risiko Terintegrasi (SKMRT) dalam melaksanakan fungsi manajemen risiko di dalam Konglomerasi Keuangan.

The membership structure of the Integrated Risk Management Committee consists of:

Chairman concurrently as permanent member: Director of Main Entity in charge of Risk Management Function

Secretary concurrently permanent member: Risk Management Division Head of Main Entity

Permanent Member:

- Main Entity Director in charge of Subsidiary Management functions;
- Director in charge of the Risk Management function of each Financial Services Institution in the Financial Conglomeration;
- Head of Main Entity Subsidiary Management Division

Non-Permanent Members:

- The invitees correspond to the discussion material.

4. Preparation of Integrated Governance Guidelines

As the Main Entity, Bank also should prepare Integrated Governance Guidelines. The preparation of the Integrated Governance Guidelines refers to the Financial Services Authority Regulation Number 18/POJK.03/2014 concerning the Implementation of Governance for Financial Conglomerates and the provisions that apply to each Financial Services Institution incorporated in the Financial Conglomerate. The Bank has established integrated governance guidelines through the Decree of the Directors Number 0705/SK/DIR-KAP/2021 dated October 27, 2021 concerning Bank Governance Policy, in which the Board has approved the Policy of Commissioners following Letter Number 103/DKO/M/2021 dated October 27, 2021 regarding Approval of Revision of Bank Governance Policy.

5. Preparation of Integrated Risk Management Preparation of Integrated Risk Management

One of the efforts in implementing the implementation of integrated risk management, bank **bjb** has compiled a Risk Management Policy and Guidelines following the Decree of the Directors number 0403/SK/DIR-MRI/2020 dated June 24, 2020, which includes the implementation and management of Integrated Risk Management which covers adjusted to the Financial Services Authority Regulation Number 17/POJK.03/2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates. The implementation of Integrated Risk Management consists of managing the risks that exist within the Financial Conglomerate and the four pillars of the implementation of Integrated Risk Management following the provisions as well as being a reference for the Integrated Risk Management Unit (SKMRT) in carrying out the risk management function within the Financial Conglomerate.

6. Penyusunan Laporan Pelaksanaan Tata Kelola Terintegrasi

Sesuai Surat Edaran Otoritas Jasa Keuangan Nomor 15/SEOJK.03/2015 tanggal 25 Mei 2015 perihal Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan bank selaku Entitas Utama wajib menyusun dan menyampaikan Laporan Tahunan Pelaksanaan Tata Kelola Terintegrasi kepada Otoritas Jasa Keuangan paling lama 5 (lima) bulan sejak tahun buku berakhir, serta mempublikasikan laporan tahunan dimaksud dalam situs *web* Entitas Utama paling lama 5 (lima) bulan sejak tahun buku berakhir.

6. Preparation of Integrated Governance Implementation Reports

In accordance with the OJK Circular Letter 15/SEOJK.03/2015 dated 25 May 2015 concerning the Implementation of Integrated Governance for Financial Conglomerates, banks as the Main Entity are required to prepare and submit an Annual Report on the Implementation of Integrated Governance to the Financial Services Authority no later than 5 (five) months from the end of the financial year, and publish the annual report on the Main Entity website no later than 5 (five) months from the end of the financial year.

Assessment Tata Kelola Terintegrasi

Hasil *Assessment* Tata Kelola Terintegrasi Periode Januari – Juni 2024 adalah sebagai berikut.

Integrated Governance Assessment

Hasil *Assessment* Tata Kelola Terintegrasi Periode Januari – Juni 2024 adalah sebagai berikut.

Hasil Penilaian Sendiri Pelaksanaan Tata Kelola Terintegrasi Self Assessment Results Implementation of Integrated Governance		
Peringkat Rating	Definisi Peringkat	Rating Definition
2	Konglomerasi Keuangan dinilai telah melakukan penerapan Tata Kelola Terintegrasi yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas penerapan prinsip Tata Kelola Terintegrasi. Apabila terdapat kelemahan dalam penerapan Tata Kelola Terintegrasi, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh Entitas Utama dan/atau LJK.	The Financial Conglomerate has been assessed to have implemented Integrated Governance in a generally good manner. This is reflected in the adequate fulfillment of the principles of Integrated Governance. If there are weaknesses in the implementation of Integrated Governance, they are generally insignificant and can be resolved through normal actions by the Main Entity and/or Financial Service Institutions.

Kesimpulan:

Berdasarkan analisis terhadap indikator pada seluruh faktor penilaian pelaksanaan Tata Kelola Terintegrasi disimpulkan bahwa:

A. Struktur Tata Kelola Terintegrasi

Nilai-nilai yang mencerminkan kekuatan aspek struktur Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:

1. Direksi dan Dewan Komisaris Entitas Utama telah dinyatakan lulus uji kemampuan dan kepatutan (*fit and proper test*) yang diselenggarakan oleh Otoritas Jasa Keuangan sehingga memenuhi persyaratan integritas, kompetensi dan reputasi keuangan yang dibutuhkan dalam kegiatan bisnis Lembaga Jasa Keuangan yang bergerak di sektor perbankan.
2. Entitas Utama telah membentuk Komite Tata Kelola Terintegrasi.
3. Jumlah dan komposisi Komisaris Independen yang menjadi anggota telah sesuai dengan kebutuhan Konglomerasi Keuangan serta efisiensi dan efektivitas pelaksanaan tugas Komite telah memenuhi keterwakilan masing-masing sektor jasa keuangan.
4. Satuan Kerja Kepatuhan Terintegrasi Entitas Utama bertindak secara independen terhadap satuan kerja operasional yang ada, dan terdiri dari sumber daya manusia yang berkualitas sebagai anggota Satuan Kerja Kepatuhan Terintegrasi.
5. Satuan Kerja Audit Internal Terintegrasi bertindak secara independen terhadap Satuan Kerja Operasional sebagai Entitas Utama pada Konglomerasi Keuangan yang telah dinyatakan dalam Piagam Audit Internal dan Pedoman Struktur Organisasi.
6. Direksi Entitas Utama telah memenuhi kebutuhan sumber daya manusia yang berkualitas sebagai anggota untuk melaksanakan fungsi Satuan kerja Audit Internal dengan kompetensi yang memadai baik secara individual maupun kolektif.
7. Sebagai wujud penerapan Manajemen Risiko yang baik, Entitas Utama telah memiliki struktur organisasi yang memadai bagi Konglomerasi Keuangan.
8. Entitas Utama telah memiliki Kebijakan Manajemen Risiko Terintegrasi yang tertuang dalam Kebijakan Manajemen Risiko mencakup pengelolaan Manajemen Risiko sesuai dengan yang telah ditetapkan oleh regulator.
9. Kebijakan Tata Kelola Terintegrasi yang tertuang dalam Kebijakan Tata Kelola Bank terdiri dari kerangka Tata kelola Terintegrasi bagi Entitas Utama dan Lembaga Jasa Keuangan.
10. Kerangka Tata Kelola Terintegrasi bagi Entitas Utama dan Lembaga Jasa Keuangan telah sesuai dengan ketentuan regulator.

Conclusion:

Based on an analysis of indicators on all factors evaluating the implementation of Integrated Governance, it was concluded that:

A. Integrated Governance Structure

The values that reflected the strength of the structural aspects of the Financial Conglomerate Integrated Governance were:

1. The Board of Directors and Board of Commissioners of the Main Entity have passed the fit and proper test conducted by the Financial Services Authority, meeting the integrity, competence, and financial reputation requirements necessary for financial service institutions operating in the banking sector.
 2. The Main Entity has established the Integrated Governance Committee.
 3. The number and composition of the Independent Commissioners were in accordance with the needs of the Financial Conglomerate and the efficiency and effectiveness of the implementation of the Committee's duties had fulfilled the representation of each financial services sector.
 4. The Main Entity Integrated Compliance Work Unit acts independently of existing operational work units, and consists of qualified human resources as members of the Integrated Compliance Work Unit.
 5. The Internal Audit Work Unit is independent of the Operational Work Unit as the Main Entity in the Financial Conglomerate with an Internal Audit Charter and Organizational Structure Guidelines.
 6. The Main Entity's Board of Directors has fulfilled the need for quality human resources as members to carry out the functions of the Internal Audit Work Unit with adequate competence both individually and collectively.
 7. As a form of implementing good Risk Management, the Main Entity has an adequate organizational structure for the Financial Conglomerate.
 8. The Main Entity has an Integrated Risk Management Policy which is contained in the Risk Management Policy which includes Risk Management management in accordance with what has been determined by the regulator.
 9. The Integrated Governance Policy contained in the Bank Governance Policy consists of an Integrated Governance framework for Main Entities and Financial Services Institutions.
 10. The Integrated Governance Framework for Main Entities and Financial Services Institutions is in accordance with regulatory provisions.
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B. Proses Tata Kelola Terintegrasi

1. Nilai-nilai yang mencerminkan kekuatan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
 - a. Direksi Entitas Utama telah menyampaikan Pedoman Tata Kelola Terintegrasi kepada Direksi Lembaga Jasa Keuangan dalam Konglomerasi Keuangan dalam bentuk Piagam Korporasi Konglomerasi Keuangan yang telah ditandatangani oleh bank **bjb** selaku Entitas Utama dan Lembaga Jasa keuangan dalam Konglomerasi Keuangan. Berdasarkan surat dari OJK dengan Nomor SRRB-2/PB.1/2024 tanggal 26 Juni 2024 perihal Perubahan Konglomerasi Keuangan Grup **bjb**, Bank Bengkulu menjadi salah satu anggota Konglomerasi Keuangan bank **bjb**. Adapun revisi Piagam Korporasi Konglomerasi Keuangan terkait dengan perubahan anggota Konglomerasi Keuangan tersebut sedang dilakukan proses penyusunan.
 - b. Direksi Entitas Utama melalui Organ Pendukung telah memberikan arahan, memantau, dan mengevaluasi pelaksanaan Pedoman Tata Kelola Terintegrasi melalui kegiatan *Focus Group Discussion* dan kegiatan *workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan kepada seluruh LJK anggota Konglomerasi Keuangan.
 - c. Direksi Entitas Utama telah membentuk Komite Risiko Permodalan untuk mendukung penguatan pelaksanaan Konglomerasi Keuangan Bank.
 - d. Direksi Entitas Utama telah menindaklanjuti seluruh arahan atau nasihat Dewan Komisaris dalam rangka penyempurnaan Pedoman Tata Kelola Terintegrasi.
 - e. Direksi Entitas Utama telah menindaklanjuti hasil pemeriksaan Satuan Kerja Audit Internal Terintegrasi dan hasil *review* Satuan Kerja Kepatuhan Terintegrasi serta telah dilakukan *monitoring* oleh Divisi Manajemen Anak Perusahaan.
 - f. Dewan Komisaris telah menyelenggarakan rapat gabungan Dewan Komisaris dengan Direksi selama semester I sebanyak 17 (tujuh belas) kali, dan rapat internal semester I sebanyak 13 (tiga belas) kali.
 - g. Dewan Komisaris Entitas Utama telah melakukan pengawasan melalui Komite Tata Kelola terintegrasi atas pelaksanaan tugas dan tanggung jawab Direksi Entitas Utama melalui rapat Komite Tata Kelola Terintegrasi secara berkala.
 - h. Komite Tata Kelola Terintegrasi telah melakukan evaluasi terhadap pelaksanaan Tata Kelola Terintegrasi baik penilaian kecukupan pengendalian internal dan pelaksanaan fungsi Kepatuhan Terintegrasi melalui pelaksanaan rapat Komite Tata Kelola Terintegrasi.
 - i. Komite Tata Kelola Terintegrasi telah menyelenggarakan rapat Komite Tata Kelola Terintegrasi selama periode Januari sampai dengan Juni Tahun 2022 sebanyak 2 (dua) kali.
 - j. Satuan Kerja Kepatuhan Terintegrasi telah melakukan *monitoring* dan evaluasi penerapan fungsi Kepatuhan pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui kegiatan *Focus Group Discussion* dan *workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan.
 - k. Satuan Kerja Audit Internal telah melakukan *monitoring*, peningkatan kualitas dan pemeriksaan terhadap penerapan fungsi Audit Internal pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan selama periode Semester I tahun 2023.
 - l. Entitas Utama telah menerapkan Manajemen Risiko Terintegrasi sesuai dengan ketentuan Otoritas Jasa Keuangan pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui kegiatan *Focus Group Discussion* dan *workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan selama periode Semester I Tahun 2023.
 - m. Pelaksanaan proses Tata Kelola Terintegrasi oleh Entitas Utama dan Lembaga Jasa Keuangan dalam Konglomerasi Keuangan telah berpedoman kepada Kebijakan Tata Kelola Terintegrasi.
2. Nilai-nilai yang mencerminkan kelemahan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah masih terdapat entitas yang belum menindaklanjuti hasil *review* sebagai bentuk pengembangan atas penerapan fungsi Manajemen Risiko, fungsi kepatuhan dan fungsi audit internal dari Entitas Utama.

B. Integrated Governance Process

1. The values that reflected the strength of the aspects of the Financial Conglomerate Integrated Governance process were:
 - a. The Board of Directors of the Main Entity has conveyed the Integrated Governance Guidelines to the Boards of Directors of Financial Service Institutions within the Financial Conglomerate in the form of the Financial Conglomerate Corporate Charter, signed by bank **bjb** as the Main Entity and the Financial Service Institutions within the Financial Conglomerate. Based on a letter from the Financial Services Authority (OJK) No. SRRB-2/PB.1/2024 dated June 26, 2024, regarding Changes to the **bjb** Group Financial Conglomerate, Bank Bengkulu has become a member of the bank **bjb** Financial Conglomerate. The revision of the Financial Conglomerate Corporate Charter related to these membership changes is currently in progress.
 - b. The Board of Directors of the Main Entity, through its Supporting Organs, has provided guidance, monitored, and evaluated the implementation of the Integrated Governance Guidelines through Focus Group Discussions and Integrated Governance workshops for all Financial Service Institutions within the Financial Conglomerate.
 - c. The Board of Directors of the Main Entity has established the Capital Risk Committee to strengthen the implementation of the Bank Financial Conglomerate.
 - d. The Board of Directors of the Main Entity has followed up on all directions or advice from the Board of Commissioners to refine the Integrated Governance Guidelines.
 - e. The Board of Directors of the Main Entity had followed up on the inspection results of the Integrated Internal Audit Work Unit and the results of the review of the Integrated Compliance Work Unit and monitoring had been carried out by the Subsidiary Management Division.
 - f. The Board of Commissioners has held joint meetings between the Board of Commissioners and the Board of Directors during the first semester 17 (seventeen) times, and internal meetings in the first semester 13 (thirteen) times.
 - g. The Main Entity Board of Commissioners conducted supervision through the integrated Governance Committee on the implementation of the duties and responsibilities of the Main Entity Directors through regular Integrated Governance Committee meetings.
 - h. The Integrated Governance Committee has carried out an evaluation of the implementation of Integrated Governance, both assessing the adequacy of internal control and the implementation of the Integrated Compliance function through holding Integrated Governance Committee meetings.
 - i. The Integrated Governance Committee has held Integrated Governance Committee meetings during the period January to June 2022 2 (two) times.
 - j. The Integrated Compliance Work Unit monitored and evaluated the implementation of the Compliance function in Financial Services Institutions in the Financial Conglomerate through the Focus Group Discussion on Integrated Management in the Financial Conglomerate.
 - k. The Internal Audit Work Unit has carried out monitoring, quality improvement and inspection of the implementation of the Internal Audit function in Financial Services Institutions in Financial Conglomerates during the first semester of 2023.
 - l. The Main Entity has implemented Integrated Risk Management in accordance with the provisions of the Financial Services Authority for Financial Services Institutions in Financial Conglomerates through Focus Group Discussion activities and workshops on Integrated Governance in Financial Conglomerates during the first semester of 2023.
 - m. The implementation of the Integrated Governance process by Main Entities and Financial Services Institutions in the Financial Conglomerate was guided by the Integrated Governance Policy.
2. Values that reflect weaknesses in the Integrated Governance process aspects of the Financial Conglomerate are the existence of entities not conducting the follow up toward the results of the review as a form of improvement of the implementation of the Risk Management function, compliance function, and internal audit function of the Main Entity.

C. Hasil Tata Kelola Terintegrasi

1. Nilai-nilai yang mencerminkan kekuatan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
 - a. Pedoman Tata Kelola Terintegrasi telah dilakukan penyesuaian sesuai dengan arahan Dewan Komisaris Entitas Utama.
 - b. Direksi Entitas Utama telah memantau dan *monitoring* temuan audit serta rekomendasi atas pemeriksaan umum yang dilakukan oleh Satuan Kerja Audit Internal Terintegrasi, Auditor Eksternal, hasil pengawasan OJK, pengawasan otoritas lainnya antara lain Bank Indonesia, pengawasan terhadap kantor pusat dan cabang yang berada di luar negeri.
 - c. Hasil rapat Dewan Komisaris Entitas Utama telah dituangkan dalam notula rapat.
 - d. Dewan Komisaris Entitas Utama telah memberikan rekomendasi mengenai penerapan Tata Kelola Terintegrasi melalui rapat Komite Tata Kelola Terintegrasi.
 - e. Komite Tata Kelola Terintegrasi telah melaksanakan kegiatan evaluasi pelaksanaan Tata Kelola Terintegrasi melalui rapat selama periode Januari – Juni Tahun 2023.
 - f. Hasil rapat Komite Tata Kelola Terintegrasi telah didokumentasikan dengan baik dalam notula rapat dan selama pelaksanaan rapat pada periode Januari – Juni Tahun 2023 tidak terdapat *Dissenting Opinions*.
 - g. Satuan Kerja Kepatuhan Terintegrasi telah menyampaikan laporan pelaksanaan tugas dan tanggung jawabnya periode Triwulan I kepada Direktur yang membawahkan fungsi Kepatuhan Entitas Utama.
 - h. Satuan Kerja Audit Internal Terintegrasi telah menyampaikan laporan Audit Internal Terintegrasi periode Januari – Juni 2023 kepada Direktur yang ditunjuk untuk melakukan pengawasan terhadap LJK dalam Konglomerasi Keuangan, Dewan Komisaris, dan Direktur Kepatuhan.
 - i. Satuan Kerja Audit Internal Terintegrasi telah bertindak obyektif dalam melakukan pemantauan pelaksanaan audit;
 - j. Rekomendasi hasil audit telah sesuai dengan permasalahan dan dapat digunakan sebagai acuan perbaikan serta telah disampaikan kepada masing-masing manajemen Lembaga Jasa Keuangan pada Konglomerasi Keuangan dalam *exit meeting*.
 - k. Entitas Utama telah menerapkan Manajemen Risiko Terintegrasi secara efektif dengan melaksanakan kewajiban pelaporan sesuai ketentuan Otoritas Jasa Keuangan.
 - l. Direksi dan Dewan Komisaris Entitas Utama telah mampu melakukan tugas dan tanggung jawabnya terkait Manajemen Risiko Terintegrasi sesuai ketentuan Otoritas Jasa Keuangan melalui Rapat Komite Manajemen Risiko Terintegrasi (KMRT) dan Rapat Komite Tata Kelola (KTT).
 - m. Hasil pelaksanaan Tata Kelola Terintegrasi telah mencerminkan bahwa Entitas Utama dan LJK dalam Konglomerasi Keuangan telah menerapkan prinsip-prinsip Tata Kelola yang baik sesuai ketentuan yang berlaku, yang tercermin dalam pelaksanaan kegiatan *Focus Group Discussion*, kegiatan *workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan, *review* terhadap kerangka infrastruktur atas penerapan fungsi Audit Internal, fungsi Kepatuhan, dan fungsi Manajemen Risiko di seluruh Lembaga Jasa Keuangan.
 - n. Terdapat 9 (sembilan) Perusahaan yang sudah membukukan laba sampai dengan bulan Juni 2023.
2. Nilai-nilai yang mencerminkan kekurangan aspek Hasil Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
 - a. Masih terdapat kinerja anggota Konglomerasi Keuangan yang masih belum mencapai target Rencana Bisnis Bank.
 - b. Dalam pelaksanaan fungsi manajemen risiko, fungsi kepatuhan dan fungsi Audit Internal di LJK dalam Konglomerasi Keuangan masih perlu dilakukan penyesuaian agar berjalan sesuai dengan ketentuan OJK.
 - c. Masih terdapat tindak lanjut hasil pemeriksaan Satuan Kerja Audit Internal di LJK dalam Konglomerasi Keuangan yang belum memadai.
 - d. Masih terdapat 2 (dua) perusahaan yang masih membukukan rugi sampai dengan bulan Juni 2023.

C. Integrated Governance Results

1. The values that reflected the strength of the aspects of the Financial Conglomerate Integrated Governance process were:
 - a. The Integrated Governance Guidelines had been adjusted according to the direction of the Main Entity Board of Commissioners.
 - b. The Main Entity's Board of Directors has monitored and monitored audit findings and recommendations on general audits carried out by the Integrated Internal Audit Work Unit, External Auditors, the results of OJK supervision, supervision of other authorities including Bank Indonesia, supervision of head offices and branches located abroad.
 - c. The results of the Main Entity Board of Commissioners meeting had been included in the minutes of the meeting.
 - d. The Main Entity Board of Commissioners provided recommendations regarding the implementation of Integrated Governance through the Integrated Governance Committee meeting.
 - e. The Integrated Governance Committee has carried out evaluation activities on the implementation of Integrated Governance through meetings during the period January – June 2023.
 - f. The results of the Integrated Governance Committee meetings have been well documented in the meeting minutes and during the meetings in the January - June 2023 period there were no *Dissenting Opinions*.
 - g. The Integrated Compliance Work Unit has submitted a report on the implementation of its duties and responsibilities for the first quarter period to the Director in charge of the Main Entity Compliance function.
 - h. The Integrated Internal Audit Work Unit has submitted the Integrated Internal Audit report for the period January – June 2023 to the Director appointed to supervise LJK in the Financial Conglomerate, the Board of Commissioners, and the Compliance Director.
 - i. The Integrated Internal Audit Work Unit acted objectively in monitoring audit implementation;
 - j. The recommendations for audit results were in accordance with the problems and could be used as a reference for improvement and had been submitted to the management of each Financial Services Institution in the Financial Conglomerate in the exit meeting.
 - k. The Main Entity implemented Integrated Risk Management effectively by carrying out reporting obligations in accordance with the provisions of the Financial Services Authority.
 - l. The Main Entity's Board of Directors and Board of Commissioners had been able to carry out their duties and responsibilities regarding Integrated Risk Management in accordance with the provisions of the Financial Services Authority through Integrated Risk Management Committee Meetings (KMRT) and Governance Committee Meetings (KTT).
 - m. The results of the implementation of Integrated Governance have reflected that the Main Entity and LJK in the Financial Conglomerate have implemented the principles of good governance in accordance with applicable regulations, which is reflected in the implementation of Focus Group Discussion activities, workshop activities on Integrated Governance in Financial Conglomerates, review of the framework infrastructure for implementing the Internal Audit function, Compliance function and Risk Management function throughout the Financial Services Institution.
 - n. There are 9 (nine) companies that have accounted profits until June 2023.
2. The values that reflected the lack of aspects of the Financial Conglomerate Integrated Governance Results were:
 - a. There were still members of the Financial Conglomerate who had not reached the Bank's Business Plan targets.
 - b. In implementing the risk management function at FSI within the Financial Conglomerate, adjustments still needed to be made so that it was in accordance with OJK Regulation.
 - c. There were still insufficient follow-ups on the results of inspections by the Internal Audit Work Unit at LJK in the Financial Conglomerate.
 - d. There are still 2 (two) companies that are still accounting losses until June 2023.

Hasil *Assessment* Tata Kelola Terintegrasi Periode Juli - Desember 2024 adalah sebagai berikut:

The results of the Integrated Governance Assessment for the period of July - December 2024 are as follows:

Hasil Penilaian Mandiri Pelaksanaan Tata Kelola Terintegrasi Self Assessment Results Implementation of Integrated Governance		
Peringkat Rating	Definisi Peringkat	Rating Definition
2	Konglomerasi Keuangan dinilai telah melakukan penerapan Tata Kelola Terintegrasi yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas penerapan prinsip Tata Kelola Terintegrasi. Apabila terdapat kelemahan dalam penerapan Tata Kelola Terintegrasi, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh Entitas Utama dan/atau LJK.	The Financial Conglomerate was considered to have implemented Integrated Governance which was generally good. This was reflected in adequate fulfillment of the application of the principles of Integrated Governance. If there were weaknesses in the implementation of Integrated Governance, in general these weaknesses were not significant and could be resolved through normal actions by the Main Entity and/or FSI.

