

2021

Laporan Tahunan / Annual Report

Pertumbuhan Melalui Akselerasi Digital, Memberi Makna untuk Indonesia

Growth through Digital Acceleration, Giving Meaning for Indonesia



PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

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Sesuai dengan visi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. (bank **bjb**) yaitu "Menjadi Bank Pilihan Utama Anda," Perseroan telah melakukan transformasi layanan *digital* khususnya pada tahun 2021. Inisiatif dan *roadmap* implementasi dirancang berdasarkan beberapa penggerak utama untuk memastikan keselarasan dengan tujuan bisnis. Selama tahun 2021, Perseroan telah melakukan beberapa pengembangan baik dari sisi *core banking*, *switching* maupun *networking*. bank **bjb** telah melakukan langkah-langkah strategis diantaranya adalah melakukan akselerasi pengembangan aplikasi dan perbaikan (*improvement*) fitur-fitur *e-channel*, sebagai *enabler* peningkatan bisnis *transactional banking* dan pengelolaan sistem IT yang lebih fokus, terarah dan terintegrasi untuk mendukung pengembangan seluruh segmen bisnis secara keseluruhan, agar dapat mengakselerasi *business process*, meningkatkan kehandalan *electronic channels* serta memberikan solusi layanan IT yang lebih mendekatkan bisnis dengan nasabah.

Transformasi *digital* yang berfokus pada akselerasi pengembangan aplikasi dan perbaikan fitur-fitur *e-channel* telah mendorong pertumbuhan bisnis. Pada tahun 2021, Perseroan telah berhasil meningkatkan pendapatan bunga dan syariah neto di tengah kondisi pandemi COVID-19 yang memberikan dampak yang signifikan pada lingkungan bisnis khususnya perbankan. Peningkatan pendapatan bunga dan syariah neto didukung oleh adanya pertumbuhan di hampir seluruh segmen operasi Perseroan di tahun 2021.

In accordance with the vision of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk. (bank **bjb**) namely "Become Your Preferred Bank," the Company transformed its digital services, especially in 2021. The implementation initiatives and roadmap were designed based on several key drivers to ensure alignment with business goals. During 2021, the Company carried out several developments in terms of core banking, switching and networking. bank **bjb** took strategic steps including accelerating application development and improving e-channel features, as an enabler to increase transactional banking business and managing IT systems that were more focused and integrated to support the development of all business segments in a holistic manner in order to accelerate business processes, improve the reliability of electronic channels and provide IT service solutions bringing business closer to customers.

Digital transformation focusing on accelerating application development and improving e-channel features drove business growth. In 2021, the Company succeeded in increasing net interest and sharia income in the midst of the COVID-19 pandemic which had a significant impact on the business environment, especially banking. The increase in net interest and sharia income was supported by growth in almost all of the Company's operating segments in 2021.



Kesinambungan Tema

Theme Continuity

2020

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Konsisten dalam Pengembangan Inisiatif Strategis untuk Menjaga Pertumbuhan

Tahun 2020 merupakan tahun kedua PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. menerapkan strategi “Akselerasi Pertumbuhan Melalui Strategi Organik dan Anorganik serta Penguatan Infrastruktur yang Handal untuk Mendukung Operasional dan Produk Berbasis Digital”. Strategi ini antara lain diwujudkan dengan melakukan penguatan permodalan, meningkatkan bisnis transactional banking, menerapkan proses otomatisasi dan integrasi menyeluruh transaksi berbasis Teknologi Informasi (TI) serta pengembangan produk dan channel digital.

Berbagai inisiatif strategis tersebut telah berhasil menjaga kinerja PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. untuk tetap tumbuh pada kondisi yang penuh tantangan di tahun 2020, khususnya tantangan yang diakibatkan adanya pandemi COVID-19. Pada tahun 2020 PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. telah mampu meningkatkan Pendapatan Bunga dan Syariah sebesar 4,38% yang mendorong peningkatan Laba Tahun Berjalan sebesar 8,02%. Kredit yang Diberikan meningkat sebesar 9,24% dan Dana Pihak ketiga meningkat sebesar 19,39%.

2019

Laporan Tahunan
Annual Report

Membangun Kearifan Lokal Melalui Reposisi dan Reorganisasi Bisnis

Sebagai bank pembangunan daerah, bank **bjb** memiliki peran strategis sebagai mitra pemerintah sekaligus motor percepatan pembangunan daerah, oleh karena itu pemanfaatan atas competitive advantage yang berupa faktor kedekatan, pemahaman kultural dan sosiologi kedaerahan menjadi kunci keberhasilan dalam upaya menjadi regional champion. Sesuai dengan corporate road map bank **bjb** yang telah disusun dari tahun 2017-2022, di tahun 2019 merupakan fase ke 2 (dua) bagi bank **bjb** untuk melakukan strategi pertumbuhan bisnis yang berkualitas serta melakukan penguatan infrastruktur yang handal untuk mendukung operasional dan produk berbasis digital. Oleh karena itu arahan strategi telah disusun dengan mempertimbangkan dua faktor, yaitu pertumbuhan organik dengan memperbesar core business dari bank, namun tidak tertutup kemungkinan dilakukannya aksi korporasi untuk mempercepat pertumbuhan bank secara non organik.

Untuk mendukung kegiatan operasional dan produk berbasis digital melalui penguatan infrastruktur yang handal, maka telah ditetapkan strategi manajemen di tahun 2019 yaitu penguatan permodalan untuk mendukung akselerasi bisnis, pengumpulan DPK melalui pengembangan E-Channel untuk menjaga likuiditas yang memadai, meningkatkan pertumbuhan kredit dengan tetap menjaga kualitas kredit, pengembangan digital banking untuk mengoptimalkan transaksi bisnis guna peningkatan pendapatan, dan memperkuat sinergi bidang supporting untuk mendukung pencapaian target bisnis. Dengan menerapkan berbagai strategi manajemen tersebut, bank **bjb** optimis bahwa prospek usaha bank akan semakin membaik kedepannya.

Consistent in Developing Strategic Initiatives to Maintain Growth

2020 became the second year PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk. implementing the strategy of “Accelerated Growth through Organic and Inorganic Strategies as well as Strengthening Reliable Infrastructure to Support Operations and Digital-Based Products”. This strategy was realized by strengthening capital, increasing the transactional banking business, implementing automation processes and the overall integration of Information Technology (IT) based transactions and developing digital products and channels.

These various strategic initiatives succeeded in maintaining the performance of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk. to keep growing in challenging conditions in 2020, especially the challenges caused by the COVID-19 pandemic. In 2020 PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk. was able to increase Interest and Sharia Income by 4.38% which led to an increase in Profit for the Year by 8.02%. Loans increased by 9.24%, and Third Party Funds increased by 19.39%.



Nurturing Local Wisdom Through Business Repositioning and Restructuring

As a regional development bank, bank **bjb** plays a strategic role as a government's partner and regional development acceleration agent. Therefore, the benefit of competitive advantages, i.e. proximity, cultural understanding, dan sociology of the local, serve as the key of success into becoming a regional champion. In accordance with the bank **bjb** corporate road map arranged for 2017-2022, 2019 is the phase 2 (two) for bank **bjb** to implement the strategy of exceptional business growth and reliable infrastructure reinforcement to support digital-based operations and products. Thus, strategic directives are already organized by taking into account two factors, i.e. organic growth by expanding the Bank's core business and the acceleration of non-organic growth through corporate actions.



To support digital-based operations and products through reliable infrastructure reinforcement, the management strategies for 2019 was set into strengthening capital to support business acceleration, acquiring third party funding (DPK) though e-channel to maintain sufficient liquidity, increasing credit growth by preserving credit quality, developing digital banking to optimize business transaction for increasing income, and reinforcing synergy in supports to achieve business target. By applying these strategies, bank **bjb** is confident that banking business is promising going forward.



2018

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Memberdayakan Potensi Lokal, Berkontribusi Membangun Negeri

Di tengah ketidakpastian dan tantangan ekonomi tahun 2018, bank **bjb** mampu membukukan kinerja yang memuaskan, melanjutkan catatan pencapaian kinerja positif yang ditorehkan dalam beberapa tahun terakhir ini. Prestasi ini menempatkan bank **bjb** semakin dekat pada aspirasinya untuk menjadi salah satu jajaran 10 besar bank nasional yang berkinerja baik. Pada saat bersamaan, bank **bjb** tidak melupakan misinya untuk menjadi penggerak perekonomian daerah khususnya bagi daerah Jawa Barat. Melalui berbagai program untuk mendorong inklusivitas layanan perbankan di masyarakat serta untuk lebih mengedepankan keberpihakan pada sektor usaha mikro, kecil dan menengah (UMKM), bank **bjb** terus berupaya memberdayakan potensi lokal sebagai bagian dari pembangunan nasional Indonesia.

2017

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Terus Berinovasi dalam Membangun Bisnis yang Berkualitas

Dalam menjalankan usahanya bank **bjb** tidak terlepas dari berbagai tantangan yang akan dihadapi sepanjang tahun mendatang. Dalam roadmap yang telah disesuaikan, bank **bjb** tetap terus konsisten serta berkomitmen untuk berinovasi guna membangun bisnis berkualitas. Hal tersebut dilakukan dengan melakukan akselerasi pertumbuhan baik melalui strategi organik maupun anorganik serta melakukan pengembangan digital banking. Kombinasi tersebut diharapkan dapat menjawab tantangan perbankan yang semakin canggih dan kompleks serta tekanan makro ekonomi yang bersumber dari eksternal dan semakin memperkuat jaringan bisnis di seluruh wilayah operasional di Indonesia.

2016

Laporan Tahunan Annual Report

Semakin Berkembang Bersama Peluang Baru yang Membentang

Sebagai Bank Umum yang dimiliki oleh Pemerintah Daerah yang telah go public, bank **bjb** telah memiliki image yang kuat sebagai bank umum yang sedang berkembang dengan pesat dan menjadi bank nasional. Saat ini bank **bjb** telah memiliki jaringan kantor yang menyebar di 14 provinsi, terutama Jawa Barat serta Jakarta yang merupakan pusat perekonomian Indonesia. Dari sisi produk, layanan electronic banking (**bjb** DIGI) telah mendorong berkembangnya berbagai produk bank **bjb**.

Kedepannya, Perseroan telah menetapkan berbagai strategi untuk menangkap berbagai peluang yang membentang. Semakin meningkatnya literasi keuangan masyarakat, kegiatan ekonomi yang cukup tinggi di Provinsi Jawa barat, Banten dan DKI Jakarta, dan perluasan kerjasama antara bank **bjb** dengan beberapa institusi pemerintah merupakan peluang-peluang utama yang telah diidentifikasi oleh Perseroan untuk bisa ditangkap. Dengan melakukan formulasi strategi yang tepat dan menjaga hubungan baik dengan pemangku kepentingan, Perseroan yakin pertumbuhan bisnis bank **bjb** kedepannya akan semakin berkembang.

Empowering Local Potential, A Contribution to Nation Building

Against the backdrop of economic uncertainty and challenges in 2018, bank **bjb** was able to post a satisfactory performance, continuing the positive performance of the past few years. This achievement has brought bank **bjb** closer to its aspiration of becoming one of the top 10 national banks with excellent performance. At the same time, bank **bjb** does not forget its mission to drive the regional economy, especially the economy of West Java. Various programs are launched aiming to promote inclusive banking services in the community, as well as to support the micro, small and medium enterprises (MSME). Through those program, bank **bjb** ceaselessly strives to empower local potential as part of national development.



Building a Quality Business through Continuous Innovation

In running its business bank **bjb** can not be separated from various challenges that will be faced during the coming year. In a customized road map, bank **bjb** remains consistent and committed to innovate in order to build a business with high quality. This is done by accelerating growth through both organic and inorganic strategies as well as developing digital banking. The combination is expected to address the increasingly sophisticated and complex banking challenges and macroeconomic pressures sourced from the external and further strengthen the business network across all operational areas in Indonesia.



Growing With New Opportunities That Spread

As a commercial bank, owned by a local government, that is publicly listed, bank **bjb** already has a strong image as a commercial bank that is growing rapidly and becoming a national bank. Currently bank **bjb** has a network of offices spread in 14 provinces, mainly in West Java and Jakarta, Indonesian economic centers. In terms of products, **bjb** DIGI electronic banking services has encouraged the development of various bank **bjb** products.

Going forward, the Company has strategies to capture expansion opportunities. With an increasing financially literate society, economic activities are high in West Java, Banten and Jakarta Provinces, and the expansion of cooperation between bank **bjb** with several government agencies, has created major opportunities identified by the Company. By creating the right strategies, and maintaining good relationships with its stakeholders, the Company is confident.





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HUMAN CAPITAL

Human Capital

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Sekilas Tentang Perusahaan

Company Overview



PRODUK DAN JASA UTAMA

Main Products and Services



*Consumer
Banking*



*Micro and
Small Business*



*Commercial
Banking*



Treasury



*International
Banking*



e-channel



PEMEGANG SAHAM

Shareholders



SAHAM SERI / SHARE SERIES

A

Pemerintah Provinsi Jawa Barat West Java Provincial Government	38,18%
Pemerintah Provinsi Banten Banten Provincial Government	5,29%
Pemerintah Kota dan Kabupaten Se-Jawa Barat City and District Governments in West Java	24,03%
Pemerintah Kota dan Kabupaten Se-Banten City and District Government in Banten	7,87%

SAHAM SERI / SHARE SERIES

B

Publik Public	24,64%

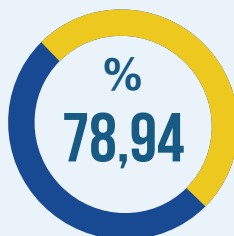


ENTITAS ANAK

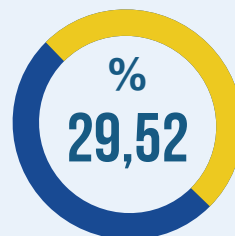
Subsidiaries



bank bjb syariah



bjb Sekuritas



PT BPR Karya Utama Jabar



PT BPR Intan Jabar



Jejak Langkah

Milestones



1915

De Eerste Nederlandsche-Indische Spaarkas en Hypotheekbank (DENIS, 1915). DENIS merupakan salah satu bank tabungan dan hipotik di Hindia Belanda.

De Eerste Nedelandsche (DENIS, 1915). DENIS said to be the first saving and hypoteek bank is in the East Indies.



1961

bank **bjb** didirikan dengan nama PT Bank Karja Pembangunan Daerah Djawa Barat yang merupakan hasil nasionalisasi bank "NV Denis" pada masa pemerintahan Belanda.

bank **bjb** established with the name of PT Bank Karja Pembangunan Daerah Djawa Barat which was nationalized from NV DENIS, a Dutch Company.



1972

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

The Company legal entity was changed from Limited Liability Company (PT) Bank Karja Pembangunan Daerah Djawa Barat to Regional-Owned Company (PD) Bank Karja Pembangunan Daerah Djawa Barat.



1978

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

Regional-Owned Company (PD) Bank Karja Pembangunan Daerah Djawa Barat was then changed to PD Bank Pembangunan Daerah Jawa Barat.



1991

Pertama kali menerbitkan obligasi.

Launched the first bonds.



1992

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

The activities of Bank Pembangunan Daerah Jawa Barat (BPD) were upgraded to Foreign Exchange Commercial Bank.



2012

Rebranding **bjb** Precious.

Rebranding **bjb** Precious.



2011

Menerbitkan Obligasi VII.

Issued Bond VII.



2010

- Peningkatan *rating* dari Pefindo menjadi peringkat idAA.
- Pemisahan (spin off) Unit Usaha Syariah.
- Sebutan "Bank Jabar Banten" resmi diubah menjadi "bank **bjb**".
- Mencatatkan saham perdananya (IPO) di Bursa Efek Indonesia (BEI).
- Rating improvement from Pefindo to idAA-.
- Spin off of Sharia Business Unit.
- "Bank Jabar Banten" was officially changed to "bank **bjb**".
- Listed its initial public offering (IPO) in Indonesia Stock Exchange (BEI).



2009

Menerbitkan Obligasi VI.

Issued Bond VI.



2007

Nama Perseroan berubah menjadi PT Bank Pembangunan Daerah Jawa Barat dan Banten dengan sebutan "Bank Jabar Banten".

Company's name was changed to PT Bank Pembangunan Daerah Jawa Barat dan Banten as "Bank Jabar Banten".



2000

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

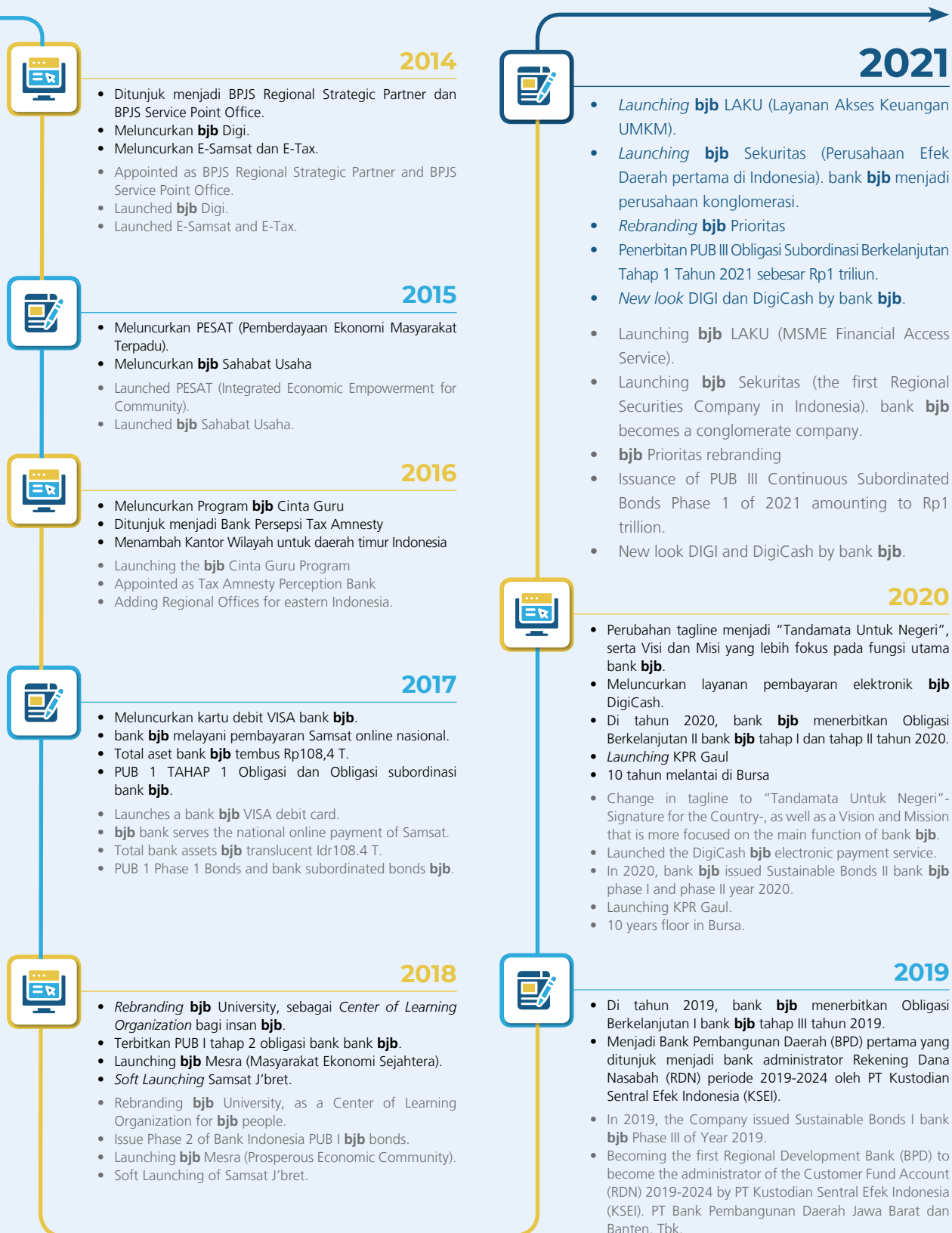
Became the first Regional Development Bank in Indonesia that implemented dual banking system, to provide banking services with conventional system and sharia system.



1999

Berubah dari Perusahaan Daerah (PD) menjadi Perseroan Terbatas (PT).

Legal Status of Bank Jabar changed from Regional-Owned Company (PD) into a limited liability Company (PT).





Keunggulan Kami

Our Advantages



BASIS NASABAH BESAR

Huge Number of Customer Base

Bank memiliki basis nasabah yang loyal dalam jumlah sangat besar, yaitu Aparatur Sipil Negara (ASN), pensiunan dan masyarakat lokal, terutama di wilayah Jawa Barat dan Banten. Kredit Konsumer didominasi oleh Kredit Guna Bhakti (KGB) yang merupakan fasilitas kredit untuk debitur berpenghasilan tetap dengan tujuan penggunaan konsumtif multiguna yang diperuntukkan bagi ASN, pegawai BUMN/BUMD, pegawai lembaga negara atau instansi pemerintah non PNS, anggota TNI/POLRI, pegawai swasta atau yayasan, kepala dan wakil kepala daerah, anggota dewan, perangkat desa dan lain. Total kredit KGB sebesar 80,70% dari total kredit Konsumer.

The Bank has a huge loyal customer base, namely State Civil Servants (ASN), retirees, and local communities, especially West Java and Banten. Consumer Loans are dominated by Kredit Guna Bhakti (KGB), which is a credit facility for fixed-income debtors to use multipurpose consumptive services intended for ASN, BUMN/ BUMD employees, employees of state institutions or non-civil servant government agencies, members of the TNI/POLRI, private employees or foundations, heads and deputy regional heads, council members, village officials, and others. Total KGB credit is 80.70% of total Consumer credit.

TABEL KOMPOSISI PORTOFOLIO KREDIT KONSUMER BERDASARKAN PRODUK

Table of Composition of Consumer Loan Portfolio by Product

Produk Product	Outstanding	Komposisi Composition	Number of Account (NoA)	Komposisi Composition
	(Rp)	(%)	(Account)	(%)
bjb Kredit Guna Bakti (KGB)	33,429,369,351,037	73.79%	297,662	80.70%
bjb Kredit Pra Purna Bhakti (KPPB)	10,797,562,276,187	23.83%	65,513	17.76%
bjb Kredit Abdi Bhakti (KAB)	1,077,016,157,451	2.38%	5,654	1.53%
Total	45,303,947,784,675	100.00%	368,829	100%

SUMBER DAYA MANUSIA UNGGUL

Excellent Human Capitals

Kemampuan Bank dalam mengimplementasikan berbagai kebijakan strategis secara menyeluruh mulai dari perencanaan kebutuhan tenaga kerja, seleksi dan rekrutmen kandidat, pengembangan karir, manajemen talenta, serta pengelolaan remunerasi Bank yang mumpuni mewujudkan karakteristik insan bank **bjb** yang *Highly Engaged & Highly Productive*.

Dalam menunjang Pengelolaan *Human Capital* (HC) yang efektif dan berkelanjutan, bank **bjb** telah menyusun dan menetapkan Strategi Besar atau Jangka Panjang yaitu *Human Capital Strategic Plan* (HCSP) 2021-2025 yang dilandasi oleh 3 (tiga) pilar:

Base Pillars (2021 - 2022)

Impressive Hiring, Proven Performance, Competent People, Inspiring Experience.

Upright Pillars (2022 - 2023)

Talent Focus, Career Journey, Encouraging Reward, HC Data Driven.

Sturdy Pillars (2023 - 2025)

Wellness Steadiness, Automation of HC Foundation, Solid Governance.

It is significant that Bank was capable to implement various strategic policies as a whole, starting from planning for manpower requirements, selection and recruitment of candidates, career development, talent management, and competent Bank remuneration management to realize the characteristics of Highly Engaged & Highly Productive bank **bjb** people.

In supporting effective and sustainable Human Capital (HC) Management, bank **bjb** compiled and established a Grand or Long-Term Strategy, namely the Human Capital Strategic Plan (HCSP) 2021-2025 based on 3 (three) pillars:

Base Pillars (2021 - 2022)

Impressive Hiring, Proven Performance, Competent People, Inspiring Experience.

Upright Pillars (2022 - 2023)

Talent Focus, Career Journey, Encouraging Reward, HC Data Driven.

Sturdy Pillars (2023 - 2025)

Wellness Steadiness, Automation of HC Foundation, Solid Governance.

KARTU ATM ISTIMEWA

Special ATM Card

Kartu anjungan tunai mandiri (ATM) bank **bjb** tak hanya digunakan untuk seluruh Indonesia lewat ATM Bersama, tapi juga telah terkoneksi dengan *Malaysian Exchange Payment System* (MEPS) sehingga nasabah dapat transaksi di Malaysia serta melalui NETS dan *Inter-Bank Transaction Management Exchange* (ITMX) untuk Singapura dan Thailand.

bank **bjb** Automatic Teller Machine (ATM) card can be used throughout Indonesia, using ATM Bersama network, and more than that, it has also connected with Malaysian Exchange Payment System (MEPS), so that customers can do transaction in Malaysia and connected with NETS and Inter-Bank Transaction Management Exchange (ITMX) for transaction in Singapore and Thailand.



MENDUKUNG EKONOMI NASIONAL

Supporting National Economy



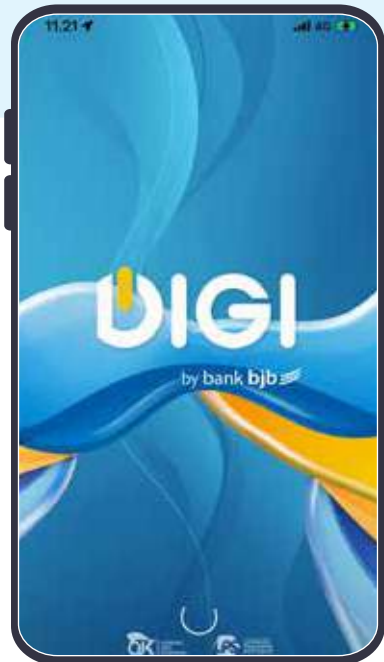
Kartu ATM/Debit bank **bjb** berlogo GPN (Gerbang Pembayaran Nasional) membuat transaksi di seluruh mesin EDC lebih murah sehingga menguntungkan nasabah, sekaligus mendukung perekonomian nasional karena pembayaran menggunakan *national gateway* dalam negeri.

bank **bjb** ATM/Debit Card that bears the GPN (National Payment Gate) logo helps customers to transact in all EDC machines at lower cost, and hence, benefiting the customers, while supporting national economy, since this payment methode uses a national gateway.



Inovasi Produk

Product Innovation



bjb BiSA: Nasabah Jadi Mitra

Melalui layanan **bjb** BiSA, nasabah menjadi mitra bank **bjb**, yaitu sebagai agen yang dapat melayani transaksi perbankan masyarakat secara *real time online* menggunakan fitur **bjb** EDC dengan konsep *sharing fee* dan kini telah terdapat 2.689 agen di 14 provinsi.

Through the **bjb** BiSA service, customers become bank **bjb** partners, namely as agents who can serve public banking transactions in real-time online using the **bjb** EDC feature with the concept of sharing fees, and now there are 2,689 agents in 14 provinces.

DIGI by bank bjb

Transaksi dengan DIGI by bank **bjb** menjadi lebih mudah, karena fitur layanan terintegrasi melalui system mobile, seperti Internet Banking-**bjb** NET, SMS Banking-**bjb** SMS, **bjb** Mobile dan DigiCash by bank **bjb**.

Transactions with DIGI by bank **bjb** are made easier, because service features are integrated through the mobile system, such as Internet Banking-**bjb** NET, SMS Banking-**bjb** SMS, **bjb** Mobile and DigiCash by bank **bjb**.

DigiCash by bank bjb

Uang elektronik berbasis *server* yang memanfaatkan teknologi berbasis mobile application yang dapat digunakan untuk melakukan berbagai transaksi melalui *Quick Response Code* Indonesia Standar (QRIS).

Server-based electronic money that utilizes mobile application-based technology that can be used to perform various transactions through the Indonesian Standard Quick Response Code (QRIS).

bjb LAKU

bjb LAKU merupakan aplikasi berbasis android yang dapat memberikan kemudahan untuk para calon debitur dalam mendapatkan akses pembiayaan perbankan dari seluruh Segmen Kredit UMKM bank **bjb**. Aplikasi ini diperuntukan bagi masyarakat khususnya para pelaku UMKM yang membutuhkan fasilitas pembiayaan kredit yang dapat digunakan untuk meningkatkan kapasitas usaha dengan cepat, murah dan terjangkau. Melalui aplikasi **bjb** Laku ini, diharapkan bank **bjb** khususnya segmen Kredit UMKM dapat menjangkau masyarakat dan para pelaku UMKM secara luas dan cepat.

bjb LAKU is an android-based application that can provide convenience for prospective debtors in getting access to banking financing from all of bank **bjb**'s MSME Loan Segments. This application is intended for the community, especially MSME actors who need loan financing facilities that can be used to increase business capacity quickly, cheaply and affordably. Through the **bjb** Laku application, it is hoped that bank **bjb** especially the MSME Loan segment can reach the community and MSME actors widely and quickly.



bjb T-Samsat

bjb T-Samsat merupakan pengembangan dari layanan e-samsat, yaitu layanan pembayaran pajak kendaraan bermotor (PKB) dengan cara pembayaran berkala atau tahunan melalui tabungan dengan mekanisme debit otomatis pada saat jatuh tempo pembayaran pajak. Saat ini **bjb** T-Samsat hanya melayani pembayaran PKB untuk wilayah Jawa Barat, namun sedang dalam proses pengembangan agar dapat melayani pembayaran PKB di wilayah Indonesia lainnya.

bjb T-Samsat became the development of the e-samsat service, which was a motor vehicle tax payment service (PKB) by means of periodic or annual payments through savings with an automatic debit mechanism at the due date of tax payments. Currently **bjb** T-Samsat only served PKB payments for the West Java region, but was in the process of being developed so that it could serve PKB payments in other parts of Indonesia.

bjb PESAT

Pemberdayaan Masyarakat Ekonomi Terpadu (PESAT) merupakan komitmen bank **bjb** untuk turut serta meningkatkan kompetensi dan kapasitas usaha mikro, kecil dan menengah (UMKM).

Integrated Economic Empowerment for Community (PESAT) is bank **bjb**'s commitment to participating in the improvement of the competence and capacity of micro, small and medium enterprises (MSMEs).

bjb DiSentra

Aplikasi **bjb** DiSentra adalah sebuah Aplikasi yang dibuat oleh Divisi Kredit UMKM untuk menjadikan "ruang" aktivitas bagi pelaku UMKM baik debitur maupun non debitur. DiSentra adalah singkatan dari Digital Sistem Edukasi dan Interaksi. Aplikasi ini untuk memudahkan pelaku UMKM/masyarakat umum bisa mencerna dan mengingat karena terasosiasi dengan nama tempat untuk pusat segala informasi dan interaksi, hanya saja dalam platform digital. **bjb** DiSentra memiliki fitur-fitur yang sangat mendukung pemyarakatan pengetahuan kewirausahaan dan percepatan pelaku UMKM untuk naik kelas, baik secara pengetahuan, jejaring maupun dukungan perluasan pemasaran.

The **bjb** DiSentra application is an application created by the MSME Loan Division to make an activity "space" for MSME actors, both debtors and non-debtors. DiSentra stands for Digital Education and Interaction System. This application is to make it easier for MSME actors/the general public to digest and remember because it is associated with the name of a place for the center of all information and interactions, only on a digital platform. **bjb** DiSentra has features that strongly support the dissemination of entrepreneurial knowledge and accelerate MSME players to advance to class, both in terms of knowledge, networking and support for marketing expansion.

bjb E-Samsat

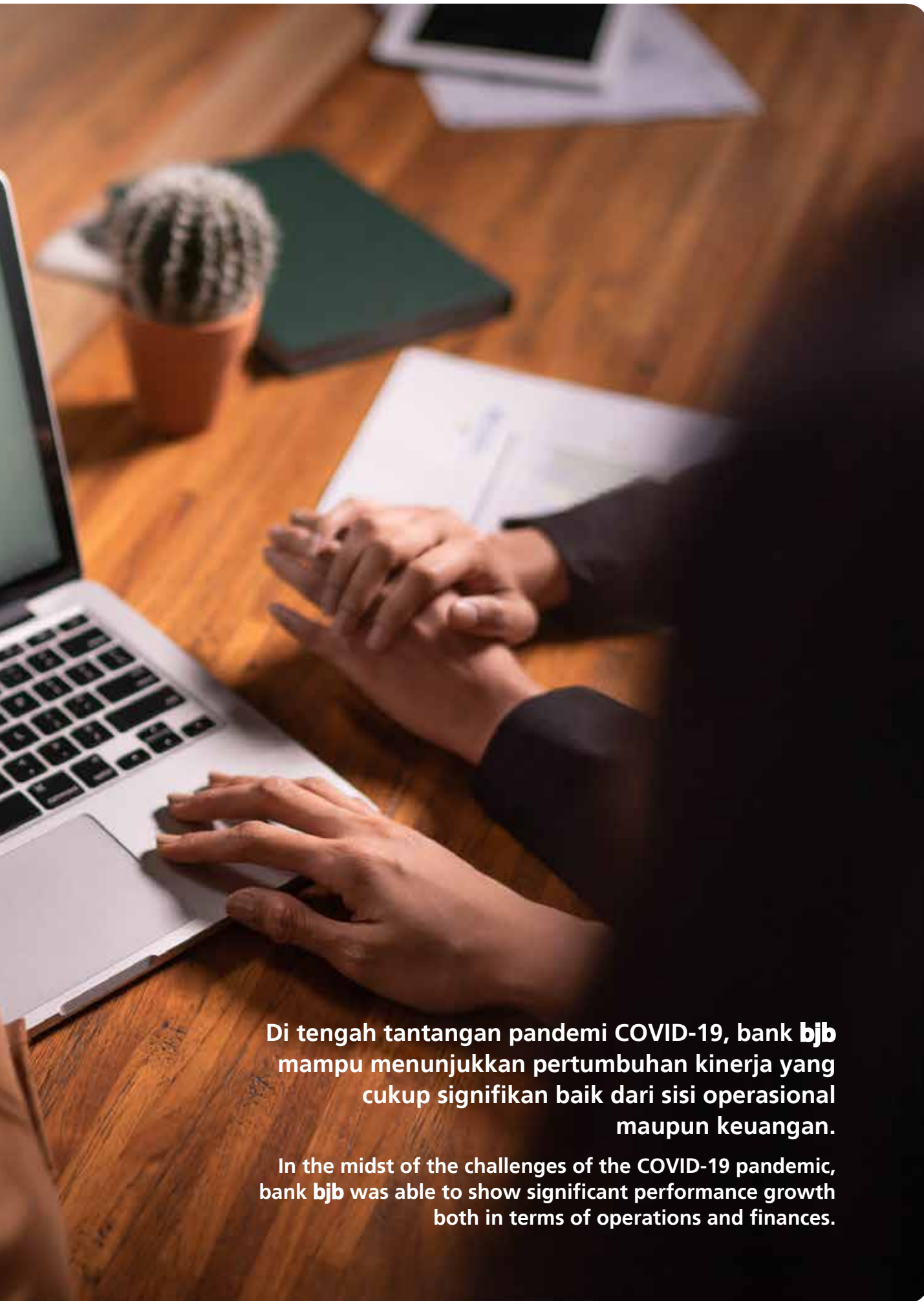
Layanan sistem administrasi manunggal satu atap (samsat) secara elektronik atau E-Samsat. E-Samsat merupakan layanan pembayaran Pajak Kendaraan Bermotor tahunan. Layanan pembayaran E-Samsat ini adalah salah satu layanan terbaik bank **bjb** bagi para nasabahnya, khususnya dalam hal pembayaran Pajak Kendaraan Bermotor tahunan kini nasabah bank **bjb** tidak perlu mengantri lama untuk melakukan pembayaran Pajak Kendaraan Bermotornya, karena pembayaran dapat dilakukan diseluruh e-channel bank **bjb** yang tersebar di seluruh Indonesia. bank **bjb** bekerja sama dengan Tim Pembina Samsat Provinsi Jawa Barat melalui program Sambara (Samsat Jabar Juara), Tim Pembina Samsat Provinsi Banten melalui program Sambat (Samsat Banten Hebat dan Tim Pembina Samsat Provinsi Kepulauan Riau melalui program E-Samsat Kepri serta Tim Pembina Samsat Nasional melalui program Samolnas (samsat online nasional).

It was one-stop administration system (Samsat) service electronically or E-Samsat. E-Samsat was an annual Motor Vehicle Tax payment service. This e-samsat payment service became one of the best bank **bjb** services for its customers, especially in terms of annual Motor Vehicle Tax payments, now bank **bjb** customers did not have to queue long to make Motor Vehicle Tax payments, because payments could be made throughout the bank **bjb** e-channel throughout Indonesia. bank **bjb** collaborated with the West Java Province Samsat Advisory Team through the Sambara program (West Java Samsat Champion), the Banten Province Samsat Advisory Team through the Samsat program (Great Banten Samsat and the Riau Islands Province Samsat Advisory Team through the Kepri E-Samsat program and the National Samsat Advisory Team through the Samolnas program (national online Samsat).

Kilas Kinerja

Performance Highlights





Di tengah tantangan pandemi COVID-19, bank **bjb** mampu menunjukkan pertumbuhan kinerja yang cukup signifikan baik dari sisi operasional maupun keuangan.

In the midst of the challenges of the COVID-19 pandemic, bank **bjb** was able to show significant performance growth both in terms of operations and finances.



Pencapaian Kinerja

Performance Highlight

Kinerja Keuangan

Financial Performance



Pendapatan Bunga dan Syariah
Interest and Sharia Income

Meningkat / Increased by

⬆️ **4,70%**

mencapai / increase
Rp13,21
triliun / trillion



Total Aset
Current Year Profit

Meningkat / Increased by

⬆️ **12,36%**

mencapai / increase
Rp158,36
triliun / trillion



Kredit yang Diberikan
Loans

Meningkat / Increased by

⬆️ **7,11%**

mencapai / increase
Rp95,81
triliun / trillion



Laba Tahun Berjalan
Current Year Profit

Meningkat / Increased by

⬆️ **19,45%**

mencapai / increase
Rp2,02
triliun / trillion



Dana Pihak Ketiga Institusi (Kelembagaan)
Institutional Third Party Funds

Meningkat / Increased by

⬆️ **20,93%**

mencapai / increase
Rp76,69
triliun / trillion



Dana Pihak Ketiga Konsumer
Consumer Third Party Funds

Meningkat / Increased by

⬆️ **5,91%**

mencapai / increase
Rp36,75
miliar / billion



Segmen Kredit/ Pinjaman
Credit/Loan Segment

Meningkat / Increased by

⬆️ **7,06%**

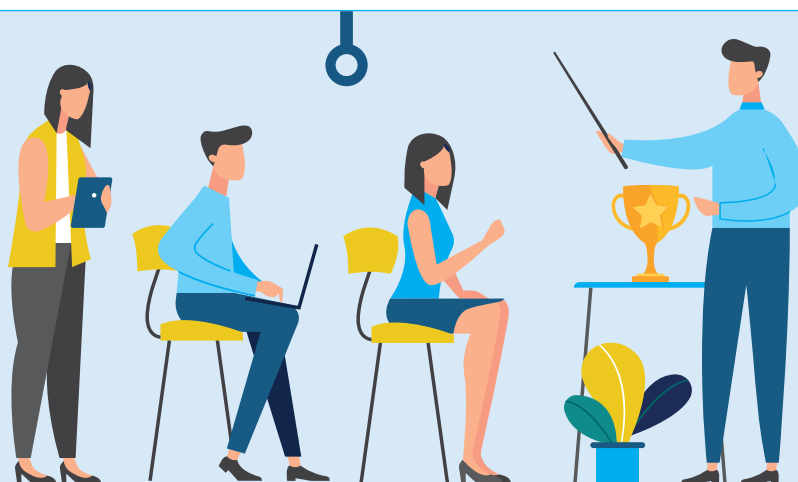
mencapai / increase
Rp96,01

Kinerja Non Keuangan

Non Financial Performance

Dari sisi non keuangan, bank bjb telah memperoleh beberapa pengakuan antara lain:
From the non-financial side, The Company has gained several recognitions including:

1. The Best Public Relations in Company Strategy on Coordinated Management System to Stakeholders Category Regional Bank dalam ajang Indonesia Corporate PR Award 2021.
The Best Public Relations in Company Strategy on Coordinated Management System to Stakeholders Category Regional Bank in the Indonesia Corporate PR Award 2021.
2. 1st The Best Indonesian GCG Award-VII-2021 dalam ajang Indonesia Good Corporate Governance Award 2021.
1st The Best Indonesian GCG Award-VII-2021 at the Indonesia Good Corporate Governance Award 2021.
3. Excellence Bank Buku 3 Category E-Customer Service dalam ajang Economics Indonesia Most Popular Digital Financial Brands Awards 2021.
Excellence Bank of Commercial Banks Business Activities 3 Category E-Customer Service at the Economics Indonesia Most Popular Digital Financial Brands Awards 2021.
4. Excellent For The Financial Performance During September 2019-2020 dalam ajang Infobank TOP BUMD Award 2021.
Excellent For The Financial Performance During September 2019-2020 at the Infobank TOP Regional-Owned Enterprises (BUMD) Award 2021.
5. Bank Terbaik 2021 Kategori BPD Dengan Modal Inti Rp5 – Rp30 Triliun dalam ajang Best Bank 2021.
Best Bank 2021 in the BPD Category with Core Capital of IDR 5 – IDR 30 Trillion in the Best Bank 2021 event.
6. Indonesia Best Bank 2021 with Very Good Financial Health and Corporate Performance Maintaining Investor Relationship Category BUKU 3 with Total Assets over 100 trillion dalam ajang Indonesia Best Bank Award 2021.
Indonesia Best Bank 2021 with Very Good Financial Health and Corporate Performance Maintaining Investor Relationship Commercial Banks Business Activities 3 Category with Total Assets over 100 trillion in the Indonesia Best Bank Award 2021.
7. Diamond Trophy - Kinerja Sangat Bagus 20 Tahun Berturut-turut dalam ajang 26th Infobank Awards.
Diamond Trophy - Excellent Performance 20 Years in a row at the 26th Infobank Awards.
8. Predikat Excellent - Modal Inti Rp5 Triliun Sampai Dengan di Bawah Rp30 Triliun (BUKU 3) - Aset Rp100 Triliun ke Atas dalam ajang 26th Infobank Awards.
Excellent Predicate - Core Capital IDR 5 Trillion to Below IDR 30 Trillion (Commercial Banks Business Activities 3) - Assets IDR 100 Trillion and Above in the 26th Infobank Awards event.
9. 1st The Best Indonesia Human Capital 2021 Platinum A Very Excelent dalam ajang Human Capital Award VII 2021.
1st The Best Indonesia Human Capital 2021 Platinum A Very Excellent in the Human Capital Award VII 2021 event.
10. The Best Indonesia Human Capital of The Year 2021 dalam ajang Human Capital Award VII 2021.
The Best Indonesia Human Capital of The Year 2021 in the Human Capital Award VII 2021 event.
11. The Best Financial Performance Bank: Kategori BPD Aset > 30 Triliun dalam ajang Tempo Financial Award 2021.
The Best Financial Performance Bank: BPD Asset Category > 30 Trillion in the 2021 Tempo Financial Award event.
12. The Best Performing Bank 2021 Category Asset Rp100 Trillion up to Less than Rp500 Trillion dalam ajang TOP 20 Financial Institution 2021.
The Best Performing Bank 2021 Category Asset IDR 100 Trillion up to Less than IDR 500 Trillion in the TOP 20 Financial Institution 2021 event.
13. Bank Daerah dengan Kinerja Terbaik dalam Upaya Percepatan Pemulihan Ekonomi Nasional dalam ajang Gatra Media Award.
Regional Bank with the Best Performance in Efforts to Accelerate National Economic Recovery in the Gatra Media Award event.
14. Perusahaan Terpercaya dalam ajang Indonesia Trusted Company Award 2021.
Trusted Company in the Indonesia Trusted Company Award 2021.





Ikhtisar Data Keuangan Penting

Financial Highlight

Ikhtisar Keuangan dan Rasio Keuangan

Financial Highlights and Financial Ratios

Tabel Ikhtisar Keuangan dan Rasio Keuangan

Table of Financial Highlights and Financial Ratio

(dalam jutaan Rupiah / in millions IDR)

Uraian	2021	2020	2019	2018	2017	Description
LAPORAN POSISI KEUANGAN KONSOLIDASIAN / STATEMENT OF FINANCIAL POSITION						
ASET						ASSET
Kas	3,747,644	3,689,045	3,160,771	2,929,207	2,513,053	Cash
Giro pada Bank Indonesia	11,900,072	8,046,403	6,512,341	9,981,495	5,846,111	Current accounts with Bank Indonesia
Giro pada bank lain – pihak ketiga	2,691,297	881,541	535,268	611,796	691,042	Current accounts with other banks - third parties
Cadangan kerugian penurunan nilai	(66)	(71)	(66)	(72)	(71)	Allowance for impairment losses
Penempatan pada Bank Indonesia dan bank lain – pihak ketiga	11,428,774	5,818,892	7,919,924	9,731,163	17,692,605	Placements with Bank Indonesia and other banks - third parties
Cadangan kerugian penurunan nilai	(2,268)	(2,662)	(2,193)	(4,351)	(9,642)	Allowance for impairment losses
Tagihan derivatif	3,967	-	-	76	1	Derivatives Receivables
Surat berharga – pihak ketiga	16,978,899	11,479,763	8,855,293	8,617,220	7,712,506	Marketable securities - third parties
Cadangan kerugian penurunan nilai	(5,917)	(21,168)	-	-	-	Allowance for Impairment Losses
Efek – efek yang dibeli dengan janji dijual kembali	3,129,032	10,121,400	3,162,245	2,815,800	325,150	Marketable securities purchased under agreement to resell
Wesel ekspor dan tagihan lainnya – pihak ketiga	642,937	740,396	908,060	798,117	156,593	Bills and other receivables - third parties
Kredit yang diberikan						Loans
- Pihak berelasi	278,132	217,937	261,564	821,825	1,094,225	- Related party
- Pihak ketiga	95,534,914	89,232,997	81,625,682	74,528,024	69,940,943	- Third party
Cadangan kerugian penurunan nilai	(1,809,372)	(1,755,670)	(705,300)	(646,522)	(580,794)	Allowance for impairment losses
Pembiayaan dan piutang syariah – setelah dikurangi margin ditangguhkan – pihak ketiga	6,418,869	5,761,509	5,402,059	4,641,938	5,416,554	Sharia financing and - less unamortized margin - third parties
Cadangan kerugian penurunan nilai	(129,348)	(157,093)	(131,102)	(139,053)	(1,055,573)	Allowance for impairment losses
Tagihan akseptasi	163,983	52,802	156,084	82,379	47,409	Acceptances receivable
Cadangan kerugian penurunan nilai	(1,616)	(30)	-	-	-	Allowance for impairment losses
Penyertaan saham	42,124	42,124	42,124	42,124	31,984	Investments in shares
Cadangan kerugian penurunan nilai	(1,303)	(1,303)	(1,303)	(1,303)	(1,303)	Allowance for impairment losses

Uraian	2021	2020	2019	2018	2017	Description
Aset tetap						Fixed assets
Harga perolehan	6,375,513	5,970,602	4,609,769	4,363,927	3,918,614	Cost
Akumulasi penyusutan	(1,819,155)	(1,555,254)	(1,265,544)	(1,092,176)	(993,277)	Accumulated depreciation
Nilai buku	4,556,358	4,415,348	3,344,225	3,271,751	2,925,337	Book value
Aset pajak tangguhan - neto	118,601	100,932	128,113	155,680	177,446	Deferred tax asset - net
Bunga yang masih akan diterima	1,029,390	793,066	650,516	621,430	607,291	Accrued Interest receivables
Aset lain- lain - neto	1,640,994	1,456,676	1,712,169	1,332,663	1,449,301	Other assets - net
TOTAL ASET	158,356,097	140,961,431	123,536,474	120,191,387	114,980,168	TOTAL ASSETS
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS/ LIABILITIES, TEMPORARY SHIRKAH FUNDS AND CONSOLIDATED EQUITY						
LIABILITAS						LIABILITIES
Liabilitas segera	1,804,558	1,830,150	1,816,918	1,488,621	1,925,397	Obligations due immediately
Simpanan nasabah						Deposits from customers
- Pihak berelasi	11,003,476	9,225,128	12,981,015	13,230,691	12,042,645	- Related party
- Pihak ketiga	102,761,034	90,573,348	70,583,378	68,590,293	69,179,522	- Third party
Simpanan nasabah - Syariah						Deposits from customers - Sharia
- Pihak berelasi	183	1	1	1	1	- Related party
- Pihak ketiga	614,933	480,093	425,410	376,744	388,861	- Third party
Simpanan dari bank lain						Deposits from other banks
- Pihak berelasi	98,556	94,279	423,938	166,117	349,461	- Related party
- Pihak ketiga	1,782,921	2,024,805	1,132,690	4,094,603	5,320,606	- Third party
Liabilitas derivatif	-	10	-	-	88	Derivatives payable
Efek – efek yang dijual dengan janji dibeli kembali	-	-	3,792,336	3,852,844	770,578	Marketable securities sold under repurchased agreement
Liabilitas akseptasi	163,983	52,802	156,084	82,379	47,409	Acceptances payable
Efek Hutang yang Diterbitkan-neto	2,403,547	3,236,456	3,487,485	3,240,513	3,804,479	Debt Securities Issued-net
Pinjaman yang Diterima-pihak ketiga	12,161,667	11,300,357	8,791,601	6,708,734	2,677,694	Borrowings - third parties
Estimasi Kerugian Komitmen dan Kontinjensi	23,756	29,765	369	579	2,083	Estimated Losses on Commitments and Contingencies
Hutang pajak	129,213	77,354	44,323	79,258	63,431	Taxes payable
Bunga yang masih harus dibayar	168,674	221,713	178,516	183,446	199,370	Interest payable
Liabilitas pajak tangguhan - neto	-	-	169,389	110,522	110,356	Deferred tax liability - net
Liabilitas Imbalan kerja	203,356	206,046	209,983	185,404	207,597	Employee Benefits Liability
Liabilitas lain-lain	1,647,025	1,331,818	731,131	648,703	735,962	Other liabilities
Obligasi Subordinasi	2,988,492	1,992,707	996,424	996,468	994,986	Subordinated Bonds
TOTAL LIABILITAS	137,955,374	122,676,832	105,920,991	104,035,920	98,820,526	TOTAL LIABILITIES
Dana Syirkah Temporer						Temporary Syirkah Fund
Bukan Bank						Non Bank
- Pihak berelasi	58,009	7,059	2,639	5,449	8,421	- Related party
- Pihak Ketiga	7,205,229	6,174,398	5,360,099	4,799,452	5,580,551	- Third party



Uraian	2021	2020	2019	2018	2017	Description
Bank						Bank
- Pihak ketiga	53,452	69,861	210,116	65,251	465,695	- Third party
Total Dana Syirkah Temporer	7,316,690	6,251,318	5,572,854	4,870,152	6,054,667	Total Temporary Syirkah Fund
EKUITAS						EQUITY
Ekuitas yang dapat diatribusikan kepada entitas induk						Equity attributable to equity holders of the parent entity
Modal saham nilai nominal Rp250 (nilai penuh) per saham Modal dasar: Seri A - 9.600.000.000 saham Seri B - 6.400.000.000 saham						Share capital IDR250 (full amount) par value per share Authorized capital: Class A - 9,600,000,000 shares Class B - 6,400,000,000 shares
Modal Ditempatkan dan Disetor: Seri A - 7.414.714.661 saham (per tanggal 31 Desember 2020: 7.272.218.666 saham) Seri B - 2.424.072.500 saham (per tanggal 31 Desember 2017: (As of December 31, 2020: 2.424.072.500 saham)	2,459,697	2,459,697	2,459,697	2,459,697	2,424,073	Issued and fully paid Capital: Series A - 7,414,714,661 shares (as of December 31, 2017: 7,272,218,666 shares) Series B - 2,424,072,500 shares (as of December 31, 2017: (As of December 31, 2017: 2,424,072,500 shares)
Tambahan Modal Disetor	1,058,541	1,058,541	1,058,541	1,058,541	823,423	Additional Paid-up Capital
Surplus dari revaluasi aset tetap	2,201,402	2,080,964	2,021,977	1,933,791	1,709,113	Revaluation Surplus of fixed asset
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak tangguhan	(8,577)	116,935	-	-	-	Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income - net of deferred tax
Pengukuran kembali program imbalan pasti - setelah pajak tangguhan	(146,439)	(138,470)	(179,903)	(170,839)	(174,885)	Remeasurement of defined benefit plan - net of deferred tax
Saldo Laba						Retained earning
Telah ditentukan penggunaannya	3,813,887	3,073,730	3,725,379	5,043,407	4,326,234	Appropriated
Belum ditentukan penggunaannya	3,657,863	3,308,127	2,909,072	911,978	956,477	Unappropriated
Total Ekuitas yang dapat diatribusikan kepada entitas induk	13,036,374	11,986,953	11,992,840	11,236,575	10,064,435	Total equity attributable to equity holders of the parent entity
Kepentingan non-pengendali	47,659	46,328	49,738	48,740	40,540	Non-controlling interests
TOTAL EKUITAS	13,084,033	12,005,800	12,042,629	11,285,315	10,104,975	TOTAL EQUITY
TOTAL LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS KONSOLIDASIAN	158,356,097	140,934,002	123,536,474	120,191,387	114,980,168	TOTAL LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY

LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN
PROFIT AND LOSS STATEMENT AND OTHER CONSOLIDATED COMPREHENSIVE INCOME

PENDAPATAN BUNGA DAN SYARIAH						INTEREST AND SHARIA INCOME
Pendapatan Bunga dan Syariah	13,146,261	12,548,614	12,011,703	11,843,595	11,419,614	Interest and sharia income
Pendapatan provisi dan komisi pembiayaan syariah	68,182	72,064	79,727	70,614	67,958	Sharia financing fee and commission income

Uraian	2021	2020	2019	2018	2017	Description
BEBAN BUNGA DAN BAGI HASIL SYARIAH	(5,313,916)	(6,123,414)	(6,008,924)	(5,415,178)	(5,194,717)	INTEREST EXPENSES AND SHARIA PROFIT SHARING
PENDAPATAN BUNGA DAN SYARIAH NETO	7,900,527	6,497,264	6,082,506	6,499,031	6,292,855	NET INTEREST AND SHARIA INCOME
PENDAPATAN OPERASIONAL LAINNYA						OTHER OPERATING INCOME
Provisi dan komisi selain dari kredit yang diberikan	802,774	641,022	599,296	580,577	451,936	Non-loan related fees and commissions
Penerimaan kembali kredit yang telah dihapus buku	391,947	247,051	267,980	258,650	289,415	Recoveries from loans written-off
Keuntungan transaksi valuta asing – neto	58,686	54,658	13,143	15,676	11,295	Gain on foreign exchange transactions - net
Keuntungan dari penjualan surat berharga yang diperdagangkan – neto	325,132	424,289	58,092	8,847	5,441	Gain from foreign exchange transaction - net
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan - neto	-	92,475	25,851	-	65,442	Unrealized gain on changes in fair value of marketable securities held-for-trading
Lain-lain	139,708	(1,346)	50,341	70,714	54,708	Others
BEBAN OPERASIONAL LAINNYA						OTHER OPERATING EXPENSES
Beban umum dan administrasi	(2,701,546)	(2,499,005)	(2,281,455)	(2,276,047)	(2,048,233)	General and Administrative expenses
Beban tenaga kerja dan tunjangan	(2,922,119)	(2,639,268)	2,024,828	(2,160,020)	(2,251,354)	Salaries and employee benefits
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan – neto Kerugian	(626,103)	(142,226)	(321,837)	(517,260)	(781,830)	Provision for impairment losses on financial and non-financial assets-net
Kerugian yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan - neto	(58,176)	-	-	(28,823)	-	Unrealized gain or losses on fair value changes of marketable securities
Pemulihan/(penyisihan) kerugian komitmen dan kontinjensi	6,010	2,853	(149)	1,504	(465)	Recovery / (provision) for losses on commitments and contingencies
Lain-lain	(718,225)	(465,641)	(409,447)	(394,452)	(388,571)	Others
LABA OPERASIONAL	2,598,615	2,212,126	2,059,493	2,058,397	1,700,639	OPERATING INCOME
BEBAN NON-OPERASIONAL - NETO	(11,033)	(44,098)	(81,531)	(121,353)	(68,674)	NON-OPERATING EXPENSES - NET
LABA SEBELUM BEBAN PAJAK	2,587,582	2,168,028	1,977,962	1,937,044	1,631,965	INCOME BEFORE TAX EXPENSES
BEBAN PAJAK - NETO	(568,928)	(478,032)	(413,470)	(384,648)	(420,560)	TAX EXPENSES - NET
LABA TAHUN BERJALAN	2,018,654	1,689,996	1,564,492	1,552,396	1,211,405	INCOME FOR THE YEAR
Pendapatan komprehensif lain:						Other comprehensive income:
Akun yang tidak akan direklasifikasikan ke laba rugi						Items that will not be reclassified to profit or loss
Pengukuran kembali atas program imbalan pasti	(14,041)	56,551	(10,160)	5,518	(41,327)	Remeasurement of defined benefit plans
Revaluasi aset tetap	120,438	60,183	86,990	224,678	126,200	Fixed asset revaluation
Pajak penghasilan	6,262	(15,958)	-	(1,419)	(1,274)	Income tax
Akun yang akan direklasifikasikan ke laba rugi						Items that will be reclassified to profit and loss



Uraian	2021	2020	2019	2018	2017	Description
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak tangguhan	(125,512)	118,449	-	-	-	Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income - net of deferred tax
Penghasilan Komprehensif Lain Tahun Berjalan - Setelah Pajak Penghasilan	(12,853)	219,225	77,251	228,777	83,599	Other Comprehensive Income for the Year - After Income Tax
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN	2,005,801	1,909,221	1,641,743	1,781,173	1,295,004	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA:						INCOME FOR THE YEAR ATTRIBUTABLE TO:
Pemilik entitas induk	2,031,858	1,687,218	1,558,651	1,548,249	1,212,036	Parent entity
Kepentingan non-pengendali	(13,204)	2,778	5,841	4,147	(631)	Non-controlling interests
TOTAL LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA:						TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE TO:
Pemilik entitas induk	2,018,815	1,906,495	1,635,891	1,776,973	1,295,578	equity holders of the parent entity
Kepentingan non-pengendali	(13,204)	2,726	5,892	4,200	(574)	Non-controlling interests
LABA PER SAHAM DASAR YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (NILAI PENUH)	206.52	171.49	157.94	157.36	125.00	BASIC EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY (FULL AMOUNT)
LAPORAN ARUS KAS KONSOLIDASIAN / CONSOLIDATED STATEMENTS OF CASH FLOWS						
ARUS KAS DARI AKTIVITAS OPERASI	CASH FLOWS FROM OPERATING ACTIVITIES					
Penerimaan bunga dan syariah, provisi dan komisi	12,250,099	11,792,865	12,062,245	11,968,505	11,478,290	Interest and sharia income fees and commission received
Penerimaan pendapatan syariah	728,020	685,256	-	-	-	Sharia income fees received
Pembayaran bunga	(5,099,889)	(5,758,693)	(6,013,854)	(5,431,103)	(5,169,512)	Interest expenses paid
Pembayaran bagi hasil syariah	(267,066)	(321,524)	-	-	-	Sharia profit sharing paid
Pembayaran beban karyawan	(2,938,850)	(2,628,233)	(2,078,219)	(2,212,439)	(2,229,453)	Employee expenses paid
Pembayaran beban umum dan administrasi	(2,701,546)	(2,213,202)	(2,429,691)	(2,694,271)	(1,964,849)	General and administrative expenses paid
Penerimaan dari pendapatan operasional lainnya	1,193,233	1,186,017	841,139	742,386	585,891	Receipts from other operating income
Penerimaan kredit yang telah dihapus buku	391,045	247,051	267,980	585,891	289,415	Recoveries from loan bets written-off
Pembayaran beban lainnya	(360,694)	(633,522)	(507,601)	(514,369)	(468,655)	Other expenses paid
Pembayaran pajak Penghasilan	(480,846)	(349,418)	(408,788)	(368,387)	(324,283)	Payment tax paid
Pembayaran pajak final atas Revaluasi aset tetap	-	-	-	-	(9,686)	Payment of final tax from revaluation
Penerimaan kas sebelum perubahan dalam aset dan liabilitas operasi	2,713,506	2,006,597	1,733,311	1,748,972	2,187,158	Receipt from cash before changes in operating assets and liabilities
Penurunan (kenaikan) dalam aset operasi:						Decrease (increase) in operating assets:
Surat berharga	(5,651,240)	(2,535,595)	(311,151)	(1,016,111)	124,034	Marketable securities
Efek-efek yang dibeli dengan janji dijual kembali	6,992,368	(6,959,155)	(346,445)	(2,490,651)	(325,150)	Marketable securities purchased under agreement to resell

Uraian	2021	2020	2019	2018	2017	Description
Wesel ekspor dan tagihan lainnya	359,306	167,664	(109,943)	(715,252)	(41,220)	Bills and other receivables
Penempatan pada Bank Indonesia dan bank lain	-	165,000	(165,000)	75,963	13,239	Placements with Bank Indonesia and other banks
Kredit yang diberikan dan pembiayaan dan piutang syariah	(7,580,885)	(8,115,236)	(7,246,690)	(4,390,857)	(8,189,417)	Loans and sharia financing and receivables
Tagihan Derivatif	(3,967)	-	76	(75)	-	Derivative Receivables
Tagihan Akseptasi	(109,595)	103,313	(73,705)	(34,970)	-	Acceptance Receivables
Aset lain-lain	(440,086)	255,487	(313,831)	116,637	(174,376)	Other assets
Kenaikan (penurunan) dalam liabilitas operasi:						Increase (decrease) in operating liabilities:
Liabilitas segera	(25,592)	13,232	328,297	(436,776)	550,947	Obligations due immediately
Simpanan:						Deposits:
Giro	4,328,524	(1,444,818)	2,660,375	(1,660,978)	2,552,106	Current account
Tabungan	2,453,277	1,746,837	363,823	2,782,318	849,651	Saving accounts
Deposito berjangka	8,384,627	16,805,465	(674,789)	(1,318,704)	5,315,015	Time deposit
Simpanan dari bank lain	(237,607)	422,202	(2,558,727)	(1,809,792)	(158,944)	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali	-	(3,792,336)	(60,508)	3,082,266	-	Marketable Securities sold under repurchase agreements
Liabilitas lain-lain	370,851	117,113	(123,647)	(57,214)	(67,310)	Other liabilities
Liabilitas akseptasi	111,181	(103,282)	73,705	34,970	-	Acceptances liabilities
Liabilitas Derivatif	(10)	10	-	(88)	-	Derivative Liabilities
Hutang pajak	(15,311)	(275,382)	(16,079)	20,079	(53,526)	Tax payable
Arus kas netto (digunakan untuk)/diperoleh dari aktivitas operasi	11,649,347	(1,395,455)	(6,593,634)	(6,070,263)	2,582,207	Net cash (used in)/provided by operating activities
ARUS KAS DARI AKTIVITAS INVESTASI						CASH FLOWS FROM INVESTING ACTIVITIES
Penerimaan dividen kas	6,074	7,137	11,789	10,564	11,514	Cash dividends received
Pembayaran atas jatuh tempo						Payment upon maturity
Surat berharga yang dimiliki hingga jatuh tempo - neto	-	-	-	-	1,358,619	Proceed from maturity of held to maturity marketable securities - net
Penambahan penyertaan Saham	-	-	-	(10,140)	-	Additional shares in shares
Pembelian aset tetap	(418,858)	(404,604)	(159,446)	(220,779)	(142,125)	Purchase of fixed assets
Hasil penjualan aset tetap	-	(260,937)	35	15	4,265	Proceeds from sales of fixed assets
Arus kas netto (digunakan untuk)/diperoleh dari aktivitas investasi	(412,784)	(397,467)	(147,622)	(220,340)	1,232,273	Net cash derived from (used in) investment activities
ARUS KAS DARI AKTIVITAS PENDANAAN						CASH FLOWS FROM FINANCING ACTIVITIES
Penanaman modal	-	-	-	270,742	-	Capital investment
Penerimaan dari pinjaman yang diterima	2,734,923	2,508,756	2,082,867	4,031,040	2,431,639	Proceeds from borrowings
Pembayaran pinjaman yang diterima	(1,873,613)	(974,331)	-	-	-	Payment of borrowings
Pembayaran dividen kas	(941,965)	(925,044)	(879,586)	(875,575)	(862,970)	Cash dividend paid
Pembayaran liabilitas sewa	(41,109)	(121,171)	-	-	-	Lease liabilities paid
Penerimaan dari obligasi subordinasi	1,000,000	1,000,000	-	-	-	Proceeds from subordinated bonds



Uraian	2021	2020	2019	2018	2017	Description
(Pembayaran) penerimaan efek hutang yang diterbitkan	(841,579)	(251,700)	-	-	-	(Payment) proceeds from debt securities issued
Efek-efek yang dijual dengan janji dibeli kembali	-	858,300	248,000	-	(1,900,011)	Marketable securities sold under repurchased agreement
Hasil efek hutang yang diterbitkan	-	-	(1,065)	(564,472)	2,500,000	Proceeds from debt securities issued and subordinated bonds
Arus kas neto diperoleh dari aktivitas pendanaan	36,657	2,210,841	1,450,216	2,861,735	2,168,658	Net cash provided by financing activities
KENAIKAN NETO KAS DAN SETARA KAS	11,273,220	417,919	(5,291,040)	(3,428,868)	5,983,138	NET INCREASE IN CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS PADA AWAL TAHUN	18,435,881	17,963,304	23,249,310	26,662,429	20,692,875	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR
DAMPAK BERSIH PERUBAHAN NILAI TUKAR ATAS KAS DAN SETARA KAS	58,686	54,658	2,841	15,676	(1,638)	NET EFFECT OF CHANGES IN EXCHANGE RATE ON CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS PADA AKHIR TAHUN	29,767,787	18,435,881	17,961,111	23,249,237	26,674,375	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR
Kas dan setara kas pada akhir tahun terdiri dari:						Cash and cash equivalents at the end of the year consist of:
Kas	3,747,644	3,689,045	3,160,771	2,929,207	2,513,053	Cash
Giro pada Bank Indonesia	11,900,072	8,046,403	6,512,341	9,981,495	5,846,111	Current accounts with Bank Indonesia
Giro pada bank lain	2,691,297	881,541	535,268	611,724	690,136	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain - jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	11,428,774	5,818,892	7,522,731	9,726,811	17,625,075	Placements with Bank Indonesia and other banks - maturities of three months or less from the date of acquisition
Total kas dan setara kas	29,767,787	18,435,881	17,961,111	23,249,309	26,674,375	Total cash and cash equivalents
RASIO KEUANGAN BANK SAJA (%) / FINANCIAL RATIOS BANK ONLY (%)						
PERMODALAN						CAPITAL
Kewajiban Penyediaan Modal Minimum (KPMM)	17.78	17.31	17.71	18.63	18.77	Kewajiban Penyediaan Modal Minimum (KPMM)
PROFITABILITAS						PROFITABILITAS
Return on Asset (ROA)	1.73	1.66	1.68	1.71	2.01	Return on Asset (ROA)
Return on Equity (ROE)	19.01	16.96	16.51	18.81	20.05	Return on Equity (ROE)
Net Interest Margin (NIM)	5.84	5.39	5.75	6.37	6.76	Net Interest Margin (NIM)
Biaya Operasional terhadap Pendapatan Operasional (BOPO)	81.94	83.95	84.23	84.22	82.25	Operating Costs to Operating Income (BOPO)
Rasio Laba (Rugi) Terhadap Jumlah Aset	1.35%	1.26%	1.32%	1.34%	1.47%	Ratio of Profit (Loss) to Total Assets
Rasio Laba (Rugi) Terhadap Jumlah Ekuitas	14.77%	13.37%	12.22%	12.89%	14.84%	Ratio of Profit (Loss) To Total Equity
Rasio Laba (Rugi) Terhadap Pendapatan	14.33%	12.58%	12.54%	12.71%	13.79%	Profit (Loss) To Income Ratio
Rasio Liabilitas Terhadap Jumlah Aset	90.87%	90.58%	90.06%	90.50%	90.10%	Ratio of Liabilities to Total Assets
Rasio Liabilitas Terhadap Ekuitas	995.37%	961.56%	834.90%	872.69%	910.07%	Liability to Equity Ratio

Uraian	2021	2020	2019	2018	2017	Description
ASET PRODUKTIF						EARNING ASSET
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif	1.02	1.03	1.27	1.26	1.04	Problematic Earning Assets and Non-Earning Assets to Total Earning Assets and Non-Earning Assets
Aset Produktif Bermasalah Terhadap Total Aset Produktif	1.00	1.07	1.34	1.32	1.11	Non Performing Earning Assets Against Total Earning Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	1.47	1.48	0.68	0.65	0.60	Allowance for Impairment Losses (CKPN) on Financial Assets against Earning Assets
NPL Gross	1.24	1.40	1.58	1.65	1.51	NPL Gross
NPL Nett	0.41	0.41	0.81	0.90	0.79	NPL Nett
LIKUIDITAS						LIQUIDITY
Total CASA (dalam juta Rupiah)	50,694,241	41,429,685	41,342,931	38,433,020	37,378,577	Total CASA (in million Rupiah)
KEPATUHAN						COMPLIANCE
Persentase Pelanggaran BMPK						Percentage of LLL Violations
Pihak Terkait	-	-	-	-	-	Related parties
Pihak Tidak Terkait	-	-	-	-	-	Unrelated Parties
Persentase Pelampauan BMPK						Percentage of Exceeding the LLL
Pihak Terkait	-	-	-	-	-	Related parties
Pihak Tidak Terkait	-	-	-	-	-	Unrelated Parties
GWM Utama Rupiah	5.55	3.51	6.52	7.34	6.67	Main Statutory Reserves in Rupiah
GWM Valuta Asing	4.24	4.22	8.50	8.66	9.39	Foreign Currency GWM
Posisi Devisa Neto (PDN) secara keseluruhan	0.89	1.05	1.11	1.72	0.47	Overall Net Open Position (NOP)
RASIO LAINNYA						OTHER RATIOS
Cost to Income Ratio (CIR)	67.00	76.70	68.43	66.32	66.50	Cost to Income Ratio (CIR)
Loan to Deposit Ratio (LDR)	81.68	86.32	96.07	91.89	87.27	Loan to Deposit Ratio (LDR)

Catatan untuk pembaca laporan: Tabel dan grafik pada laporan ini memaparkan data numerik dengan standar Bahasa Inggris, sedangkan pemaparan numerik dalam teks menggunakan standar Bahasa Inggris dan Indonesia sesuai dengan konteksnya.