Kesimpulan

Berdasarkan analisis terhadap indikator pada seluruh faktor penilaian pelaksanaan Tata Kelola Terintegrasi disimpulkan bahwa:

A. Struktur Tata Kelola Terintegrasi

Nilai-nilai yang mencerminkan kekuatan aspek struktur Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:

1. Direksi dan Dewan Komisaris Entitas Utama telah dinyatakan lulus uji kemampuan dan kepatutan (*fit and proper test*) yang diselenggarakan oleh Otoritas Jasa Keuangan sehingga memenuhi persyaratan integritas, kompetensi dan reputasi keuangan yang dibutuhkan dalam kegiatan bisnis Lembaga Jasa Keuangan yang bergerak di sektor perbankan.
2. Entitas Utama telah membentuk Komite Tata Kelola Terintegrasi.
3. Jumlah dan komposisi Dewan Komisaris Entitas Utama yang menjadi anggota telah sesuai dengan kebutuhan Konglomerasi Keuangan serta efisiensi dan efektivitas pelaksanaan tugas Komite telah memenuhi keterwakilan masing-masing sektor jasa keuangan;
4. Satuan Kerja Kepatuhan Terintegrasi Entitas Utama bertindak secara independen terhadap satuan kerja operasional yang ada, dan terdiri dari sumber daya manusia yang memadai sebagai anggota Satuan Kerja Kepatuhan Terintegrasi;
5. Satuan Kerja Audit Internal Terintegrasi bertindak secara independen terhadap Satuan Kerja Operasional sebagai Entitas Utama pada Konglomerasi Keuangan yang telah dinyatakan dalam Piagam Audit Internal dan Pedoman Struktur Organisasi;
6. Direksi Entitas Utama telah memenuhi kebutuhan sumber daya manusia yang berkualitas sebagai anggota untuk melaksanakan fungsi Satuan Kerja Audit Internal dengan kompetensi yang memadai baik secara individual maupun kolektif;
7. Sebagai wujud penerapan Manajemen Risiko yang baik, Entitas Utama telah memiliki struktur organisasi yang memadai bagi Konglomerasi Keuangan;
8. Entitas Utama telah memiliki Kebijakan Manajemen Risiko Terintegrasi yang tertuang dalam Kebijakan Manajemen Risiko mencakup pengelolaan Manajemen Risiko sesuai dengan yang telah ditetapkan oleh regulator;
9. Kebijakan Tata Kelola Terintegrasi yang tertuang dalam Kebijakan Tata Kelola Bank terdiri dari kerangka Tata kelola Terintegrasi bagi Entitas Utama dan Lembaga Jasa Keuangan;
10. Kerangka Tata Kelola Terintegrasi bagi Entitas Utama dan Lembaga Jasa Keuangan telah sesuai dengan ketentuan regulator.

Conclusion

Based on an analysis of indicators on all factors evaluating the implementation of Integrated Governance, it could be concluded that:

A. Integrated Governance Structure

The values that reflected the strength of the structural aspects of the Financial Conglomerate Integrated Governance were:

1. The Board of Directors and Board of Commissioners of the Main Entity have passed the fit and proper test conducted by the Financial Services Authority, meeting the required integrity, competence, and financial reputation standards for financial service institutions operating in the banking sector.
2. The Main Entity has established the Integrated Governance Committee.
3. The number and composition of Independent Commissioners who were members were in accordance with the needs of the Financial Conglomerate and the efficiency and effectiveness of the implementation of the Committee's duties fulfilled the representation of each financial services sector;
4. Main Entity Integrated Compliance Work Unit acted independently of existing operational work units, and consisted of qualified human resources as members of the Integrated Compliance Work Unit;
5. The Integrated Internal Audit Work Unit was independent of the Operational Work Unit as the Main Entity in the Financial Conglomerate with the Internal Audit Charter and Organizational Structure Guidelines;
6. The Board of Directors of the Main Entity had met the needs of qualified human resources as members to carry out the functions of the Internal Audit Work Unit with adequate competence both individually and collectively;
7. As a form of implementing good Risk Management, the Main Entity had an adequate organizational structure for the Financial Conglomeration;
8. The Main Entity already had an Integrated Risk Management Policy contained in the Risk Management Policy which included the management of Risk Management in accordance with what had been determined by the regulator;
9. The Integrated Governance Policy contained in the Bank's Governance Policy consisted of an Integrated Governance framework for Main Entities and Financial Services Institutions;
10. The Integrated Governance Framework for Main Entities and Financial Services Institutions complied with regulatory requirements.

B. Proses Tata Kelola Terintegrasi

1. Nilai-nilai yang mencerminkan kekuatan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
 - a. Direksi Entitas Utama telah menyampaikan Pedoman Tata Kelola Terintegrasi kepada Direksi Lembaga Jasa Keuangan dalam Konglomerasi Keuangan dalam bentuk Piagam Korporasi Konglomerasi Keuangan yang telah ditandatangani oleh bank **bjb** selaku Entitas Utama dan Lembaga Jasa Keuangan dalam Konglomerasi Keuangan. Berdasarkan surat dari Otoritas Jasa Keuangan (OJK) Nomor S-165/KO.12/2024 tanggal 25 Desember 2024 perihal Penegasan Struktur Kelompok Usaha Bank PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Bahwa Bank Jambi menjadi salah satu anggota Konglomerasi keuangan bank **bjb**. Berdasarkan Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan Nomor Kep-104/D.03/2024 tanggal 16 Desember 2024 bahwa OJK telah memberikan izin adanya penggabungan 4 (empat) Perusahaan Terelasi bank **bjb** yang terdiri dari PT Bank Perkreditan Rakyat Artha Galuh Mandiri Jawa Barat Perseroda, PT Bank Perkreditan Rakyat Majalengka Jabar (Perseroda) dan PT Bank Perkreditan Rakyat Wibawa Mukti Jabar ke dalam PT Bank Perkreditan Rakyat Karya Utama Jabar dan telah disahkan sebagaimana Kemenkumham No. AHU-AH.01.09-0293165 tanggal 24 Desember 2024 perihal Penerimaan Pemberitahuan Penggabungan Perseroan PT Bank Perekonomian Rakyat Karya Utama Jabar Perseroda. Melalui Surat Nomor 1067/DIR-DSM/2024 tanggal 31 Desember 2024 bank **bjb** telah melaporkan perubahan struktur Konglomerasi Keuangan kepada Otoritas Jasa Keuangan atas penambahan 1 (satu) perusahaan anak dan perubahan anggota terelasi sebagai dampak penggabungan usaha tersebut di atas. Adapun revisi Piagam Korporasi Konglomerasi Keuangan terkait dengan perubahan anggota Konglomerasi Keuangan tersebut sedang dilakukan proses penyusunan.
 - b. Direksi Entitas Utama melalui Organ Pendukung telah memberikan arahan, memantau, dan mengevaluasi pelaksanaan Pedoman Tata Kelola Terintegrasi melalui kegiatan *Focus Group Discussion* dan kegiatan *Workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan kepada seluruh LJK anggota Konglomerasi Keuangan;
 - c. Direksi Entitas Utama telah membentuk Komite Risiko Permodalan untuk mendukung penguatan pelaksanaan Konglomerasi Keuangan Bank;
 - d. Direksi Entitas Utama telah menindaklanjuti seluruh arahan atau nasihat Dewan Komisaris dalam rangka penyempurnaan Pedoman Tata Kelola Terintegrasi;

B. Integrated Governance Process

1. The values that reflected the strength of the aspects of the Financial Conglomerate Integrated Governance process were:
 - a. The Board of Directors of the Main Entity has conveyed the Integrated Governance Guidelines to the Boards of Directors of Financial Service Institutions within the Financial Conglomerate in the form of the Financial Conglomerate Corporate Charter, signed by bank **bjb** as the Main Entity and the Financial Service Institutions within the Financial Conglomerate. Based on the Financial Services Authority (OJK) Letter No. S-165/KO.12/2024 dated December 25, 2024, regarding the Confirmation of the Banking Business Group Structure of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Bank Jambi has become a member of the **bjb** bank Financial Conglomerate. Furthermore, based on the Decision of the Financial Services Authority Board of Commissioners No. Kep-104/D.03/2024 dated December 16, 2024, the OJK has approved the merger of four related companies of bank **bjb**, including PT Bank Perkreditan Rakyat Artha Galuh Mandiri Jawa Barat Perseroda, PT Bank Perkreditan Rakyat Majalengka Jabar (Perseroda), and PT Bank Perkreditan Rakyat Wibawa Mukti Jabar into PT Bank Perkreditan Rakyat Karya Utama Jabar. This merger was officially recognized under the Ministry of Law and Human Rights document No. AHU-AH.01.09-0293165 dated December 24, 2024, regarding the Notification of Company Merger for PT Bank Perekonomian Rakyat Karya Utama Jabar Perseroda. Through Letter No. 1067/DIR-DSM/2024 dated December 31, 2024, bank **bjb** has reported changes to the Financial Conglomerate structure to the Financial Services Authority due to the addition of one subsidiary and changes in affiliated members as a result of this business merger. The revision of the Financial Conglomerate Corporate Charter related to these membership changes is currently in progress.
 - b. Main Entity Directors through Supporting Organs provided direction, monitored, and evaluated the implementation of Integrated Governance Guidelines through Focus Group Discussion activities and Integrated Governance Workshops in Financial Conglomerates to all LJK members of Financial Conglomerates;
 - c. The Board of Directors of the Main Entity has established the Capital Risk Committee to support the strengthening of the Bank Financial Conglomerate's implementation.
 - d. Main Entity Directors followed up on all directions or advice from the Board of Commissioners in order to improve the Integrated Governance Guidelines;

- e. Direksi Entitas Utama telah menindaklanjuti hasil pemeriksaan Satuan Kerja Audit Internal Terintegrasi dan hasil *review* Satuan Kerja Kepatuhan Terintegrasi serta telah dilakukan *monitoring* oleh Divisi Subsidiaries Management;
 - f. Dewan Komisaris telah menyelenggarakan rapat gabungan Dewan Komisaris dengan Direksi selama semester II sebanyak 16 kali, dan rapat internal semester II sebanyak 15 kali;
 - g. Dewan Komisaris Entitas Utama telah melakukan pengawasan melalui Komite Tata Kelola Terintegrasi atas pelaksanaan tugas dan tanggung jawab Direksi Entitas Utama melalui rapat Komite Tata Kelola Terintegrasi secara berkala;
 - h. Komite Tata Kelola Terintegrasi telah melakukan evaluasi terhadap pelaksanaan Tata Kelola Terintegrasi baik penilaian kecukupan pengendalian internal dan pelaksanaan fungsi Kepatuhan Terintegrasi melalui pelaksanaan rapat Komite Tata Kelola Terintegrasi;
 - i. Komite Tata Kelola Terintegrasi telah menyelenggarakan rapat Komite Tata Kelola Terintegrasi selama Periode Juli s.d Desember tahun 2024 sebanyak 2 kali;
 - j. Satuan Kerja Kepatuhan Terintegrasi telah melakukan *monitoring* dan evaluasi penerapan fungsi Kepatuhan pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui kegiatan *Focus Group Discussion* dan *Workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan;
 - k. Satuan Kerja Audit Internal telah melakukan *monitoring* dan peningkatan kualitas fungsi audit internal, serta pemeriksaan secara menyeluruh pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan selama periode Semester II tahun 2024;
 - l. Entitas Utama telah menerapkan Manajemen Risiko Terintegrasi sesuai dengan ketentuan Otoritas Jasa Keuangan pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui kegiatan *Focus Group Discussion*, Komite Manajemen Risiko Terintegrasi, pelaporan risiko terintegrasi dalam Konglomerasi Keuangan selama periode Semester II Tahun 2024;
 - m. Pelaksanaan proses Tata Kelola Terintegrasi oleh Entitas Utama dan Lembaga Jasa Keuangan dalam Konglomerasi Keuangan telah berpedoman kepada Kebijakan Tata Kelola Terintegrasi.
2. Nilai-nilai yang mencerminkan kelemahan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah masih terdapat entitas Lembaga Jasa Keuangan yang belum sepenuhnya menindaklanjuti hasil *review* sebagai bentuk pengembangan atas penerapan fungsi Manajemen Risiko, fungsi kepatuhan dan fungsi audit internal dari Entitas Utama.
- e. The Board of Directors of the Main Entity has followed up on the findings of the Integrated Internal Audit Unit and the review results of the Integrated Compliance Unit, with monitoring carried out by the Subsidiaries Management Division.
 - f. The Board of Commissioners has conducted 16 joint meetings with the Board of Directors and 15 internal meetings during the second semester.
 - g. The Main Entity Board of Commissioners conducted supervision through the integrated Governance Committee on the implementation of the duties and responsibilities of the Main Entity Directors through regular Integrated Governance Committee meetings;
 - h. The Integrated Governance Committee evaluated the implementation of Integrated Governance both assessing the adequacy of internal controls and implementing the Integrated Compliance function through the implementation of the Integrated Governance Committee meetings;
 - i. The Integrated Governance Committee has held two meetings during the period from July to December 2024.
 - j. The Integrated Compliance Work Unit monitored and evaluated the implementation of the Compliance function in Financial Services Institutions in the Financial Conglomerate through Focus Group Discussions and Integrated Governance Workshops in the Financial Conglomerate;
 - k. The Internal Audit Unit has monitored and enhanced the quality of internal audit functions and conducted a comprehensive examination of Financial Service Institutions within the Financial Conglomerate during the second semester of 2024.
 - l. The Main Entity has implemented Integrated Risk Management following the Financial Services Authority regulations across the Financial Service Institutions within the Financial Conglomerate through activities such as Focus Group Discussions, the Integrated Risk Management Committee, and integrated risk reporting within the Financial Conglomerate during the second semester of 2024.
 - m. The implementation of the Integrated Governance process by Main Entities and Financial Services Institutions in the Financial Conglomerate was guided by the Integrated Governance Policy.
2. The values reflecting weaknesses in the Integrated Governance process of the Financial Conglomerate are that there are still Financial Service Institutions that have not fully followed up on the review results as part of the development of the implementation of Risk Management functions, compliance functions, and internal audit functions from the Main Entity.

C. Hasil Tata Kelola Terintegrasi

1. Nilai-nilai yang mencerminkan kekuatan aspek proses Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
 - a. Pedoman Tata Kelola Terintegrasi telah dilakukan penyesuaian sesuai dengan arahan Dewan Komisaris Entitas Utama;
 - b. Direksi Entitas Utama telah memantau dan *monitoring* temuan audit serta rekomendasi atas pemeriksaan umum yang dilakukan oleh Satuan Kerja Audit Internal Terintegrasi, Auditor Eksternal, hasil pengawasan OJK, hasil pengawasan Bank Indonesia dan pengawasan otoritas lainnya;
 - c. Hasil rapat Dewan Komisaris Entitas Utama telah dituangkan dalam notula rapat;
 - d. Dewan Komisaris Entitas Utama telah memberikan rekomendasi mengenai penerapan Tata Kelola Terintegrasi melalui rapat Komite Tata Kelola Terintegrasi;
 - e. Komite Tata Kelola Terintegrasi telah melaksanakan kegiatan evaluasi pelaksanaan Tata Kelola Terintegrasi melalui rapat selama periode Juli – Desember Tahun 2024;
 - f. Hasil rapat Komite Tata Kelola Terintegrasi telah didokumentasikan dengan baik dalam notula rapat dan selama pelaksanaan rapat pada periode Juli – Desember Tahun 2024 tidak terdapat *Dissenting Opinions*;
 - g. Satuan Kerja Kepatuhan Terintegrasi telah menyampaikan laporan pelaksanaan tugas dan tanggung jawabnya periode Triwulan III & IV tahun 2024 kepada Direktur yang membawahkan fungsi Kepatuhan Entitas Utama;
 - h. Satuan Kerja Audit Internal Terintegrasi telah menyampaikan laporan Audit Internal Terintegrasi periode Juli – Desember 2024 kepada Direktur yang ditunjuk untuk melakukan pengawasan terhadap LJK dalam Konglomerasi Keuangan, Direktur Utama, Dewan Komisaris, dan Direktur Kepatuhan;
 - i. Satuan Kerja Audit Internal Terintegrasi telah bertindak obyektif dalam melakukan pemantauan pelaksanaan audit;
 - j. Rekomendasi hasil audit telah sesuai dengan permasalahan dan dapat digunakan sebagai acuan perbaikan serta telah disampaikan kepada masing-masing manajemen Lembaga Jasa Keuangan pada Konglomerasi Keuangan dalam *exit meeting*;
 - k. Entitas Utama telah menerapkan Manajemen Risiko Terintegrasi secara efektif dengan melaksanakan kewajiban pelaporan sesuai ketentuan Otoritas Jasa Keuangan;
 - l. Direksi dan Dewan Komisaris Entitas Utama telah melakukan tugas dan tanggung jawabnya terkait Manajemen Risiko Terintegrasi sesuai ketentuan Otoritas Jasa Keuangan melalui Rapat Komite Manajemen Risiko Terintegrasi (KMRT) dan Rapat Komite Tata Kelola (KTT);
 - m. Hasil pelaksanaan Tata Kelola Terintegrasi telah mencerminkan bahwa Entitas Utama dan LJK dalam Konglomerasi Keuangan telah menerapkan prinsip-prinsip Tata Kelola yang baik sesuai ketentuan yang berlaku, yang tercermin dalam pelaksanaan kegiatan *Focus Group Discussion*, kegiatan *Workshop* Tata Kelola Terintegrasi dalam Konglomerasi Keuangan, *review* terhadap kerangka infrastruktur atas penerapan fungsi Audit Internal, fungsi Kepatuhan, dan fungsi Manajemen Risiko di seluruh Lembaga Jasa Keuangan.
2. Nilai-nilai yang mencerminkan kekurangan aspek Hasil Tata Kelola Terintegrasi Konglomerasi Keuangan adalah:
 - a. Masih terdapat kinerja anggota Konglomerasi Keuangan yang masih belum mencapai target Rencana Bisnis Bank.
 - b. Dalam pelaksanaan fungsi manajemen risiko, fungsi kepatuhan dan fungsi Audit Internal di LJK dalam Konglomerasi Keuangan masih belum sepenuhnya berjalan sesuai dengan ketentuan OJK namun bank *bjb* sebagai Entitas Utama telah melakukan upaya perbaikan antara lain melalui *Focus Group Discussion (FGD)*, *Workshop*, *monitoring* pelaksanaan audit, pelatihan dan asistensi.

C. Integrated Governance Results

1. The values that reflected the strength of the aspects of the Financial Conglomerate Integrated Governance process were:
 - a. The Integrated Governance Guidelines had been adjusted according to the direction of the Main Entity Board of Commissioners;
 - b. The Main Entity's Board of Directors has monitored and supervised audit findings and recommendations on general audits carried out by the Integrated Internal Audit Work Unit, External Auditors, OJK supervision results, Bank Indonesia supervision results and supervision by other authorities;
 - c. The results of the Main Entity Board of Commissioners meeting had been included in the minutes of the meeting;
 - d. The Main Entity Board of Commissioners provided recommendations regarding the implementation of Integrated Governance through the Integrated Governance Committee meeting;
 - e. The Integrated Governance Committee has conducted an evaluation of Integrated Governance implementation through meetings from July to December 2024.
 - f. The meeting results of the Integrated Governance Committee have been well-documented, and no dissenting opinions were recorded during the meetings in the period of July to December 2024.
 - g. The Integrated Compliance Unit has submitted its task and responsibility reports for the third and fourth quarters of 2024 to the Director in charge of the Compliance Function at the Main Entity.
 - h. The Integrated Internal Audit Unit has submitted its Integrated Internal Audit report for the period of July - December 2024 to the designated Director overseeing Financial Service Institutions within the Financial Conglomerate, the President Director, the Board of Commissioners, and the Compliance Director.
 - i. The Integrated Internal Audit Work Unit acted objectively in monitoring audit implementation;
 - j. The recommendations for audit results were in accordance with the problems and could be used as a reference for improvement and have been submitted to the management of each Financial Services Institution in the Financial Conglomerate in the exit meeting;
 - k. The Main Entity implemented Integrated Risk Management effectively by carrying out reporting obligations in accordance with the provisions of the Financial Services Authority;
 - l. The Main Entity's Board of Directors and Board of Commissioners had been able to carry out their duties and responsibilities regarding Integrated Risk Management in accordance with the provisions of the Financial Services Authority through Integrated Risk Management Committee Meetings (KMRT) and Governance Committee Meetings (KTT);
 - m. The results of the implementation of Integrated Governance reflected that the Main Entities and LJK in the Financial Conglomerate had implemented the principles of Good Governance in accordance with applicable regulations, reflected in the implementation of Focus Group Discussion activities, Integrated Governance Workshop activities in the Financial Conglomerate, review of the framework infrastructure for the implementation of the Internal Audit function, Compliance function, and Risk Management function in all Financial Services Institutions.
2. The values that reflected the lack of aspects of the Financial Conglomerate Integrated Governance Results were:
 - a. There are still members of the Financial Conglomerate who had not reached the Bank's Business Plan targets.
 - b. The implementation of the risk management function, compliance function and Internal Audit function at LJK in the Financial Conglomerate is still not fully conducted in accordance with OJK provisions, yet bank *bjb* as the Main Entity has made improvements, including through Focus Group Discussions (FGD), workshops, training and assistance.

Penerapan Pedoman Tata Kelola Perusahaan Terbuka

Application of Corporate Governance Public Company Guidelines

Sesuai dengan Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka, Pedoman Tata Kelola mencakup 5 (lima) aspek, 8 (delapan) prinsip dan 25 (dua puluh lima) rekomendasi penerapan aspek dan prinsip tata kelola perusahaan yang baik. Rekomendasi penerapan aspek dan prinsip tata kelola perusahaan yang baik dalam Pedoman Tata Kelola adalah standar penerapan aspek dan prinsip tata kelola perusahaan yang baik yang harus diterapkan Perseroan untuk mengimplementasikan prinsip tata kelola. Adapun uraian penerapannya, dapat disampaikan, sebagai berikut.

Following the OJK Circular Letter No. 32/ SEOJK.04/2015 concerning Guidelines for the Governance of Public Companies, the Governance Guidelines cover 5 (five) aspects, 8 (eight) principles, and 25 (twenty-five) recommendations for the implementation of aspects and principles of good corporate governance. Recommendations for applying aspects and principles of good corporate governance in the Governance Guidelines are standards for implementing aspects and principles of good corporate governance that the Company must apply to implement the principles of governance. As for the description of its application, it can be submitted as follows.