Notes for report readers: The tables and graphs in this report display numerical data with English standards, while numerical presentations in text use English and Indonesian standards according to the context



Ikhtisar Operasional

Kinerja Operasional Segmen Operasi

Dana Pihak Ketiga

Tabel Kinerja Operasional Dana Pihak Ketiga

Table of Third Party Fund Operational Performance

(dalam juta Rupiah / in millions IDR)

Produk / Product	2021	2020	2019	2018	2017
Tabungan / Savings	24,685,441	20,266,568	20,608,315	17,951,664	17,661,579
Giro / Current accounts	26,008,800	19,163,117	20,734,616	20,481,352	19,716,998
Deposito / Deposits	62,834,358	58,129,335	41,996,786	43,176,405	43,636,868
TOTAL	113,528,599	99,559,020	83,339,717	81,609,421	81,015,445

Pinjaman

Loan

Tabel Kinerja Operasional Pinjaman

Table of Loan Operational Performance

(dalam juta Rupiah / in millions IDR)

Produk / Product	2021	2020	2019	2018	2017
Konsumer / Consumer	61,916,206	59,895,008	56,309,410	51,479,634	47,080,477
Mikro / Micro	6,014,702	6,139,699	5,756,642	5,456,347	4,718,860
Komersial / Commercial	19,740,201	16,254,611	13,224,489	12,245,063	13,561,231
KPR / Mortgage	7,772,002	6,806,265	6,224,115	5,810,674	5,340,707
TOTAL	95,443,112	89,095,582	81,514,657	74,991,717	70,701,276

Institutional Banking / Institutional Banking

Tabel Kinerja Intitutional Banking

Table of Institutional Banking Performance

Produk Product	Nasabah Customer	2021	
		NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)
Giro / Current Account	Pemerintah Daerah / Regional Government	7,728	11,436,087
	Pemerintah Pusat / Central Government	107	165,008
	BUMN / SOE	873	1,836,599
	Swasta / Private	151,241	9,776,833

Produk Internasional dan Trisuri

International and Treasury Products

Tabel Penempatan Dana Pada Bank Lain - Surat Berharga Obligasi Bank investasi

Table of Fund Allocation in Other Banks - Investment Bank Bond Securities

(dalam juta Rupiah / in millions IDR)

Obligasi / Bond	2021	2020	2019	2018	2017
Bank Umum dan Bank Daerah Commercial Bank and Regional Bank	592,400	1,161,250	1,408,000	649,000	502,854

Tabel Penempatan Dana Pada Bank Lain - Surat Berharga Obligasi non Bank investasi

Table of Fund Allocation on Other Banks - Investment non-Bank Bond Securities

(dalam juta Rupiah / in millions IDR)

Obligasi / Bond	2021	2020	2019	2018	2017
Korporasi / Corporate	446,000	771,000	419,000	608,500	820,500
SUN	6,826,439	4,829,438	3,202,184	2,624,432	2,282,432
ORI	-	120,586	120,586	66,855	-
PBS	2,394,758	2,367,958	1,509,288	370,000	480,789
SPN	-	-	-	-	-
SR	-	-	-	-	315,000
Total IDR	9,667,197	8,088,982	5,251,058	3,669,787	5,466,874
Total USD	77,386	5,700	-	-	-

Tabel Kinerja Trading Money Market

Table of Trading Money Market Performance

(dalam juta Rupiah / in millions IDR)

Keterangan / Description	2021	2020	2019	2018	2017
Placement	220,000	1,800,000	528,581	1,348,262	1,742,872
Borrowing	-	-	528,581	1,349,000	1,746,449

	2020		2019		2018		2017	
	NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)	NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)	NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)	NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)
	7,638	8,919,681	16,349	10,998,805	13,750	9,740,605	12,464	9,290,824
	131	383,675	107	212,764	217	463,568	193	327,432
	870	292,797	1,048	1,244,589	1,033	991,233	943	1,185,143
	139,930	8,648,504	112,175	6,214,779	99,065	6,218,684	86,396	8,044,208



Produk Product	Nasabah Customer	2021	
		NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)
Subtotal		159,842	25,301,485
Deposito / Deposits	Pemerintah Daerah / Regional Government	-	-
	Pemerintah Pusat / Central Government	21	6,776,185
	BUMN / SOE	495	16,085,924
	Swasta / Private	3,610	28,866,366
Subtotal		4,126	51,728,475
Total		164,075	77,029,960

Tabel Rekapitulasi Obligasi Portofolio Trading

Table of Bond Recapitulation of Trading Portfolio

(dalam juta Rupiah / in millions IDR)

Keterangan / Description	2021	2020	2019	2018	2017
Reksadana / Mutual Funds	5,933,763	3,235,529	412,000	857,437	857,437
SUN	166,482	13,857	288,818	233,701	-
ORI	5	-	-	-	-
Corp	54,162	55,876	56,710	58,115	58,705
SR	2,721	-	-	-	-
USD	-	-	-	4,000	4,000
Total IDR	6,157,133	3,305,262	757,528	1,139,253	916,142
Total USD	-	-	-	4,000	4,000

Tabel Volume Transaksi Foreign Exchange and Derivatives

Table of Foreign Exchange and Derivatives Transaction Volume

(dalam juta Rupiah / in millions IDR)

Keterangan / Description	2021	2020	2019	2018	2017
Sales	1,583,413*)	1,519,640**)	5,541,552	3,036,424	2,444,191
Trading	96,004,381	55,198,078	34,062,606	22,251,552	7,818,492
Banking	53,731,925	33,684,482	17,777,110	20,703,043	19,301,474
Total	151,319,719	92,450,245	57,383,286	45,993,036	29,566,174

*) berdasarkan transaksi FX Nasabah di seluruh Kantor Cabang Devisa bank bjb selama tahun 2021 / based on customer FX transactions in all foreign exchange branch offices of bank bjb during 2021

**) berdasarkan transaksi FX Nasabah di seluruh Kantor Cabang Devisa bank bjb selama tahun 2020 / based on customer FX transactions in all foreign exchange branch offices of bank bjb during 2020

	2020		2019		2018		2017	
	NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)	NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)	NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)	NoA	Nominal (Rupiah Penuh) Nominal (Full IDR)
	148,569	18,244,648	129,679	18,670,937	114,065	17,414,090	99,996	18,847,607
21	86,100		181	6,615,951	182	6,012,490	161	3,262,359
24	3,057,400		10	785,477	79	2,880,358	8	761,300
566	16,687,421		739	8,335,025	776	8,010,768	530	12,104,962
4,112	25,335,540		3,566	16,725,838	3,566	16,503,547	4,214	18,269,089
4,723	45,166,461		4,496	32,462,291	4,603	33,407,163	4,913	34,397,710
153,292	63,411,109		134,175	51,133,228	118,668	50,821,252	104,909	53,245,317

Informasi Harga Saham

Stock Price Information

Tabel Harga, Volume dan Kapitalisasi Saham bank bjb 2017-2021

Table of Price, Volume and Capitalization of bank bjb Stock in 2017-2021

Tahun Year	Harga per saham (Rp) / Price per Share (IDR)				Jumlah Saham Beredar (dalam Lembar Saham) Number of Outstanding Share (in shares)	Volume Perdagangan (dalam Lembar Saham) Trading Volume (in share)	Kapitalisasi Pasar (Rp Juta) Market Capitalization (IDR Million)
	Pembukaan (Rp) Opening (IDR)	Tertinggi (Rp) Opening (IDR)	Terendah (Rp) Lowest (IDR)	Penutupan (Rp) Closing (IDR)			
2021							
Triwulan I Quarter I	1,480	1,760	1,455	1,455	9,838,787,161	1,190,111,600	14,315,435
Triwulan II Quarter II	1,230	1,605	1,210	1,210	9,838,787,161	698,322,700	11,904,932
Triwulan III Quarter III	1,340	1,370	1,210	1,360	9,838,787,161	237,297,200	13,380,750
Triwulan IV Quarter IV	1,350	1,495	1,335	1,335	9,838,787,161	349,356,500	13,134,781
2020							
Triwulan I Quarter I	1,185	1,285	625	735	9,838,787,161	566,901,800	7,231,493
Triwulan II Quarter II	720	950	670	760	9,838,787,161	472,320,400	7,477,463
Triwulan III Quarter III	765	1,175	755	870	9,838,787,161	1,345,725,800	8,559,727
Triwulan IV Quarter IV	880	1,775	870	1,550	9,838,787,161	1,391,768,200	15,250,089
2019							
Triwulan I Quarter I	2,050	2,450	1,900	2,010	9,838,787,161	761,796,300	19,775,962
Triwulan II Quarter II	2,030	2,080	1,740	1,690	9,838,787,161	701,685,300	16,627,550

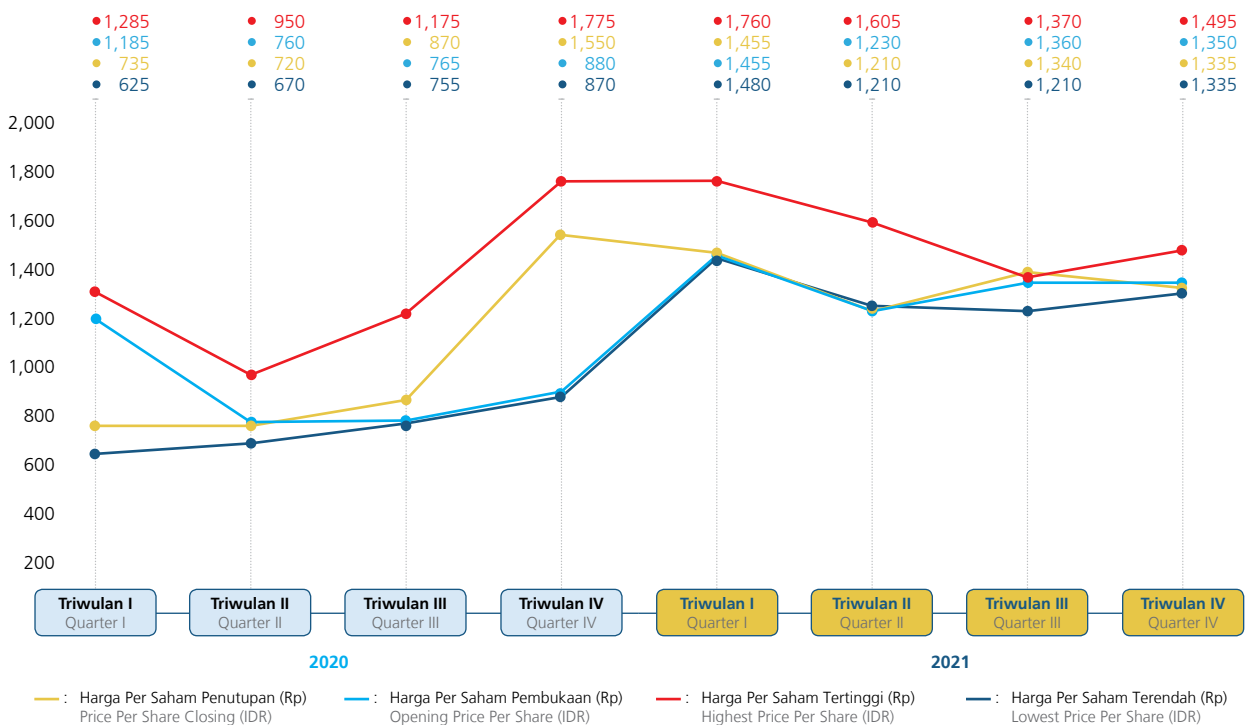


Tahun Year	Harga per saham (Rp) / Price per Share (IDR)				Jumlah Saham Beredar (dalam Lembar Saham) Number of Outstanding Share (in shares)	Volume Perdagangan (dalam Lembar Saham) Trading Volume (in share)	Kapitalisasi Pasar (Rp Juta) Market Capitalization (IDR Million)
	Pembukaan (Rp) Opening (IDR)	Tertinggi (Rp) Opening (IDR)	Terendah (Rp) Lowest (IDR)	Penutupan (Rp) Closing (IDR)			
Triwulan III Quarter III	1,700	1,740	1,455	1,570	9,838,787,161	632,617,800	15,446,896
Triwulan IV Quarter IV	1,570	1,905	1,180	1,185	9,838,787,161	374,703,200	11,658,963
2018							
Triwulan I Quarter I	2,390	2,360	2,000	2,060	9,696,291,166	680,170,600	19,974,360
Triwulan II Quarter II	2,110	2,150	2,010	2,090	9,696,291,166	619,939,000	20,265,249
Triwulan III Quarter III	2,120	2,150	1,800	2,030	9,696,291,166	690,431,300	19,683,471
Triwulan IV Quarter IV	2,030	2,130	1,765	2,050	9,838,787,161	782,398,400	19,877,397
2017							
Triwulan I Quarter I	3,390	3,170	2,020	2,020	9,696,291,166	784,486,400	19,586,508
Triwulan II Quarter II	2,040	2,450	1,960	2,210	9,696,291,166	1,220,669,600	21,428,803
Triwulan III Quarter III	2,210	2,840	1,980	2,600	9,696,291,166	1,420,560,800	25,210,357
Triwulan IV Quarter IV	2,600	2,730	2,200	2,400	9,696,291,166	663,955,100	23,271,099

Grafik Pergerakan Harga Saham bank bjb Tahun 2020 – 2021

Chart of bank **bjb** Stock Price Movement in 2020 – 2021

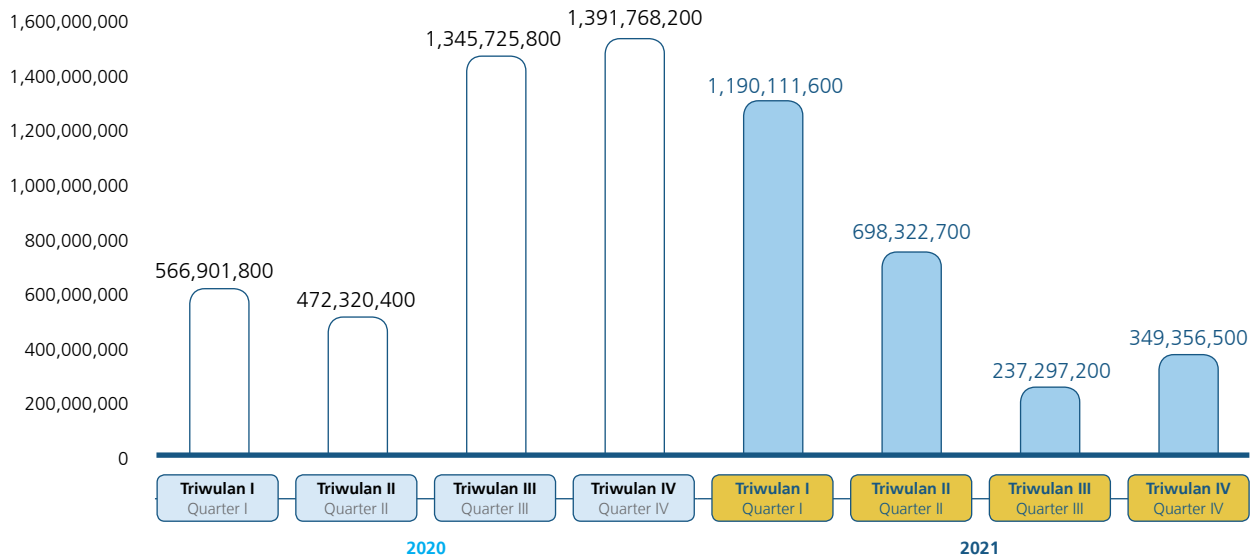
Dalam Rupiah
in IDR



Grafik Volume Perdagangan Saham bank bjb Tahun 2020 – 2021

Chart of bank **bjb** Stock Trading Volume 2020 – 2021

Volume Perdagangan (Saham)
Trade Volume (Share)

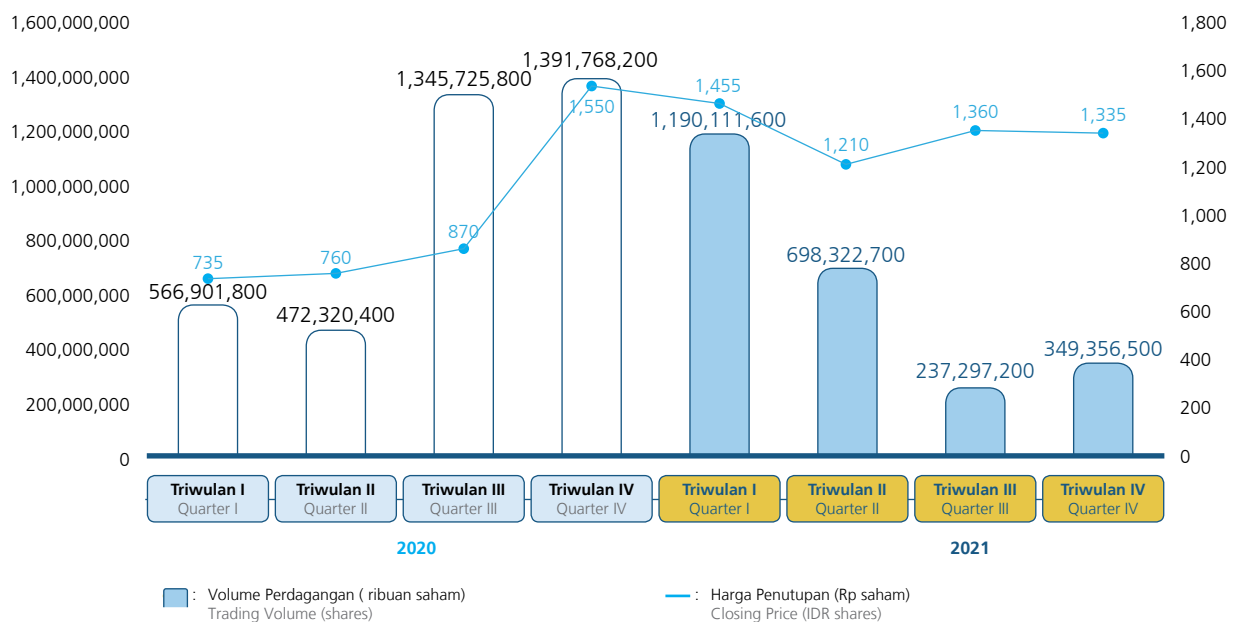


Grafik Pergerakan Harga dan Volume Saham bank bjb Tahun 2020 – 2021

Chart of Price Movements and Volume of bank **bjb** Shares in 2020 – 2021

Volume Perdagangan (Saham)
Trading Volume (Share)

Harga Penutupan (Rp)
Closing Price (IDR)

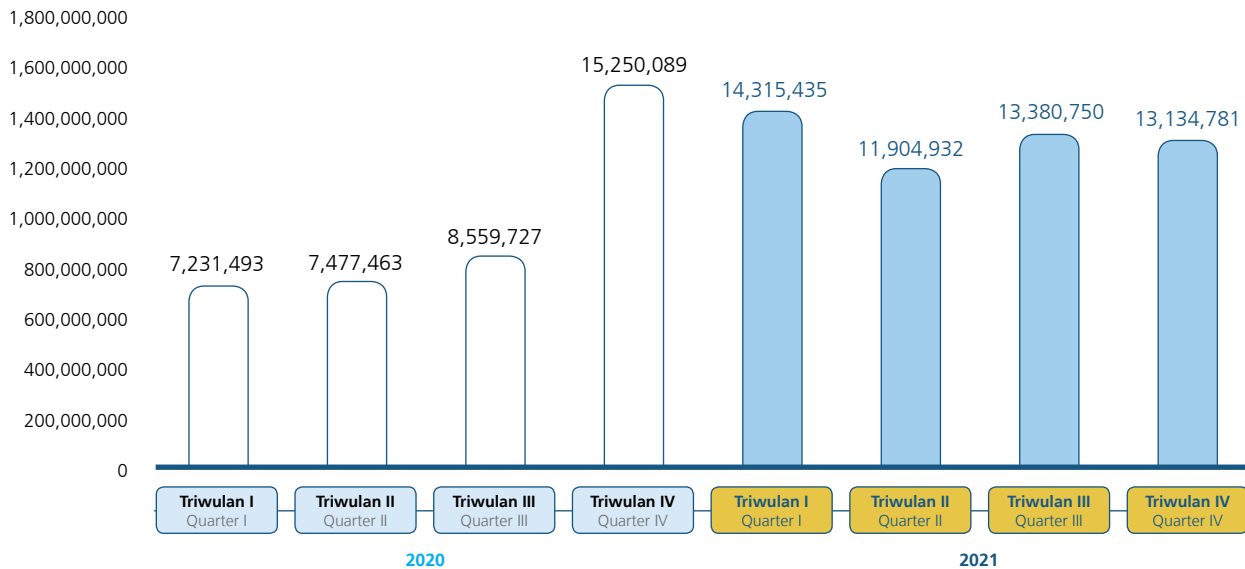




Grafik Kapitalisasi Pasar Saham bank bjb Tahun 2020 – 2021

Chart of bank **bjb** Stock Market Capitalization in 2020 – 2021

Kapitalisasi Pasar (Rp Juta)
Market Capitalization (in IDR)



Informasi Obligasi, Sukuk dan/atau Obligasi Konversi

Information of Bonds, Sukuk and/or Conversion Bonds

Informasi Obligasi

Bond Information

Tabel Obligasi bank bjb

Table of bank **bjb** Bond

No.	Uraian Description	Tanggal Terbit Issue Date	Tanggal Efektif Effective Date	Tenor	Mata Uang Currency
1	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Tahap I Tahun 2017 Seri B Continuous Public Offering I (PUB I) Bond Phase I Year 2017 Series B	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	5 Tahun 5 years	Rp IDR
2	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Tahap I Tahun 2017 Seri C Continuous Public Offering I (PUB I) Bond Phase I Year 2017 Series C	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	7 Tahun 7 years	Rp IDR
3	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Subordinasi Tahap I Tahun 2017 Seri A Continuous Public Offering I (PUB I) Subordinated Bonds Phase I Year 2017 Series A	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	5 Tahun 5 years	Rp IDR
4	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Subordinasi Tahap I Tahun 2017 Seri B Continuous Public Offering I (PUB I) Subordinated Bonds Phase I Year 2017 Series B	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	7 Tahun 7 years	Rp IDR

Aksi Korporasi

Pada tahun 2021, bank **bjb** tidak melakukan aksi korporasi.

Aksi Penghentian Sementara Perdagangan Saham (*Suspension*) dan/atau Penghapusan Pencatatan Saham (*Delisting*)

Sampai dengan 31 Desember 2021, bank **bjb** tidak pernah dikenakan sanksi penghentian sementara perdagangan saham (*suspension*) dan/atau penghapusan pencatatan saham (*delisting*).

Corporate Action

In 2021, bank **bjb** does not take any corporate action.

The Action of Provisional Suspension of Share Trading (*Suspension*) and/or Delisting of Share

Until December 31, 2021, bank **bjb** has never been subject to sanctions for temporary suspension of stock trading and/or delisting of shares).

	Jumlah Obligasi (juta) Number of Bonds (Million)	Harga Penawaran Bid Price	Tanggal Jatuh Tempo Maturity Date	Tingkat Suku Bunga Interest Rates	Status Pembayaran Payment Status	Peringkat Rank		Wali Amanat Trustee
						2021	2020	
	468,300	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2022 December 6, 2022	8.15% (<i>fixed</i>)	Aktif Active	^{id} AA-	^{id} AA-	PT Bank Mega Tbk
	780,000	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2024 December 6, 2024	8.85% (<i>fixed</i>)	Aktif Active	^{id} AA-	^{id} AA-	PT Bank Mega Tbk
	307,000	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2022 December 6, 2022	9.60% (<i>fixed</i>)	Aktif Active	^{id} A	^{id} A	PT Bank Mega Tbk
	693,000	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2024 December 6, 2024	9.90% (<i>fixed</i>)	Aktif Active	^{id} A	^{id} A	PT Bank Mega Tbk



No.	Uraian Description	Tanggal Terbit Issue Date	Tanggal Efektif Effective Date	Tenor	Mata Uang Currency
5	Obligasi Berkelanjutan I bank bjb Tahap II Tahun 2018 Seri B Shelf Registration Bond I bank bjb Phase II 2018	28 September 2018 September 28, 2018	28 September 2018 September 28, 2018	5 Tahun 5 years	Rp IDR
6	Obligasi Berkelanjutan I bank bjb Tahap III Tahun 2019 Seri A Shelf Registration Bonds I bank bjb Phase III Year 2019 Series A	18 Oktober 2019 October 18, 2019	21 Oktober 2019 October 21, 2019	3 Tahun 3 years	Rp IDR
7	Obligasi Berkelanjutan I bank bjb Tahap III Tahun 2019 Seri B Shelf Registration Bonds I bank bjb Phase III Year 2019 Series B	18 Oktober 2019 October 18, 2019	21 Oktober 2019 October 21, 2019	5 Tahun 5 years	Rp IDR
8	Obligasi Berkelanjutan I bank bjb Tahap III Tahun 2019 Seri C Shelf Registration Bonds I bank bjb Phase III Year 2019 Series C	18 Oktober 2019 October 18, 2019	21 Oktober 2019 October 21, 2019	7 Tahun 7 years	Rp IDR
9	Obligasi Berkelanjutan II bank bjb Tahap I Tahun 2020 Seri A Shelf Registration Bond II bank bjb Phase I Year 2020 Series A	3 Maret 2020 March 3, 2020	3 Maret 2020 March 3, 2020	5 Tahun 5 years	Rp IDR
10.	Obligasi Berkelanjutan II bank bjb Tahap I Tahun 2020 Seri B Shelf Registration Bond II bank bjb Phase I Year 2020 Series B	3 Maret 2020 March 3, 2020	3 Maret 2020 March 3, 2020	7 Tahun 7 years	Rp IDR
11.	Obligasi Berkelanjutan II bank bjb Tahap II Tahun 2020 Seri A Shelf Registration Bond II bank bjb Phase II Year 2020 Series A	17 November 2020 November 17, 2020	17 November 2020 November 17, 2020	5 Tahun 5 years	Rp IDR
13.	Obligasi Berkelanjutan II bank bjb Tahap II Tahun 2020 Seri B Shelf Registration Bond II bank bjb Phase II Year 2020 Series B	17 November 2020 November 17, 2020	17 November 2020 November 17, 2020	7 Tahun 7 years	Rp IDR
14.	Obligasi Subordinasi Berkelanjutan III bank bjb Tahap I Tahun 2021 Seri A Continuous Subordinated Bond III bank bjb Phase I 2021 Series A	15 Juli 2021 July 15, 2021	15 Juli 2021 July 15, 2021	5 Tahun 5 years	Rp IDR
15.	Obligasi Subordinasi Berkelanjutan III bank bjb Tahap I Tahun 2021 Seri B Continuous Subordinated Bond III bank bjb Phase I 2021 Series B	15 Juli 2021 July 15, 2021	15 Juli 2021 July 15, 2021	7 Tahun 7 years	Rp IDR

Informasi Sukuk

Pada tahun 2021, bank **bjb** tidak menerbitkan sukuk, sehingga dengan demikian bank **bjb** tidak memiliki informasi mengenai sukuk.

Sukuk Information

In 2021, bank **bjb** does not issue sukuk, so bank **bjb** does not have information about sukuk.

Informasi Obligasi Konversi

Pada tahun 2021, bank **bjb** tidak menerbitkan obligasi konversi, sehingga dengan demikian bank **bjb** tidak memiliki informasi mengenai obligasi konversi.

Information on Convertible Bonds

In 2021, bank **bjb** does not issue convertible bonds, thus bank **bjb** does not have information on convertible bonds.

	Jumlah Obligasi (juta) Number of Bonds (Million)	Harga Penawaran Bid Price	Tanggal Jatuh Tempo Maturity Date	Tingkat Suku Bunga Interest Rates	Status Pembayaran Payment Status	Peringkat Rank		Wali Amanat Trustee
						2021	2020	
	916,500	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	28 September 2023 September 28, 2023	9.5% (fixed)	Aktif Active	id-AA-	id-AA-	PT Bank Mega Tbk
	66,000	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	18 Oktober 2022 October 18, 2022	8.25%	Aktif Active	id-AA-	id-AA-	PT Bank Mega Tbk
	108,000	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	18 Oktober 2024 October 18, 2024	8.50%	Aktif Active	id-AA-	id-AA-	PT Bank Mega Tbk
	74,000	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	18 Oktober 2026 October 18, 2026	8.75%	Aktif Active	id-AA-	id-AA-	PT Bank Mega Tbk
	132,000	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	3 Maret 2025 March 3, 2025	8.60% (fixed)	Aktif Active	id-A	id-A	PT Bank Mega Tbk
	369,000	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	3 Maret 2027 March 3, 2027	9.35% (fixed)	Aktif Active	id-A	id-A	PT Bank Mega Tbk
	162,580	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	17 November 2025 November 17, 2025	8.50% (fixed)	Aktif Active	id-A	id-A	PT Bank Tabungan Negara (Persero) Tbk
	337,420	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	17 November 2027 November 17, 2027	9.00% (fixed)	Aktif Active	id-A	id-A	PT Bank Tabungan Negara (Persero) Tbk
	379,000	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	15 Juli 2026 July 15, 2026	7.85%	Aktif Active	id-A	-	PT Bank Tabungan Negara (Persero) Tbk
	621,000	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	15 Juli 2028 July 15, 2028	8.6%	Aktif Active	id-A	-	PT Bank Tabungan Negara (Persero) Tbk



Informasi Sumber Pendanaan Lainnya

Other Funding Sources Information

Tabel Medium Term Notes (MTN) dan Negotiable Certificates of Deposit bank bjb

Table of Medium Term Notes (MTN) and Negotiable Certificates of Deposit bank bjb

No.	Uraian Description	Tanggal Terbit Issue Date	Tanggal Efektif Effective Date	Tenor	Mata Uang Currency	Jumlah (juta) Total (Million)	Tanggal Jatuh Tempo Maturity Date	Tingkat Suku Bunga Interest Rates	Status Pembayaran Payment Status
1.	Term Loan Bank BCA	28 Maret 2018 March 28, 2018	28 Maret 2018 March 28, 2018	2 tahun 2 years	Rp IDR	2,000,000	27 Maret 2022* March 27, 2022	JIBOR 3M + 1.5%	Aktif Active
2.	Term Loan Bank BCA	16 November 2018 November 16, 2018	16 November 2018 November 16, 2018	2 tahun 2 years	Rp IDR	2,000,000	17 Oktober 2022* October 17, 2022	7,25%	Aktif Active
3.	Term Loan Bank ICBC Indonesia	1 September 2020 September 1, 2020	1 September 2020 September 1, 2020	18 bulan 18 months	Rp IDR	800,000	1 Maret 2022 March 1, 2022	7.00%	Aktif Active
4.	Term Loan Bank Danamon	30 September 2020 September 30, 2020	30 September 2020 September 30, 2020	2 tahun 2 years	Rp IDR	1,000,000	28 September 2022 September 28, 2022	5.60%	Aktif Active
5.	Term Loan Bank Mandiri	21 Desember 2020 December 21, 2020	21 Desember 2020 December 21, 2020	2 tahun 2 years	Rp IDR	1,000,000	16 Desember 2022 December 16, 2022	6.75%	Aktif Active
6.	Term Loan Bank BCA	30 Juni 2021 June 30, 2021	30 Juni 2021 June 30, 2021	2 tahun 2 years	Rp IDR	1,500,000	30 Juni 2023 June 30, 2023	JIBOR 3M + 1.15%	Aktif Active
7.	Term Loan Bank BCA	29 Oktober 2021 October 29, 2021	29 Oktober 2021 October 29, 2021	2 tahun 2 years	Rp IDR	200,000	29 Oktober 2023 October 29, 2023	JIBOR 3M + 1.15%	Aktif Active
8.	Term Loan Bank Mandiri	19 Desember 2021 December 19, 2021	27 Desember 2021 December 27, 2021	2 tahun 2 years	Rp IDR	1,000,000	3 Desember 2023 December 3, 2023	JIBOR 3M + 1%	Aktif Active

* Diperpanjang 2 (dua) tahun / Extended 2 (two) years

Laporan Analisis Perusahaan

Corporate Analyst Report

No.	Analisis Analyst	Sekuritas Securities	Rekomendasi Recommendation	Target Price (Rp) Target Price (IDR)	Tanggal Laporan Reporting date
1.	Silvony Gathrie	Mandiri Sekuritas	Buy	1,800	29 Desember 2021 December 29, 2021
2.	Tirta Ng	BCA Sekuritas	Buy	1,700	17 Desember 2021 December 17, 2021
3.	Shelly Setiadi	RHB Research	Neutral	1,320	15 Desember 2021 December 15, 2021
4.	Hanel Topada	Credit Suisse	Neutral	1,500	14 Desember 2021 December 14, 2021
5.	Yap Swie Cu	Yuanta Investment Consulting	Buy	1,850	10 Desember 2021 December 10, 2021
6.	Rahmi Sari Marina	Maybank Investment Banking Group	Buy	1,950	11 Desember 2021 December 11, 2021
7.	Handy Noverdanius	Bahan Securities	Buy	1,800	01 Desember 2021 December 01, 2021

Peristiwa Penting di Tahun 2021

Significant Events in 2021

9

Januari / January 2021



CSR bank **bjb** Bantu Longsor Sumedang.
bank **bjb**'s CSR Assists Sumedang Landslide.

13

Januari / January 2021



Citarum Harum, bank **bjb** Bantu Benih Ikan dan Bibit Pohon.

Citarum Harum, bank **bjb** Help Fish Seeds and Tree Seeds.

14

Januari / January 2021



bank **bjb** Sentuh Korban Banjir Kalimantan Selatan.
bank **bjb** Extending Help towards Flood Victims in South Kalimantan.

15

Januari / January 2021



bank **bjb** Sumbang Kontribusi Program Gerakan Nasional Peduli Perlindungan Pekerja Rentan BPJS Ketenagakerjaan.

bank **bjb** Contributes to the National Movement to Care for the Protection of Vulnerable Workers BPJS Employment.

29

Januari / January 2021



bank **bjb** bantu revitalisasi kawasan Alun-alun Kota Tangerang.

bank **bjb** helps revitalize the Tangerang City Square area.

1

Februari / February 2021



bank **bjb** Terapkan Sistem E-Procurement.

bank **bjb** Implement E-Procurement System.

3

Februari / February 2021



bank **bjb** Perkuat Jalinan Kemitraan dengan Kodam III Siliwangi.

bank **bjb** Strengthens Partnership with Kodam III Siliwangi.

5

Februari / February 2021



bank **bjb** Terus Bersinergi dengan Pemerintah dalam Penyaluran Kredit Usaha Rakyat.

bank **bjb** Continues to Synergize with the Government in the Distribution of People's Business Credit.

9

Februari / February 2021



bank **bjb** Salurkan KUR Kepada Tenant Wisata Lembang.

bank **bjb** Distributes KUR to Lembang Tourism Tenants.

11

Februari / February 2021



bank **bjb** Dorong Kebangkitan UMKM Jawa Barat Lewat borongdong.id.

bank **bjb** Encourages the Awakening of West Java MSMEs through borongdong.id.

12

Februari / February 2021



bank **bjb** Serahkan Bantuan Penanganan Bencana di Jawa Barat.

bank **bjb** Hands over Disaster Management Assistance in West Java.

15

Februari / February 2021



Kolaborasi bank **bjb** Satuan Kerja Penyediaan Perumahan Jawa Barat Balai Pelaksana Penyediaan Perumahan Jawa II Direktorat Jenderal (Ditjen) Penyediaan Perumahan Kementerian Pekerjaan Umum dan Perumahan Rakyat (PUPR).

bank **bjb** collaboration West Java Housing Provision Work Unit, Java II Housing Provision Implementation Center, Directorate General (Directorate General) of Housing Provision, Ministry of Public Works and Public Housing (PUPR).

22

Februari / February 2021



bank **bjb** Hadirkan **bjb** DigiCash Cibadak Culinary Night.

bank **bjb** Presents bjb DigiCash Cibadak Culinary Night.

4

Maret / March 2021



Business Review bank **bjb** Full Year 2020.

Business Review bank **bjb** Full Year 2020.

10

Maret / March 2021



Kick Off Meeting Kolaborasi dan Sinergitas bank **bjb** dengan Dinas Koperasi dan Usaha Kecil se-Jawa Barat.

Kick Off Meeting Collaboration and Synergy of bank **bjb** with the Office of Cooperatives and Small Business in West Java.

15

Maret / March 2021



Analyst Meeting Full Year 2020.

Analyst Meeting Full Year 2020.

16

Maret / March 2021



Sinergi bank **bjb** dengan KPK Edukasi dan Sosialisasi Terkait Pemberantasan Korupsi.

Synergy between bank **bjb** and the Corruption Eradication Commission for Education and Socialization Related to Corruption Eradication.

18

Maret / March 2021



Sinergitas bank **bjb** dan Kejaksaan Tinggi Banten Tingkatkan GCG.

Synergy between bank **bjb** and the Banten High Prosecutor's Office to Improve GCG.

23

Maret / March 2021



Dukung Program Pemerintah, bank **bjb** Gelar Vaksinasi COVID-19 bagi Pegawai dan Masyarakat.

Supporting Government Programs, bank **bjb** Holds COVID-19 Vaccination for Employees and the Community.

24

Maret / March 2021



Penyerahan Donasi bank **bjb** Kepada Relawan Wisma Atlet.

Submission of bank **bjb** donations to Wisma Athletes Volunteers.

26

Maret / March 2021



Kick Off Program Petani Milenial.
Petani Milenial Program Kick Off.

6

April / April 2021



RUPS Tahunan bank **bjb** Tahun Buku 2020.
bank **bjb** Annual GMS for Fiscal Year 2020.

9

April / April 2021



bank **bjb** Dukung Festival Ekonomi Digital Indonesia (FEKI) Jawa Barat 2021.

bank **bjb** Supports the 2021 West Java Indonesian Digital Economy Festival (FEKI).

13

April / April 2021



Kerjasama bank **bjb** dan UPI.

Cooperation between bank **bjb** and UPI.

15

April / April 2021



bank **bjb** Perkuat Kerjasama dengan Grup Krakatau Steel.

bank **bjb** Strengthens Cooperation with Krakatau Steel Group.

22

April / April 2021



bank **bjb** Kerjasama Penyaluran KUR dengan Kementerian Koperasi dan Usaha Kecil dan Menengah.

bank **bjb** KUR Distribution Cooperation with the Ministry of Cooperatives and Small and Medium Enterprises.

27

April / April 2021



Analyst Meeting Triwulan I 2021.

First Quarter Analyst Meeting 2021.

5

Mei / May 2021



bank **bjb** Jalin Kerjasama dengan Octopus Kelola Sampah.

bank **bjb** Collaborates with Octopus to Manage Waste.

20

Mei / May 2021



HUT 60 Tahun bank **bjb** 2021.

60th anniversary of bank **bjb** 2021.

17

Juni / June 2021



bjb Sekuritas Tandatangani PKS dengan Mandiri Sekuritas.

bjb Sekuritas Signs PKS with Mandiri Sekuritas.

18

Juni / June 2021



bank **bjb** Salurkan KUR Pertanian dan Kredit Mesra.
bank **bjb** Distributes Agricultural KUR and Friendly Credit.

27

Juli / July 2021



Analyst Meeting Triwulan II 2021.
Analyst Meeting Quarter II 2021.

28

Agustus / August 2021



bank **bjb** Dukung Gebyar Vaksin Jabar Juara 2021.
bank **bjb** Supports West Java Vaccine Gebyar Wins 2021.

2

September / September 2021



bank **bjb** Jalin Kerja Sama dengan APERSI.
bank **bjb** Establishes Cooperation with APERSI.

6

September / September 2021



Hari Pelanggan Nasional 2021.
National Customer Day 2021.

8

September / September 2021



bank **bjb** Jalin Sinergi dengan BPJS Kesehatan.
bank **bjb** Establishes Synergy with BPJS Health.

17

September / September 2021



bank **bjb** Dukung Program Beli Bali yang Diinisiasi Pemerintah Provinsi Jawa Barat dan Bali.

bank **bjb** Supports Beli Bali program Initiated by the Provincial Government of West Java and Bali.

17

September / September 2021



bjb Precious Rebranding Menjadi **bjb** Prioritas.

bjb Precious Rebranding Become a **bjb** Prioritas.

21

September / September 2021



bjb Solo Local Festival Dorong Generasi Muda Majukan Wirausaha.

bjb Solo Local Festival Encourages Young Generation to Advance Entrepreneurship.

8

Oktober / October 2021



Peresmian **bjb** Sekuritas.

Inauguration of **bjb** Sekuritas.

25

Oktober / October 2021



bank **bjb** Dukung Vaksinasi dan Literasi Keuangan Pelajar.

bank **bjb** Supports Student Financial Literacy and Vaccination.

25

Oktober / October 2021



bank **bjb** Resmikan Kantor **bjb** Sekuritas di Kota Bandung.

bank **bjb** Inaugurates **bjb** Sekuritas Office in Bandung City.

26

Oktober / October 2021



Analyst Meeting Triwulan III 2021.
Analyst Meeting Quarter III 2021.

27

Oktober / October 2021



bank **bjb** Gelar *Business Matching* dengan Petani Milenial.

bank **bjb** Holds *Business Matching* with Petani Milenial.

28

Oktober / October 2021



bank **bjb** Luncurkan New New DIGI & DigiCash by bank **bjb** dan DigiCash.

bank **bjb** Launches New DIGI & DigiCash by bank **bjb**.

2

November / November 2021



bank **bjb** dan MNC Finance Jalin Kerjasama.

bank **bjb** and MNC Finance Establish Cooperation.

2

November / November 2021



bank **bjb** Ekspor 6 (enam) Produk Debitur ke Australia, Kanada, dan Eropa.

bank **bjb** Exports 6 (six) Debtor Products to Australia, Canada and Europe.

8

November / November 2021



bank **bjb** Perkuat Kerja Sama dengan APDESI Jawa Barat.

bank **bjb** Strengthens Cooperation with APDESI West Java.

9

November / November 2021



Otoritas Jasa Keuangan Bersama bank **bjb** Menggelar Puncak Acara Bulan Inklusi Keuangan 2021.

Financial Services Authority Together with bank **bjb** Held the Summit of the 2021 Financial Inclusion Month Event.

11

November / November 2021



Peluncuran Buku Pembiayaan UMKM oleh Kementerian Koordinator Bidang Perekonomian.

The Launching of the MSME Financing Book by the Coordinating Ministry for Economic Affairs.

15

November / November 2021



bank **bjb** dan Pemerintah Provinsi Jawa Barat Rayakan Panen Raya Petani Milenial Komoditas Padi.

bank **bjb** and the West Java Provincial Government Celebrate Harvest Millennial Farmers for Rice Commodities.

17

November / November 2021



bank **bjb** Jalin Kerja Sama dengan PT Amarta Mikrofintek.

bank **bjb** Establishes Cooperation with PT Amarta Mikrofintek.

18

November / November 2021



bank **bjb** Jalin Kerja Sama dengan Indonesia Eximbank.

bank **bjb** Establishes Cooperation with Indonesia Eximbank.

27

November / November 2021



bank **bjb** Gandeng DMI Jawa Barat Salurkan Kerja Sama Kredit MESRA.

bank **bjb** Collaborates with DMI West Java to Distribute Kredit MESRA.

29

November / November 2021



bank **bjb** Jalin Kerja Sama dengan PT Link Net.
bank **bjb** Establishes Cooperation with PT Link Net.

1

Desember / December 2021



bank **bjb** Serahkan GN Lingkaran BPJS Ketenagakerjaan.
bank **bjb** Hand over GN Circle BPJS Employment.

7

Desember / December 2021



bank **bjb** Kantongi ISO 20000 Sistem Manajemen Layanan Teknologi Informasi) dan ISO 27001 (Sistem Manajemen Keamanan Informasi).
bank **bjb** Pockets ISO 20000 Information Technology Service Management System) and ISO 27001 (Information Security Management System).

9

Desember / December 2021



bank **bjb** Peringati Hakordia 2021 Peroleh ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP) dan ISO 37301:2021 Sistem Manajemen Kepatuhan (SMK) oleh Lembaga Sertifikasi PT Chesna.
bank **bjb** Commemorates Hakordia 2021 Obtained ISO 37001:2016 Anti-Bribery Management System (SMAP) and ISO 37301:2021 Compliance Management System (SMK) by PT Chesna Certification Institute.

15

Desember / December 2021



bank **bjb** dan Institut Pertanian Bogor (IPB) Sepakati Kerja Sama.
bank **bjb** and Institut Pertanian Bogor (IPB) Agree on Cooperation.

17

Desember / December 2021



bank **bjb** Bantu Pembangunan Alun-alun Kota Bogor.
bank **bjb** Assists in the Development of Bogor City Square.

21

Desember / December 2021



bank **bjb** Resmikan Kantor dan Alamat Gedung Baru Kantor Wilayah V.

bank **bjb** Inaugurates Office and New Building Address for Regional V Office.

21

Desember / December 2021



bank **bjb** Bantu Korban Erupsi Gunung Semeru.

bank **bjb** Help Victims of Mount Semeru Eruption.

22

Desember / December 2021



bank **bjb** dan Perusahaan Umum Pasar Bandung Juara Tandatangani MoU Dorong Transaksi Cashless.

bank **bjb** and Public Company Pasar Bandung Champion Sign MoU to Encourage Cashless Transactions.

22

Desember / December 2021



bank **bjb** Dukung Pemulihan Ekonomi Jawa Barat Lewat WJ-TRIP 2021.

bank **bjb** Supports West Java Economic Recovery through WJ-TRIP 2021.

24

Desember / December 2021



bank **bjb** Luncurkan Sejumlah Program Digital di Karawang.

bank **bjb** Launches A Number of Digital Programs in Karawang.

29

Desember / December 2021



bank **bjb** Tanda Tangan Nota Kesepahaman dengan IA-ITB dan ID-SEED.

bank **bjb** Signs Memorandum of Understanding with IA-ITB and ID-SEED.



Laporan Direksi dan Dewan Komisaris

Report of Directors and Board of Commissioners



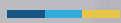
Pada tahun 2021, bank bjb berhasil melampaui target aset sebesar 112,86%. Pencapaian dana pihak ketiga sebesar 110,58% yang didukung juga dengan pencapaian giro sebesar 123,97%, tabungan sebesar 102,89% dan simpanan berjangka sebesar 108,91% serta pencapaian pendapatan bunga dan syariah yang melampaui target sebesar 115,12%.

In 2021, bank bjb managed to exceed the asset target of 112.86%. The achievement of third party funds of 110.58% was also supported by the achievement of demand deposits of 123.97%, savings of 102.89% and time deposits of 108.91% as well as the achievement of interest and sharia income which exceeded the target of 115.12%.



Laporan Direksi

Directors' Report



Yuddy Renaldi

Direktur Utama

President Director

Pada tahun 2021 Perseroan mencatatkan kinerja operasional yang baik. Kredit konsumen meningkat 3,40%, kredit korporasi dan komersial meningkat 21,40% dan KPR meningkat 14,20%.

In 2021 the Company recorded a good operational performance. Consumer loans increased 3.40%, corporate and commercial loans increased 21.40% and Mortgage increased 14.20%.





Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Puji syukur kita panjatkan kehadirat Tuhan Yang Maha Esa, atas limpahan rahmatNya yang tak terhingga kepada kita semua, sehingga bank **bjb** mampu menghadapi tantangan kondisi perekonomian saat ini dengan baik meskipun di tengah tekanan pandemi global COVID-19. Direksi memberikan apresiasi dan ucapan terimakasih kepada seluruh insan bank **bjb** atas kinerja di tahun 2021 yang secara umum telah sesuai dengan yang telah ditargetkan.

Dalam rangka merealisasikan visi perusahaan "Menjadi Bank Pilihan Utama Anda", bank **bjb** senantiasa berupaya untuk mengambil peran aktif dalam mendorong pertumbuhan ekonomi regional maupun nasional. Menghadapi kondisi perekonomian nasional yang mengalami kontraksi, bank **bjb** segera beradaptasi guna menerapkan sejumlah strategi untuk membantu nasabah di berbagai sektor.

Berikut ini kami sampaikan laporan pengelolaan Perseroan untuk tahun buku 2021 yang meliputi kinerja Perseroan, analisis prospek perusahaan, perkembangan penerapan tata kelola perusahaan, penilaian kinerja Komite di bawah Direksi serta perubahan komposisi Direksi.

Analisis Atas Kinerja Bank

Sebagai perusahaan yang bergerak di bidang perbankan, maksud dan tujuan bank **bjb** adalah untuk berusaha di bidang perbankan yang sesuai dengan peraturan perundang-undangan yang berlaku. Sesuai dengan aktivitas utama, Perseroan memiliki produk dan jasa yang meliputi berbagai produk simpanan, produk pinjaman, serta berbagai layanan yang dijelaskan sebagai berikut:

1. Produk *Consumer Banking* yang meliputi, Tabungan, Deposito, Giro, Kredit, Produk *Consumer Banking* lainnya serta *Micro and Small Business* termasuk pinjaman UMKM.
2. Produk *Commercial Banking* yang meliputi, Deposito, Giro, Kredit dan Produk *Commercial Banking* lainnya.
3. Produk *Treasury* yang meliputi, *Money Market*, *Capital Market*, Obligasi Negara Ritel, **bjb** *Money Charger*, *Foreign Exchange Trading* dan *Hedging Instrument*.
4. Produk *International Banking* yang meliputi, **bjb** *Remittance*, **bjb** *Forex* dan *Derivatif Line*, Surat Kredit Berdokumen Dalam Negeri (SKBDN), dan *Trade Finance and Services*.
5. Jasa Layanan yang meliputi, Kartu ATM/Debit bank **bjb**, *e-channel* (**bjb** *digi*), **bjb** *Credit Card*, **bjb** *e-samsat*, **bjb** *t-samsat*, Laku Pandai **bjb** *BiSA*, **bjb** *Digital Sistem Edukasi dan Transaksi* (*Di Sentra*), **bjb** *Cash Management Service*, **bjb** *Prioritas*, **bjb** *Call 14049*, **bjb** *Care*, Mobil Kas bank **bjb**, *Weekend Banking*, *Inkaso*, *Kiriman Uang*, Layanan *Western Union* bank **bjb**, *Hospital Guarantee*, dan Modul *Penerimaan Negara*.

Per Desember 2021, jaringan kerja bank **bjb** tersebar di 14 Provinsi di Indonesia antara lain Pulau Jawa, Sumatera, Kalimantan, Sulawesi dan Bali. bank **bjb** memiliki 1 (satu) Kantor Pusat dan

Dear Shareholders and Stakeholders,

Praise and gratitude were addressed to the presence of God Almighty, for the abundance of His infinite grace to all of us. Hence, bank **bjb** was able to face the challenges of the current economic conditions well despite the pressure of the global COVID-19 pandemic. The Directors expressed appreciation and gratitude to all bank **bjb** personnel for their performance in 2021 which in general had been in accordance with the target.

In order to realize the company's vision of "Becoming Your Preferred Bank", bank **bjb** strived to take an active role in encouraging regional and national economic growth. Facing the contraction of the national economy, bank **bjb** immediately adapted to implement a number of strategies to help customers in various sectors.

By means of this annual report, we presented the Company's management report for the 2021 financial year which included the Company's performance, analysis of the company's prospects, developments in the implementation of corporate governance, performance appraisal of the Committees under the Directors, and changes in the composition of the Directors.

Bank Performance Analysis

As a company engaged in the banking sector, the purpose and objective of bank **bjb** is to do business in the banking sector in accordance with the applicable laws and regulations. In accordance with the main activities, the Company owned products and services including various savings products, loan products, and various services described as follows:

1. Consumer Banking products included Savings, Time Deposits, Current Accounts, Loans, other Consumer Banking Products and Micro and Small Business including MSME loans.
2. Commercial Banking Products included Time Deposits, Current Accounts, Loans and other Commercial Banking Products.
3. Treasury products included Money Market, Capital Market, Retail State Bonds, **bjb** *Money Charger*, *Foreign Exchange Trading* and *Hedging Instruments*.
4. International Banking products included **bjb** *Remittance*, **bjb** *Forex* and *Line Derivatives*, Domestic Documentary Letters of Loans (SKBDN), and *Trade Finance and Services*.
5. Services included bank **bjb** *ATM/Debit Card*, *e-channel* (**bjb** *digi*), **bjb** *Credit Card*, **bjb** *e-samsat*, **bjb** *t-samsat*, Laku Pandai **bjb** *BiSA*, **bjb** *Digital Education and Transaction System* (*At Sentra*), **bjb** *Cash Management Service*, **bjb** *Prioritas*, **bjb** *Call 14049*, **bjb** *Care*, bank **bjb** *Cash Car*, *Weekend Banking*, *Inkaso*, *Money Transfer*, bank **bjb** *Western Union Service*, *Hospital Guarantee*, and *State Revenue Module*.

As of December 2021, bank **bjb** network spread across 14 provinces in Indonesia, including Java, Sumatra, Kalimantan, Sulawesi and Bali. bank **bjb** has owned 1 (one) Head Office and

980 jaringan kantor yang terdiri dari Kantor Wilayah, Kantor Cabang, Kantor Cabang Pembantu, Kantor Kas dan jaringan kantor lainnya seperti layanan **bjb** Prioritas, *payment point*, mobil kas dan sentra UMKM.

Pelaksanaan jalannya kepengurusan Perseroan terlihat pada struktur organisasi bank **bjb** yang terbagi menjadi 6 (enam) Direktorat di bawah Direktur Utama yaitu Direktorat Komersial & UMKM, Direktorat Konsumer & Ritel, Direktorat IT, Treasury & International Banking, Direktorat Operasional, Direktorat Keuangan dan Direktorat Kepatuhan. Tiap-tiap Direktorat terbagi menjadi beberapa Divisi yang mendukung pelaksanaan tugas Direksi terkait. Direktur Utama didukung oleh Satuan Kerja Audit Internal dan Divisi Corporate Secretary. Direktorat Komersial & UMKM didukung oleh Divisi Korporasi, Divisi, Komersial, Divisi Kredit UMKM, Divisi Penyelamatan & Penyelesaian Kredit, Divisi Hubungan Kelembagaan dan Divisi Manajemen Anak Perusahaan. Direktorat Konsumer & Ritel didukung oleh Divisi Kredit Konsumer, Divisi Kredit Ritel, Divisi KPR& KKB, dan Divisi Dana & Jasa Konsumer. Direktorat IT, Treasury & International Banking didukung oleh Divisi Information Technology, Divisi Treasury, Divisi International & Transaction Banking, dan Divisi Digital Banking. Direktorat Operasional didukung oleh Divisi Operasi, Divisi Umum, Divisi Jaringan & Layanan, Divisi Human Capital, dan **bjb** University. Direktorat Keuangan didukung oleh Divisi Credit Risk, Divisi Pengendalian Keuangan, Divisi Perencanaan Strategis dan Divisi Hukum. Direktorat Kepatuhan didukung oleh Divisi Kepatuhan & APU PPT, Divisi Change Management Office, Divisi Manajemen Risiko dan Divisi Kebijakan & Prosedur.

Dalam menjalankan kegiatan operasionalnya, bank **bjb** memiliki sebanyak 7.535 orang pegawai. Rincian tingkat pendidikan pegawai tersebut yaitu, 3 (tiga) orang pegawai berjenjang pendidikan Doktor, 488 orang pegawai berjenjang pendidikan Pasca Sarjana, dan 259 orang pegawai berjenjang pendidikan Diploma. Pada tahun 2021, bank **bjb** telah menyelenggarakan pengembangan kompetensi yang dilaksanakan melalui **bjb** University. Program-program pembelajaran yang diberikan kepada setiap insan bank **bjb** menjadi 2 (dua) kategori pembelajaran, yaitu *Inhouse Training* dan *Public Training*.

Sejalan dengan pengembangan bisnis Bank, bank **bjb** juga telah melakukan pengembangan pada teknologi informasi (TI) Perseroan. Selama tahun 2021, Perseroan telah melakukan beberapa pengembangan baik dari sisi *core banking*, *switching* maupun *networking*. Beberapa pengembangan aplikasi yang dilakukan antara lain, pengembangan aplikasi *Digital Core Platform* untuk pembukaan rekening *online*, pengembangan Aplikasi Rekening Dana Nasabah (RDN), *New Helpdesk Incident Ticketing System* (HITS), fitur informasi rekening pada Deposito dan Pinjaman pada **bjb** Mobile, Layanan Samsat Digital Nasional (Signal) untuk provinsi Jawa Barat dan Banten, Integrasi Layanan

980 office networks consisting of Regional Offices, Branch Offices, Sub-Branch Offices, Cash Offices and other office networks such as **bjb** Prioritas services, payment points, cash cars and MSME centers.