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
A.	Aspek 1: Hubungan Perusahaan Terbuka Dengan Pemegang Saham Dalam Menjamin Hak-Hak Pemegang Saham. Aspect 1: Public Company Relations With Shareholders In Guaranteeing Shareholder Rights	
A.1.	Prinsip 1: Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS). Principle 1: Increasing the Value of Organizing a General Meeting of Shareholders (GMS).	
A.1.1.	<p>Rekomendasi 1: Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (<i>voting</i>) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham. Penjelasan: Setiap saham dengan hak suara yang dikeluarkan mempunyai satu hak suara (<i>one share one vote</i>). Pemegang saham dapat menggunakan hak suaranya pada saat pengambilan keputusan, terutama dalam pengambilan keputusan dengan cara pengumpulan suara (<i>voting</i>). Namun demikian, mekanisme pengambilan keputusan dengan cara pengumpulan suara (<i>voting</i>) baik secara terbuka maupun tertutup belum diatur secara rinci.</p> <p>Perusahaan Terbuka direkomendasikan mempunyai prosedur pengambilan suara dalam pengambilan keputusan atas suatu mata acara RUPS. Adapun prosedur pengambilan suara (<i>voting</i>) tersebut harus menjaga independensi ataupun kebebasan pemegang saham. Sebagai contoh, dalam pengumpulan suara (<i>voting</i>) secara terbuka dilakukan dengan cara mengangkat tangan sesuai dengan instruksi pilihan yang ditawarkan oleh pimpinan RUPS. Sedangkan, dalam pengumpulan suara (<i>voting</i>) secara tertutup dilakukan pada keputusan yang membutuhkan kerahasiaan ataupun atas permintaan pemegang saham, dengan cara menggunakan kartu suara ataupun dengan penggunaan <i>electronic voting</i>.</p> <p>Recommendation 1: A Public Company had a technical method or procedure for voting, both openly and privately, that prioritized independence and the interests of shareholders. Explanation: Each share with voting rights issued had one vote (<i>one share one vote</i>). Shareholders could exercise their voting rights when making decisions, especially in making decisions by voting. However, the decision-making mechanism by means of voting, both openly and privately, had not been regulated in detail.</p> <p>Public companies were recommended to have voting procedures in making decisions on a GMS agenda. The voting procedure had to maintain the independence or freedom of shareholders. For example, in open voting, it was done by raising hands in accordance with the choice instructions offered by the chairman of the GMS. Meanwhile, closed voting was carried out on decisions that require confidentiality or at the request of shareholders, by using a voting card or by using electronic voting.</p>	<p>Comply Bank telah memiliki tata cara pengumpulan suara (<i>voting</i>) baik secara terbuka maupun tertutup dalam Rapat Umum Pemegang Saham yang diatur pada Anggaran Dasar Perseroan.</p> <p>Comply The Bank has voting procedures both openly and closedly at the General Meeting of Shareholders which is set out in the Company's Articles of Association.</p>

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
A.1.2.	<p>Rekomendasi 2: Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan.</p> <p>Penjelasan: Kehadiran seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka bertujuan agar setiap anggota Direksi dan anggota Dewan Komisaris dapat memperhatikan, menjelaskan, dan menjawab secara langsung permasalahan yang terjadi atau pertanyaan yang diajukan oleh pemegang saham terkait mata acara dalam RUPS.</p> <p>Recommendation 2: All members of the Directors and members of the Board of Commissioners of a Public Company attended the Annual GMS.</p> <p>Explanation: The presence of all members of the Directors and members of the Board of Commissioners of a Public Company was intended so that each member of the Directors and member of the Board of Commissioners could pay attention, explain, and answer directly the problems that occurred or questions raised by shareholders related to the agenda at the GMS.</p>	<p>Comply Seluruh anggota Direksi dan anggota Dewan Komisaris hadir pada penyelenggaraan RUPS Tahun Buku 2022 yang diselenggarakan pada bulan April 2023.</p> <p>Comply All members of the Board of Directors and members of the Board of Commissioners were present at the 2022 Financial Year GMS held in April 2023.</p>
A.1.3.	<p>Rekomendasi 3: Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun.</p> <p>Penjelasan: Berdasarkan ketentuan dalam Pasal 34 ayat (2) Peraturan Otoritas Jasa Keuangan Nomor 32/POJK.04/2014 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka, Perusahaan Terbuka wajib membuat ringkasan risalah RUPS dalam bahasa Indonesia dan bahasa asing (minimal dalam bahasa Inggris), serta diumumkan 2 (dua) hari kerja setelah RUPS diselenggarakan kepada masyarakat, yang salah satunya melalui Situs Web Perusahaan Terbuka. Ketersediaan ringkasan risalah RUPS pada Situs Web Perusahaan Terbuka memberikan kesempatan bagi pemegang saham yang tidak hadir untuk mendapatkan informasi penting dalam penyelenggaraan RUPS secara mudah dan cepat. Oleh karena itu, ketentuan tentang jangka waktu minimal ketersediaan ringkasan risalah RUPS di Situs Web dimaksudkan untuk menyediakan kecukupan waktu bagi pemegang saham untuk memperoleh informasi tersebut.</p> <p>Recommendation 3: The summary of the minutes of the GMS was available on the Public Company Website for at least 1 (one) year.</p> <p>Explanation: Based on the provisions in Article 34 paragraph (2) of the Financial Services Authority Regulation Number 32/POJK.04/2014 concerning the Plan and Organizing of the General Meeting of Shareholders of a Public Company, a Public Company was required to make a summary of the minutes of the GMS in Indonesian and foreign languages (at least in English), and announced 2 (two) working days after the GMS was held to the public, one of which was through the Public Company Website. The availability of a summary of the minutes of the GMS on the Public Company Website provided an opportunity for shareholders who were not present to obtain important information in holding the GMS easily and quickly. Therefore, the provision regarding the minimum period for the availability of the summary of the minutes of the GMS on the Website was intended to provide sufficient time for shareholders to obtain such information.</p>	<p>Comply Perseroan telah menyediakan ringkasan risalah RUPS tersedia dalam Situs Web Perseroan.</p> <p>Comply The Company has provided a summary of the minutes of the GMS available on the Company's Website.</p>
A.2.	<p>Prinsip 2: Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. Principle 2: Improving the Quality of Public Company Communication with Shareholders or Investors.</p>	
A.2.1.	<p>Rekomendasi 4: Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor.</p> <p>Penjelasan: Adanya komunikasi antara Perusahaan Terbuka dengan pemegang saham atau investor dimaksudkan agar para pemegang saham atau investor mendapatkan pemahaman lebih jelas atas informasi yang telah dipublikasikan kepada masyarakat, seperti laporan berkala, keterbukaan informasi, kondisi atau prospek bisnis dan kinerja, serta pelaksanaan tata kelola Perusahaan Terbuka. Disamping itu, pemegang saham atau investor juga dapat menyampaikan masukan dan opini kepada manajemen Perusahaan Terbuka.</p> <p>Kebijakan komunikasi dengan para pemegang saham atau investor menunjukkan komitmen Perusahaan Terbuka dalam melaksanakan komunikasi dengan para pemegang saham atau investor. Dalam kebijakan tersebut dapat mencakup strategi, program, dan waktu pelaksanaan komunikasi, serta panduan yang mendukung pemegang saham atau investor untuk berpartisipasi dalam komunikasi tersebut.</p>	<p>Comply Perseroan telah memiliki kebijakan mengenai komunikasi dengan pemegang saham atau investor, yang dalam hal ini dilakukan melalui <i>Analyst Meeting</i>, <i>Public Expose</i>, serta melakukan pertemuan dengan investor atau calon investor.</p>

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
	<p>Recommendation 4: The Public Company had a communication policy with shareholders or investors.</p> <p>Explanation: The existence of communication between the Public Company and the shareholders or investors was intended so that the shareholders or investors got a clearer understanding of the information that had been published to the public, such as periodic reports, information disclosure, business conditions or prospects and performance, as well as the implementation of the Public Company's governance. In addition, shareholders or investors could also submit inputs and opinions to the management of the Public Company.</p> <p>The communication policy with shareholders or investors showed the commitment of the Public Company in carrying out communication with shareholders or investors. The policy might include strategies, programs, and timing of communications, as well as guidelines that supported shareholders or investors to participate in these communications.</p>	<p>Comply The Company has a policy regarding communication with shareholders or investors, which is carried out through Analyst Meetings, Public Exposes and holding meetings with investors or potential investors.</p>
A.2.2.	<p>Rekomendasi 5: Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web.</p> <p>Penjelasan: Pengungkapan kebijakan komunikasi merupakan bentuk transparansi atas komitmen Perusahaan Terbuka dalam memberikan kesetaraan kepada semua pemegang saham atau investor atas pelaksanaan komunikasi. Pengungkapan informasi tersebut juga bertujuan untuk meningkatkan partisipasi dan peran pemegang saham atau investor dalam pelaksanaan program komunikasi Perusahaan Terbuka.</p> <p>Recommendation 5: The Public Company disclosed the Public Company's communication policies with shareholders or investors on the Website.</p> <p>Explanation: Disclosure of communication policies was a form of transparency on the commitment of the Public Company in providing equality to all shareholders or investors in the implementation of communications. Disclosure of information also aimed to increase the participation and role of shareholders or investors in the implementation of the Public Company communication program.</p>	<p>Comply Perseroan telah memiliki kebijakan komunikasi dalam rangka transparansi dan memberikan kesetaraan kepada Pemegang Saham atau Investor yang dapat diakses pada situs resmi perseroan www.bankbjb.co.id</p> <p>Comply The Company has a communication policy in the context of transparency and providing equality to Shareholders or Investors which can be accessed on the company's official website www.bankbjb.co.id</p>
B.	Aspek 2: Fungsi dan Peran Dewan Komisaris Aspect 2: Function and Role of The Board of Commissioners	
B.1.	<p>Prinsip 3: Memperkuat Keanggotaan dan Komposisi Dewan Komisaris. Principle 3: Strengthening the Membership and Composition of the Board of Commissioners.</p>	
B.1.1.	<p>Rekomendasi 6: Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka.</p> <p>Penjelasan: Jumlah anggota Dewan Komisaris dapat mempengaruhi efektivitas pelaksanaan tugas dari Dewan Komisaris. Penentuan jumlah anggota Dewan Komisaris Perusahaan Terbuka wajib mengacu kepada ketentuan peraturan perundang-undangan yang berlaku, yang paling kurang terdiri dari 2 orang berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. Selain itu, perlu juga mempertimbangkan kondisi Perusahaan Terbuka yang antara lain yang meliputi karakteristik, kapasitas, dan ukuran, serta pencapaian tujuan dan pemenuhan kebutuhan bisnis yang berbeda diantara Perusahaan Terbuka. Namun demikian, jumlah anggota Dewan Komisaris yang terlalu besar berpotensi dapat mengganggu efektivitas pelaksanaan fungsi Dewan Komisaris.</p> <p>Recommendation 6: The determination of the number of members of the Board of Commissioners considered the conditions of the Public Company.</p> <p>Explanation: The number of members of the Board of Commissioners could affect the effectiveness of the implementation of the duties of the Board of Commissioners. Determination of the number of members of the Board of Commissioners of a Public Company had to refer to the provisions of the applicable laws and regulations, which consists of at least 2 people based on the provisions of the Financial Services Authority Regulation Number 33/ POJK.04/2014 concerning the Directors and Board of Commissioners of Issuers or Public Companies. In addition, it was also necessary to consider the condition of the Public Company which includes the characteristics, capacity, and size, as well as the achievement of goals and fulfillment of different business needs among Public Companies. However, the number of members of the Board of Commissioners that was too large has the potential to interfere with the effectiveness of the implementation of the functions of the Board of Commissioners.</p>	<p>Comply Penentuan jumlah Dewan Komisaris serta pemilihan anggota Dewan Komisaris telah mempertimbangkan kondisi Perseroan.</p> <p>Comply The determination of number of the Board of Commissioners and the selection of members of the Board of Commissioners has taken into account the condition of the Company.</p>

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
B.1.2.	<p>Rekomendasi 7: Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.</p> <p>Penjelasan: Komposisi Dewan Komisaris merupakan kombinasi karakteristik baik dari segi organ Dewan Komisaris maupun anggota Dewan Komisaris secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Karakteristik tersebut dapat tercermin dalam penentuan keahlian, pengetahuan, dan pengalaman yang dibutuhkan dalam pelaksanaan tugas pengawasan dan pemberian nasihat oleh Dewan Komisaris Perusahaan Terbuka. Komposisi yang telah memperhatikan kebutuhan Perusahaan Terbuka merupakan suatu hal yang positif, khususnya terkait pengambilan keputusan dalam rangka pelaksanaan fungsi pengawasan yang dilakukan dengan mempertimbangkan berbagai aspek yang lebih luas.</p> <p>Recommendation 7: The determination of the composition of the members of the Board of Commissioners considered the diversity of expertise, knowledge, and experience required.</p> <p>Explanation: The composition of the Board of Commissioners was a combination of characteristics, both in terms of the organs of the Board of Commissioners and individual members of the Board of Commissioners, in accordance with the needs of the Public Company. These characteristics could be reflected in the determination of the expertise, knowledge, and experience required in carrying out the supervisory duties and providing advice by the Board of Commissioners of a Public Company. The composition that has considered the needs of the Public Company was a positive thing, especially regarding decision making in the context of implementing the supervisory function carried out by considering various broader aspects.</p>	<p>Comply Komposisi anggota Dewan Komisaris telah memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan oleh Perseroan.</p> <p>Comply The composition of members of the Board of Commissioners has taken into account the diversity of expertise, knowledge, and experience required by the Company.</p>
B.2.	<p>Prinsip 4: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. Principle 4: Improving the Quality of Implementation of the Duties and Responsibilities of the Board of Commissioners</p>	
B.2.1.	<p>Rekomendasi 8: Dewan Komisaris mempunyai kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Dewan Komisaris.</p> <p>Penjelasan: Kebijakan penilaian sendiri (<i>self assessment</i>) Dewan Komisaris merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Dewan Komisaris secara kolegal. <i>Self assessment</i> atau penilaian sendiri dimaksud dilakukan oleh masing-masing anggota untuk menilai pelaksanaan kinerja Dewan Komisaris secara kolegal, dan bukan menilai kinerja individual masing-masing anggota Dewan Komisaris. Dengan adanya <i>self assessment</i> ini diharapkan masing-masing anggota Dewan Komisaris dapat berkontribusi untuk memperbaiki kinerja Dewan Komisaris secara berkesinambungan.</p> <p>Dalam kebijakan tersebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolok ukur atau kriteria penilaian yang digunakan sesuai dengan dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi Perusahaan Terbuka, dimana adanya fungsi tersebut telah diwajibkan dalam Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.</p> <p>Recommendation 8: The Board of Commissioners had a self-assessment policy to assess the performance of the Board of Commissioners.</p> <p>Explanation: The Board of Commissioners' self-assessment policy was a guideline used as a form of accountability for collegially assessing the performance of the Board of Commissioners. The self-assessment was meant to be carried out by each member to assess the performance of the Board of Commissioners in a collegial manner, and not to assess the individual performance of each member of the Board of Commissioners.</p> <p>With this self-assessment, it was hoped that each member of the Board of Commissioners could contribute to improving the performance of the Board of Commissioners on an ongoing basis. The policy might include assessment activities carried out along with their aims and objectives, periodic implementation times, and benchmarks or assessment criteria used in accordance with the recommendations given by the nomination and remuneration function of a Public Company, where the existence of this function had been required in the Authority Regulation. Financial Services Number 34/POJK.04/2014 concerning the Nomination and Remuneration Committee for Issuers or Public Companies.</p>	<p>Comply Dewan Komisaris telah mempunyai kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Dewan Komisaris melalui Komite Nominasi dan Remunerasi yang telah disahkan melalui Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2024 tanggal 13 Februari 2024 tentang Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi (KNR) PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.</p> <p>Comply Comply The Board of Commissioners has a selfassessment policy to assess the performance of the Board of Commissioners through the Nomination and Remuneration Committee, which has been ratified by the Decree of the Board of Commissioners Number 04/SK/DKO/2024 dated February 13, concerning Guidelines and Work Rules of the Nomination and Remuneration Committee of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.</p>
B.2.2.	<p>Rekomendasi 9: Kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka.</p> <p>Penjelasan: Pengungkapan kebijakan <i>self assessment</i> atas kinerja Dewan Komisaris dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga untuk memberikan keyakinan khususnya kepada para pemegang saham atau investor atas upaya-upaya yang perlu dilakukan dalam meningkatkan kinerja Dewan Komisaris. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme <i>check and balance</i> terhadap kinerja Dewan Komisaris.</p>	<p>Comply Hasil penilaian sendiri (<i>self assessment</i>) Dewan Komisaris telah diungkapkan Perseroan melalui Laporan Tahunan Perusahaan Terbuka.</p>

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
	<p>Recommendation 9: The self-assessment policy to assess the performance of the Board of Commissioners is disclosed through the Public Company Annual Report.</p> <p>Explanation: Disclosure of the self-assessment policy on the performance of the Board of Commissioners is carried out not only to fulfill the transparency aspect as a form of accountability for the implementation of its duties, but also to provide confidence, especially to shareholders or investors, on the efforts that need to be made to improve the performance of the Board of Commissioners. With this disclosure, shareholders or investors know the mechanism of checks and balances on the performance of the Board of Commissioners.</p>	<p>Comply The Company has disclosed the results of the Board of Commissioners' self-assessment through the Public Company Annual Report.</p>
B.2.3.	<p>Rekomendasi 10: Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan.</p> <p>Penjelasan: Kebijakan pengunduran diri anggota Dewan Komisaris yang terlibat dalam kejahatan keuangan merupakan kebijakan yang dapat meningkatkan kepercayaan para pemangku kepentingan terhadap Perusahaan Terbuka, sehingga integritas perusahaan akan tetap terjaga. Kebijakan ini diperlukan untuk membantu kelancaran proses hukum dan agar proses hukum tersebut tidak mengganggu jalannya kegiatan usaha. Selain itu, dari sisi moralitas, kebijakan ini membangun budaya beretika di lingkungan Perusahaan Terbuka. Kebijakan tersebut dapat tercakup dalam Pedoman ataupun Kode Etik yang berlaku bagi Dewan Komisaris.</p> <p>Selanjutnya, yang dimaksud dengan terlibat dalam kejahatan keuangan merupakan adanya status terpidana terhadap anggota Dewan Komisaris dari pihak yang berwenang. Kejahatan keuangan dimaksud seperti manipulasi dan berbagai bentuk penggelapan dalam kegiatan jasa keuangan serta Tindakan Pidana Pencucian Uang sebagaimana dimaksud dalam Undang-Undang Nomor 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang.</p> <p>Recommendation 10: The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if they are involved in financial crimes.</p> <p>Explanation: The policy of resigning members of the Board of Commissioners who are involved in financial crimes is a policy that can increase the confidence of stakeholders in a Public Company, so that the integrity of the company will be maintained. This policy is needed to help smooth the legal process and so that the legal process does not interfere with the running of business activities. In addition, from a morality point of view, this policy builds an ethical culture within the Public Company.</p> <p>These policies can be included in the Guidelines or Code of Ethics applicable to the Board of Commissioners. Furthermore, what is meant by being involved in a financial crime is the convict status of a member of the Board of Commissioners from the authorized party. The financial crimes referred to are manipulation and various forms of embezzlement in financial service activities as well as the Criminal Action of Money Laundering as referred to in Law Number 8 of 2010 concerning Prevention and Eradication of the Crime of Money Laundering.</p>	<p>Comply Kebijakan pengunduran diri Dewan Komisaris telah diatur pada Anggaran Dasar Perseroan.</p> <p>Comply The policy for the resignation of the Board of Commissioners has been regulated in the Company's Articles of Association.</p>
B.2.4.	<p>Rekomendasi 11: Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi.</p> <p>Penjelasan: Berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik, komite yang menjalankan fungsi nominasi mempunyai tugas untuk menyusun kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi calon anggota Direksi. Salah satu kebijakan yang dapat mendukung proses Nominasi sebagaimana dimaksud adalah kebijakan suksesi anggota Direksi. Kebijakan mengenai suksesi bertujuan untuk menjaga kesinambungan proses regenerasi atau kaderisasi kepemimpinan di perusahaan dalam rangka mempertahankan keberlanjutan bisnis dan tujuan jangka panjang perusahaan.</p> <p>Recommendation 11: The Board of Commissioners or the Committee that carries out the Nomination and Remuneration function shall formulate a succession policy in the process of nominating members of the Directors.</p> <p>Explanation: Based on the provisions of the Financial Services Authority Regulation Number 34/POJK.04/2014 concerning the Nomination and Remuneration Committee for Issuers or Public Companies, the committee that carries out the nomination function has the task of formulating the policies and criteria needed in the nomination process for prospective members of the Directors. One of the policies that can support the nomination process as referred to is the succession policy for members of the Directors. The succession policy aims to maintain the continuity of the regeneration process or leadership regeneration in the company in order to maintain business sustainability and the company's long-term goals.</p>	<p>Comply Dewan Komisaris melalui Komite Nominasi dan Remunerasi telah mempunyai kebijakan suksesi dalam proses Nominasi anggota Direksi, yang tertuang dalam Pedoman Nominasi bank bjb.</p> <p>Comply The Board of Commissioners through the Nomination and Remuneration Committee has a succession policy in the nomination process for members of the Directors, which is stated in the bank bjb Nomination Guidelines.</p>

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
C.	Aspek 3: Fungsi dan Peran Direksi Aspect 3: Function and Role of Directors	
C.1.	Prinsip 5: Memperkuat Keanggotaan dan Komposisi Direksi. Principle 5: Strengthening the Membership and Composition of Directors	
C.1.1.	<p>Rekomendasi 12: Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan.</p> <p>Penjelasan: Sebagai organ perusahaan yang berwenang dalam pengurusan perusahaan, penentuan jumlah Direksi sangat mempengaruhi jalannya kinerja Perusahaan Terbuka. Dengan demikian, penentuan jumlah anggota Direksi harus dilakukan melalui pertimbangan yang matang dan wajib mengacu pada ketentuan Peraturan Perundang-undangan yang berlaku, dimana berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik paling sedikit terdiri dari 2 (dua) orang. Disamping itu, dalam penentuan jumlah Direksi harus didasarkan pada kebutuhan untuk mencapai maksud dan tujuan Perusahaan Terbuka dan disesuaikan dengan kondisi Perusahaan Terbuka yang meliputi karakteristik, kapasitas, dan ukuran Perusahaan Terbuka serta bagaimana tercapainya efektivitas pengambilan keputusan Direksi.</p> <p>Recommendation 12: The determination of the number of members of the Directors takes into account the condition of the Public Company and its effectiveness in decision making.</p> <p>Explanation: As a company organ that is authorized in managing the company, the determination of the number of Directors greatly affects the performance of the Public Company. Thus, the determination of the number of members of the Directors must be carried out through careful consideration and must refer to the provisions of the applicable laws and regulations, which are based on the Financial Services Authority Regulation Number 33/ POJK.04/2014 concerning the Directors and Board of Commissioners of Issuers or Public Companies at least consists of 2 (two) people. In addition, the determination of the number of Directors must be based on the need to achieve the aims and objectives of the Public Company and adjusted to the conditions of the Public Company which includes the characteristics, capacity, and size of the Public Company as well as how to achieve the effectiveness of the Directors' decision making.</p>	<p>Comply Penentuan jumlah anggota Direksi telah mempertimbangkan kondisi Perseroan serta efektivitas dalam pengambilan keputusan.</p> <p>Comply The determination of the number of members of the Directors has taken into account the Company's condition and effectiveness in decision making.</p>
C.1.2.	<p>Rekomendasi 13: Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.</p> <p>Penjelasan: Seperti halnya Dewan Komisaris, keberagaman komposisi anggota Direksi merupakan kombinasi karakteristik yang diinginkan baik dari segi organ Direksi maupun anggota Direksi secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Kombinasi tersebut ditentukan dengan cara memperhatikan keahlian, pengetahuan dan pengalaman yang sesuai pada pembagian tugas dan fungsi jabatan Direksi dalam mencapai tujuan Perusahaan Terbuka. Dengan demikian, pertimbangan kombinasi karakteristik dimaksud akan berdampak dalam ketepatan proses pencalonan dan penunjukan individual anggota Direksi ataupun Direksi secara kolegal.</p> <p>Recommendation 13: The determination of the composition of the members of the Directors takes into account the diversity of expertise, knowledge, and experience required</p> <p>Explanation: Like the Board of Commissioners, the diversity of the composition of the members of the Directors is a combination of desirable characteristics both in terms of organs of the Directors and individual members of the Directors, in accordance with the needs of a Public Company. The combination is determined by taking into account the appropriate expertise, knowledge and experience in the division of duties and functions of the Directors in achieving the objectives of the Public Company. Thus, the consideration of the combination of these characteristics will have an impact on the accuracy of the nomination process and the appointment of individual members of the Directors or the Directors collegially.</p>	<p>Comply Penentuan komposisi anggota Direksi telah memperhatikan, keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan oleh Perseroan.</p> <p>Comply The determination of the composition of the members of the Directors has taken into account the diversity of expertise, knowledge, and experience required by the Company.</p>