The implementation of the management of the Company could be seen in the organizational structure of bank **bjb** divided into 6 (six) Directorates under the President Director, namely the Commercial & MSME Directorate, Consumer & Retail Directorate, IT, Treasury & International Banking Directorate, Operations Directorate, Finance Directorate and Compliance Directorate. Each Directorate was divided into several Divisions supporting the implementation of the related duties of the Directors. The President Director was supported by the Internal Audit Unit and the Corporate Secretary Division. The Commercial & MSME Directorate was supported by the Corporate Division, Commercial Division, MSME Loans Division, Loans Rescue & Settlement Division, Institutional Relations Division and Subsidiary Management Division. The Consumer & Retail Directorate was supported by the Consumer Loans Division, Retail Loans Division, KPR & KKB Division, and Consumer Funds & Services Division. The IT, Treasury & International Banking Directorate was supported by the Information Technology Division, Treasury Division, International & Transaction Banking Division, and Digital Banking Division. The Operations Directorate was supported by the Operations Division, General Division, Network & Service Division, Human Capital Division, and **bjb** University. The Finance Directorate was supported by the Credit Risk Division, Financial Control Division, Strategic Planning Division and Legal Division. The Compliance Directorate was supported by the Compliance & Anti-Money Laundering and Countering the Financing of Terrorism Division, Change Management Office Division, Risk Management Division and Policies & Procedures Division.

In carrying out its operational activities, bank **bjb** had 7,535 employees. The details of the education level of these employees consisted of 3 (three) employees with Doctoral education level, 488 employees with Postgraduate education level, and 259 employees with Diploma education level. In 2021, bank **bjb** organized competency development carried out through **bjb** University. The learning programs provided to every bank **bjb** employee were divided into 2 (two) learning categories, namely *Inhouse Training* and *Public Training*.

In line with the Bank's business development, bank **bjb** also developed the Company's information technology (IT). During 2021, the Company carried out several developments in terms of core banking, switching and networking. Some of the application developments included the development of the Digital Core Platform application for opening online accounts, developing the Customer Fund Account Application (RDN), New Helpdesk Incident Ticketing System (HITS), account information features on Deposits and Loans on **bjb** Mobile, Digital Samsat Services National (Signal) for the provinces of West Java and Banten, Integration of Digicash Services with the Orion Go Application (ORIGO), applications for



Digicash dengan Aplikasi Orion Go (ORIGO), aplikasi penyaluran bantuan sosial dari Pemerintah kepada masyarakat secara tunai (*Social Fund Transfer*), Pengembangan Aplikasi Sistem Informasi Pemerintah Daerah (SIPD), pengembangan Debit Online Pertamina pada EDC Bright dan ATM Bright melalui *Switching Alto*.

Direksi telah melakukan pengelolaan secara efektif terhadap sumber daya yang dimiliki oleh bank **bjb** tersebut. Di bawah ini kami sampaikan analisis kinerja pengelolaan Perseroan pada tahun buku 2021 yang dimulai dengan analisis tinjauan makro ekonomi yang memberikan dampak langsung terhadap kinerja Perseroan.

Tinjauan Makro Ekonomi

Perekonomian global tumbuh sesuai prakiraan meski masih dibayangi risiko yang bersumber dari kenaikan kasus COVID-19 varian Omicron, percepatan normalisasi kebijakan moneter di beberapa bank sentral, dan meningkatnya tensi geopolitik. Pemulihan ekonomi global diperkirakan berlanjut didukung oleh percepatan vaksinasi serta berlanjutnya kebijakan fiskal yang ekspansif. Realisasi pertumbuhan ekonomi tahun 2021 di Amerika Serikat (AS), Kawasan Eropa, dan Tiongkok menunjukkan perbaikan yang berlanjut. Perbaikan ekonomi di Jepang dan India juga diperkirakan terus berlangsung ditopang kebijakan moneter dan fiskal yang tetap akomodatif. Pemulihan ekonomi yang berlanjut dikonfirmasi oleh kinerja sejumlah indikator pada Januari 2022 antara lain Purchasing Managers Index (PMI), keyakinan konsumen, dan penjualan ritel yang tetap kuat, di tengah kenaikan penyebaran kasus COVID-19 varian Omicron.

Perekonomian nasional juga mengalami pemulihan ekonomi. Kinerja ekonomi Indonesia pada Triwulan IV 2021 mampu tumbuh sebesar 5,02% (YoY), menunjukkan menguatnya pemulihan ekonomi. Secara *quarter-to-quarter* (QtQ), pertumbuhan ekonomi Triwulan IV 2021 tercatat 1,06%, melampaui pola normalnya yang secara historis mencatatkan pertumbuhan negatif (QtQ Triwulan IV 2015 – 2019 rata-rata - 1,7%).

Laju pertumbuhan ekonomi Triwulan IV ditopang oleh pertumbuhan positif seluruh komponen pengeluaran dan sektor produksi utama. Aktivitas ekspor mampu melanjutkan pertumbuhan yang tinggi seiring permintaan dan harga komoditas global yang meningkat. Sementara impor juga meningkat. Mencerminkan menguatnya pemulihan permintaan domestik, khususnya sektor produksi. Dari sisi lapangan usaha, sektor-sektor unggulan nasional seperti manufaktur, perdagangan, konstruksi, dan transportasi melanjutkan tren pemulihan dengan mencatat pertumbuhan kuat.

Sektor Perdagangan tumbuh kuat pada Triwulan IV sebesar 5,56% (YoY) atau 4,65% secara keseluruhan tahun 2021. Peningkatan ini didorong oleh membaiknya mobilitas masyarakat sejalan dengan kondisi pandemi COVID-19 yang relatif mereda. Kebijakan pemberian PPNBM DTP untuk pembelian mobil juga mendorong kinerja perdagangan kendaraan bermotor secara signifikan. Tingkat penjualan mobil ritel mampu tumbuh 53,9% (YoY) pada Triwulan IV atau 49,3% (YoY) di sepanjang tahun 2021.

distributing social assistance from the Government to the public in cash (Social Fund Transfer), Development of Local Government Information System Applications (SIPD), development of Debit Online Pertamina on EDC Bright and ATM Bright via *Switching Alto*.

The Directors carried out effective management of the resources owned by the bank **bjb**. Below, we present an analysis of the performance of the Company's management in the 2021 financial year starting with an analysis of the macroeconomic review that had a direct impact on the Company's performance.

Macro Economic Review

The global economy grew in line with forecasts, although it was still overshadowed by risks originated from the increase in cases of the Omicron variant of the COVID-19, accelerated normalization of monetary policy at several central banks, and rising geopolitical tensions. The global economic recovery was predicted to continue, supported by accelerated vaccinations and continued expansionary fiscal policy. The realization of economic growth in 2021 in the United States (US), the European Region, and China showed continued improvement. Economic recovery in Japan and India was also predicted to continue, supported by accommodative monetary and fiscal policies. The continued economic recovery was confirmed by the performance of a number of indicators in January 2022, including the Purchasing Managers Index (PMI), consumer confidence, and retail sales which remained strong, amidst an increase in the spread of COVID-19 cases of the Omicron variant.

The national economy also experienced an economic recovery. Indonesia's economic performance in Quarter IV 2021 was able to grow by 5.02% (YoY), indicating a strengthening economic recovery. On a quarter-to-quarter (QtQ) basis, the economic growth in Quarter IV 2021 was recorded at 1.06%, exceeding the normal pattern which historically recorded negative growth (QtQ IV Quarter 2015 – 2019 average - 1.7%).

The pace of economic growth in Quarter IV was supported by positive growth in all components of expenditure and the main production sectors. Export activity was able to continue high growth in line with increasing global commodity demand and prices. Meanwhile imports also increased. It reflected the strengthening recovery in domestic demand, particularly in the production sector. In terms of business sector, national leading sectors such as manufacturing, trade, construction, and transportation continued the recovery trend with strong growth.

The Trade Sector grew strongly in Quarter IV by 5.56% (YoY) or 4.65% overall in 2021. This increase was driven by improved community mobility in line with the relatively easing condition of the COVID-19 pandemic. The policy of providing PPNBM DTP for car purchases also significantly boosted the performance of motor vehicle trade. Retail car sales were able to grow 53.9% (YoY) in Q4 or 49.3% (YoY) throughout 2021.

Dari sisi perbankan, suku bunga kebijakan moneter yang tetap rendah dan likuiditas yang longgar mendorong suku bunga kredit perbankan dalam tren terus menurun. Di pasar uang dan pasar dana, suku bunga PUAB *overnight* dan suku bunga deposito 1 (satu) bulan perbankan telah menurun, masing-masing sebesar 26 bps dan 131 bps sejak Desember 2020 menjadi 2,78% dan 2,96% pada Desember 2021. Di pasar kredit, penurunan SBDK perbankan terus berlanjut, diikuti penurunan suku bunga kredit baru pada seluruh kelompok Bank. Aktivitas ekonomi dan mobilitas masyarakat yang meningkat mendorong perbaikan persepsi risiko perbankan, sehingga berdampak positif bagi penurunan suku bunga kredit baru. Namun demikian, penurunan suku bunga kredit yang jauh lebih lambat daripada penurunan suku bunga deposito perbankan menyebabkan spread antara suku bunga kredit dan deposito, serta Net Interest Margin (NIM) perbankan, terus mengalami peningkatan.

Berdasarkan analisis perekonomian dan industri serta memperhatikan tantangan yang ada, maka bank **bjb** menetapkan target pasar untuk optimalisasi pertumbuhan volume portofolio kredit yang selektif dan *prudent* serta *sustain*, mendorong pertumbuhan ekonomi regional melalui strategi pemberdayaan pelaku usaha UMKM, menjaga tingkat *sustainability* dana murah melalui optimalisasi kapabilitas *digital banking* yang *marketable*, penguatan likuiditas melalui *funding mix* yang efisien untuk mendukung ekspansi bisnis, transformasi *digital* dengan memperkuat infrastruktur teknologi informasi sebagai *anchor* optimalisasi *main income* dan *fee based income*, memperkuat kerangka permodalan dan kapabilitas sumber daya dalam menangkap peluang bisnis serta memaksimalkan peran unit risiko, kepatuhan dan hukum sebagai penyeimbang unit bisnis dalam penerapan *four eyes principles*.

Pada tahun 2021, bank **bjb** menetapkan target pasar antara lain, *Cardless System*, **bjb Onboarding System**, **bjb** TRX (ewallet **bjb**), *Direct Debit* bank **bjb**, kerjasama dengan pihak ketiga yang menyediakan Layanan Perbankan Elektronik (LPE) dan/atau Layanan Perbankan *Digital* (LPD) atau kerjasama dengan *Fintech*, *Social Media Banking*, pengembangan QRIS dan pengembangan dari regulator lainnya, transfer dana, perluasan jaringan internasional, kerja sama dengan Best Winner (Remittance agent Taiwan), penerbitan Obligasi Subordinasi Melalui Penawaran Umum Berkelanjutan (PUB) III, Transaksi Surat Berharga Secara Ritel Kepada Nasabah, Penambahan device (alat transaksi Agen **bjb** BiSA) Aplikasi **bjb** BiSA Versi Android, Pemasaran Produk Reksa Dana melalui kerjasama dengan Manager Investasi, pemasaran produk *Bancassurance* melalui kerjasama dengan Perusahaan Asuransi, *Consumer e-loan* (**bjb** GenCash), Layanan **bjb** Internet Banking Corporate (IBC), Penawaran Umum Terbatas I (PUT I), pemasaran produk *Bancassurance* referensi dalam rangka produk Perseroan melalui kerjasama dengan perusahaan asuransi, Sinergi Perbankan dengan bank **bjb** syariah, penggunaan Sistem Transaksi *Electronic Trading Platform – Multimatching System* dalam melakukan transaksi antar bank.

From the banking side, the interest rate on monetary policy remained low, and loose liquidity pushed bank lending rates on a downward trend. In the money market and funds market, the overnight PUAB interest rate and the banking 1 (one) month deposit rate decreased by 26 bps and 131 bps respectively since December 2020 to 2.78% and 2.96% in December 2021. On the credit market, the decline in the prime lending rate for banks continued, followed by lower interest rates for new loans for all bank groups. Increasing economic activity and mobility of the people led to improved perceptions of banking risk, which had a positive impact on lowering interest rates for new loans. However, the decline in lending rates, which was much slower than the decline in bank deposit rates, caused the spread between lending and deposit rates, as well as banking Net Interest Margin (NIM), to continue to increase.

Based on an analysis of the economy and industry and considering the existing challenges, bank **bjb** set a target market for optimizing selective and prudent and sustainable loan portfolio volume growth, encouraging regional economic growth through a strategy for empowering MSME business actors, maintaining the level of sustainability of low-cost funds through optimizing marketable digital banking capabilities, strengthening liquidity through an efficient funding mix to support business expansion, digital transformation by strengthening information technology infrastructure as an anchor for optimizing main income and fee based income, strengthening the capital framework and resource capability in capturing business opportunities and maximizing the role of risk units, compliance and law as a counterbalance to business units in the implementation of the four eyes principles.

In 2021, bank **bjb** set target markets, including Cardless System, **bjb** Onboarding System, **bjb** TRX (**bjb** ewallet), Direct Debit bank **bjb**, cooperation with third parties that provided Electronic Banking Services (LPE) and/or Digital Banking Services (LPD) or collaboration with Fintech, Social Media Banking, development of QRIS and development from other regulators, transfer of funds, expansion of international networks, collaboration with Best Winner (Taiwanese Remittance agent), issuance of Subordinated Bonds Through Continuous Public Offering (PUB) III, Transactions Retail Securities to Customers, Addition of devices (transaction tools for **bjb** BiSA Agents) Android version of the **bjb** BiSA Application, Marketing of Mutual Fund Products through collaboration with Investment Managers, marketing of Bancassurance products in collaboration with Insurance Companies, Consumer e-loans (**bjb** GenCash), Corporate Internet Banking (IBC) **bjb** services, Limited Public Offering I (PUT I), Bancassurance re product marketing reference in the framework of the Company's products through cooperation with insurance companies, Banking Synergy with bank **bjb** syariah, the use of the Electronic Trading Platform Transaction System – Multimatching System in conducting inter-bank transactions.



Strategi dan Kebijakan

Dalam menghadapi berbagai tantangan dan dalam menangkap peluang Perseroan berfokus pada penerapan strategi sebagai berikut:

1. Optimalisasi Pertumbuhan Volume Portofolio Kredit Yang Selektif dan *Prudent* Serta *Sustain*

- a. Penguatan *captive market* masing-masing segmen kredit dan eksplorasi potensi lain kredit bank **bjb**, sebagai berikut;
 - Meningkatkan pertumbuhan portofolio kredit konsumen dengan mempertahankan dan meningkatkan *market share* kredit pensiunan (purna bhakti) sebagai *secondary backbone* melalui kerjasama dengan Lembaga Penyalur Manfaat Pensiun, Dana Pensiun dan sistem *Fronting Agent* untuk Kantor Cabang diluar wilayah Jawa Barat dan Banten.
 - Pengembangan dan optimalisasi *digital marketing* guna meningkatkan pemasaran produk kredit konsumen dan ritel secara cepat, masif dan daya jangkau yang lebih luas.
 - Pengelolaan bisnis kredit konsumen dan ritel yang lebih fokus untuk masing-masing segmen, sebagai upaya menghadapi peningkatan kredit *online (fintech)* yang banyak memberikan fitur dan kemudahan akses bagi debiturnya.
 - Optimalisasi kerjasama bisnis dengan korporasi yang dapat memberikan daya tarik terhadap turunan bisnis lainnya untuk dimanfaatkan sebagai *portfolio guidelines*.
 - *Boosting* bisnis KPR melalui penetrasi *relationship* dengan *developer* yang memiliki reputasi dan kredibilitas baik di setiap daerah pemasaran bank **bjb**.
 - Peningkatan volume kredit KPR melalui kontribusi aktif dalam program pemerintah dan optimalisasi kerjasama pihak ketiga.
 - Meningkatkan portofolio *credit line counterparty* bank dan non bank dengan produk antar bank berbasis *trade finance services*.
- b. Pengelolaan kredit bermasalah dan memperkuat sinergitas *credit risk* yang senantiasa independen dan efektif, sebagai berikut;
 - Optimalisasi pelaksanaan *risk awereness* guna mendukung pertumbuhan kredit yang sehat dan berkelanjutan melalui pengembangan SDM *credit risk* yang berdaya saing di industri perbankan nasional.
 - Pengembangan *tools* monitoring kredit dengan memanfaatkan teknologi *digital* yang dapat menyajikan data secara *real time* dan *user friendly*.
 - Meningkatkan proses penyelamatan kredit melalui restrukturisasi kredit termasuk dengan *maintenance* setelah dilakukannya restrukturisasi terutama sebagai *impact* dari COVID-19.

Strategies and Policies

In facing various challenges and in seizing opportunities, the Company focused on implementing the following strategies:

1. Optimizing the Growth of Selective and Prudent and Sustainable Loan Portfolio Volume

- a. Strengthening the captive market of each loan segment and exploring other potentials for bank **bjb** credit, as follows;
 - Increasing the growth of the consumer loan portfolio by maintaining and increasing the market share of pension loans (purna bhakti) as a secondary backbone through collaboration with Pension Benefit Distribution Institutions, Pension Funds and Fronting Agent systems for Branch Offices outside the West Java and Banten regions.
 - Development and optimization of digital marketing to increase the marketing of consumer and retail credit products quickly, massively and with a wider reach.
 - Management of consumer and retail loan businesses that are more focused on each segment, as an effort to deal with the increase in online credit (fintech) which provides many features and easy access for debtors.
 - Optimizing business cooperation with corporations that can attract other business derivatives to be used as portfolio guidelines.
 - Boosting the mortgage business through penetrating relationships with developers who have a good reputation and credibility in every marketing area of bank **bjb**.
 - Increasing the volume of mortgage loans through active contributions to government programs and optimizing third party cooperation.
 - Increasing bank and non-bank counterparty loan line portfolios with interbank products based on trade finance services.
- b. Management of non-performing loans and strengthening the synergy of credit risk that was always independent and effective, as follows;
 - Optimizing the implementation of risk awareness to support healthy and sustainable loan growth through the development of competitive loan risk human resources in the national banking industry.
 - Development of loan monitoring tools by utilizing digital technology presenting data in real time and is user friendly.
 - Improving the credit rescue process through credit restructuring, including maintenance after restructuring, especially as a result of COVID-19.

- Optimalisasi eksekusi penyelesaian kredit bermasalah dan kredit hapus buku melalui lelang, *cessie* dan Aset Yang Diambil Alih (AYDA).
- Menjajaki kerjasama pihak ketiga untuk pengelolaan kredit bermasalah dengan tetap memperhatikan risiko yang kemungkinan ada.

2. Mendorong Pertumbuhan Ekonomi Regional Melalui Strategi Pemberdayaan Pelaku Usaha UMKM

- a. Memperkuat *captive market* UMKM melalui pola kemitraan antara lain *enhancement target market* Kredit Mesra untuk komunitas-komunitas lain.
- b. Simplifikasi proses kredit UMKM melalui digitalisasi *Loan on Boarding* Divisi Kredit UMKM termasuk digitalisasi *maintenance* perbaikan kualitas debitur non lancar.
- c. Optimalisasi Sentra UMKM yang berfungsi sebagai:
 - Fungsi Bisnis, mencari potensi-potensi UMKM.
 - Fungsi Monitoring, memantau proses bisnis kredit UMKM.
 - Fungsi Intermediasi, menjalin hubungan kerjasama dengan Dinas terkait ataupun pihak lainnya yang berkaitan dengan pengembangan kredit UMKM.
- d. Peningkatan kompetensi *Account Officer* pengelola kredit UMKM melalui *Micro Banking Academy*.
- e. Meningkatkan peran Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT) dalam memberikan edukasi dan pembinaan kepada debitur eksisting maupun calon debitur.

3. Menjaga Tingkat Sustainability Dana Murah Melalui Optimalisasi Kapabilitas Digital Banking yang Marketable

- a. Peningkatan pertumbuhan CASA melalui program *Business to Government, Business to Business, Business to Corporate* dengan menjadikan bank **bjb** sebagai *transactional banking*.
- b. Optimalisasi layanan, fasilitas dan inovasi *e-channel* bank **bjb** sebagai *tools* untuk meningkatkan akuisisi nasabah ritel maupun institusi antara lain melalui penerapan platform **bjb Go Smart City** dalam upaya elektronifikasi layanan Pemerintah Daerah (Pemda).
- c. Meningkatkan *market share* melalui peningkatan layanan, fasilitas serta program sesuai kebutuhan nasabah serta penggunaan transaksi perbankan melalui *e-channel*.

4. Penguatan Likuiditas Melalui Funding Mix Yang Efisien Untuk Mendukung Ekspansi Bisnis

- a. Membuka gerbang kerjasama dengan berbagai pihak terutama perbankan dalam menjaring dana yang dapat dimanfaatkan untuk ekspansi kredit, contoh: *Term Loan*.
- b. Meningkatkan akselerasi pertumbuhan keuangan inklusi dan literasi melalui pembukaan akses keuangan serta edukasi untuk nasabah dan calon nasabah.

- Optimizing the execution of non-performing loans and write-off loans through auctions, *cessies* and Foreclosed Assets (AYDA).
- Exploring third party cooperation for the management of non-performing loans while considering the risks that may exist.

2. Encouraging Regional Economic Growth Through Strategies for Empowering MSME Business Actors

- a. Strengthening the MSME *captive market* through partnership patterns, including enhancing the Mesra Loan target market for other communities.
- b. Simplification of the MSME loan process through digitizing the Loan on Boarding of the MSME Credit Division, including digitizing maintenance to improve the quality of non-current debtors.
- c. Optimization of MSME Centers that function as:
 - Business function, looking for the potential of MSMEs.
 - Monitoring function, monitoring the MSME loan business process.
 - Intermediation function, establish cooperative relationships with related agencies or other parties related to the development of MSME loans.
- d. Improving the competence of Account Officers in managing MSME loans through the Micro Banking Academy.
- e. Increasing the role of Integrated Community Economic Empowerment (PESAT) in providing education and guidance to existing and prospective debtors.

3. Maintaining the Sustainability Level of Cheap Funds Through Optimizing Marketable Digital Banking Capabilities

- a. Increasing CASA growth through the Business to Government, Business to Business, Business to Corporate programs by making bank **bjb** as transactional banking.
- b. Optimization of services, facilities and innovation of bank **bjb** e-channels as tools to increase the acquisition of retail and institutional customers through the implementation of the **bjb Go Smart City** platform in an effort to electronify Regional Government (Pemda) services.
- c. Increasing market share through improving services, facilities and programs according to customer needs as well as the use of banking transactions through e-channels.

4. Strengthening Liquidity Through Efficient Funding Mix To Support Business Expansion

- a. Opening the gates of cooperation with various parties, especially banks in obtaining funds that could be used for loans expansion, for example: *Term Loans*.
- b. Increasing the acceleration of financial inclusion and literacy growth through opening up financial access and education for customers and prospective customers.



- c. Meningkatkan *transactional banking* melalui optimalisasi *product holding*.

5. Transformasi *Digital* Dengan Memperkuat Infrastruktur Teknologi Informasi Sebagai *Anchor* Optimalisasi *Main Income* dan *Fee Based Income*

- a. Modernisasi sistem infrastruktur teknologi informasi yang *reliable* melalui pengembangan *delivery channels* dan optimalisasi sistem *core banking* yang lebih terintegrasi.
- b. Menjaga dan meningkatkan akurasi, keamanan dan kenyamanan dalam bertransaksi menggunakan produk *e-channel* bank **bjb** melalui perbaikan baik secara proses bisnis maupun infrastruktur pendukungnya.
- c. Membentuk ataupun bergabung dengan ekosistem *digital (digital ecosystem)* yang telah ada dalam rangka peningkatan pelayanan kepada nasabah.
- d. Otomatisasi dan integrasi berbagai layanan perbankan secara simultan sehingga dapat mendukung kebutuhan bisnis.
- e. Mendorong peningkatan *transactional banking* melalui *channel-channel* yang telah ada seperti melalui ATM, EDC, *Mobile Banking*, QRIS bank **bjb**, dan **bjb** Digi.
- f. Optimalisasi penggunaan *structured trade facilities* untuk peningkatan transaksi *trade finance*.
- g. *Enhancement yield instrument treasury* dengan tetap memperhatikan risiko pasar dan likuiditas.
- h. Meningkatkan retail bisnis *treasury* khususnya penjualan *bonds* retail kepada nasabah.

6. Memperkuat Kerangka Permodalan dan Kapabilitas Sumber Daya Dalam Menangkap Peluang Bisnis

- a. Memperkuat permodalan melalui berbagai *corporate action* yang dapat dilakukan sebagaimana regulasi yang berlaku untuk perusahaan terbuka
- b. Pengembangan serta evaluasi organisasi dan kualitas sumber daya manusia
 - Memantapkan pondasi struktur organisasi sebagai *platform* jangka panjang untuk menjaga *sustainability* bank **bjb**.
 - Adaptasi struktur organisasi dalam rangka menciptakan organisasi yang lebih produktif dan efisien serta memiliki akuntabilitas berbasis kinerja yang jelas, adil dan tegas.
 - Pengelolaan pegawai berbasis kompetensi dan kinerja yang didukung *corporate culture* yang kuat dan seimbang untuk menciptakan *excellent people* dan *great leader* sebagai *role model* di era *digital*.
 - Menyusun perumusan modul dan sistem pembelajaran yang sesuai untuk mendukung bisnis dan digitalisasi perbankan secara efektif dan efisien.
 - Meningkatkan kompetensi pegawai melalui penyusunan *learning profile* untuk menciptakan *talent* yang unggul di industri jasa keuangan perbankan.
- c. Meningkatkan peran bidang operasional, pengendalian keuangan dan *general affairs* untuk mendukung pertumbuhan bisnis.

- c. Improving *transactional banking* by optimizing *product holding*.

5. Digital Transformation By Strengthening Information Technology Infrastructure As Anchor for Optimizing Main Income and Fee Based Income

- a. Modernization of a reliable information technology infrastructure system through the development of *delivery channels* and optimization of a more integrated *core banking* system.
- b. Maintaining and improving accuracy, security and convenience in transactions using bank **bjb** *e-channel* products through improvements in both business processes and supporting infrastructure.
- c. Forming or joining an existing digital ecosystem in order to improve services to customers.
- d. Simultaneous automation and integration of various banking services to support business needs.
- e. Encouraging an increase in *transactional banking* through existing channels such as ATM, EDC, *Mobile Banking*, QRIS bank **bjb**, and **bjb** Digi.
- f. Optimizing the use of *structured trade facilities* to increase *trade finance* transactions.
- g. *Enhancement of treasury instrument yields* while considering market and liquidity risks.
- h. Increasing the retail *treasury* business, especially the sale of retail *bonds* to customers.

6. Strengthening Capital Framework and Resource Capability to Seize Business Opportunities

- a. Strengthening capital through various *corporate actions* that could be carried out in accordance with the regulations that apply to public companies
- b. Development and evaluation of the organization and the quality of human resources
 - Strengthening the foundation of the organizational structure as a long-term platform to maintain the sustainability of bank **bjb**.
 - Adapting organizational structure in order to create a more productive and efficient organization with clear, fair and firm performance-based accountability.
 - Competency and performance-based employee management supported by a strong and balanced corporate culture to create excellent people and great leaders as role models in the digital era.
 - Developing the formulation of appropriate learning modules and systems to support business and banking digitalization effectively and efficiently.
 - Improving employee competence through the preparation of learning profiles to create superior talent in the banking financial services industry.
- c. Increasing the role of operations, financial control and general affairs to support business growth by:

- Memberikan pelayanan operasional terbaik dalam rangka pertumbuhan bisnis dengan tetap mengikuti ketentuan yang berlaku.
 - Memberikan analisa kinerja keuangan dan evaluasi dalam rangka penentuan arah kebijakan strategis manajemen dalam pencapaian bisnis di bidang keuangan.
 - Melakukan kesinambungan program efisiensi biaya yang mendorong terciptanya laba sesuai ekspektasi.
 - Melakukan pengelolaan jaringan kantor yang bersinergi dengan program penguatan digitalisasi perbankan yang berlandaskan produktivitas dan prinsip efektivitas untuk mendorong efisiensi.
 - Meningkatkan *customer experience* (pengalaman pelanggan) melalui *excellence service delivery* dan penerapan perlindungan nasabah dalam kegiatan bisnis sehingga terciptanya *customer engagement* (interaksi/hubungan antara pelanggan dan perusahaan).
- d. Eksplorasi pertumbuhan bisnis bank **bjb** secara anorganik
- Menumbuhkan dan memperkuat budaya *cross selling* antara bank **bjb** dengan anak perusahaan yang dapat memberikan *benefit* bagi pertumbuhan bisnis secara *bankwide*.
 - Memberikan pembinaan serta kerjasama strategis dengan pihak eksternal yang memiliki kompetensi untuk meningkatkan kinerja serta pertumbuhan bisnis entitas anak dan non entitas anak.
7. Memaksimalkan Peran Unit Risiko, Kepatuhan dan Hukum Sebagai Penyeimbang Unit Bisnis dalam Penerapan **Four Eyes Principles**
- a. Melaksanakan aktivitas *assurance* dan *consulting* yang independen dan *objective* sesuai *risk based* untuk mendukung operasional dan produk konvensional maupun yang berbasis layanan *digital*.
 - b. Memperkuat pengawasan terhadap layanan berbasis Teknologi Informasi (TI) seiring dengan arah pertumbuhan bisnis berbasis *digital*.
 - c. Pengembangan sistem manajemen risiko yang terintegrasi sebagai salah satu penerapan manajemen risiko yang efektif dan efisien.
 - d. Implementasi internalisasi budaya risiko untuk menciptakan penerapan manajemen risiko yang terukur untuk semua unit kerja.
 - e. Peningkatan kualitas pengelolaan risiko kepatuhan melalui pengembangan TI yang aplikatif dan terintegrasi.
 - f. Penguatan sistem informasi Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) menjadi sistem informasi yang handal dan berkualitas untuk melakukan pengelolaan penerapan APU-PPT pada seluruh kanal transaksi termasuk transaksi *digital*.
 - g. Mempertegas pemahaman unit kerja atas aspek hukum dan risiko hukum terkait dengan produk, pelayanan, dan jasa lainnya.
- Providing the best operational services in the context of business growth while adhering to applicable regulations.
 - Providing financial performance analysis and evaluation in order to determine the strategic direction of management policies in achieving business in the financial sector.
 - Continuing cost efficiency programs that encouraged the creation of profits as expected.
 - Managing office networks in synergy with banking digitalization strengthening programs based on productivity and effectiveness principles to promote efficiency.
 - Improving customer experience through excellence service delivery and implementing customer protection in business activities to create customer engagement (interaction/relationship between customers and the company).
- d. Exploration of bank **bjb**'s business growth inorganically by:
- Growing and strengthening a cross selling culture between bank **bjb** and its subsidiaries that could provide benefits for bankwide business growth.
 - Providing guidance and strategic cooperation with competent external parties to improve performance and business growth of subsidiaries and non-subsidiaries.
7. **Maximizing the Role of the Risk, Compliance and Legal Units as Balancing Business Units in the Implementation of the Four Eyes Principles**
- a. Carrying out independent and objective assurance and consulting activities according to risk based to support conventional operations and products as well as those based on digital services.
 - b. Strengthening supervision of Information Technology (IT)-based services in line with the direction of digital-based business growth.
 - c. Development of an integrated risk management system as one of the implementations of effective and efficient risk management.
 - d. Implementation of risk culture internalization to create measurable risk management implementation for all work units.
 - e. Improving the quality of compliance risk management through the development of applicable and integrated IT.
 - f. Strengthening the Anti-Money Laundering and Countering the Financing of Terrorism (AML-CFT) information system to be a reliable and quality information system to manage the implementation of AML-CFT in all transaction channels including digital transactions.
 - g. Reinforcing the understanding of the work unit on legal aspects and legal risks related to products, services and other services.



- h. Pengelolaan berbagai potensi hukum yang muncul berikut dengan penyelesaian permasalahan hukum secara tegas, efektif dan efisien guna mendukung akselerasi pertumbuhan bisnis.
- i. Memperkuat sinergitas fungsi audit, manajemen risiko, kepatuhan dan hukum dalam partisipasinya untuk pengembangan produk dan layanan dengan mendukung penyelarasan dan sinkronisasi kebijakan dan prosedur yang berlaku di bank **bjb**.

Dalam perumusan strategi Bank, Direksi memimpin langsung melalui berbagai rapat antara Direksi dengan para pejabat eksekutif. Strategi tertuang dalam Arahana Strategis Direksi Tahunan yang diturunkan ke dalam Rencana Bisnis Bank (RBB) dimana atas pelaksanaannya senantiasa dilakukan evaluasi untuk memastikan efektivitas penerapan strategi yang telah ditetapkan.

Deviasi pencapaian kinerja keuangan terhadap Rencana Bisnis Bank secara berkala dimonitor dan dievaluasi secara bulanan sebagai bentuk pengendalian dari Risiko Strategik yang dikelola oleh Perseroan, serta menentukan langkah yang akan diambil agar kinerja perseroan tetap terjaga sesuai dengan Rencana Bisnis yang telah ditetapkan.

Penerapan strategi yang tepat di tahun 2021 telah menghasilkan capaian yang cukup membanggakan. Berdasarkan strategi tersebut, maka bank **bjb** menargetkan DPK dan Kredit di tahun 2021 masing-masing sebesar Rp102,67 triliun dan Rp95,70 triliun. Terkait dengan DPK dan Kredit, telah ditetapkan suku bunga dasar kredit tahun 2021 adalah sebagai berikut:

Tabel Suku Bunga Dasar Kredit (Prime Lending Rate) bank bjb Tanggal 31 Desember 2021

Table of bank **bjb** Prime Lending Rate on December 31, 2021

Suku Bunga Dasar Kredit (Prime Lending Rate) Prime Lending Rate				
Berdasarkan Segmen Bisnis / By Business Segment				
Kredit Korporasi Corporate loans	Kredit Retail Retail Loans	Kredit Mikro Micro Loans	Kredit Konsumsi Consumer Loans	
			KPR	Non KPR
5.98%	7.75%	11.88%	8.10%	8.06%

Selain itu, bank **bjb** juga telah menetapkan suku bunga untuk tabungan deposito dan giro yang bersaing dan kompetitif disajikan sebagai berikut:

- h. Management of various legal potentials that arised along with the resolution of legal issues in a firm, effective and efficient manner to support business growth acceleration.
- i. Strengthening the synergy of audit, risk management, compliance and legal functions in their participation in product and service development by supporting the alignment and synchronization of policies and procedures applicable at bank **bjb**.

In formulating the Bank's strategy, the Directors leads directly through various meetings between the Directors and executive officers. The strategy is contained in the Annual Strategic Directions of the Directors which is translated into the Bank's Business Plan (RBB) where the implementation is always evaluated to ensure the effectiveness of the implementation of the strategies that have been determined.

Deviations in financial performance achievement against the Bank's Business Plan are regularly monitored and evaluated on a monthly basis as a form of control of the Strategic Risk managed by the Company, as well as determining the steps to be taken so that the company's performance is maintained in accordance with the established Business Plan.

The implementation of the right strategy in 2021 produced quite a proud achievement. Based on this strategy, bank **bjb** targeted third-party funds and loans in 2021 to be IDR 102.67 trillion and IDR 95.70 trillion, respectively. In relation to deposits and loans, the basic loan interest rates for 2021 were determined as follows:

In addition, bank **bjb** has also set competitive interest rates for time deposits and current accounts, which are presented as follows:

Tabel Suku Bunga Tabungan

Table of Savings Interest Rate

Jenis Tabungan dan <i>Tiering</i> / Types of Savings and Tiering	Suku Bunga / Interest rate
TABUNGANKU	
Saldo < Rp500,000 / Balance < IDR500,000	0.00%
Rp500,000 ≤ Saldo < Rp1,000,000 / IDR500,000 ≤ Balance < IDR1,000,000	0.25%
Saldo ≥ Rp1,000,000 / Balance ≥ IDR1,000,000	1.00%
SIMPEDA	
Tiering 0% - 1.50%	
Saldo < Rp500,000 / Balance < IDR500,000	0.00%
Rp500,000 ≤ Saldo < Rp5,000,000 / IDR500,000 ≤ Balance < IDR5,000,000	0.50%
Rp5,000,000 ≤ Saldo < Rp50,000,000 / IDR5,000,000 ≤ Balance < IDR50,000,000	1.00%
Saldo ≥ Rp50,000,000 / Balance ≥ IDR50,000,000	1.50%

Keterangan: Bunga dihitung berdasarkan saldo harian

Note: Interest was calculated based on daily balance

Tabel Suku Bunga bjb Deposito

Table of Interest Rates **bjb** Deposit

bjb Deposito Berjangka / bjb Time Deposit					
Tiering	Jangka Waktu 01 Periode of Time 01	Jangka Waktu 03 Periode of Time 03	Jangka Waktu 06 Periode of Time 06	Jangka Waktu 12 Periode of Time 12	Jangka Waktu 24 Periode of Time 24
< Rp100 juta / < IDR100 million	2.80%	2.85%	2.95%	2.95%	2.95%
≥ Rp100 juta - < Rp500 juta ≥ IDR100 million - < IDR500 million	2.80%	2.85%	2.95%	2.95%	2.95%
Rp500 juta - < Rp2 miliar / IDR500 million - < IDR2 billion	2.80%	2.90%	2.95%	3.15%	3.15%
≥ Rp2 miliar / ≥ IDR 2 billion	2.80%	2.90%	2.95%	3.15%	3.15%

Tabel Suku Bunga Deposito Suka-suka

Table of Interest Rates for Suka-suka Deposits

Deposito Suka-suka / Suka-suka Deposit				
Tiering	Jangka Waktu 01 Periode of Time 01	Jangka Waktu 03 Periode of Time 03	Jangka Waktu 06 Periode of Time 06	Jangka Waktu 12 Periode of Time 12
Minimal Rp10 juta / Minimum IDR 10 million	3.25%	3.50%	3.50%	3.50%



Tabel Suku Bunga Giro

Table of Current Account Interest Rate

Jenis Giro dan <i>Tiering</i>	Suku Bunga / Interest rate	Types of Current Accounts and Tiering
bjb GIRO PERORANGAN		bjb INDIVIDUAL CURRENT ACCOUNT
bjb Giro Umum		bjb General Account
Saldo < Rp5,000,000	0.00%	Balance < IDR5,000,000
Rp5,000,000 ≤ Saldo < Rp50,000,000	0.50%	IDR5,000,000 ≤ Balance < IDR50,000,000
Rp50,000,000 ≤ Saldo < Rp500,000,000	1.00%	IDR50,000,000 ≤ Balance < IDR500,000,000
Rp500,000,000 ≤ Saldo < Rp1,000,000,000	1.25%	IDR500,000,000 ≤ Balance < IDR1,000,000,000
Saldo ≥ Rp1,000,000,000	1.50%	Balance ≥ IDR1,000,000,000
bjb Giro Kasda		bjb Giro Kasda
Saldo < Rp5,000,000	0.00%	Balance < IDR5,000,000
Saldo ≥ Rp50,000,000	0.00%	Balance ≥ IDR50,000,000
bjb Giro Bendahara		bjb Current Account Treasurer
Saldo < Rp5,000,000	0.00%	Balance < IDR5,000,000
Rp5,000,000 ≤ Saldo < Rp25,000,000	0.50%	IDR5,000,000 ≤ Balance < IDR25,000,000
Rp25,000,000 ≤ Saldo < Rp100,000,000	1.00%	IDR25,000,000 ≤ Balance < IDR100,000,000
Saldo ≥ Rp50,000,000	1.50%	Balance ≥ IDR50,000,000
bjb Giro bank lain		bjb Current accounts of other banks
Saldo < Rp10,000,000	0.00%	Balance < IDR10,000,000
Rp10,000,000 ≤ Saldo < Rp50,000,000	0.25%	IDR10,000,000 ≤ Balance < IDR50,000,000
Saldo ≥ Rp50,000,000	0.50%	Balance ≥ IDR50,000,000
bjb GIRO VALAS		BJB FOREX CURRENT ACCOUNT
bjb Giro Valas USD		bjb Giro Valas USD
Saldo < USD1,000	0.00%	Balance < USD1,000
USD1,000 ≤ Saldo < USD100,000	0.10%	USD1,000 ≤ Balance < USD100,000
Saldo ≥ USD 100,000	0.25%	Balance ≥ USD 100,000
bjb Giro Valas Valas		bjb Giro Valas Valas
SGD	0.15%	SGD
NY	0.10%	NY
EURO	0.10%	EURO
EURO	0.10%	EURO
AUD	0.00%	AUD

Pencapaian Kinerja

Berdasarkan strategi yang telah diterapkan, pada tahun 2021, bank **bjb** telah menghasilkan kinerja yang baik dan telah sesuai dengan yang ditargetkan. Pada tahun 2021, kinerja kredit/pinjaman menunjukkan pertumbuhan yang positif. *Outstanding* kredit konsumen mencapai Rp61,92 triliun, tumbuh 3,40% dibandingkan dengan tahun 2020 yang mencapai Rp59,895 triliun. Pertumbuhan kredit korporasi dan komersial pada tahun

Performance Achievement

Based on the strategy that has been implemented, in 2021, bank **bjb** has produced good performance and has met the target. In 2021, credit/loan performance shows positive growth. Outstanding consumer loans reached IDR61.92 trillion, grew 3.40% compared to 2020 which reached Rp59.895 trillion. Corporate and commercial credit growth in 2021 increased by 21.40% compared to 2020 from the position of IDR16.26 trillion

2021 meningkat sebesar 21,40% dibandingkan tahun 2020 dari posisi Rp16,26 triliun menjadi Rp19,74 triliun. *Outstanding* KPR mencapai Rp7,77 triliun, tumbuh 14,20% dibandingkan dengan tahun 2020 yang mencapai Rp6,80 triliun. Dan total outstanding Kredit UMKM mencapai Rp6,02 triliun di tahun 2021.

Dana pihak ketiga (DPK) bank **bjb** terdiri atas dana pihak ketiga konsumen dan DPK institusi. Dana pihak ketiga konsumen pada tahun 2021 mencapai Rp36,75 triliun, meningkat 5,91% atau Rp2,05 triliun dibandingkan dengan tahun 2020 yang mencapai Rp34,70 triliun. Total DPK nasabah institusi pada tahun 2021 mencapai Rp76,69 triliun, meningkat 20,93% atau Rp13,27 triliun dibandingkan dengan tahun 2020 yang mencapai Rp63,41 miliar.

Jasa layanan bank **bjb** juga menunjukkan kinerja yang baik di tahun 2021. Pada jasa *Wealth Management*, *Asset Under Management* Reksa Dana tahun 2021 mencapai Rp737,34 miliar, meningkat Rp310,51 miliar atau 72,75% dibandingkan dengan tahun 2020 yang mencapai Rp426,82 miliar. Sedangkan untuk premi *bancassurance* tahun 2021 mencapai Rp20,70 miliar, meningkat sebesar 17,20% dibandingkan tahun 2020 mencapai Rp17,66 miliar. DPK **bjb** Prioritas tahun 2021 sebesar Rp11,92 triliun, meningkat 3,99% dibandingkan dengan tahun 2020 yang sebesar Rp11,47 triliun. Pada jasa *International Banking*, volume transaksi *trade and loan* tahun 2021 meningkat 60,17% dari Rp2,33 triliun di tahun 2020 menjadi Rp3,73 triliun di tahun 2021. Dari jasa *treasury*, volume transaksi *trading fixed income* tahun 2021 sebesar Rp36,32 triliun, meningkat 72,51% dibandingkan dengan tahun 2020 yang sebesar Rp21,06 triliun. Volume transaksi forex tahun 2021 sebesar USD6,64 juta meningkat 32,16% dibandingkan dengan tahun 2020 yang sebesar USD5,021.71 juta. Dana Pensiun Lembaga Keuangan bank **bjb** juga mengalami peningkatan. Dana kelolaan DPLK bank **bjb** tahun 2021 mencapai Rp913,58 miliar, meningkat 16,68% dibandingkan tahun 2019 yang mencapai Rp783,01 miliar.

Pencapaian yang baik juga terlihat dari sisi keuangan. Pendapatan bunga dan syariah tahun 2021 mencapai Rp13.214.443 juta meningkat 4,70% dibandingkan tahun 2020 yang mencapai Rp12.620.678 juta. Laba tahun berjalan tahun 2021 mencapai Rp2.018.654 juta meningkat 19,45% dibandingkan tahun 2020 yang mencapai Rp1.689.996 juta. Dengan meningkatnya laba tahun berjalan Perseroan, maka ekuitas Perseroan juga mengalami peningkatan. Ekuitas tahun 2021 mencapai Rp13.084.033 juta, naik 8,98% dibandingkan tahun 2020 yang mencapai Rp12.005.800 juta. Selain itu, Total aset tahun 2021 juga mengalami peningkatan. Total aset mencapai Rp158.356.097 juta meningkat 12,36% dibandingkan tahun 2020 yang mencapai Rp140.934.002 juta.

Secara umum, pencapaian target bank **bjb** pada tahun 2021 telah menunjukkan hasil yang baik dan telah memenuhi harapan para Pemangku Kepentingan. bank **bjb** pada tahun 2021 berhasil melampaui target aset sebesar 112,86% dengan realisasi mencapai Rp158,36 triliun. Pencapaian dana pihak ketiga sebesar

to IDR19.74 trillion. Outstanding mortgages reached IDR7.77 trillion, grew 14.20% compared to 2020 which reached IDR6.80 trillion. And the total outstanding MSME loans reached IDR6.02 trillion in 2021.

bank **bjb**'s third party funds (DPK) consisted of consumer third party funds and institutional deposits. Consumer third party funds in 2021 reached IDR 36.75 trillion, an increase of 5.91% or IDR 2.05 trillion compared to 2020 which reached IDR 34.70 trillion. Total third party funds for institutional customers in 2021 reached IDR 76.69 trillion, an increase of 20.93% or IDR 13.27 trillion compared to 2020 which reached IDR 63.41 billion.

bank **bjb** services also showed good performance in 2021. In Wealth Management services, Mutual Fund Assets Under Management in 2021 reached IDR737.34 billion, an increase of IDR310.51 billion or 72.75% compared to 2020 which reached IDR426.82. billion. Meanwhile, bancassurance premiums in 2021 reached IDR20.70 billion, an increase of 17.20% compared to 2020 which reached IDR17.66 billion. Priority **bjb** deposits in 2021 reached IDR11.92 trillion, an increase of 3.99% compared to 2020 which reached IDR11.47 trillion. In International Banking services, the volume of trade and loan transactions in 2021 increased by 60.17% from IDR2.33 trillion in 2020 to IDR3.73 trillion in 2021. From treasury services, the volume of fixed income trading transactions in 2021 was IDR36.32 trillion, an increase of 72.51% compared to 2020 reaching IDR21.06 trillion. The volume of forex transactions in 2021 was USD6.64 million, an increase of 32.16% compared to 2020 which was USD5,021.71 million. bank **bjb**'s Financial Institution Pension Fund also experienced an increase. Financial Institution Pension Funds (DPLK) bank **bjb**'s managed funds in 2021 reached IDR913.58 billion, an increase of 16.68% compared to 2019 which reached IDR783.01 billion.

Good achievements are also seen from the financial side. Interest and sharia income in 2021 reached IDR13,214,443 million, an increase of 4.70% compared to 2020 which reached IDR12,620,678 million. Profit for the year 2021 reached IDR2,018,654 million, an increase of 19.45% compared to 2020 which reached IDR1,689,996 million. With the increase in the Company's profit for the year, the Company's equity also increased. Equity in 2021 reached IDR13,084,033 million, up 8.98% compared to 2020 which reached IDR12,005,800 million. In addition, total assets in 2021 also increased. Total assets reached IDR158,356,097 million, an increase of 12.36% compared to 2020 which reached IDR140,934,002 million.

In general, bank **bjb**'s target achievement in 2021 has shown good results and has met the expectations of the stakeholders. bank **bjb** in 2021 managed to exceed the asset target of 112.86% with realization reaching IDR158.36 trillion. The achievement of third party funds was 110.58% which was above the target,



110,58% yang berada di atas target, yang didukung juga dengan pencapaian giro sebesar 123,97%, tabungan sebesar 102,89% dan simpanan berjangka sebesar 108,91%. Hal ini menunjukkan bahwa semakin tingginya tingkat kepercayaan masyarakat kepada bank **bjb** walaupun masih dalam kondisi pandemi.

Pencapaian target kredit yang diberikan juga berada di atas target yaitu sebesar 100,12%. Pencapaian kredit dipengaruhi oleh pertumbuhan kredit korporasi dan komersial serta kredit konsumen. Demikian pula dengan pencapaian pendapatan bunga dan syariah yang melampaui target sebesar 115,12%. Dari sisi rasio, rasio NIM dan ROA berada di atas target dengan masing-masing pencapaian sebesar 106,96% dan 104,22%. Ke depannya, bank **bjb** akan senantiasa melakukan evaluasi pelaksanaan strategi yang telah ditetapkan, sehingga kinerja bank **bjb** di masa yang akan datang akan senantiasa mengalami peningkatan secara berkelanjutan.

Kendala yang Dihadapi Bank

Dalam menjalankan kegiatan operasionalnya, bank **bjb** menyadari bahwa Perseroan tidak terlepas dari berbagai kendala. Kendala-kendala tersebut antara lain, ekspansi kredit produktif yang masih belum memenuhi ketentuan regulator dikarenakan terbatasnya kapabilitas SDM handal dalam menangani penyaluran kredit produktif. Laba usaha bank **bjb** masih didominasi oleh hasil bunga kredit dan belum optimalnya kontribusi usaha dari jasa perbankan yang bersumber dari pendapatan non bunga/*fee based income*.

Selain itu, Perseroan juga dihadapkan pada kendala yaitu Dana Pihak Ketiga masih didominasi oleh deposito terutama deposito korporasi dan Pemerintah Daerah. Belum optimalnya penggunaan *database* nasabah juga menjadi kendala, terutama ASN yang memiliki potensi besar untuk memaksimalkan penyaluran produk bank **bjb** yang beragam selain kredit konsumen.

Dalam menghadapi kendala-kendala tersebut, bank **bjb** telah memiliki berbagai strategi. Terkait SDM, Perseroan terus berfokus pada pengembangan karir pegawai sebagai upaya untuk mengembangkan kompetensi pegawai serta memastikan perencanaan suksesi. Berdasarkan skala pasar, sebagian besar Kantor Cabang bank **bjb** masih menjadi market *nichers* di wilayah operasionalnya sehingga masih memiliki peluang yang cukup besar untuk meningkatkan pangsa pasarnya baik dari sisi asset, DPK maupun kredit. Selain itu, kegiatan ekonomi yang cukup tinggi di Provinsi Jawa Barat, Banten dan DKI Jakarta merupakan potensi pengembangan perkreditan dan pendanaan serta dukungan dari pemerintah daerah secara konsisten dan berkesinambungan dalam mengembangkan bank **bjb** sebagai penggerak dan pendorong laju perekonomian di daerah.

which was also supported by the achievement of current accounts of 123.97%, savings of 102.89% and time deposits of 108.91%. This shows that the level of public trust in bank **bjb** is getting higher even though it is still in a pandemic condition.

The achievement of the credit target provided was also above the target of 100.12%. Credit achievement was influenced by growth in corporate and commercial loans as well as consumer loans. Likewise, the achievement of interest and sharia income which exceeded the target of 115.12%. In terms of ratios, the NIM and ROA ratios were above the target with achievements of 106.96% and 104.92%, respectively. Going forward, bank **bjb** will always evaluate the implementation of the strategies that have been set, so that the performance of bank **bjb** in the future will always experience continuous improvement.

Obstacles

In carrying out its operational activities, bank **bjb** realized that the Company could not be separated from various obstacles. These constraints included the expansion of productive loans which still did not meet regulatory requirements due to the limited capability of reliable human resources in handling productive loan distribution. bank **bjb**'s operating profit was still dominated by loan interest results, and the business contribution from banking services was not optimally sourced from non-interest income/*fee based income*.

In addition, the Company also faced with obstacles; Third Party Funds were still dominated by deposits, especially corporate and local government deposits. The less optimal use of the customer database was also an obstacle, especially Civil Government (ASN) who had great potential to maximize the distribution of various bank **bjb** products apart from consumer loans.

In dealing with these obstacles, bank **bjb** performed various strategies. Regarding HR, the Company continued to focus on employee career development as an effort to develop employee competencies and ensure succession planning. Based on market scale, most of bank **bjb** branch offices were still market *nichers* in their operational areas, so they still had a large enough opportunity to increase the market share in terms of assets, deposits and loans. In addition, the high economic activity in the provinces of West Java, Banten and DKI Jakarta became a potential development of loans and funding as well as support from the local government consistently and continuously in developing bank **bjb** as a driver of the regional economy.

Hal-Hal Penting yang Diperkirakan Terjadi pada Masa Mendatang dan Prospek Usaha

Tantangan makro ekonomi global dan nasional selama tahun 2020 hingga semester I tahun 2021 dihadapkan pada tantangan yang sulit dan tidak mudah. Varian baru dari COVID-19 menyerang di hampir di 200 negara dunia sehingga menciptakan kembali gelombang kedua dari serangan virus Corona ini. Kemelut kesehatan yang merupakan dampak dari mutasi virus ini tidak dapat dihindari yakni memberikan tekanan luar biasa terhadap perekonomian global dan nasional. Kebijakan penanganannya melalui pembatasan mobilitas memicu ketidakpastian pasar keuangan global.

Secara umum kondisi ekonomi global di tahun 2022 diperkirakan akan membaik yang didukung peningkatan mobilitas dan stimulus kebijakan di berbagai negara serta kemajuan penanganan COVID-19. Atas hal tersebut berbagai lembaga keuangan internasional memproyeksikan perekonomian dunia akan tumbuh dikisaran 4,3% - 4,4% untuk tahun 2022.

Dari sisi domestik, perekonomian dalam negeri mulai menunjukkan perbaikan yang diperkirakan terus menguat pada tahun 2022. Kebijakan pemerintah tahun 2022 akan berfokus untuk melakukan pemantapan pemulihan sosial ekonomi sebagai penguatan pondasi yang mendukung pelaksanaan reformasi struktural secara lebih optimal. Terdapat empat poin kebijakan Pemerintah untuk melaksanakan penguatan fondasi dimaksud yaitu:

1. Melanjutkan upaya pemantapan pemulihan ekonomi dengan tetap memprioritaskan sektor kesehatan untuk mendorong efektivitas penanganan COVID-19 sebagai kunci pemulihan ekonomi.
2. Menjaga keberlanjutan program perlindungan sosial untuk memperkuat pondasi kesejahteraan sosial, mencegah kemiskinan dan kerentanan akibat dampak COVID-19, termasuk memperkuat daya ungkit UMKM dan dunia usaha agar mampu bangkit kembali lebih kuat dan berdaya tahan.
3. Mendukung peningkatan produktivitas dengan perbaikan kualitas Sumber Daya Manusia (SDM) melalui peningkatan kualitas pendidikan, penguatan sistem kesehatan yang terintegrasi dan handal, serta penguatan program perlindungan sosial sepanjang hayat.
4. Optimalisasi pendapatan, penguatan *spending better* dan inovasi pembiayaan sebagai kunci dalam rangka konsolidasi kebijakan fiskal yang adil dan berkelanjutan.

Di tahun 2022, perekonomian domestik diproyeksikan akan membaik dan pandemi lebih terkendali sejalan dengan akselerasi program vaksinasi dan program penguatan perekonomian seperti pemberian insentif, subsidi, dan optimalisasi serta inovasi *vehicle* Pemerintah pada BUMN dan Badan Layanan Umum (BLU), yang berperan dalam peningkatan layanan publik dan mendukung pertumbuhan ekonomi. Hal tersebut akan berdampak pada

Important Things and Business Prospects Expected to Happen in the Future

Global and national macroeconomic challenges during 2020 until the first semester of 2021 faced difficult and not easy challenges. The new variant of COVID-19 attacked in almost 200 countries of the world, creating a second wave of this Corona virus attack. The health crisis as the impact of this virus mutation was unavoidable. Hence, it put tremendous pressure on the global and national economy. The policy of handling it through restrictions on mobility triggered uncertainty in global financial markets.

In general, global economic conditions in 2022 are expected to improve, supported by increased mobility and policy stimulus in various countries as well as progress in handling COVID-19. For this reason, various international financial institutions project that the world economy will grow in the range of 4.3% - 4.4% for 2022.

From the domestic side, the domestic economy has started to show improvement which is expected to continue to strengthen in 2022. The government's policy in 2022 will focus on strengthening the socio-economic recovery as a strengthening of the foundation that supports the implementation of structural reforms more optimally. There are four points of Government policy to implement the strengthening of the foundation, namely:

1. Continuing efforts to strengthen economic recovery while still prioritizing the health sector to encourage the effectiveness of handling COVID-19 as the key to economic recovery.
2. Maintaining the sustainability of social protection programs to strengthen the foundation of social welfare, prevent poverty and vulnerability due to the impact of COVID-19, including strengthening the leverage of MSMEs and the business world to be able to rise again stronger and more resilient.
3. Supporting increased productivity by improving the quality of Human Resources (HR) through improving the quality of education, strengthening an integrated and reliable health system, and strengthening lifelong social protection programs.
4. Optimizing income, strengthening *spending better* and financing innovation as the keys to consolidating a fair and sustainable fiscal policy.

In 2022, the domestic economy was projected to improve and the pandemic to be more controlled in line with the acceleration of vaccination programs and economic strengthening programs such as providing incentives, subsidies, and optimizing and innovating Government vehicles for SOEs and Public Service Agencies (BLU), which play a role in improving public services. and support economic growth. This will have an impact on increasing domestic



kenaikan permintaan domestik di tahun 2022 yang akan mendorong tingkat inflasi kembali pada pola normal yang didukung dengan stabilitas nilai tukar rupiah yang terjaga.

Secara keseluruhan, perekonomian Indonesia di tahun 2022 diproyeksi mampu tumbuh sebesar 5,2%. Dari sisi pengeluaran, konsumsi rumah tangga yang memberikan kontribusi sekitar 54% terhadap perekonomian diperkirakan mampu kembali ke level pertumbuhan normalnya. Hal ini didorong oleh pola aktivitas dan mobilitas masyarakat yang lebih baik pasca pemulihan dari eskalasi pandemi COVID-19 baik di tahun 2020 maupun 2021. Sementara itu, konsumsi Pemerintah pada tahun 2022 mampu tumbuh positif sebesar 2,8%–4,5% seiring terkendalinya pandemi yang memungkinkan sebagian besar fungsi pelayanan publik dapat berjalan normal.

Berbagai perkiraan kondisi perekonomian tersebut, bank **bjb** yakin memiliki prospek yang baik serta peluang untuk terus tumbuh secara berkelanjutan. Peluang yang dimiliki bank **bjb** antara lain sebagai berikut:

1. Penurunan GWM oleh Bank Indonesia diprediksi akan membuat likuiditas perbankan bertambah sehingga bank **bjb** dapat memanfaatkan penurunan GWM ini untuk melakukan ekspansi kredit.
2. Berdasarkan skala pasar, sebagian besar Kantor Cabang bank **bjb** masih menjadi *market nichers* di wilayah operasionalnya sehingga masih memiliki peluang yang cukup besar untuk meningkatkan pangsa pasarnya baik dari sisi aset, dana pihak ketiga, maupun kredit.
3. Semakin meningkatnya literasi keuangan masyarakat melalui program yang dicanangkan oleh BI dan OJK dalam rangka menerapkan kebijakan keuangan inklusif sebagai suatu bentuk pendalaman layanan keuangan (*financial service deepening*) yang ditujukan kepada masyarakat *in the bottom of the pyramid* untuk memanfaatkan produk dan jasa keuangan formal seperti sarana menyimpan uang yang aman (*keeping*), *transfer*, menabung maupun pinjaman dan asuransi.
4. Kegiatan ekonomi yang cukup tinggi Propinsi Jawa Barat, Banten dan DKI Jakarta merupakan potensi pengembangan perkreditan dan pendanaan.
5. Dukungan dari Pemerintah Daerah secara konsisten dan berkesinambungan dalam mengembangkan bank **bjb** sebagai penggerak dan pendorong laju perekonomian di daerah.
6. Otoritas Jasa Keuangan mengumumkan bahwa penerapan standar industri perbankan sesuai Basel III *Reforms* akan ditunda menjadi 1 Januari 2021, kebijakan ini berdampak bagi permodalan bank **bjb**. Dengan adanya penundaan ini akan memberikan ruang likuiditas dan permodalan bank **bjb** sehingga fungsi utama Bank sebagai penyeimbang sektor keuangan akan tetap terjaga.

bank **bjb** optimis untuk dapat senantiasa meningkatkan kinerja dalam jangka pendek maupun jangka panjang secara berkelanjutan. Hal ini didasarkan pada kekuatan yang dimiliki oleh bank **bjb** yaitu:

demand in 2022 which will push the inflation rate back to a normal pattern supported by maintained stability in the rupiah exchange rate.

Overall, the Indonesian economy in 2022 was projected to grow by 5.2%. From the expenditure side, household consumption, which contributes around 54% to the economy, was estimated to be able to return to its normal growth level. This is driven by better patterns of activity and community mobility after recovery from the escalation of the COVID-19 pandemic in both 2020 and 2021. Meanwhile, Government consumption in 2022 will be able to grow positively by 2.8%-4.5% in line with the control a pandemic that allows most public service functions to run normally.

Various estimates of economic conditions, bank **bjb** believes it has good prospects and opportunities to continue to grow in a sustainable manner. Opportunities owned by bank **bjb** include the following:

1. The reduction in the Statutory Reserves by Bank Indonesia is predicted to increase banking liquidity so that bank **bjb** can take advantage of this reduction in the Statutory Reserves to expand credit.
2. Based on market scale, most of bank **bjb** Branch Offices are still market nichers in their operational areas so they still have a large enough opportunity to increase their market share both in terms of assets, third party funds, and loans.
3. Increasing public financial literacy through programs launched by BI and FSA in order to implement financial inclusion policies as a form of financial service deepening aimed at the community at the bottom of the pyramid to take advantage of formal financial products and services such as safe means of keeping money, transfers, savings and loans and insurance.
4. The high economic activity of the Provinces of West Java, Banten and DKI Jakarta is a potential development of credit and funding.
5. Support from the Regional Government consistently and continuously in developing bank **bjb** as a driver and driver of the regional economy.
6. The Financial Services Authority announced that the application of the banking industry standard according to Basel III Reforms will be postponed to January 1, 2021, this policy has an impact on bank **bjb**'s capital. This delay will provide room for liquidity and bank **bjb**'s capital so that the Bank's main function as a balancer for the financial sector will be maintained.

bank **bjb** is optimistic to be able to continuously improve performance in the short and long term in a sustainable manner. This is based on the strengths of bank **bjb**, namely:

1. Sebagai intitusi pengelola keuangan kas daerah, bank **bjb** memiliki akses yang luas dalam menghimpun dan menyalurkan dana masyarakat serta tercatat sebagai perusahaan publik yang melantai di Bursa efek Indonesia (BEI) sejak tahun 2010.
 2. Memiliki basis nasabah yang loyal dalam jumlah yang sangat besar yaitu Aparatur Sipil Negara (ASN), para pensiunan dan masyarakat lokal, terutama di wilayah Jawa Barat dan Banten.
 3. Berada di Propinsi Jawa Barat dan Banten yang mempunyai sumber daya alam yang luas, sumber daya manusia, kawasan industri besar serta kegiatan ekonomi yang terus berkembang.
 4. Memiliki jaringan kantor yang relatif menyebar di 14 (empat belas) Provinsi terutama Jawa Barat dan Banten serta Jakarta yang merupakan pusat perekonomian Indonesia.
 5. Telah ditunjuknya bank **bjb** sebagai Bank Operasional II (BO II) yang melaksanakan penyaluran gaji Pemerintah Pusat yang ditempatkan di daerah.
 6. Transformasi *digital* bank **bjb** melalui pengembangan layanan berbasis *digital* seperti transaksi **bjb** Digi menjadi lebih mudah, karena fitur layanan terintegrasi melalui sistem *mobile*, seperti *Internet Banking-bjb* Net, *SMS Banking-bjb* SMS, **bjb** info.
 7. Memiliki program pemberdayaan yang dikenal dengan Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT) yang mencakup program Pesat Sehat dan Produktif, Program Pesat kapasitas Usaha dan Program Pesat Wirausaha Baru dalam rangka untuk meningkatkan kompetensi dan kapasitas pelaku Usaha Mikro, Kecil dan Menengah (UMKM).
1. As a regional treasury financial management institution, bank **bjb** has broad access to collecting and distributing public funds and is listed as a public company on the Indonesia Stock Exchange (IDX) since 2010.
 2. Having a very large loyal customer base, namely State Civil Apparatus (ASN), retirees and local communities, especially in West Java and Banten.
 3. Located in the provinces of West Java and Banten which have extensive natural resources, human resources, large industrial areas and growing economic activities.
 4. Having a network of offices that are relatively spread across 14 (fourteen) provinces, especially West Java and Banten as well as Jakarta which is the center of the Indonesian economy.
 5. bank **bjb** has been appointed as the Operational Bank II (BO II) which carries out the distribution of salaries of the Central Government placed in the regions.
 6. The digital transformation of bank **bjb** through the development of digital-based services such as **bjb** Digi transactions is made easier, because of the integrated service features through the mobile system, such as Internet Banking-**bjb** Net, SMS Banking-**bjb** SMS, **bjb** info.
 7. Having an empowerment program known as Integrated Community Economic Empowerment (PESAT) which includes the Healthy and Productive Rapid Program, Business Capacity Development Program and New Entrepreneurship Program in order to improve the competence and capacity of Micro, Small and Medium Enterprises (MSMEs) actors.

bank **bjb** senantiasa melakukan kolaborasi dan sinergi dengan berbagai pihak, baik Pemerintah, BUMN/BUMD maupun swasta. Sebagai mitra strategis Pemerintah Daerah, bank **bjb** terus menebarkan inspirasi kepada setiap generasi dan memantapkan kinerjanya di tengah berbagai tantangan yang dihadapi terutama pandemi COVID-19.

bank **bjb** always collaborates and synergizes with various parties, both the Government, SOEs / ROEs and the private sector. As a strategic partner of the Regional Government, bank **bjb** continues to inspire every generation and strengthen its performance in the midst of various challenges faced, especially the COVID-19 pandemic.

Untuk menjaga pencapaian kinerja bank **bjb** di tahun 2022, dibutuhkan formula yang dituangkan dalam bentuk Arahan Strategi Direksi Tahunan (ASDT) guna menjadi pedoman rencana kerja bagi seluruh unit kerja. Arahan Strategi Direksi Tahunan (ASDT) Tahun 2022 merupakan arahan kebijakan dan strategi yang akan dijalankan selama satu tahun sebagai pedoman bagi seluruh unit kerja dalam menyusun rencana kerja dan anggaran dalam rencana bisnis. Berikut adalah arahan strategi Direksi Tahunan (ASDT) bank **bjb** tahun 2022 yang telah ditetapkan sebagai pedoman untuk menjalankan aktivitas usaha dalam rangka meningkatkan kinerja. Adapun ASDT tahun 2022 diuraikan sebagai berikut:

To maintain the achievement of bank **bjb**'s performance in 2022, a formula is needed that is outlined in the form of the Annual Directors' Strategy Direction (ASDT) to serve as a guideline for work plans for all work units. The Annual Directors' Strategy Direction (ASDT) 2022 is a policy and strategic direction that will be carried out for one year as a guide for all work units in preparing work plans and budgets in the business plan. The following is the strategic direction of the bank **bjb**'s Annual Directors (ASDT) in 2022 which has been set as a guideline for carrying out business activities in order to improve performance. The ASDT 2022 is described as follows:

1. Ekspansi kredit yang berkelanjutan dan memaksimalkan potensi *value chain*.
 - a. Ekspansi pertumbuhan kredit produktif yang berkelanjutan.
 - b. Ekspansi kredit konsumen, kredit ritel dan KPR yang berkelanjutan.
 - c. Menjaga ekspansi kredit yang berkualitas dan berkelanjutan.
1. Sustainable loans expansion and maximizing value chain potential.
 - a. Sustainable expansion of productive loans growth.
 - b. Continuous expansion of consumer loans, retail loans and mortgages.
 - c. Maintain quality and sustainable loans expansion.



2. Peningkatan dana pihak ketiga dan dana lainnya untuk menjaga likuiditas Bank.
 - a. Meningkatkan pertumbuhan Dana Pihak Ketiga (DPK) terutama produk CASA pada sektor ritel melalui optimalisasi bisnis pada segmen *Business to Government* (B to G), *Business to Business* (B to B) dan *Business to Customer* (B to C) yang bertujuan untuk menjadikan bank **bjb** sebagai bank transaksional dan *partner* bisnis utama nasabah.
 - b. Meningkatkan *market share* dan *positioning* bank **bjb** melalui pengembangan dan peningkatan kualitas produk dan layanan yang berbasis *customer centric* dan *digital*.
 - c. Meningkatkan bisnis ritel *treasury* khususnya transaksi surat berharga kepada nasabah.
 - d. Memperkuat likuiditas melalui kerjasama bisnis dengan *counterparty* antara lain *term loan*.
 3. Transformasi layanan *digital* yang mendukung terhadap peningkatan kinerja Bank.
 4. Mendorong profitabilitas Bank melalui optimalisasi pendapatan bunga dan non bunga serta efisiensi biaya.
 - a. Optimalisasi pendapatan bunga dan non bunga
 - b. Penerapan *cost efficiency* (efisiensi biaya)
 5. Memperkuat struktur modal dan mendorong peningkatan produktivitas SDM untuk mendukung pertumbuhan bisnis.
 - a. Menjaga Komposisi struktur modal secara organik dan anorganik untuk menunjang ekspansi bisnis.
 - b. Peningkatan produktivitas sumber daya manusia
 6. Meningkatkan penerapan *Governance, Risk and Compliance* (GRC) yang efektif untuk mendukung bisnis Bank.
2. Increase in third party funds and other funds to maintain Bank liquidity.
 - a. Increasing the growth of Third Party Funds (DPK), especially CASA products in the retail sector through business optimization in the Business to Government (B to G), Business to Business (B to B) and Business to Customer (B to C) segments which aims to make banks **bjb** as a transactional bank and customer's main business partner.
 - b. Increasing the market share and positioning of bank **bjb** through the development and improvement of the quality of products and services based on customer centric and digital.
 - c. Increasing the treasury retail business, especially securities transactions to customers.
 - d. Strengthening liquidity through business cooperation with counterparties, including term loans.
 3. Transformation of digital services supporting the improvement of the Bank's performance.
 4. Encouraging the Bank's profitability through optimizing interest and non-interest income as well as cost efficiency.
 - a. Optimizing interest and non-interest income
 - b. Implementation of cost efficiency
 5. Strengthening the capital structure and encourage increased productivity of human resources to support business growth.
 - a. Maintaining the composition of the capital structure organically and inorganically to support business expansion.
 - b. Increasing productivity of human resources
 6. Improving the implementation of effective Governance, Risk and Compliance (GRC) to support the Bank's business.

Tata Kelola Perusahaan

Perseroan berkomitmen untuk menerapkan prinsip-prinsip Tata Kelola Perusahaan yang baik/*Good Corporate Governance* (GCG) serta mengacu kepada beberapa ketentuan yang berlaku serta pedoman-pedoman implementasi GCG yang sesuai dengan *best practices*/standar internasional. Bagi Perseroan, penerapan GCG merupakan sebuah keharusan, guna mencapai kinerja terbaik secara berkelanjutan. Perseroan senantiasa menerapkan standar praktik GCG yang tinggi yang mengacu pada ketentuan OJK dan standar internasional. Dalam rangka meningkatkan penerapan tata kelola bank **bjb** secara berkelanjutan, bank **bjb** senantiasa menerapkan kelima asas GCG yaitu transparansi, akuntabilitas, responsibilitas, independensi dan *fairness*. Kelima asas tersebut diimplementasikan melalui pemenuhan kepentingan pemegang saham dan memberikan perlakuan yang sama kepada seluruh pemegang saham; pemenuhan kepentingan *stakeholders* lainnya; melaksanakan pengungkapan dan transparansi; serta tugas dan tanggung jawab Dewan Komisaris dalam menjalankan fungsi pengawasan dan pemberian nasihat kepada Direksi.

Dalam pelaksanaan pemenuhan kepentingan pemegang saham, bank **bjb** telah memenuhi hak-hak pemegang saham diantaranya membayar dividen secara adil dan tepat waktu. Dividen diputuskan melalui Rapat Umum Pemegang Saham Tahunan (RUPST). bank

Corporate Governance

The Company committed to implementing the principles of Good Corporate Governance (GCG) and referred to several applicable regulations and GCG implementation guidelines in accordance with international best practices/standards. For the Company, the implementation of GCG is a must, in order to achieve the best performance in a sustainable manner. The Company applied a high standard of GCG practice which refers to FSA regulations and international standards. In order to improve the implementation of bank **bjb** governance in a sustainable manner, bank **bjb** applied the five principles of GCG, namely transparency, accountability, responsibility, independence and fairness. The five principles were implemented through fulfilling the interests of shareholders and providing equal treatment to all shareholders; fulfilling the interests of other stakeholders; implementing disclosure and transparency; and performing required duties and responsibilities of the Board of Commissioners in carrying out the supervisory function and providing advice to the Directors.

In fulfilling the interests of shareholders, bank **bjb** fulfilled the rights of shareholders, including paying dividends in a fair and timely manner. Dividends were decided through the Annual General Meeting of Shareholders (AGMS). bank **bjb** had a

bjb memiliki kebijakan dividen yang didasarkan pada pemenuhan kepentingan pemegang saham serta rencana pengembangan usaha. Pembagian dividen sesuai dengan hasil RUPST tahun buku 2020 bahwa 56% dari laba bersih tahun buku 2020 ditetapkan sebagai dividen tunai dan dibagikan kepada seluruh pemegang saham yang tercatat sesuai dengan ketentuan yang berlaku dan 44% dari laba bersih tahun buku 2020 ditetapkan sebagai saldo laba. Selain pembagian dividen, Perseroan juga telah memenuhi hak-hak pemegang saham sebagai berikut:

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.
7. Setiap saham memberikan hak kepada pemegang saham untuk mengeluarkan 1 (satu) suara.

Perseroan telah menyelenggarakan RUPS Tahunan secara tepat waktu. RUPS Tahunan 2021 dilaksanakan pada tanggal 6 April 2021. RUPS Tahunan telah diselenggarakan dengan baik sesuai dengan agenda yang telah ditetapkan.

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.

Dalam hal pemenuhan kepentingan *stakeholders* lainnya, bank **bjb** berinteraksi dengan berbagai *stakeholder* dan berkomitmen untuk selalu meningkatkan nilai pemegang saham dan *stakeholder* lainnya. Kepada nasabah, Perseroan telah menetapkan rencana kerja untuk meningkatkan kepuasan nasabah dengan melakukan kegiatan penyelesaian pengaduan nasabah dan pelaksanaan survei kepuasan nasabah. Perseroan telah menargetkan untuk melaksanakan penyelesaian pengaduan di bawah *Service Level Agreement* (SLA) yang ditetapkan.

Terkait dengan pelaksanaan pengadaan barang dan jasa, Perseroan senantiasa mengacu pada Pedoman Pengadaan Barang/Jasa yang tertuang di dalam SK Nomor 0573/SK/DIR-UM/2016 tentang Pedoman Pengadaan Barang/Jasa. Pedoman tersebut mengatur prinsip-prinsip pengadaan barang/jasa seperti: efisien, efektif, terbuka dan bersaing, transparan, adil dan akuntabel. Perseroan

dividend policy based on meeting the interests of shareholders and business development plans. The distribution of dividends was in accordance with the results of the AGMS for the fiscal year 2020 that 56% of the net profit for the financial year 2020 was designated as cash dividends and distributed to all registered shareholders in accordance with applicable regulations, and 44% of the net profit for the financial year 2020 was designated as retained earnings. In addition to the distribution of dividends, the Company also fulfilled the rights of shareholders as follows:

1. Attending and approving the appointment, dismissal and approval of the resignation of the Board of Commissioners and the Directors.
2. Attending and approving amendments to the Articles of Association for issuance of Characteristic Securities or changes to Issued and Paid-up Capital.
3. Attending and approving the deposit of shares in the form of objects other than money, both tangible and intangible.
4. Attending and approving mergers, consolidations, takeovers and separations as well as submitting applications for the declaration of bankruptcy and dissolution of the Company.
5. Shareholders might request the holding of the GMS.
6. Shareholders might propose agenda items in the GMS.
7. Each share entitles the shareholder to cast 1 (one) vote.

The Company held the Annual GMS in a timely manner. The 2021 Annual GMS was held on April 6, 2021. The Annual GMS was well organized according to the agenda that had been set.

In providing information needed by investors or shareholders (transparency of information), the Company provided equal treatment to all Shareholders, both Majority and Minority shareholders. This was intended so that there was no inside information only known to the Majority Shareholders. All Shareholders had the same rights in obtaining information related to the Company.

In terms of fulfilling the interests of other stakeholders, bank **bjb** interacted with various stakeholders and committed to always increasing the value of shareholders and other stakeholders. To customers, the Company established a work plan to improve customer satisfaction by conducting customer complaint resolution activities and conducting customer satisfaction surveys. The Company targeted to carry out the settlement of complaints under the established Service Level Agreement (SLA).

In relation to the implementation of the procurement of goods and services, the Company always referred to the Guidelines for the Procurement of Goods/Services as contained in the Decree Number 0573/SK/DIR-UM/2016 concerning Guidelines for the Procurement of Goods/Services. The guidelines regulated the principles of procurement of goods/services such as: efficient,



selalu menargetkan agar pelaksanaan pengadaan barang dan/atau jasa di lingkungan Perseroan sesuai dengan prinsip-prinsip yang diatur dalam pedoman pengadaan barang/jasa. Selain itu, Perseroan juga selalu berupaya untuk memperbaharui pedoman secara berkala agar sesuai dengan kondisi saat ini. Meningkatkan profesionalisme kemandirian dan tanggung jawab para pihak yang terlibat dalam perencanaan dan proses pengadaan barang/jasa.

Sebagai salah satu komitmen bank **bjb** dalam penerapan keuangan berkelanjutan, Perseroan telah memiliki beberapa kebijakan terkait dengan aspek lingkungan hidup, baik dalam pengembangan produk/jasa keuangan maupun kebijakan yang terkait dengan pelestarian lingkungan hidup lainnya. Terkait dengan produk/jasa keuangan, Perseroan telah memiliki proses pemberian kredit korporasi dan komersial yang mengharuskan debitur untuk memiliki ijin AMDAL atau Upaya Pengelolaan Lingkungan dan Upaya Pemantauan Lingkungan. Di samping kebijakan proses pemberian kredit, Perseroan juga memiliki kebijakan CSR yaitu Pedoman Pengelolaan Dana *Corporate Social Responsibility* (CSR) yang telah disahkan melalui SK Direksi No.1320/SK/DiR-CS/2018 tanggal 14 November 2018. Dalam Pedoman tersebut diatur bahwa salah satu program CSR Perseroan adalah terkait dengan perbaikan/peningkatan kualitas lingkungan hidup.

bank **bjb** memandang sumber daya manusia sebagai mitra penting dalam menjalankan kegiatan usaha Perseroan. Oleh karena itu, Perseroan memberikan perhatian besar bagi karyawan, baik terkait kenyamanan bekerja, keselamatan dan kesehatan kerja, pengembangan talenta, maupun tingkat kesejahteraan. Perseroan berupaya untuk mematuhi semua peraturan perundang-undangan yang berlaku terkait bidang ketenagakerjaan. Perseroan memberikan perhatian dan komitmen yang tinggi dalam hal kesetaraan *gender* dan kesempatan kerja, pelatihan kerja untuk meningkatkan profesionalisme karyawan serta sistem imbal jasa yang sepadan. bank **bjb** berkomitmen untuk menyediakan lingkungan kerja yang aman dan nyaman bagi seluruhnya pegawainya. Untuk itu, diperlukan prosedur-prosedur yang dapat digunakan sebagai panduan dalam hal penanganan bencana maupun pemulihan fungsi bisnis agar dapat menjamin kelangsungan usaha dari Perseroan.

Perseroan telah memberikan rincian kontak melalui situs web Perseroan atau Laporan Tahunan yang mana para pemangku kepentingan dapat menggunakannya untuk menyampaikan keluhan, saran maupun kemungkinan adanya pelanggaran atas hak-hak mereka. Dalam meningkatkan implementasi penerapan GCG di bank **bjb**, manajemen Perseroan berkomitmen menjalankan perusahaan secara profesional dengan berlandaskan pada perilaku yang sesuai dengan kode etik. Oleh karena itu, apabila terdapat pelanggaran terhadap kode etik, manajemen telah menyiapkan media pelaporan yang dikelola secara transparan dan adil melalui sarana *Whistleblowing System*.

effective, open and competitive, transparent, fair and accountable. The Company targeted that the implementation of the procurement of goods and/or services within the Company was in accordance with the principles stipulated in the guidelines for the procurement of goods/services. In addition, the Company also always strived to update the guidelines regularly to suit current conditions and increased the professionalism of the independence and responsibility of the parties involved in the planning and process of procuring goods/services.

As one of bank **bjb**'s commitments in implementing sustainable finance, the Company had several policies related to environmental aspects, both in the development of financial products/services and other policies related to environmental conservation. With regard to financial products/services, the Company had a corporate and commercial lending process that required debtors to have an Environmental Impact Analysis (AMDAL) permit or Environmental Management Efforts and Environmental Monitoring Efforts. In addition to the loan process policy, the Company also had a CSR policy, namely the Corporate Social Responsibility (CSR) Fund Management Guidelines ratified through the Decree of the Directors No. 1320/SK/DiR-CS/2018 dated November 14, 2018. One of the Company's CSR programs was related to environmental improvement/enhancement.

bank **bjb** viewed human resources as an important partner in carrying out the Company's business activities. Therefore, the Company paid great attention to employees, both related to work comfort, occupational safety and health, talent development, and welfare levels. The Company strived to comply with all applicable laws and regulations related to the employment sector. The Company provided high attention and commitment in terms of gender equality and job opportunities, job training to improve employee professionalism and a commensurate reward system. bank **bjb** committed to providing a safe and comfortable work environment for all of its employees. For this reason, procedures were needed, so they could be used as a guide in terms of disaster management and recovery of business functions in order to ensure the business continuity of the Company.

The Company provided contact details through the Company's website or Annual Report which stakeholders could use to submit complaints, suggestions or possible violations of their rights. In improving the implementation of GCG implementation at bank **bjb**, the Company's management committed to running the company professionally based on behavior in accordance with the code of ethics. Therefore, if there was a violation of the code of ethics, management prepared reporting media that was managed transparently and fairly through the Whistleblowing System.

Perseroan senantiasa menerapkan keterbukaan informasi yang dibutuhkan bagi para pemangku kepentingan. Terkait kepemilikan saham, Perseroan telah mengungkapkan informasi pemegang saham baik asing maupun nasional.

Perseroan juga melaksanakan pengungkapan informasi melalui Laporan Tahunan. Laporan tahunan bank **bjb** telah memuat visi, misi, tujuan dan sasaran Bank, kinerja keuangan dan non keuangan, kebijakan dividen, detail biografi dari semua Direksi dan Dewan Komisaris, rincian kehadiran masing-masing Direksi dan Dewan Komisaris dalam semua rapat Direksi dan Dewan Komisaris yang diadakan sepanjang tahun, jumlah remunerasi masing-masing anggota Direksi dan Dewan Komisaris, transaksi pihak terkait serta Kantor Akuntan Publik beserta biaya audit dan non auditnya.

Selain melalui laporan tahunan, Perseroan juga telah mengungkapkan informasi perusahaan melalui laporan triwulanan, laporan keuangan yang dapat dilihat pada *website* Perseroan. Masyarakat dapat mengakses seluruh laporan keuangan dan non keuangan yang telah disampaikan bank **bjb** secara transparan melalui berbagai sarana yang tersedia tepat waktu, lengkap dan akurat.

Dalam upaya memberikan informasi yang transparan kepada publik berkaitan dengan perkembangan dan pelaksanaan pengelolaan usaha Perseroan 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 dan Investor Relation Group.

Selain itu, salah satu bentuk penyebarluasan informasi bank **bjb** kepada publik yaitu dengan melakukan siaran pers. Perseroan juga secara rutin menerbitkan buletin yang memuat informasi bagi pegawai yang diterbitkan melalui aplikasi kepegawaian HCS (*Human Capital Solutions*) dan Majalah **bjb** Prioritas.

Terkait tanggung jawab Dewan Komisaris, Dewan Komisaris merupakan sebuah 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. Pertanggung jawaban Dewan Komisaris kepada RUPS merupakan perwujudan akuntabilitas pengawasan atas pengelolaan perusahaan dalam rangka pelaksanaan prinsip-prinsip GCG.

Sepanjang tahun 2021 Dewan Komisaris telah memberikan Rekomendasi serta melakukan tugas dan tanggung jawab Dewan Komisaris tersebut melalui forum antara lain Rapat Dewan Komisaris dan Rapat Gabungan Dewan Komisaris mengundang

The Company always implemented information disclosure required for stakeholders. Regarding share ownership, the Company disclosed information on both foreign and national shareholders.

The Company also carried out information disclosure through the Annual Report. The bank **bjb** annual report contained the Bank's vision, mission, goals and objectives, financial and non-financial performance, dividend policy, detailed biographies of all Directors and Board of Commissioners, details of the attendance of each Directors and Board of Commissioners in all Directors and Board of Commissioners meetings held throughout the year, the amount of remuneration for each member of the Directors and the Board of Commissioners, related party transactions and the Public Accounting Firm along with audit and non-audit fees.

In addition to the annual report, the Company also disclosed company information through quarterly reports, financial reports which could be viewed on the Company's website. The public could access all financial and non-financial reports submitted by bank **bjb** transparently through various available facilities in a timely, complete and accurate manner.

In an effort to provide transparent information to the public regarding the development and implementation of the Company's business management as well as to carry out marketing communication programs, since 2013 bank **bjb** has used various tools to convey important information that stakeholders need to know. bank **bjb** provided access to information for Shareholders and stakeholders to obtain further information through the Corporate Secretary Division and Investor Relations Group.

In addition, one form of disseminating bank **bjb** information to the public was by conducting press releases. The Company also regularly published bulletins containing information for employees published through the HCS (*Human Capital Solutions*) personnel application and **bjb** Prioritas Magazine.

Regarding the responsibilities of the Board of Commissioners, the Board of Commissioners became a corporate organ that was collectively responsible for supervising and providing advice to the Directors and ensuring that the Company implements GCG at all levels or levels of the organization. In carrying out its duties, the Board of Commissioners was responsible to the GMS. The accountability of the Board of Commissioners to the GMS became the embodiment of oversight accountability for the management of the company in the context of implementing GCG principles.

Throughout 2021 the Board of Commissioners provided recommendations and carried out the duties and responsibilities of the Board of Commissioners through forums including the Board of Commissioners' Meeting and the Joint Meeting of the



Direksi. Selama tahun 2021, Dewan Komisaris telah mengeluarkan sebanyak 12 (dua belas) surat persetujuan. Persetujuan tersebut antara lain, persetujuan atas Usulan Struktur Organisasi, persetujuan atas rencana bisnis, persetujuan penyediaan dana fasilitas kredit kepada pihak terkait serta persetujuan lain yang menjadi wewenang Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar dan peraturan yang berlaku.

Terkait komposisi Dewan Komisaris, saat ini Perseroan memiliki 67% Komisaris Independen dari jumlah Dewan Komisaris yang ada di Perseroan. Komposisi Komisaris Independen pada posisi tanggal 31 Desember 2021 berjumlah 2 (dua) orang dari 3 (tiga) orang Komposisi 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, Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi dan Komite Tata Kelola Terintegrasi. Tugas Komite Audit antara lain:

1. Pengawasan Terhadap Proses Pelaporan Keuangan.
2. Seleksi dan Penunjukan Kantor Akuntan Publik (KAP) serta Pengawasan Pekerjaannya.
3. Evaluasi Jasa Non-Audit.
4. Pengawasan Pengendalian Internal.
5. Pengawasan Kepatuhan Terhadap Peraturan dan Perundang-undangan.
6. Penelaahan Pengaduan Pihak Ketiga.
7. Pelaksanaan Tugas Terkait Pelaksanaan Tata kelola Dana Pensiun.
8. Pelaksanaan Tugas Khusus.

Tugas Komite Pemantau Risiko antara lain:

1. Mengevaluasi dan menganalisa laporan profil risiko bank **bjb** secara triwulanan serta laporan lain atau hasil kajian yang relevan dan memberikan pendapat berupa saran dan atau rekomendasi untuk perbaikan dan penyempurnaan yang diperlukan.
2. Mengevaluasi dan menganalisa laporan tingkat kesehatan bank untuk bagian profil risiko dan *Good Corporate Governance*,
3. Memantau kecukupan proses identifikasi, pengukuran, pemantauan, pengendalian dan sistem informasi manajemen risiko bank **bjb**.
4. Menyusun dan melaksanakan rencana kerja tahunan Komite Pemantau risiko sesuai ketentuan yang berlaku.

Dalam pelaksanaan tugas terkait pelaksanaan Tata kelola Dana Pensiun, 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.

Board of Commissioners inviting the Directors. During 2021, the Board of Commissioners issued 12 (twelve) approval letters. The approval included approval of the Proposed Organizational Structure, approval of the business plan, approval of the provision of loan facility funds to related parties and other approvals under the authority of the Board of Commissioners as stipulated in the Articles of Association and applicable regulations.

Regarding the composition of the Board of Commissioners, currently the Company had 67% Independent Commissioners of the total number of Board of Commissioners in the Company. The composition of the Independent Commissioners as of December 31, 2021 was 2 (two) people from the 3 (three) compositions of the Board of Commissioners.

In order to support the effectiveness of its duties and responsibilities, the Board of Commissioners was assisted by the Secretary to the Board of Commissioners and the committees responsible to the Board of Commissioners such as the Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee and Integrated Governance Committee. The duties of the Audit Committee included:

1. Supervision of the Financial Reporting Process.
2. Selection and Appointment of Public Accounting Firms (KAP) and Supervision of Their Work.
3. Evaluation of Non-Audit Services.
4. Supervision of Internal Control.
5. Supervision of Compliance with Regulations and Legislation.
6. Review of Third Party Complaints.
7. Implementation of Tasks Related to the Implementation of Pension Fund Governance.
8. Implementation of Special Tasks.

The duties of the Risk Monitoring Committee included:

1. Evaluating and analyzing the risk profile report of bank **bjb** on a quarterly basis as well as other reports or relevant study results and provide opinions in the form of suggestions and or recommendations for necessary improvements and improvements.
2. Evaluating and analyzing bank soundness level reports for the risk profile and Good Corporate Governance sections,
3. Monitoring the adequacy of the identification, measurement, monitoring, control and risk management information system of bank **bjb**.
4. Preparing and implementing the annual work plan of the Risk Monitoring Committee in accordance with applicable regulations.

In carrying out tasks related to the implementation of Pension Fund Governance, the Risk Monitoring Committee obtained tasks in assisting the Supervisory Board in monitoring the implementation of risk management prepared by the Executive Task Force and assessing the risk tolerance that could be taken by the Pension Fund.

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.

Tugas Komite Nominasi dan Remunerasi antara lain:

1. Tugas yang berkaitan dengan Nominasi
 - a. Memberikan rekomendasi pemberhentian, pengisian, dan penggantian Pengurus untuk disampaikan atas nama Dewan Komisaris kepada RUPS.
 - b. Memberikan rekomendasi mengenai komposisi jabatan anggota Direksi dan/atau anggota Dewan Komisaris.
 - c. Memberikan usulan yang memenuhi syarat sebagai anggota Dewan Komisaris dan/atau anggota Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS.
 - d. Menyusun dan memberikan rekomendasi mengenai sistem dan prosedur pemilihan dan/atau penggantian anggota Pengurus 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.
 - e. Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi calon anggota Komite kepada Dewan Komisaris.
 - f. Memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan evaluasi kinerja bagi anggota Direksi dan/atau anggota Dewan Komisaris.
 - g. Membantu Dewan Komisaris melakukan penilaian kinerja anggota Direksi dan/atau anggota Dewan Komisaris berdasarkan tolak ukur yang telah disusun sebagai bahan evaluasi.
 - h. Memberikan rekomendasi mengenai program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan Komisaris.
2. Tugas yang berkaitan dengan Remunerasi
 - a. Mempelajari ketentuan dan peraturan perundang-undangan yang berlaku dalam kebijakan remunerasi, penetapan fasilitas dan tunjangan lainnya.
 - b. Memberikan rekomendasi kepada Dewan Komisaris mengenai struktur remunerasi, kebijakan atas remunerasi dan besaran atas remunerasi.
 - c. Penyusunan struktur, kebijakan, dan besaran remunerasi sebagaimana yang dimaksud pada huruf b).

Execution of Special Tasks

1. Performing other tasks assigned by the Board of Commissioners within the scope of work of the Risk Monitoring Committee in accordance with the prevailing laws and regulations.
2. In terms of the need for an assignment given by the Board of Commissioners, the Risk Monitoring Committee might propose to the Board of Commissioners to use the services of a consultant as a companion.
3. Submitting a report on the implementation of special tasks to the Board of Commissioners.

The duties of the Nomination and Remuneration Committee included:

1. Tasks related to Nominations
 - a. Providing recommendations for dismissal, filling, and replacement of the Management to be submitted on behalf of the Board of Commissioners to the GMS.
 - b. Providing recommendations regarding the composition of positions for members of the Directors and/or members of the Board of Commissioners,
 - c. Providing proposals that met the requirements as members of the Board of Commissioners and/or members of the Directors to the Board of Commissioners to be submitted to the GMS.
 - d. Preparing and providing recommendations regarding the system and procedure for selecting and/or replacing members of the Management to the Board of Commissioners to be submitted to the GMS. The system and procedures for selecting and/or replacing members of the Management were set out in the Nomination Guidelines as attached an integral part of the Nomination and Remuneration Committee Guidelines and Work Rules.
 - e. Providing recommendations on Independent Parties becoming candidates for Committee members to the Board of Commissioners.
 - f. Providing recommendations to the Board of Commissioners regarding performance evaluation policies for members of the Directors and/or members of the Board of Commissioners,
 - g. Assisting the Board of Commissioners in assessing the performance of members of the Directors and/or members of the Board of Commissioners based on the prepared as evaluation material
 - h. Providing recommendations regarding capacity building programs for members of the Directors and/or members of the Board of Commissioners,
2. Tasks related to Remuneration
 - a. Studying the prevailing laws and regulations in the remuneration policy, determination of facilities and other benefits.
 - b. Providing recommendations to the Board of Commissioners regarding the remuneration structure, policies on remuneration and the amount of remuneration.
 - c. Preparation of structure, policy, and amount of remuneration as referred to in letter b).



- d. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian remunerasi yang diterima masing - masing anggota Direksi dan/atau anggota Dewan Komisaris
- e. Mengevaluasi struktur, kebijakan, dan besaran remunerasi yang berlaku pada Perseroan paling kurang 1 (satu) tahun sekali
- f. Memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi berupa gaji, fasilitas dan tunjangan lainnya bagi Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS serta kebijakan remunerasi bagi pejabat eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi melalui Dewan Komisaris.
- g. Rekomendasi sebagaimana dimaksud dalam huruf f) disampaikan dengan memperhatikan kinerja, risiko, kewajaran dengan peer group, sasaran, strategi jangka panjang Perseroan, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan yang berlaku;
- h. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian remunerasi yang diterima masing - masing anggota Direksi dan/atau anggota Dewan Komisaris.
- i. Memberikan rekomendasi kepada Dewan Komisaris atas kebijakan remunerasi pegawai Perseroan secara keseluruhan untuk disampaikan kepada Direksi.
- j. Memastikan bahwa kebijakan remunerasi telah sesuai dengan ketentuan.
3. Dalam hal pelaksanaan tata kelola dana pensiun, Komite Nominasi dan Remunerasi bertugas sebagai:
 - a. Fasilitator bagi Dewan Pengawas dalam membantu Pendiri untuk menetapkan kriteria dan memilih calon Dewan Pengawas atau Pelaksana Tugas Pengurus.
 - b. Fasilitator bagi Dewan Pengawas dalam membantu Pendiri untuk menetapkan sistem remunerasi.
4. Pelaksanaan Tugas Khusus
 - a. 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.
 - b. Dalam hal keperluan penugasan yang diberikan Dewan Komisaris, maka Komite Nominasi dan Remunerasi dapat menggunakan jasa pihak ketiga yang kompeten dan independen.
 - c. Menyampaikan laporan pelaksanaan tugas khusus kepada Dewan Komisaris.

Tugas Komite Tata Kelola Terintegrasi antara lain:

1. Tugas dan Tanggung Jawab Terkait Tata Kelola Terintegrasi
 - a. Tugas dan Tanggung Jawab Terkait Tata Kelola Terintegrasi
 - b. Mengevaluasi pelaksanaan Tata Kelola Terintegrasi paling sedikit melalui penilaian kecukupan pengendalian intern dan pelaksanaan fungsi kepatuhan secara terintegrasi;

- d. Assisting the Board of Commissioners in conducting performance appraisals in accordance with the remuneration received by each member of the Directors and/or members of the Board of Commissioners
- e. Evaluating the structure, policies, and amount of remuneration applicable to the Company at least once a year
- f. Providing recommendations to the Board of Commissioners regarding remuneration policies in the form of salaries, facilities and other benefits for the Board of Commissioners and Directors to be submitted to the GMS as well as remuneration policies for executive officers and employees as a whole to be submitted to the Directors through the Board of Commissioners.
- g. The recommendations as referred to in letter f) were submitted by considering the performance, risks, fairness with peer groups, targets, the Company's long-term strategy, fulfillment of reserves as regulated in the applicable laws and regulations;
- h. Assisting the Board of Commissioners in conducting performance appraisals in accordance with the remuneration received by each member of the Directors and/or members of the Board of Commissioners.
- i. Providing recommendations to the Board of Commissioners on the overall remuneration policy of the Company's employees to be submitted to the Directors.
- j. Ensuring that the remuneration policy is in accordance with the provisions.
3. In terms of the implementation of pension fund governance, the Nomination and Remuneration Committee had duties as:
 - a. Facilitator for the Supervisory Board in assisting the Founder to determine the criteria and select candidates for the Supervisory Board or Acting Manager.
 - b. Facilitator for the Supervisory Board in assisting the Founder to establish the remuneration system.
4. Implementation of Special Tasks
 - a. Performing other duties assigned by the Board of Commissioners within the scope of work of the Nomination and Remuneration Committee in accordance with the prevailing laws and regulations and the applicable Financial Services Authority/Bank Indonesia Regulations.
 - b. In terms of the need for assignments given by the Board of Commissioners, the Nomination and Remuneration Committee might use the services of a competent and independent third party.
 - c. Submitting a report on the implementation of special tasks to the Board of Commissioners.

The duties of the Integrated Governance Committee included:

1. Duties and Responsibilities Related to Integrated Governance
 - a. Duties and Responsibilities Related to Integrated Governance
 - b. 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;

- c. 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.
 - d. Melakukan evaluasi terhadap Kebijakan Tata Terintegrasi yang telah ditetapkan.
 - e. Memberikan rekomendasi kepada Dewan Komisaris Entitas Utama untuk penyempurnaan Pedoman Tata Kelola Terintegrasi.
 - f. Menyusun dan melaksanakan rencana kerja tahunan Komite Tata Kelola Terintegrasi sesuai arahan Dewan Komisaris dan ketentuan yang berlaku di Perseroan.
 - g. Membuat laporan hasil evaluasi dan merekomendasikan kepada Dewan Komisaris paling kurang 1 (satu) kali dalam setiap Triwulan.
2. Tugas dan Tanggung Jawab Terkait Sinergi Perbankan
 - a. Komite tata kelola terintegrasi melakukan pemantauan terhadap pelaksanaan Sinergi Perbankan.
 - b. Entitas Utama wajib menyampaikan laporan hasil pemantauan terhadap pelaksanaan Sinergi Perbankan sebagaimana dimaksud pada point 1 kepada Otoritas Jasa Keuangan.
 - c. Laporan hasil pemantauan sebagaimana dimaksud pada point 2 disampaikan bersamaan dengan laporan penilaian pelaksanaan tata kelola terintegrasi.
 3. Pelaksanaan Tugas Khusus
 - a. 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.
 - b. Dalam hal keperluan penugasan yang diberikan Dewan Komisaris, maka Komite Tata Kelola Terintegrasi dapat menggunakan jasa pihak ketiga yang kompeten dan independen.
 - c. Menyampaikan laporan pelaksanaan tugas khusus kepada Dewan Komisaris.
- c. 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.
 - d. Evaluating the established Integrated Governance Policy.
 - e. Providing recommendations to the Main Entity's Board of Commissioners for the improvement of the Integrated Governance Guidelines.
 - f. Preparing and implementing the annual work plan of the Integrated Governance Committee in accordance with the direction of the Board of Commissioners and the applicable regulations in the Company.
 - g. Making a report on the evaluation results and recommend to the Board of Commissioners at least 1 (one) time in each Quarter.
2. Duties and Responsibilities Related to Banking Synergy
 - a. The integrated governance committee monitored the implementation of Banking Synergy.
 - b. The Main Entity was required to submit a report on the results of monitoring on the implementation of Banking Synergy as referred to in point 1 to the Financial Services Authority.
 - c. The monitoring result report as referred to in point 2 was submitted together with the integrated governance implementation assessment report.
 3. Implementation of Special Tasks
 - a. 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.
 - b. In terms of the need for assignments given by the Board of Commissioners, the Integrated Governance Committee may use the services of a competent and independent third party.
 - c. Submitting a report on the implementation of special tasks to the Board of Commissioners.

Perkembangan Penerapan Tata Kelola Perusahaan di Tahun 2021

Dalam rangka evaluasi penerapan GCG, Perseroan melaksanakan GCG *Assessment* yang dilaksanakan secara periodik dan konsisten setiap tahun yang terdiri dari *self assessment* sesuai ketentuan OJK. 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 *Governance Structure*, *Governance Process*, dan *Governance Outcome*.

Development of Corporate Governance Implementation in 2021

In order to evaluate the implementation of GCG, the Company approved a GCG *Assessment* carried out periodically and consistently every year consisting of a self-assessment in accordance with FSA regulations. The self-assessment was carried out periodically every semester, namely in June and December of the current year. This self-assessment was intended to map the strengths and weaknesses of the implementation of GCG at bank **bjb** in terms of three aspects, namely *Governance Structure*, *Governance Process*, and *Governance Outcome*.



Hasil *self assessment* pada periode Januari-Juni 2021 dan periode Juli-Desember 2021 berada pada peringkat 2 (dua) yang mencerminkan Manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum baik. Hasil dari *assessment* serta ditambah dengan masukan dari seluruh *stakeholders* digunakan sebagai pertimbangan di dalam melakukan peningkatan kualitas implementasi GCG. Selama tahun 2021 Perseroan telah melakukan upaya-upaya perbaikan dengan menindaklanjuti beberapa kelemahan yang direkomendasikan berdasarkan hasil *assessment*. Tindaklanjut dari rekomendasi tersebut antara lain:

1. bank **bjb** telah melakukan proses *review* atau pengkinian atas kebijakan, sistem dan prosedur Bank secara bertahap dengan memperhatikan skala prioritas kebutuhan Bank dan mengacu kepada ketentuan internal dan eksternal.
2. Penyelesaian pemenuhan komitmen Perseroan atas hasil pemeriksaan regulator termasuk Otoritas Jasa Keuangan berdasarkan *deadline* telah selesai 100%.
3. Perseroan melalui Satuan Kerja Kepatuhan membuat langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi diantaranya dengan melaksanakan kegiatan sosialisasi Budaya Kepatuhan secara rutin kepada semua tingkatan organisasi dan kegiatan usaha Bank.

Selain melaksanakan *self assessment*, bank **bjb** juga melaksanakan penilaian program *Corporate Governance Perception Index* (CGPI) Tahun 2020 yang diselenggarakan oleh The Indonesian Institute For Corporate Governance (IICG) bersama Majalah SWA. Hasil penilaian CGPI yaitu bank **bjb** termasuk dalam kategori Trusted Company dengan skor 83,74.

Penilaian 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
4. Komite Pengarah Teknologi Informasi
5. Komite Manajemen Risiko Terintegrasi
6. Assets and Liability Committee (ALCO)
7. Komite Risiko Permodalan

Komite Manajemen Risiko merupakan komite yang dibentuk untuk membantu Direksi dalam mengembangkan budaya risiko dan menetapkan arahan untuk seluruh aktivitas yang mengandung risiko. Selama tahun 2021, Komite Manajemen Risiko telah melaksanakan 6 (enam) kali rapat dan telah melaksanakan tugasnya dengan baik.

The results of the self-assessment for the January-June 2021 and July-December 2021 periods were ranked 2 (two) reflecting that the Bank's Management had implemented generally good Governance. The results of the assessment and added with input from all stakeholders were used as considerations in improving the quality of GCG implementation. During 2021 the Company made improvement efforts by following up on several weaknesses that were recommended based on the results of the assessment. The follow-up to these recommendations included:

1. bank **bjb** carried out the process of reviewing or updating the Bank's policies, systems and procedures in stages by considering the priority scale of the Bank's needs and referring to internal and external regulations.
2. Completion of the fulfillment of the Company's commitment to the results of the inspection of regulators including the Financial Services Authority based on the deadline has been completed 100%.
3. The Company through the Compliance Unit took steps to support the creation of a Compliance Culture in all Bank business activities at every level of the organization, including by carrying out regular socialization of Compliance Culture to all levels of the organization and the Bank's business activities.

In addition to carrying out self-assessment, bank **bjb** also carried out an assessment of the 2020 Corporate Governance Perception Index (CGPI) program organized by The Indonesian Institute For Corporate Governance (IICG) with SWA Magazine. The results of the CGPI assessment of bank **bjb** could be included in the Trusted Company category with a score of 83.74.

Committee Assessment under the Directors

In carrying out its management duties, the Directors was also 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

The Risk Management Committee became a committee formed to assist the Directors in developing a risk culture and setting direction for all activities that contain risks. During 2021, the Risk Management Committee held 6 (six) meetings and had carried out its duties well.

Komite Kebijakan Perkreditan merupakan komite yang dibentuk untuk membantu Direksi dalam merumuskan Kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan serta memberikan saran-saran langkah perbaikan. Selama tahun 2021, Komite Kebijakan Perkreditan telah melaksanakan 1 (satu) kali rapat dan telah melaksanakan tugasnya dengan baik.

Komite Pengarah Teknologi Informasi merupakan komite yang dibentuk untuk membantu Direksi dalam menyusun rencana strategis Teknologi Informasi (*Information Technology Strategic Plan*) yang searah dengan rencana strategis kegiatan usaha Perseroan, serta perumusan kebijakan dan prosedur Teknologi Informasi yang utama seperti kebijakan pengamanan Teknologi Informasi dan manajemen risiko terkait penggunaan Teknologi Informasi di Perseroan. Selama tahun 2021, Komite Pengarah Teknologi Informasi telah melaksanakan 3 (tiga) kali rapat dan telah melaksanakan tugasnya dengan baik.

Komite Manajemen Risiko Terintegrasi merupakan komite yang dibentuk untuk membantu Direksi dalam mengembangkan budaya risiko dan menetapkan arahan untuk seluruh aktivitas yang mengandung risiko dalam Konglomerasi Keuangan. Selama tahun 2021, Komite Manajemen Risiko Terintegrasi telah melaksanakan 2 (dua) kali rapat dan telah melaksanakan tugasnya dengan baik.

Assets and Liability Committee (ALCO) merupakan komite yang dibentuk untuk membantu Direksi dalam menetapkan strategi terhadap pengendalian risiko likuidasi dan rentabilitas serta pengambilan keputusan manajemen dalam rangka pengelolaan assets dan liability. Selama tahun 2021, Assets and Liability Committee (ALCO) telah melaksanakan 14 (empat belas) kali rapat dan telah melaksanakan tugasnya dengan baik.

Komite Risiko Permodalan merupakan komite yang dibentuk untuk membantu Direksi dalam upaya mengoptimalkan struktur neraca dengan tujuan memberikan keuntungan maksimal dengan mengelola likuiditas. Selama tahun 2020, Komite Risiko Permodalan telah melaksanakan 1 (satu) kali rapat dan telah melaksanakan tugasnya dengan baik.

The Credit Policy Committee became a committee formed to assist the Directors in formulating policies, overseeing the implementation of policies, monitoring the development and condition of the credit portfolio and providing suggestions for improvement. During 2021, the Credit Policy Committee held 1 (one) meeting and had carried out its duties well.

The Information Technology Steering Committee became a committee formed to assist the Directors in formulating an Information Technology Strategic Plan that was in line with the Company's business activities strategic plan, as well as the formulation of major Information Technology policies and procedures such as Information Technology security policies and related risk management of Information Technology in the Company. During 2021, the Information Technology Steering Committee held 3 (three) meetings and had carried out its duties well.

The Integrated Risk Management Committee was a committee formed to assist the Directors in developing a risk culture and setting direction for all risky activities within the Financial Conglomerate. During 2021, the Integrated Risk Management Committee held 2 (two) meetings and had carried out its duties well.

The Assets and Liability Committee (ALCO) was a committee formed to assist the Directors in setting strategies for controlling liquidation risk and profitability as well as making management decisions in the context of managing assets and liabilities. During 2021, the Assets and Liability Committee (ALCO) held 14 (fourteen) meetings and had carried out its duties well.

The Capital Risk Committee became a committee formed to assist Direksi in optimizing the balance sheet structure with the aim of providing maximum profit by managing liquidity. During 2020, the Capital Risk Committee held 1 (one) meeting and had carried out its duties well.

Perubahan Komposisi Anggota Direksi

Selama tahun 2021, telah terjadi perubahan komposisi Direksi sebagaimana penjelasan berikut:

KOMPOSISI DIREKSI SEBELUM RUPS TAHUNAN 2021

Komposisi Direksi sebelum RUPS Tahunan 2021 sebanyak 7 (tujuh) orang yang terdiri dari 1 (satu) orang Direktur Utama, 6 (enam) orang Direksi. Seluruh Direksi berdomisili di wilayah kerja

Changes in the Composition of the Members of the Directors

During 2021, there was a change in the composition of the Directors as explained below:

COMPOSITION OF THE DIRECTORS BEFORE THE 2021 ANNUAL GMS

The composition of the Directors before the 2021 Annual GMS was 7 (seven) people consisting of 1 (one) President Director, 6 (six) Directors. All Directors were domiciled in the working area



Kantor bank **bjb**. Komposisi Direksi dapat dilihat di bawah ini.

Yuddy Renaldi	: Direktur Utama
Nia Kania	: Direktur Keuangan & Manajemen Risiko
Suartini	: Direktur Konsumer & Ritel
Agus Mulyana	: Direktur Kepatuhan
Tedi Setiawan	: Direktur Operasional
Rio Lanasier	: Direktur Information Technology, Treasury dan International Banking
Nancy Adistiyasari	: Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM)

KOMPOSISI DIREKSI SETELAH RUPS TAHUNAN 2021

Pada tanggal 6 April 2021, RUPS Tahunan 2021 memutuskan perubahan susunan pengurus Bank sebagai berikut:

1. Memberhentikan dengan hormat anggota Direksi sesuai dengan kebutuhan Pemegang saham, yaitu:
 1. Agus Mulyana selaku Direktur Kepatuhan.
2. Mengangkat anggota Direksi Perseroan sebagai berikut:
 2. Cecep Trisna selaku Direktur Kepatuhan.

Sehingga komposisi Direksi setelah RUPS Tahunan 2021 sebanyak 7 (tujuh) orang yang terdiri dari 1 (satu) orang Direktur Utama, 6 (enam) orang Direksi. Seluruh Direksi berdomisili di wilayah kerja Kantor bank **bjb**. Komposisi Direksi dapat dilihat di bawah ini.

Yuddy Renaldi	: Direktur Utama
Nia Kania	: Direktur Keuangan
Suartini	: Direktur Konsumer & Ritel
Tedi Setiawan	: Direktur Operasional
Rio Lanasier	: Direktur Information Technology, Treasury dan International Banking
Nancy Adistiyasari	: Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM)
Cecep Trisna	: Direktur Kepatuhan

of the bank **bjb** office. The composition of the Directors can be seen below.

Yuddy Renaldi	: President director
Nia Kania	: Director of Finance & Risk Management
Suartini	: Director of Consumer & Retail
Agus Mulyana	: Director of Compliance
Tedi Setiawan	: director of Operations
Rio Lanasier	: Director of Information Technology, Treasury and International Banking
Nancy Adistiyasari	: Director of Commercial & Micro, Small and Medium Enterprises (MSMEs)

COMPOSITION OF THE DIRECTORS AFTER THE 2021 ANNUAL GMS

On April 6, 2021, the 2021 Annual GMS decided to change the composition of the Bank's management as follows:

1. Respectfully dismissed members of the Directors in accordance with the needs of the shareholders, namely:
 1. Agus Mulyana as Compliance Director.
2. To appoint members of the Company's Directors as follows:
 2. Cecep Trisna as Compliance Director.

Thus, the composition of the Directors after the 2021 Annual GMS was 7 (seven) people consisting of 1 (one) President Director, 6 (six) Directors. All Directors were domiciled in the working area of the bank **bjb** office. The composition of the Directors can be seen below.

Yuddy Renaldi	: President director
Nia Kania	: Director of Finance
Suartini	: Director of Consumer & Retail
Tedi Setiawan	: Director of Operations
Rio Lanasier	: Director of Information Technology, Treasury and International Banking
Nancy Adistiyasari	: Director of Commercial & Micro, Small and Medium Enterprises (MSMEs)
Cecep Trisna	: Compliance Director

Penutup

Direksi memberikan penghargaan yang setinggi-tingginya atas kepercayaan, komitmen dan kerja sama dari seluruh pemangku kepentingan, khususnya kepada jajaran tim manajemen dan seluruh pegawai yang telah bekerja keras menghadapi perekonomian yang penuh tantangan. Direksi mengucapkan terima kasih atas kerja keras dari tim manajemen dan seluruh pegawai sehingga Perseroan mampu memperoleh kinerja yang baik di tahun 2021.

Direksi memberikan penghargaan yang setinggi-tingginya atas arahan yang diberikan oleh Dewan Komisaris yang sangat memberikan kontribusi dalam pencapaian kinerja Perseroan. Direksi juga mengucapkan penghargaan yang setinggi-tingginya kepada pemegang saham, nasabah dan mitra kerja Perseroan. Atas dukungan yang diberikan selama ini, Perseroan mampu bertahan dan bahkan senantiasa menunjukkan pencapaian kinerja yang baik.

Ke depannya, Perseroan tetap berkomitmen untuk selalu memberikan kontribusi yang positif bagi pengelolaan Perseroan secara berkelanjutan.

Closing

The Directors expressed the highest appreciation for the trust, commitment and cooperation of all stakeholders, especially to the management team and all employees who had worked hard to face a challenging economy. The Directors expressed gratitude for the hard work of the management team and all employees so that the Company was able to obtain a good performance in 2021.

The Directors gave the highest appreciation for the direction given by the Board of Commissioners which greatly contributed to the achievement of the Company's performance. The Directors also expressed its highest appreciation to the shareholders, customers and partners of the Company. For the support that had been given so far, the Company was able to survive and even consistently showed the achievement of good performance.

In the future, the Company remains committed to always making a positive contribution to the sustainable management of the Company.

Bandung, 8 Maret 2022

Bandung, March 7, 2022

Atas Nama Direksi

On behalf of the Directors



Yuddy Renaldi
Direktur Utama / President Director



Laporan Dewan Komisaris

Board of Commissioners' Report



Farid Rahman

Komisaris Utama Independen

Independent President Commissioner

Pada tahun 2021 Perseroan mencatatkan kinerja keuangan yang baik. Pendapatan bunga dan syariah meningkat 4,70%, Laba tahun berjalan meningkat 19,45%, ekuitas meningkat 9,00% dan total aset meningkat 12,36%.

In 2021 the Company recorded a good financial performance. Interest and sharia income increased 4.70%, Profit for the year increased 19.45%, equity increased 9.00% and total assets increased 12.36%.





Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Puji syukur kehadiran Allah SWT, Tuhan Yang Maha Esa karena atas berkat rahmat dan karunia-Nya, pada tahun 2021 ini bank **bjb** dapat mencatatkan kinerja yang baik di tengah kondisi perekonomian yang masih cukup menantang, khususnya akibat pandemi COVID-19 yang belum sepenuhnya mengalami pemulihan di 2021.

Berikut kami sampaikan laporan pengawasan dan pemberian nasihat Dewan Komisaris terhadap jalannya kepengurusan Perseroan untuk tahun buku 2021 yang terdiri dari penilaian atas kinerja Direksi selama tahun 2021, pandangan atas prospek usaha yang di susun oleh Direksi, penerapan tata kelola perusahaan yang baik, penilaian atas Komite di bawah Dewan Komisaris dan perubahan komposisi Dewan Komisaris.

Penilaian Kinerja Direksi

Sebelum menyampaikan pandangan Dewan Komisaris atas pencapaian kinerja Direksi, Dewan Komisaris akan menyampaikan frekuensi dan cara pemberian nasihat kepada Direksi serta pengawasan Dewan Komisaris terhadap perumusan dan implementasi strategi.

Frekuensi dan Cara Pemberian Nasihat Kepada Direksi

Pemberian nasihat dari Dewan Komisaris kepada Direksi dilakukan baik secara formal dalam Rapat maupun secara informal. Rapat formal dilakukan melalui Rapat Gabungan yang mencakup Rapat Gabungan Dewan Komisaris mengundang Direksi maupun rapat gabungan Direksi mengundang Dewan Komisaris. Selama tahun 2021, Rapat Gabungan Dewan Komisaris mengundang Direksi telah dilaksanakan sebanyak 37 (tiga puluh tujuh) kali dan Rapat Gabungan Direksi mengundang Dewan Komisaris sebanyak 7 (tujuh) kali.

Dewan Komisaris telah memberikan Rekomendasi serta melakukan tugas dan tanggung jawab Dewan Komisaris. Selama tahun 2021, Dewan Komisaris telah mengeluarkan sebanyak 12 (dua belas) surat persetujuan. Adapun beberapa persetujuan tersebut antara lain dapat disampaikan sebagai berikut.

1. Persetujuan Revisi Kebijakan Tata Kelola Bank.
2. Persetujuan Rencana Kerja dan Anggaran Satuan Kerja Audit Internal Tahun 2021.
3. Persetujuan Penyediaan Dana Fasilitas Kredit kepada Pihak Terkait:
 - a) Koperasi Konsumen bank **bjb** Ziebar
 - b) PT BPR Serang
 - c) PD BPR Berkah

Dear Shareholders and Stakeholders,

Praise be to Allah SWT, God Almighty because of His mercy and grace, in 2021 bank **bjb** could record a good performance in the midst of challenging economic conditions, especially due to the COVID-19 pandemic which was not fully recovered in 2021.

Here we presented a report on the supervision and advice provided by the Board of Commissioners regarding the management of the Company for the 2021 financial year consisting of an assessment of the performance of the Directors during 2021, views on business prospects prepared by the Directors, implementation of good corporate governance, assessment of the Committees under the the Board of Commissioners and changes in the composition of the Board of Commissioners.

Directors Performance Assessment

Prior to conveying the views of the Board of Commissioners on the Directors' performance achievements, the Board of Commissioners conveyed the frequency and method of providing advice to the Directors as well as the Board of Commissioners' supervision on strategy formulation and implementation.

Frequency and How to Give Advice to The Directors

The provision of advice from the Board of Commissioners to the Directors was carried out both formally in the Meeting and informally. Formal meetings were held through Joint Meetings including Joint Meetings of the Board of Commissioners inviting the Directors and joint meetings of the Directors inviting the Board of Commissioners. During 2021, the Joint Meeting of the Board of Commissioners inviting the Directors was held 37 (thirty-seven) times and the Joint Meeting of the Directors inviting the Board of Commissioners 7 (seven) times.

The Board of Commissioners provided recommendations and carried out the duties and responsibilities of the Board of Commissioners. During 2021, the Board of Commissioners issued 12 (twelve) approval letters. Some of these approvals could be conveyed as follows:

1. Approval of Bank Governance Policy Revision.
2. Approval of the 2021 Internal Audit Work Plan and Budget.
3. Approval of Provision of Loan Facility Funds to Related Parties:
 - a) Consumer Cooperative bank **bjb** Ziebar
 - b) PT BPR Serang
 - c) PD BPR Berkah

- d) PT Artdeco Sejahtera Abadi
 - e) PT Jasa Sarana
 - f) PT BPR Karya Utama Jabar
 - g) PT BPR Cipatujah Jabar (Perseroda)
 - h) PT Jasa dan Kepariwisataaan Jabar (Perseroda)
4. Persetujuan atas publikasi laporan keuangan triwulan bank **bjb**.
 5. Persetujuan Struktur Organisasi bank **bjb**.
 6. Persetujuan Revisi Kebijakan Perkreditan Bank.
 7. Persetujuan *Corporate Plan* bank **bjb** Tahun 2021 – 2025.
 8. Persetujuan pengalihan piutang (cessie) kredit konsumen ke Bank Banten dalam rangka penyelamatan dan/atau penyelesaian kredit.
 9. Persetujuan Rencana Bisnis DPLK bank **bjb** Tahun 2022.
 10. Persetujuan Pemberian *Credit Line* Kepada Pihak Terkait An. PT Bank Jabar Banten Syariah (**bjb** Syariah).
 11. Persetujuan Rencana Aksi (*Recovery Plan*) bank **bjb** Tahun 2021.
 12. Persetujuan Rencana Aksi Keuangan Berkelanjutan (RAKB) bank **bjb** Tahun 2022.

Pengawasan Terhadap Perumusan dan Implementasi Strategi

Selama tahun 2021, Dewan Komisaris telah melaksanakan tugas, kewajiban dan tanggungjawabnya dalam rangka melakukan pengawasan terhadap perumusan strategi dan implementasi strategi Bank sesuai peraturan perundang-undangan yang berlaku dan Anggaran Dasar Bank. Pengawasan terhadap perumusan strategi Bank dilaksanakan dengan melakukan pengawasan terhadap penyusunan Rencana Strategis Bank dan Rencana Kerja dan Anggaran Perusahaan (RKAP) Tahunan. Sedangkan pengawasan terhadap implementasi strategi dilakukan melalui evaluasi pencapaian kinerja bulanan, pelaksanaan ketentuan Anggaran Dasar dan Keputusan RUPS serta memberikan nasihat kepada Direksi dalam menjalankan kegiatan bisnis Perseroan. Hal ini antara lain diwujudkan dengan beberapa kegiatan sebagai berikut:

1. Melakukan pengawasan terhadap kebijakan pengurusan, jalannya pengurusan Perseroan oleh Direksi termasuk pengawasan terhadap:
 - a. Rencana Bisnis Bank.
 - b. Rencana Kerja dan Anggaran Perusahaan (RKAP) Tahunan.
 - c. Evaluasi pencapaian Kinerja Bulanan.
 - d. Ketentuan Anggaran Dasar dan Keputusan RUPS.
 - e. Peraturan perundang-undangan, untuk kepentingan Perseroan dan sesuai dengan maksud dan tujuan bisnis Perseroan.
2. Mengawasi dan memberikan nasihat kepada Direksi dalam menjalankan kegiatan bisnis Perseroan (kebijakan pengurusan oleh Direksi).

- d) PT Artdeco Sejahtera Abadi
 - e) PT Jasa Sarana
 - f) PT BPR Karya Utama West Java
 - g) PT BPR Cipatujah West Java (Perseroda)
 - h) PT Jasa and Tourism Jabar (Perseroda)
4. Approval on the publication of bank **bjb**'s quarterly financial statements.
 5. Approval of bank **bjb** Organizational Structure.
 6. Approval of the Revision of the Bank's Credit Policy.
 7. Approval of bank **bjb** Corporate Plan 2021 – 2025.
 8. Approval for the transfer of consumer loan cessie to Bank Banten in the context of rescuing and/or settling loans.
 9. Approval of bank **bjb** Financial Institution Pension Funds (DPLK) Business Plan 2022.
 10. Approval of Credit Line Granting to Related Parties before PT Bank Jabar Banten Syariah (**bjb** Syariah).
 11. Approval of bank **bjb**'s Recovery Plan for 2021.
 12. Approval of the bank **bjb**'s Sustainable Finance Action Plan (RAKB) for 2022.

Supervision of Strategy Formulation and Implementation

During 2021, the Board of Commissioners carried out its duties, obligations and responsibilities in order to supervise the formulation of strategy and implementation of the Bank's strategy in accordance with applicable laws and regulations and the Bank's Articles of Association. Supervision of the formulation of the Bank's strategy was carried out by supervising the preparation of the Bank's Strategic Plan and the Annual Corporate Work Plan and Budget (RKAP). Meanwhile, supervision of strategy implementation was carried out through monthly performance evaluations, implementation of the provisions of the Articles of Association and GMS resolutions as well as providing advice to the Directors in carrying out the Company's business activities. This was realized by the following activities:

1. Supervising management policies, the management of the Company by the Directors, including supervision of:
 - a. Bank Business Plan.
 - b. Annual Work Plan and Corporate Budget (RKAP).
 - c. Evaluation of Monthly Performance achievement.
 - d. Provisions of the Articles of Association and GMS Resolutions.
 - e. Laws and regulations, for the benefit of the Company and in accordance with the aims and objectives of the Company's business.
2. Supervising and providing advice to the Directors in carrying out the Company's business activities (management policy by the Directors).



Pandangan Atas Kinerja Direksi

Dewan Komisaris memberikan penghargaan yang setinggi-tingginya kepada kinerja Direksi yang telah mampu menghadapi tantangan perekonomian yang masih terdampak oleh pandemi COVID-19. Dasar penilaian Dewan Komisaris atas kinerja Direksi adalah terkait kinerja operasional dan keuangan serta tingkat kesehatan bank yang dapat disampaikan sebagai berikut.

Pertumbuhan ekonomi global 2022 diperkirakan sesuai dengan proyeksi sebelumnya sebesar 4,4%. Volume perdagangan dan harga komoditas global diperkirakan masih meningkat, sehingga menopang prospek ekspor negara berkembang. Namun demikian, perekonomian global masih menghadapi ketidakpastian pasar keuangan yang meningkat sejalan dengan rencana percepatan kebijakan normalisasi negara maju, terutama AS dan Kawasan Eropa, sebagai respons peningkatan tekanan inflasi akibat gangguan rantai pasok dan kuatnya permintaan, kenaikan penyebaran COVID-19 varian Omicron, serta meningkatnya tensi geopolitik. Hal tersebut berpotensi mengakibatkan terbatasnya aliran modal dan tekanan nilai tukar negara berkembang.

Perekonomian Nasional secara keseluruhan tahun 2021 tumbuh sebesar 3,69%. Dari sisi laju pemulihan, PDB Indonesia tahun 2021 berhasil melampaui level periode prapandemi. Dengan pertumbuhan ekonomi ini juga, tingkat PDB per kapita Indonesia berhasil naik dari 57,3 di tahun 2020 ke 62,2 juta rupiah di tahun 2021 (naik 8,6%), atau 4.349,5 dolar AS. Dengan pencapaian ini dan klasifikasi Bank Dunia terakhir (2020), Indonesia diperkirakan kembali masuk ke kelompok *upper-middle income countries* pada tahun 2021.