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
C.1.3.	<p>Rekomendasi 14: Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi.</p> <p>Penjelasan: Laporan Keuangan merupakan laporan pertanggungjawaban manajemen atas pengelolaan sumber daya yang dimiliki oleh Perusahaan Terbuka, yang wajib disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku umum di Indonesia dan juga peraturan OJK terkait, antara lain peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai penyajian dan pengungkapan Laporan Keuangan Perusahaan Terbuka. Berdasarkan peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai tanggung jawab Direksi atas Laporan Keuangan, Direksi secara tanggung renteng bertanggung jawab atas Laporan Keuangan, yang ditandatangani Direktur Utama dan anggota Direksi yang membawahi bidang akuntansi atau keuangan.</p> <p>Dengan demikian, pengungkapan dan penyusunan informasi keuangan yang disajikan dalam laporan keuangan akan sangat tergantung pada keahlian, dan/atau pengetahuan Direksi, khususnya anggota Direksi yang membawahi bidang akuntansi atau keuangan. Adanya kualifikasi keahlian dan/atau pengetahuan di bidang akuntansi yang setidaknya dimiliki anggota Direksi dimaksud dapat memberikan keyakinan atas penyusunan Laporan Keuangan, sehingga Laporan Keuangan tersebut dapat diandalkan oleh para pemangku kepentingan (stakeholders) sebagai dasar pengambilan keputusan ekonomi terkait Perusahaan Terbuka dimaksud. Keahlian dan/atau pengetahuan tersebut dapat dibuktikan dengan latar belakang pendidikan, sertifikasi pelatihan, dan/atau pengalaman kerja terkait.</p> <p>Recommendation 14: Members of the Directors in charge of accounting or finance have expertise and/or knowledge in accounting.</p> <p>Explanation: The Financial Report is a management accountability report for the management of resources owned by a Public Company, which must be prepared and presented in accordance with generally accepted Financial Accounting Standards in Indonesia as well as related OJK regulations, including the laws and regulations in the Capital Market sector which regulates the presentation and disclosure of Public Company Financial Statements. Based on the laws and regulations in the Capital Market sector which regulates the responsibilities of the Directors for the Financial Statements, the Directors is jointly and severally responsible for the Financial Statements, which are signed by the President Director and members of the Directors in charge of accounting or finance.</p> <p>Thus, the disclosure and preparation of financial information presented in the financial statements will greatly depend on the expertise and/or knowledge of the Directors, particularly members of the Directors in charge of accounting or finance. The existence of qualifications of expertise and/ or knowledge in the field of accounting that at least belongs to the said member of the Directors can provide confidence in the preparation of the Financial Statements, so that the Financial Statements can be relied on by stakeholders as the basis for making economic decisions regarding the Public Company. Such expertise and/or knowledge can be proven by educational background, training certification, and/or related work experience.</p>	<p>Comply Anggota Direksi yang membawahi bidang akuntansi atau keuangan telah memiliki keahlian dan/atau pengetahuan di bidang akuntansi.</p> <p>Comply Members of the Directors in charge of accounting or finance have expertise and/or knowledge in accounting.</p>
C.2.	<p>Prinsip 6: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. Principle 6: Improving the Quality of Performing Duties and Responsibilities of Directors</p>	
C.2.1.	<p>Rekomendasi 15: Direksi mempunyai kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Direksi.</p> <p>Penjelasan: Seperti halnya pada Dewan Komisaris, kebijakan penilaian sendiri (<i>self assessment</i>) Direksi merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Direksi secara kolegal. <i>Self assessment</i> atau penilaian sendiri dimaksud dilakukan oleh masing-masing anggota Direksi untuk menilai pelaksanaan kinerja Direksi secara kolegal, dan bukan menilai kinerja individual masing-masing anggota Direksi. Dengan adanya <i>self assessment</i> ini diharapkan masing-masing anggota Direksi dapat berkontribusi untuk memperbaiki kinerja Direksi secara berkesinambungan.</p> <p>Dalam kebijakan tersebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolak ukur atau kriteria penilaian yang digunakan sesuai dengan dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi Perusahaan Terbuka, dimana pembentukan fungsi tersebut telah diwajibkan dalam Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.</p>	<p>Comply Dewan Komisaris telah mempunyai kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Dewan Komisaris melalui Komite Nominasi dan Remunerasi yang telah disahkan melalui Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2024 tanggal 13 Februari 2024 tentang Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi (KNR) PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.</p>

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
	<p>Recommendation 15: The Directors has a self-assessment policy to assess the performance of the Directors.</p> <p>Explanation: As with the Board of Commissioners, the Directors' self-assessment policy is a guideline used as a form of accountability for collegially assessing the performance of the Directors. The self-assessment is meant to be carried out by each member of the Directors to assess the performance of the Directors collegially, and not to assess the individual performance of each member of the Directors. With this self-assessment, it is hoped that each member of the Directors can contribute to improving the performance of the Directors on an ongoing basis.</p> <p>The policy may include assessment activities carried out along with their aims and objectives, periodical implementation time, and benchmarks or assessment criteria used in accordance with the recommendations given by the nomination and remuneration function of a Public Company, where the establishment of this function has been required in the Authority Regulation. Financial Services Number 34/POJK.04/2014 concerning the Nomination and Remuneration Committee for Issuers or Public Companies.</p>	<p>Comply Comply The Directors has a self-assessment policy to assess the performance of the Directors through the Nomination and Remuneration Committee, which the Decree has approved of the Board of Commissioners Number 04/SK/DKO/2024 dated February 13, 2024 concerning Guidelines and Work Rules for the Nomination and Remuneration Committee of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.</p>
C.2.2.	<p>Rekomendasi 16: Kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka.</p> <p>Penjelasan: Pengungkapan kebijakan <i>self assessment</i> atas kinerja Direksi dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga untuk memberikan informasi penting atas upaya-upaya perbaikan dalam pengelolaan Perusahaan Terbuka. Informasi tersebut sangat bermanfaat untuk memberikan keyakinan kepada pemegang saham atau investor bahwa terdapat kepastian pengelolaan perusahaan terus dilakukan ke arah yang lebih baik. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme <i>check and balance</i> terhadap kinerja Direksi.</p> <p>Recommendation 16: The self-assessment policy to assess the performance of the Directors is disclosed in the Public Company's annual report.</p> <p>Explanation: Disclosure of the self-assessment policy on the performance of the Directors is carried out not only to fulfill the transparency aspect as a form of accountability for the implementation of their duties, but also to provide important information on efforts to improve the management of the Public Company. This information is very useful to provide confidence to shareholders or investors that there is certainty that the management of the company will continue to be carried out in a better direction. With this disclosure, shareholders or investors know the mechanism of checks and balances on the performance of the Directors.</p>	<p>Comply Hasil penilaian sendiri (<i>self assessment</i>) Direksi telah diungkapkan Perseroan melalui Laporan Tahunan ini.</p> <p>Comply The Company has disclosed the results of the Directors' self-assessment through this Annual Report.</p>
C.2.3.	<p>Rekomendasi 17: Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan.</p> <p>Penjelasan: Kebijakan pengunduran diri anggota Direksi yang terlibat dalam kejahatan keuangan merupakan kebijakan yang dapat meningkatkan kepercayaan para pemangku kepentingan terhadap Perusahaan Terbuka, sehingga integritas perusahaan akan tetap terjaga. Kebijakan ini diperlukan untuk membantu kelancaran proses hukum dan agar proses hukum tersebut tidak mengganggu jalannya kegiatan usaha. Selain itu, dari sisi moralitas, kebijakan ini akan membangun budaya beretika di lingkungan Perusahaan Terbuka. Kebijakan tersebut dapat tercakup dalam Pedoman ataupun Kode Etik yang berlaku bagi Direksi.</p> <p>Selanjutnya, yang dimaksud dengan terlibat dalam kejahatan keuangan merupakan adanya status terpidana terhadap anggota Direksi dari pihak yang berwenang. Kejahatan keuangan dimaksud seperti manipulasi dan berbagai bentuk penggelapan dalam kegiatan jasa keuangan serta Tindakan Pidana Pencucian Uang sebagaimana dimaksud dalam Undang Undang Nomor 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang.</p> <p>Recommendation 17: The Directors has a policy regarding the resignation of members of the Directors if they are involved in financial crimes.</p> <p>Explanation: The policy for the resignation of members of the Directors who are involved in financial crimes is a policy that can increase the confidence of stakeholders in the Public Company, so that the integrity of the company will be maintained. This policy is needed to help smooth the legal process and so that the legal process does not interfere with the running of business activities. In addition, from a morality point of view, this policy will build an ethical culture within the Public Company.</p> <p>These policies can be included in the Guidelines or Code of Ethics applicable to the Directors. Furthermore, what is meant by being involved in a financial crime is the convict status of a member of the Directors from the authorized party. The financial crimes referred to are manipulation and various forms of embezzlement in financial service activities as well as the Criminal Action of Money Laundering as referred to in Law Number 8 of 2010 concerning Prevention and Eradication of the Crime of Money Laundering.</p>	<p>Comply Perseroan belum mempunyai kebijakan khusus terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan, namun dalam Surat Keputusan Direksi Nomor 0380/SK/DIR-CS/2024 tanggal 23 Agustus 2024 tentang Kebijakan Tata Tertib Kerja Direksi mengatur mengenai penggantian Direksi.</p> <p>Comply The Company does not yet have a specific policy regarding the resignation of members of the Board of Directors if they are involved in financial crimes, however, the Board of Directors Decree Number 0380/SK/DIR-CS/2024 dated - August 23, 2024 concerning the Board of Directors' Work Procedures Policy regulates the replacement of the Directors.</p>

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
D.	Aspek 4: Partisipasi Pemangku Kepentingan Aspect 4: Stakeholder Participation	
D.1.	Prinsip 7: Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. Principle 7: Enhancing Corporate Governance Aspects through Stakeholder Participation.	
D.1.1.	<p>Rekomendasi 18: Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya <i>insider trading</i>.</p> <p>Penjelasan: Seseorang yang mempunyai informasi orang dalam dilarang melakukan suatu transaksi Efek dengan menggunakan informasi orang dalam sebagaimana dimaksud dalam Undang-Undang mengenai Pasar Modal. Perusahaan Terbuka dapat meminimalisir terjadinya insider trading tersebut melalui kebijakan pencegahan, misalnya dengan memisahkan secara tegas data dan/atau informasi yang bersifat rahasia dengan yang bersifat publik, serta membagi tugas dan tanggung jawab atas pengelolaan informasi dimaksud secara proporsional dan efisien.</p> <p>Recommendation 18: The Public Company has a policy to prevent insider trading.</p> <p>Explanation: A person who has inside information is prohibited from conducting a Securities transaction using inside information as referred to in the Capital Market Law. Public companies can minimize the occurrence of insider trading through preventive policies, for example by strictly separating confidential data and/or information from those of a public nature, as well as dividing duties and responsibilities for the management of the information in a proportional and efficient manner.</p>	<p>Comply</p> <p>Kebijakan Perseroan tentang <i>Insider Trading</i> diatur dalam:</p> <p>Surat Keputusan Direksi Nomor 0098/SK/DIR-KP/2024 tanggal 22 Maret 2024 tentang Kebijakan Tata Kelola Bank (Lampiran 3) dan Surat Keputusan Direksi nomor 0539/SK/DIR-HCA/2021 tanggal 30 Juli 2021 tentang SOP Disiplin Pegawai.</p> <p>Comply</p> <p>Comply The Company's policy regarding Insider Trading is regulated in:</p> <p>Decree of the Directors number 709/SK/DIRKP/2014 dated October 7, 2014 regarding the Business Ethics and Code of Conduct of PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. and the Decree of the Directors number 0539/SK/DIRHCA/2021 dated July 30, 2021 regarding the SOP for Employee Discipline.</p>
D.1.2.	<p>Rekomendasi 19: Perusahaan Terbuka memiliki kebijakan anti korupsi dan anti <i>fraud</i>.</p> <p>Penjelasan: Kebijakan anti korupsi bermanfaat untuk memastikan agar kegiatan usaha Perusahaan Terbuka dilakukan secara legal, prudent, dan sesuai dengan prinsip-prinsip tata kelola yang baik. Kebijakan tersebut dapat merupakan bagian dalam kode etik, ataupun dalam bentuk tersendiri. Dalam kebijakan tersebut dapat meliputi antara lain mengenai program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (<i>kickbacks</i>), <i>fraud</i>, suap dan/atau gratifikasi dalam Perusahaan Terbuka. Lingkup dari kebijakan tersebut harus menggambarkan pencegahan Perusahaan Terbuka terhadap segala praktik korupsi baik memberi atau menerima dari pihak lain.</p> <p>Recommendation 19: The Public Company has an anti-corruption and anti-fraud policy.</p> <p>Explanation: The anti-corruption policy is useful to ensure that the business activities of the Public Company are carried out legally, prudently, and in accordance with the principles of good governance. The policy can be part of the code of ethics, or in a separate form. The policy may include, among others, the programs and procedures carried out in overcoming the practice of corruption, kickbacks, fraud, bribery and/or gratuities in a Public Company. The scope of the policy must describe the prevention of the Public Company against all corrupt practices, both giving and receiving from other parties.</p>	<p>Comply</p> <p>Perseroan telah menetapkan pedoman pengendalian gratifikasi dan pedoman pelaporan LHKPN dalam rangka upaya pencegahan anti korupsi dan anti fraud yang tertuang dalam Surat Keputusan Direksi Nomor 0149/SK/DIR-KAP/2022 tanggal 31 Mei 2022 tentang Pedoman Laporan Harta Kekayaan Penyelenggara Negara (LHKPN) dan Surat Keputusan Direksi Nomor 0148/SK/DIR-KAP/2022 tanggal 31 Mei 2022 tentang Pedoman Pengendalian Gratifikasi.</p> <p>Comply</p> <p>The Company has established guidelines for controlling gratification and guidelines for reporting LHKPN in the context of anticorruption and antifraud prevention efforts as stated in the Decree of the Directors Number 0149/SK/DIR-KAP/2022 May 31, 2022, concerning Guidelines of State Administrators Wealth Reports (LHKPN) Decision of the Directors Number 0148/SK/DIRKAP/2022 May 31, 2022, concerning Guidelines for Gratification Control.</p>

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
D.1.3.	<p>Rekomendasi 20: Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor.</p> <p>Penjelasan: Kebijakan tentang seleksi pemasok atau vendor bermanfaat untuk memastikan agar Perusahaan Terbuka memperoleh barang atau jasa yang diperlukan dengan harga yang kompetitif dan kualitas yang baik. Sedangkan kebijakan peningkatan kemampuan pemasok atau vendor bermanfaat untuk memastikan bahwa rantai pasokan (<i>supply chain</i>) berjalan dengan efisien dan efektif. Kemampuan pemasok atau vendor dalam memasok/memenuhi barang atau jasa yang dibutuhkan perusahaan akan mempengaruhi kualitas output perusahaan.</p> <p>Dengan demikian, pelaksanaan kebijakan-kebijakan tersebut dapat menjamin kontinuitas pasokan, baik dari segi kuantitas maupun kualitas yang dibutuhkan Perusahaan Terbuka. Adapun cakupan kebijakan ini meliputi kriteria dalam pemilihan pemasok atau vendor, mekanisme pengadaan yang transparan, upaya peningkatan kemampuan pemasok atau vendor, dan pemenuhan hak-hak yang berkaitan dengan pemasok atau vendor.</p> <p>Perseroan memiliki kebijakan terkait pengadaan barang dan jasa yang berisi tentang seleksi dan peningkatan kemampuan pemasok atau vendor yang tertuang dalam standar Pedoman Procurement.</p> <p>Recommendation 20: The Public Company has a policy regarding the selection and capacity building of suppliers or vendors.</p> <p>Explanation: The policy regarding the selection of suppliers or vendors is useful to ensure that the Public Company obtains the goods or services needed at competitive prices and of good quality. Meanwhile, the policy of increasing the ability of suppliers or vendors is useful to ensure that the supply chain runs efficiently and effectively. The ability of suppliers or vendors to supply/ fulfill the goods or services needed by the company will affect the quality of the company's output.</p> <p>Thus, the implementation of these policies can ensure continuity of supply, both in terms of quantity and quality required by the Public Company. The scope of this policy includes criteria for selecting suppliers or vendors, transparent procurement mechanisms, efforts to increase the capacity of suppliers or vendors, and fulfillment of rights related to suppliers or vendors.</p> <p>The Company has a policy related to the procurement of goods and services which contains the selection and improvement of supplier or vendor capabilities as stated in the standard Procurement Guidelines.</p>	<p>Comply Dalam rangka pelaksanaan pengadaan barang dan jasa, Perseroan telah menetapkan kebijakan barang dan jasa yang didalamnya terdapat ketentuan mengenai seleksi dan peningkatan kemampuan pemasok yang tertuang dalam surat keputusan Direksi Nomor 0423/SK/DIR-UMU/2023 tanggal 6 November 2023 dan surat keputusan Direksi Nomor 0523/SK/DIR-UMU/2023 tanggal 29 Desember 2023 tentang Perubahan Standar Operasional Prosedur Pengadaan Barang/Jasa.</p> <p>Comply In the context of implementing the procurement of goods and services, the Company has established a policy on goods and services in which there are provisions regarding the selection and improvement of supplier capabilities as stated in the Decree of the Directors Number 0496/ SK/DIR-UMU/2022 dated June 18, 2022, concerning Standard Operating Procedures for Procurement of Goods/Services.</p>
D.1.4.	<p>Rekomendasi 21: Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur.</p> <p>Penjelasan: Kebijakan tentang pemenuhan hak-hak kreditur digunakan sebagai pedoman dalam melakukan pinjaman kepada kreditur. Tujuan dari kebijakan dimaksud adalah untuk menjaga terpenuhinya hak-hak dan menjaga kepercayaan kreditur terhadap Perusahaan Terbuka. Dalam kebijakan tersebut mencakup pertimbangan dalam melakukan perjanjian, serta tindak lanjut dalam pemenuhan kewajiban Perusahaan Terbuka kepada kreditur.</p> <p>Recommendation 21: The Public Company has a policy regarding the fulfillment of creditors' rights.</p> <p>Explanation: The policy regarding the fulfillment of creditor rights is used as a guideline in making loans to creditors. The purpose of the policy is to maintain the fulfillment of rights and maintain creditor's trust in the Public Company. The policy includes considerations in entering into agreements, as well as followup actions in fulfilling the obligations of the Public Company to creditors.</p>	<p>Comply Perseroan telah memiliki kebijakan tentang pemenuhan hak-hak kreditur yang dituangkan pada setiap Perjanjian Kredit antara bank bjb dengan debitur. Pada perjanjian tersebut dicantumkan hak dan kewajiban kedua belah pihak seperti transparansi laporan keuangan kepada debitur.</p> <p>Comply The company already has a policy regarding the fulfillment of creditor rights, which is stated in each credit agreement between bank bjb and debtors. The agreement includes the rights and obligations of both parties, such as transparency of financial statements to debtors.</p>

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
D.1.5.	<p>Rekomendasi 22: Perusahaan Terbuka memiliki kebijakan sistem <i>whistleblowing</i>.</p> <p>Penjelasan: Kebijakan sistem <i>whistleblowing</i> yang telah disusun dengan baik akan memberikan kepastian perlindungan kepada saksi atau pelapor atas suatu indikasi pelanggaran yang dilakukan karyawan atau manajemen Perusahaan Terbuka. Penerapan kebijakan sistem tersebut akan berdampak pada pembentukan budaya tata kelola perusahaan yang baik. Kebijakan sistem <i>whistleblowing</i> mencakup antara lain jenis pelanggaran yang dapat dilaporkan melalui sistem <i>whistleblowing</i>, cara pengaduan, perlindungan dan jaminan kerahasiaan pelapor, penanganan pengaduan, pihak yang mengelola aduan, dan hasil penanganan dan tindak lanjut pengaduan.</p> <p>Recommendation 22: Public Companies have a whistleblowing system policy.</p> <p>Explanation: A whistleblowing system policy that has been prepared properly will provide certainty of protection to witnesses or reporters on an indication of a violation committed by the employees or management of the Public Company. The implementation of the system policy will have an impact on the formation of a good corporate governance culture. The whistleblowing system policy covers, among other things, the types of violations that can be reported through the whistleblowing system, the method of complaints, protection and assurance of the confidentiality of the reporter, handling of complaints, the party managing complaints, and the results of handling and following up on complaints.</p>	<p>Comply Perseroan telah menetapkan kebijakan sistem <i>whistleblowing</i> yang dilaksanakan oleh Satuan Kerja Audit Internal sebagaimana diatur dalam Surat Keputusan Direksi No. 708/SK/DIR-KP/2014 tanggal 7 Oktober 2014 tentang Tata Kerja Pelaporan Pelanggaran (<i>Whistleblowing</i>) di Lingkungan PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., yang telah diperbaharui dalam Surat Keputusan Direksi No. 1079/SK/DIR-AI/2016 tanggal 1 Desember 2016 tentang Standar Operasional Prosedur (SOP) <i>Whistleblowing System</i>. Adapun ketentuan terbaru tentang <i>Whistleblowing System</i> tertuang dalam Surat Keputusan Divisi No. 006/SK/MRO-FRK/2024 tanggal 28 Juni 2024 tentang Petunjuk Teknis Aplikasi <i>bjb Whistleblowing System</i> (<i>bjbWBS</i>)</p> <p>Comply The Company has established a whistleblowing system policy implemented by the Internal Audit Unit as stipulated in the Decree of the Directors No. 708/ SK/DIRKP/ 2014 dated October 7, 2014, concerning Work Procedures for Reporting Violations (<i>Whistleblowing</i>) in PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk., which has been updated in the Decree of the Directors No. 1079/ SK/DIR-AI/2016 dated December 1, 2016, concerning Standard Operating Procedures (SOP) for <i>Whistleblowing System</i>. The latest regulations regarding the <i>Whistleblowing System</i> are stated in the Decree of the Division No. 006/SK/MRO-FRK/2024 dated June 28, 2024 concerning Technical Instructions for the <i>bjb Whistleblowing System</i> (<i>bjbWBS</i>) Application.</p>
D.1.6.	<p>Rekomendasi 23: Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan.</p> <p>Penjelasan: Insentif jangka panjang merupakan insentif yang didasarkan atas pencapaian kinerja jangka panjang. Rencana insentif jangka panjang mempunyai dasar pemikiran bahwa kinerja jangka panjang perusahaan tercermin oleh pertumbuhan nilai dari saham atau target-target jangka panjang perusahaan lainnya. Insentif jangka panjang bermanfaat dalam rangka menjaga loyalitas dan memberikan motivasi kepada Direksi dan karyawan untuk meningkatkan kinerja atau produktivitasnya yang akan berdampak pada peningkatan kinerja perusahaan dalam jangka panjang.</p> <p>Adanya suatu kebijakan insentif jangka panjang merupakan komitmen nyata Perusahaan Terbuka untuk mendorong pelaksanaan pemberian insentif jangka panjang kepada Direksi dan Karyawan dengan syarat, prosedur dan bentuk yang disesuaikan dengan tujuan jangka panjang Perusahaan Terbuka. Kebijakan dimaksud dapat mencakup antara lain maksud dan tujuan pemberian insentif jangka panjang, syarat dan prosedur dalam pemberian insentif, dan kondisi dan risiko yang harus diperhatikan oleh Perusahaan Terbuka dalam pemberian insentif. Kebijakan tersebut juga dapat tercakup dalam kebijakan remunerasi Perusahaan Terbuka yang ada.</p>	<p>Comply Perseroan telah memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan diatur dalam Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Surat Keputusan Direksi Nomor 0206/SK/DIR-CSE/2024 tanggal 05 Juni 2024 tentang Standar Operasional Prosedur Penghasilan, Tunjangan dan Fasilitas Bagi Dewan Komisaris dan Direksi. dan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 0171/SK/DIR-HCA/2023 tanggal 5 Juni 2023 tentang Standar Operasional Prosedur Pengelolaan Penghasilan dan Kepegawaian.</p>

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
	<p>Recommendation 23: The Public Company has a policy of providing long-term incentives to the Directors and employees.</p> <p>Explanation: Long-term incentives are incentives that are based on the achievement of long-term performance. Long-term incentive plans have the premise that the company's longterm performance is reflected by the growth in the value of the stock or other longterm targets of the company. Long-term incentives are useful in order to maintain loyalty and provide motivation to the Directors and employees to increase their performance or productivity which will have an impact on increasing the company's performance in the long term.</p> <p>The existence of a long-term incentive policy is a real commitment of the Public Company to encourage the implementation of providing long-term incentives to the Directors and Employees with terms, procedures and forms that are adapted to the long-term goals of the Public Company. The policy may include, among others, the intent and purpose of providing long-term incentives, terms and procedures in providing incentives, and conditions and risks that must be considered by the Public Company in providing incentives. This policy can also be included in the existing Public Company remuneration policy.</p>	<p>Comply The Company has a policy of providing longterm incentives to Directors and employees regulated in the Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., Directors' Decree Number 0206/SK/DIR-CSE/2024 dated 05 June 2024 concerning Standard Operational Procedures for Income, Allowances and Facilities for the Board of Commissioners and Directors, and Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 0117/ SK/DIHRCA/2022 dated March 16, 2022 concerning Standard Operational Procedures for Employee Compensation and Benefit Management.</p>
E.	<p>Aspek 5: Keterbukaan Informasi Aspect 5: Information Disclosure</p>	
E.1.	<p>Prinsip 8: Meningkatkan Pelaksanaan Keterbukaan Informasi. Principle 8: Improving Implementation of Information Disclosure</p>	
E.1.1.	<p>Rekomendasi 24: Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi.</p> <p>Penjelasan: Penggunaan teknologi informasi dapat bermanfaat sebagai media keterbukaan informasi. Adapun keterbukaan informasi yang dilakukan tidak hanya keterbukaan informasi yang telah diatur dalam peraturan perundang-undangan, namun juga informasi lain terkait Perusahaan Terbuka yang dirasakan bermanfaat untuk diketahui pemegang saham atau investor. Dengan pemanfaatan teknologi informasi secara lebih luas selain Situs Web diharapkan perusahaan dapat meningkatkan efektivitas penyebaran informasi perusahaan. Meskipun demikian, pemanfaatan teknologi informasi yang dilakukan tetap memperhatikan manfaat dan biaya perusahaan.</p> <p>Recommendation 24: Public Companies utilize the use of information technology more broadly than the Website as a medium for information disclosure.</p> <p>Explanation: The use of information technology can be useful as a medium for information disclosure. The disclosure of information that is carried out is not only information disclosure that has been regulated in laws and regulations, but also other information related to a Public Company that is felt to be useful for shareholders or investors to know. With the use of information technology more broadly in addition to the Website, it is hoped that the company can increase the effectiveness of disseminating company information. Nevertheless, the use of information technology is carried out with due regard to the benefits and costs of the company.</p>	<p>Comply Perseroan berupaya memanfaatkan penggunaan teknologi informasi secara lebih luas selain situs web sebagai media keterbukaan informasi seperti Instagram, twitter, facebook, tik tok dan youtube.</p> <p>Comply The Company seeks to utilize the use of information technology more broadly in addition to the website as a medium for information disclosure such as Instagram, Twitter, Facebook, tik tok and YouTube.</p>
E.1.2.	<p>Rekomendasi 25: Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali.</p> <p>Penjelasan: Peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai penyampaian laporan tahunan Perusahaan Terbuka telah mengatur kewajiban pengungkapan informasi mengenai pemegang saham yang memiliki 5% (lima persen) atau lebih saham Perusahaan Terbuka, serta kewajiban pengungkapan informasi mengenai pemegang saham utama dan pengendali Perusahaan Terbuka baik langsung maupun tidak langsung sampai dengan pemilik manfaat terakhir dalam kepemilikan saham tersebut. Dalam Pedoman Tata Kelola ini direkomendasikan untuk mengungkapkan pemilik manfaat akhir atas kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain mengungkapkan pemilik manfaat akhir dari kepemilikan saham oleh pemegang saham utama dan pengendali.</p>	<p>Comply Perseroan telah mengungkapkan mengenai kepemilikan saham Perseroan paling sedikit 5% serta Pemegang Saham Utama dan Pengendali melalui annual report dan laporan pelaksanaan Tata Kelola tahunan.</p>

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
	<p>Recommendation 25: The Public Company Annual Report discloses the ultimate beneficial owner in the Public Company's share ownership of at least 5% (five percent), in addition to the disclosure of the final beneficial owner in the Public Company's share ownership through the major and controlling shareholders.</p> <p>Explanation: The laws and regulations in the Capital Market sector governing the submission of the annual report of a Public Company have regulated the obligation to disclose information regarding shareholders who own 5% (five percent) or more of the shares of a Public Company, as well as the obligation to disclose information regarding the main and controlling shareholders of a Public Company, either directly or indirectly to the ultimate beneficial owner in the ownership of the shares. In this Governance Manual, it is recommended to disclose the ultimate beneficial owner of share ownership in a Public Company of at least 5% (five percent), in addition to disclosing the ultimate beneficial owner of share ownership by the major and controlling shareholders.</p>	<p>Comply Comply The Company has disclosed the ownership of the Company's shares at least 5% as well as the Major and Controlling Shareholders.</p>

Penilaian Tata Kelola Perusahaan yang Baik

Good Corporate Governance Assessment

Dalam rangka evaluasi penerapan *Good Corporate Governance* (GCG), Perseroan melaksanakan GCG *Assessment* yang dilaksanakan secara periodik dan konsisten setiap tahun yang terdiri dari *Self Assessment* sesuai ketentuan Otoritas Jasa Keuangan. Berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, Surat Edaran Otoritas Jasa Keuangan Nomor 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum, Peraturan Otoritas Jasa Keuangan Nomor 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka, Surat Edaran Otoritas Jasa Keuangan Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka serta Peraturan Otoritas Jasa Keuangan Nomor 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum, dimana salah satu poin penilaian tingkat kesehatan Bank adalah penilaian sendiri (*self assessment*) atas penerapan Tata Kelola Perusahaan yang Baik (GCG) pada Bank.

Self Assessment

Kriteria Penilaian

Pelaksanaan *Self Assessment* tersebut dilakukan secara periodik setiap semester yaitu pada bulan Juni dan Desember pada tahun berjalan. Penilaian sendiri ini dimaksudkan untuk memetakan kekuatan (*strength*) dan Kelemahan pelaksanaan GCG di bank **bjb** yang ditinjau dari tiga aspek yaitu:

In order to evaluate the implementation of Good Corporate Governance (GCG), the Company conducts a GCG Assessment, which is carried out periodically and consistently every year, consisting of a Self-Assessment in accordance with the provisions of the Financial Services Authority. Based on Financial Services Authority Regulation Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks, Financial Services Authority Circular Letter Number 13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks, Financial Services Authority Regulation Number 21/POJK.04/2015 concerning the Implementation of Corporate Governance Guidelines for Public Companies, Financial Services Authority Circular Letter Number 32/SEOJK.04/2015 concerning Corporate Governance Guidelines for Public Companies, as well as Financial Services Authority Regulation Number 4/POJK.03/2016 concerning the Assessment of Commercial Bank Soundness Levels, where one of the points in the bank's soundness level assessment is the self-assessment of the implementation of Good Corporate Governance (GCG) in the bank.

Self Assessment

Assessment Criteria

The Self Assessment is conducted periodically every semester, namely in June and December in the current year. This selfassessment is intended to map the strengths and weaknesses of the implementation of GCG in the bank **bjb** in terms of three aspects, namely:

1. *Governance Structure*

Penilaian *governance structure* bertujuan untuk menilai kecukupan struktur dan infrastruktur tata kelola Perseroan agar proses pelaksanaan prinsip GCG menghasilkan *outcome* yang sesuai dengan harapan *stakeholders* Perseroan. Yang termasuk dalam struktur tata kelola Perseroan adalah Dewan Komisaris, Direksi, Komite dan satuan kerja pada Perseroan. Adapun yang termasuk infrastruktur tata kelola Perseroan antara lain adalah kebijakan dan prosedur, sistem informasi manajemen serta tugas pokok dan fungsi masing-masing struktur organisasi.

2. *Governance Process*

Penilaian *governance process* bertujuan untuk menilai efektivitas proses pelaksanaan prinsip GCG yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Perseroan sehingga menghasilkan *outcome* yang sesuai dengan harapan *stakeholders*.

3. *Governance Outcome*

Penilaian *governance outcome* bertujuan untuk menilai kualitas *outcome* yang memenuhi harapan *stakeholders* yang merupakan hasil proses pelaksanaan prinsip GCG yang didukung oleh kecukupan struktur dan infrastruktur tata kelola perusahaan. Yang termasuk dalam *outcome* mencakup aspek kualitatif dan aspek kuantitatif, antara lain yaitu:

- a. Kecukupan transparansi laporan;
- b. Kepatuhan terhadap peraturan perundang-undangan;
- c. Perlindungan konsumen;
- d. Obyektivitas dalam melakukan *assessment/audit*;
- e. Kinerja bank seperti rentabilitas, efisiensi, dan permodalan; dan/atau
- f. Peningkatan/penurunan kepatuhan terhadap ketentuan yang berlaku dan penyelesaian permasalahan yang dihadapi bank seperti *fraud*, pelanggaran BMPK, pelanggaran ketentuan terkait laporan bank kepada regulator.

Self assessment meliputi 11 (sebelas) faktor penilaian pelaksanaan GCG yang meliputi:

1. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris.
2. Pelaksanaan tugas dan tanggung jawab Direksi.
3. Kelengkapan dan pelaksanaan tugas Komite.
4. Penanganan benturan kepentingan.
5. Penerapan fungsi kepatuhan.
6. Penerapan fungsi audit internal.
7. Penerapan fungsi audit eksternal.
8. Penerapan manajemen risiko termasuk sistem pengendalian internal.
9. Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*).

1. *Governance Structure*

The *governance structure* assessment aims to assess the adequacy of the structure and infrastructure of the Company's governance so that the process of implementing GCG principles produces outcomes that are in line with the expectations of the Company's stakeholders. Included in the Company's governance structure are the Board of Commissioners, Directors, Committees and work units of the Company. As for the included corporate governance infrastructure, among others are policies and procedures, management information systems as well as the main tasks and functions of each organizational structure.

2. *Governance Process*

The *governance process* assessment aims to assess the effectiveness of the process of implementing GCG principles supported by the adequacy of the structure and infrastructure of the Company's governance so as to produce outcomes that are in line with stakeholder expectations.

3. *Governance Outcome*

Governance outcome assessment aims to assess the quality of outcomes that meet the expectations of stakeholders which is the result of the process of implementing GCG principles supported by the adequacy of corporate governance structures and infrastructure. Included in the outcomes include qualitative aspects and quantitative aspects, including:

- a. Adequacy of report transparency;
- b. Compliance with laws and regulations;
- c. Consumer protection;
- d. Objectivity in conducting assessments/audits;
- e. Bank performance such as profitability, efficiency and capital; and/or
- f. The Increased/decreased compliance with applicable regulations and resolution of problems faced by banks such as fraud, LLL violations, violations of provisions related to bank statements to regulators.

Self-assessment includes 11 (eleven) GCG implementation evaluation factors which include:

1. Implementation of the duties and responsibilities of the Board of Commissioners.
2. Implementation of the duties and responsibilities of the Directors.
3. Completeness and implementation of the Committee's duties.
4. Handling conflicts of interest.
5. Implementation of the compliance function.
6. Implementation of the internal audit function.
7. Implementation of the external audit function.
8. Implementation of risk management including internal control system.
9. Provision of funds to related parties and large funds (large exposure).

10. Transparansi kondisi keuangan dan non keuangan Bank, laporan pelaksanaan *Good Corporate Governance* dan pelaporan internal.
11. Rencana Strategis Bank.

Pihak yang Melakukan *Assessment*

Proses penilaian *self assessment* tata kelola bank **bjb** melibatkan seluruh Dewan Komisaris, Direksi dan unit kerja yang terkait dengan faktor penilaian tata kelola dimaksud.

Skor Penilaian

Hasil *Assessment* GCG Periode Januari – Juni 2024 adalah sebagai berikut.

10. Transparency of the Bank's financial and non-financial conditions, reports on the Implementation of *Good Corporate Governance*, and internal reporting.
11. Bank Strategic Plan.

Parties That Carry Out The *Assessment*

The process of self-assessment of governance of bank **bjb** involves all the Board of Commissioners, Directors and work units related to referred the governance assessment factors.

The Score of *Assessment*

Self Assessment Results for the Period January – June 2024.

Hasil Penilaian Sendiri (<i>Self Assessment</i>) Pelaksanaan GCG Results of Self-Assessment Implementation of Governance		
Peringkat Rating	Definisi	Definition
2	Mencerminkan manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum baik . Hal ini tercermin dari pemenuhan yang memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank.	Reflects that the Bank's management has implemented generally good governance. This is reflected in adequate fulfillment of Governance principles. In the event that there are weaknesses in the application of Governance principles, in general these weaknesses are less significant and can be resolved with normal actions by Bank management.

Kesimpulan:

Berdasarkan analisis terhadap seluruh kriteria atau indikator penilaian tersebut di atas, disimpulkan bahwa:

a. Governance Structure

Faktor positif aspek *governance structure* adalah:

1. Jumlah anggota Direksi Bank telah sesuai Peraturan Otoritas Jasa Keuangan dan seluruhnya berdomisili di Indonesia;
2. Dewan Komisaris dan Anggota Direksi Bank memiliki integritas, kompetensi dan reputasi keuangan yang baik. Hal tersebut dapat dilihat dari hasil penilaian kemampuan dan kepatutan oleh Otoritas Jasa Keuangan dimana Dewan Komisaris dan anggota Direksi telah dinyatakan lulus dan tidak pernah terlibat kasus hukum;
3. Seluruh anggota Dewan Komisaris dan Direksi Bank tidak saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Dewan Komisaris dan/atau Direksi;
4. Bank telah mengkinikan struktur organisasi berdasarkan kebutuhan dan kompleksitas usaha yang dijalankan Bank serta menempatkan Direksi sesuai dengan bidang tugasnya masing-masing;
5. Dalam pengkinian struktur organisasi Bank telah melakukan beberapa hal sebagai upaya penguatan sistem pengendalian internal diantaranya membentuk Divisi IT Security, melakukan pemisahan Satuan Kerja Manajemen Risiko menjadi 2 yaitu Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi dan Divisi Manajemen Risiko Operasional serta melakukan pemindahan kewenangan fungsi Kontrol Internal Wilayah dan Kontrol Internal Cabang di bawah kewenangan Divisi Manajemen Risiko Operasional yang berada pada Direktorat Kepatuhan Dimana sebelumnya di bawah kewenangan Satuan Kerja Audit Internal yang berada pada Direktorat Utama.
6. Bank telah membentuk komite-komite yang menunjang pelaksanaan tugas Dewan Komisaris (Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, serta Komite Tata Kelola Terintegrasi) dimana seluruh anggotanya memiliki kompetensi pada bidang kerjanya masing-masing sesuai dengan kebutuhan Bank serta telah menetapkan program kerja yang akan dipergunakan dalam melaksanakan fungsinya;
7. Bank telah menetapkan pedoman benturan kepentingan guna menangani potensi situasi benturan kepentingan yang dihadapi oleh setiap Pengurus dan pegawai Bank;
8. Bank telah membentuk Satuan Kerja Audit Internal, Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko, dengan sumber daya manusia yang kompeten sehingga mampu bekerja secara profesional dan independen terhadap unit kerja bisnis dan operasional;
9. Bank telah menetapkan Kebijakan Audit Internal, Piagam Audit Intern dan Standar Pelaksanaan Fungsi Audit Intern Bank (SPFAIB) sebagai dasar dalam penerapan fungsi Audit Internal;
10. Dalam rangka penunjukan Kantor Akuntan Publik dan Akuntan Publik telah sesuai dengan Peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku untuk melakukan audit terhadap laporan keuangan Bank;
11. Bank telah memiliki kebijakan umum manajemen risiko dan penetapan limit risiko yang memadai;
12. Bank telah menetapkan kebijakan, sistem dan prosedur tertulis yang memadai dalam rangka penyediaan dana kepada pihak terkait dan juga penyediaan dana besar, berikut monitoring serta penanganan yang diperlukan dalam hal terjadi *Non Performing Loan*;
13. Bank telah menetapkan kebijakan umum yang terdiri dari Kebijakan Tata Kelola Bank, Kebijakan Manajemen Risiko serta Kebijakan Pengendalian Internal guna menunjang kegiatan usaha yang dijalankannya sehingga setiap kegiatan yang dilaksanakan dapat mencerminkan suatu tata kelola yang baik;
14. Bank telah memiliki kebijakan prosedur mengenai tata cara pelaksanaan transparansi kondisi keuangan;

Conclusion:

Based on the analysis of all the assessment criteria or indicators above, it is concluded that:

a. Governance Structure

The positive factors in the *governance structure* aspect are:

1. The number of members of the Bank's Board of Directors is in accordance with the Financial Services Authority Regulation and all are domiciled in Indonesia;
2. The Board of Commissioners and Members of the Bank's Board of Directors have integrity, competence and good financial reputation. This can be seen from the results of the fit and proper assessment by the Financial Services Authority where the Board of Commissioners and members of the Board of Directors have been declared to have passed and have never been involved in a legal case;
3. All members of the Bank's Board of Commissioners and Board of Directors do not have family relationships up to the second degree with fellow members of the Board of Commissioners and/or Board of Directors;
4. The Bank has updated its organizational structure based on the needs and complexity of the Bank's business and has placed the Board of Directors according to their respective fields of duty;
5. In updating the organizational structure, the Bank has done several things as an effort to strengthen the internal control system, including forming an IT Security Division, separating the Risk Management Work Unit into 2, namely the Credit, Market & Integrated Risk Management Division and the Operational Risk Management Division, as well as transferring the authority of the Regional Internal Control function and Branch Internal Control under the authority of the Operational Risk Management Division which is in the Compliance Directorate, where previously it was under the authority of the Internal Audit Work Unit which is in the Main Directorate.
6. The Bank has formed committees that support the implementation of the Board of Commissioners' duties (Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, and Integrated Governance Committee) where all members have competence in their respective fields of work according to the Bank's needs and have determined the work program that will be used in carrying out their functions.;
7. The Bank has established conflict of interest guidelines to handle potential conflict of interest situations faced by each Bank's Management and employees;
8. The Bank has established an Internal Audit Work Unit, Compliance Work Unit and Risk Management Work Unit, with competent human resources so that they are able to work professionally and independently of business and operational work units;
9. The Bank has established an Internal Audit Policy, Internal Audit Charter and Bank Internal Audit Function Implementation Standards (SPFAIB) as the basis for implementing the Internal Audit function;
10. In the context of appointing a Public Accounting Firm and Public Accountant, it has been in accordance with the Financial Services Authority Regulation and applicable laws and regulations to conduct audits of the Bank's financial statements;
11. The Bank has a general risk management policy and adequate risk limit determination;
12. The Bank has established adequate written policies, systems and procedures in order to provide funds to related parties and also provide large funds, including monitoring and handling required in the event of a Non Performing Loan;
13. The Bank has established general policies consisting of Bank Governance Policy, Risk Management Policy and Internal Control Policy to support the business activities it carries out so that every activity carried out can reflect good governance;
14. The Bank has a policy procedure regarding the procedures for implementing transparency of financial conditions;

15. Bank telah menyusun Laporan Pelaksanaan Tata Kelola periode Tahun 2023 dimana cakupan Laporan Pelaksanaan Tata Kelola tersebut telah sesuai dengan Peraturan Otoritas Jasa Keuangan;

16. Direksi telah menyusun Rencana Bisnis Bank secara realistis, komprehensif, terukur (*achievable*) atas dasar kajian yang komprehensif dengan memperhatikan peluang bisnis dan kekuatan yang dimiliki oleh Bank serta mengidentifikasi kelemahan dan ancaman dan telah sesuai dengan visi dan misi serta rencana korporasi (*corporate plan*) Bank.

Faktor negatif aspek *governance structure* adalah:

1. Seluruh anggota Direksi yang definitif seluruhnya telah lulus penilaian kemampuan dan kepatutan (*fit and proper test*), namun masih terdapat 2 orang anggota Direksi yang belum definitif masih menunggu hasil penilaian kemampuan dan kepatutan (*fit and proper test*) dari Otoritas Jasa Keuangan.
2. Jabatan Komisaris Utama Independen Bank hingga saat ini mengalami kekosongan.
3. Jumlah anggota Dewan Komisaris Independen saat ini yaitu sebanyak 1 orang atau 33,33% dari jumlah keseluruhan anggota Dewan Komisaris, sesuai dengan ketentuan yang berlaku bahwa komposisi anggota Dewan Komisaris Independen paling kurang 50% dari jumlah anggota Dewan Komisaris. Sehingga dengan adanya kondisi tersebut berpengaruh terhadap komposisi jumlah anggota Dewan Komisaris pada Komite-Komite Dewan Komisaris sebagai berikut:
 - a. Ketua Komite Pemantau Risiko Bank saat ini masih mengalami kekosongan Dimana sesuai dengan ketentuan yang berlaku jabatan tersebut harus diketuai oleh Dewan Komisaris Independen, mengingat saat ini Dewan Komisaris Independen Bank sudah merangkap sebagai ketua pada Komite Audit serta Komite Nominasi dan Remunerasi.
 - b. Jumlah anggota Komite Nominasi dan Remunerasi Bank saat ini berjumlah 5 orang, sesuai dengan ketentuan yang berlaku Komisaris Independen yang menjadi anggota Komite Nominasi dan Remunerasi ditetapkan paling kurang 2 orang. Saat ini Komisaris Independen yang menjadi anggota Komite Nominasi dan Remunerasi bank bjb yaitu sebanyak 1 orang.

Berdasarkan hal tersebut di atas, Bank akan menindaklanjuti dengan akan segera melaksanakan RUPS LB.

b. *Governance Process*

Faktor positif aspek *governance process* adalah:

1. Pengangkatan anggota Komite dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Nominasi dan Remunerasi;
2. Direksi telah bertanggung jawab penuh atas pelaksanaan kepengurusan Bank yang telah dijalankan selama Tahun Buku 2023 yang tercantum dalam Laporan Tahunan yang disampaikan kepada pemegang saham pada RUPS Tahunan, sekaligus pemberian pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquit et de charge*) kepada Direksi atas tindakan pengurusan Perseroan dan Dewan Komisaris atas tindakan pengawasan Perseroan yang telah dijalankan selama Tahun Buku 2023;
3. Direksi telah menindaklanjuti temuan dan rekomendasi dari hasil pemeriksaan Satuan Kerja Audit Internal, auditor eksternal, hasil pengawasan otoritas yang berwenang melalui pemberian arahan terkait temuan dan rekomendasi tersebut kepada seluruh unit kerja terkait;
4. Dalam melaksanakan tugas pengawasan, Dewan Komisaris telah mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank melalui rapat gabungan antara Dewan Komisaris dan Direksi serta pelaksanaan pemantauan oleh Komite - Komite sebagai alat kelengkapan Dewan Komisaris dengan memberikan rekomendasi kepada Direksi. Rapat tersebut dilakukan antara lain untuk memastikan terselenggaranya pelaksanaan prinsip-prinsip tata kelola yang baik dalam setiap kegiatan usaha Bank pada seluruh jenjang organisasi;

15. The Bank has prepared a Governance Implementation Report for the 2023 period where the scope of the Governance Implementation Report is in accordance with the Financial Services Authority Regulation;

16. The Board of Directors has prepared a Bank Business Plan that is realistic, comprehensive, measurable (*achievable*) based on a comprehensive study by considering business opportunities and strengths owned by the Bank and identifying weaknesses and threats and is in accordance with the Bank's vision and mission and corporate plan.

The negative factors in the *governance structure* aspect are:

1. All definitive members of the Board of Directors have passed the fit and proper test, but there are still 2 members of the Board of Directors who are not definitive and are still waiting for the results of the fit and proper test from the Financial Services Authority.
2. The position of Independent President Commissioner of the Bank is currently vacant.
3. The number of Independent Commissioners is currently 1 person or 33.33% of the total number of members of the Board of Commissioners, in accordance with applicable regulations that the composition of Independent Commissioners is at least 50% of the total number of members of the Board of Commissioners. So that with this condition, it affects the composition of the number of members of the Board of Commissioners in the Board of Commissioners Committees as follows:
 - a. The position of the Chairman of the Bank's Risk Monitoring Committee is currently vacant. In accordance with applicable provisions, the position must be chaired by an Independent Commissioner, considering that currently the Bank's Independent Commissioner also serves as chairman of the Audit Committee and the Nomination and Remuneration Committee.
 - b. The number of members of the Bank's Nomination and Remuneration Committee is currently 5 people, in accordance with applicable provisions, the Independent Commissioners who are members of the Nomination and Remuneration Committee are determined to be at least 2 people. Currently, the Independent Commissioner who is a member of the bank bjb Nomination and Remuneration Committee is 1 person.