Ke depan, kinerja perekonomian domestik akan semakin kuat dan diproyeksi tumbuh sebesar 5,2% di tahun 2022. Kinerja tersebut akan ditopang oleh penguatan investasi dan ekspor serta kelanjutan pemulihan konsumsi masyarakat yang didukung oleh upaya pengendalian pandemi yang menyeluruh, termasuk dengan akselerasi vaksinasi secara masif. Namun demikian, terdapat sejumlah risiko yang harus terus diwaspadai dan diantisipasi, khususnya penyebaran varian Omicron. Sejak akhir 2021, berbagai negara mengalami gelombang baru COVID-19 akibat varian tersebut. Pengalaman berbagai negara menunjukkan bahwa gelombang Omicron lebih cepat menyebar dibandingkan varian Delta, namun juga lebih cepat mengalami penurunan.

Dari sisi perbankan, Rasio kecukupan modal (*Capital Adequacy Ratio/CAR*) perbankan November 2021 tetap tinggi sebesar 25,59%, dan rasio kredit bermasalah (*Non Performing Loan/NPL*) tetap terjaga, yakni 3,19% (bruto) dan 0,98% (neto). Intermediasi perbankan terus membaik dengan pertumbuhan kredit sebesar 5,24% (YoY) pada Desember 2021. Pertumbuhan kredit lebih merata pada semua jenis penggunaan, baik kredit modal kerja, kredit konsumsi maupun kredit investasi, yang masing-masing tumbuh 6,32% (YoY), 4,67% (YoY), dan 4,01% (YoY). Permintaan kredit dari sisi korporasi terindikasi semakin meningkat,

Views on the Performance of the Directors

The Board of Commissioners addressed the highest appreciation to the performance of the Directors who had been able to face economic challenges still affected by the COVID-19 pandemic. The basis for the assessment of the Board of Commissioners on the performance of the Directors was related to operational and financial performance as well as the soundness of the bank which could be conveyed as follows.

Global economic growth in 2022 was predicted in line with the previous projection of 4.4%. Global trade volume and commodity prices were forecasted to continue to increase, thus supporting the export outlook for developing countries. However, the global economy will be still facing increasing financial market uncertainty in line with plans to accelerate the normalization policy of developed countries, especially the US and the European Region, in response to increasing inflationary pressures due to supply chain disruptions and strong demand, the increase in the spread of the Omicron variant of COVID-19, as well as rising geopolitical tension. This may become the potential to result in limited capital flows and pressure on the exchange rate of developing countries.

The National Economy as a whole in 2021 grew by 3.69%. In terms of the pace of recovery, and Indonesia's GDP in 2021 managed to surpass the level of the pre-pandemic period. With this economic growth as well, Indonesia's GDP per capita level managed to increase from 57.3 in 2020 to 62.2 million rupiah in 2021 (up 8.6%), or 4,349.5 US dollars. With this achievement and the latest World Bank classification (2020), Indonesia was expected to re-enter the upper-middle income countries group in 2021.

Henceforward, domestic economic performance could be stronger and was projected to grow by 5.2% in 2022. This performance will be supported by strengthening investment and exports as well as continued recovery in public consumption supported by comprehensive pandemic control efforts, including massive acceleration of vaccination. However, there are a number of risks that must be monitored and anticipated, in particular the spread of the Omicron variant. Since the end of 2021, various countries have experienced a new wave of COVID-19 due to this variant. The experience of various countries showed that the Omicron wave spread faster than the Delta variant, but it also decreased faster.

From the banking side, the November 2021 Capital Adequacy Ratio (CAR) remained high at 25.59%, and the non-performing loan (NPL) ratio was maintained at 3.19% (gross) and 0.98% (net). Banking intermediation continued to improve with loans growth of 5.24% (YoY) in December 2021. Loans growth was more evenly distributed across all types of use, both working capital loans, consumption loans and investment loans, each of which grew 6.32% (YoY), 4.67% (YoY), and 4.01% (YoY). The demand for loans from the corporate side was indicated to be increasing, while from the supply side, banks were lowering

sementara dari sisi penawaran perbankan menurunkan standar penyaluran kredit terutama pada sektor-sektor prioritas seiring dengan menurunnya persepsi risiko kredit. Pertumbuhan kredit UMKM juga meningkat signifikan didorong oleh meningkatnya permintaan sejalan dengan pemulihan aktivitas dunia usaha.

Di tengah kondisi perekonomian tersebut, Direksi mampu menghadapi tantangan dan peluang yang terjadi dengan mencatatkan kinerja yang baik di tahun 2021. Pada tahun 2021, Outstanding kredit konsumen mencapai Rp44,84 triliun, tumbuh 4,31% dibandingkan dengan tahun 2020 yang mencapai Rp42,98 triliun. Outstanding kredit ritel mencapai Rp17,07 triliun, tumbuh 0,98% dibandingkan dengan tahun 2020 yang mencapai Rp16,91 triliun. Kredit korporasi dan komersial mencapai Rp22,16 triliun tumbuh 14,81% dibandingkan tahun 2020 yang mencapai Rp19,30. Outstanding Kredit UMKM mencapai Rp3,10 triliun tumbuh 19,37% dibandingkan tahun 2020 sebesar Rp2,59 triliun.

Dana pihak ketiga konsumen pada tahun 2021 mencapai Rp36,75 triliun, meningkat 5,91% atau Rp2,05 triliun dibandingkan dengan tahun 2020 yang mencapai Rp34,70 triliun. Total DPK nasabah institusi pada tahun 2021 mencapai Rp76,69 triliun, meningkat 20,93% atau Rp13,27 triliun dibandingkan dengan tahun 2020 yang mencapai Rp63,41 miliar.

Jasa layanan bank **bjb** juga menunjukkan kinerja yang baik di tahun 2021. Pada jasa *Wealth Management, Asset Under Management* Reksa Dana tahun 2021 mencapai Rp737,34 miliar, meningkat Rp310,51 miliar atau 72,75% dibandingkan dengan tahun 2020 yang mencapai Rp426,82 miliar. Sedangkan untuk premi *bancassurance* tahun 2021 mencapai Rp20,70 miliar, meningkat sebesar 17,20% dibandingkan tahun 2020 mencapai Rp17,66 miliar. DPK **bjb** Prioritas tahun 2021 sebesar Rp11,92 triliun, meningkat 3,99% dibandingkan dengan tahun 2020 yang sebesar Rp11,47 triliun. Pada jasa *International Banking*, volume transaksi *trade and loan* tahun 2021 meningkat 60,17% dari Rp2,33 triliun di tahun 2020 menjadi Rp3,73 triliun di tahun 2021. Dari jasa *treasury*, volume transaksi *trading fixed income* tahun 2021 sebesar Rp36,32 triliun, meningkat 72,51% dibandingkan dengan tahun 2020 yang sebesar Rp21,06 triliun. Volume transaksi forex tahun 2021 sebesar USD6,64 juta meningkat 32,16% dibandingkan dengan tahun 2020 yang sebesar USD5,021.71 juta. Dana Pensiun Lembaga Keuangan bank **bjb** juga mengalami peningkatan. Dana kelolaan DPLK bank **bjb** tahun 2021 mencapai Rp913,58 miliar, meningkat 16,68% dibandingkan tahun 2019 yang mencapai Rp783,01 miliar.

Pencapaian yang baik juga terlihat dari sisi keuangan. Pendapatan bunga dan syariah tahun 2021 mencapai Rp13.214.443 juta meningkat 4,70% dibandingkan tahun 2020 yang mencapai Rp12.620.678 juta. Laba tahun berjalan tahun 2021 mencapai Rp2.018.654 juta meningkat 19,45% dibandingkan tahun 2020 yang mencapai Rp1.689.996 juta. Dengan meningkatnya laba tahun berjalan Perseroan, maka ekuitas Perseroan juga mengalami peningkatan. Ekuitas tahun 2021 mencapai Rp13.084.033 juta, naik 8,98% dibandingkan tahun 2020 yang mencapai

lending standards, especially in priority sectors in line with the declining perception of credit risk. MSME loan growth also increased significantly, driven by increased demand in line with the recovery in business activity.

In the midst of these economic conditions, the Directors was able to face the challenges and opportunities that occurred by recording a good performance in 2021. In 2021, Outstanding consumer loans reached IDR44.84 trillion, grew 4.31% compared to 2020 which reached IDR42.98 trillion. Outstanding retail loans reached IDR17.07 trillion, grew 0.98% compared to 2020 which reached Rp16.91 trillion. Corporate and commercial loans reached IDR22.16 trillion, grew 14.81% compared to 2020 which reached IDR19.30. Outstanding MSME loans reached IDR3.10 trillion, growing 19.37% compared to 2020 of IDR2.59 trillion.

Consumer third party funds in 2021 reached IDR 36.75 trillion, an increase of 5.91% or IDR 2.05 trillion compared to 2020 which reached IDR 34.70 trillion. Total third party funds for institutional customers in 2021 reached IDR 76.69 trillion, an increase of 20.93% or IDR 13.27 trillion compared to 2020 which reached IDR 63.41 billion.

bank **bjb** services also showed good performance in 2021. In *Wealth Management services, Mutual Fund Assets Under Management* in 2021 reached IDR 737.34 billion, an increase of IDR 310.51 billion or 72.75% compared to 2020 which reached IDR 426.82. billion. Meanwhile, *bancassurance* premiums in 2021 reached IDR 20.70 billion, an increase of 17.20% compared to 2020 which reached IDR 17.66 billion. Priority **bjb** deposits in 2021 reached IDR 11.92 trillion, an increase of 3.99% compared to 2020 which amounted to IDR 11.47 trillion. In *International Banking services*, the volume of trade and loan transactions in 2021 increased by 60.17% from IDR 2.33 trillion in 2020 to IDR 3.73 trillion in 2021. From *treasury services*, the volume of fixed income trading transactions in 2021 was IDR 36.32 trillion, an increase of 72.51% compared to 2020 which reached IDR 21.06 trillion. The volume of forex transactions in 2021 was USD6.64 million, an increase of 32.16% compared to 2020 which was USD5,021.71 million. bank **bjb**'s Financial Institution Pension Fund also experienced an increase. Financial Institution Pension Funds (DPLK) bank **bjb**'s managed funds in 2021 reached IDR 913.58 billion, an increase of 16.68% compared to 2019 which reached IDR 783.01 billion.

Good achievements are also seen from the financial side. Interest and sharia income in 2021 reached IDR13,214,443 million, an increase of 4.70% compared to 2020 which reached IDR12,620,678 million. Profit for the year 2021 reached Rp2,018,654 million, an increase of 19.45% compared to 2020 which reached Rp1,689,996 million. With the increase in the Company's profit for the year, the Company's equity also increased. Equity in 2021 reached IDR13,084,033 million, up 8.98% compared to 2020 which reached IDR12,005,800 million.



Rp12.005.800 juta. Total aset mencapai Rp158.356.097 juta meningkat 12,36% dibandingkan tahun 2020 yang mencapai Rp140.934.002 juta.

Selain kinerja operasional dan keuangan, tingkat kesehatan bank juga menjadi salah satu pertimbangan Dewan Komisaris dalam melakukan penilaian atas kinerja Direksi. Tingkat Kesehatan Bank adalah hasil penilaian kondisi Perseroan yang dilakukan terhadap Risiko dan kinerja Perseroan. Perseroan wajib melakukan penilaian Tingkat Kesehatan Bank secara *self assessment* untuk posisi akhir bulan Juni dan Desember. Penilaian Tingkat Kesehatan dengan pendekatan Risiko (*Risk-Based Bank Rating*) tersebut dilakukan dengan cakupan penilaian terhadap faktor profil risiko, tata kelola, rentabilitas dan permodalan.

Peringkat Komposit Tingkat Kesehatan bank **bjb** posisi 31 Desember 2021 berada pada PK 2 (Sehat). Kondisi bank **bjb** secara umum sehat, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya. Hal ini tercermin dari peringkat faktor penilaian antara lain profil risiko, penerapan tata kelola, rentabilitas, dan permodalan yang secara umum baik. Dalam hal terdapat kelemahan, maka secara umum kelemahan tersebut kurang signifikan.

Pandangan Atas Prospek Usaha yang Disusun Direksi

Kondisi ekonomi global di tahun 2022 diperkirakan akan membaik yang didukung peningkatan mobilitas dan stimulus kebijakan di berbagai negara serta kemajuan penanganan COVID-19. Atas hal tersebut berbagai lembaga keuangan internasional memproyeksikan perekonomian dunia akan tumbuh dikisaran 4,3% - 4,4% untuk tahun 2022.

Dari sisi domestik, perekonomian dalam negeri mulai menunjukkan perbaikan yang diperkirakan terus menguat pada tahun 2022. Kebijakan pemerintah tahun 2022 akan berfokus untuk melakukan pemantapan pemulihan sosial ekonomi sebagai penguatan pondasi yang mendukung pelaksanaan reformasi struktural secara lebih optimal.

Di tahun 2022, perekonomian domestik diproyeksikan akan membaik dan pandemi lebih terkendali sejalan dengan akselerasi program vaksinasi dan program penguatan perekonomian seperti pemberian insentif, subsidi, dan optimalisasi serta inovasi *vehicle* Pemerintah pada BUMN dan Badan Layanan Umum (BLU), yang berperan dalam peningkatan layanan publik dan mendukung pertumbuhan ekonomi. Hal tersebut akan berdampak pada kenaikan permintaan domestik di tahun 2022 yang akan mendorong tingkat inflasi kembali pada pola normal yang didukung dengan stabilitas nilai tukar rupiah yang terjaga.

Total assets reached IDR158,356,097 million, an increase of 12.36% compared to 2020 which reached IDR140,934,002 million.

Other than operational and financial performance, the soundness of the bank also became one of the considerations for the Board of Commissioners in assessing the performance of the Directors. Bank Soundness Level was the result of an assessment of the Company's condition carried out on the Company's risks and performance. The Company was required to conduct a self-assessment of the Bank's Soundness Level for positions at the end of June and December. The Health Level Assessment with a Risk-Based Bank Rating approach was carried out with a scope of assessment of risk profile factors, governance, profitability and capital.

The Composite Rating of bank **bjb**'s Health Level on December 31, 2021 was at PK 2 (Healthy). The condition of bank **bjb** was generally healthy, so it was considered capable of facing significant negative effects from changes in business conditions and other external factors. This was reflected in the ratings of the assessment factors, including risk profile, implementation of good governance, profitability, and generally good capital. In the event that there were weaknesses, in general these weaknesses were less significant.

View on Business Prospects Developed by The Directors

Global economic conditions in 2022 were expected to improve, supported by increased mobility and policy stimulus in various countries as well as progress in handling COVID-19. For this reason, various international financial institutions project that the world economy will grow in the range of 4.3% - 4.4% for 2022.

From the domestic side, the domestic economy is starting to show improvement, and it is expected to continue to strengthen in 2022. The government's policy in 2022 will focus on strengthening the socio-economic recovery as a strengthening of the foundation that supports the implementation of structural reforms more optimally.

In 2022, the domestic economy was projected to improve and the pandemic to be more controlled in line with the acceleration of vaccination programs and economic strengthening programs such as providing incentives, subsidies, and optimizing and innovating Government vehicles for SOEs and Public Service Agencies (BLU), which play a role in improving public services and support economic growth. This will have an impact on increasing domestic demand in 2022 which will push the inflation rate back to a normal pattern supported by maintained stability in the rupiah exchange rate.

Secara keseluruhan, perekonomian Indonesia di tahun 2022 diproyeksi mampu tumbuh sebesar 5,2%. Dari sisi pengeluaran, konsumsi rumah tangga yang memberikan kontribusi sekitar 54% terhadap perekonomian diperkirakan mampu kembali ke level pertumbuhan normalnya. Hal ini didorong oleh pola aktivitas dan mobilitas masyarakat yang lebih baik pasca pemulihan dari eskalasi pandemi COVID-19 baik di tahun 2020 maupun 2021. Sementara itu, konsumsi Pemerintah pada tahun 2022 mampu tumbuh positif sebesar 2,8%–4,5% seiring terkendalinya pandemi yang memungkinkan sebagian besar fungsi pelayanan publik dapat berjalan normal.

Setelah mempertimbangkan kondisi perekonomian, Dewan Komisaris berpendapat bahwa prospek usaha yang telah disusun oleh Direksi sudah tepat. Dewan Komisaris berkeyakinan bahwa Perseroan akan dapat memanfaatkan peluang yang ada di antaranya adalah sebagian besar Kantor Cabang bank **bjb** masih menjadi *market nichers* di wilayah operasionalnya sehingga masih memiliki peluang yang cukup besar untuk meningkatkan pangsa pasarnya baik dari sisi aset, dana pihak ketiga, maupun kredit. Kegiatan ekonomi yang cukup tinggi Propinsi Jawa Barat, Banten dan DKI Jakarta merupakan potensi pengembangan perkreditan dan pendanaan serta dukungan dari Pemerintah Daerah secara konsisten dan berkesinambungan dalam mengembangkan bank **bjb** sebagai penggerak dan pendorong laju perekonomian di daerah. Hal tersebut didukung oleh efektifnya strategi usaha yang telah ditetapkan oleh Direksi.

Pandangan atas Penerapan Tata Kelola Bank

Dewan Komisaris menyadari pentingnya penerapan tata kelola perusahaan yang baik atau *good corporate governance* (GCG) di Perseroan, sehingga setiap kegiatan bisnis Perseroan tidak bertentangan dengan peraturan yang menimbulkan pelanggaran hukum. Penerapan GCG dapat meningkatkan kinerja Perseroan melalui terciptanya proses pengambilan keputusan yang lebih baik, meningkatkan efisiensi operasional Perseroan serta lebih meningkatkan pelayanan kepada *stakeholders*. Oleh karena itu implementasi GCG menjadi perhatian utama bagi Dewan Komisaris dalam menjalankan fungsi pengawasan dan pemberian nasehat kepada Direksi.

Dewan Komisaris berpendapat bahwa Direksi telah menerapkan GCG dengan efektif dan konsisten di 2021. GCG merupakan mekanisme yang mengatur hubungan Bank dengan para pemangku kepentingan secara transparan, akuntabel, bertanggung jawab, independen dan adil. Dewan Komisaris berpendapat bahwa Perseroan telah merasakan manfaat yang signifikan dari implementasi GCG yang telah dilakukan.

Salah satu isu kunci terkait dengan penerapan GCG adalah penerapan manajemen risiko, penerapan *whistleblowing system* (WBS) serta sistem pengendalian internal. Dewan Komisaris

Overall, the Indonesian economy in 2022 was projected to grow by 5.2%. From the expenditure side, household consumption, which contributes around 54% to the economy, was estimated to be able to return to its normal growth level. This is driven by better patterns of activity and community mobility after recovery from the escalation of the COVID-19 pandemic in both 2020 and 2021. Meanwhile, Government consumption in 2022 will be able to grow positively by 2.8%-4.5% in line with the control a pandemic that allows most public service functions to run normally.

After considering the economic conditions, the Board of Commissioners was of the opinion that the business prospects that had been prepared by the Directors were appropriate. The Board of Commissioners believed that the Company would be able to take advantage of the existing opportunities, including most of the branch offices of bank **bjb** became still market nichers in their operational areas so that they still had a large enough opportunity to increase their market share in terms of assets, third party funds, and loans. The high economic activity in the Provinces of West Java, Banten and DKI Jakarta was a potential development of loans and funding as well as support from the Regional Government consistently and continuously in developing bank **bjb** as a driver of the regional economy. This was supported by the effective business strategy set by the Directors.

Views on The Implementation of Bank Governance

The Board of Commissioners was aware of the importance of implementing good corporate governance (GCG) in the Company, so that each of the Company's business activities did not conflict with regulations that resulted in violations of the law. The implementation of GCG could improve the Company's performance through the creation of a better decision-making process, increase the Company's operational efficiency and further improve services to stakeholders. Therefore, the implementation of GCG became a major concern for the Board of Commissioners in carrying out its supervisory function and providing advice to the Directors.

The Board of Commissioners believed that the Directors had implemented GCG effectively and consistently in 2021. GCG became a mechanism that regulated the Bank's relationship with stakeholders in a transparent, accountable, responsible, independent and fair manner. The Board of Commissioners was of the opinion that the Company had benefited significantly from the implementation of GCG that had been carried out.

One of the key issues related to the implementation of GCG was the implementation of risk management, the implementation of the whistleblowing system (WBS) and the internal control



memberikan arahan sejak pengembangan sistem sampai dengan penerapan dan evaluasi pelaksanaannya.

Manajemen Risiko

Sistem manajemen risiko yang efektif merupakan salah satu komponen yang penting dalam manajemen Perseroan dan landasan untuk menjalankan organisasi Perseroan dengan sehat, aman dan baik. Sistem manajemen risiko akan mengarahkan aktivitas pada misi dan tujuan Perseroan yang sudah ditetapkan, yaitu untuk mencapai target laba jangka panjang yang terus meningkat dan berkesinambungan, serta meningkatkan alokasi permodalan secara optimal yang mendukung aktivitas operasional yang sehat. Sistem dimaksud akan membantu manajemen dalam melakukan pemantauan terhadap ketentuan dan hukum yang berlaku, kebijakan, rencana, ketentuan serta prosedur internal. Di samping itu, sistem manajemen risiko juga dapat mengurangi risiko sistemik (*systemic risk*) yang dapat merugikan bank baik secara material maupun immaterial. Dalam mewujudkan penerapan manajemen risiko yang efektif, bank **bjb** menerapkan pendekatan *Three Lines of Defense* sebagai mekanisme pertahanan secara berlapis untuk mengelola dan menerapkan kerangka kerja manajemen risiko, yakni:

1. Pertahanan Tingkat Pertama

Risk Taking Unit berperan sebagai pertahanan tingkat pertama dan bertanggung jawab untuk mengidentifikasi, mengevaluasi, mengendalikan dan memitigasi risiko dalam aktivitas operasional. *Risk Taking Unit* memiliki tanggung jawab yang utama atas pengelolaan eksposur risiko dalam aktivitas sehari-hari.

2. Pertahanan Tingkat Kedua

Satuan Kerja Manajemen Risiko (SKMR) berperan sebagai unit kunci dalam memberikan pertahanan tingkat kedua melalui fungsi pemantauan yang independen. SKMR telah melakukan *review* atas kelengkapan dan keakuratan identifikasi, pengukuran, pemantauan, pengendalian dan pelaporan risiko, serta atas kecukupan skenario mitigasi yang diusulkan oleh unit kerja operasional.

3. Pertahanan Tingkat Ketiga

Fungsi Internal Audit melakukan penilaian terhadap kecukupan kebijakan, strategi dan kerangka Manajemen Risiko serta efektivitas pengendalian internal dalam rangka memberikan *assurance* yang independen dan objektif.

bank **bjb** ditunjuk sebagai Entitas Utama dari konglomerasi keuangan oleh Pemerintah Provinsi Jawa Barat melalui Surat No. 539/1495/Invest&BUMD tanggal 27 Maret 2015 perihal Penunjukan bank **bjb** sebagai Entitas Utama. Sebagai implementasi dari Peraturan OJK No. 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan, bank **bjb** melaksanakan penerapan Manajemen Risiko Terintegrasi mencakup paling sedikit:

1. Pengawasan Direksi dan Dewan Komisaris Entitas Utama;

system. The Board of Commissioners provided direction from system development to implementation and evaluation of its implementation.

Risk Management

An effective risk management system became one of the important components in the management of the Company and the foundation for running the Company's organization in a healthy, safe and good manner. The risk management system directed activities to the Company's mission and goals that had been set, namely to achieve long-term profit targets that continued to increase and were sustainable, as well as increase the optimal allocation of capital supporting healthy operational activities. This system assisted management in monitoring the applicable laws and regulations, policies, plans, provisions and internal procedures. In addition, the risk management system could also reduce systemic risk that might harm the bank both materially and immaterially. In realizing the implementation of effective risk management, bank **bjb** applied the Three Lines of Defense approach as a defense mechanism in layers to manage and implement a risk management framework, namely:

1. First Level Defense

The Risk Taking Unit acted as the first line of defense and was responsible for identifying, evaluating, controlling and mitigating risks in operational activities. The Risk Taking Unit had primary responsibility for managing risk exposure in daily activities.

2. Second Level Defense

The Risk Management Unit (SKMR) acted as a key unit in providing the second level of defense through an independent monitoring function. SKMR reviewed the completeness and accuracy of the identification, measurement, monitoring, control and risk reporting, as well as the adequacy of the mitigation scenarios proposed by the operational work units.

3. Third Level Defense

The Internal Audit function assessed the adequacy of policies, strategies and Risk Management frameworks as well as the effectiveness of internal controls in order to provide independent and objective assurance.

bank **bjb** was appointed as the Main Entity of the financial conglomerate by the West Java Provincial Government through Letter No. 539/1495/Invest&BUMD dated March 27, 2015 regarding the appointment of bank **bjb** as the Main Entity. As the implementation of FSA Regulation No. 17/POJK.03/2014 concerning Implementation of Integrated Risk Management for Financial Conglomerates, bank **bjb** implemented Integrated Risk Management including at least:

1. Supervision of the Main Entity's Directors and Board of Commissioners;

2. Kecukupan kebijakan, prosedur, dan penetapan limit Manajemen Risiko Terintegrasi;
3. Kecukupan proses identifikasi, pengukuran, pemantauan, pengendalian risiko secara terintegrasi, dan sistem informasi Manajemen Risiko Terintegrasi; dan
4. Sistem pengendalian intern yang menyeluruh terhadap penerapan Manajemen Risiko Terintegrasi.

Perseroan juga membentuk Komite Manajemen Risiko Terintegrasi yang beranggotakan Direktur/Pejabat Eksekutif yang membawahkan fungsi manajemen risiko dari Perseroan 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:

1. Pembahasan Terkait Laporan Profil Risiko Terintegrasi.
2. Pembahasan Terkait Penerapan dan Infrastruktur Manajemen Risiko di BPR.
3. Penerapan Budaya Risiko di dalam Konglomerasi keuangan.
5. Pembahasan Terkait *Awareness* Kepatuhan dan APPU PPT.

Dewan Komisaris berpendapat bahwa penerapan manajemen risiko telah diterapkan secara baik pada operasional Perseroan. Berdasarkan hasil *self assessment* terhadap peringkat risiko bank **bjb** secara keseluruhan setiap triwulan pada tahun 2021 adalah *Low to Moderate* dengan *trend* risiko stabil apabila dibandingkan dengan tahun sebelumnya. Hal ini menunjukkan bahwa bank **bjb** mengalami perkembangan bisnis bank yang diiringi dengan peningkatan Kualitas Penerapan Manajemen Risiko dalam seluruh aktivitas operasionalnya.

Direksi dan Dewan Komisaris melalui Komite Pemantau Risiko menilai bahwa kecukupan 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.

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.

2. Adequacy of Integrated Risk Management policies, procedures and limits;
3. The adequacy of the process of identification, measurement, monitoring, integrated risk control, and Integrated Risk Management information system; and
4. A comprehensive internal control system for the implementation of Integrated Risk Management.

The Company also established an Integrated Risk Management Committee consisting of Directors/Executive Officers in charge of the risk management function of the Company and its subsidiaries who had a role as a provider of input and recommendations on the implementation of risk management within the Financial Conglomerate based on the Decree of the Directors of bank **bjb** number 0823/SK /DIR-MRI/2021 dated December 28, 2021 regarding Guidelines for the Integrated Risk Management Committee. Several agendas were discussed in the Integrated Risk Management Committee including:

1. Discussion related to the Integrated Risk Profile Report.
2. Discussion on the Implementation and Infrastructure of Risk Management in BPR.
3. Implementation of Risk Culture in the Financial Conglomerate.
4. Discussion on Compliance Awareness and APPU PPT.

The Board of Commissioners was of the opinion that the implementation of risk management had been well implemented in the Company's operations. Based on the results of the self-assessment of bank **bjb**'s overall risk rating every quarter in 2021, the result obtained Low to Moderate with a stable risk trend when compared to the previous year. This showed that bank **bjb** experienced good bank business development accompanied by an increase in the Quality of Risk Management Implementation in all of its operational activities.

The Directors and the Board of Commissioners through the Risk Monitoring Committee assess that the adequacy of risk management has been running adequately as reflected in the results of the review on the completeness and accuracy of the identification, measurement, monitoring, control and reporting of risks, as well as on the adequacy of the mitigation scenarios proposed by the operational work units as adequate.

Internal Control System

The Internal Control System (SPI) became a supervisory process mechanism established by the Company's management on an ongoing basis of which design and implementation quality was influenced by the Board of Commissioners, Directors and all officers and employees of the Company. Internal Control System was designed to be able to provide adequate safeguards and secure the Company's assets, ensure the availability of accurate reports, improve compliance with applicable regulations, reduce the impact of financial losses, determine irregularities including fraud and violations of prudential aspects, as well as improve organizational effectiveness. and improve cost efficiency.



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.

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 Perseroan, 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.

bank **bjb**'s Internal Control System referred to SEOJK 35/SEOJK.03/2017 concerning Guidelines for Internal Control Systems for Commercial Banks. Internal control was carried out on an ongoing basis to achieve 3 (three) goals, namely:

1. Achieving effectiveness and efficiency in every activity carried out by the Company, including operational and financial performance, as well as safeguarding and securing the Company's assets.
2. Creating financial and non-financial reports for internal and external parties that were reliable, timely, and transparent, and in accordance with applicable regulations and standards.
3. Maintaining compliance with laws and regulations in all aspects of the Company's activities.

An effective Internal Control System (SPI) became an important component in bank **bjb** management and forms the basis for the Company's healthy and safe operational activities. An effective Internal Control System could help the Directors and the Board of Commissioners maintain bank assets, ensure the availability of reliable financial and managerial reporting, improve bank compliance with laws and regulations, and reduce the risk of losses, irregularities, and violations of prudential aspects.

The Directors and the Board of Commissioners had responsibilities related to the supervision of the Internal Control System and Control Culture, while their responsibilities were as follows:

1. The Directors had the following responsibilities in:
 - a. Implementing policies and strategies approved by the Board of Commissioners.
 - b. Providing input related to procedures to identify, measure, monitor and control risks faced by the Bank.
 - c. Maintaining an organizational structure reflecting clear authority, responsibility and reporting relationships.
 - d. Monitoring the delegation of authority had been running effectively and was supported by the consistent implementation of accountability.
 - e. Establishing policies and strategies as well as internal control procedures.
 - f. Monitoring the implementation of internal control carried out by the internal control system unit.
2. The Board of Commissioners had responsibilities in:
 - a. Approving and periodically reviewing the policies and business strategies of the bank as a whole.
 - b. Understanding the main risks faced by the Company, determining the level of risk that could be tolerated (*risk tolerance*) and supervising the Directors regarding the steps taken by the Directors in identifying, measuring, monitoring and controlling these risks.
 - c. Validating the organizational structure.
 - d. Supervising the Directors regarding the duties of the Directors to monitor the effectiveness of the implementation of the Internal Control System.

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 Perseroan dalam rangka memperbaiki kelemahan pengendalian intern, antara lain:

1. Setiap laporan mengenai kelemahan dalam pengendalian intern atau tidak efektifnya pengendalian risiko Perseroan segera ditindaklanjuti oleh Dewan Komisaris, Direksi dan pejabat eksekutif terkait;
2. 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;
3. 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.

Dewan Komisaris berpendapat bahwa perseroan telah memiliki sistem pengendalian internal yang memadai. Berdasarkan evaluasi yang telah dilakukan selama tahun 2021, menunjukkan bahwa sistem pengendalian internal pada bank **bjb** telah memadai.

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 harus meningkatkan kapasitas sistem pengendalian internal tersebut agar efektivitasnya dapat ditingkatkan. SKAI, Direksi, Dewan Komisaris serta Komite Audit menilai bahwa bahwa sistem pengendalian internal telah memadai.

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 Perseroan telah membentuk Sistem Pengaduan Pelanggaran berupa **bjbWBS** (*Whistleblowing System*).

Penerapan *Whistleblowing System* di bank **bjb** bertujuan untuk:

1. Membangun sistem penanganan pelaporan pelanggaran yang tanggap, transparan, aman dan bertanggung jawab.

Weaknesses in internal control, identified by the operational work unit (*risk taking unit*), Internal Audit Work Unit or other parties, were immediately reported and brought to the attention of the authorized official or Directors. Material internal control weaknesses were also reported to the Board of Commissioners. The corrective steps taken by the Company in order to improve the weaknesses of internal control were including:

1. Any reports regarding weaknesses in internal control or ineffectiveness of the Company's risk control were immediately followed up by the Board of Commissioners, Directors and related executive officers;
2. Internal Audit Work Unit conducted a review or other adequate monitoring measures for weaknesses that occur and immediately reported to the President Director, Board of Commissioners and the Audit Committee, in the event that there were still weaknesses that could not be corrected or corrective actions that were not followed up;
3. To determine that all weaknesses were immediately followed up, there had to be awareness from the relevant units to immediately take corrective steps. The Directors and the Board of Commissioners had to receive periodic reports in the form of an overview of the results of the identification of all problems in internal control.

The Board of Commissioners was of the opinion that the company had an adequate internal control system. Based on the evaluation carried out during 2021, it showed that the internal control system at bank **bjb** was adequate.

SKAI, the Directors, the Board of Commissioners and the Audit Committee have monitored the overall effectiveness of the implementation of internal control. SKAI, the Directors, the Board of Commissioners and the Audit Committee monitor and evaluate the adequacy of the internal control system in relation to changes in internal and external conditions and must increase the capacity of the internal control system so that its effectiveness can be improved. SKAI, the Directors, the Board of Commissioners and the Audit Committee consider that the internal control system is adequate.

Whistleblowing System

The Whistleblowing System played an important role in improving the implementation of good corporate governance and became a part of maintaining the culture and awareness of anti-fraud within 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 the whistleblowers, the Company established a Whistleblowing System in the form of **bjbWBS** (*Whistleblowing System*).

The implementation of the Whistleblowing System at bank **bjb** aimed to:

1. Develop a responsive, transparent, safe and responsible reporting system for handling violations.



2. Menyediakan fasilitas dan panduan yang jelas dan konsisten bagi pelapor untuk menyampaikan dugaan adanya pelanggaran terhadap kebijakan dan ketentuan bank serta peraturan perundang-undangan.

Efektivitas penerapan *Whistleblowing System* bank **bjb** dikelola oleh Satuan Kerja Audit Internal yang bertanggung jawab secara langsung kepada Direktur Utama serta memiliki hubungan komunikasi kepada Dewan Komisaris. Untuk meningkatkan pemahaman mengenai *Whistleblowing System* kepada seluruh tingkatan pegawai, bank **bjb** secara konsisten melakukan presentasi kepada masing-masing unit kerja serta menampilkan materi dalam *screen display* pada *workstation* setiap pegawai.

Pada tahun 2021 terdapat 52 (lima puluh dua) pengaduan melalui *Whistleblowing System*. Dari pengaduan tersebut, 39 (tiga puluh Sembilan) laporan ditutup, 1 (satu) laporan masih dalam proses, 12 (dua belas) laporan selesai dan 11 (sebelas) laporan diteruskan kepada penyidik.

Dewan Komisaris senantiasa melakukan evaluasi atas efektivitas *whistleblowing system* melalui Komite Audit yang secara berkala mereview program kerja dan pelaksanaan tugas Satuan Kerja Audit Internal. Dewan Komisaris berpendapat bahwa penerapan *Whistleblowing System* telah diterapkan secara baik pada operasional Perseroan. Selama tahun 2021, bank **bjb** telah berupaya melakukan langkah-langkah sebagai bentuk tindak lanjut penyelesaian tindakan fraud, antara lain pemberian sanksi kepegawaian dengan kriteria sanksi pembinaan, teguran, peringatan I, peringatan II, peringatan III, pernyataan tidak puas dan pemberhentian sebagai pegawai. Selain itu, Perseroan melakukan upaya hukum dengan melaporkan pelaku *fraud* ke Aparat Penegak Hukum (APH) sebagai bagian dari implementasi program "*Zero Tolerance For Fraud*".

Penilaian Kinerja Komite-Komite di Bawah Dewan Komisaris

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 setiap akhir tahun buku. Adapun kriteria penilaian kinerja Komite di bawah Dewan Komisaris berdasarkan rapat dan pelaksanaan tugas komite selama tahun buku.

2. Provide clear and consistent facilities and guidelines for whistleblowers to submit allegations of violations of bank policies and regulations as well as laws and regulations.

The effectiveness of the implementation of the bank **bjb** Whistleblowing System was managed by the Internal Audit Unit which was responsible directly to the President Director and had a communication relationship with the Board of Commissioners. To improve understanding of the Whistleblowing System to all levels of employees, bank **bjb** consistently made presentations to each work unit and displayed material on screen displays on each employee's workstation.

In 2021 there were 52 (fifty two) complaints through the Whistleblowing System. Among these complaints, 39 (thirty-nine) reports were closed, 1 (one) report was still in process, 12 (twelve) reports were completed and 11 (eleven) reports were forwarded to investigators.

The Board of Commissioners continuously evaluated the effectiveness of the whistleblowing system through the Audit Committee which periodically reviewed the work program and implementation of the duties of the Internal Audit Unit. The Board of Commissioners was of the opinion that the implementation of the Whistleblowing System had been implemented properly in the Company's operations. During 2021, bank **bjb** attempted to take steps as a form of follow-up to the settlement of fraud, including the provision of employment sanctions with the criteria of coaching sanctions, warnings, warning I, warning II, warning III, dissatisfied statement and dismissal of the employees. In addition, the Company took legal action by reporting the perpetrators of fraud to the Law Enforcement Officials (APH) as part of the implementation of the "*Zero Tolerance For Fraud*" program.

Performance Assessment of Committees under the Board of Commissioners

In order to enhance the role of the Board of Commissioners in carrying out its supervisory function, the Board of Commissioners 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, which was carried out 1 (one) time in a year at the end of each financial year. 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.

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 2021, Komite Audit telah menjalankan tugas dan tanggungjawabnya dengan baik. Komite Audit telah melaksanakan rapat sebanyak 16 (enam belas) kali dan menjalankan tugasnya yang antara lain:

1. Melakukan evaluasi terhadap rencana kerja tahunan dan anggaran Satuan Kerja Audit Internal (SKAI) Tahun 2021 dan memberikan rekomendasi kepada Dewan Komisaris.
2. Melakukan *review* dan pemantauan atas pelaksanaan tugas Satuan Kerja Audit Internal (SKAI) yang dilakukan setiap triwulan dan dilaporkan kepada Dewan Komisaris.
3. Pemantauan pemenuhan komitmen tindak lanjut atas Hasil Audit Internal oleh SKAI.
4. Melakukan penelitian dan analisis mengenai kelayakan Auditor Ekstern (AP dan KAP) dan memberikan rekomendasi kepada Dewan Komisaris terkait dengan Penunjukan Kantor Akuntan Publik.
5. Melakukan evaluasi terhadap pelaksanaan audit oleh AP dan KAP.
6. Melakukan *review* terhadap laporan keuangan publikasi triwulanan bank **bjb**.
7. Memberikan rekomendasi tentang perbaikan pelaksanaan proses audit dan peningkatan kompetensi auditor.
8. Evaluasi terhadap pelaksanaan tugas Divisi Kepatuhan dalam pemenuhan tindak lanjut Hasil Pemeriksaan Otoritas Jasa Keuangan (OJK) serta hasil pemeriksaan eksternal lainnya.

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 2021, Komite Nominasi dan Remunerasi telah menjalankan tugas dan tanggungjawabnya dengan baik. Komite Nominasi dan Remunerasi telah melaksanakan rapat sebanyak 18 (delapan belas) kali dan menjalankan tugasnya yang antara lain:

1. Melakukan proses nominasi untuk jabatan Pengurus pada RUPS Tahunan Tahun Buku 2020.
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 Perseroan, mengevaluasi perbaikan yang dilakukan atas kebijakan, prosedur dan praktik manajemen risiko Bank guna memastikan telah dilakukannya pengelolaan risiko dengan baik. Sepanjang tahun 2021, Komite Pemantau Risiko telah

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 2021, the Audit Committee carried out its duties and responsibilities well. The Audit Committee held 16 (sixteen) meetings and carried out its duties, which included:

1. Evaluating the annual work plan and budget of the 2021 Internal Audit Work Unit (SKAI) and providing recommendations to the Board of Commissioners.
2. Reviewing and monitoring the implementation of the duties of the Internal Audit Work Unit (SKAI) carried out every quarter and reported to the Board of Commissioners.
3. Monitoring the fulfillment of follow-up commitments on Internal Audit Results by Internal Audit Work Unit (SKAI).
4. Conducting research and analysis on the feasibility of External Auditors (AP and KAP) and providing recommendations to the Board of Commissioners regarding the Appointment of a Public Accounting Firm.
5. Evaluating the implementation of audits by AP and KAP.
6. Reviewing the quarterly published financial statements of bank **bjb**.
7. Providing recommendations on improving the implementation of the audit process and increasing the competence of auditors.
8. Evaluating the implementation of the duties of the Compliance Division in the fulfillment of follow-up on the results of the Financial Services Authority (OJK) Audit and other external audit results.

The Nomination and Remuneration Committee functioned 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 2021, the Nomination and Remuneration Committee carried out its duties and responsibilities well. The Nomination and Remuneration Committee held 18 (eighteen) meetings and carried out its duties, which included:

1. Conducting the nomination process for the position of the Management at the 2020 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 providing 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** management.

The Risk Monitoring Committee functioned to assist the Board of Commissioners in monitoring risk and assessing the risk tolerance that could be taken by the Company, evaluate improvements made to the Bank's risk management policies, procedures and practices to ensure that risk management had been carried out properly. Throughout 2021, the Risk Monitoring Committee



menjalankan tugas dan tanggungjawabnya dengan baik. Komite Pemantau Risiko telah melaksanakan rapat sebanyak 9 (sembilan) kali sesuai dengan tugas dan tanggung jawabnya antara lain:

1. Memantau Tingkat Kesehatan Bank.
2. Mengevaluasi tingkat risiko melalui penelaahan dan pembahasan Laporan Profil Risiko *self assessment*.
3. Melakukan Evaluasi atas *Net Stable Funding Ratio* (NSFR)
4. Melakukan evaluasi atas *Stress Test* restrukturisasi kredit yang dikaitkan dengan COVID-19.
5. Mengevaluasi *Root Cause Credit Risk* (RCCR) untuk segmen Kredit Korporasi dan Komersial serta Kredit UMKM.
6. Melakukan evaluasi terhadap pelaksanaan Fungsi Manajemen Risiko dan Kepatuhan pada Unit DPLK bank **bjb**.

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 2021, Komite Tata Kelola Terintegrasi telah menjalankan tugas dan tanggungjawabnya dengan baik. Komite Tata Kelola Terintegrasi telah melaksanakan rapat sebanyak 7 (tujuh) 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 Direktur yang membawahkan fungsi Pengawasan terhadap Lembaga Jasa Keuangan dalam Konglomerasi Keuangan.
3. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tugas dan fungsi dari Satuan Kerja Audit Internal Terintegrasi, Satuan Kerja Manajemen Risiko Terintegrasi dan Satuan Kepatuhan Terintegrasi.
4. Melakukan pemantauan terhadap Kinerja dan Profil Risiko dari perusahaan anak dan perusahaan terelasi dalam konglomerasi keuangan.
5. Melakukan pengkinian terhadap Pedoman dan Tata Tertib Kerja Komite Tata Kelola Terintegrasi.

Perubahan Komposisi Dewan Komisaris

Selama tahun 2021, telah terjadi perubahan komposisi anggota Dewan Komisaris sebagaimana penjelasan berikut:

KOMPOSISI DEWAN KOMISARIS SEBELUM RUPS TAHUNAN 2021

Komposisi Dewan Komisaris sebelum RUPS Tahunan 2021 sebanyak 5 (lima) orang yang terdiri dari 1 (satu) orang Komisaris Utama Independen, 2 (dua) orang Komisaris Independen dan 2 (dua) orang Komisaris. Seluruh Dewan Komisaris berdomisili di wilayah kerja Kantor bank **bjb**. Komposisi Dewan Komisaris dapat dilihat di bawah ini.

Farid Rahman	: Komisaris Utama Independen
Muhadi	: Komisaris
Yayat Sutaryat	: Komisaris Independen

carried out its duties and responsibilities well. The Risk Monitoring Committee held 9 (nine) meetings in accordance with its duties and responsibilities, including:

1. Monitoring Bank Soundness Level.
2. Evaluating the level of risk through the review and discussion of the self-assessment Risk Profile Report.
3. Evaluating the Net Stable Funding Ratio (NSFR)
4. Evaluating the loan restructuring stress test associated with COVID-19.
5. Evaluating Root Cause Credit Risk (RCCR) for the Corporate and Commercial Loans and MSME Loans.
6. Evaluating the implementation of the Risk Management and Compliance Function at the bank **bjb** Financial Institution Pension Funds (DPLK) Unit.

The Integrated Governance Committee functioned to assist the Board of Commissioners in supervising the implementation of integrated governance for Financial Services Institutions in the bank **bjb** financial conglomerate. Throughout 2021, the Integrated Governance Committee carried out its duties and responsibilities well. The Integrated Governance Committee held 7 (seven) meetings and carried out its duties, which included:

1. Monitoring and evaluating the implementation of integrated governance in the bank **bjb** financial conglomerate.
2. Monitoring and evaluating the implementation of the duties and functions of the Director in charge of Supervision of Financial Services Institutions in Financial Conglomerates.
3. Monitoring and evaluating the implementation of the duties and functions of the Integrated Internal Audit Unit, the Integrated Risk Management Unit and the Integrated Compliance Unit.
4. Monitoring the Performance and Risk Profile of subsidiaries and related companies in financial conglomerates.
5. Updating the Guidelines and Work Procedures of the Integrated Governance Committee.

Changes in Board of Commissioners' Composition

During 2021, there was a change in the composition of the members of the Board of Commissioners as explained below:

COMPOSITION OF THE BOARD OF COMMISSIONERS BEFORE THE 2021 ANNUAL GMS

The composition of the Board of Commissioners before the 2021 Annual GMS was 5 (five) people consisting of 1 (one) Independent President Commissioner, 2 (two) Independent Commissioners and 2 (two) Commissioners. The entire Board of Commissioners was domiciled in the working area of the bank **bjb** office. The composition of the Board of Commissioners can be seen below.

Farid Rahman	: Independent President Commissioner
Muhadi	: Commissioner
Yayat Sutaryat	: Independent Commissioner

Eddy I. M. Nasution : Komisaris
Fahlin F. Sjuib : Komisaris Independen

Eddy I. M. Nasution : Commissioner
Fahlin F. Sjuib : Independent Commissioner

KOMPOSISI DEWAN KOMISARIS SETELAH RUPS TAHUNAN 2021

Pada tanggal 6 April 2021, RUPS Tahunan 2021 memutuskan perubahan susunan pengurus Bank sebagai berikut:

1. Memberhentikan dengan hormat anggota Dewan Komisaris sesuai dengan kebutuhan Pemegang saham, yaitu:
 - a. Eddy I. M. Nasution selaku Komisaris.
 - b. Yayat Sutaryat selaku Komisaris Independen.

Sehingga komposisi Dewan Komisaris setelah RUPS Tahunan 2021 sebanyak 3 (tiga) orang yang terdiri dari 1 (satu) orang Komisaris Utama Independen, 1 (satu) orang Komisaris Independen dan 1 (satu) orang Komisaris. Seluruh Dewan Komisaris berdomisili di wilayah kerja Kantor bank **bjb**. Komposisi Dewan Komisaris dapat dilihat di bawah ini.

Farid Rahman : Komisaris Utama Independen
Muhadi : Komisaris
Fahlin F. Sjuib : Komisaris Independen

Penutup

Pada kesempatan ini, Dewan Komisaris memberikan apresiasi dan terima kasih kepada Direksi serta manajemen dibawahnya yang telah mampu menghadapi tantangan dan telah menyajikan kinerja dan usaha yang baik di tengah kondisi pandemi global COVID-19. Kepada para pemangku kepentingan lainnya, kami juga menyampaikan apresiasi yang setinggi-tingginya atas kerja sama yang telah terjalin dengan baik, sehingga manajemen bisa menjalankan kegiatan usaha dengan baik di tengah situasi yang penuh tantangan.

Kepada para pemegang saham dan regulator, Dewan Komisaris menyampaikan rasa hormat yang mendalam atas kepercayaan dan dukungan kepada pengurus bank dalam menjalankan perannya sesuai tugas pokok dan fungsinya. Semoga apa yang kami sampaikan ini bermanfaat bagi perkembangan bisnis perusahaan di masa yang akan datang.

COMPOSITION OF THE BOARD OF COMMISSIONERS AFTER THE 2021 ANNUAL GMS

On April 6, 2021, the 2021 Annual GMS decided to change the composition of the Bank's management as follows:

1. Respectfully dismissed members of the Board of Commissioners in accordance with the needs of the shareholders, namely:
 - a. Eddy I. M. Nasution as Commissioner.
 - b. Yayat Sutaryat as Independent Commissioner.

Hence, the composition of the Board of Commissioners after the 2021 Annual GMS was 3 (three) people consisting of 1 (one) Independent President Commissioner, 1 (one) Independent Commissioner and 1 (one) Commissioner. The entire Board of Commissioners was domiciled in the working area of the bank **bjb** office. The composition of the Board of Commissioners can be seen below.

Farid Rahman : Independent President Commissioner
Muhadi : Commissioner
Fahlin F. Sjuib : Independent Commissioner

Closing

On this occasion, the Board of Commissioners expresses its appreciation and gratitude to the Directors and the management under them who had been able to face challenges and had presented good performance and business in the midst of the global COVID-19 pandemic. To other stakeholders, we also expressed our highest appreciation for the well established cooperation, so that management could carry out business activities well in the midst of challenging situations.

To the shareholders and regulators, the Board of Commissioners expressed deep respect for the trust and support to the bank's management in carrying out their roles in accordance with their main duties and functions. Hopefully what we conveyed could be useful for the company's business development in the future.

Bandung, 8 Maret 2022

Bandung, March 8, 2022

Atas Nama Dewan Komisaris

On behalf of the Board of Commissioners



Farid Rahman

Komisaris Utama Independen

Independent President Commissioner

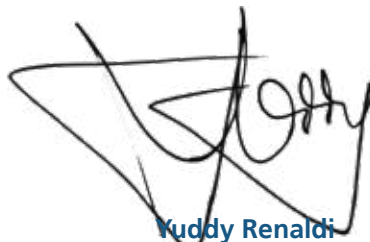
Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab Atas Laporan Tahunan Tahun 2021 PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. tahun 2021 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan perusahaan.

Demikian pernyataan ini dibuat dengan sebenarnya.

Bandung, 8 Maret 2022

DIREKSI Directors



Kuddy Renaldi
Direktur Utama
President Director



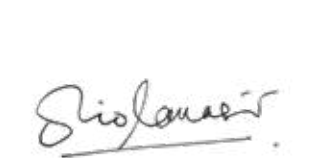
Nia Kania
Direktur Keuangan
Director of Finance



Suartini
Direktur Konsumer & Ritel
Director of Consumer & Retail



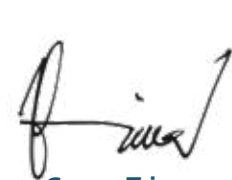
Tedi Setiawan
Direktur Operasional
Director of Operations



Rio Lanasier
Direktur Information Technology,
Treasury dan International Banking
Director of Information Technology,
Treasury and International Banking



Nancy Adistiyasari
Direktur Komersial dan Usaha Mikro Kecil
dan Menengah (UMKM)
Director of Commercial & Micro, Small and
Medium Enterprises (MSMEs)



Cecep Trisna
Direktur Kepatuhan
Director of Compliance

Statement Letter
Members of Directors and Members of the Board of Commissioners
about Responsibility for Annual Report 2021
PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

We, the undersigned, declare that all information in the Annual Report of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. 2021 has been published in its entirety and we are fully responsible for the correctness of the contents of the company's Annual Report.

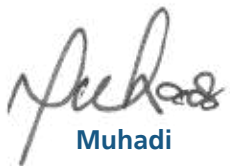
This statement was made with actual.

Bandung, March 8, 2022

DEWAN KOMISARIS
Board of Commissioners



Farid Rahman
Komisaris Utama Independen
Independent President Commissioner



Muhadi
Komisaris
Commissioner



Fahlino F. Sjuib
Komisaris Independen
Independent Commissioner



DIREKSI / Directors

Dari kiri ke kanan / From left to right:

Tedi Setiawan Direktur Operasional / Director of Operations, **Nancy Adistyasari** Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) / Director of Commercial & Micro, Small and Medium Enterprises (MSMEs), **Rio Lanasier** Direktur Information Technology, Treasury dan International Banking / Director of Information Technology, Treasury and International Banking, **Yuddy Renaldi** Direktur Utama / President Director, **Nia Kania** Direktur Keuangan / Director of Finance, **Suartini** Direktur Konsumer & Ritel / Director of Consumer & Retail, **Cecep Trisna** Direktur Kepatuhan / Director of Compliance



DEWAN KOMISARIS / Board of Commissioners

Dari kiri ke kanan / From left to right:

Muhadi Komisaris / Commissioner, **Farid Rahman** Komisaris Utama Independen / Independent President Commissioner **Fahlino F. Sjuib** Komisaris Independen / Independent Commissioner



A woman wearing a hijab is seen from the side, working on a laptop. The background is a light gray wall. Overlaid on the image are several abstract, curved, multi-colored lines in shades of blue, purple, and gold. The text 'Profil Perusahaan' is written in a large, bold, dark blue font, and 'Company Profile' is written in a smaller, blue font below it.

Profil Perusahaan

Company Profile



Sampai dengan tahun 2021, bank **bjb** memiliki 1 Kantor Pusat dan 2.778 jaringan kantor dan layanan yang terdiri dari Kantor Wilayah, Kantor Cabang, Kantor Cabang Pembantu, dan Jaringan Kantor serta layanan lainnya.

Until 2021, bank **bjb** has 1 Head Office and 2,778 office networks and services consisting of Regional Offices, Branch Offices, Sub-Branch Offices, and Office Networks and other services.



Identitas Perusahaan

Company Identity



PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

Nama Panggilan

Call Name

bank **bjb**

Tanggal Pendirian

Date of Establishment

20 Mei 1961 / May 20, 1961

Bidang Usaha

Business Line

Perbankan / Banking

Kode Saham

Share Code

BJBR

Dasar Hukum Pendirian

Basic Law of Establishment

Akta No. 4 Tahun 1999 yang dibuat dihadapan Ny. Popy Kuntari Sutresna SH. Notaris di Bandung tanggal 8 April 1999 berikut Akta Perbaikan Nomor 8 Tanggal 15 April 1999 yang telah disahkan oleh Menteri Kehakiman RI tanggal 16 April 1999, bentuk hukum Bank Jabar diubah dari Perusahaan Daerah (PD) menjadi Perseroan Terbatas (PT).

Deed No. 4 of 1999 which was made before Mrs. Popy Kuntari Sutresna SH. Notary in Bandung dated April 8, 1999 following Revision Deed No. 8 dated April 15, 1999 which was approved by the Minister of Justice of the Republic of Indonesia dated April 16, 1999, the legal form of Bank Jabar was changed from a Regional Company (PD) to a Limited Liability Company (PT).

Pencatatan di Bursa Efek Indonesia

Listed in the Indonesia Stock Exchange

8 Juli 2010 / July 8th, 2010

Data Anak Perusahaan

Subsidiaries Data

bank **bjb** Syariah (**99.24%**) – Perbankan / Banking
PT **bjb** Sekuritas Jawa Barat (**78.94%**) – Perusahaan Efek / Securities Company
PT BPR Karya Utama Jabar (**29.52%**) – Perbankan / Banking
PT BPR Intan Jabar (**24.00%**) – Perbankan / Banking

Data Jaringan Kantor

Subsidiaries Data

- 1** Kantor Pusat / Head Office
- 5** Kantor Wilayah / Regional Office
- 65** Kantor Cabang / Branch Office
- 874** Kantor Cabang Pembantu / Sub Branch Office
- 1.798** Terminal Perbankan Elektronik (TPE) /
Electronic Banking Terminal:
 - 1.750 ATM bank **bjb**
 - 48 *Cash Recycle Machine*
- 6** Sentra UMKM / Sentra UMKM
- 18** Layanan **bjb** Prioritas / Outlet **bjb** Prioritas
- 12** Layanan *Weekend Banking* / Weekend Banking

Alamat Kantor/Alamat Korespondensi

Office Address/Correspondence Address

Divisi Corporate Secretary

Widi Hartoto

Email: corsecbjb@bankbjb.co.id

Investor Relation

Email: ir@bankbjb.co.id

Kantor Pusat / Head Office

Menara bank **bjb**

Jl. Naripan No. 12-14

Bandung 40111

Tel : (+6222)-4234868

Fax : (+6222)-4206099

bjb Call : 14049

Website : www.bankbjb.co.id

Media Sosial / Social Media

Facebook : bank bjb

Twitter : @infobankbjb

Instagram: @bankbjb

Youtube : bank bjb



Modal Dasar

Authorized Capital

Rp4.000.000.000.000 / IDR4,000,000,000,000

Modal Ditempatkan dan Disetor Penuh

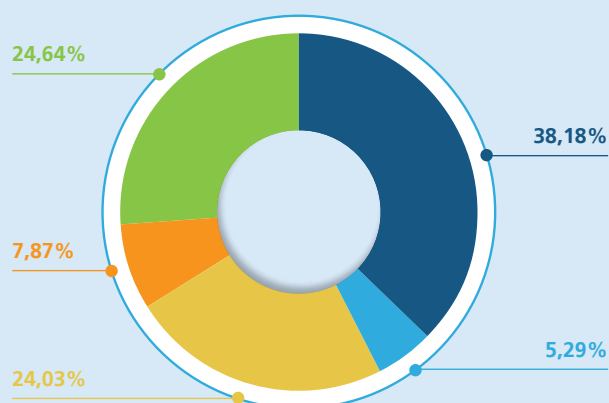
Issued and Fully Paid-Up Capital

Sebanyak 9.838.787.161 lembar saham dengan nilai nominal sebesar Rp2.459.696.790.250
Amounted to 9,838,787,161 shares with a nominal of IDR2,459,696,790,250

Kepemilikan

Ownership

- Pemerintah Provinsi Jawa Barat
West Java Provincial Government **38,18%**
- Pemerintah Provinsi Banten
Banten Provincial Government **5,29%**
- Pemerintah Kota dan Kabupaten Se-Jawa Barat
City and Regency Governments in West **24,03%**
- Pemerintah Kota dan Kabupaten Se-Banten
City and Regency Governments in Banten **7,87%**
- Publik
Public **24,64%**





Nama dan Alamat Kantor Wilayah dan Kantor Cabang

Name and Address of Regional Offices and Branch Offices

KANTOR WILAYAH / REGIONAL OFFICE		
Kantor Wilayah I / Regional Office I Jl. IR.H Djuanda No. 191 Kelurahan Dago, Kecamatan Coblong, Kota Bandung Telp : (022) 2534820 Fax : (022) 2534825 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Kantor Wilayah II / Regional Office II MSIG Tower Lt. 8 Jl. Jend. Sudirman Kav 21 Kel. Karet Kec. Setiabudi Kota Jakarta Selatan Telp : (021) 2511525 Fax : (021) 2511552 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Kantor Wilayah III / Regional Office III Jl. Sultan Agung No. 3 Blok Pon, Kel. Sumber Kec. Sumber Kab. Cirebon Telp : (0231) 322425 Fax : (0231) 323338 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id
Kantor Wilayah IV / Regional Office IV Jl. Veteran No. 6 Kota Serang Telp : (0254) 8496166/8496085 Fax : (0254) 8496097 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Kantor Wilayah V / Regional Office V Jl. HR Muhammad No. 22 Kel. Putat Gede Kec. Sukomanunggal Kota Surabaya Telp : (031) 7382001 Fax : (031) 7382002 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	
KANTOR CABANG WILAYAH I / REGIONAL BRANCH OFFICE I		
Utama Bandung Jl. Braga 12 Bandung 40111 Telp : (022) 4236617 Fax : (022) 4206944 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Buah Batu Jl. Buah batu No.254 Bandung 40196 Telp : (022) 7304586 Fax : (022) 7307489 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Cianjur Jl. HOS. Cokroaminoto No. 56A Kab. Cianjur 43215 Telp : (0263) 261474 Fax : (0263) 263837 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id
Cimahi Jl. Jend. H. Amir Machmud 451, Cimahi 40513 Telp : (022) 6632982 Fax : (022) 6652132 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Jatinangor Jl. Raya Jatinangor No.41 Kab. Sumedang 45363 Telp : (022) 7781619 Fax : (022) 7781613 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Karawang Jl. Kertabumi No. 2 Kab. Karawang 41311 Telp : (0267) 402070 Fax : (0267) 403704 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id
Majalaya Jl. Tengah No. 3-6 Kab. Bandung 40382 Telp : (022) 5953058 Fax : (022) 5955747 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Padalarang Jl. Raya Purwakarta No. 75 Kab. Bandung Barat 40553 Telp : (022) 6805493 Fax : (022) 6805494 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Palabuhan Ratu Jl. Siliwangi No. 41 Palabuhanratu, Kab. Sukabumi 43364 Telp : (0266) 431188 Fax : (0266) 431459 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id
Purwakarta Jl. Jend. Sudirman No. 63-64 Kab. Purwakarta 41114 Telp : (0264) 200977 Fax : (0264) 200793 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Soreang Jl. Raya Soreang KM 17 Kab. Bandung 40911 Telp : (022) 5891611 Fax : (022) 5891220 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Subang Jl. Jend. A. Yani No. 2 Kab. Subang 41212 Telp : (0260) 415142 Fax : (0260) 420923 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id
Suci Jl. P. H. H. Mustopa 66 Bandung 40124 Telp : (022) 7231923 Fax : (022) 7231920 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Sukabumi Jl. Jend. A. Yani No. 35A – 37 Sukabumi 43151 Telp : (0266) 223803, 214611 Fax : (0266) 222854 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Sukajadi Jl. Sukajadi No. 216 Bandung 40161 Telp : (022) 2041042 Fax : (022) 2042744 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id
Taman Sari Jl. Tamansari No. 18 Bandung 40116 Telp : (022) 4206666, 4260917 Fax : (022) 4200976 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Sumbersari Jl. Soekarno Hatta No. 53 Kota Bandung 40235 Telp : (022) 6047199 Fax : (022) 6121132 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	

KANTOR CABANG WILAYAH II / REGIONAL BRANCH OFFICE II

Hasyim Ashari Jl. K. H. Hasyim Ashari No. 34 Jakarta Pusat 10110 Telp : (021) 6330676 Fax : (021) 6324430 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Khusus Jakarta MSIG Tower LT. Ground & LT. 8 Jl. Jend. Sudirman Kav 21 Kel. Karet Kec. Setiabudi Kota Jakarta Selatan 10160 Telp : (021) 2511448 Fax : (021) 2511450 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Kebayoran Baru Jl. Melawai Raya No. 189 Jakarta Selatan 12130 Telp : (021) 7229777 Fax : (021) 7206990 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id
Gajah Mada Jl. Gajah Mada No. 86A dan 86B Jakarta Barat 11140 Telp: (021) 6315970 Fax: (021) 6316557 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Rasuna Said Jl. Hajjah Rangkyo Rasuna Said Kav X-2 No.4 Jakarta Pusat 12940 Telp: (021) 5227812 Fax: (021) 5228852 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Rawamangun Jl. Pemuda No. 97 Jakarta Timur 13260 Telp: (021) 47861771 Fax: (021) 47863209 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id
S. Parman Wisma 77 Tower 1 Lt. Dasar Jl. S. Parman Kav 77, Jakarta Barat 11410 Telp : (021) 53662611 Fax : (021) 53662614 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Saharjo Jl. Dr. Saharjo No.111 Kec.Tebet Jakarta Selatan 12810 Telp : (021) 83794097 Fax : (021) 83794099 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Bekasi Jl. Ir. H. Djuanda No. 126 Kota Bekasi 17113 Telp : (021) 8802642 Fax : (021) 8814946 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id
Bogor Jl. Kapten Muslihat 11-13 Kota Bogor 16121 Telp : (0251) 8324132 Fax : (0251) 8313654 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Cibinong Komplek Perkantoran Pemda Kab. Bogor Jl. Tegar Beriman, Cibinong, Kab. Bogor, Jawa Barat 16914 Telp : (021) 87902788 Fax : (021) 87902789 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Cikarang Jl. H. Usmar Ismail Kav. 02 Movieland Kawasan Jababeka Cikarang Utara 17530 Telp : (021) 29083401 Fax : (021) 29083405 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id
Depok Jl. Margonda Raya No. 29 Kota Depok 16432 Telp : (021) 7777772 Fax : (021) 7777774 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Batam Komp. Batam Center Square Blok D No. 01 dan 16 Kota Batam 29441 Telp : (0778) 477577 Fax : (0778) 470330 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Pekanbaru Jl. Jend. Sudirman No. 391C Kota Pekanbaru 28111 Telp : (0761) 849333 Fax : (0761) 849980 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id
Palembang Jl. H. M. Rasyid Nawawi B5-B6 No. 514-516, Palembang 30111 Telp : (0711) 311867 Fax : (0711) 311852 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Medan Jl. Iskandar Muda No. 23 D, E, F Kota Medan 20154 Telp : (061) 4539828 Fax : (061) 4539840 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	

KANTOR CABANG WILAYAH III / REGIONAL BRANCH OFFICE III

Banjar Jl. Letjen Suwanto No. 4 Kota Banjar 46316 Telp : (0265) 745987 Fax : (0265) 741780 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Ciamis Jl. Jend. Sudirman No. 71 Kab. Ciamis 46211 Telp : (0265) 772843 Fax : (0265) 773189 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Cirebon Jl. Siliwangi No. 30 Kota Cirebon 45123 Telp : (0231) 202584 Fax : (0231) 201583 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id
Garut Jl. Jend. A. Yani No. 38 Kab. Garut 44117 Telp : (0262) 231924 Fax : (0262) 231228 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Indramayu Jl. Jend. Sudirman No. 106 Kab. Indramayu 45213 Telp : (0234) 272344 Fax : (0234) 271415 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Kuningan Jl. Siliwangi Cigembang Kab. Kuningan 45511 Telp : (0232) 871273 Fax : (0232) 871961 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id
Majalengka Jl. K. H. Abdul Halim No.224 Kab. Majalengka 45418 Telp : (0233) 281105 Fax : (0233) 281710 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Singaparna Jl. Raya Timur Cikiray No. 76 Kab. Tasikmalaya 46197 Telp : (0265) 541196 Fax : (0265) 541195 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Sumber Jl. Sultan Agung No. 3 Kab. Cirebon 45611 Telp : (0231) 322426 Fax : (0231) 322425 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id
Sumedang Jl. Prabu Geusan Ulun No. 89 Kab. Sumedang 45312 Telp : (0261) 201395 Fax : (0261) 201514 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Tasikmalaya Jl. Mayor Utarya No. 30 Kota Tasikmalaya 46113 Telp : (0265) 321900 Fax : (0265) 334380 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Pangandaran Jl. Merdeka Barat No. 396 Ds Karangsari Kab. Pangandaran 40396 Telp : (0265) 631600 Fax : (0265) 631280 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id



Patrol

Jl. Raya Patrol No. 13
Kab. Indramayu 45257
Telp : (0234) 610708
Fax : (0234) 610708
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

KANTOR CABANG WILAYAH IV / REGIONAL BRANCH OFFICE IV

Balaraja

Komplek Ruko Mutiara Kawidaran No. 1-4
Jl. Raya Serang KM 22.5 Balaraja,
Kab. Tangerang 15610
Telp : (021) 29670699/29670700
Fax : (021) 29670696/97
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Tangerang Selatan

Jl. Let. Sutopo BSD III B-1 Blok E No.01-B
Serpong Kota Tangerang Selatan 15311
Telp : (021) 5373686
Fax : (021) 5373598
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Cilegon

Jl. Ahmad Yani No. 132, Kel. Sukmajaya,
Kec. Jombang, Kota Cilegon,
Banten 42411
Telp : (0254) 398718
Fax : (0254) 382978
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Labuan

Jl. Jend. Sudirman No. 182 Labuan
Kab. Pandeglang 42264
Telp : (0253) 801163/803008
Fax : (0253) 801004
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Pandeglang

Jl. Mayor Widagdo No. 6
Kab. Pandeglang 42212
Telp : (0253) 201160/201332
Fax : (0253) 201416
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Rangkasbitung

Jl. Patih Derus No. 4 Rangkasbitung
Kab. Lebak 42311
Telp : (0252) 201243/201684/ 207681
Fax : (0252) 201183
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Khusus Banten

Jl. Veteran No. 6 Kota Serang 42117
Telp : (0254) 200190
Fax : (0254) 205640
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Tangerang

The Modern Golf Shop Houses 9
Kota Tangerang 15111
Telp : (021) 55749455 / 55749467
Fax : (021) 55749443
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Daan Mogot

Komp. Perumahan Daan Mogot Baru Blok KJE
No. 9 Jl. Tampak Siring Kota Jakarta Barat 11510
Telp : (021) 29029094/29029095
Fax : (021) 29029092
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Bandar Lampung

Jl. Raden Intan No. 81A,
Kota Bandar Lampung 35111
Telp : (0721) 242936
Fax : (0721) 242935
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

KANTOR CABANG WILAYAH V / REGIONAL BRANCH OFFICE V

Denpasar

Ruko Teuku Umar Indah No. 4-5
Kota Denpasar 80114
Telp : (0361) 238450
Fax : (0361) 225254
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Semarang

Jl. Ahmad Yani No. 174
Kota Semarang 50136
Telp : (024) 8419601
Fax : (024) 8419604
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Surakarta

Jl. Slamet Riyadi No. 135-137
Kota Surakarta 57155
Telp : (0271) 646467
Fax : (0271) 646595
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Tegal

Jl. Mayjen Sutuyo No.32
Kota Tegal 52111
Telp : (0283) 341708
Fax : (0283) 341708
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Surabaya

Jl. Raya Darmo No.112
Kota Surabaya 60241
Telp : (031) 99535189/ 99536199
Fax : (031) 99537229
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Banjarmasin

Jl. Ahmad Yani Km.3
Kota Banjarmasin 70235
Telp : (0511) 3253340
Fax : (0511) 3253362
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Balikpapan

Jl. Jend. Sudirman No. 15
Kota Balikpapan 76131
Telp : (0542) 744712
Fax : (0542) 744774
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

Makassar

Jl. Jend. Sudirman No. 54B
Kota Makassar 90141
Telp : (0411) 8111883
Fax : (0411) 8111885
Email : bjbcare@bankbjb.co.id
Web : www.bankbjb.co.id

KANTOR OUTLET bjb Prioritas / OUTLET OFFICE bjb Prioritas

bjb Prioritas Bandung

Jl. Teuku Umar No. 14 Bandung- 40132
Telp : (022) 2503724, 2516212
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Utama Bandung

Jl. Braga No. 12 Bandung
Telp : (022) 4236553
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Tamansari

Jl. Tamansari No. 18 Bandung
Telp : (022) 4230547
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Karawang

Jl. Kertabumi No. 2 Kab. Karawang
Telp : (0267) 402115
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Soreang

Jl. Raya Soreang Km 17 Kab. Bandung
Telp : (022) 5891611
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Rasuna Said

Gedung Palma One Jl. HR Rasuna Said, Kav. X-2
No. 4 GL Jakarta Selatan 12950
Telp : (021) 2521088, 2521008
Email : obp01@bankbjb.co.id
Web : www.bankbjb.co.id

bjb Prioritas Bogor Jl. Kapten Muslihat No. 11-13 Bogor 16121 Telp : (0251) 8352530, 8354980 Email : obp01@bankbjb.co.id Web : www.bankbjb.co.id	bjb Prioritas Bekasi Jl. Ir. H. Juanda No. 126 Bekasi Telp : (021) 8802642, 8800563, 8801841 ext 220 Email : obp01@bankbjb.co.id Web : www.bankbjb.co.id	bjb Prioritas Kelapa Gading Rukan MOI Blok C-8 Jl. Boulevard Kelapa Gading Jakarta Utara Telp : (021) 45869382 Email : obp01@bankbjb.co.id Web : www.bankbjb.co.id
bjb Prioritas Palembang Jl. H. M. Rasyid Nawawi B5-B6 No. 514-516, RT 08 RW 02 Kel 9 Ilir Kec Ilir Timur, Palembang Telp : (0711) 311867 Email : obp01@bankbjb.co.id Web : www.bankbjb.co.id	bjb Prioritas Pekanbaru Jl. Jend. Sudirman No. 391C Pekanbaru Telp : (0761) 849333 Email : obp01@bankbjb.co.id Web : www.bankbjb.co.id	bjb Prioritas Cirebon Jl. Siliwangi No. 30 Cirebon 45123 Telp : (0231) 226994 Email : obp01@bankbjb.co.id Web : www.bankbjb.co.id
bjb Prioritas Tasikmalaya Jl. Sutisna Senjaya No. 47 Kel. Empangsari, Kec. Tawang Kota Tasikmalaya 46112 Telp : (0265) 334216 Email : obp01@bankbjb.co.id Web : www.bankbjb.co.id	bjb Prioritas Serang Jl. Veteran No. 6 Serang, Banten Telp : (0254) 217701 Email : obp01@bankbjb.co.id Web : www.bankbjb.co.id	bjb Prioritas Tangerang Jl. Ruko Global Mansion Blok RB No. 1-2 Kec. Priuk Kota Tangerang Telp : (021) 55749455, 55749457, 55749467 Email : obp01@bankbjb.co.id Web : www.bankbjb.co.id
bjb Prioritas Semarang Jl. Ahmad Yani No. 174 Semarang, Jawa Tengah Telp : (024) 8419601, 8419602, 8419603 ext 221 Email : obp01@bankbjb.co.id Web : www.bankbjb.co.id	bjb Prioritas Makassar Jl. Jend. Sudirman No. 45B, Mangkura, Kota Makassar Telp : (0411) 8111883, 8111885 Email : obp01@bankbjb.co.id Web : www.bankbjb.co.id	bjb Prioritas Surabaya Jl. Raya Darmo No. 112 Surabaya Telp : (031) 7324721 Email : obp01@bankbjb.co.id Web : www.bankbjb.co.id
UNIT SENTRA UMKM / MSME CENTRAL UNITS		
Wilayah Bandung Raya Jl. Jend. Ahmad Yani No. 414 Kec. Batununggal Kota Bandung Telp : (022) 2534836, 2510600 Fax : (022) 2534820 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Wilayah Karawang Jl. Kertabumi No. 2 Kab. Karawang Telp : (0267) 8454389 Fax : (0267) 8454389 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Wilayah Pakuan Komp. Perkantoran Pemda Kab. Bogor, Jl. Tegar Beriman, Cibinong, Kab. Bogor Telp : (021) 87912441 Fax : (021) 87912441 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id
Wilayah Priangan Timur Jl. Mayor Utarya No. 30 Kota Tasikmalaya Telp : (0265) 322450 Fax : (0265) 322150 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Wilayah Cirebon Jl. Siliwangi No. 30, Kota Cirebon Telp : (0231) 202584, 202585 Fax : (0231) 201583, 239974 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Wilayah Banten Jl. Veteran No. 6, Serang-42117, Prov. Banten Telp : (0254) 214248 Fax : (0254) 214282 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id
WEEKEND BANKING		
Weekend Banking KC Buah Batu Jl. Buahbatu No. 254, Kota Bandung Telp : (022) 7304586, 7309547 Fax : (022) 7307489, 7309546 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Weekend Banking KCP Setiabudhi Jl. Dr. Setiabudi No. 169 E Kota Bandung Telp : (022) 2009813 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Weekend Banking KCP Martadinata Jl. Laksamana Laut Raden Eddy Martadinata No. 106, Kota Bandung Telp : (022) 4236883 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id
Weekend Banking KCP Asia Afrika Jl. Asia Afrika No. 117 Kota Bandung Telp : (022) 4235073 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Weekend Banking KK Ciwalk Jl. Cihampelas No. 160 Blok FF 02&03 Lt.1 Kota Bandung Telp : (022) 82062403 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Weekend Banking KK RSKIA Kota Bandung Jl. KH Wahid Hasyim No. 311 Kota Bandung Telp : (022) 6126592 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id
Weekend Banking KCP Pemkot Bandung I Jl. Wastukencana No. 21 Kec. Bandung Wetan Kota Bandung Telp : (022) 4210000 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Weekend Banking KCP Sudirman Jl. Jend. Sudirman No. 58 C Bogor Telp : (022) 4231380 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Weekend Banking KK Lippo Plaza Keboen Raya Jl. Malabar 2 No. 17A, Kel. Babakan, Kota Bogor Telp : (0251) 8200310 Fax : (0251) 8200309 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id
Weekend Banking KCP H.Z Mustofa Jl. KHZ Mustofa No. 150, Kota Tasikmalaya Telp : (0265) 320164 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Weekend Banking KCP Gunungsari Jl. Dr. Cipto Mangunkusumo No. 12A, RT 02/06, Kel. Pekiringan, Kec. Kesambi, Kota Cirebon Telp : (0231) 220341 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id	Weekend Banking KCK Banten Jl. Veteran No. 6, Kota Serang Telp : (0254) 200190 Email : bjbcare@bankbjb.co.id Web : www.bankbjb.co.id



Brand Perseroan

Company Brand

Identitas brand bank **bjb** dapat dijelaskan sebagai berikut:
bank **bjb** brand identity can be explained as follows:

Logo Perseroan memiliki makna Jangkauan Pelayanan, dalam perspektif sekunder berarti sayap yang terbang untuk kemajuan. Bentuk sayap pada logo bank **bjb** melambangkan lengan yang menjangkau jauh untuk memberikan pelayanan yang terbaik kepada nasabah, shareholder dan seluruh masyarakat. Sedangkan penggunaan huruf pada *logotype* merupakan pengembangan bentuk dari huruf Alte Haas Grothesk.

Pemilihan nama bank **bjb** hadir sebagai akronim dari Bank Jabar Banten menggambarkan sifat kesederhanaan dan sifat modern masyarakat di mana bank **bjb** akan berbakti. Nama ini menggambarkan transformasi bank **bjb** untuk menjadi lebih efektif dan profesional dalam melayani seluruh lapisan masyarakat dari Sabang sampai Merauke.



bank **bjb** logo has the meaning of Service Outreach, in a secondary perspective it means wings that fly to progress. The wing shape on the bank **bjb** logo symbolizes the far reaching arm to provide the best service to customers, shareholders and the entire community. While the use of letters on the logotype is the development of the shape of the letters Alte Haas Grothesk.

The selection of the name bank **bjb** was present as an acronym for Bank Jabar Banten describing the simplicity and modern nature of the society in which the bank **bjb** will serve. This name describes the transformation of the bank **bjb** to be more effective and professional in serving all levels of society from Sabang to Merauke.

Brand Personality

RAMAH
Hospitable



MELAYANI
Serving



TULUS
Sincere





Brand Personality

Brand Personality bank **bjb** menggambarkan sosok institusi finansial perbankan yang cekatan, sigap dan terampil dalam setiap tindakan maupun interaksi, baik dengan *shareholder*, nasabah maupun dengan masyarakat pada umumnya. Selain itu, juga menunjukkan sosok institusi finansial yang membumi, akrab, ingin selalu dekat dengan masyarakat, *shareholder* dan nasabahnya. Sehingga dalam proses operasional hari ke hari, sifat ini menjadi nafas dalam setiap tindakan. Serta, menampilkan sosok sebuah institusi finansial yang mapan, memiliki fondasi yang kuat dan dengan demikian tampak penuh percaya diri dalam menghadapi persaingan, menjadi pemain teratas dalam industri maupun dalam proses pelayanan dengan nasabah.

Brand Personality

bank **bjb** Brand Personality describes the figure of a bank financial institution that is dexterous, alert and skilled in every action and interaction, both with shareholders, customers and the community in general. In addition, it also shows the figure of a financial institution that is grounded, familiar, wants to always be close to the community, shareholders and customers. So that in the operational process day to day, this trait becomes a breath in every action. And, displaying the figure of an established financial institution, has a strong foundation and thus appears confident in the face of competition, becomes the top player in the industry and in the process of service with customers.

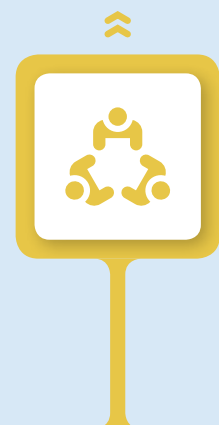
SEDERHANA
Modest



BERSAHABAT
Friendly



KEKELUARGAAN
Kinship





Riwayat Singkat Perusahaan

Company Brief History

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (selanjutnya disebut “bank **bjb**” atau Perseroan) didirikan berdasarkan Peraturan Pemerintah No 33 Tahun 1960 tentang penentuan perusahaan milik Belanda di Indonesia yang dikenakan nasionalisasi. Salah satu perusahaan milik Belanda yang berkedudukan di Bandung yaitu N.V Denis (*De Eerste Nederlandsche Indische Shareholding*) terkena ketentuan tersebut dan diarahkan kepada Pemerintah Daerah Provinsi Daerah Tingkat I Jawa Barat. Bank telah mulai beroperasi secara komersial pada tanggal 20 Mei 1961.

PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. (from now on referred to as “bank **bjb**” or the Company) was established based on Government Regulation No. 33 of 1960 concerning the determination of Dutch-owned companies in Indonesia subject to nationalization. One of the Dutch-owned companies based in Bandung, namely N.V Denis (*De Eerste Nederlandsche Indische Shareholding*), is affected by this provision and directed to the Regional Government of the Provincial Level Region of West Java. The bank began its commercial operation on May 20, 1961.

Sebagai tindak lanjut dari peraturan Pemerintah No. 33 tahun 1960, Pemerintah daerah Tingkat Provinsi I Jawa Barat mendirikan Bank Karja Pembangunan dengan Akta Notaris Noezar No. 152 tanggal 21 Maret 1961 dan No. 184 tanggal 13 Mei 1961 yang kemudian dikukuhkan dengan surat Keputusan Gubernur Provinsi Jawa Barat No. 7/GKDN/BPD/61 tanggal 20 Mei 1961 dengan nama PT Bank Karja Pembangunan Daerah Djawa Barat. Berdasarkan Peraturan Daerah Provinsi DJawa Barat No. 11/PD/DPRD/72 tanggal 27 Juni 1972, kedudukan hukum PT Bank Karja Pembangunan Daerah Djawa Barat diubah menjadi PD Bank Karja Pembangunan Daerah Djawa Barat. Nama PD Bank Karja Pembangunan Daerah Jawa Barat selanjutnya diubah menjadi Bank Pembangunan Daerah Jawa Barat (BPD Jabar) sesuai Perda Provinsi Jawa Barat Nomor 1/DP-040/PD/1978 Tanggal 27 Juni 1978. Pada tahun 1992 sesuai dengan Surat Keputusan Bank Indonesia No. 25/84/KEP/DIR tanggal 2 November 1992 status BPD Jabar meningkat menjadi bank umum devisa. Berdasarkan Peraturan Daerah No. 11 Tahun 1995, BPD Jabar memiliki sebutan Bank Jabar dengan logo baru.



As a follow up to Government Regulation No. 33 of 1960, the Regional Government of the Provincial Level I of West Java established the Development Work Bank with Noezar Notarial Deed No. 152 March 21, 1961 and No. 184 dated May 13, 1961 which was then confirmed by the Decree of the Governor of West Java Province No. 7 / GKDN / BPD / 61 dated May 20, 1961 under the name of PT Bank Karya Pembangunan Daerah Djawa Barat. Based on the Regional Regulation of West Java Province No. 11/ PD/DPRD/72 dated June 27, 1972, the legal position of PT Bank Karya Pembangunan Daerah in West Java was changed to PD Bank Karja Pembangunan Jawa Barat. The name PD Karja Pembangunan Jawa Barat is subsequently changed to West Java BPD according to West Java Provincial Regulation Number 1/ DP-040/PD/1978 dated June 27, 1978. In 1992 according to Bank Indonesia Decree No.25 / 84 / KEP / On November 2, 1992 the status of the West Java BPD increased to a foreign exchange commercial bank. Based on Regional Regulation No. 11 of 1995, West Java BPD has the name Bank Jabar with a new logo.



Berdasarkan Peraturan Daerah Provinsi Daerah Tingkat I Jawa Barat No.22 Tahun 1998 tanggal 14 Desember 1998 tentang Perubahan Bentuk Hukum Bank Pembangunan Daerah Jawa Barat dari Perusahaan Daerah (PD) menjadi Perseroan Terbatas (PT). Perda tersebut dituangkan lebih lanjut pada Akta Pendirian Nomor 4 Tanggal 8 April 1999 juncto Akta Perbaikan Nomor 8 Tanggal 15 April 1999. Keduanya dibuat di hadapan Popy Kuntari Sutresna, S.H., Notaris di Bandung yang telah memperoleh pengesahan Menteri Kehakiman RI berdasarkan Surat Keputusan No. C2-7103.HT.01.01.TH.99 tanggal 16 April 1999, didaftarkan dalam Daftar Perusahaan di Kantor Pendaftaran Perusahaan Kab/ Kodya Bandung di bawah No. 871/BH.10.11/IV/99 tanggal 24 April 1999, serta telah diumumkan dalam Berita Negara Republik Indonesia No.39 tanggal 14 Mei 1999, Tambahan No. 2811, bentuk hukum Bank Jabar diubah dari Perusahaan Daerah (PD) menjadi Perseroan Terbatas (PT).

Based on the Regional Regulation of the Provincial Level I West Java No.22 of 1998 dated December 14, 1998 concerning the Changing the Legal Form of the West Java Regional Development Bank from a Regional Company (PD) to a Limited Liability Company (PT). The Regional Regulation was further outlined in Deed of Establishment Number 4 dated on April 8, 1999 juncto Deed of Amendment Number 8 dated April 15, 1999. Both of them were made before Popy Kuntari Sutresna, SH, a Notary in Bandung who had been approved by the Minister of Justice of the Republic of Indonesia based on Decree No.C2 -7103.HT.01.01. TH.99 dated April 16, 1999, was registered in the Company Register at the Bandung District / Kodya Company Registration Office under No.871 / BH.10.11 / IV / 99 dated April 24, 1999, and was announced in the News Negara Republik Indonesia No.39 dated May 14, 1999, Supplement No.871/ BH.10.11/IV/99, the legal form of Bank Jabar was changed from a Regional Company (PD) to a Limited Liability Company (PT).



Untuk memenuhi meningkatnya kebutuhan masyarakat akan jasa layanan perbankan yang berlandaskan syariah, sesuai dengan izin Bank Indonesia No. 2/18/DpG/DPIP Tanggal 12 April 2000 maka sejak tanggal 15 April 2000 Bank Jabar menjadi BPD pertama di Indonesia yang menjalankan dual banking system, yaitu memberikan layanan perbankan dengan sistem konvensional dan sistem syariah.

Berdasarkan Rapat Umum Pemegang Saham (RUPS) tanggal 16 April 2001 menyetujui peningkatan modal dasar Bank Jabar menjadi Rp1 triliun. Selanjutnya, berdasarkan hasil keputusan Rapat Umum Pemegang Saham (RUPS) yang diselenggarakan pada tanggal 14 April 2004 berdasarkan Akta No. 10 Tanggal 14 April 2004, modal dasar Bank Jabar dinaikkan dari Rp1 triliun menjadi Rp2 triliun. Melihat perkembangan prospek usaha yang terus membaik, hasil RUPS tanggal 5 April 2006 menetapkan kenaikan modal dasar Bank Jabar dari Rp2 triliun menjadi Rp4 triliun.

Pada bulan November 2007, sebagai tindak lanjut SK Gubernur BI No. 9/63/kep.gbi/2007 tentang Perubahan Izin Usaha Atas Nama PT Bank Pembangunan Daerah Jawa Barat Menjadi Izin Usaha Atas Nama PT Bank Pembangunan

To meet the increasing needs of the community for sharia-based banking services, in accordance with BI license Number 2/18/DpG/DPIP on April 12, 2000, since April 15, 2000 Bank Jabar became the first BPD in Indonesia to run a dual banking system, namely providing banking services with conventional and sharia systems.

Based on the General Meeting of Shareholders (AGM) on April 16, 2001, the bank approved an increase in authorized capital of Bank Jabar to IDR1 trillion. Furthermore, based on the results of the GMS decision held on April 14, 2004 based on Deed No. 10 dated April 14, 2004, the authorized capital of Bank Jabar was increased from IDR1 trillion to IDR2 trillion. By seeing the development of business prospects which continues to improve, the results of the Annual GMS on April 5, 2006 set an increase in the authorized capital of Bank Jabar from IDR2 trillion to IDR4 trillion.

In November 2007, as a follow-up to the BI Governor's Decree Number 9/63/kep.gbi/2007 concerning Changes in Business Licenses on Behalf of PT Bank Pembangunan Daerah Jawa Barat Becoming a Business License on behalf of

Daerah Jawa Barat dan Banten, dilaksanakan penggantian *call name* dari "Bank Jabar" menjadi "Bank Jabar Banten".

Sehubungan dengan kegiatan usaha perbankan syariah, Bank Jabar Banten melakukan pemisahan (*spin off*) unit usaha syariah menjadi bank syariah dengan nama PT Bank Jabar Banten Syariah. Berdasarkan Akta Pendirian Perseroan Terbatas, PT Bank Jabar Banten Syariah No.4 tanggal 15 Januari 2010, dibuat oleh Fathiah Helmi, S.H., Notaris di Jakarta, bank **bjb** memiliki penyertaan sebanyak 1.980.000.000 (satu miliar sembilan ratus delapan puluh juta) saham yang merupakan 99% (sembilan puluh sembilan persen) dari seluruh saham yang telah ditempatkan dan disetor penuh dalam Anak Perusahaan. PT Bank Jabar Banten Syariah memperoleh izin usaha dari Bank Indonesia sesuai dengan Keputusan Gubernur Bank Indonesia No.12/35/KEP.GBI/2010 tanggal 30 April 2010 Tentang Pemberian Izin Usaha PT Bank Jabar Banten Syariah.

Seiring dengan perkembangan jaringan kantor yang lebih luas maka berdasarkan Hasil Rapat Umum Pemegang Saham Luar Biasa PT Bank Pembangunan Jawa Barat dan Banten No. 26 tanggal 21 April 2010 dan sesuai Surat Bank Indonesia No. 12/78/APBU/Bd tanggal 30 Juni 2010 perihal Rencana Perubahan Logo Bank serta Surat Keputusan Nomor 1337/SK/DI(R-PPN/2010 tanggal 5 Juli 2010 tentang Perubahan Logo dan Penyebutan Nama Serta Pemberlakuan *Brand Identity Guidelines*, maka pada tanggal 8 Agustus 2010 nama "Bank Jabar Banten" resmi berubah menjadi "bank **bjb**". Pada 8 Juli 2010 bank Bank Jabar Banten mencatatkan saham perdananya (IPO) di Bursa Efek Indonesia dengan kode saham BJBR. Pada Tahun 2021 bank **bjb** memiliki Perusahaan Efek Daerah Pertama. Di Tahun yang sama bank **bjb** menjadi Perusahaan Konglomerasi.

Keterangan Perubahan Nama

Sesuai dengan uraian riwayat singkat, Perseroan pernah melakukan tiga kali perubahan nama yaitu yang pertama pada tahun 1995 dengan sebutan Bank Jabar. Selanjutnya pada tahun 2007 sebutan perseroan diubah menjadi Bank Jabar Banten yang efektif pada bulan November 2007. Terakhir pada tahun 2010 perubahan penyebutan nama perseroan menjadi bank **bjb** yang efektif pada tanggal 30 April 2010.

PT Bank Pembangunan Daerah Jawa Barat dan Banten, carried out the replacement of the call name from "Bank Jabar" to "Bank Jabar Banten".

In connection with sharia banking business activities, Bank Jabar Banten spin off sharia business units into Islamic banks under the name PT Bank Jabar Banten Syariah. Based on the Deed of Establishment of a Limited Liability Company, PT Bank Jabar Banten Syariah No.4 January 15, 2010, made by Fathiah Helmi, SH, Notary in Jakarta, bank **bjb** has an investment of 1,980,000,000 (one billion nine hundred eighty million) shares which constitute 99% (ninety nine percent) of all shares that have been placed and fully paid in the Subsidiary. Bank Jabar Banten Syariah obtained a business license from Bank Indonesia in accordance with the Decree of the Governor of Bank Indonesia No.12/35/KEP. GBI/2010 dated 30 April 2010 concerning the Granting of a Business License of PT Bank Jabar Banten Syariah.

Along with the development of a wider office network, based on the Results of the Extraordinary General Meeting of Shareholders, PT Bank Pembangunan Jawa Barat dan Banten Number 26 dated April 21, 2010 and in accordance with Bank Indonesia Letter No. 12/78/APBU/Bd dated June 30, 2010 concerning the Plan for Changing the Bank Logo and Decree Number 1337/SK/ DI (R-PPN/2010 dated July 5, 2010 concerning Change of Logo and Mention of Names and Enforcement of Brand Identity Guidelines, then on August 8, 2010 the name "Bank Jabar Banten" officially changed to "bank **bjb**". On July 8, 2010 Bank Jabar Banten bank listed its initial shares (IPO) on the Indonesia Stock Exchange with the stock code BJBR. In 2021 bank **bjb** has the First Regional Securities Company. In the same year bank **bjb** became a conglomerate company.

Description of Name Change

In accordance with a brief history description, the Company has changed its name three times, the first in 1995 as Bank Jabar. Subsequently in 2007 the name of the company was changed to Bank Jabar Banten which was effective in November 2007. Finally in 2010 the change in the name of the company to bank **bjb** which was effective on April 30, 2010.



Visi, Misi, dan Budaya Perusahaan

Vision, Mission, and Corporate Culture

VISI

Vision

**"Menjadi Bank Pilihan
Utama Anda."**

"Become Your
Preferred Bank."



MISI Mission



**Memberikan kontribusi
dan berpartisipasi
sebagai penggerak
dan pendorong laju
perekonomian daerah.**

Contributing and
participating as a
driving force and
driving force for the
regional economy.

1



**Menjadi *partner*
utama pemerintah
daerah dalam
pengelolaan keuangan.**

Becoming the
main partner of the
local government in
financial management.

2



**Memberikan layanan
terbaik kepada nasabah.**

Providing the best
service to customers.

3

TAGLINE

"Tandamata Untuk Negeri"
"Tandamata Untuk Negeri"

Reviu Visi dan Misi oleh Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi senantiasa melakukan telaah terhadap pencapaian Visi dan Misi Bank. Visi dan Misi telah diperbaharui berdasarkan SK Direksi No. 0449/DIR-PST/2020 tanggal 9 Juli 2020 Tentang Visi, Misi dan *Tagline* PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. Perubahan Visi dan Misi merupakan hasil telaah atas adanya perubahan kondisi internal dan eksternal yang dilakukan di tahun 2020. Secara periodik pencapaian Visi dan Misi di evaluasi dengan menggunakan mekanisme penyusunan Rencana Bisnis Bank yang memuat pencapaian target, rencana strategis dan target kinerja satu tahun ke depan. Pencapaian Visi dan Misi Perseroan telah sesuai dengan arah dan tahapan yang telah ditetapkan oleh Perseroan.

Vision and Mission Review by Board of Commissioners and Directors

The Boards of Commissioners and Directors continually reviewed the achievement of the Bank's Vision and Mission. The vision and mission had been updated based on the Decree of the Directors No. 0449/DIR-PST/2020 dated July 9, 2020 concerning the Vision, Mission and Tagline of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk. Changes in Vision and Mission are the result of a review of changes in internal and external conditions carried out in 2020. Periodically, the achievement of the Vision and Mission was evaluated using the Bank's Business Plan preparation mechanism which contained the achievement of targets, strategic plans and performance targets for the next year. The achievement of the Company's Vision and Mission was in accordance with the direction and stages set by the Company.



Memberikan manfaat terbaik dan berkelanjutan kepada stakeholders.

Providing the best and sustainable benefits to stakeholders.

4



Meningkatkan inklusi keuangan kepada masyarakat melalui digitalisasi perbankan.

Increasing financial inclusion to the public through banking digitalization.

5



BUDAYA PERUSAHAAN

Corporate Culture

Budaya Perusahaan adalah prinsip-prinsip yang diyakini baik dan benar dalam mencapai tujuan perusahaan yang menjadi landasan kebijakan dan aturan, dan mengarahkan perilaku individu di dalam perusahaan. Budaya Perusahaan yang dikelola dengan baik memiliki peranan yang strategis dalam upaya pencapaian visi, misi, tujuan, strategi, dan sasaran-sasaran usaha. Peran budaya perusahaan dapat dilihat dari sudut kepentingan perusahaan dan kepentingan pegawai.

Perumusan Nilai-Nilai Budaya (*Corporate Value*) dan Perilaku Utama Perusahaan dilakukan oleh manajemen dengan menggali nilai-nilai yang tumbuh dan berkembang di dalam perusahaan. Budaya perusahaan bank **bjb** harus selaras dengan visi dan misi bank **bjb** dan adaptif terhadap perubahan dunia perbankan. Oleh karena itu apabila budaya yang telah ada sudah tidak sejalan dengan visi, misi, dan perkembangan dunia perbankan, maka perlu dilakukan perubahan budaya dengan menggali nilai-nilai baru yang muncul.

bank **bjb** secara konsisten terus berupaya menyesuaikan cara dalam mengimplementasikan *Corporate Value* dan Program Budaya Kerja agar lebih mudah dipahami dan dijalankan oleh seluruh pegawai. Internalisasi Program Budaya di bank **bjb** dilaksanakan melalui optimalisasi program komunikasi pegawai secara berkelanjutan (*Culture Implementation Program*).

Nilai-nilai Budaya Perusahaan bank **bjb** merupakan penjabaran lebih lanjut atas slogan bank **bjb** sebagai acuan pokok bagaimana perilaku bank **bjb** dengan segenap jajarannya dalam mengelola bisnisnya.

Corporate Culture becomes the principles believed to be good and right in achieving company goals that form the basis of policies and rules, and direct the behavior of individuals within the company. A well-managed corporate culture has a strategic role in achieving the vision, mission, goals, strategies, and business goals. The role of corporate culture can be seen from the point of view of the interests of the company and the interests of employees.

Corporate Values and the Bank's Code of Conduct are established by management by exploring the values that grow and develop within the Bank. bank **bjb** corporate culture must align with the vision and mission of bank **bjb** and be adaptive to changes in the banking business. Therefore if the existing culture is in alignment with the vision, mission, and development of the banking industry, it is necessary to perform cultural change by exploring new values that emerge.

bank **bjb** consistently strived to adjust the way in implementing Corporate Values and Work Culture Programs to make it easier for all employees to understand and implement. Internalization of the Culture Program at bank **bjb** was carried out through the optimization of the employee communication program on an ongoing basis (*Culture Implementation Program*).

bank **bjb**'s Corporate Culture values were a further elaboration of bank **bjb**'s slogan as the main reference for how bank **bjb** should behave with all its staff in managing its business



Nilai-Nilai Budaya Perusahaan bank bjb adalah "GO SPIRIT".

Arti Kata GO pada logo GO-SPIRIT adalah "Suatu ajakan secara bersama-sama, bekerjasama, saling membantu, bahu-membahu dalam mencapai suatu visi, misi dan tujuan perusahaan".

Arti Kata SPIRIT pada logo GO-SPIRIT adalah "Semangat"; "Jiwa"; "Antusias". Memberikan arti nilai perusahaan yang diwarnai oleh insan-insan yang memiliki semangat, menjiwai, dan antusias dalam memaknai, mengamalkan dan mengimplementasikan nilai-nilai budaya perusahaan bank **bjb** dalam setiap aktivitas kehidupan insan bank **bjb**, yang terdiri dari:



SERVICE EXCELLENCE



PROFESSIONALISM



INTEGRITY



RESPECT



INNOVATION



TRUST

bank bjb Corporate Values are "GO SPIRIT".

The meaning of the word GO in the GO-SPIRIT logo is "a joint invitation, cooperation, mutual assistance, shoulder to shoulder in achieving the Bank's vision, mission and goals".

The meaning of the word SPIRIT in the GO-SPIRIT logo is "Passion"; "Soul"; "Enthusiasm". This provides the meaning of the values accompanied by personnel who have passion, inspiration, and enthusiasm in interpreting, performing and implementing bank **bjb** corporate cultural values in every activity, which consists of:

Arti GO-SPIRIT secara keseluruhan adalah "Nilai yang tertanam dalam setiap insan bank **bjb** untuk bersama-sama, bekerjasama, saling membantu, bahu-membahu dalam mencapai suatu visi, misi dan tujuan perusahaan yang sesuai dan diimbangi dengan jiwa yang penuh semangat serta antusias dalam memaknai, mengamalkan dan mengimplementasikan nilai-nilai budaya perusahaan serta perilaku yang terkandung dalam GO-SPIRIT itu sendiri".

The meaning of GO-SPIRIT as a whole is "the value instilled in every person to work together, help each other, shoulder to shoulder in achieving the Bank's vision, mission and goals in balance with a spirit that is full of passion and enthusiasm in interpreting, conducting and implementing corporate cultural values and the behavior in GOSPIRIT itself".





BAGI PERUSAHAAN FOR THE COMPANY



1. Meningkatkan citra perusahaan dengan keunikan budaya yang dimiliki.
 2. Sebagai suatu acuan atau pedoman yang menjiwai segala kebijakan perusahaan.
 3. Menekan turn over pegawai karena rasa kebanggaan dan jati diri.
 4. Salah satu instrumen untuk mendapatkan dukungan dari semua unsur dalam perusahaan.
 5. Sebagai sarana membentuk kesamaan visi dan cara-cara melakukan bisnis.
1. Improve the image of the Bank with its unique culture.
 2. Serve as a reference or guideline that permeates in all policies.
 3. Reduce employee turnover due to a sense of pride and identity.
 4. Serve as an instrument to received support from all elements in the Bank.
 5. Serve as a tool for creating common vision and ways of doing business.



SERVICE EXCELLENCE

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



PROFESSIONALISM

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



INTEGRITY

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

BAGI PEGAWAI FOR EMPLOYEES



1. Memberi arah yang jelas dalam bersikap dan berperilaku di dalam perusahaan.
 2. Menyamakan persepsi dan pola pandang yang sama dalam mencapai sasaran perusahaan.
 3. Meningkatkan produktivitas dan meningkatkan prestasi kerja para pegawai.
 4. Peran pegawai menjadi jelas, dan memperjelas arah perusahaan sehingga terlihat lebih nyata.
 5. Meningkatkan motivasi kerja pegawai.
1. Provide a clear direction in behaving and conducting within the Bank.
 2. Create equal perspective and point of view in achieving the Bank's goals.
 3. Increase productivity and improve employees work performance.
 4. Clarify the role of employees, and clarify the directions of the Bank so as to make them more real.
 5. Improve employee work motivation.



RESPECT

7. Menghormati dan Menghargai serta Terbuka terhadap Perbedaan
8. Memberi dan Menerima Pendapat yang Positif dan Konstruktif

7. Respect and Respect and Be Open to Differences
8. Giving and Receiving Positive and Constructive Opinions Value-Added Services



INNOVATION

9. Kreatif dan Inovatif untuk Memberikan Solusi Terbaik
10. Melakukan Perbaikan Berkelanjutan

9. Creative and Innovative to Provide the Best Solution
10. Making Continuous Improvements



TRUST

11. Berperilaku Positif dan Dapat Dipercaya
12. Membangun Sinergi untuk Mencapai Tujuan Perusahaan

11. Be Positive and Trustworthy
12. Building Synergy to Achieve Company Goals

Bidang Usaha

Business Fields



Kegiatan Usaha Menurut Anggaran Dasar dan yang Dijalankan

Berdasarkan Perubahan Anggaran Dasar tahun 2020 Bank didirikan dengan maksud dan tujuan untuk berusaha di bidang perbankan. Untuk mencapai maksud dan tujuan tersebut, ruang lingkup kegiatan bank antara lain adalah:

1. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikasi deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu.
2. Memberikan kredit.
3. Menerbitkan surat pengakuan utang.
4. Membeli, menjual, atau menjamin atas risiko sendiri maupun untuk kepentingan dan perintah nasabahnya:
 - a. Surat-surat wesel termasuk wesel yang diakseptasi oleh bank yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat dimaksud;
 - b. Surat pengakuan utang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat dimaksud;

Business Activities According to the Articles of Association and Executed

Based on the 2020 Amendments to the Articles of Association, the Bank was established with the intent and purpose of doing business in the banking sector. To achieve these aims and objectives, the scope of activities of the bank included, among others:

1. Collecting funds from the public in the form of deposits in the form of demand deposits, time deposits, certified deposits, savings and / or other equivalent forms.
2. Distributing loans.
3. Issuing debt instruments.
4. Buying, selling, or guarantying at own risk or for the interests and orders of its customers:
 - a. Notes including drafts accepted by the bank which validity period was no longer than the trading practice in said notes;
 - b. Debt acknowledgments and other trading papers whose validity period was not longer than the trading practice of the said securities;



c. Kertas perbendaharaan negara dan surat jaminan pemerintah; d. Sertifikat Bank Indonesia (SBI); e. Obligasi; f. Surat dagang berjangka waktu sampai dengan 1 (satu) tahun; g. Instrumen surat berharga lain yang berjangka waktu sampai dengan 1 (satu) tahun;	c. State treasury bills and government guarantees; d. Bank Indonesia Certificates (SBI); e. Bonds; f. Commercial papers with a maturity of up to 1 (one) year; g. Other securities instruments with a maturity of up to 1 (one) year;
5. Memindahkan uang baik untuk kepentingan sendiri maupun kepentingan nasabah. 6. Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lainnya. 7. Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antar pihak ketiga. 8. Menyediakan tempat untuk menyimpan barang dan surat berharga. 9. Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak. 10. Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat berharga yang tidak tercatat dalam Bursa Efek. 11. Melakukan kegiatan anjak piutang, usaha kartu kredit dan kegiatan wali amanat. 12. Melakukan kegiatan dalam valuta asing dan/atau sebagai Bank Devisa dengan memenuhi ketentuan yang ditetapkan oleh pihak yang berwenang. 13. Melakukan kegiatan penyertaan modal pada bank atau perusahaan dibidang jasa keuangan lainnya atau mendirikan perusahaan baru sepanjang tidak bertentangan dengan ketentuan yang berlaku. 14. Bertindak sebagai pendiri dana pensiun sesuai dengan ketentuan dalam peraturan dana pensiun yang berlaku. 15. Menyelenggarakan usaha-usaha perbankan lainnya sesuai dengan ketentuan hukum yang berlaku, baik di dalam maupun di luar negeri.	5. Transferring money for both own and customer interests. 6. Placing funds with, borrowing funds from, or lending funds to other banks, either by letter, telecommunication facilities or by sight draft, check or other means. 7. Receiving payments on bills for securities and perform calculations with or between third parties. 8. Providing a place to store valuables and securities. 9. Carrying out custody activities for the benefit of other parties based on a contract. 10. Placing funds from a customer to another customer in the form of securities that were not listed on the Stock Exchange. 11. Performing factoring, credit card business and trustee activities. 12. Conducting activities in foreign currency and / or as a Foreign Exchange Bank by complying with the provisions stipulated by the competent authority. 13. Conducting equity participation in a bank or company in the field of other financial services or establishing a new company as long as it did not conflict with applicable regulations. 14. Acting as a pension fund founder in accordance with the provisions of the applicable pension fund regulations. 15. Carrying out other banking activities in accordance with applicable legal provisions, both at home and abroad.

Seluruh kegiatan usaha menurut Anggaran Dasar telah dijalankan oleh Perseroan.

All business activities according to the Articles of Association have been carried out by the Company.



Produk dan Jasa

Kegiatan usaha bank **bjb** meliputi berbagai produk simpanan, produk pinjaman, serta berbagai layanan yang dijelaskan sebagai berikut.

Products and Services

bank **bjb** business activities include various savings products, loan products, and various services which are described as follows.

CONSUMER BANKING / CONSUMER BANKING

TABUNGAN / SAVING

bjb Tandamata

Produk tabungan yang diterbitkan oleh Perseroan dalam rangka menjangkau golongan masyarakat kecil dan menengah, melalui setoran awal yang relatif ringan dan diikutsertakan dalam Undian Berhadiah Perseroan. Bebas biaya transaksi tarik tunai di seluruh ATM bank **bjb**, ATM Bersama dan Prima.

bjb Tandamata

Is a savings product issued by the Company in order to reach small and medium class communities, through relatively light initial deposits and included in the Company's Lucky draw. Free of cash withdrawal transactions at all bank **bjb** ATMs, ATM Bersama and Prima.

bjb Tandamata Gold

Produk tabungan perorangan yang diterbitkan Perseroan yang bertujuan untuk menjangkau golongan masyarakat menengah keatas dengan beberapa tambahan fasilitas yang dimiliki diantaranya suku bunga yang lebih tinggi dibandingkan dengan produk tabungan lain, diikutsertakan dalam Undian Berhadiah Perseorangan, fasilitas perlindungan asuransi untuk nasabah yang mencapai saldo tertentu.

bjb Tandamata Gold

It is an individual savings product issued by the Company that aims to reach the upper middle class community with several additional facilities owned including higher interest rates compared to other savings products, followed by including in the Individual Lucky Draw, insurance protection facilities for customers who achieve certain balances.

bjb Tandamata Bisnis

Produk tabungan perorangan yang diterbitkan oleh Perseroan dengan fasilitas dan informasi yang dibutuhkan untuk menjangkau para pelaku usaha nasabah perorangan dengan usaha kecil dan menengah serta Optimalisasi Dana Usaha Nasabah dengan beberapa fasilitas yang dimiliki diantaranya suku bunga yang lebih tinggi dibandingkan dengan produk tabungan lain, fasilitas *autotransfer* dari rekening Tandamata Bisnis ke Rekening Giro yang dimiliki oleh nasabah.

bjb Tandamata Bisnis

Is an individual savings product issued by the Company with the facilities and information needed to reach individual business customers with small and medium enterprises and to optimize customer business funds with several facilities including higher interest rates compared to other savings products, *autotransfer* facilities from a Business Record account to a Demand Deposit Account owned by a customer.





bjb Tandamata Purnabhakti

Produk tabungan yang diperuntukan bagi nasabah pensiunan dalam mata uang rupiah yang dipergunakan sebagai media penerimaan untuk pembayaran pensiun kelolaan PT Taspen dan PT Asabri. Diberikan fasilitas kartu ATM sesuai dengan permohonan nasabah.

bjb Tandamata Purnabhakti

Is a savings product that is intended for pensioners in rupiah that is used as a medium of receipt for the payment of pension assets under management of PT Taspen and PT Asabri. Provided ATM card facilitation in accordance with the customer's request.

bjb Tandamata Dollar

Produk tabungan valuta asing dari bank **bjb** tersedia dalam mata uang Dollar Amerika Serikat (USD) dan Dollar Singapura (SGD). Diperuntukan bagi nasabah perorangan, non perorangan maupun *joint account*.

bjb Tandamata Dollar

Is one of the foreign exchange savings products from bank **bjb** available in United States Dollar (USD) and Singapore Dollar (SGD). Intended for individual, nonindividual or joint account customers.

bjb Tandamata Berjangka

Tabungan perorangan dalam mata uang rupiah dengan jumlah setoran bulanan dan jangka waktu tertentu yang disertai dengan manfaat pertanggungan asuransi sesuai ketentuan bank. Terdapat rekening utama yang berlaku sebagai rekening sumber dana untuk setoran rutin **bjb** Tandamata Berjangka yang dilakukan melalui proses *autodebet*, yang tanggal pendebitannya dapat dipilih sesuai dengan keinginan nasabah. Atas saldo **bjb** Tandamata Berjangka tidak dapat dilakukan pengambilan dan penarikan layaknya tabungan pada umumnya kecuali berniat menutup rekening tersebut. **Bjb** Tandamata Berjangka akan berakhir dalam hal telah jatuh tempo/tidak melakukan setoran selama 3 (tiga) bulan berturut-turut atau atas permintaan nasabah.

bjb Tandamata Berjangka

It is individual savings in rupiah currency with a monthly deposit amount and a certain period of time accompanied by the benefits of insurance coverage in accordance with bank regulations. There is a main account that applies as a source of funds account for routine deposit of Tandamata Futures **bjb** which is done through an autodebet process, the date of debiting can be selected according to the customer's wishes. For the balance of **bjb** Tandamata Berjangka, withdrawals and withdrawals cannot be carried out like savings in general unless they intend to close the account. **bjb** Tandamata Berjangka will expire in the event that it has matured/has not made a deposit for 3 consecutive months or at the customer's request.



bjb Tandamata MyFirst

Tabungan yang diperuntukan bagi nasabah perorangan berusia 0-17 tahun dalam mata uang rupiah sebagai tabungan edukasi perbankan sejak dini bagi anak untuk memulai belajar dan membudayakan menabung. Dengan beberapa keunggulan seperti bebas biaya administrasi bulanan, Bebas biaya pembuatan Kartu Perdana dan Bebas biaya tarik tunai di seluruh ATM bank **bjb**, ATM bersama dan ATM Prima di seluruh Indonesia.



bjb Tandamata MyFirst

It is savings that are intended for individual customers aged 0-17 years in rupiah as a savings in banking education from an early age for children to start learning and cultivate savings. With several advantages such as free monthly administration fees, free of charge for making Prime Cards and free cash withdrawals at all bank **bjb** ATMs, shared ATMs and Prima ATMs throughout Indonesia.

Simpeda

Tabungan Bank Pembangunan Daerah (BPD) seluruh Indonesia dalam mata uang Rupiah yang diperuntukan bagi nasabah perorangan/non perorangan dalam kebutuhan transaksi sehari-hari. Dengan beberapa keunggulan yaitu Kemudahan transaksi melalui jaringan antar BPD se-Indonesia, setoran awal terjangkau, biaya administrasi ringan, suku bunga harian kompetitif, dan bebas biaya bertransaksi antar rekening di seluruh Kantor Cabang bank **bjb** secara *real time online*.

Simpeda

BPD savings throughout Indonesia in Rupiah which are intended for individual/non-individual customers for daily transaction needs. With several advantages, namely the ease of transactions through the network between BPDs throughout Indonesia, affordable initial deposits, low administration fees, competitive daily interest rates, and free transactions between accounts at all bank **bjb** branch offices in real time online.

TabunganKu

Tabungan dalam mata uang rupiah dengan tujuan meningkatkan kesejahteraan masyarakat melalui budaya menabung. Diperuntukan bagi nasabah perorangan dan tidak diperbolehkan untuk Badan Usaha/ Badan Hukum maupun *Joint Account*. Satu orang nasabah hanya memiliki satu rekening TabunganKu di satu bank untuk produk yang sama, kecuali bagi orang tua yang membuka rekening untuk anak yang masih dibawah perwalian sesuai Kartu Keluarga yang bersangkutan. Diberikan fasilitas Kartu ATM bagi nasabah TabunganKu.

TabunganKu

Savings are in rupiah currency with the aim of improving the welfare of the community through a culture of saving. Intended for individual customers and not permitted for business entities/legal entities or joint accounts. One customer only has one TabunganKu account in one bank for the same product, except for parents who open accounts for children who are still under guardianship according to the relevant Family Card. Provided ATM card facilitation for TabunganKu customers.

Tabungan bjb SimPel

Tabungan untuk siswa yang diterbitkan secara nasional oleh bank-bank di Indonesia, dengan persyaratan mudah dan sederhana serta fitur yang menarik, dalam rangka edukasi dan inklusi keuangan untuk mendorong budaya menabung.

Tabungan bjb SimPel

Savings for students that are published nationally by banks in Indonesia, with easy and simple requirements and attractive features, in the context of financial education and inclusion to encourage a culture of saving.

bjb Tandamata SiMuda

bjb Tandamata SiMuda merupakan tabungan yang di inisiasi OJK diperuntukan khusus bagi mahasiswa dan pemuda bagi kelompok usia 18-30 tahun yang dilengkapi dengan fitur asuransi.





bjb Tandamata SiMuda merupakan tabungan yang nasabahnya bebas menentukan tujuan investasi seperti pendidikan, wisata, ibadah, pensiun atau apapun tujuannya dengan Jangka waktu mulai dari 1 (satu) tahun sampai dengan 12 Tahun (kelipatan 12 Bulan).

bjb Tandamata SiMuda

bjb Tandamata SiMuda is a savings account that OJK initiates specifically for students and youth for the 18-30 years age group equipped with insurance features. With **bjb Tandamata SiMuda**, you are free to set investment goals such as education, travel, worship, retirement or whatever your destination is with a period ranging from 1 year to 12 years (multiples of 12 months).

bjb SiMuda Investasiku

bjb SiMuda Investasiku merupakan produk tabungan untuk generasi milenial dengan beberapa produk Reksa Dana Pasar Uang. Reksa Dana Pasar Uang adalah Reksa Dana yang hanya melakukan investasi pada instrumen pasar uang dalam negeri dan/atau efek bersifat utang yang diterbitkan dengan jangka waktu kurang dari 1 (satu) tahun dan/atau sisa jatuh temponya kurang dari 1 (satu) tahun.

bjb SiMuda Investasiku

Make your wish in the future through **bjb SiMuda Investasiku**. For you millennial generation who want to realize your future desires, there are several Money Market Mutual Fund products that you can choose. Money Market Mutual Funds are mutual funds that only invest in domestic money market instruments and/ or debt securities issued with a period of less than 1 (one) year and/or the remaining maturity is less than 1 (one) year.

DEPOSITO / DEPOSITS ACCOUNT

bjb Deposito Berjangka Umum

Simpanan berjangka pihak ketiga baik perorangan maupun non perorangan dalam mata uang rupiah pada bank yang penarikannya hanya dapat dilakukan pada waktu tertentu berdasarkan perjanjian antara deposan dengan bank. Pencairan yang dilakukan sebelum jatuh tempo tidak dikenakan denda penalty, namun bunga berjalan yang belum dibayarkan tidak dihitung. Jangka waktu penempatan **bjb** deposito berjangka adalah 1, 3, 6, 12, 24 bulan. Terdapat fasilitas *Automatic Roll Over* (ARO) yaitu perpanjangan secara sistem pada deposito yang telah jatuh tempo. Bunga yang diperoleh dapat dipindahbukukan ke rekening bank **bjb** maupun di transfer ke rekening bank lain.

bjb Deposito Berjangka Umum

Is a third party time deposit, both individuals and nonindividuals in rupiah in the bank, whose withdrawal can only be made at a certain time based on the agreement between the depositor and the bank. Disbursements made before maturity will be subject to penalty fees in the form of not paying current interest. The period of placement of **bjb** time deposits is 1, 3, 6, 12, 24 months. There is an Automatic Roll Over (ARO) facility, which is a system extension on deposits that are due. The interest earned can be transferred to a **bjb** bank account or transferred to another bank account.

bjb Deposito Suka-suka

Simpanan berjangka pihak ketiga perorangan dalam mata uang rupiah pada bank yang dapat dicairkan sebelum jatuh tempo tanpa dikenakan biaya penalty, diperuntukan bagi nasabah





perorangan. Jangka waktu penempatan **bjb** deposito suka-suka adalah 1, 3, 6, 12 bulan. Terdapat fasilitas *Automatic Roll Over* (ARO) yaitu perpanjangan secara sistem pada deposito yang telah jatuh tempo. Bunga yang diperoleh dapat dipindahbukukan ke rekening bank **bjb** maupun di transfer ke rekening bank lain.

bjb Deposito Suka-suka

Is an individual third party time deposit in rupiah in a bank that can be disbursed before maturity without a penalty fee, intended for individual customers. Subject to **bjb** placement time the preferred deposit is 1, 3, 6, 12 months. There is an Automatic Roll Over (ARO) facility, which is a system extension on deposits that are due. The interest earned can be transferred to a bank **bjb** account or transferred to another bank account.

bjb Deposito Valas

Simpanan berjangka pihak ketiga baik perorangan, non perorangan maupun *joint account* dalam mata asing (USD, SGD, EUR, JPY) pada bank yang penarikannya hanya dapat dilakukan pada waktu tertentu berdasarkan perjanjian antara deposan dengan bank. Jangka waktu penempatan **bjb** deposito berjangka adalah 1, 3, 6, 12 bulan. Apabila dicairkan sebelum jatuh tempo tidak dikenakan biaya penalti, dan bunga berjalan tidak dibayarkan.

bjb Deposito Valas

Time deposits of third parties, whether individual, non-individual or joint accounts in foreign currencies (USD, SGD, EUR, JPY) at banks whose withdrawals can only be made at a specific time based on an agreement between the depositor and the bank. The placement period of **bjb** time deposits is 1, 3, 6, 12 months. If disbursed before maturity, there is no penalty fee, and current interest is not paid.

bjb Deposito Diskonto

Simpanan berjangka atas nama nasabah dengan pembayaran bunga dimuka yang dikeluarkan oleh bank yang bukti simpanannya tidak dapat diperjualbelikan. Pembayaran bunga deposito berjangka diskonto dilakukan pada saat nasabah melakukan penyetoran ke bank. Jangka waktu deposito berjangka diskonto adalah 1, 3, 6, 12 bulan.

bjb Deposito Diskonto

Time deposits on behalf of customers with open interest payments issued by banks whose proof of deposits cannot be traded. Interest payments on discounted time deposits are made when the customer makes a deposit to the bank. The discounted time deposits are 1, 3, 6, 12 months.

GIRO / CURRENT ACCOUNT

bjb Giro Perorangan

Rekening transaksi dengan Cek dan Bilyet Giro, transaksi bisnis Anda menjadi lebih mudah. Kemudahan bertransaksi melalui ATM. Tersedia pilihan rekening gabungan atau *joint account*.

bjb Giro Perorangan

Account transactions with Cheques and Bilyet Giro, making your business transactions easier. Ease of transacting via ATM. There is a choice of joint account or joint account.



bjb Giro Valas

Rekening transaksi dengan Cek dan Bilyet Giro dengan beberapa pilihan mata uang asing (USD, SGD, CNY, EUR, JPY, AUD), transaksi bisnis Anda menjadi lebih mudah.

bjb Giro Valas

Account transactions with Checks and Bilyet Giro with several choices of foreign currencies (USD, SGD, CNY, EUR, JPY, AUD), making your business transactions easier.

KREDIT / LOANS

bjb Kredit Guna Bhakti

Pembiayaan dengan tujuan multiguna yang diberikan oleh bank **bjb** kepada debitur berpenghasilan tetap yang gajinya disalurkan melalui bank **bjb** atau perusahaan tempat debitur bekerja memiliki perjanjian kerjasama dengan bank dimana sumber pengembaliannya berasal dari gaji debitur.

bjb Kredit Guna Bhakti

Multipurpose financing provided by bank **bjb** to debtors with fixed income whose salaries are channeled through bank **bjb** or the company where the debtor works has a cooperation agreement with the bank where the source of the return comes from the debtor's salary.

bjb Kredit Pra Purna Bhakti (KPPB)

Pembiayaan dengan tujuan multiguna yang diberikan oleh bank **bjb** kepada Aparatur Sipil Negara (ASN) yang akan memasuki masa pensiun. Dimana maksimal sisa masa dinas debitur yang dapat menerima kredit adalah 5 (lima) tahun.

bjb Kredit Pra Purna Bhakti (KPPB)

Multipurpose financing is provided by bank **bjb** to State Civil Apparatus (ASN) who are about to enter retirement. Where the maximum remaining service period of debtors who can receive credit is 5 (five) years.

bjb Kredit Purna Bhakti (KPB)

bjb Kredit Purna Bhakti (KPB) Adalah pembiayaan dengan tujuan multiguna yang diberikan oleh bank **bjb** kepada debitur pensiunan sendiri dan pensiunan janda/duda dimana manfaat pensiun debitur dipastikan akan atau telah disalurkan melalui bank **bjb**.

bjb Kredit Purna Bhakti (KPB)

bjb Kredit Purna Bhakti (KPB) Is a multipurpose financing provided by bank **bjb** to retired debtors themselves and retired widows/widowers where the debtor's pension benefits are confirmed to be or have been distributed through bank **bjb**.

bjb Back to Back Loan

Pembiayaan dengan tujuan multiguna yang diberikan oleh bank **bjb** kepada debitur perorangan dengan jaminan berupa Agunan Kas (Giro/Tabungan/Deposito).

bjb Back to Back Loan

Multipurpose financing provided by bank **bjb** to individual debtors with collateral in the form of Cash Collateral (Giro/Savings/Deposits).





bjb Kredit Cash Collateral

Fasilitas kredit bagi perorangan yang disediakan oleh Bank kepada debitur dengan agunan berupa simpanan di Bank.

bjb Kredit Cash Collateral

Credit facilities for individuals provided by the Bank to debtors with collateral in the form of deposits at the Bank.

bjb KPR

bjb KPR adalah fasilitas kredit konsumtif yang diberikan bank **bjb** kepada Calon Debitur perorangan untuk membeli atau memiliki Properti (Rumah Tapak/Apartemen/Rumah Toko/Rumah Kantor), baik pembelian baru (*Primary*) dari Pengembang Perusahaan maupun pembelian bekas (*Secondary*) dari non Pengembang Perumahan.

Fasilitas kredit dari **bjb** KPR adalah sebagai berikut:

1. Pembelian Rumah. Merupakan pembelian Properti berupa rumah tapak, apartemen, ruko, rukan dan lainnya baik baru (*primary*) maupun bekas (*secondary*) dari Pengembang atau Perorangan.
2. Multiguna. Merupakan fasilitas kredit untuk renovasi rumah atau fasilitas kredit dana tunai untuk keperluan konsumtif lainnya.
3. *Take Over* XTRA. Merupakan fasilitas untuk perpindahan KPR nasabah serta Dana Tunai untuk kebutuhan konsumtif lainnya.
4. Membangun. Merupakan fasilitas kredit untuk nasabah yang memiliki tanah dan ingin membangun rumah idaman.
5. *Top Up*. Merupakan fasilitas kredit bagi nasabah yang menginginkan *top up* KPR.

bjb KPR

bjb KPR is a consumptive credit facility provided by bank **bjb** to prospective individual debtors to purchase or own Property (Tread Houses/Apartments/Shop Houses/Office houses), both new purchases (Primary) from Company Developers and secondhand purchases (Secondary) from the non-Developers Housing area.

The credit facilities from **bjb** KPR are as follows:

1. Home Purchase. It is the purchase of Property in landed houses, apartments, shop houses, shop houses and others, both new (primary) and used (secondary) from Developers or Individuals.
2. Multifunction. Is a credit facility for home renovation or cash credit facility for other consumptive purposes.
3. *Take Over* XTRA. It is a facility for transferring customer mortgages and cash funds for other consumptive needs.
4. Build. It is a credit facility for customers who own land and want to build their dream house.
5. *Top Up*. A credit facility for customers who want to top up their mortgages.





bjb KPR Flexi

Merupakan fasilitas yang diberikan kepada nasabah yang membutuhkan fleksibilitas dalam perencanaan keuangan. Fasilitas ini dapat dinikmati nasabah dengan cukup membayar bunga setiap bulan dan pokok pada akhir periode serta cicilan rendah setiap bulan dengan jangka waktu hingga 5 (lima) tahun.

bjb KPR Flexi

This is a facility provided to customers who need flexibility in financial planning. Customers can enjoy this facility by paying monthly interest and principal at the end of the period and low monthly installments for up to 5 (five) years.

bjb KPR Sejahtera FLPP

Fasilitas kredit konsumtif yang diberikan bank kepada calon debitur perorangan berupa kredit pemilikan rumah sejahtera tapak *primary* atau kredit pemilikan rumah sejahtera susun *primary*. FLPP adalah dukungan Fasilitas Likuiditas Pembiayaan Perumahan kepada MBR yang pengelolaannya dilakukan oleh Kementerian Pekerjaan Umum dan Perumahan Rakyat bekerjasama dengan Bank Pelaksana.

bjb KPR Sejahtera FLPP

Consumptive credit facilities provided by the bank to prospective individual debtors form a direct landed welfare homeownership loan or a primary welfare apartment ownership loan. FLPP is support for Housing Financing Liquidity Facility to MBR whose management is carried out by the Ministry of Public Works and Public Housing in collaboration with the Implementing Bank.

bjb KPR Gaul

Produk yang dirancang spesial untuk anak Muda generasi Milenial *fix income* yang ingin memiliki rumah idaman untuk masa depan gemilang.

bjb KPR Gaul

A product specially designed for young fixed income Millennials who want to have a dream home for a bright future.

bjb KPR Lelang

Merupakan fasilitas kredit bagi para investor atau calon debitur yang ingin memiliki rumah idaman melalui Lelang baik dari bank **bjb** ataupun bank lain. Nasabah dapat menikmati pembiayaan KPR Lelang dengan cicilan rendah serta jangka waktu panjang untuk berbagai macam properti/ properti usaha diantaranya Rumah Tapak, Rumah Toko, Toko, Kantor dan lainnya.

bjb KPR Lelang

It is a credit facility for investors or prospective debtors who want to own their dream house through auctions from bank **bjb** or other banks. Customers can enjoy Auction Mortgage financing with low installments and long terms for various property/business properties, including Tread Houses, Shop Houses, Shops, Offices, and others.