Based on the above, the Bank will follow up by immediately holding an Extraordinary General Meeting of Shareholders.

b. *Governance Process*

Positive factors of the *governance process* aspect are:

1. The appointment of Committee members is carried out by the Board of Directors based on the decision of the Board of Commissioners meeting by considering the recommendations of the Nomination and Remuneration Committee;
2. The Board of Directors has been fully responsible for the implementation of the Bank's management that has been carried out during the 2023 Financial Year as stated in the Annual Report submitted to shareholders at the Annual GMS, as well as providing full release and discharge of responsibility (*acquit et de charge*) to the Board of Directors for the Company's management actions and the Board of Commissioners for the Company's supervisory actions that have been carried out during the 2023 Financial Year;
3. The Board of Directors has followed up on the findings and recommendations from the results of the Internal Audit Work Unit's examination, external auditors, and the results of supervision by the competent authorities by providing direction regarding the findings and recommendations to all related work units;
4. In carrying out its supervisory duties, the Board of Commissioners has directed, monitored and evaluated the implementation of the Bank's strategic policies through joint meetings between the Board of Commissioners and the Board of Directors as well as the implementation of monitoring by the Committees as a complementary tool for the Board of Commissioners by providing recommendations to the Board of Directors. The meeting was held, among other things, to ensure the implementation of good governance principles in every business activity of the Bank at all levels of the organization;

5. Seluruh kegiatan rapat Dewan Komisaris telah didokumentasikan secara lengkap sebagai dasar evaluasi pelaksanaan hasil keputusan rapat;
6. Dalam melakukan tugas pengawasan, Dewan Komisaris telah mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank melalui mekanisme rapat Dewan Komisaris yang pada periode Januari - Juni 2024 telah dilaksanakan sebanyak 14 kali, dan rapat gabungan Dewan Komisaris dan Direksi sebanyak 19 kali.
7. Dewan Komisaris telah membentuk Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi serta Komite Tata Kelola Terintegrasi, dan seluruh komite yang dibentuk sebagai alat kelengkapan Dewan Komisaris telah menjalankan tugasnya secara independen dan telah memberikan analisa yang memadai serta rekomendasi kepada Dewan Komisaris;
8. Rapat Komite-komite sebagai alat kelengkapan Dewan Komisaris telah diselenggarakan sesuai dengan kebutuhan Bank dan proses pengambilan keputusan dalam setiap rapat yang dilaksanakan, telah diambil berdasarkan musyawarah mufakat atau suara terbanyak dalam hal tidak terjadi musyawarah mufakat;
9. Satuan Kerja Kepatuhan telah membuat dan merumuskan strategi langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan;
10. Satuan Kerja Kepatuhan telah melaksanakan *review* dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank;
11. Satuan Kerja Kepatuhan telah memastikan rancangan kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank yang akan diberlakukan telah sesuai dengan ketentuan Otoritas Jasa Keuangan, Bank Indonesia dan peraturan perundangan-undangan yang berlaku;
12. Dalam rangka peningkatan fungsi *quality assurance* dan *corrective action*, Bank melalui satuan kerja terkait telah melakukan sosialisasi pada seluruh jaringan kantor Bank mengenai Budaya Risiko, Budaya Kepatuhan serta *fraud awareness*;
13. Bank senantiasa melakukan penguatan Fungsi Kepatuhan khususnya Budaya Kepatuhan melalui pelaksanaan kegiatan sosialisasi penerapan Budaya Kepatuhan, fungsi *Quality Assurance* dengan cara menetapkan *Compliance Sheet*, *bjb Sipatuh*, *KMS (Knowledge Management System)/bjb Kepo*, dan *bjb AMOLA* untuk dipergunakan pada kegiatan operasional Bank sehingga kegiatan dimaksud dapat dilakukan secara konsisten dan tetap memperhatikan prinsip-prinsip Tata Kelola yang baik serta azas-azas perbankan yang sehat;
14. Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko terlibat aktif dalam penyusunan kebijakan dan prosedur Bank melalui kepesertaan dalam rapat teknis terkait penyusunan kebijakan dan prosedur;
15. Pelaksanaan pemantauan dan penyampaian laporan atas tindak lanjut komitmen yang dibuat berdasarkan hasil pemeriksaan Otoritas Jasa Keuangan serta pemeriksa lain yang berwenang dilaksanakan oleh Satuan Kerja Kepatuhan secara berkala;
16. Satuan Kerja Audit Internal melakukan fungsi pengawasan secara independen dengan cakupan tugas yang memadai dan sesuai dengan rencana kerja, pelaksanaan maupun pemantauan hasil audit;
17. Satuan Kerja Audit Internal telah melaporkan seluruh temuan hasil pemeriksaan sesuai ketentuan yang berlaku;
18. Satuan Kerja Audit Internal telah menyusun dan mengkinikan pedoman kerja Auditor Internal;
19. Penentuan penunjukan Akuntan Publik dan Kantor Akuntan Publik telah sesuai dengan ketentuan yang berlaku, dimana Akuntan Publik dan Kantor Akuntan Publik terdaftar di Otoritas Jasa Keuangan;
20. Akuntan Publik dan Kantor Akuntan Publik yang ditunjuk, mampu bekerja secara independen, memenuhi standar profesional akuntan publik serta ruang lingkup audit yang ditetapkan;
21. Bank telah menetapkan prosedur di dalam melakukan proses identifikasi, pengukuran, monitoring dan pengendalian risiko secara berkala yang disesuaikan dengan kebutuhan bisnis Bank, dan setiap jenis risiko melalui *tools* yang telah dikembangkan oleh Bank, termasuk diantaranya yaitu Pedoman Profil Risiko dan ICCAP, dimana didalamnya telah diatur Profil Risiko Kantor Cabang dan Profil Risiko Kantor Wilayah.
22. Bank telah menerapkan pengendalian intern yang menyeluruh serta memadai, dimana pelaksanaan prinsip *segregation of duties* dan konsep *dual control* telah melekat dalam kebijakan dan pedoman aktivitas operasional yang menjadi panduan pelaksanaan kegiatan operasional sehari – hari;
5. All activities of the Board of Commissioners meetings have been fully documented as a basis for evaluating the implementation of the results of the meeting decisions;
6. In carrying out its supervisory duties, the Board of Commissioners has directed, monitored and evaluated the implementation of the Bank's strategic policies through the Board of Commissioners meeting mechanism which in the period January - June 2024 has been held 14 times, and joint meetings of the Board of Commissioners and the Board of Directors 19 times.
7. The Board of Commissioners has established an Audit Committee, a Risk Monitoring Committee, a Nomination and Remuneration Committee and an Integrated Governance Committee, and all committees formed as supporting tools of the Board of Commissioners have carried out their duties independently and have provided adequate analysis and recommendations to the Board of Commissioners;
8. Meetings of the Committees as supporting tools of the Board of Commissioners have been held in accordance with the Bank's needs and the decision-making process in each meeting held has been taken based on consensus or majority vote in the event that consensus does not occur;
9. The Compliance Work Unit has created and formulated a strategy for steps in order to support the creation of a Compliance Culture;
10. The Compliance Work Unit has conducted a review and/or recommended updating and improving policies, provisions, systems and procedures owned by the Bank;
11. The Compliance Work Unit has ensured that the draft policies, provisions, systems and procedures, as well as the Bank's business activities to be implemented are in accordance with the provisions of the Financial Services Authority, Bank Indonesia and applicable laws and regulations.;
12. In order to improve the quality assurance and corrective action functions, the Bank through related work units has conducted socialization throughout the Bank's office network regarding Risk Culture, Compliance Culture and fraud awareness;
13. The Bank continues to strengthen the Compliance Function, especially Compliance Culture, through the implementation of socialization activities for the implementation of Compliance Culture, Quality Assurance functions by establishing Compliance Sheets, *bjb Sipatuh*, *KMS (Knowledge Management System)/bjb Kepo*, and *bjb AMOLA* to be used in the Bank's operational activities so that the activities in question can be carried out consistently and still pay attention to the principles of Good Governance and the principles of healthy banking.;
14. The Compliance Work Unit and the Risk Management Work Unit are actively involved in the preparation of Bank policies and procedures through participation in technical meetings related to the preparation of policies and procedures;
15. Implementation of monitoring and submission of reports on follow-up commitments made based on the results of inspections by the Financial Services Authority and other authorized inspectors are carried out by the Compliance Work Unit periodically;
16. The Internal Audit Work Unit carries out independent supervisory functions with adequate scope of duties and in accordance with the work plan, implementation and monitoring of audit results;
17. The Internal Audit Work Unit has reported all findings from inspections in accordance with applicable provisions;
18. The Internal Audit Work Unit has prepared and updated the Internal Auditor work guidelines;
19. The determination of the appointment of Public Accountants and Public Accounting Firms has been in accordance with applicable provisions, where Public Accountants and Public Accounting Firms are registered with the Financial Services Authority;
20. The appointed Public Accountants and Public Accounting Firms are able to work independently, meet the professional standards of public accountants and the scope of the audit that has been set;
21. The Bank has established procedures in carrying out the process of identifying, measuring, monitoring and controlling risks periodically which are adjusted to the Bank's business needs, and each type of risk through tools that have been developed by the Bank, including the Risk Profile Guidelines and ICCAP, which have regulated the Branch Office Risk Profile and Regional Office Risk Profile.
22. The Bank has implemented comprehensive and adequate internal control, where the implementation of the principle of segregation of duties and the concept of dual control have been embedded in the policies and guidelines for operational activities that serve as guidelines for the implementation of daily operational activities;

23. Satuan Kerja Audit Internal, Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko telah melaksanakan tugasnya sesuai dengan ketentuan yang berlaku;
24. Pelaksanaan review atas kebijakan, sistem dan prosedur penyediaan dana kepada pihak terkait serta penyediaan dana besar telah dilaksanakan secara berkala sesuai dengan ketentuan yang berlaku;
25. Pengambilan keputusan dalam penyediaan dana diputuskan dalam Rapat Komite yang dilakukan secara independen tanpa intervensi dari pihak terkait dan/atau pihak lainnya dengan mengedepankan prinsip kehati-hatian;
26. Bank telah menyusun laporan yang berkaitan dengan informasi keuangan dan non-keuangan secara transparan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan;
27. Rencana Korporasi (*Corporate Plan*) dan Rencana Bisnis Bank (*Business Plan*) disusun secara realistis dan telah memperhatikan seluruh faktor internal dan eksternal, penerapan manajemen risiko, prinsip kehati-hatian serta azas perbankan yang sehat dan telah disetujui oleh Dewan Komisaris;
28. Direksi telah melaksanakan evaluasi terhadap pelaksanaan RBB secara berkala melalui kegiatan rapat Direksi ataupun rapat kerja wilayah.
29. Dalam rangka penguatan pelaksanaan penerapan tata kelola yang baik, Bank telah menerapkan ISO, dengan rincian sebagai berikut:
- ISO 37001: 2016 Sistem Manajemen Anti Penyuapan (SMAP) pada segmen komersial dan korporasi di Kantor Pusat dan Kantor Cabang Utama Bandung serta proses pengadaan barang/jasa di Kantor Pusat.
 - ISO 37301: 2021 Sistem Manajemen Kepatuhan (SMK) pada segmen kredit komersial dan korporasi di Kantor Pusat dan Kantor Cabang Utama Bandung serta penerapan Fungsi Kepatuhan pada Divisi Kepatuhan & APU PPT.
 - ISO/IEC 27001: 2022 *The Information Security Management Systems in the Provision of IT Operation for DIGI by bank bjb (Mobile Banking, SMS Banking, Internet Banking), bjb DigiCash, bank bjb e-KYC and e-Procurement bank bjb applications.*
 - ISO/IEC 20000-1 : 2018 *The Service Management System of Information Technology Division that delivers Internet Banking, SMS Banking and bjb DigiCash Services to Digital Banking Division in accordance with the latest service catalogue.*
 - ISO 9001: 2015 *Trade Processing Service for Export Import.*
30. Dalam rangka penguatan sistem pengendalian internal Bank telah melakukan peningkatan fungsi *secotnd line* melalui optimalisasi peran dan fungsi Kontrol Internal Cabang dan Kontrol Internal Wilayah dimana salah satunya yaitu melakukan *review* implementasi fungsi kepatuhan dan manajemen risiko pada Kantor Cabang dan Kantor Wilayah.
31. Dalam rangka menunjang mewujudkan penerapan Tata Kelola Bank yang baik dari sisi proses Bank telah memiliki beberapa sistem aplikasi diantaranya: *Smart Mobile Banking bjb* *digi*, sudah terintegrasinya *bjb Fast* dengan *bjb AMOLA*, *FDS (Fraud Detection System)*, *bjb Whistleblowing System*, *bjb LMS*, *KMS (Knowledge Management System)/bjb Kepo*, *bjb SiPatuh*, dan *Elbu*.

Faktor negatif aspek governance process adalah:

Pelaksanaan *supervisory* atasan terhadap pegawai yang menjadi penyaliaan kewenangannya dalam hal melaksanakan fungsi dan tugas masing-masing pegawai kiranya perlu melakukan penguatan kualitas guna mencegah adanya pelanggaran-pelanggaran terhadap ketentuan internal maupun eksternal.

23. The Internal Audit Work Unit, Compliance Work Unit and Risk Management Work Unit have carried out their duties in accordance with applicable provisions;
24. The implementation of reviews of policies, systems and procedures for providing funds to related parties and the provision of large funds has been carried out periodically in accordance with applicable provisions;
25. Decision-making in the provision of funds is decided in a Committee Meeting which is carried out independently without intervention from related parties and/or other parties by prioritizing the principle of prudence;
26. The Bank has prepared reports related to financial and non-financial information transparently as stipulated in the Financial Services Authority Regulation;
27. The Corporate Plan and the Bank's Business Plan are prepared realistically and have taken into account all internal and external factors, the implementation of risk management, the principle of prudence and the principles of sound banking and have been approved by the Board of Commissioners;
28. The Board of Directors has carried out an evaluation of the implementation of the RBB periodically through Board of Directors meetings or regional work meetings.
29. In order to strengthen the implementation of good governance, the Bank has implemented ISO, with the following details:
- ISO 37001: 2016 Anti-Bribery Management System (SMAP) in the commercial and corporate segments at the Head Office and Bandung Main Branch Office and the procurement process for goods/services at the Head Office.
 - ISO 37301: 2021 Compliance Management System (SMK) in the commercial and corporate credit segment at the Head Office and Bandung Main Branch Office and the implementation of the Compliance Function in the Compliance & APU PPT Division.
 - ISO/IEC 27001: 2022 The Information Security Management Systems in the Provision of IT Operation for DIGI by bank bjb (Mobile Banking, SMS Banking, Internet Banking), bjb DigiCash, bank bjb e-KYC and e-Procurement bank bjb applications.
 - ISO/IEC 20000-1 : 2018 The Service Management System of Information Technology Division that delivers Internet Banking, SMS Banking and bjb DigiCash Services to Digital Banking Division in accordance with the latest service catalogue.
 - ISO 9001: 2015 Trade Processing Service for Export Import.
30. In order to strengthen the Bank's internal control system, it has increased the second line function by optimizing the role and function of Branch Internal Control and Regional Internal Control, one of which is reviewing the implementation of compliance and risk management functions at Branch Offices and Regional Offices.
31. In order to support the implementation of good Bank Governance from the process side, the Bank has several application systems including: *Smart Mobile Banking bjb* *digi*, the integration of *bjb Fast* with *bjb AMOLA*, *FDS (Fraud Detection System)*, *bjb Whistleblowing System*, *bjb LMS*, *KMS (Knowledge Management System) / bjb Kepo*, *bjb SiPatuh*, and *Elbu*.

The negative factors in the governance process aspect are:

The implementation of supervisory authority by superiors towards employees who are under their supervision in terms of carrying out the functions and duties of each employee should be carried out to strengthen the quality in order to prevent violations of internal and external provisions.

c. Governance Outcome

Faktor positif aspek *governance outcome* adalah:

1. Direksi telah mempertanggungjawabkan pelaksanaan tugasnya kepada pemegang saham melalui Rapat Umum Pemegang Saham (RUPS) dan seluruh pelaksanaan tugas dan tanggung jawab Direksi untuk Tahun Buku 2023 telah diterima oleh RUPS;
2. Dewan Komisaris beserta komite-komite dibawahnya telah melaksanakan tugas dan tanggung jawabnya dalam melakukan fungsi pengawasan dengan baik. Hal ini dapat terlihat dari nasihat dan saran yang disampaikan Dewan Komisaris terhadap pelaksanaan proses kegiatan usaha yang terdapat di Bank;
3. Komite-Komite yang berada dibawah Dewan Komisaris telah memberikan analisa dan rekomendasi kepada Dewan Komisaris. Analisa dan Rekomendasi tersebut menjadi pertimbangan Dewan Komisaris dalam rangka melaksanakan fungsi pengawasan terhadap fungsi pengurusan Bank yang dilaksanakan oleh Direksi;
4. Secara umum pencapaian RBB bank bjb posisi 30 Juni 2024 telah menunjukkan kinerja yang baik hal ini tercermin dari realisasi Aset posisi 30 Juni 2024 yaitu sebesar Rp186,76 Triliun atau tumbuh sebesar 11,46% dari posisi 30 Juni 2023 yaitu sebesar Rp167,55 Triliun.
5. Bank telah menyampaikan Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan kepada Otoritas Jasa Keuangan secara berkala sesuai dengan Peraturan Otoritas Jasa Keuangan;
6. Direksi telah menyampaikan laporan mengenai kegiatan fungsi audit intern kepada para pemegang saham dalam laporan pertanggungjawaban Direksi pada RUPS Tahunan Tahun 2023 tanggal 02 April 2024;
7. Pemeriksaan yang dilakukan oleh Satuan Kerja Audit Internal telah sesuai dengan rencana yang ditetapkan dengan cakupan sesuai pengkinian assessment profil risiko *auditee*. Pemantauan hasil audit dilakukan secara berkesinambungan dan penyelesaian komitmen tindak lanjut hasil audit telah sesuai dengan komitmen dan sisanya masih dalam batas waktu komitmen;
8. Akuntan Publik dan Kantor Akuntan Publik telah bertindak objektif dalam melakukan audit dan menerbitkan Management Letter periode 31 Desember 2023 atas audit tahun 2023 dan telah dipenuhi/ditindaklanjuti oleh manajemen Bank;
9. Hasil audit atas laporan keuangan per 31 Desember 2023 dan *Management Letter* telah menggambarkan permasalahan Bank yang signifikan dan disampaikan secara tepat waktu kepada Otoritas Jasa Keuangan;
10. Dewan Komisaris dan Direksi mampu melakukan pengawasan secara aktif terhadap pelaksanaan kebijakan dan strategi Manajemen Risiko;
11. Bank melaksanakan aktivitas bisnisnya sesuai dengan tingkat kompleksitas Bank serta mempertimbangkan tingkat risiko (eksposur risiko) yang terdapat dalam aktivitas bisnis tersebut;
12. Laporan penyediaan dana kepada pihak terkait telah disajikan dalam laporan BMPK dan disampaikan secara tepat waktu oleh Divisi Pengendalian Keuangan kepada Otoritas Jasa Keuangan;
13. Bank telah menyusun laporan-laporan untuk disampaikan kepada pihak internal maupun pihak eksternal, diantaranya laporan Tingkat Kesehatan Bank, laporan hasil audit dan laporan pelaksanaan tata kelola dengan cakupan isi laporan berdasarkan ketentuan yang berlaku;
14. Selama periode Januari - Juni 2024 tidak terdapat penyediaan dana yang melampaui BMPK;
15. Bank telah menyampaikan informasi keuangan dan non-keuangan secara transparan dan berkala melalui media cetak maupun media elektronik yang dapat dengan mudah diakses oleh seluruh pemangku kepentingan;
16. Rencana Bisnis Bank yang disusun oleh Direksi telah disetujui oleh Dewan Komisaris dan telah dikomunikasikan kepada seluruh para pemegang saham dalam RUPS Tahunan dan seluruh jenjang organisasi melalui forum *Business Review*;

c. Governance Outcome

The positive factors in the *governance outcome* aspect are:

1. The Board of Directors has been accountable for the implementation of its duties to shareholders through the General Meeting of Shareholders (GMS) and all implementation of the duties and responsibilities of the Board of Directors for the 2023 Financial Year have been accepted by the GMS;
2. The Board of Commissioners and the committees under it have carried out their duties and responsibilities in carrying out their supervisory functions properly. This can be seen from the advice and suggestions provided by the Board of Commissioners regarding the implementation of the business activity process in the Bank;
3. The Committees under the Board of Commissioners have provided analysis and recommendations to the Board of Commissioners. The analysis and recommendations are considered by the Board of Commissioners in carrying out their supervisory function towards the Bank's management functions carried out by the Board of Directors;
4. In general, the achievement of the Bank bjb RBB as of June 30, 2024 has shown good performance, this is reflected in the realization of Assets as of June 30, 2024, which amounted to IDR186.76 trillion or grew by 11.46% from the position of June 30, 2023, which amounted to IDR167.55 trillion.
5. The Bank has submitted the Report on the Implementation of the Duties and Responsibilities of the Compliance Director to the Financial Services Authority periodically in accordance with the Financial Services Authority Regulation;
6. The Board of Directors has submitted a report on the activities of the internal audit function to shareholders in the Board of Directors' accountability report at the 2023 Annual GMS dated April 2, 2024;
7. The audit conducted by the Internal Audit Work Unit has been in accordance with the established plan with a scope in accordance with the updated auditee risk profile assessment. Monitoring of audit results is carried out continuously and the completion of audit result follow-up commitments has been in accordance with the commitment and the remainder is still within the commitment time limit;
8. The Public Accountant and Public Accounting Firm have acted objectively in conducting the audit and issuing a Management Letter for the period of December 31, 2023 for the 2023 audit and have been fulfilled/ followed up by the Bank's management;
9. The audit results of the financial statements as of December 31, 2023 and the Management Letter have described the Bank's significant problems and have been submitted in a timely manner to the Financial Services Authority;
10. The Board of Commissioners and Board of Directors are able to actively supervise the implementation of Risk Management policies and strategies;
11. The Bank carries out its business activities in accordance with the Bank's level of complexity and considers the level of risk (risk exposure) contained in these business activities;
12. The report on the provision of funds to related parties has been presented in the BMPK report and submitted in a timely manner by the Financial Control Division to the Financial Services Authority;
13. The Bank has prepared reports to be submitted to internal and external parties, including the Bank Health Level report, audit report and governance implementation report with the scope of the report content based on applicable provisions;
14. During the period January - June 2024 there was no provision of funds that exceeded the BMPK;
15. The Bank has submitted financial and non-financial information transparently and periodically through print and electronic media that can be easily accessed by all stakeholders;
16. The Bank's Business Plan prepared by the Board of Directors has been approved by the Board of Commissioners and has been communicated to all shareholders in the Annual GMS and all levels of the organization through the Business Review forum;

17. Realisasi rencana bisnis dan rencana korporasi disampaikan kepada para pemegang saham dalam Laporan Pertanggung Jawaban Direksi yang menjadi agenda rutin dalam RUPS Tahunan;
18. Rencana Bisnis Bank telah menggambarkan proyeksi pertumbuhan kinerja keuangan Bank selama 3 tahun kedepan dalam proyeksi neraca dan laba rugi pada Revisi RBB. Secara YoY kinerja Bank mengalami pertumbuhan positif dari Juni 2023 (*unaudited*) yang dibandingkan dengan periode Juni 2024 (*unaudited*) dengan rincian sebagai berikut:
- Realisasi Aset posisi 30 Juni 2024 yaitu sebesar Rp186,76 Triliun atau tumbuh sebesar 11,46% dari posisi 30 Juni 2023 yaitu sebesar Rp167,55 Triliun;
 - Realisasi Kredit posisi 30 Juni 2024 yaitu sebesar Rp120,33 Triliun atau tumbuh sebesar 6,42% dari posisi 30 Juni 2023 yaitu sebesar Rp113,08 Triliun;
 - Realisasi Dana Pihak Ketiga posisi 30 Juni 2024 yaitu sebesar Rp132,82 Triliun atau tumbuh sebesar 10,43% dari posisi 30 Juni 2023 yaitu sebesar Rp120,27 Triliun.
19. Selain itu dari sisi pencapaian target sebagaimana tercantum dalam Rencana Bisnis Bank pada Semester I Tahun 2024 kinerja keuangan Bank telah tercapai, diantaranya:
- Realisasi Aset posisi 30 Juni 2024 yaitu sebesar Rp186,76 Triliun atau 102,84% dari target yang ditetapkan sebesar Rp181,60 Triliun;
 - Realisasi Kredit posisi 30 Juni 2024 yaitu sebesar Rp120,33 Triliun atau 100,72% dari target yang ditetapkan sebesar Rp119,47 Triliun;
 - Realisasi Laba Bersih posisi 30 Juni 2024 mencapai sebesar Rp679 Miliar atau 114,60% dari target yang ditetapkan sebesar Rp592 Miliar.