PRODUK CONSUMER BANKING LAINNYA / OTHER CONSUMER BANKING PRODUCTS

bjb Wealth Management

Dalam memenuhi kebutuhan akan layanan keuangan yang menyeluruh bagi nasabahnya, bank **bjb** memberikan layanan *Wealth Management* sebagai solusi perencanaan keuangan bagi nasabah. Layanan Wealth Management yang dihadirkan bank **bjb** meliputi produk Reksa Dana dan *Bancassurance*.

bjb Wealth Management

In fulfilling the need for comprehensive financial services for its customers, bank **bjb** provides Wealth Management services as a financial planning solution. Wealth Management services that are presented by bank **bjb** include Mutual Fund and Bancassurance products.

Bancassurance

Produk-Produk *Bancassurance* di bank **bjb**:

1. SMiLe Optima Link
2. SMiLe Link Plus
3. SMiLe Link Investa
4. SMiLe Kids Insurance
5. SMiLe Life Care Plus
6. Bringin Ajaib
7. Proteksi Optima Care
8. Proteksi Maxima Care
9. Solusi Proteksi Prima
10. Asuransi Warisan Keluarga
11. Asuransi Multi Guna

Bancassurance

Bancassurance Products at bank **bjb**:

1. SMiLe Optima Link
2. SMiLe Link Plus
3. SMiLe Link Investa
4. SMiLe Kids Insurance
5. SMiLe Life Care Plus
6. Bringin Ajaib
7. Proteksi Optima Care
8. Proteksi Maxima Care
9. Solusi Proteksi Prima
10. Asuransi Warisan Keluarga
11. Asuransi Multi Guna

Reksa Dana

Merupakan wadah untuk menghimpun dana dari masyarakat pemodal yang selanjutnya diinvestasikan kembali ke dalam portofolio efek oleh Manajer Investasi. Produk-Produk Reksa Dana di bank **bjb** adalah:

1. **Reksa Dana dari PT Trimegah Asset Management**
 - a. Reksa Dana Trim Kas 2
 - b. Reksa Dana Trim Kombinasi 2
 - c. Reksa Dana Trim Syariah Berimbang
 - d. Reksa Dana Trim Kapital Plus
 - e. Reksa Dana Trim Syariah Saham



2. **Reksa Dana dari PT Bahana TCW Investment Management**
 - a. Reksa Dana Bahana Dana Infrastruktur
 - b. Reksa Dana Bahana Dana Ekuitas Prima
3. **Reksa Dana dari PT Danareksa Investment Management**
 - a. Danareksa Seruni Pasar Uang II
 - b. Danareksa Anggrek Fleksibel
 - c. Danareksa Mawar
 - d. Danareksa Indeks Syariah
4. **Reksa Dana dari PT Syailendra Capital**
 - a. Syailendra Equity Opportunity Fund
 - b. Syailendra Balanced Opportunity Fund
5. **Reksa Dana dari PT Sucorinvest Asset Management**
 - a. Reksa Dana Sucorinvest Money Market Fund
 - b. Reksa Dana Sucorinvest Flexi Fund
 - c. Reksa Dana Sucorinvest Equity Fund
 - d. Reksa Dana Sucorinvest Sharia Equity Fund
6. **Reksa Dana dari PT Sinarmas Asset Management**
 - a. Reksa Dana Danamas Stabil
 - b. Reksa Dana Danamas Dollar
 - c. Reksa Dana Simas Satu Prima
 - d. Reksa Dana Simas Saham Unggulan
7. **Reksa Dana dari PT BNI Asset Management**
 - a. Reksa Dana BNI-AM Dana Likuid

Reksa Dana

It is a place to collect funds from the investor community which is then reinvested into the securities portfolio by the Investment Manager. Mutual Fund products at bank **bjb** are:

1. **Mutual Funds From PT Trimegah Asset Management**
 - a. Cash Trim Mutual Fund 2
 - b. Trim Combination Mutual Fund 2
 - c. Balanced Trim Sharia Mutual Funds
 - d. Trim Kapital Plus Mutual Funds
 - e. Equity Trim Syariah Mutual Funds
2. **Mutual Fund from PT Bahana TCW Investment Management**
 - a. Mutual Funds Fund for Infrastructure
 - b. Prima Equity Fund Mutual Funds
3. **Mutual Fund from PT Danareksa Investment Management**
 - a. Danareksa Seruni Money Market II
 - b. Anggrek Flexible Fund
 - c. Danareksa Mawar
 - d. Sharia Index Fund
4. **Mutual Fund from PT Syailendra Capital**
 - a. Syailendra Equity Opportunity Fund
 - b. Syailendra Balanced Opportunity Fund
5. **Mutual Fund from PT Sucorinvest Asset Management**
 - a. Mutual Fund Sucorinvest Money Market Fund
 - b. Mutual Fund Sucorinvest Flexi Fund
 - c. Mutual Fund Sucorinvest Equity Fund
 - d. Mutual Fund Sucorinvest Sharia Equity Fund
6. **Mutual Fund from PT Sinarmas Asset Management**
 - a. Danamas Stable Mutual Fund
 - b. Danamas Dollar Mutual Fund
 - c. Simas Satu Prima Mutual Fund
 - d. Simas Stock Featured Mutual Funds





7. Mutual Fund from PT BNI Asset Management

a. BNI-AM Mutual Fund Liquid Fund

Dana Pensiun Lembaga Keuangan (DPLK)

Simpanan bagi Pensiunan yang dapat memberikan kesinambungan penghasilan bagi peserta dan keluarganya. Dengan iuran terjangkau dan fleksibel. Iuran Peserta diinvestasikan dalam instrumen investasi yang aman dan menguntungkan.

Dana Pensiun Lembaga Keuangan (DPLK)

Savings for Retirees that can provide sustainable income for participants and their families. With affordable and flexible fees. Participant Contributions are invested in safe and profitable investment instruments.

bjb BiSA

Perluasan layanan bank **bjb**, dimana bank **bjb** menjalin kerjasama dengan nasabah bank **bjb** sebagai Agen yang dapat melayani transaksi perbankan bagi masyarakat secara *real time online* menggunakan fitur **bjb** EDC dengan konsep *sharing fee*.

bjb BiSA

Expansion of bank **bjb** services, where bank **bjb** collaborates with bank **bjb** customers as agents who can serve banking transactions for the public in real-time online using the **bjb** EDC feature with the concept of sharing fees.

MICRO AND SMALL BUSINESS

bjb Kredit Mikro Utama

Fasilitas Kredit dari **bjb** sahabat usaha Layanan UMKM, yang dapat dinikmati oleh para pelaku usaha perorangan, Badan Usaha (PT, CV) dan Badan Usaha Milik Desa (BUMDES) dalam sektor ekonomi produktif yang masuk kategori Usaha Mikro Kecil dan Menengah seperti pengusaha kecil, pedagang, wirausaha, wiraswasta produktif (khusus perorangan) yang saat ini aktif menjalankan usahanya minimal 2 tahun.

bjb Kredit Mikro Utama

Credit facilities from **bjb**, a friend of MSME services, which can be enjoyed by individual business actors, Business Entities (PT, CV), and Village Owned Enterprises (BUMDES) in the productive economic sector, which are included in the category of Micro, Small and Medium Enterprises such as small entrepreneurs, traders, entrepreneurs, influential entrepreneurs (only for individuals) who are currently actively running their businesses for at least two years.

Kredit Usaha Kecil Menengah (UKM)

Calon nasabah yang dapat menikmati fasilitas Kredit Usaha Kecil Menengah dari bank **bjb** adalah para pelaku usaha perorangan (termasuk PD/UD) dan Badan Usaha (PT, CV) dalam sektor ekonomi produktif yang masuk kategori Usaha Kecil dan Menengah seperti pengusaha kecil, pedagang, wirausaha, wiraswasta produktif (khusus perorangan) yang saat ini aktif menjalankan usahanya minimal 3 (tiga) tahun.



Kredit Usaha Kecil Menengah (UKM)

Prospective customers who can enjoy the Small and Medium Business Credit facility from bank **bjb** are individual business actors (including PD/UD) and Business Entities (PT, CV) in the productive economic sector that fall into the category of Small and Medium Enterprises such as small entrepreneurs, traders, entrepreneurs, productive entrepreneurs (only for individuals) who are currently actively running their business for at least 3 (three) years.

Kredit Usaha Rakyat (KUR)

Calon nasabah yang dapat menikmati fasilitas Kredit Usaha Rakyat dari **bjb** sahabat usaha Layanan UMKM adalah segmen pasar kredit Perorangan atau Badan Usaha produktif berupa usaha mikro, kecil dan menengah dengan usaha telah berjalan minimal 6 (enam) bulan. Jenis KUR terdiri dari KUR Super Mikro, KUR Mikro, KUR Kecil dan KUR Penempatan TKI.

KUR ini meliputi sektor Pertanian, Perburuan dan Kehutanan, meliputi sub sektor tanaman pangan, sub sektor tanaman hortikultura, sub sektor tanaman perkebunan, sub sektor tanaman kehutanan dan sub sektor perikanan (Perikanan tangkap dan budidaya).

Kredit Usaha Rakyat (KUR)

Prospective customers who can enjoy the People's Business Credit facility from **bjb**, a business friend for MSME services, are the credit market segment for individuals or productive business entities in the form of micro, small and medium businesses with a minimum of 6 (six) months of business. KUR types consist of Super Micro KUR, Micro KUR, Small KUR, and TKI Placement KUR.

This KUR covers the agriculture, hunting, and forestry sectors, including the food crops sub-sector, horticultural crops sub-sector, plantation crops sub-sector, forestry plant sub-sector, and fishery sub-sector (capture fisheries and aquaculture).

bjb Skema Subsidi Resi Gudang (SSRG)

Skema Subsidi Resi Gudang yang selanjutnya disebut **bjb** S-SRG adalah kredit yang mendapatkan Subsidi Bunga dari Pemerintah dengan jaminan Resi Gudang yang diberikan oleh Bank kepada Petani, Kelompok Tani, Gabungan Kelompok Tani & Koperasi. Resi Gudang adalah dokumen bukti kepemilikan atas barang yang disimpan di Gudang yang diterbitkan oleh Pengelola Gudang.

bjb Skema Subsidi Resi Gudang (SSRG)

Warehouse Receipt Subsidy Scheme, starting now referred to as **bjb** S-SRG, is a loan that obtains an Interest Subsidy from the Government with guaranteed Warehouse Receipts provided by the Bank to Farmers, Farmer Groups, Farmer Groups Association & Cooperatives. Warehouse Receipt is a document of proof of ownership of goods stored in the Warehouse issued by the Warehouse Manager.

Kredit bjb Mesra

Kredit **bjb** Mesra adalah program pinjaman modal usaha dengan plafond maksimal Rp5.000.000 (lima juta rupiah) bagi masyarakat kecil yang belum *bankable*.

Kredit bjb Mesra

The **bjb** Mesra credit is a business capital loan program with a maximum limit of IDR 5,000,000 (five million rupiah) for small communities who are not yet bankable.





Pemberdayaan Masyarakat Ekonomi Terpadu (PESAT)

PESAT adalah layanan yang ditawarkan oleh Divisi Kredit UMKM yang terdiri dari 3 (tiga) Pilar yaitu Pilar pertama Pesat Kapasitas Usaha, Pilar kedua Pesat Wirausaha Baru dan Pilar Ketiga Pesat Go Digital.

Pemberdayaan Masyarakat Ekonomi Terpadu (PESAT)

PESAT is a service offered by the MSME Credit Division which consists of 3 (three) Pillars, namely the first Pillar of Rapid Business Capacity, the second Pillar of New Entrepreneurship Center and the Third Pillar of Go Digital.

COMMERCIAL BANKING / COMMERCIAL BANKING

DEPOSITO / DEPOSIT

bjb Deposito Korporasi

Simpanan berjangka dalam mata uang Rupiah bagi Perusahaan yang aman, dengan bunga menarik, dan beragam keuntungan lainnya.

bjb Deposito Korporasi

Time deposits in Rupiah currency for the Company that are safe, with attractive interest rates, and various other benefits.

bjb Deposito Korporasi Valas

Deposito berjangka dalam mata uang asing (Valuta Asing) yang aman, dengan bunga menarik, dan beragam keuntungan lainnya. Dengan pilihan mata uang USD, SGD, EUR, JPY.

bjb Deposito Korporasi Valas

Time deposits in foreign currencies (Foreign Exchange) are safe, with attractive interest rates, and various other benefits. With a choice of currency USD, SGD, EUR, JPY.

GIRO / CURRENT ACCOUNT

bjb Giro Korporasi

Giro bank **bjb** dengan mata uang rupiah yang memberikan keuntungan dan keleluasaan bagi anda sebagai pengusaha maupun pribadi dalam melakukan transaksi bisnis.

bjb Giro Korporasi

bank **bjb** current account in rupiah currency which provides benefits and flexibility for you as an entrepreneur or private in conducting business transactions.

bjb Giro Korporasi Valas

Giro bank **bjb** dengan mata uang asing yang memberikan keuntungan dan keleluasaan bagi anda sebagai pengusaha maupun pribadi dalam melakukan transaksi bisnis.

bjb Giro Korporasi Valas

A bank **bjb** current account with a foreign currency that provides benefits and flexibility for you as an entrepreneur or private in conducting business transactions.



KREDIT / LOANS

bjb Infrastruktur Daerah (INDAH)

Merupakan fasilitas kredit bagi Pemerintah Daerah maupun Swasta yang berperan aktif mendukung percepatan program pembangunan Pemerintah Daerah serta ditujukan untuk mendanai kegiatan proyek-proyek infrastruktur serta pengadaan barang dan jasa Pemerintah Daerah yang dapat memberikan manfaat ekonomi dan sosial bagi masyarakat.

bjb Infrastruktur Daerah (INDAH)

It is a credit facility for the Regional Government and the private sector that plays an active role in supporting the acceleration of regional government development programs and is intended to fund infrastructure project activities as well as the procurement of goods and services of provincial governments that can provide economic and social benefits for the community.

Pinjaman Daerah

Fasilitas kredit yang diberikan kepada Pemerintah Daerah untuk menutup defisit Anggaran Pendapatan dan Belanja Daerah (APBD), pengeluaran pembiayaan dan/atau kekurangan arus kas.

Pinjaman Daerah

Credit facilities granted to Regional Governments to cover the deficit in the Regional Revenue and Expenditure Budget (APBD), financing expenditures and/or cash flow shortages.

bjb Kredit Investasi Umum

Kredit yang bertujuan untuk membiayai aktiva tetap, dalam rangka rehabilitasi, modernisasi, ekspansi, relokasi proyek, *project financing* dan *refinancing*. Plafond maksimum yang dapat diberikan adalah sesuai dengan kebutuhan dengan tetap memperhatikan ketentuan yang berlaku mengenai Batas Maksimum Pemberian Kredit (BMPK).

bjb Kredit Investasi Umum

Loans aimed at financing fixed assets for rehabilitation, modernization, expansion, project relocation, project financing and refinancing. The maximum ceiling that can be given is in accordance with the need while taking into account the applicable provisions regarding the Maximum Limit for Credit Provision (BMPK).

bjb Kredit Modal Kerja

Fasilitas kredit untuk membiayai aset lancar atau kegiatan operasional perusahaan sesuai dengan karakter bisnis debit. Adapun jenis kredit modal kerja yang diberikan oleh bank **bjb** adalah sebagai berikut:

1. bjb Kredit Modal Kerja Kepada Pengembang

Fasilitas kredit untuk memenuhi kebutuhan debitur yang memiliki kegiatan usaha sebagai pengembang (*developer*) dalam melaksanakan kegiatan konstruksi pengadaan bangunan dan/atau sarana dan prasarana untuk dijual.

2. bjb Kredit Modal Kerja Konstruksi

Fasilitas kredit untuk membiayai kebutuhan modal kerja kontraktor yang memperoleh kontrak pengadaan barang/jasa dalam rangka pelaksanaan pekerjaan konstruksi, jasa konsultasi atau jasa lainnya.

3. bjb Kredit Modal Kerja Kepada Lembaga Pembiayaan

Fasilitas kredit untuk membiayai kebutuhan modal kerja Perusahaan Pembiayaan, Perusahaan Modal Ventura dan Perusahaan Pembiayaan Infrastruktur.



4. **bjb Kredit Modal Kerja Resi Gudang**

Fasilitas kredit untuk pemenuhan kebutuhan modal kerja usaha perdagangan komoditas yang penarikannya didasarkan pada Resi Gudang yang diterbitkan oleh pengelola gudang.

bjb Kredit Modal Kerja

Credit facilities to finance current assets or company operational activities in accordance with the debit business character. The types of working capital credit provided by bank **bjb** are as follows:

1. **bjb Kredit Modal Kerja Kepada Pengembang**

Credit facilities to meet the needs of debtors who have business activities as developers (developers) in carrying out construction activities for the procurement of buildings and/ or facilities and infrastructure for sale.

2. **bjb Kredit Modal Kerja Konstruksi**

Credit facilities to finance working capital requirements of contractors who obtain contracts for the procurement of goods/services in the context of carrying out construction work, consulting services or other services.

3. **bjb Kredit Modal Kerja Kepada Lembaga Pembiayaan**

Credit facilities to finance working capital requirements of Financing Companies, Venture Capital Companies and Infrastructure Financing Companies.

4. **bjb Kredit Modal Kerja Resi Gudang**

Credit facility for meeting working capital needs of commodity trading businesses whose withdrawals are based on Warehouse Receipts issued by warehouse managers.

bjb Kredit Kepada BPR

Penyaluran kredit melalui linkage program kepada Bank Perkreditan Rakyat sebagai salah satu bentuk dukungan konkret bank **bjb** dalam mendukung penyaluran kredit kepada sektor-sektor produktif melalui kerjasama kemitraan antara bank **bjb** dengan Bank Perkreditan Rakyat.

bjb Kredit Kepada BPR

Loan distribution through the linkage program to Rural Banks as a form of concrete support for bank **bjb** in supporting credit distribution to productive sectors through partnership cooperation between bank **bjb** and rural banks.

bjb Kredit Kepada Koperasi

Penyaluran kredit melalui linkage program kepada Koperasi (Koperasi Simpan Pinjam dan Koperasi Pegawai/Karyawan). Adapun Jenis dan Tujuan sebagai berikut:

1. Koperasi Simpan Pinjam (KSP) yang ditujukan untuk membiayai usaha simpan pinjam Koperasi.
2. Koperasi Karyawan yang ditujukan untuk membiayai usaha Koperasi dalam bentuk Koperasi Karyawan/Pegawai yang membawahi suatu instansi atau perusahaan tertentu.

bjb Kredit Kepada Koperasi

Credit distribution through linkage programs to Cooperatives (Savings and Loans Cooperatives and Employee Cooperatives). The types and objectives are as follows:

1. Savings and Loan Cooperatives (KSP) aimed at financing the Cooperative savings and loan business.
2. Employee Cooperatives intended to finance the Cooperative business in the form of Employee/ Employee Cooperatives in charge of a particular agency or Company.



bjb Kredit Ketahanan Pangan dan Energi (KKPE)

Kredit investasi dan/atau modal kerja yang diberikan dalam rangka mendukung pelaksanaan Program Ketahanan Pangan dan Program Pengembangan Tanaman Bahan Baku Bahan Bakar Nabati. Sasaran dari Kredit ini antara lain Petani, Peternak, Pekebun, Nelayan, Pembudidaya ikan yang tergabung dalam suatu kelompok tani dan atau koperasi, dan Koperasi yang bergerak dalam bidang pengadaan pangan.

bjb Kredit Ketahanan Pangan dan Energi (KKPE)

Investment credit and working capital were provided to support the implementation of the Food Security Program and the Plant Development Program for Vegetable Fuels. The targets of this credit include farmers, ranchers, planters, fishers, fish cultivators who are members of a farmer group or cooperative, and cooperatives engaged in food procurement.

bjb Supply Chain Financing

Fasilitas kredit yang disediakan oleh bank untuk membayar tagihan para Supplier.

bjb Supply Chain Financing

Credit facilities provided by banks to pay bills for suppliers.

bjb Lending Working Capital

Fasilitas kredit yang dipergunakan untuk membayar tagihan listrik debitur kepada PT PLN (Persero).

bjb Lending Working Capital

Credit facilities used to pay debtors' electricity bills to PT PLN (Persero).

bjb Kredit Jangka Pendek

Fasilitas kredit berjangka waktu pendek dengan media penarikan berupa promes (janji bayar).

bjb Kredit Jangka Pendek

Short term credit facility with withdrawal media in the form of a promissory note (promise to pay).

bjb Kredit Cash Collateral

Fasilitas kredit bagi korporasi yang disediakan oleh Bank kepada debitur dengan agunan berupa simpanan di Bank.

bjb Kredit Cash Collateral

Credit facilities for corporations provided by the Bank to debtors with collateral in the form of deposits in the Bank.

bjb Kredit Kepada Badan Layanan Umum Daerah

Fasilitas kredit untuk membiayai kebutuhan modal kerja dan/atau investasi BLUD dalam melaksanakan kegiatan operasional dan/atau pengadaan barang dan/atau jasa.

bjb Kredit Kepada Badan Layanan Umum Daerah

Credit facilities to finance working capital needs and/or BLUD investment in carrying out operational activities and/or procurement of goods and/or services.





PRODUK *COMMERCIAL BANKING* LAINNYA OTHER *COMMERCIAL BANKING* PRODUCTS

bjb Garansi Bank

Jaminan yang diterbitkan oleh Bank untuk membayar kepada Penerima Jaminan apabila Terjamin cidera janji. Dengan fitur produk yang diberikan berupa Garansi Bank dalam mata uang rupiah maupun valuta asing, jangka waktu maksimum 3 (tiga) tahun dan Jaminan berupa *cash collateral*, Kontra Garansi atau Fasilitas Kredit. Jenis-jenis Garansi Bank yang disediakan oleh bank **bjb** adalah sebagai berikut:

- Garansi Bank Penawaran
- Garansi Bank Pelaksanaan
- Garansi Bank Uang Muka Proyek
- Garansi Bank Pemeliharaan
- Garansi Bank Pembayaran
- Garansi Bank Transaksi Perdagangan Umum
- Garansi Bank Sanggahan Banding

bjb Garansi Bank

Is a guarantee issued by the Bank to pay to the Recipient of Guarantee if the guarantee is guaranteed. With the product features provided, the Bank Guarantee is in rupiah and foreign currency, a maximum period of 3 (three) years and a guarantee in the form of cash collateral, Counter Guarantee or Credit Facility The types of Bank Guarantees provided by bank **bjb** are as follows:

- Bank Guarantee Offer
- Implementation Bank Guarantee
- Project Advance Bank Guarantee
- Maintenance Bank Guarantee
- Payment Bank Guarantee
- General Trading Transaction Bank Guarantee
- Bank Guarantee Disclaimer of Appeal

Dukungan Keuangan Bank

Surat Dukungan Keuangan Bank diberikan kepada nasabah yang akan mengikuti proses pelelangan suatu proyek dari penyelenggara proyek instansi pemerintah ataupun swasta.

Dukungan Keuangan Bank

Bank Financial Support Letters are given to customers who will participate in the auction process for a project from a government or private agency project organizer.

TREASURY / TREASURY

Sejalan dengan Visi, *Treasury* sebagai pilar pertumbuhan laba bank **bjb** dengan dukungan tenaga profesional dan handal, senantiasa terus meningkatkan aktivitas bisnis *treasury* dalam rangka optimalisasi likuiditas dan peningkatan pendapatan bank. *Treasury* bank **bjb** dikelola secara profesional oleh tenaga-tenaga yang handal. Aktivitas bisnis yang berorientasi pada plain *vanilla product* (produk dasar) turut memperkuat struktur pengelolaan eksposur yang dimiliki oleh bank **bjb**. bank **bjb** terus mengembangkan bisnisnya termasuk pengembangan bisnis pada bidang *treasury* dalam pengelolaan dan optimalisasi aset serta keuntungan dari aktivitas *trading*, dan dengan strategi pengembangan bisnis yang terpadu telah memberikan dukungan terhadap pengembangan produk-produk yang aman dan bermanfaat bagi nasabah.

In line with the Vision, Treasury as a pillar of bank **bjb** profit growth with the support of professional and reliable personnel, continues to increase treasury business activities in order to optimize liquidity and increase bank revenue. bank **bjb** treasury is professionally managed by reliable personnel. Business activities oriented to plain vanilla products (basic products) also strengthen the exposure management structure of bank **bjb**. bank **bjb** continues to develop its business including business development in the treasury sector in managing and optimizing assets and profits from trading activities, and with an integrated business development strategy has provided support for the development of products that are safe and useful for customers.

MONEY MARKET

Transaksi yang biasa dilakukan pada pasar keuangan dimana pemilik dana menempatkan sejumlah dana dengan tingkat bunga yang telah disepakati dan jangka waktu yang telah ditentukan kepada pihak yang menerima dana.

MONEY MARKET

Is a transaction that is usually done on financial markets where the owner of the funds places a number of funds with an agreed interest rate and a predetermined period of time to the party receiving the funds.

CAPITAL MARKET

Transaksi jual-beli efek yang meliputi surat pengakuan hutang, surat berharga komersil, obligasi baik korporasi maupun Negara.

CAPITAL MARKET

Securities buying and selling transactions which include acknowledgments of debt, commercial securities, bonds, both corporate and state.

ORI

Obligasi Negara Ritel adalah obligasi negara yang diterbitkan oleh Pemerintah dengan tingkat keamanan yang tinggi. Obligasi Negara Ritel dijual atau dipasarkan terutama kepada perseorangan atau individu untuk berpartisipasi secara langsung dalam pembangunan negara Indonesia. Setiap pemegang Obligasi Negara Ritel berhak mendapatkan pendapatan tetap melalui kupon yang diberikan Obligasi Negara Ritel tersebut secara berkala serta nilai pokok yang akan dibayarkan kembali pada saat jatuh tempo.

ORI

Retail Government Bonds are state bonds issued by the Government with a high level of security. Retail Government Bonds are sold or marketed primarily to individuals or individuals to participate directly in the development of the Indonesian state. Each Retail Government Bond holder has the right to receive fixed income through periodic coupons given by Retail Government Bonds and the principal value to be repaid at maturity.

bjb MONEY CHANGER

Jasa pembelian dan penjualan Valuta Asing untuk mata uang yang tersedia di bank **bjb**. Dengan beberapa manfaat bagi nasabah seperti memberikan kemudahan bagi Nasabah dalam jual beli valuta asing, menerima berbagai kondisi banknotes tanpa limitasi, nilai tukar yang kompetitif dan tersedia dalam berbagai jenis mata uang.

bjb MONEY CHANGER

Foreign exchange buying and selling services for currencies available at bank **bjb**. With several benefits for customers such as providing convenience for customers in buying and selling foreign currencies, accepting various conditions of banknotes without restrictions, competitive exchange rates, and available in multiple types of currencies.





FOREIGN EXCHANGE TRADING

Transaksi jual-beli antara satu mata uang tertentu dengan mata uang lainnya dengan persyaratan yang ditetapkan pada transaksi mencakup kedua jenis mata uang yang diperjual-belikan, jumlah, kurs/nilai tukar, tanggal kontrak dan tanggal penyerahan. Dengan mata uang yang diperdagangkan USD, EUR, GBP, AUD, JPY, SGD, HKD, SAR dan CNY. Produk-produk yang ditawarkan *foreign exchange trading* adalah:

1. Transaksi dengan kontrak penyelesaian transaksi pada hari yang sama (TOD).
2. Transaksi dengan kontrak penyelesaian transaksi 1 (satu) hari kerja (TOM).
3. Transaksi dengan kontrak penyelesaian transaksi 2 (dua) hari kerja (SPOT).

FOREIGN EXCHANGE TRADING

Sale and purchase transactions between one particular currency and another currency with the terms specified in the transaction covering the two types of currency traded, the amount, the exchange rate/exchange rate, the date of the contract and the date of delivery. With currencies traded USD, EUR, GBP, AUD, JPY, SGD, HKD, SAR and CNY. The products offered by foreign exchange trading are:

1. Transactions with contract settlement transactions on the same day (TOD).
2. Transactions with 1 (one) working day (TOM) transaction settlement contract.
3. Transactions with a 2 (two) working day (SPOT) transaction settlement contract.

HEDGING INSTRUMENT

Foreign Exchange Forward

Merupakan transaksi jual/beli suatu mata uang terhadap mata uang lainnya dengan penyerahan dana lebih dari 2 (dua) hari kerja dan nilai tukar yang ditentukan pada saat transaksi dilaksanakan.

Foreign Exchange Forward

Is a sale/purchase transaction of a currency against another currency with the delivery of funds more than 2 (two) working days and the exchange rate determined at the time the transaction is executed.

Foreign Exchange Swap

Merupakan transaksi jual dan beli atau beli dan jual suatu mata uang terhadap mata uang yang lain yang dilaksanakan dalam waktu bersamaan dengan Nasabah yang sama, dimana tanggal penyelesaian transaksinya berbeda dengan kurs yang ditetapkan saat transaksi. Manfaat *foreign exchange swap* adalah untuk mengamankan posisi valas dari pengaruh pergerakan nilai tukar melalui mekanisme *matching cash flow* dan pengelolaan likuiditas dalam dua mata uang yang berbeda.

Foreign Exchange Swap

Is a sale and purchase transaction or buy and sell of a currency against another currency that is carried out at the same time with the same customer, where the transaction settlement date is different from the exchange rate determined at the time of the transaction. The benefit of foreign exchange swaps is to secure foreign exchange positions from the influence of exchange rate movements through a matching cash flow mechanism and managing liquidity in two different currencies.

Interest Rate Swap

Interest Rate Swap (IRS) adalah perjanjian antara dua belah pihak untuk mempertukarkan arus kas pada tanggal-tanggal yang telah ditentukan di masa yang akan datang berdasarkan jumlah principal yang telah ditentukan dan dalam mata uang yang sama.



Interest Rate Swap

Interest Rate Swap (IRS) is an agreement between two parties to exchange cash flows on the dates determined in the future based on the number of principals that have been determined and in the same currency with with the following characteristics.

Cross Currency Swap

Merupakan perjanjian antara dua belah pihak untuk mempertukarkan arus kas pada tanggal-tanggal yang telah ditentukan di masa yang akan datang berdasarkan jumlah principal yang telah ditentukan dan dalam mata uang yang berbeda.

Cross Currency Swap

Cross Currency Swap (CCS) is an agreement between two parties to exchange cash flows on predetermined dates in the future based on a predetermined number of principals and in different currencies.

Custody bank bjb

Jasa penitipan Efek dan surat berharga lainnya yang berkaitan dengan Efek serta jasa lain, termasuk menerima dividen, bunga, dan hak-hak lain, menyelesaikan transaksi Efek, dan sebagai wakil dari pemegang rekening yang menjadi nasabahnya.

Custody bank bjb

Safekeeping services for Securities and other securities related to Securities and other services, including receiving dividends, interest, and other rights, completing Securities transactions, and acting as representatives of account holders who are their customers.

Layanan Kustodian bank bjb

- *Safekeeping*
Layanan penitipan efek/surat berharga lainnya yang ditransaksikan di bursa efek maupun diluar bursa (*over the counter*)
- *Transaction handling*
Layanan penyelesaian transaksi Nasabah pada efek/surat berharga yang ditransaksikan di bursa maupun diluar bursa (*over the counter*)
- *Corporate Action*
Layanan pengurusan hak nasabah terkait efek/surat berharga yang dimiliki dan disimpan pada Bank Kustodian
- *Proxy*
Jasa yang mewakili Nasabah pemegang efek/surat berharga baik saham maupun obligasi dalam RUPS maupun RUPO.
- *Report Services*
Jasa Informasi berupa laporan bulanan Nasabah

bank bjb Custodian Services

- *Safekeeping*
Safekeeping services for securities/other securities that are transacted on the stock exchange and outside the stock exchange (*over the counter*)
- *Transaction handling*
Customer transaction settlement services on securities/securities traded on the stock exchange and outside the stock exchange (*over the counter*)
- *Corporate Action*
Services for managing customer rights related to securities/securities owned and stored at the Custodian Bank





- Roxy
Services representing customers holding securities/securities both shares and bonds at the GMS and GMS.
- Report Services
Information Services in the form of Customer's monthly reports.

Wali Amanat

Layanan jasa yang diberikan kepada pemegang efek bersifat utang (investor) untuk menjadi wakil investor dalam penerbitan suatu efek bersifat utang, bank **bjb** selaku Wali Amanat turut serta dalam proses penerbitan surat utang dan memonitoring kewajiban emiten terhadap ketentuan - ketentuan yang ada dalam perjanjian perwaliamanatan hingga surat utang tersebut jatuh tempo.

Wali Amanat

Services provided to debt securities holders (investors) to become investors' representatives in the issuance of debt securities, bank **bjb** as the Wali Amanat participates in the process of issuing debt securities and monitoring the issuer's obligations to the provisions contained in the trustee agreement to the letter the debt is due.

INTERNATIONAL BANKING / INTERNATIONAL BANKING

bjb Remittance

Jasa layanan kiriman uang (*Remittance*) dalam valuta asing antar bank dalam suatu negara maupun dengan bank di negara lain atas permintaan dan untuk kepentingan nasabah. Dengan beberapa keunggulan yaitu Fleksibel, kurs dan biaya kompetitif, Cepat dan aman, *One day Service Settlement* serta melayani banyak mata uang yang dilayani AUD, EUR, GBP, HKD, JPY, SAR, SGD, USD, CNY.

bjb Remittance

Remittance services in foreign currencies between banks in a country or with banks in other countries upon request and for the benefit of customers. With several advantages, namely Flexibility, competitive rates and fees, Fast and safe, One day Service Settlement and serves many currencies, which are served AUD, EUR, GBP, HKD, JPY, SAR, SGD, USD, CNY.

bjb Forex dan Derivatif Line

Fasilitas untuk melakukan transaksi *Foreign Exchange* (FX). Dengan fitur produk berupa sifat kredit yang *Uncommitted* dan *Advised*, fasilitas kredit diberikan dalam mata uang USD (US Dollar) dan jangka waktu fasilitas kredit maksimum 1 (satu) tahun.

bjb Forex dan Derivatif Line

Facility to perform Foreign Exchange (FX) transactions. With product features in the form of Uncommitted and Advised credit, credit facilities are provided in USD (US Dollar), and the maximum credit facility period is 1 (one) year.



Surat Kredit Berdokumen Dalam Negeri (SKBDN)

Jaminan kepada pihak pembeli (*applicant*) bahwa pembayaran hanya akan dilakukan setelah dokumen yang dipresentasikan sesuai dengan persyaratan yang disepakati oleh kedua belah pihak antara penjual (*beneficiary*) dan pembeli (*applicant*). Adapun fasilitas pendanaan atas SKBDN yang disediakan oleh bank **bjb** meliputi:

- *Pre-Financing*
- *Post-Financing*

Domestic Documentary Letter of Credit (SKBDN)

Guarantee to the buyer (*applicant*) that payment will only be made after the documents presented are in accordance with the terms agreed by both parties between the seller (*beneficiary*) and the buyer (*applicant*). The funding facilities for SKBDN provided by bank **bjb** include:

- *Pre-Financing*
- *Post-Financing*

Trade Finance and Services

Layanan *Trade Finance and Services* di bank **bjb**:

1. **Issue Letter of Credit**

bank **bjb** memberikan solusi transaksi bisnis dengan pihak Pembeli di dalam negeri melalui penerbitan L/C (Letter of Credit) yang memberikan kepastian pembayaran kepada Penjual/ Eksportir dan memberikan jaminan kepada Importir bahwa pembayaran hanya akan dilakukan setelah dokumen yang dipresentasikan sesuai dengan persyaratan L/C (*Letter of Credit*).

2. **Shipping Guarantee**

Dalam hal barang telah tiba di pelabuhan tujuan namun dokumen asli (Bill of Lading) belum diterima, bank **bjb** membantu Importir untuk mendapatkan kuasa atas barang dari perusahaan pelayaran dengan menerbitkan *Shipping Guarantee* atas dasar L/C (Letter of Credit) yang dibuka oleh bank **bjb**. Atas dasar *Shipping Guarantee* tersebut Importir dapat melakukan pengambilan barang di pelabuhan tujuan.

3. **Financing Against Trust Receipt (FATR)**

Adalah pembiayaan jangka pendek bagi *Applicant* untuk pemenuhan kebutuhan modal kerja dan penyelesaian atas kewajiban kepada *supplier* yang jatuh waktu atas dasar L/C (*Letter of Credit*) C atau *Collection*. Pembiayaan akan diberikan atas dasar "kepercayaan" atau *Trust Receipt* sebagai dokumen legal.

4. **Ekspor**

a. *Pre Shipment Financing* (Pre-SF)

bank **bjb** memberikan solusi bagi eksportir yang membutuhkan dana bagi pembiayaan perdagangan jangka pendek untuk memenuhi kebutuhan modal kerja (pembelian bahan baku, aktivitas produksi dan lain-lain) sebelum pengapalan barang yang terkait dengan jadwal ekspor dan dapat diberikan baik atas dasar L/C (*Letter of Credit*).

b. *Post Shipment Financing* (Post-SF)

bank **bjb** menyediakan *Post Shipment Financing* yang merupakan pembiayaan perdagangan jangka pendek yang kompetitif ditujukan bagi eksportir yang telah melakukan pengapalan barang atas dasar L/C (*Letter of Credit*).

5. **Documentary Collection**

Jasa lain yang ditawarkan oleh bank **bjb** adalah memberikan jasa penagihan tagihan dokumen ekspor untuk kepentingan eksportir yang memberikan jaminan kepada penjual/ eksportir untuk tetap memiliki kuasa atas barang/dokumen sampai diterima pembayaran atau akseptasi atas draft oleh importir melalui banknya.

6. **Transferable L/C**

bank **bjb** memfasilitasi eksportir yang bertindak sebagai perantara (1st *beneficiary* dari L/C) untuk mendapat keuntungan melalui penukaran invoice atas dasar Transferable L/C (*Letter of Credit*). *Transferable L/C* dapat ditransfer dari penerima pertama kepada satu atau lebih





penerima kedua (2nd *beneficiary*). bank **bjb** akan melakukan penerbitan L/C atas master Transferable L/C-nya.

7. **Bill Collection Financing dan Open Account Financing**

Pembiayaan yang dilakukan oleh bank **bjb** kepada pihak Eksportir sehubungan dengan pelaksanaan perdagangan internasional.

8. **Risk Participation**

Transaksi penjualan/pembelian asset atau tagihan antara Bank dengan Bank Koresponden dalam dan luar negeri yang memenuhi kriteria akseptasi, dan salah satu pihak menawarkan (sebagai Pemberi) dan pihak lainnya menerima tawaran (sebagai Peserta) untuk berpartisipasi dalam pengambilalihan risiko suatu transaksi yang dilakukan oleh pemberi dengan obligor/pihak tertagih tertentu.

9. **Forfaiting**

Merupakan pembelian tanpa hak regres kepada pemegang terdahulu dari suatu instrumen utang dalam bentuk *draft*, *promisory notes*, atau lainnya yang akan jatuh tempo pada masa mendatang berdasarkan perdagangan barang atau jasa.

Trade Finance and Services

Trade Finance and Services at bank **bjb**:

1. **Issue Letter of Credit**

bank **bjb** provides business transaction solutions with domestic Buyers through the issuance of L/C (Letter of Credit) which provides certainty of payment to Sellers/Exporters and guarantees to Importers that payment will only be made after the documents presented are in accordance with L/C requirements. (Letter of Credit).

2. **Shipping Guarantee**

Suppose the goods have arrived at the port of destination, but the original document (Bill of Lading) has not been received. In that case, bank **bjb** assists the importer in obtaining authorization for the goods from the shipping company by issuing a Shipping Guarantee based on L/C (Letter of Credit) opened by bank **bjb**. Based on the Shipping Guarantee, the importer can pick up the goods at the port of destination.

3. **Financing Against Trust Receipt (FATR)**

It is short-term financing for Applicants to fulfill working capital requirements and settle obligations to suppliers that fall due to L/C (Letter of Credit) C or Collection. Financing will be provided on the basis of "trust" or Trust Receipt as a legal document.

4. **Ekspor**

a. Pre Shipment Financing (Pre-SF)

bank **bjb** provides a solution for exporters who need funds for short-term trade finance to meet working capital requirements (purchase of raw materials, production activities, etc.) before shipping goods related to the export schedule and can be given either on the basis of L / C (Letter of Credit).

b. Post Shipment Financing (Post-SF)

bank **bjb** provides Post Shipment Financing which is a competitive short-term trade financing intended for exporters who have shipped goods on the basis of L/C (Letter of Credit).

5. **Documentary Collection**

Other services offered by bank **bjb** are providing export billing document collection services for the benefit of exporters who provide guarantees to sellers/ exporters to continue to have power over goods/ documents until receipt of payment or acceptance of the draft by the importer through the bank.

6. **Transferable L/C**

bank **bjb** facilitates exporters who act as intermediaries (1st beneficiary of L/C) to get profit through exchanging invoices based on Transferable L/C (Letter of Credit). Transferable L/C can be transferred from the first beneficiary to the second beneficiary (2nd beneficiary). bank **bjb** will issue L/C for the master Transferable L/C.



7. **Bill Collection Financing dan Open Account Financing**

Financing made by bank **bjb** to the Exporter in connection with the implementation of international trade.

8. **Risk Participation**

Transactions of sale/purchase of assets or claims between the Bank and domestic and foreign Correspondent Banks that meet the acceptance criteria, and one party offers (as the Provider) and the other party accepts the offer (as a Participant) to participate in risk taking over a transaction conducted by giver with certain obligors/collectors.

9. **Forfaiting**

Is a purchase without recourse to the former holder of a debt instrument in the form of drafts, promissory notes, or others that will mature in the future based on trade in goods or services.

JASA LAYANAN / SERVICES

Kartu ATM/Debit bank bjb

Kartu ATM/Debit Visa bank **bjb** dapat digunakan oleh nasabah bank **bjb** untuk bertransaksi di Jaringan Visa di seluruh dunia, pada mesin *Automated Teller Machine* (ATM) maupun pada *merchant* yang menggunakan mesin *Electronic Data Capture* (EDC) berlogo Visa. Nasabah dapat memiliki fasilitas Kartu ATM/Debit Visa bank **bjb** setelah memiliki rekening-rekening simpanan tabungan dan/atau giro bank **bjb** yang merupakan simpanan perorangan dalam mata uang Rupiah.

bank bjb ATM/Debit card

The bank **bjb** ATM/Debit Visa card can be used by bank **bjb** customers to transact on the Visa Network worldwide, on Automated Teller Machines (ATM) or at merchants using Electronic Data Capture (EDC) machines with the Visa logo. Customers can have bank **bjb** ATM/Debit Visa Card facilities after having savings and/or bank **bjb** current accounts which are individual deposits in Rupiah currency.

E-channel (DIGI by bank bjb)

Layanan e-channel dari bank **bjb** untuk memberikan kemudahan transaksi kepada nasabah bank **bjb** dalam bertransaksi secara *mobile* (*e-banking*) secara *real time* dengan mudah, aman, nyaman, kapan saja dan dimana saja. Selain itu, layanan **bjb** digi memiliki menu dan fitur yang lebih menarik dan interaktif, sehingga memudahkan nasabah dalam bertransaksi. Beberapa fitur yang terdapat pada Layanan **bjb** digi, diantaranya:

1. **Internet Banking - bjb NET**

Setiap nasabah yang menyimpan dana di bank **bjb** serta mempunyai kartu yang dapat digunakan untuk melakukan transaksi perbankan di ATM bank **bjb** berhak untuk menikmati fasilitas Internet Banking ("**bjb** NET"). Internet Banking bank **bjb** memberikan kemudahan sehingga nasabah dapat melakukan transaksi kapan saja dan dimanapun nasabah berada.

2. **SMS Banking - bjb SMS**

bjb SMS adalah layanan perbankan yang dapat nasabah gunakan untuk bertransaksi perbankan melalui SMS di ponsel sehingga nasabah dapat melakukan transaksi kapan saja dan dimana pun nasabah berada.





3. **bjb Mobile**

bjb mobile menyediakan layanan **bjb** NET versi mobile yang memberikan kenyamanan dalam melakukan transaksi *e-banking* secara *real time* kapan dan dimana saja dengan menggunakan smartphone bagi nasabah bank **bjb**.

Selain itu, layanan **bjb** mobile merupakan evolusi lebih lanjut dari **bjb** SMS, yang memberikan nasabah kemudahan dalam melakukan bertransaksi melalui HP dengan tanpa harus menghafal kode-kode transaksi dalam pengetikan perintah SMS. **bjb** digi membungkus perintah-perintah **bjb** SMS ke dalam *icon-icon* menu yang lebih menarik dan interaktif, sehingga memudahkan nasabah dalam bertransaksi.

4. **DigiCash by bank bjb**

Uang elektronik berbasis *server* yang memanfaatkan teknologi berbasis *mobile application* yang dapat digunakan untuk melakukan berbagai transaksi melalui *Quick Response Code* Indonesia Standar (QRIS).

5. **bjb Internet Banking Corporate (IBC)**

bjb IBC merupakan aplikasi *internet banking* untuk nasabah institusi/korporasi dimana nasabah dapat secara mandiri melakukan transaksi keuangan kapan saja dengan cepat, mudah, tepat dan tentunya aman.

E-channel (DIGI by bank bjb)

E-channel service from bank **bjb** to provide transaction convenience to bank **bjb** customers in mobile transactions (*e-banking*) in real-time easily, safely, comfortably, anytime, and anywhere. In addition, the **bjb** Digi services have more attractive and interactive menus and features, making it easier for customers to transact. Some of the features contained in the **bjb** Digi service, include:

1. **Internet Banking - bjb NET**

Every customer who saves funds at bank **bjb** and has a card that can be used to conduct banking transactions at bank **bjb** ATMs is entitled to enjoy Internet Banking facilities ("**bjb** NET"). Internet Banking bank **bjb** provides convenience so that customers can make transactions anytime and anywhere the customer is.

2. **SMS Banking - bjb SMS**

bjb SMS is a banking service that customers can use for banking transactions via SMS on mobile phones so that customers can make transactions anytime and anywhere the customer is.

3. **bjb Mobile**

bjb mobile provided a mobile version of **bjb** NET service that provided convenience in making *e-banking* transactions in real time anytime and anywhere using a smartphone for bank **bjb** customers. In addition, the **bjb** mobile service was a further evolution of **bjb** SMS, which gave customers the convenience of making transactions via cellphones without having to memorize transaction codes in typing SMS commands. **bjb** digi wrapped **bjb** SMS commands into more attractive and interactive menu icons, making transactions easier for customers.

4. **DigiCash by bank bjb**

Server-based electronic money that utilized mobile application-based technology that could be used to perform various transactions through the Standard Indonesian Quick Response Code (QRIS).

5. **bjb Internet Banking Corporate (IBC)**

bjb IBC was an internet banking application for institutional / corporate customers where customers could independently conduct financial transactions anytime, quickly, easily, precisely and safely.

bjb Credit Card

Kartu kredit yang dikeluarkan oleh bank **bjb** dengan berkerja sama Bank BNI (*co-branding*) yang didukung oleh VISA, MasterCard dan JCB. **bjb** credit card memberikan kemudahan bagi nasabah untuk bertransaksi, Pemegang kartu kredit bank **bjb**-BNI akan mendapatkan seluruh fitur dan manfaat dari kartu kredit BNI regular dan akan mendapatkan program diskon yang diciptakan eksklusif hanya bagi pemilik kartu kredit bank **bjb**-BNI.

bjb Credit Card

Is a credit card issued by a bank **bjb** in cooperation with Bank BNI (co-branding) supported by VISA, MasterCard and JCB. **bjb** credit cards make it easy for customers to transact, bank **bjb**-BNI credit card will get all the features and benefits of BNI regular credit cards and will get a discount program created exclusively only for **bjb**-BNI bank credit card holders.

bjb E-Samsat

bank **bjb** bekerja sama dengan Tim Pembina Samsat Provinsi Jawa Barat, yaitu Kepolisian Daerah Jawa Barat, Dinas Pendapatan Daerah (Dispenda) Provinsi Jawa Barat, dan PT Jasa Raharja (Persero) Cabang Jawa Barat meluncurkan program layanan sistem administrasi manunggal satu atap (Samsat) secara elektronik atau e-Samsat Jabar. e-Samsat Jabar ini merupakan layanan pembayaran Pajak Kendaraan Bermotor tahunan. Layanan pembayaran e-Samsat Jabar ini adalah salah satu layanan terbaik bank **bjb** bagi para nasabahnya, khususnya dalam hal pembayaran Pajak Kendaraan Bermotor tahunan kini nasabah bank **bjb** tidak perlu mengantri lama untuk melakukan pembayaran Pajak Kendaraan Bermotornya, karena pembayaran dapat dilakukan di seluruh mesin ATM bank **bjb** yang tersebar di seluruh Indonesia.

bjb E-Samsat

bank **bjb** cooperates with the Samsat Development Team West Java Province, namely the West Java Regional Police, the Regional Revenue Service (Dispenda) of West Java Province, and PT Jasa Raharja (Persero) West Java Branch launched an electronic one-stop administrative system service program (Samsat) electronically or e-Samsat Jabar. Jabar e-Samsat is an annual Motor Vehicle Tax payment service. This Jabar e-Samsat payment service is one of the best bank **bjb** services for its customers, especially in the case of annual Motor Vehicle Tax payments, now bank **bjb** customers do not need to wait long to make Motor Vehicle Tax payments, because payments can be made at all bank **bjb** ATM machines spread throughout Indonesia.

bjb T-Samsat

bjb T-Samsat adalah layanan pembayaran pajak kendaraan bermotor (pajak PKB) dengan cara mencicil melalui tabungan dengan mekanisme debet otomatis pada saat jatuh tempo pembayaran pajak.

bjb T-Samsat

bjb T-Samsat is a service for payment of motor vehicle tax (PKB tax) by installments through savings with an automatic debit mechanism at the time of payment due.

Laku Pandai bjb BiSA

bjb BiSA merupakan perluasan layanan bank **bjb**, dimana bank **bjb** menjalin kerjasama dengan nasabah bank **bjb** sebagai Agen yang dapat melayani transaksi perbankan bagi masyarakat secara *real time online* menggunakan fitur **bjb** EDC dengan konsep *sharing fee*.

Laku Pandai bjb BiSA

bjb BiSA is an expansion of bank **bjb** services, where bank **bjb** cooperates with bank **bjb** customers as agents who can serve banking transactions for the public in real time online using the **bjb** EDC feature with the concept of sharing fees

bjb Digital Sistem Edukasi dan Transaksi (DiSentra)

Program Pemberdayaan UMKM bank **bjb** akan mengkombinasikan konsep pemberdayaan tatap muka seperti kelas pelatihan, konseling usaha dan edukasi. Dengan Konsep pemberdayaan secara digital berbasis *e-learning*, kelas *online*, konsultasi usaha *online* dan fasilitas *webstore* bagi debitur UMKM.





bjb Digital Sistem Edukasi dan Transaksi (DiSentra)

Bank **bjb**'s MSME Empowerment Program will combine the concept of face-to-face empowerment such as training classes, business counseling and education. With the concept of digital empowerment based on e-learning, online classes, online business consulting and webstore facilitation for MSME debtors.

bjb Cash Management Service

Solusi perbankan yang terintegrasi dan dirancang untuk membantu Nasabah mengatur *cash flow* yang efektif dan efisien guna meningkatkan keuntungan perusahaan. Fitur **bjb Cash Management Service** adalah sebagai berikut:

1. **bjb Account Service**

Layanan perbankan elektronik yang memudahkan nasabah dalam melakukan akses inquiry saldo dan transaksi perbankan lainnya secara *Real Time on Line* berbasis web aplikasi dengan mengakses <https://cms.bankbjb.co.id/login>

2. **bjb E-Tax**

Layanan Penerimaan Setoran PBB-P2 dan Pajak Daerah Lainnya (**bjb E-TAX**) adalah Layanan Pembayaran Pajak untuk digunakan oleh Para Wajib Pajak dalam melakukan transaksi pembayaran pajak melalui seluruh channel bank **bjb** baik Jaringan Kantor maupun Jaringan Elektronik secara *real time online*. Adapun jenis pajak yang dapat dibayarkan adalah Pajak Pusat, Pajak Daerah/Provinsi, Pajak Daerah Kota/Kabupaten.

3. **bjb Payroll Service**

Payroll Service merupakan layanan perbankan bagi Nasabah Istitusi untuk melakukan pembayaran gaji karyawan melalui media Tabungan sehingga proses pembayaran gaji karyawannya dapat dilaksanakan secara tepat waktu, akurat, dan proses yang berjalan efisien.

4. **bjb Payment Service**

Fasilitas layanan pembayaran berbagai tagihan (*payment service*) merupakan salah satu jenis layanan yang secara umum telah banyak diberikan oleh bank **bjb** melalui kerjasama dengan berbagai *Biller* di seluruh Indonesia. Fasilitas *Payment Service* yang telah dilaksanakan oleh bank **bjb** adalah sebagai berikut:

- bjb Edupay**: Layanan Pembayaran Biaya Pendidikan.
- bjb Water Bills**: Layanan Pembayaran Tagihan Air Minum.
- bjb Multifinance Payment**: Layanan Pembayaran Angsuran Multifinance.
- bjb Hospital Payment**: Layanan Pembayaran Tagihan Pasien Rumah Sakit.
- bjb e-Ticket**: Layanan Pembayaran Tiket Kereta Api dan Pesawat Terbang.
- bjb Retribusi Perizinan**: Layanan Pembayaran Retribusi Perizinan.
- Pembayaran BPJS Ketenagakerjaan: Layanan Penerimaan Pembayaran Iuran Kepesertaan dan Pembayaran Klaim Asuransi Peserta BPJS Ketenagakerjaan.

5. **bjb Pickup and Delivery Service**

Layanan **bjb cash management service** yang membantu nasabah untuk mengelola pengambilan dan pengiriman dana tunai. Layanan *Pick-up* dan *Delivery Service* kepada Nasabah dapat dilakukan oleh Kantor Cabang bank **bjb** terdekat atau Pihak Ketiga (Vendor) yang telah ditunjuk.

6. **bjb Virtual Account**

Sistem layanan perbankan elektronik yang diberikan bank **bjb** kepada Nasabah berupa nomor identifikasi pelanggan perusahaan yang dibuka oleh Bank atas permintaan perusahaan untuk selanjutnya diberikan oleh perusahaan kepada pelanggannya (perorangan maupun non-perorangan) sebagai Nomor Rekening Tujuan penerimaan (*collection*).

bjb Cash Management Service

An integrated banking solution designed to help customers manage effective and efficient cash flows to increase company profits. The features of **bjb Cash Management Service** are as follows:



1. **bjb Account Service**

Electronic banking services that make it easier for customers to access balance inquiries and other banking transactions in Real Time on Line based on a web application by accessing <https://cms.bankbjb.co.id/login>.

2. **bjb E-Tax**

PBB-P2 Deposit Receipt Service and Other Regional Taxes (**bjb E-TAX**) is a Tax Payment Service to be used by Taxpayers in conducting tax payment transactions through all bank **bjb** channels, both Office Networks and Electronic Networks in real time online. The types of taxes that can be paid are Central Taxes, Regional/Provincial Taxes, City/Regency Taxes.

3. **bjb Payroll Service**

Payroll Service is a banking service for Institutional Customers to make payment of employee salaries through Savings media so that the process of paying employee salaries can be carried out in a timely, accurate, and efficient manner.

4. **bjb Payment Service**

The payment service facility for various bills (payment service) is one type of service that has generally been provided by bank **bjb** in collaboration with various billers throughout Indonesia. Payment Service facilities that have been implemented by bank **bjb** are as follows:

- bjb** Edupay: Tuition Fee Payment Service.
- bjb** Water Bills: Water Bill Payment Service.
- bjb** Multifinance Payment: Multifinance Installment Payment Service.
- bjb** Hospital Payment: Hospital Patient Bill Payment Service.
- bjb** e-Ticket: Rail and Airplane Ticket Payment Service.
- bjb** Licensing Retribution: Licensing Retribution Payment Service.
- BPJS Employment Payments: Participation Contribution Payment Receipt Services and Insurance Claim Payments for BPJS Employment Participants.

5. **bjb Pickup and Delivery Service**

A **bjb** cash management service that helps customers to manage cash collection and delivery. Pick-up and Delivery Service to Customers can be done by the nearest bank **bjb** Branch Office or an appointed Third Party (Vendor).

6. **bjb Virtual Account**

The electronic banking service system provided by bank **bjb** to customers in the form of company customer identification numbers opened by the bank at the company's request to be further provided by the company to its customers (individuals or non-individuals) as the Account Number for the purpose of receipt (collection).

Safe Deposit Box

Jasa penyewaan kotak penyimpanan harta atau surat-surat berharga yang dirancang secara khusus dan ditempatkan dalam ruang khasanah yang kokoh untuk memberikan rasa aman bagi penggunaannya. SDB yang diberikan oleh bank **bjb** memberikan tarif sewa yang kompetitif dan tersedia dalam berbagai ukuran sesuai dengan kebutuhan nasabah.

Safe Deposit Box

Rental services for safekeeping of treasures or securities that are specially designed and placed in a sturdy treasury room to provide a sense of security for its users. SDB provided by bank **bjb** provides competitive rental rates and is available in various sizes according to customer needs.

bjb Prioritas

Layanan **bjb** Prioritas merupakan layanan terbaik yang diberikan kepada pribadi-pribadi istimewa yang membutuhkan pelayanan maksimal baik dari segi keramahan, kemudahan, kenyamanan, keamanan dan terpercaya untuk nasabah prima perorangan (*High Net Worth Individuals*) dengan total minimal dana sebesar Rp500.000.000 (lima ratus juta rupiah). *Outlet bjb* Prioritas tersebar





di beberapa kota seperti: Bandung, Serang, Jakarta, Bekasi, Tasikmalaya, Bogor, Cirebon, Kelapa Gading, Tangerang, Surabaya, Semarang.

bjb Prioritas

bjb Prioritas service is the best service provided to exceptional individuals who need full service in terms of friendliness, convenience, comfort, security, and reliability for individual prime customers (High Net Worth Individuals) with a minimum total fund of IDR 500,000,000 (five hundred million rupiahs). **bjb** Prioritas outlets are spread across several cities such as: Bandung, Serang, Jakarta, Bekasi, Tasikmalaya, Bogor, Cirebon, Kelapa Gading, Tangerang, Surabaya, Semarang.

bjb Call 14049

bank **bjb** menyediakan layanan informasi selama 7 hari seminggu dan 24 jam sehari melalui fasilitas **bjb** Call 14049. Layanan **bjb** Call antara lain memberikan informasi mengenai Informasi umum terkait produk dan jasa (simpanan, pinjaman, *treasury*), pembukaan rekening, suku bunga, kurs, lokasi jaringan kantor, saldo dan transaksi perbankan (5 transaksi terakhir, transaksi pemindahbukuan) dan *blocking* kartu ATM.

bjb Call 14049

bank **bjb** provides services 7 days a week and 24 hours a day through the **bjb** Call 14049 facility. The **bjb** Call services include providing information on general information related to products and services (savings, credit, treasury), account opening, interest rates, exchange rates, office network locations, balances and banking transactions (last 5 transactions, overbooking transactions) and blocking of ATM cards.

bjb Care

Layanan Pengaduan bagi nasabah setia bank **bjb** baik itu mengenai keluhan atau indikasi *fraud* yang disampaikan melalui surat elektronik atau email bjbcare@bankbjb.co.id.

bjb Care

Complaint service for loyal bank **bjb** customers, whether it's a complaint or indication of fraud submitted via electronic mail or email bjbcare@bankbjb.co.id.

KCP Mobile bank bjb

Layanan KCP Mobile bank **bjb** ditujukan untuk mendekatkan layanan bank **bjb** kepada nasabah. Layanan yang diberikan KCP Mobile bank **bjb** adalah sebagai berikut:

1. Layanan melalui ATM bank **bjb**
Beberapa layanan yang dapat diakses melalui ATM adalah sebagai berikut: Informasi saldo, Tarik Tunai, Transfer antar cabang bank **bjb**, Transfer antar bank anggota ATM Bersama dan bank anggota ATM prima, pembayaran biaya kuliah, pembayaran PDAM, pembayaran telekomunikasi dan TV berlangganan, dan sebagainya.
2. Layanan *Teller*
Setoran Tunai, Tarikan Tunai, Transfer antar cabang bank **bjb**, Fitur *payment* melalui *teller*.
3. Layanan *Customer Service*
Memberikan informasi produk dan jasa bank kepada masyarakat luas, Penanganan pengaduan nasabah atas transaksi di kas mobil dan cetak buku tabungan.
4. Layanan Perbankan Lainnya dilakukan melalui Kantor Induk.

KCP Mobile bank bjb

KCP Mobile bank **bjb** was intended to bring bank **bjb** services closer to customers. The services provided by the KCP Mobile bank **bjb** were as follows:

1. Services via bank **bjb** ATMs

Some of the services that can be accessed through ATMs are as follows: Balance information, Cash Withdrawals, Transfers between bank **bjb** branches, Transfers between ATM Bersama member banks and ATM prima member banks, tuition fees payments, PDAM payments, telecommunication and TV subscription payments, and so on.

2. Teller service

Cash deposit, cash withdrawal, bank branch **bjb** transfer, payment feature via teller.

3. Customer Service

Providing information on bank products and services to the general public, handling customer complaints on transactions in car cash and printing savings books.

4. Other Banking Services are carried out through the main office

Weekend Banking

Layanan perbankan yang dilaksanakan pada hari Sabtu dan Minggu. Layanan yang diberikan pada *Weekend Banking* adalah Pembukaan Rekening (tabungan, giro, deposito), Penyetoran Tunai, Tarikan Tunai (tabungan dan giro perorangan), Pemindahbukuan antar rekening (hanya untuk rekening perorangan), Informasi mengenai rekening tabungan, giro, deposito dan produk kredit.

Weekend Banking

Banking services are carried out on Saturdays and Sundays. Services provided on Weekend Banking are Account Opening (savings, current accounts, deposits), Cash Deposit, Cash Pull (individual savings and current accounts), Transfer between accounts (only for individual accounts), Information on savings accounts, current accounts, deposits and credit products.

Inkaso

Layanan bank **bjb** berupa jasa yang diberikan kepada nasabah untuk menagihkan warkat bank tertarik tanpa melalui proses kliring. Warkat yang digunakan dalam transaksi inkaso terdiri dari Cek dan Bilyet Giro. Beberapa keuntungan yang diberikan oleh inkaso diantaranya dapat dilaksanakan diseluruh Kantor Cabang, tersedia bagi nasabah maupun non nasabah dan Kemudahan dalam bertransaksi pembayaran atas warkat-warkat dengan biaya yang kompetitif.