Faktor negatif aspek *governance outcome* adalah:

Selama periode Januari – Juni Tahun 2024, masih terdapat adanya sanksi denda dan *fraud* yang terjadi di Bank, namun demikian Bank telah melakukan mitigasi dan tindak lanjut berupa *corrective action* termasuk melakukan upaya-upaya untuk meningkatkan *recovery* sehingga kerugian Bank dapat diselesaikan secara optimal.

17. The realization of the business plan and corporate plan is submitted to shareholders in the Board of Directors' Accountability Report which is a routine agenda in the Annual GMS;
18. The Bank's Business Plan has described the projection of the Bank's financial performance growth for the next 3 years in the balance sheet and profit and loss projections in the Revised RBB. On a YoY basis, the Bank's performance experienced positive growth from June 2023 (*unaudited*) compared to the June 2024 period (*unaudited*) with the following details:
- Asset Realization as of June 30, 2024, which was IDR186.76 trillion or grew by 11.46% from the position of June 30, 2023, which was IDR167.55 trillion;
 - Credit Realization as of June 30, 2024, which was IDR120.33 trillion or grew by 6.42% from the position of June 30, 2023, which was IDR113.08 trillion;
 - Third Party Fund Realization as of June 30, 2024, which was IDR132.82 trillion or grew by 10.43% from the position of June 30, 2023, which was IDR120.27 trillion.
19. In addition, in terms of achieving targets as stated in the Bank's Business Plan for Semester I of 2024, the Bank's financial performance has been achieved, including:
- Asset Realization as of June 30, 2024, which is IDR186.76 trillion or 102.84% of the target set at IDR181.60 trillion;
 - Credit Realization as of June 30, 2024, which is IDR120.33 trillion or 100.72% of the target set at IDR119.47 trillion;
 - Net Profit Realization as of June 30, 2024, which is IDR679 billion or 114.60% of the target set at IDR592 billion.

The negative factors of the *governance outcome* aspect are:

During the period of January - June 2024, there were still fines and fraud sanctions that occurred at the Bank, however, the Bank has carried out mitigation and follow-up in the form of *corrective action*, including making efforts to increase *recovery* so that the Bank's losses can be resolved optimally.

Hasil Assessment GCG Periode Juli – Desember 2024 adalah sebagai berikut.

Self Assessment Results for the Period July - December 2024 are as follows.

Hasil Penilaian Sendiri (<i>Self Assessment</i>) Pelaksanaan GCG Results of Self-Assessment Implementation of Governance		
Peringkat Rating	Definisi	Definition
2	Mencerminkan manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum baik . Hal ini tercermin dari pemenuhan yang memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank.	Reflects that the Bank's management has implemented generally good governance. This is reflected in adequate fulfillment of Governance principles. In the event that there are weaknesses in the application of Governance principles, in general these weaknesses are less significant and can be resolved with normal actions by Bank management.

Kesimpulan:

Berdasarkan analisis terhadap seluruh kriteria atau indikator penilaian tersebut di atas, disimpulkan bahwa:

a. Governance Structure

Faktor positif aspek *governance structure* adalah:

1. Jumlah anggota Direksi Bank telah sesuai Peraturan Otoritas Jasa Keuangan dan seluruhnya berdomisili di Indonesia;
2. Dewan Komisaris dan Anggota Direksi Bank memiliki integritas, kompetensi dan reputasi keuangan yang baik. Hal tersebut dapat dilihat dari hasil penilaian kemampuan dan kepatutan oleh Otoritas Jasa Keuangan dimana Dewan Komisaris dan anggota Direksi telah dinyatakan lulus dan tidak pernah terlibat kasus hukum;
3. Seluruh anggota Dewan Komisaris dan Direksi Bank tidak saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Dewan Komisaris dan/atau Direksi;
4. Bank telah mengkinikan struktur organisasi berdasarkan kebutuhan dan kompleksitas usaha yang dijalankan Bank serta menempatkan Direksi sesuai dengan bidang tugasnya masing-masing;
5. Dalam pengkinian struktur organisasi Bank telah melakukan beberapa hal sebagai upaya penguatan sistem pengendalian internal diantaranya:
 - a. Menambah SEVP Enterprise Risk di bawah Direktur Kepatuhan dan membentuk Divisi IT Security;
 - b. Melakukan pemisahan Satuan Kerja Manajemen Risiko menjadi 2 yaitu Divisi Manajemen Risiko Kredit, Pasar & Terintegrasi dan Divisi Manajemen Risiko Operasional;
 - c. Melakukan pemindahan kewenangan fungsi Kontrol Internal Wilayah dan Kontrol Internal Cabang di bawah kewenangan Divisi Manajemen Risiko Operasional yang berada pada Direktorat Kepatuhan Dimana sebelumnya di bawah kewenangan Satuan Kerja Audit Internal yang berada pada Direktorat Utama;
6. Bank telah membentuk komite-komite yang menunjang pelaksanaan tugas Dewan Komisaris (Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, serta Komite Tata Kelola Terintegrasi) dimana seluruh anggotanya memiliki kompetensi pada bidang kerjanya masing-masing sesuai dengan kebutuhan Bank serta telah menetapkan program kerja yang akan dipergunakan dalam melaksanakan fungsinya;
7. Bank telah menetapkan pedoman benturan kepentingan guna menangani potensi situasi benturan kepentingan yang dihadapi oleh setiap Insan bank bjb;
8. Bank telah membentuk Satuan Kerja Audit Internal, Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko, dengan sumber daya manusia yang kompeten sehingga mampu bekerja secara profesional dan independen terhadap unit kerja bisnis dan operasional;
9. Bank telah menetapkan Kebijakan Audit Internal, Piagam Audit Intern dan Standar Pelaksanaan Fungsi Audit Intern Bank (SPFAIB) sebagai dasar dalam penerapan fungsi Audit Internal;
10. Dalam rangka penunjukan Kantor Akuntan Publik dan Akuntan Publik telah sesuai dengan Peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku untuk melakukan audit terhadap laporan keuangan Bank;
11. Bank telah memiliki kebijakan umum manajemen risiko dan penetapan limit risiko yang memadai;
12. Bank telah menetapkan kebijakan, sistem dan prosedur tertulis yang memadai dalam rangka penyediaan dana kepada pihak terkait dan juga penyediaan dana besar, berikut *monitoring* serta penanganan yang diperlukan dalam hal terjadi *Non Performing Loan*;
13. Bank telah menetapkan kebijakan umum yang terdiri dari Kebijakan Tata Kelola Bank, Kebijakan Manajemen Risiko serta Kebijakan Pengendalian Internal guna menunjang kegiatan usaha yang dijalankannya sehingga setiap kegiatan yang dilaksanakan dapat mencerminkan suatu tata kelola yang baik;

Conclusion:

Based on the analysis of all the assessment criteria or indicators above, it is concluded that:

a. Governance Structure

The positive factors in the *governance structure* aspect are:

1. The number of members of the Bank's Board of Directors is in accordance with the Financial Services Authority Regulation and all are domiciled in Indonesia;
2. The Board of Commissioners and Members of the Bank's Board of Directors have integrity, competence and good financial reputation. This can be seen from the results of the fit and proper assessment by the Financial Services Authority where the Board of Commissioners and members of the Board of Directors have been declared to have passed and have never been involved in a legal case;
3. All members of the Bank's Board of Commissioners and Board of Directors do not have family relationships up to the second degree with fellow members of the Board of Commissioners and/or Board of Directors;
4. The Bank has updated its organizational structure based on the needs and complexity of the business run by the Bank and placed the Board of Directors according to their respective fields of duty;
5. In updating the organizational structure, the Bank has done several things as an effort to strengthen the internal control system, including:
 - a. Adding SEVP Enterprise Risk under the Director of Compliance and forming the IT Security Division;
 - b. Separation of the Risk Management Work Unit into 2, namely the Credit, Market & Integrated Risk Management Division and the Operational Risk Management Division;
 - c. Transferring the authority of the Regional Internal Control and Branch Internal Control functions under the authority of the Operational Risk Management Division under the Compliance Directorate, where previously it was under the authority of the Internal Audit Work Unit under the Main Directorate;
6. The Bank has formed committees that support the implementation of the Board of Commissioners' duties (Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, and Integrated Governance Committee) where all members have competence in their respective fields of work according to the Bank's needs and have determined the work program that will be used in carrying out their functions.;
7. The Bank has established conflict of interest guidelines to handle potential conflict of interest situations faced by every bjb bank employee.;
8. The Bank has formed an Internal Audit Work Unit, Compliance Work Unit and Risk Management Work Unit, with competent human resources so that they are able to work professionally and independently towards business and operational work units.;
9. The Bank has established an Internal Audit Policy, Internal Audit Charter and Bank Internal Audit Function Implementation Standards (SPFAIB) as the basis for implementing the Internal Audit function.;
10. In the context of appointing a Public Accounting Firm and Public Accountant in accordance with the Financial Services Authority Regulations and applicable laws and regulations to conduct an audit of the Bank's financial statements.;
11. The Bank has a general risk management policy and adequate risk limit setting.;
12. The Bank has established adequate written policies, systems and procedures for providing funds to related parties and also providing large funds, including the monitoring and handling required in the event of a Non Performing Loan.;
13. The Bank has established general policies consisting of Bank Governance Policy, Risk Management Policy and Internal Control Policy to support the business activities it carries out so that every activity carried out can reflect good governance.;

14. Bank telah memiliki kebijakan prosedur mengenai tata cara pelaksanaan transparansi kondisi keuangan;
15. Bank telah menyusun Laporan Pelaksanaan Tata Kelola periode tahun 2023, dimana cakupan Laporan Pelaksanaan Tata Kelola tersebut telah sesuai dengan Peraturan Otoritas Jasa Keuangan;
16. Direksi telah menyusun Rencana Bisnis Bank secara realistis, komprehensif, terukur (*achievable*) atas dasar kajian yang komprehensif dengan memperhatikan peluang bisnis dan kekuatan yang dimiliki oleh Bank serta mengidentifikasi kelemahan dan ancaman dan telah sesuai dengan visi dan misi serta rencana korporasi (*corporate plan*) Bank.

Faktor negatif aspek *governance structure* adalah:

Kegiatan Operasional Bank telah diatur dalam kebijakan, sistem, dan prosedur Bank, namun demikian masih terdapat beberapa ketentuan internal yang perlu dilakukan pengkinian ataupun penyusunan terhadap ketentuan yang baru diterbitkan oleh regulator, sehingga dapat berpotensi risiko adanya kondisi bisnis atau operasional Bank yang belum sesuai dengan ketentuan Regulator. Hal tersebut dikarenakan dalam pelaksanaan proses pengkinian mengutamakan skala prioritas dari kebutuhan Bank.

14. The Bank has a policy procedure regarding the procedures for implementing transparency of financial conditions;
15. The Bank has prepared a Governance Implementation Report for the 2023 period, where the scope of the Governance Implementation Report is in accordance with the Financial Services Authority Regulations;
16. The Board of Directors has prepared a Bank Business Plan that is realistic, comprehensive, measurable (*achievable*) based on a comprehensive study by taking into account business opportunities and strengths owned by the Bank and identifying weaknesses and threats and is in accordance with the Bank's vision and mission and corporate plan.

The negative factors in the *governance structure* aspect are:

Bank Operational Activities have been regulated in the Bank's policies, systems, and procedures, however, there are still several internal provisions that need to be updated or prepared for the provisions that have just been issued by the regulator, so that there is a potential risk of business conditions or Bank operations that are not in accordance with the provisions of the Regulator. This is because in implementing the updating process, the priority scale of the Bank's needs is prioritized.

b. *Governance Process*

Faktor positif aspek *governance process* adalah:

1. Direksi telah bertanggung jawab penuh atas pelaksanaan kepemimpinan Bank yang telah dijalankan selama Tahun Buku 2023 yang tercantum dalam Laporan Tahunan yang disampaikan kepada pemegang saham pada RUPS Tahunan, sekaligus pemberian pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquitt et de charge*) kepada Direksi atas tindakan pengurusan Perseroan dan Dewan Komisaris atas tindakan pengawasan Perseroan yang telah dijalankan selama Tahun Buku 2023;
2. Anggota Direksi tidak memberikan kuasa umum kepada pihak lain yang mengakibatkan pengalihan tugas dan fungsi Direksi;
3. Direksi telah menindaklanjuti temuan dan rekomendasi dari hasil pemeriksaan Satuan Kerja Audit Internal, auditor eksternal, hasil pengawasan otoritas yang berwenang melalui pemberian arahan terkait temuan dan rekomendasi tersebut kepada seluruh unit kerja terkait;
4. Pengangkatan anggota Komite dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Nominasi dan Remunerasi;
5. Dalam melaksanakan tugas pengawasan, Dewan Komisaris telah mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank melalui rapat gabungan antara Dewan Komisaris dan Direksi serta pelaksanaan pemantauan oleh Komite - Komite sebagai alat kelengkapan Dewan Komisaris dengan memberikan rekomendasi kepada Direksi. Rapat tersebut dilakukan antara lain untuk memastikan terselenggaranya pelaksanaan prinsip-prinsip tata kelola yang baik dalam setiap kegiatan usaha Bank pada seluruh jenjang organisasi;
6. Dalam melakukan tugas pengawasan, Dewan Komisaris telah mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank melalui mekanisme rapat gabungan Dewan Komisaris dengan Direksi dimana selama periode Juli - Desember 2024 telah dilaksanakan sebanyak 12 kali dan rapat Dewan Komisaris dilaksanakan sebanyak 14 kali;
7. Seluruh kegiatan rapat Dewan Komisaris telah didokumentasikan secara lengkap sebagai dasar evaluasi pelaksanaan hasil keputusan rapat;
8. Dewan Komisaris telah membentuk Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi serta Komite Tata Kelola Terintegrasi, dan komite-komite yang dibentuk sebagai alat kelengkapan Dewan Komisaris telah menjalankan tugasnya secara independen dan telah memberikan analisa yang memadai serta rekomendasi kepada Dewan Komisaris;
9. Rapat Komite-komite sebagai alat kelengkapan Dewan Komisaris telah diselenggarakan sesuai dengan kebutuhan Bank dan proses pengambilan keputusan dalam setiap rapat yang dilaksanakan, telah diambil berdasarkan musyawarah mufakat atau suara terbanyak dalam hal tidak terjadi musyawarah mufakat;
10. Satuan Kerja Kepatuhan telah membuat dan merumuskan strategi langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan;
11. Satuan Kerja Kepatuhan telah melaksanakan *review* dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank;

b. *Governance Process*

Positive factors of the *governance process* aspect are:

1. The Board of Directors has been fully responsible for the implementation of the Bank's management that has been carried out during the 2023 Financial Year as stated in the Annual Report submitted to shareholders at the Annual GMS, as well as granting full release and discharge of responsibility (*acquitt et de charge*) to the Board of Directors for the Company's management actions and the Board of Commissioners for the Company's supervisory actions that have been carried out during the 2023 Financial Year;
2. Members of the Board of Directors do not grant general power of attorney to other parties which results in the transfer of duties and functions of the Board of Directors;
3. The Board of Directors has followed up on the findings and recommendations from the results of the Internal Audit Work Unit's inspections, external auditors, and the results of supervision by the competent authorities by providing direction regarding the findings and recommendations to all related work units;
4. The appointment of Committee members is carried out by the Board of Directors based on the decision of the Board of Commissioners meeting by taking into account the recommendations of the Nomination and Remuneration Committee;
5. In carrying out its supervisory duties, the Board of Commissioners has directed, monitored and evaluated the implementation of the Bank's strategic policies through joint meetings between the Board of Commissioners and the Board of Directors as well as the implementation of monitoring by the Committees as a complementary tool of the Board of Commissioners by providing recommendations to the Board of Directors. The meeting was held, among other things, to ensure the implementation of good governance principles in every business activity of the Bank at all levels of the organization;
6. In carrying out its supervisory duties, the Board of Commissioners has directed, monitored and evaluated the implementation of the Bank's strategic policies through a joint meeting mechanism between the Board of Commissioners and the Board of Directors. During the period July - December 2024, this has been carried out 12 times and the Board of Commissioners meeting has been held 14 times;
7. All activities of the Board of Commissioners meetings have been fully documented as a basis for evaluating the implementation of the results of the meeting decisions;
8. The Board of Commissioners has formed an Audit Committee, a Risk Monitoring Committee, a Nomination and Remuneration Committee and an Integrated Governance Committee, and the committees formed as supporting tools for the Board of Commissioners have carried out their duties independently and have provided adequate analysis and recommendations to the Board of Commissioners;
9. Meetings of the Committees as a complementary tool of the Board of Commissioners have been held in accordance with the Bank's needs and the decision-making process in each meeting held has been taken based on consensus or majority vote in the event that consensus does not occur;
10. The Compliance Work Unit has created and formulated strategic steps to support the creation of a Compliance Culture;
11. The Compliance Work Unit has carried out a review and/or recommended updating and improving policies, provisions, systems and procedures owned by the Bank;

12. Satuan Kerja Kepatuhan telah memastikan rancangan kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank yang akan diberlakukan telah sesuai dengan ketentuan Otoritas Jasa Keuangan, Bank Indonesia dan peraturan perundang-undangan yang berlaku;
 13. Dalam rangka peningkatan fungsi *quality assurance* dan *corrective action*, Bank melalui satuan kerja terkait telah melakukan sosialisasi pada seluruh jaringan kantor Bank mengenai Budaya Risiko, Budaya Kepatuhan serta *fraud awareness*;
 14. Bank senantiasa melakukan penguatan Fungsi Kepatuhan khususnya Budaya Kepatuhan melalui pelaksanaan kegiatan sosialisasi penerapan Budaya Kepatuhan, fungsi Quality Assurance dengan cara menetapkan *Compliance Sheet*, *bjb* Sipatuh, KMS (*Knowledge Management System*) dan *bjb* AMOLA untuk dipergunakan pada kegiatan operasional Bank sehingga kegiatan dimaksud dapat dilakukan secara konsisten dan tetap memperhatikan prinsip-prinsip Tata Kelola yang baik serta azas-azas perbankan yang sehat;
 15. Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko terlibat aktif dalam penyusunan kebijakan dan prosedur Bank melalui kepesertaan dalam rapat teknis terkait penyusunan kebijakan dan prosedur;
 16. Pelaksanaan pemantauan dan penyampaian laporan atas tindak lanjut komitmen yang dibuat berdasarkan hasil pemeriksaan Otoritas Jasa Keuangan serta pemeriksa lain yang berwenang dilaksanakan oleh Satuan Kerja Kepatuhan secara berkala;
 17. Satuan Kerja Audit Internal melakukan fungsi pengawasan secara independen dengan cakupan tugas yang memadai dan sesuai dengan rencana kerja, pelaksanaan maupun pemantauan hasil audit;
 18. Satuan Kerja Audit Internal telah melaporkan seluruh temuan hasil pemeriksaan sesuai ketentuan yang berlaku;
 19. Satuan Kerja Audit Internal telah menyusun dan mengkinikan pedoman kerja Auditor Internal;
 20. Penentuan penunjukan Akuntan Publik dan Kantor Akuntan Publik telah sesuai dengan ketentuan yang berlaku, dimana Akuntan Publik dan Kantor Akuntan Publik terdaftar di Otoritas Jasa Keuangan;
 21. Akuntan Publik dan Kantor Akuntan Publik yang ditunjuk, mampu bekerja secara independen, memenuhi standar profesional akuntan publik serta ruang lingkup audit yang ditetapkan;
 22. Bank telah menetapkan prosedur di dalam melakukan proses identifikasi, pengukuran, monitoring dan pengendalian risiko secara berkala yang disesuaikan dengan kebutuhan bisnis Bank, dan setiap jenis risiko melalui *tools* yang telah dikembangkan oleh Bank, termasuk diantaranya yaitu Pedoman Profil Risiko dan ICAAP, Dimana didalamnya telah diatur Profil Risiko Kantor Cabang dan Profil Risiko Kantor Wilayah;
 23. Bank telah menerapkan pengendalian *intern* yang menyeluruh serta memadai, dimana pelaksanaan prinsip *segregation of duties* dan konsep *dual control* telah melekat dalam kebijakan dan pedoman aktivitas operasional yang menjadi panduan pelaksanaan kegiatan operasional sehari – hari;
 24. Satuan Kerja Audit Internal, Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko telah melaksanakan tugasnya sesuai dengan ketentuan yang berlaku;
 25. Pelaksanaan *review* atas kebijakan, sistem dan prosedur penyediaan dana kepada pihak terkait serta penyediaan dana besar telah dilaksanakan secara berkala sesuai dengan ketentuan yang berlaku;
 26. Pengambilan keputusan dalam penyediaan dana diputuskan dalam Rapat Komite yang dilakukan secara independen tanpa intervensi dari pihak terkait dan/atau pihak lainnya dengan mengedepankan prinsip kehati-hatian;
 27. Bank telah menyusun laporan yang berkaitan dengan informasi keuangan dan non-keuangan secara transparan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan;
 28. Rencana Korporasi (*Corporate Plan*) dan Rencana Bisnis Bank (*Business Plan*) disusun secara realistis dan telah memperhatikan seluruh faktor internal dan eksternal, penerapan manajemen risiko, prinsip kehati-hatian serta azas perbankan yang sehat dan telah disetujui oleh Dewan Komisaris;
 29. Direksi telah melaksanakan evaluasi terhadap pelaksanaan RBB secara berkala melalui kegiatan rapat Direksi ataupun rapat kerja wilayah.
12. The Compliance Work Unit has ensured that the draft policies, provisions, systems and procedures, as well as the Bank's business activities to be implemented are in accordance with the provisions of the Financial Services Authority, Bank Indonesia and applicable laws and regulations;
 13. In order to improve the quality assurance and corrective action functions, the Bank through the relevant work units has conducted outreach to the entire Bank office network regarding Risk Culture, Compliance Culture and fraud awareness;
 14. The Bank continuously strengthens the Compliance Function, especially the Compliance Culture, through the implementation of socialization activities for the implementation of the Compliance Culture, the Quality Assurance function by establishing the Compliance Sheet, *bjb* Sipatuh, KMS (Knowledge Management System) and *bjb* AMOLA to be used in the Bank's operational activities so that the activities in question can be carried out consistently and still pay attention to the principles of good governance and the principles of healthy banking;
 15. The Compliance Work Unit and the Risk Management Work Unit are actively involved in the preparation of Bank policies and procedures through participation in technical meetings related to the preparation of policies and procedures;
 16. The implementation of monitoring and submission of reports on follow-up to commitments made based on the results of inspections by the Financial Services Authority and other authorized inspectors is carried out by the Compliance Work Unit on a regular basis;
 17. The Internal Audit Work Unit carries out its supervisory function independently with adequate scope of duties and in accordance with the work plan, implementation and monitoring of audit results;
 18. The Internal Audit Work Unit has reported all audit findings in accordance with applicable provisions;
 19. The Internal Audit Work Unit has prepared and updated the Internal Auditor work guidelines;
 20. The determination of the appointment of Public Accountants and Public Accounting Firms is in accordance with applicable provisions, where Public Accountants and Public Accounting Firms are registered with the Financial Services Authority;
 21. The appointed Public Accountant and Public Accounting Firm are able to work independently, meet the professional standards of public accountants and the scope of the audit that has been set;
 22. The Bank has established procedures in carrying out the process of periodic identification, measurement, monitoring and control of risks that are adjusted to the Bank's business needs, and each type of risk through tools that have been developed by the Bank, including the Risk Profile Guidelines and ICAAP, which have regulated the Branch Office Risk Profile and Regional Office Risk Profile;
 23. The Bank has implemented comprehensive and adequate internal control, where the implementation of the principle of segregation of duties and the concept of dual control have been embedded in the policies and guidelines for operational activities that serve as guidelines for the implementation of daily operational activities;
 24. The Internal Audit Work Unit, Compliance Work Unit and Risk Management Work Unit have carried out their duties in accordance with applicable provisions;
 25. The implementation of reviews of policies, systems and procedures for providing funds to related parties and the provision of large funds has been carried out periodically in accordance with applicable provisions;
 26. Decision-making in providing funds is decided in a Committee Meeting which is carried out independently without intervention from related parties and/or other parties by prioritizing the principle of prudence;
 27. The Bank has prepared reports related to financial and non-financial information in a transparent manner as regulated in the Financial Services Authority Regulation;
 28. The Bank's Corporate Plan and Business Plan are prepared realistically and have taken into account all internal and external factors, the implementation of risk management, the principle of prudence and the principles of healthy banking and have been approved by the Board of Commissioners;
 29. The Board of Directors has conducted an evaluation of the implementation of the RBB periodically through Board of Directors meetings or regional work meetings.

30. Dalam rangka penguatan pelaksanaan penerapan tata kelola yang baik, Bank telah menerapkan ISO, dengan rincian sebagai berikut:
- ISO 37001 :2016 Sistem Manajemen Anti Penyuapan (SMAP) pada segmen komersial dan korporasi di Kantor Pusat dan Kantor Cabang Utama Bandung serta proses pengadaan barang/jasa di Kantor Pusat;
 - ISO 37301:2021 Sistem Manajemen Kepatuhan (SMK) pada segmen kredit komersial dan korporasi di Kantor Pusat dan Kantor Cabang Utama Bandung serta penerapan Fungsi Kepatuhan pada Divisi Kepatuhan & APU PPT;
 - ISO/IEC 27001 : 2022 *The Information Security Management Systems in the Provision of IT Operation for DIGI/ by bank bjb (Mobile Banking, SMS Banking, Internet Banking), bjb DigiCash, bank bjb e-KYC and e-Procurement bank bjb applications. This is accordance with the Statement of Applicability Edition 1 Revision 0 Updated 08 August 2024;*
 - ISO/IEC 20000-1 : 2018 *The Service Management System of Information Technology Division supporting the provision of DIGI by bank bjb Application Services to Digital Banking Division;*
 - ISO 9001 : 2015 Trade Processing Service for Export Import.
31. Dalam rangka penguatan sistem pengendalian internal Bank telah melakukan peningkatan fungsi *second line* melalui optimalisasi peran dan fungsi Kontrol Internal Cabang dan Kontrol Internal Wilayah dimana salah satunya yaitu melakukan *review* implementasi fungsi kepatuhan dan manajemen risiko pada Kantor Cabang dan Kantor Wilayah;
32. Dalam rangka menunjang mewujudkan penerapan Tata Kelola Bank yang baik dari sisi proses Bank telah memiliki beberapa sistem aplikasi diantaranya: *Smart Mobile Banking bjb digi, bjb Fast dengan bjb AMOLA yang sudah terintegrasi, FDS (Fraud Detection System), bjb Whistleblowing System, bjb LMS, bjb Kepo, bjb SiPatuh dan Elbu.*

Faktor negatif aspek governance process adalah:

Pelaksanaan *supervisory* atasan terhadap pegawai yang menjadi penyediaan kewenangannya dalam hal pelaksanaan fungsi dan tugas masing-masing pegawai kiranya perlu dilakukan ditingkatkan guna mencegah adanya pelanggaran-pelanggaran terhadap ketentuan internal maupun eksternal.

c. Governance Outcome

Faktor positif aspek governance outcome adalah:

- Direksi telah mempertanggungjawabkan pelaksanaan tugasnya kepada pemegang saham melalui Rapat Umum Pemegang Saham (RUPS) dan seluruh pelaksanaan tugas dan tanggung jawab Direksi untuk tahun buku 2023 telah diterima oleh RUPS;
- Dewan Komisaris beserta komite-komite dibawahnya telah melaksanakan tugas dan tanggung jawabnya dalam melakukan fungsi pengawasan dengan baik. Hal ini dapat terlihat dari nasihat dan saran yang disampaikan Dewan Komisaris terhadap pelaksanaan proses kegiatan usaha yang terdapat di Bank;
- Komite-Komite yang berada dibawah Dewan Komisaris telah memberikan analisa dan rekomendasi kepada Dewan Komisaris. Analisa dan Rekomendasi tersebut menjadi pertimbangan Dewan Komisaris dalam rangka melaksanakan fungsi pengawasan terhadap fungsi pengurusan Bank yang dilaksanakan oleh Direksi;
- Bank telah menyampaikan Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan kepada Otoritas Jasa Keuangan secara berkala sesuai dengan Peraturan Otoritas Jasa Keuangan;
- Direksi telah menyampaikan laporan mengenai kegiatan fungsi audit intern kepada para pemegang saham dalam laporan pertanggungjawaban Direksi pada RUPS Tahunan Tahun 2023 tanggal 02 April 2024;
- Pemeriksaan yang dilakukan oleh Satuan Kerja Audit Internal telah sesuai dengan rencana yang ditetapkan dengan cakupan sesuai keinginan *assessment* profil risiko auditee. Pemantauan hasil audit dilakukan secara berkesinambungan dan penyelesaian komitmen tindak lanjut hasil audit telah sesuai dengan komitmen;
- Akuntan Publik dan Kantor Akuntan Publik telah melakukan audit dan menerbitkan *Management Letter* periode 31 Desember 2023 atas audit tahun 2023 dan telah dipenuhi/ ditindaklanjuti oleh manajemen Bank;
- Hasil audit atas laporan keuangan per 31 Desember 2023 dan *Management Letter* telah menggambarkan permasalahan Bank yang signifikan dan disampaikan secara tepat waktu kepada Otoritas Jasa Keuangan;
- Dewan Komisaris dan Direksi mampu melakukan pengawasan secara aktif terhadap pelaksanaan kebijakan dan strategi Manajemen Risiko;
- Bank melaksanakan aktivitas bisnisnya sesuai dengan tingkat kompleksitas Bank serta mempertimbangkan tingkat risiko (eksposur risiko) yang terdapat dalam aktifitas bisnis tersebut;

30. In order to strengthen the implementation of good governance, the Bank has implemented ISO, with the following details:
- ISO 37001:2016 Anti-Bribery Management System (SMAP) in the commercial and corporate segments at the Head Office and Bandung Main Branch Office and the procurement process for goods/services at the Head Office;
 - ISO 37301:2021 Compliance Management System (SMK) in the commercial and corporate credit segment at the Head Office and Bandung Main Branch Office and the implementation of the Compliance Function in the Compliance & APU PPT Division;
 - ISO/IEC 27001:2022 The Information Security Management Systems in the Provision of IT Operation for DIGI/ by bank bjb (Mobile Banking, SMS Banking, Internet Banking), bjb DigiCash, bank bjb e-KYC and e-Procurement bank bjb applications. This is in accordance with the Statement of Applicability Edition 1 Revision 0 Updated 08 August 2024;
 - ISO/IEC 20000-1 : 2018 The Service Management System of Information Technology Division supporting the provision of DIGI by bank bjb Application Services to Digital Banking Division;
 - ISO 9001 : 2015 Trade Processing Service for Export Import.
31. In order to strengthen the internal control system, the Bank has increased the second line function by optimizing the role and function of Branch Internal Control and Regional Internal Control, one of which is to review the implementation of compliance and risk management functions at Branch Offices and Regional Offices;
32. In order to support the implementation of good Bank Governance from the process side, the Bank has several application systems including: Smart Mobile Banking bjb digi, bjb Fast with integrated bjb AMOLA, FDS (Fraud Detection System), bjb Whistleblowing System, bjb LMS, bjb Kepo, bjb SiPatuh and Elbu.

The negative factors of the governance process aspect are:

The implementation of supervisory authority by superiors towards employees who are under their supervision in terms of carrying out the functions and duties of each employee needs to be improved in order to prevent violations of internal and external provisions.

c. Governance Outcome

The positive factors in the governance outcome aspect are:

- The Board of Directors has been accountable for the implementation of its duties to shareholders through the General Meeting of Shareholders (GMS) and all implementation of the duties and responsibilities of the Board of Directors for the 2023 financial year have been accepted by the GMS;
- The Board of Commissioners and the committees under it have carried out their duties and responsibilities in carrying out their supervisory functions properly. This can be seen from the advice and suggestions provided by the Board of Commissioners regarding the implementation of the business activity process in the Bank;
- The committees under the Board of Commissioners have provided analysis and recommendations to the Board of Commissioners. The analysis and recommendations are considered by the Board of Commissioners in carrying out their supervisory function regarding the Bank's management functions carried out by the Board of Directors;
- The Bank has submitted a Report on the Implementation of the Duties and Responsibilities of the Compliance Director to the Financial Services Authority periodically in accordance with the Financial Services Authority Regulation;
- The Board of Directors has submitted a report on the activities of the internal audit function to shareholders in the Board of Directors' accountability report at the 2023 Annual GMS dated April 2, 2024;
- The audit conducted by the Internal Audit Work Unit has been in accordance with the established plan with a scope in accordance with the updated auditee risk profile assessment. Monitoring of audit results is carried out continuously and the completion of audit result follow-up commitments has been in accordance with the commitment;
- The Public Accountant and Public Accounting Firm have conducted an audit and issued a Management Letter for the period of December 31, 2023 for the 2023 audit and have been fulfilled/ followed up by the Bank's management;
- The audit results of the financial statements as of December 31, 2023 and the Management Letter have described the Bank's significant problems and have been submitted in a timely manner to the Financial Services Authority;
- The Board of Commissioners and Board of Directors are able to actively supervise the implementation of Risk Management policies and strategies;
- The Bank carries out its business activities in accordance with the Bank's level of complexity and considers the level of risk (risk exposure) contained in these business activities;

11. Laporan penyediaan dana kepada pihak terkait telah disajikan dalam laporan BMPK dan disampaikan secara tepat waktu oleh Divisi Pengendalian Keuangan kepada Otoritas Jasa Keuangan;
12. Bank telah menyusun laporan-laporan untuk disampaikan kepada pihak internal maupun pihak eksternal, diantaranya laporan Tingkat Kesehatan Bank, laporan hasil audit dan laporan pelaksanaan tata kelola dengan cakupan isi laporan berdasarkan ketentuan yang berlaku;
13. Selama periode Juli - Desember 2024 tidak terdapat penyediaan dana yang melampaui BMPK;
14. Bank telah menyampaikan informasi keuangan dan non-keuangan secara transparan dan berkala melalui media cetak maupun media elektronik yang dapat dengan mudah diakses oleh seluruh pemangku kepentingan;
15. Rencana Bisnis Bank yang disusun oleh Direksi telah disetujui oleh Dewan Komisaris dan telah dikomunikasikan kepada seluruh para pemegang saham dalam RUPS Tahunan dan seluruh jenjang organisasi;
16. Realisasi rencana bisnis dan rencana korporasi disampaikan kepada para pemegang saham dalam Laporan Pertanggungjawaban Direksi yang menjadi agenda rutin dalam RUPS Tahunan.
17. Rencana Bisnis Bank telah menggambarkan proyeksi pertumbuhan kinerja keuangan Bank selama 3 tahun kedepan dalam proyeksi neraca dan laba rugi pada Revisi RBB. Secara YoY kinerja Bank mengalami pertumbuhan positif dari Desember 2023 (*unaudited*) yang dibandingkan dengan periode Desember 2023 (*audited*) dengan rincian sebagai berikut:
 - a. Realisasi Aset posisi 31 Desember 2024 mengalami kenaikan sebesar 4,10% dari sebesar Rp176,48 Triliun menjadi sebesar Rp183,72 Triliun;
 - b. Realisasi Kredit posisi 31 Desember 2024 mengalami kenaikan sebesar 2,88% dari sebesar Rp116,14 Triliun menjadi sebesar Rp119,48 Triliun;

Faktor negatif aspek Governance Outcome adalah:

1. Selama periode Juli - Desember Tahun 2024, masih terdapat adanya sanksi denda dan *fraud* yang terjadi di Bank, namun demikian Bank telah melakukan mitigasi dan tindak lanjut berupa *corrective action* termasuk melakukan upaya-upaya untuk meningkatkan *recovery* sehingga kerugian Bank dapat diselesaikan secara optimal.
2. Pencapaian target sebagaimana tercantum dalam Rencana Bisnis Bank pada Semester II Tahun 2025 untuk kinerja keuangan Bank (*unaudited*) tidak tercapai, khususnya terhadap realisasi Laba Bersih posisi 31 Desember 2024 yaitu sebesar Rp1,33 Triliun atau 95,84% dari target yang ditetapkan sebesar Rp1,38 Triliun.

11. Reports on the provision of funds to related parties have been presented in the BMPK report and submitted in a timely manner by the Financial Control Division to the Financial Services Authority;
12. The Bank has prepared reports to be submitted to internal and external parties, including Bank Health Level reports, audit results reports and governance implementation reports with the scope of the report content based on applicable provisions;
13. During the period July - December 2024 there was no provision of funds that exceeded the BMPK;
14. The Bank has submitted financial and non-financial information transparently and periodically through print media and electronic media that can be easily accessed by all stakeholders;
15. The Bank's Business Plan prepared by the Board of Directors has been approved by the Board of Commissioners and has been communicated to all shareholders in the Annual GMS and all levels of the organization;
16. The realization of the business plan and corporate plan is submitted to shareholders in the Board of Directors' Accountability Report which is a routine agenda in the Annual GMS.
17. The Bank's Business Plan has described the projection of the Bank's financial performance growth for the next 3 years in the balance sheet and profit and loss projections in the Revised RBB. On a YoY basis, the Bank's performance has experienced positive growth from December 2023 (*unaudited*) compared to the period of December 2023 (*audited*) with the following details:
 - a. Asset Realization as of December 31, 2024 increased by 4.10% from Rp176.48 Trillion to Rp183.72 Trillion;
 - b. Credit Realization as of December 31, 2024 increased by 2.88% from Rp116.14 Trillion to Rp119.48 Trillion;

The negative factors of the Governance Outcome aspect are:

1. During the period of July - December 2024, there were still fines and fraud sanctions that occurred at the Bank, however, the Bank has carried out mitigation and follow-up in the form of corrective action including making efforts to increase recovery so that the Bank's losses can be resolved optimally.
2. The achievement of the target as stated in the Bank's Business Plan in Semester II of 2025 for the Bank's financial performance (*unaudited*) was not achieved, especially regarding the realization of Net Profit as of December 31, 2024, which was IDR1.33 trillion or 95.84% of the target set at IDR1.38 trillion.

Rekomendasi dan Tindaklanjutnya

Tidak terdapat rekomendasi dari Otoritas Jasa Keuangan atas *Self Assessment* Semester I dan Semester II Tahun Buku 2024.

Corporate Governance Perception Index (CGPI)

The Indonesian Institute for Corporate Governance (IICG) melalui penilaian program *Corporate Governance Perception Index* (CGPI) melakukan penilaian terhadap GCG bank **bjb** dengan hasil Indonesia *Most Trusted Companies* (Sangat Tepercaya).

Recommendations and Follow Up

There are no recommendations from the Financial Services Authority regarding the *Self-Assessment* for the First and Second Semesters of the 2024 Fiscal Year.

Corporate Governance Perception Index (CGPI)

The Indonesian Institute for Corporate Governance (IICG) through the assessment of the *Corporate Governance Perception Index* (CGPI) program conducted an assessment of bank **bjb** GCG with the results of *Most Trusted Companies*.

Kriteria Penilaian

Assessment Criteria

Aspek Penilaian Assessment Aspects	Tahapan Penilaian Assessment Stage	Keterangan Information
<ul style="list-style-type: none"> Governance Structure Struktur organisasi, visi, misi, strategi, dan kebijakan serta dinamika persaingan. Governance Process Sistem dan mekanisme tata kelola dalam merespon dinamika persaingan membangun keunggulan. Governance Outcome Capaian kinerja keuangan dan non keuangan yang menjadikan perusahaan unggul. 	Analisis Analysis	<ol style="list-style-type: none"> Self Assessment, Pengisian kuesioner oleh responden perusahaan dari internal dan eksternal. Sistem Dokumentasi, Kelengkapan dokumen perusahaan terkait GCG dan Manajemen perusahaan.
	Observasi Observation	<ol style="list-style-type: none"> Self Assessment, Completion of questionnaires by company respondents from internal and external. Documentation System, Complete company documents related to GCG and company management.
<ul style="list-style-type: none"> Governance Structure Organizational structure, vision, mission, strategy, and policies as well as dynamics of competition. Governance Process Governance systems and mechanisms in response to competitive dynamics build excellence. Governance Outcome Financial and non-financial performance achievements that make the company superior. 		<p>Klarifikasi hasil analisis melalui presentasi oleh Perusahaan dan diskusi dengan Organ Perusahaan. Clarification of analysis results through presentations by the Company and discussions with Company Organs.</p>

Pihak yang Melakukan Assessment

Penilaian program *Corporate Governance Perception Index* (CGPI) Tahun 2023 yang diselenggarakan oleh *The Indonesian Institute For Corporate Governance* (IICG).

Skor Penilaian

Hasil *Assessment* GCG Periode Januari – Juni 2024 adalah sebagai berikut.

Hasil penilaian CGPI 2023 dengan tema “Membangun Kematangan Perusahaan dalam Kerangka *Good Corporate Governance*” di PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk menunjukkan skor **87,73**. Hasil pemeringkatan berdasarkan skor tersebut, bank **bjb** berada dalam kategori predikat “**Sangat Tepercaya**”. Rincian dari capaian nilai untuk setiap aspek penilaian sebagai berikut:

- Aspek Struktur Tata Kelola (*Governance Structure*) memperoleh nilai **29,35**.
- Aspek Proses Tata Kelola (*Governance Process*) memperoleh nilai **29,27**.
- Aspek Hasil Tata Kelola (*Governance Outcome*) memperoleh nilai **29,11**.

Parties that Conduct Assessment

Assessment of the 2023 *Corporate Governance Perception Index* (CGPI) program was organized by *The Indonesian Institute for Corporate Governance* (IICG).

Assessment Score

The results of the GCG Assessment for the period January – June 2024 are as follows.

The results of the 2023 CGPI assessment with the theme “Building Company Maturity within the GCG Framework” at PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk showed a score of **87,73**. The results of the ranking based on this score, bank **bjb** is in the “**Highly Trusted**” category. The details of the score achieved for each aspect of the assessment are as follows:

- Aspects of the Governance Structure (*Governance Structure*) scored **29.35**.
- The Governance Process aspect scored **29.27**.
- The Governance Outcome aspect scored **29.11**.

**PT Bank Pembangunan
Daerah Jawa Barat
dan Banten Tbk**



87,73
(SANGAT TEPERCAYA)

Struktur Tata Kelola = 29,35
Proses Tata Kelola = 29,27
Hasil Tata Kelola = 29,11

Hasil CGPI bank **bjb** yang menunjukkan prestasi “Sangat Terpercaya” menunjukkan bahwa organ perusahaan dan segenap anggota perusahaan bank **bjb** telah berkomitmen dan konsisten dalam mengimplementasikan prinsip-prinsip tata kelola perusahaan yang baik (*Good Corporate Governance/ GCG*), serta mampu mengoptimalkan sumber daya yang dimiliki untuk membangun sistem ketangguhan perusahaan terhadap dinamika perubahan yang selaras dengan nilai, prinsip dan aturan GCG. Dengan demikian bank **bjb** dapat menciptakan nilai tambah bagi *stakeholder* dan pertumbuhan perusahaan yang berkelanjutan secara etikal dan bermartabat.

bank **bjb**'s CGPI results which showed the achievement of “Highly Trusted” showed that the company’s organs and all members of the bank **bjb** company had been committed and consistent in implementing the principles of good corporate governance (*Good Corporate Governance / GCG*), and were able to optimize the resources they had to build a corporate resilience system to the dynamics of change in line with GCG values, principles and rules. Thus bank **bjb** could create added value for *stakeholders* and sustainable company growth in an ethical and dignified manner.

Rekomendasi dan Tindaklanjutnya

Hasil *assessment* telah menjadi dasar untuk melakukan *continues improvement* dengan menindaklanjuti hasil *assessment* (rekomendasi) yang telah diperoleh.

ASEAN Corporate Governance Scorecard (ACGS)

Penilaian atas penerapan terhadap praktik tata kelola bank **bjb** juga berdasarkan kriteria ASEAN Corporate Governance Scorecard (ACGS) yang mengadopsi prinsip-prinsip Corporate Governance yang dikeluarkan oleh *The Organisation for Economic Cooperation and Development* (OECD).

Kriteria Penilaian

Kriteria penilaian ACGS meliputi 5 (lima) aspek sebagai berikut:

1. Hak-hak Pemegang Saham.
2. Perlakuan Setara terhadap Pemegang Saham.
3. Peran Pemangku Kepentingan.
4. Pengungkapan dan Transparansi.
5. Tanggung Jawab Direksi dan Komisaris

Pihak yang Melakukan Assessment

Penilaian ACGS (*Asean Corporate Governance Scorecard*) Tahun 2022 yang dilaksanakan oleh IICD (*Indonesian Institute for Corporate Directorship*).

Skor Penilaian

Penilaian atas penerapan GCG melalui ASEAN Corporate Governance Scorecard (ACGS) dengan hasil nilai skor 99,32 atau predikat "Very Good".

Rekomendasi dan Tindaklanjutnya

Hasil *assessment* telah menjadi dasar untuk melakukan *continues improvement* dengan menindaklanjuti hasil *assessment* (rekomendasi) yang telah diperoleh.

Recommendations and Follow-Up

The assessment results have become the basis for continuous improvement by following up on the assessment results (recommendations) that have been obtained.

ASEAN Corporate Governance Scorecard (ACGS)

Assessment of the application of bank **bjb** governance practices is also based on the ASEAN Corporate Governance Scorecard (ACGS) criteria which adopts the principles of Corporate Governance issued by The Organization for Economic Cooperation and Development (OECD).

Assessment Criteria

The ACGS assessment criteria cover 5 (five) aspects as follows:

1. Rights of Shareholders.
2. Equal Treatment of Shareholders.
3. The Role of Stakeholder.
4. Disclosure and Transparency.
5. Responsibilities of Directors and Commissioners

Third-Party Assessor

The 2022 ACGS (*Asean Corporate Governance Scorecard*) assessment carried out by IICD (*Indonesian Institute for Corporate Directorship*).

Assessment Score

Assessment of the implementation of GCG through the ASEAN Corporate Governance Scorecard (ACGS) with a score of 99.32 or the predicate "Very Good".

Recommendations and Follow-Up

The assessment results have become the basis for continuous improvement by following up on the assessment results (recommendations) that have been obtained.

Pernyataan Pelaksanaan Prinsip-Prinsip Tata Kelola yang Baik

Statement of Implementation of Good Governance Principles

Manajemen dan karyawan bank **bjb** menyatakan bahwa bank **bjb** dalam menjalankan kegiatan usaha telah menerapkan prinsip-prinsip tata kelola yang baik dan tidak ada pelanggaran yang material terhadap peraturan perundang-undangan yang berlaku. Manajemen dan karyawan senantiasa tetap berkomitmen untuk terus meningkatkan praktik-praktik tata kelola yang baik secara transparan, akuntabel, bertanggungjawab, independen, memperhatikan kesetaraan dan kewajaran yang adil serta berkesinambungan guna mencapai tujuan usaha Perseroan.

The management and employees of bank **bjb** state that bank **bjb**, in carrying out business activities, has implemented the principles of good governance, and there are no material violations of the applicable laws and regulations. Management and employees are always committed to continuously improving good governance practices in a transparent, accountable, responsible, independent manner, paying attention to fair and sustainable equality and fairness to achieve the Company's business objectives.

Bandung, 25 April 2024
Bandung, April 25, 2024

PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.



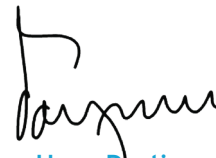
Toms Tohir
Komisaris
Commissioner



Yusuf Saadudin
Direktur Konsumer & Ritel
Director of Consumer and Retail



Rudie Kusmayadi
Komisaris
Commissioner



Hana Dartiwan
Direktur Keuangan
Director of Finance

2024

Laporan Tata Kelola Perusahaan
Corporate Governance Report



bank bjb

PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

KANTOR PUSAT

HEAD OFFICE

Menara bank **bjb**

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