Inkaso

bank **bjb** service is in the form of services provided to customers to collect bank notes interested without going through the clearing process. Items used in the collection transaction consist of Checks and Bilyet Giro. Some of the benefits provided by collections can be carried out in all Branch Offices, available to customers and non-customers, and Ease of transaction payment for scripts at competitive costs.

Kiriman Uang

Salah satu jenis jasa bank dimana bank pengirim menerima amanat dari seseorang nasabah atau masyarakat untuk melaksanakan pengiriman sejumlah uang bagi keuntungan perorangan/ perusahaan/nasabah di tempat lain. Jenis Kiriman Uang/Transfer yang diberikan bank **bjb** adalah sebagai berikut:

- Kliring/SKBNI (Sistem Kliring Nasional Bank Indonesia), yaitu layanan kiriman uang/transfer antar bank skala nasional dimana jangka waktu penerimaan dana sesuai dengan ketentuan kliring Bank Indonesia.
- BI – RTGS, Yaitu layanan kiriman uang/transfer antar bank skala nasional dimana dana secara efektif dapat diterima di bank tujuan dalam hitungan menit, selama transaksi dilakukan sebelum batas waktu.





Remittance

Is one type of bank service where the sending bank accepts the mandate from a customer or community to carry out sending a sum of money for the benefit of individuals/companies/customers elsewhere. The types of remittances/transfers provided by bank **bjb** are as follows:

- Clearing/SKBNI (Bank Indonesia National Clearing System), which is a national scale interbank remittance/ transfer service where the period of receipt of funds is in accordance with the provisions of Bank Indonesia clearing.
- BI-RTGS, which is a national scale interbank money transfer/transfer service where funds can be effectively received at the destination bank in minutes, as long as the transaction is carried out before the deadline

Layanan Western Union bank bjb

Sarana pengiriman dan penerimaan uang dari Indonesia ke luar negeri, luar negeri ke Indonesia maupun antar kota di Indonesia secara cepat (*real time online*).

Western Union bank bjb Service

Is a means of sending and receiving money from Indonesia to foreign countries, overseas to Indonesia and between cities in Indonesia quickly (*real time online*).

Hospital Guarantee

Suatu bentuk fasilitas jaminan pembayaran seluruh tagihan rumah sakit di Singapura dan Malaysia untuk menjamin nasabah bank **bjb** yang akan melakukan perawatan di rumah sakit tersebut. Manfaat *Hospital Guarantee* bagi Nasabah antara lain: Proses Administrasi yang cepat, bunga pengendapan tetap berjalan, tidak terkena limit penggunaan, tidak ada risiko perbedaan kurs mata uang dan tidak dikenakan biaya.

Hospital Guarantee

It is a form of payment guarantee facility for all hospital bills in Singapore and Malaysia to guarantee bank **bjb** customers who will carry out treatment at the hospital. Hospital Guarantee benefits for Customers include: Fast administrative processes, fixed interest rates, no exposure to usage limits, no risk of currency exchange differences and no fees

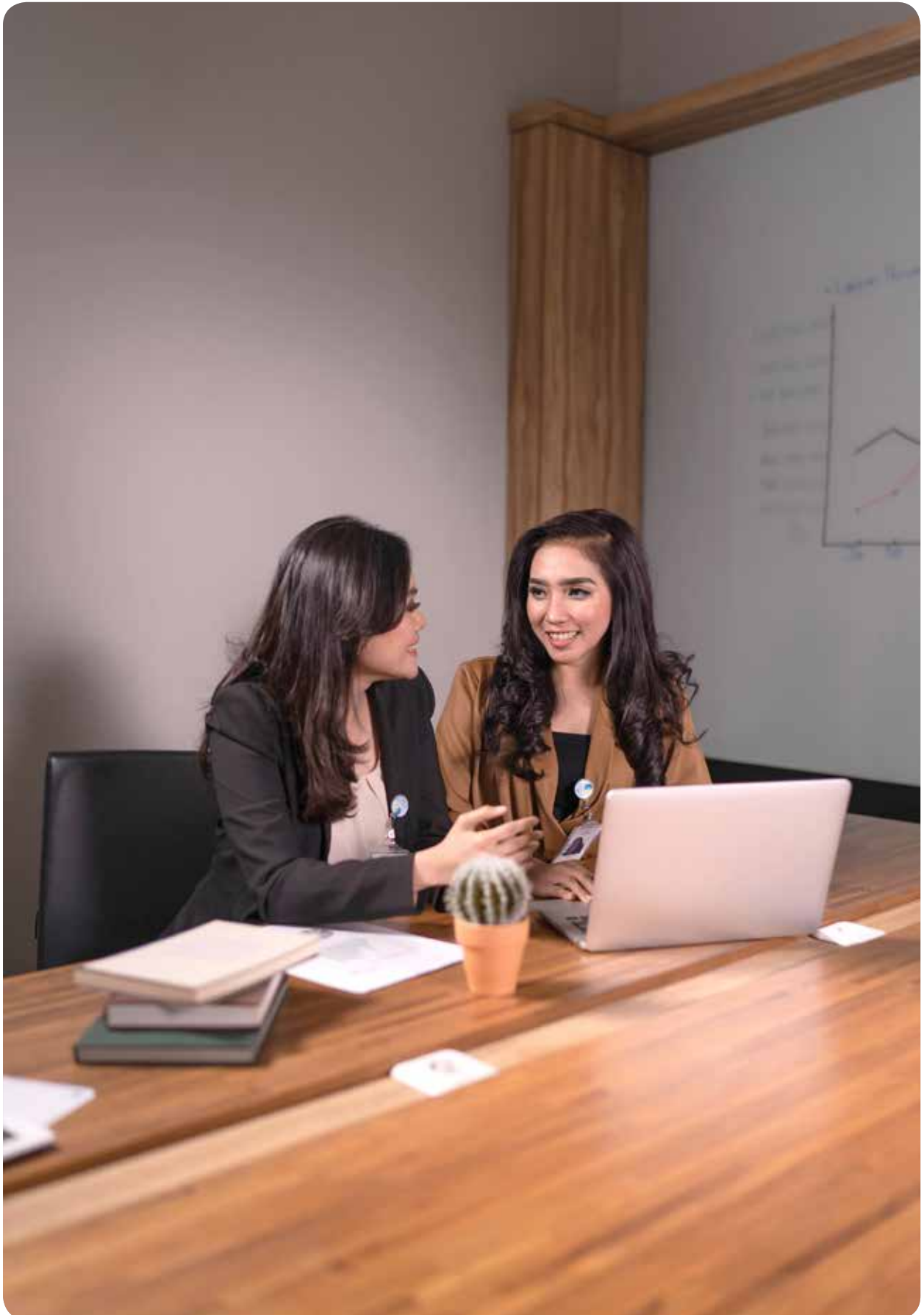
Modul Penerimaan Negara

Layanan bank **bjb** dalam menerima Setoran Penerimaan Negara dari Wajib Pajak setiap hari kerja tanpa melihat nilai nominal pembayaran. Beberapa keuntungan yang diberikan antara lain kemudahan kepada wajib pajak dalam melakukan pembayaran pelunasan pajak, tersedia bagi nasabah maupun non nasabah dan pelayanan tidak dikenakan biaya.

State Revenue Module

Is a bank **bjb** service in receiving State Revenue Deposits from Taxpayers every day without seeing the nominal payment value. Some of the benefits provided include convenience to taxpayers in paying tax payments, available to customers and noncustomers, and services are free of charge.







Peta Wilayah Usaha

Map of Operational Area

Sampai dengan tahun 2021, bank **bjb** memiliki 1 Kantor Pusat dan 2.778 jaringan kantor dan layanan yang terdiri dari Kantor Wilayah, Kantor Cabang, Kantor Cabang Pembantu, dan Jaringan Kantor serta layanan lainnya.

Until 2021, bank **bjb** has 1 Head Office and 2,778 office networks and services consisting of Regional Offices, Branch Offices, Sub-Branch Offices, and Office Networks and other services.

Tabel Jaringan Kantor Tahun selama 5 tahun terakhir

Year Office Network Table for the last 5 years

Jenis Kantor	2021	2020	2019	2018	2017	Other Office Networks
Kantor Pusat	1	1	1	1	1	Head Office
Kantor Wilayah	5	5	5	5	5	Regional Office
Kantor Cabang	65	65	65	65	65	Branch Office
Kantor Cabang Pembantu*	874	671	667	663	649	Sub-branch Office
Sentra UMKM	6	6	6	6	6	Sentra UMKM
Total	951	738	744	740	726	Total
Terminal Perbankan Elektronik (TPE)						Terminal Perbankan Elektronik (TPE)
ATM	1,750	1,743	1,734	1,526	1,386	ATM
Cash Recycle Machine	48	29	3	-	-	Cash Recycle Machine
TOTAL	1,798	1,772	1,737	1,526	1,386	TOTAL
Layanan						Layanan
bjb Prioritas	18	18	18	16	11	bjb Prioritas
Weekend Banking	12	13	12	11	11	Weekend Banking

*Sesuai dengan POJK No.12/POJK.03/2021 tentang Bank Umum, disesuaikan bahwa untuk type Kantor Kas termasuk dalam status jenis Kantor Cabang Pembantu. / In accordance with POJK No.12/POJK.03/2021 concerning Commercial Banks, it is adjusted that the type of Cash Office is included in the status of the type of Sub-Branch Office.



Kantor Wilayah / Office Area I

Bandung
Buah Batu
Cianjur
Cimahi
Jatinangor
Karawang

Majalaya
Padalarang
Palabuhan Ratu
Purwakarta
Soreang
Subang

Suci
Sukabumi
Sukajadi
Tamansari
Sumbersari

Kantor Wilayah / Office Area III

Banjar
Ciamis
Cirebon
Garut
Indramayu

Kuningan
Majalengka
Singaparna
Sumber
Sumedang

Tasikmalaya
Pangandaran
Patrol

Kantor Wilayah / Office Area II

Hasyim Ashari
Jakarta
Kebayoran Baru
Gajah Mada
Rasuna Said
Rawamangun

S. Parman
Saharjo
Bekasi
Bogor
Cibinong
Cikarang

Depok
Batam
Pekanbaru
Palembang
Medan

Kantor Wilayah / Office Area IV

Balaraja
Tangerang Selatan
Cilegon
Labuan
Pandeglang

Rangkasbitung
KCK Banten
Tangerang
Daan Mogot
Bandar Lampung

Kantor Wilayah / Office Area V

Denpasar
Semarang
Surakarta
Tegal

Surabaya
Banjarmasin
Balikpapan
Makassar

Tabel Jaringan Kantor dan Layanan Per Wilayah Tahun 2021
2021 Regional Office Network and Services Table

Wilayah Area	Jenis Kantor dan Layanan / Type of Office and Services						
	Kantor Cabang Branch	Kantor Cabang Pembantu Sub-branch	Sentra UMKM MSME Center	Terminal Perbankan Elektronik Electronic Banking Terminal		Layanan Perbankan Banking Services	
				ATM	CRM	bjb Prioritas	Weekend Banking
Kantor Wilayah I / Office Area I	17	274	2	515	17	5	7
Kantor Wilayah II / Office Area II	17	195	1	404	10	6	2
Kantor Wilayah III / Office Area III	13	232	2	392	14	2	2
Kantor Wilayah IV / Office Area IV	10	151	1	350	7	2	1
Kantor Wilayah V / Office Area V	8	22	-	82	0	3	-
TOTAL	65	874	6	1,743	48	18	12

Kalimantan Timur
East Kalimantan

Kalimantan Selatan
South Kalimantan

Sulawesi Selatan
South Sulawesi

Jawa Barat
West Java

Jawa Tengah
Central Java

Jawa Timur
East Java

Bali
Bali



Inovasi Outlet

Outlet Innovation

bjb Prioritas

Berbagai layanan diluncurkan untuk para nasabah istimewa. Salah satunya, program **bjb** Prioritas yang ditujukan bagi para nasabah prima perorangan (*high net worth individuals*). **bjb** Prioritas melayani secara personal di ruangan khusus dengan prinsip kemudahan, keramahan, dan kenyamanan.

Benefit yang dinikmati oleh nasabah **bjb** Prioritas sangat banyak dan beragam antara lain, layanan konsultasi keuangan dan pengelolaan aset, layanan konsultasi kesehatan dan pendidikan di luar negeri, fasilitas *airport lounge*, bingkisan spesial di setiap perayaan hari raya keagamaan dan berbagai keunggulan lainnya.

bjb Prioritas

Various services were launched for unique customers. One of them is the **bjb** Prioritas program aimed at high-net-worth individuals. **bjb** Prioritas serves personally in a particular room with the principles of convenience, friendliness, and comfort.

The benefits enjoyed by **bjb** Prioritas customers are many and varied, including financial consulting services and asset management, health and education consulting services abroad, airport lounge facilities, unique gifts at every religious holiday celebration and various other benefits.

Inovasi Layanan E-Channel

Di era industri 4.0 ini, bank **bjb** meluncurkan inovasi baru yakni *Quick Response* (QR) Code (*transfer on us*) dan *E-Tax* bank **bjb** untuk menyetorkan Pajak Bumi dan Bangunan Perdesaan dan Perkotaan (PBB-P2). Inovasi tersebut merupakan fitur terbaru yang berada di fasilitas layanan DIGI by bank **bjb**. QR Payment (*transfer on us*) adalah sistem pembayaran yang menggunakan sebuah *barcode* atau *Quick Response* (QR) Code yang akan dipindai setiap akan melakukan transaksi pembayaran/transfer.

Selain pembaruan fasilitas pada layanan DIGI by bank **bjb**, pembaruan fasilitas juga ditambahkan dalam situs web resmi bank **bjb**. Fitur *Chatbot* dalam situs web resmi bank **bjb** ini merupakan layanan perbankan berbasis aplikasi chatting yang dapat diakses langsung oleh pengguna secara *mobile* untuk mengetahui informasi mengenai bank **bjb** serta layanan dan promosi yang ditawarkan bank **bjb**, sehingga mempermudah nasabah bank **bjb** untuk mengetahui berbagai informasi selain menggunakan **bjb** Call Center.

Inovasi juga dilakukan dalam layanan *E-Tax* bank **bjb** untuk menyetorkan Pajak Bumi dan Bangunan Perdesaan dan Perkotaan (PBB-P2). Kerjasama bank **bjb** terkait Layanan Penerimaan Pajak Daerah dengan Provinsi DKI Jakarta dan 34 Kota dan Kabupaten wilayah Jawa Barat dan Banten serta 2 Kota di luar wilayah Jabar dan Banten (Kota Batam dan Kota Pekanbaru) khususnya layanan PBB-P2 membuat Wajib Pajak di wilayah tersebut dapat melakukan pembayaran PBB-P2 secara *online* melalui aplikasi DIGI by bank **bjb**.

Layanan E-Channel Inovation

In this industrial era 4.0, bank **bjb** launched a new innovation, namely **bjb** DigiCash, which became server-based electronic money based on Quick Response Indonesia Standards (QRIS). This innovation was the latest feature in the DIGI by bank **bjb** service facility. QR Payment became a payment system that used a barcode or Quick Response (QR) Code which would be scanned every time a payment/transfer transaction was made.

In addition to facility updates on the DIGI by bank **bjb** service, bank **bjb** facility updates had also been added, namely the TAMMI Chatbot/Virtual Assistance feature (Tandamata Understanding) **bjb** was a chat application-based banking service that could be accessed directly by mobile users to find out information about bank **bjb** and services and promotions offered by bank **bjb**, making it easier for bank **bjb** customers to find out various information besides using the **bjb** Call Center.

Innovations were also carried out in the bank **bjb** E-Tax service to deposit Rural and Urban Land and Building Tax (PBB-P2). Bank **bjb** cooperation related to Regional Tax Revenue Services with DKI Jakarta Provinces and Cities and Regencies in West Java and Banten regions as well as 3 cities outside the West Java and Banten areas, namely Batam City, Palembang City and Pekanbaru City) especially PBB-P2 services made taxpayers in the region could make PBB-P2 online payment through the DIGI by bank **bjb** application.

bjb BiSA (Agen Laku Pandai)

Layanan Laku Pandai **bjb** Bisa dapat mengakomodasikan berbagai kebutuhan transaksi perbankan baik nasabah eksisting maupun non nasabah di wilayah remote area. Layanan Laku Pandai Bisa

bjb BiSA (Agen Laku Pandai)

Laku Pandai **bjb** BiSA can accommodate a variety of banking transaction both existing and noncustomer customers in remote areas. Smart Behavior Services Bisa use Electronic Data Capture

menggunakan sarana mesin *Electronic Data Capture* (EDC) untuk dapat bertransaksi secara (*realtime online*) sehingga pelayanan lebih efisien dan fleksibel karena tidak harus datang ke kantor bank yang lokasinya jauh.

Segmentasi individu yakni agen yang direkrut dari perorangan seperti petani, nelayan, perangkat desa, pensiunan, guru, pedagang dan lainnya. Sedangkan kelompok antara lain kelompok tani dan nelayan, Badan Usaha Milik Desa (Bumdes), perusahaan dan instansi.

Manfaat layanan laku pandai itu adalah layanan perbankan lebih dekat, dapat menabung dan menarik tunai dalam jumlah tertentu dan transaksi lebih mudah dan bisa dilakukan di mana saja. Para Agen bisa memberikan layanan berbagai transaksi pembayaran seperti listrik, telepon, pulsa, listrik, pembukaan rekening, pembayaran kartu kredit, transaksi informasi saldo dan lainnya.

(EDC) machines to be able to transact in real time so that the service is more efficient and flexible because they do not have to come to a bank office located far away.

Individual segmentation, namely agents recruited from individuals such as farmers, fishermen, village officials, retirees, teachers, traders and others. While groups include farmers and fishermen groups, Village-Owned Enterprises (BUMDes), companies and agencies.

The benefits of smart behavior are banking services that are closer and able save and withdraw cash in a certain amount, and transactions are easier and can be done anywhere. Agents can provide various payment transaction services such as electricity, telephone, credit, electricity, account opening, credit card payments, balance information transactions and others.

Daftar Keanggotaan Asosiasi

Association Membership List

Pentingnya peran organisasi maupun asosiasi bagi suatu perusahaan mendorong bank **bjb** untuk ikut serta aktif dalam keanggotaan organisasi atau asosiasi terutama di Indonesia. Dengan keaktifan perseroan pada keanggotaan diharapkan dapat lebih mengetahui tentang perkembangan lingkungan bisnis, memperluas hubungan bisnis, dan memperkuat eksistensi perseroan. Selain itu, keanggotaan ini juga bertujuan untuk mendapatkan informasi terkini terkait isu-isu material yang terjadi di Indonesia yang juga penting dan berkaitan dengan operasional bisnis perseroan terutama mengenai topik-topik berkelanjutan seperti *Environmental*, *Social*, dan *Governance* (ESG). Sampai akhir 2021, bank **bjb** belum terdaftar pada organisasi advokasi nasional maupun internasional dan hanya tercatat sebagai anggota asosiasi perbankan sebagai berikut:

1. Asosiasi Emiten Indonesia (AEI)
2. Asosiasi Perbankan Daerah (ASBANDA)
3. Badan Musyawarah Perbankan Daerah (BMPD)
4. Perbankan Nasional (Perbanas)
5. Forum Komunikasi Dewan Komisaris Bank Pembangunan Daerah Seluruh Indonesia (FKDK BPD SI)
6. Asosiasi Asuransi Jiwa Indonesia (AAJI)
7. Asosiasi Bank Agen Penjual Efek Reksa Dana Indonesia (ABAPERDI)
8. Asosiasi Bank Kustodian Indonesia (ABKI)
9. Inisiatif Keuangan Berkelanjutan Indonesia (IKBI)

The importance of the role of organizations and associations for a company encourages bank **bjb** to actively participate in membership of organizations or associations, especially in Indonesia. With active membership, it is hoped that the company can know more about the development of the business environment, expand business relationships, and strengthen the existence of the company. In addition, this membership also aims to obtain the latest information related to material issues that occur in Indonesia which are also important and related to the company's business operations, especially regarding sustainable topics such as *Environmental*, *Social*, and *Governance* (ESG). Until the end of 2021, bank **bjb** had not been registered with national or international advocacy organizations and was only listed as a member of banking associations as follows:

1. Association of Indonesian Issuers (AEI)
2. Regional Banking Association (ASBANDA)
3. Regional Banking Consultative Body (BMPD)
4. National Banking (Perbanas)
5. Communication Forum for the Board of Commissioners of Regional Development Banks throughout Indonesia (FKDK BPD SI)
6. Indonesian Life Insurance Association (AAJI)
7. Association of Indonesian Mutual Fund Selling Agent Banks (ABAPERDI)
8. Indonesian Custodian Bank Association (ABKI)
9. Indonesia Sustainable Finance Initiative (IKBI)

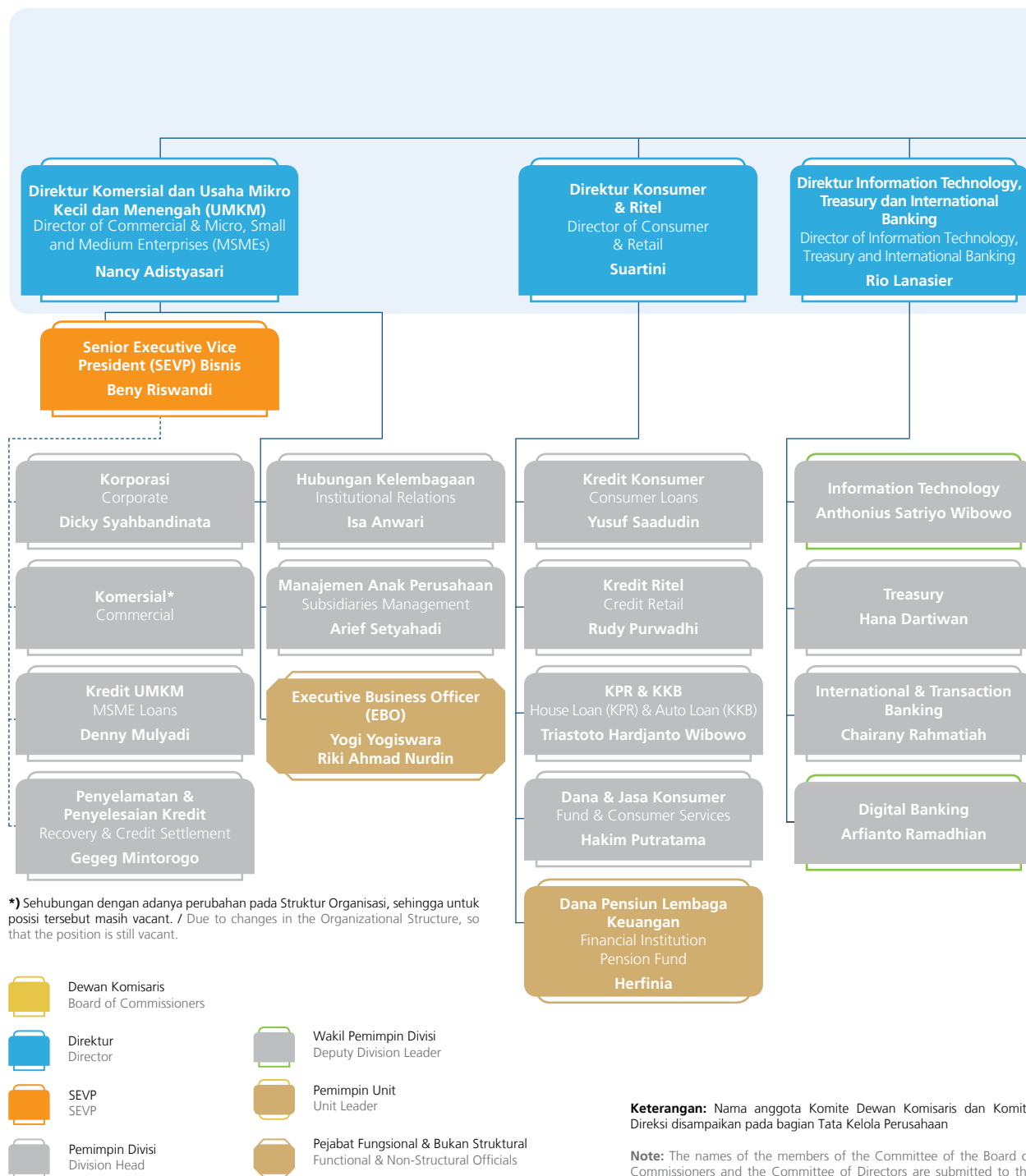


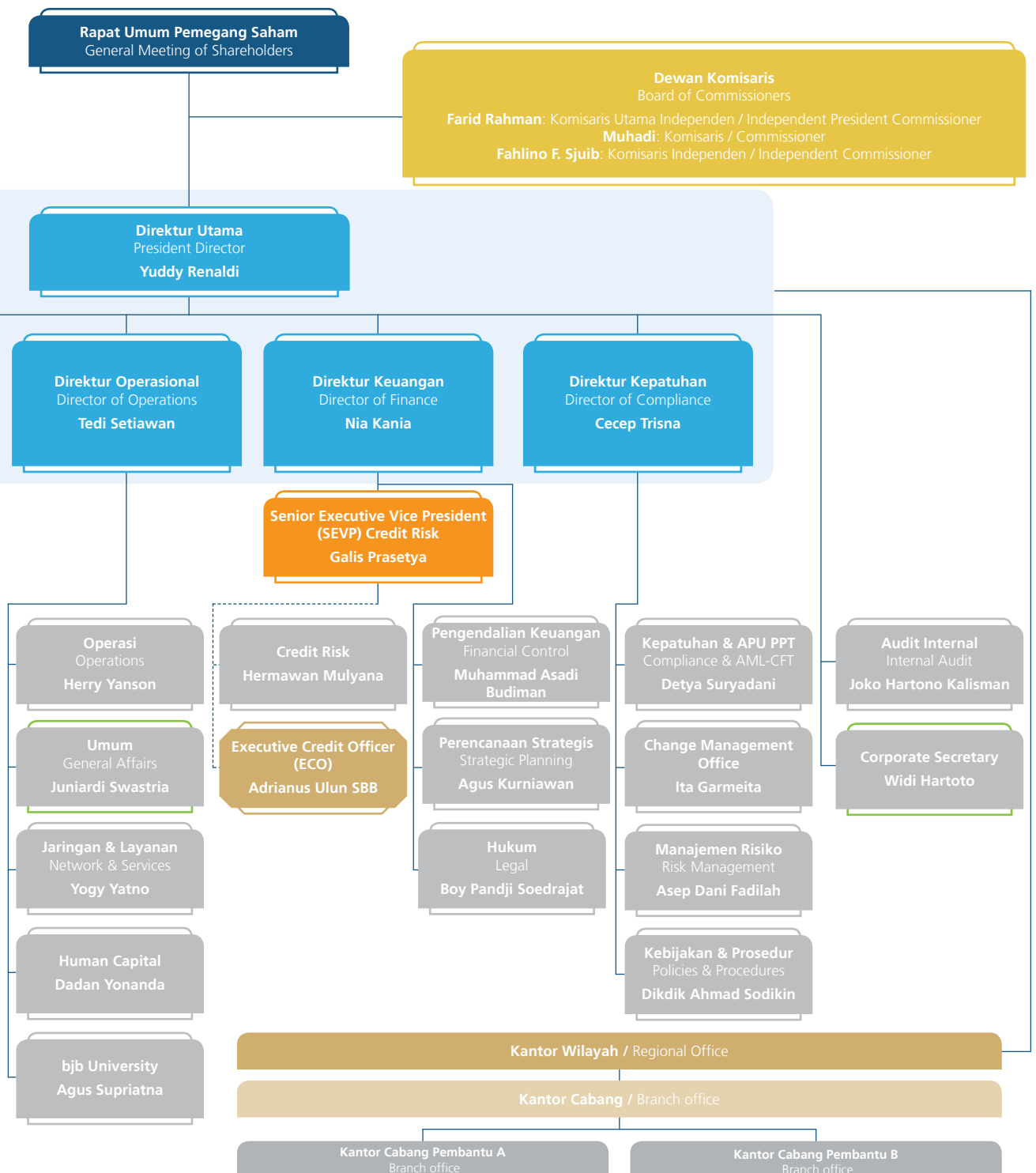
Struktur Organisasi

Organization Structure

Seiring dengan perkembangan bisnis Bank, Struktur Organisasi Perseroan telah mengalami beberapa kali perubahan. Perubahan terakhir di tahun 2021 Berdasarkan Surat Keputusan Direksi No. 0833/SK/DIR-PST/2021 Tanggal 31 Desember 2021 tentang Struktur Organisasi bank **bjb**.

Along with the development of the Bank's business, the Company's Organizational Structure has undergone several changes. The last amendment in 2021 Based on the Decree of the Directors No. 0833/SK/DIR-PST/2021 December 31, 2021 regarding the Organizational Structure of bank **bjb**.





Komite Direksi / Directors' Committee

- Risk Management Committee: Nia Kania (Chairman)
- Risk Capital Committee: Arief Setyahadi (Chairman)
- Credit Policy Committee: Yuddy Renaldi (Chairman)
- Assets & Liabilities Committee: Yuddy Renaldi (Chairman)
- Information Technology Steering Committee: Rio Lanasier (Chairman)
- Integrated Risk Management Committee: Nia Kania (Chairman)

Komite Dewan Komisaris / Board of Commissioners' Committee

- Audit Committee: Farid Rahman (Chairperson concurrently as a member)
- Nomination & Remuneration Committee: Farid Rahman (Chairperson concurrently as a member)
- Risk Monitoring Committee: Fahilno F. Sjuib (Chairperson concurrently as a member)
- Governance Integrated Committee: Fahilno F. Sjuib (Chairperson concurrently as a member)



Profil Direksi

Directors Profiles

Yuddy Renaldi

Direktur Utama / President Director



Lahir di Bogor pada tahun 1964, usia 57 tahun per Desember 2021.
Born in Bogor in 1964, 57 years old as of December 2021.



Tangerang Selatan
South Tangerang



Warga Negara Indonesia
Indonesian Citizen



Riwayat Pendidikan

- Sarjana bidang Ekonomi Akutansi dari Universitas Trisakti Jakarta (1990).
- Master bidang Manajemen dari STIE IPWI Jakarta (2000).

Educational Background

- Bachelor of Economics in Accounting from Trisakti University, Jakarta (1990).
- Master in Management from STIE IPWI Jakarta (2000).



Sertifikasi

Sertifikasi Manajemen Risiko Level 5 Oleh IBI dan LSPP (2019).

Certification

Level 5 Risk Management Certification By IBI and LSPP (2019).



Pengalaman Kerja

- Senior Executive Vice President Remedial & Recovery Bank BNI (2017-2019).
- Direktur Utama bank **bjb** (2019 – saat ini).

Work Experience

- Senior Executive Vice President Remedial & Recovery Bank BNI (2017-2019).
- President Director of bank **bjb** (2019 – present).



Riwayat Penunjukan

Diangkat sebagai Direktur Utama bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.

Appointment History

Appointed as President Director of bank **bjb** for the first time based on Deed the Annual GMS No. 87 dated 30 April 2019 whose amendments were determined based on Deed No. 42 on December 13, 2019.



Periode Menjabat

30 April 2019 – saat ini (periode pertama).

Serving Period

April 30, 2019 – currently (first period).



Jabatan Rangkap

Beliau tidak memiliki jabatan di perusahaan maupun lembaga lain.

Dual position

He has no positions in other companies or institutions.



Hubungan Afiliasi

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

Affiliate Relationship

Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders.



Kepemilikan Saham bank bjb

1.010.341 lembar saham

Share Ownership of bank bjb

1,010,341 shares

Nia Kania

Direktur Keuangan / Director of Finance*



Lahir di Bandung pada tahun 1966, usia 55 tahun per Desember 2021.
Born in Bandung in 1966, 55 years old as of December 2021.



Bandung



Warga Negara Indonesia
Indonesian Citizen



Riwayat Pendidikan

- Sarjana Bidang Ekonomi dari Universitas Padjadjaran Bandung (1990).
- Master Bidang Hukum dari Universitas Padjadjaran Bandung (2020).

Educational Background

- Bachelor in Economics from Padjadjaran University, Bandung (1990).
- Master in Law from Padjadjaran University Bandung (2020)



Sertifikasi

Sertifikasi Manajemen Risiko Level 5 oleh LSPP (2020).

Certification

Level 5 Risk Management Certification by LSPP (2020).



Pengalaman Kerja

- Direktur Utama Dana Pensiun bank **bjb** (2013-2014).
- Pemimpin Divisi Jaringan dan Layanan bank **bjb** (2014).
- Direktur Keuangan bank **bjb** (2014-2018).
- Direktur Keuangan dan Manajemen Risiko bank **bjb** (2018 – 2021).
- Direktur Keuangan bank **bjb** (2021 – saat ini).

Work Experience

- President Director of the bank **bjb** Pension Fund (2013-2014).
- Head of Network and Service Division of bank **bjb** (2014).
- Director of Finance of bank **bjb** (2014-2018).
- Director of Finance and Risk Management bank **bjb** (2018 – 2021).
- Director of Finance of bank **bjb** (2021 – present).



Riwayat Penunjukan

Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPSLB No. 219, 220, 221 tanggal 19 Desember 2014. Kemudian diangkat kembali berdasarkan Akta RUPS Tahunan No. 104, 105 tanggal 28 Februari 2018.

Appointment History

Appointed as Director of bank **bjb** for the first time based on the Deed of the EGMS No. 219, 220, 221 dated December 19, 2014. Then reappointed based on the Deed of the Annual GMS No. 104, 105 February 28, 2018.



Periode Menjabat

- 19 Desember 2014 – Penutupan RUPS tahun 2018 (periode pertama).
- 28 Februari 2018 – saat ini (periode kedua).

Serving Period

- December 19, 2014 – Closing of the 2018 GMS (first period).
- February 28, 2018 – present (second period).



Jabatan Rangkap

Beliau tidak memiliki jabatan di perusahaan maupun lembaga lain.

Dual position

She has no positions in other companies or institutions.



Hubungan Afiliasi

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

Affiliate Relationship

Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders.



Kepemilikan Saham bank bjb

1.254.638 lembar saham

Share Ownership of bank bjb

1,254,638 shares

*) Terdapat perubahan nomenklatur pada RUPS Tahunan 2021 dari Direktur Keuangan & Manajemen Risiko menjadi Direktur Keuangan.
There is a change in the nomenclature at the 2021 Annual GMS from the Director of Finance & Risk Management to the Director of Finance.



Suartini

Direktur Konsumer & Ritel / Director of Consumer & Retail



Lahir di Bandung pada tahun 1968, usia 53 tahun per Desember 2021.
Born in Bandung in 1968, 53 years old as of December 2021.



Bandung



Warga Negara Indonesia
Indonesian Citizen



Riwayat Pendidikan

Sarjana Bidang Statistika dari Universitas Padjadjaran Bandung (1993).

Educational Background

Bachelor in Statistics from Padjadjaran University Bandung (1993).



Sertifikasi

Sertifikasi Manajemen Risiko Level 5 oleh IBI (2018).

Certification

Level 5 Risk Management Certification by IBI (2018).



Pengalaman Kerja

- Direktur Komersial bank **bjb** (2014-2018).
- Direktur Konsumer dan Ritel bank **bjb** (2018).
- Direktur Konsumer dan Ritel yang melaksanakan tugas sebagai Direktur Komersial dan UMKM bank **bjb** (2018).
- Direktur Konsumer & Ritel bank **bjb** (2018 – saat ini).

Work Experience

- Director of Commercial bank **bjb** (2014-2018).
- Director of Consumer and Retail bank **bjb** (2018).
- Director of Consumer and Retail who carries out his duties as Director of Commercial and MSME bank **bjb** (2018).
- Director of Consumer & Retail bank **bjb** (2018 – present).



Riwayat Penunjukan

Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPSLB No. 219, 220, 221 tanggal 19 Desember 2014. Kemudian diangkat kembali berdasarkan Akta RUPS Tahunan No. 104, 105 tanggal 28 Februari 2018.

Appointment History

Appointed as Director of bank **bjb** for the first time based on the Deed of the EGMS No. 219, 220, 221 dated December 19, 2014. Then reappointed based on the Deed of the Annual GMS No. 104, 105 February 28, 2018.



Periode Menjabat

- 19 Desember 2014 – Penutupan RUPS tahun 2018 (periode pertama).
- 28 Februari 2018 – saat ini (periode kedua).

Serving Period

- December 19, 2014 – Closing of the 2018 GMS (first period).
- 28 February 2018 – present (second period).



Jabatan Rangkap

Beliau tidak memiliki jabatan di perusahaan maupun lembaga lain.

Dual position

She has no positions in other companies or institutions.



Hubungan Afiliasi

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

Affiliate Relationship

Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders.



Kepemilikan Saham bank bjb

1.054.638 lembar saham

Share Ownership of bank bjb

1,054,638 shares

Tedi Setiawan

Direktur Operasional / Director of Operations



Lahir di Bandung pada tahun 1966, usia 55 tahun per Desember 2021.
Born in Bandung in 1966, 55 years old as of December 2021.



Bandung



Warga Negara Indonesia
Indonesian Citizen



Riwayat Pendidikan

- Sarjana bidang Administrasi Negara dari Universitas Katolik Parahyangan Bandung (1991).
- Master bidang Manajemen Keuangan dari Universitas Pasundan Bandung (2017).

Educational Background

- Bachelor in State Administration from Parahyangan Catholic University Bandung (1991).
- Master in Financial Management from Pasundan University Bandung (2017).



Sertifikasi

Sertifikasi Manajemen Risiko Level 5 Oleh BSMR (2020).

Certification

Level 5 Risk Management Certification By BSMR (2020).



Pengalaman Kerja

- Pemimpin Divisi Perencanaan Strategis (2015-2018).
- *Senior Executive Vice President Credit Risk* (2018-2019).
- Direktur Operasional bank **bjb** (2019 – saat ini).

Work Experience

- Head of Strategic Planning Division (2015-2018).
- Senior Executive Vice President Credit Risk (2018-2019).
- Director of Operations bank **bjb** (2019 – present).



Riwayat Penunjukan

Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.

Appointment History

Appointed as Director of bank **bjb** for the first time based on Deed the Annual GMS No. 87 dated 30 April 2019 whose amendments were determined based on Deed No. 42 on December 13, 2019.



Periode Menjabat

30 April 2019 – saat ini (periode pertama).

Serving Period

April 30, 2019 – currently (first period).



Jabatan Rangkap

Beliau tidak memiliki jabatan di perusahaan maupun lembaga lain.

Dual position

He has no positions in other companies or institutions.



Hubungan Afiliasi

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

Affiliate Relationship

Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders.



Kepemilikan Saham bank bjb

562.239 lembar saham

Share Ownership of bank bjb

562,239 shares



Rio Lanasier

Direktur Information Technology, Treasury dan International Banking /

Director of Information Technology, Treasury and International Banking



Lahir di Tangerang pada tahun 1975, usia 46 tahun per Desember 2021.
Born in Tangerang in 1975, 46 years old as of December 2021.



Jakarta Selatan
South Jakarta



Warga Negara Indonesia
Indonesian Citizen



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 in Civil & Environment Engineering from University of New South Wales Sydney Australia (2000).



Sertifikasi

Sertifikasi Manajemen Risiko Level 5 oleh LSPP (2019).

Certification

Risk Management Certification Level 5 by LSPP (2019).



Pengalaman Kerja

- Direktur Treasury, Financial Institution, Funding & Fintech Solution di Bank JTrust Indonesia (2016-2019).
- Direktur Information Technology, Treasury & International Banking bank **bjb** (2019 – saat ini).

Work Experience

- Director of Treasury, Financial Institution, Funding & Fintech Solution at Bank JTrust Indonesia (2016-2019).
- Director of Information Technology, Treasury & International Banking bank **bjb** (2019 – present).



Riwayat Penunjukan

Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS Tahunan No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.

Appointment History

Appointed as Director of bank **bjb** for the first time based on Deed the Annual GMS No. 87 dated 30 April 2019 whose amendments were determined based on Deed No. 42 on December 13, 2019.



Periode Menjabat

30 April 2019 – saat ini (periode pertama).

Serving Period

April 30, 2019 – currently (first period).



Jabatan Rangkap

Beliau tidak memiliki jabatan di perusahaan maupun lembaga lain.

Dual position

He has no positions in other companies or institutions.



Hubungan Afiliasi

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

Affiliate Relationship

Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders.



Kepemilikan Saham bank bjb

562.239 lembar saham

Share Ownership of bank bjb

562,239 shares

Nancy Adistyasari

Direktur Komersial & Usaha Mikro Kecil dan Menengah (UMKM) /

Director of Commercial & Micro, Small and Medium Enterprises (MSMEs)



Lahir di Bojonegoro pada tahun 1981, usia 40 tahun per Desember 2021.
Born in Bojonegoro in 1981, 40 years old as of December 2021.



Bandung



Warga Negara Indonesia
Indonesian Citizen



Riwayat Pendidikan

Sarjana Bidang Geofisika dan Meteorologi dari Institut Teknologi Bandung (2004).

Educational Background

Bachelor in Geophysics and Meteorology from the Bandung Institute of Technology (2004).



Sertifikasi

Sertifikasi Manajemen Risiko Level 5 oleh LSPP (2020).

Certification

Level 5 Risk Management Certification by LSPP (2020).



Pengalaman Kerja

- 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).

Work Experience

- Vice President Sector Energy Department Corporate Banking Bank Mandiri (2016 - 2019).
- Senior Vice President of Commercial Banking 5 Group Bank Mandiri (2019 - 2020).
- Director of Commercial and MSME bank **bjb** (2020 – present).



Riwayat Penunjukan

Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS Luar Biasa Nomor 03 tanggal 01 September 2020.

Appointment History

Appointed as Director of bank **bjb** for the first time based on the Deed of the Extraordinary GMS Number 03 dated September 1, 2020.



Periode Menjabat

1 September 2020 – saat ini (periode pertama).

Serving Period

September 1, 2020 – currently (first period).



Jabatan Rangkap

Beliau tidak memiliki jabatan di perusahaan maupun lembaga lain.

Dual position

She has no positions in other companies or institutions.



Hubungan Afiliasi

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

Affiliate Relationship

Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders.



Kepemilikan Saham bank bjb

88.690 lembar saham

Share Ownership of bank bjb

88,690 shares

Cecep Trisna

Direktur Kepatuhan / Director of Compliance



Lahir di Bandung pada tahun 1967, usia 54 tahun per Desember 2021.
Born in Bandung in 1967, 54 years old as of December 2021.



Bandung



Warga Negara Indonesia
Indonesian Citizen



Riwayat Pendidikan

Sarjana bidang Ilmu Manajemen dari Universitas Padjajaran Bandung (1990)

Educational Background

Bachelor in Management Science from Padjadjaran University, Bandung (1990).



Sertifikasi

- 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 Level 5 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).

Certification

- Level 1 Compliance Certification by the Compliance Director Communication Forum (FKDPK) (2019).
- Level 2 Compliance Certification by the Compliance Director Communication Forum (FKDPK) (2019).
- Level 2 Compliance Certification by the Indonesian Banking Professional Certification Agency (LSPP) (2019).
- Level 5 Risk Management Certification by the Risk Management Certification Agency (BSMR) (2020).
- Risk Management Certification for Resilience Strategies in the Implementation of Risk Management During the COVID-19 Pandemic (2020).
- Executive Level 3 Compliance & AML Certification by the Indonesian Banking Professional Certification Institute (LSPP) (2021).
- Competency Certification Level 3 Compliance Executive Level by the Indonesian Banking Professional Certification Institute (LSPP) (2021).



Pengalaman Kerja

- Pemimpin Divisi Pendidikan dan Pelatihan (2014 - 2017).
- Pemimpin Yayasan Kesejahteraan Pegawai bank **bjb** (2017 - 2018).
- Pemimpin Divisi Kepatuhan dan APU-PPT (2018 - 2021)
- Direktur Kepatuhan bank **bjb** (2021 – saat ini)

Work Experience

- Head of Education and Training Division (2014 - 2017).
- Leader of bank **bjb** Employee Welfare Foundation (2017 - 2018).
- Head of Compliance and AML-CFT Division (2018 - 2021)
- Director of Compliance bank **bjb** (2021 – present)



Riwayat Penunjukan

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.

Appointment History

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 regarding Submission of a Copy of the Fit and Proper Assessment Decision on 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 Menjabat

6 April 2021 – saat ini (periode pertama).

Serving Period

April 6, 2021 – present (first term).



Jabatan Rangkap

Beliau tidak memiliki jabatan di perusahaan maupun lembaga lain.

Dual position

He has no positions in other companies or institutions.



Hubungan Afiliasi

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

Affiliate Relationship

Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders.



Kepemilikan Saham bank bjb

-

Share Ownership of bank bjb

-

Agus Mulyana

Direktur Kepatuhan / Director of Compliance

(berhenti menjabat sejak RUPS Tahunan No. 10 tanggal 6 April 2021 / retired since the Annual GMS No. 10 dated April 6, 2021).



Lahir di Bandung pada tahun 1964, usia 57 tahun per Desember 2021.
Born in Bandung in 1964, 57 years old as of December 2021.



Bandung



Warga Negara Indonesia
Indonesian Citizen



Riwayat Pendidikan

- Sarjana bidang Ekonomi dari STIE YPKP Bandung (1990).
- Master bidang Manajemen dari Universitas Padjajaran Bandung (2007).
- Doktor Bidang Ilmu Manajemen Universitas Pendidikan Indonesia Bandung (2020).

Educational Background

- Bachelor in Economics from STIE YPKP Bandung (1990).
- Master in Management from Padjajaran University, Bandung (2007).
- Doctorate in Management Science, Universitas Pendidikan Indonesia Bandung (2020).



Sertifikasi

Sertifikasi Manajemen Risiko Level 5 oleh TD Consultant dan BSMR (2020).

Certification

Level 5 Risk Management Certification by TD Consultant and BSMR (2020).



Pengalaman Kerja

- Pemimpin Divisi Corporate Secretary bank **bjb** (2014-2015).
- Direktur Kepatuhan dan Manajemen Risiko bank **bjb** (2015-2018).
- Direktur Kepatuhan dan Manajemen Risiko bank **bjb** yang melaksanakan tugas sebagai Direktur Utama bank **bjb** (2018).
- Direktur Kepatuhan bank **bjb** (2019 – 2021).

Work Experience

- Head of the Corporate Secretary Division of bank **bjb** (2014-2015).
- Director of Compliance and Risk Management bank **bjb** (2015-2018).
- Director of Compliance and Risk Management of bank **bjb** who carries out his duties as President Director of bank **bjb** (2018).
- Director of Compliance bank **bjb** (2019 – 2021).



Riwayat Penunjukan

Diangkat sebagai Direktur bank **bjb** untuk pertama kalinya berdasarkan Akta RUPSLB No. 110, 111 tanggal 29 Mei 2015. Diangkat kembali berdasarkan Akta RUPS Tahunan No. 86, 87 tanggal 30 April 2019.

Appointment History

Appointed as Director of bank **bjb** for the first time based on the Deed of the EGMS No. 110, 111 dated May 29, 2015. Reappointed based on the Deed of the Annual GMS No. 86, 87 April 30, 2019.



Periode Menjabat

- 25 Mei 2015 – Penutupan RUPS tahun 2019 (periode pertama).
- 30 April 2019 – Penutupan RUPS tahun 2021 (periode kedua).

Serving Period

- May 25, 2015 – Closing of the 2019 GMS (first period).
- April 30, 2019 – Closing of the 2021 GMS (second period).



Jabatan Rangkap

Beliau tidak memiliki jabatan di perusahaan maupun lembaga lain.

Dual position

He has no positions in other companies or institutions.



Hubungan Afiliasi

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

Affiliate Relationship

Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders.



Kepemilikan Saham bank bjb

1.101.401 lembar saham

Share Ownership of bank bjb

1,101,401 shares



Perubahan Komposisi Anggota Direksi dan Alasan Perubahannya

Selama tahun 2021, telah terjadi perubahan komposisi Direksi sebagaimana penjelasan berikut:

Komposisi Direksi Sebelum RUPS Tahunan 2021

Komposisi Direksi sebelum RUPS Tahunan 2021 sebanyak 7 (tujuh) orang yang terdiri dari 1 (satu) orang Direktur Utama, 6 (enam) orang Direksi. Seluruh Direksi berdomisili di wilayah kerja Kantor bank **bjb**. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel di bawah ini.

Changes in the Composition of Members of the Directors and the Reasons for The Changes

During 2021, there has been a change in the composition of the Directors as explained below:

Composition of the Directors Before the 2021 Annual GMS

The composition of the Directors before the 2021 Annual GMS was 7 (seven) people consisting of 1 (one) President Director, 6 (six) Directors. All Directors were domiciled in the working area of the bank **bjb** office. The composition and basis for the appointment of the Directors can be seen in the table below.

Tabel Komposisi dan Dasar Pengangkatan Direksi Sebelum RUPS Tahunan 2021

Table of Composition and Basis of Appointment of the Directors before the 2021 Annual GMS

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 & Manajemen Risiko Director of Finance & Risk Management	OJK	RUPS Tahunan tanggal 28 Februari 2018 Annual GMS on 28 February 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 28 February 2018	28 Februari 2018 February 28, 2018
Agus Mulyana	Direktur Kepatuhan Director of Compliance	OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	11 Desember 2018 December 11, 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 dan International Banking Director of Information Technology, Treasury and 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 Usaha Mikro Kecil dan Menengah (UMKM) Director of Commercial & Micro, Small and Medium Enterprises (MSMEs)	OJK	RUPS Luar Biasa tanggal 1 September 2020 Extraordinary GMS on September 1, 2020	1 September 2020 September 1, 2020

Komposisi Direksi Setelah RUPS Tahunan 2021

Pada tanggal 6 April 2021, RUPS Tahunan 2021 memutuskan perubahan susunan pengurus Bank sebagai berikut:

1. Memberhentikan dengan hormat anggota Direksi sesuai dengan kebutuhan Pemegang saham, yaitu:
 - a. Agus Mulyana selaku Direktur Kepatuhan.
2. Mengangkat anggota Direksi Perseroan sebagai berikut:
 - b. Cecep Trisna selaku Direktur Kepatuhan.

Sehingga komposisi Direksi setelah RUPS Tahunan 2021 sebanyak 7 (tujuh) orang yang terdiri dari 1 (satu) orang Direktur Utama, 6 (enam) orang Direksi. Seluruh Direksi berdomisili di wilayah kerja Kantor bank **bjb**. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel di bawah ini.

Composition of the Directors after the 2021 Annual Gms

On April 6, 2021, the 2021 Annual GMS decided to change the composition of the Bank's management as follows:

1. Respectfully dismissing members of the Directors in accordance with the needs of the shareholders, namely:
 - a. Agus Mulyana as Compliance Director.
2. Appointing members of the Company's Directors as follows:
 - b. Cecep Trisna as Compliance Director.

Hence, the composition of the Directors after the 2021 Annual GMS was 7 (seven) people consisting of 1 (one) President Director, 6 (six) Directors. All Directors were domiciled in the working area of the bank **bjb** office. The composition and basis for the appointment of the Directors can be seen in the table below.

Tabel Komposisi dan Dasar Pengangkatan Direksi Setelah RUPS Tahunan 2021

Table of Composition and Basis of Appointment of the Directors after the 2021 Annual GMS

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 28 February 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 28 February 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 dan International Banking Director of Information Technology, Treasury and International Banking	OJK	RUPS Tahunan tanggal 30 April 2019 Annual GMS on April 30, 2019	21 Juni 2019 June 21, 2019
Nancy Adistyari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Director of Commercial & Micro, Small and Medium Enterprises (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 on April 6, 2021	22 Juli 2021 July 22, 2021



Profil Dewan Komisaris

Board of Commissioners Profiles

Farid Rahman

Komisaris Utama Independen / Independent President Commissioner



Lahir di Jakarta pada tahun 1958, usia 63 tahun per Desember 2021.
Born in Jakarta in 1958, age 63 years as of December 2021.



Jakarta Selatan
South Jakarta



Warga Negara Indonesia
Indonesian Citizen



Riwayat Pendidikan

- Sarjana bidang Ekonomi jurusan Manajemen dari Universitas Indonesia (1983).
- Master bidang Business Administration dari Golden State University, San Fransisco, Amerika Serikat (1987).

Educational Background

- Bachelor in Economics majoring in Management from the University of Indonesia (1983).
- Master in Business Administration from Golden State University, San Francisco, United States (1987).



Sertifikasi

Sertifikasi Manajemen Risiko Level 5 oleh LSPP (2018).

Certification

Risk Management Certification Level 5 by LSPP (2018).



Pengalaman Kerja

- Komisaris Utama PT Bank Himpunan Saudara 1906 (2012-2019).
- Direktur PT Medco Intidynamika (2012 – saat ini).
- Komisaris Utama Independen bank **bjb** (2019 – saat ini).

Work Experience

- President Commissioner of PT Bank Himpunan Saudara 1906 (2012-2019).
- Director of PT Medco Intidynamika (2012 – present).
- Independent President Commissioner of bank **bjb** (2019 – present).



Riwayat Penunjukan

Diangkat sebagai Komisaris Utama Independen bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.

Appointment History

Appointed as Independent President Commissioner of bank **bjb** for the first time based on the Deed of GMS No. 87 dated 30 April 2019 whose amendments were determined based on Deed No. 42 on December 13, 2019.



Periode Menjabat

30 April 2019 – saat ini (periode pertama).

Serving Period

April 30, 2019 – currently (first period).



Jabatan Rangkap

Direktur PT Medco Intidynamika (2012 – saat ini).

Dual position

Director of PT Medco Intidynamika (2012 – present).



Hubungan Afiliasi

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

Affiliate Relationship

Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders.



Kepemilikan Saham bank bjb

-

Share Ownership of bank bjb

-

Muhadi

Komisaris / Commissioner



Lahir di Boyolali pada tahun 1954, usia 67 tahun per Desember 2021.
Born in Boyolali in 1954, age 67 as of December 2021.



Jakarta



Warga Negara Indonesia
Indonesian Citizen



Riwayat Pendidikan

- Sarjana bidang Teknik Geodesi dari Institut Teknologi Bandung (1981).
- Master bidang Perencanaan Wilayah dan Kota dari Institut Teknologi Bandung (1990).

Educational Background

- Bachelor in Geodesy Engineering from the Bandung Institute of Technology (1981).
- Master in Urban and Regional Planning from the Bandung Institute of Technology (1990).



Sertifikasi

Sertifikasi Manajemen Risiko Level 2 oleh BSMR (2014).

Certification

Risk Management Certification Level 2 by BSMR (2014).



Pengalaman Kerja

- Kepala Dinas Pendapatan Provinsi Banten (2006).
- Kepala Dinas Pengelolaan Keuangan dan Aset Daerah (DPKAD) Provinsi Banten (2008).
- Sekretaris Daerah Provinsi Banten (2008-2014).
- Komisaris bank **bjb** (2008- saat ini).

Work Experience

- Head of the Banten Province Revenue Service (2006).
- Head of the Regional Financial and Asset Management Office (DPKAD) Banten Province (2008).
- Regional Secretary of Banten Province (2008-2014).
- Commissioner of bank **bjb** (2008-current).



Riwayat Penunjukan

Diangkat sebagai Komisaris bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS Tahunan No. 14 tanggal 19 Nopember 2008. Kemudian diangkat kembali berdasarkan RUPSLB No. 74, 75, 76 tanggal 25 Juli 2011, diangkat kembali berdasarkan Akta RUPS Tahunan No. 117, 118, 119 tanggal 31 Maret 2015. Terakhir diangkat kembali berdasarkan RUPS Tahunan No. 87 tanggal 30 April 2019.

Appointment History

Appointed as Commissioner of bank **bjb** for the first time based on the Deed of the Annual GMS No. 14 dated November 19, 2008. Then reappointed based on the EGMS No. 74, 75, 76 dated July 25, 2011, reappointed based on the Deed of the Annual General Meeting of Shareholders No. 117, 118, 119 dated March 31, 2015. Last reappointed based on the Annual GMS No. 87 April 30, 2019.



Periode Menjabat

- 19 November 2008 – Penutupan RUPS tahun 2011 (periode pertama).
- 25 Juli 2011 – Penutupan RUPS tahun 2015 (periode kedua).
- 31 Maret 2015 – Penutupan RUPS tahun 2019 (periode ketiga).
- 30 April 2019 – saat ini (periode keempat).

Serving Period

- November 19, 2008 – Closing of the 2011 GMS (first period).
- July 25, 2011 – Closing of the 2015 GMS (second period).
- March 31, 2015 – Closing of the 2019 GMS (third period).
- April 30, 2019 – present (fourth period).



Jabatan Rangkap

Beliau tidak memiliki jabatan di perusahaan maupun lembaga lain.

Dual position

He has no positions in other companies or institutions.



Hubungan Afiliasi

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

Affiliate Relationship

Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders.



Kepemilikan Saham bank bjb

2.724.820 lembar saham

Share Ownership of bank bjb

2,724,820 shares



Fahlino F. Sjuib

Komisaris Independen / Independent Commissioner



Lahir di Bandung pada tahun 1972, usia 49 tahun per Desember 2021.
Born in Bandung in 1972, 49 years old as of December 2021.



Bandung



Warga Negara Indonesia
Indonesian Citizen



Riwayat Pendidikan

- Sarjana bidang Ekonomi dari Universitas Katolik Parahyangan Bandung (1996).
- Master bidang Ekonomi dari Western Illinois University, Amerika Serikat (1998).
- Doktor bidang Ekonomi dari Kansas State University, Amerika Serikat (2003).

Educational Background

- Bachelor in Economics from Parahyangan Catholic University Bandung (1996).
- Master in Economics from Western Illinois University, United States (1998).
- Doctor of Economics from Kansas State University, United States (2003).



Sertifikasi

Sertifikasi Manajemen Risiko Level 2 oleh BSMR (2019).

Certification

Risk Management Certification Level 2 by BSMR (2019).



Pengalaman Kerja

- Board Member EBCICON Universitas Katolik Parahyangan (2018 – saat ini).
- Dosen Universitas Katolik Parahyangan (2019 – saat ini).
- Komisaris Independen bank **bjb** (2019 – saat ini).

Work Experience

- Board Member EBCICON Parahyangan Catholic University (2018 – present).
- Lecturer at Parahyangan Catholic University (2019 – present).
- Independent Commissioner of bank **bjb** (2019 – present).



Riwayat Penunjukan

Diangkat sebagai Komisaris Independen bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.

Appointment History

Appointed as Independent Commissioner of bank **bjb** for the first time based on the Deed of GMS No. 87 dated 30 April 2019 whose amendments were determined based on Deed No. 42 on December 13, 2019.



Periode Menjabat

30 April 2019 – saat ini (periode pertama).

Serving Period

April 30, 2019 – currently (first period).



Jabatan Rangkap

- Board Member EBCICON Universitas Katolik Parahyangan (2018 – saat ini).
- Dosen Universitas Katolik Parahyangan (2019 – saat ini).

Dual position

- Board Member EBCICON Parahyangan Catholic University (2018 – present).
- Lecturer at Parahyangan Catholic University (2019 – present).



Hubungan Afiliasi

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

Affiliate Relationship

Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders.



Kepemilikan Saham bank bjb

-

Share Ownership of bank bjb

-

Yayat Sutaryat

Komisaris Independen / Independent Commissioner

(berhenti menjabat sejak RUPS Tahunan No. 10 tanggal 6 April 2021 / retired since Annual GMS No. 10 dated April 6, 2021)



Lahir di Garut pada tahun 1952, usia 69 tahun per Desember 2021.
Born in Garut in 1952, age 69 as of December 2021.



Bandung



Warga Negara Indonesia
Indonesian Citizen



Riwayat Pendidikan

- Sarjana bidang Ilmu Pendidikan dan Pengetahuan Sosial (IPPS) dari IKIP Bandung (1980).
- Master bidang Hukum dari Universitas Islam Bandung (1987).
- Doktor bidang Administrasi Negara dari Universitas Garut (2000).

Educational Background

- Bachelor in Education and Social Sciences (IPPS) from IKIP Bandung (1980).
- Master in Law from the Islamic University of Bandung (1987).
- Doctorate in State Administration from Garut University (2000).



Sertifikasi

Sertifikasi Manajemen Risiko Level 2 Oleh BSMR (2011).

Certification

Risk Management Certification Level 2 By BSMR (2011).



Pengalaman Kerja

- Kepala Badan Administrasi Keuangan Daerah (2001).
- Kepala Dinas Pendapatan dan Pengelolaan Keuangan Daerah (2007-2010).
- Komisaris Utama PT CBS (2010-2011).
- Komisaris bank **bjb** (2011 – 2021).

Work Experience

- Head of Regional Financial Administration Agency (2001).
- Head of Regional Revenue and Financial Management Office (2007-2010).
- President Commissioner of PT CBS (2010-2011).
- Commissioner of bank **bjb** (2011 – 2021).



Riwayat Penunjukan

Diangkat sebagai Komisaris independen bank **bjb** untuk pertama kalinya berdasarkan Akta RUPSLB No 74, 75, 76 tanggal 25 Juli 2011. Kemudian diangkat kembali berdasarkan Akta RUPS Tahunan No 117, 118, 119 tanggal 31 Maret 2015. Terakhir diangkat kembali berdasarkan Akta RUPS Tahunan No. 87 tanggal 30 April 2019.

Appointment History

Appointed as an independent Commissioner of bank **bjb** for the first time based on the Deed of the EGMS No. 74, 75, 76 dated July 25, 2011. Then reappointed based on the Deed of the Annual GMS No. 117, 118, 119 dated March 31, 2015. Last reappointed based on the Deed of the Annual GMS No. 87 April 30, 2019.



Periode Menjabat

- 25 Juli 2011 – Penutupan RUPS tahun 2015 (periode pertama).
- 31 Maret 2015 – Penutupan RUPS tahun 2019 (periode kedua).
- 30 April 2019 – Penutupan RUPS tahun 2021 (periode ketiga).

Serving Period

- July 25, 2011 – Closing of the 2015 GMS (first period).
- March 31, 2015 – Closing of the 2019 GMS (second period).
- April 30, 2019 – Closing of the 2021 GMS (third period).



Jabatan Rangkap

Beliau tidak memiliki jabatan di perusahaan maupun lembaga lain.

Dual position

He has no positions in other companies or institutions.



Hubungan Afiliasi

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

Affiliate Relationship

Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders.



Kepemilikan Saham bank bjb

-

Share Ownership of bank bjb

-



Eddy I. M. Nasution

Komisaris / Commissioner

(berhenti menjabat sejak RUPS Tahunan No. 10 tanggal 6 April 2021 / retired since Annual GMS No. 10 dated April 6, 2021)



Lahir di Medan pada tahun 1960, usia 61 tahun per Desember 2021.
Born in Medan in 1960, 61 years old as of December 2021.



Cimahi



Warga Negara Indonesia
Indonesian Citizen



Riwayat Pendidikan

- Sarjana bidang Teknik Sipil dari Institut Teknologi Bandung (1986).
- Master bidang Ilmu Lingkungan dari IHE – DELFT Belanda (1992).
- Master bidang Studi Pembangunan dari Institut Teknologi Bandung (1992).

Educational Background

- Bachelor in Civil Engineering from Bandung Institute of Technology (1986).
- Master in Environmental Science from IHE – DELFT Netherlands (1992).
- Master in Development Studies from the Bandung Institute of Technology (1992).



Sertifikasi

Sertifikasi Manajemen Risiko Level 2 oleh BSMR (2019).

Certification

Risk Management Certification Level 2 by BSMR (2019).



Pengalaman Kerja

- Kepala Dinas Energi dan Sumber Daya Mineral di Dinas Energi dan Sumber Daya Mineral Provinsi Jawa Barat (2016-2017).
- Asisten Perekonomian dan Pembangunan di Sekretariat Daerah Provinsi Jawa Barat (2017-2020).
- Komisaris bank **bjb** (2019-2021).

Work Experience

- Head of the Department of Energy and Mineral Resources at the Department of Energy and Mineral Resources of West Java Province (2016-2017).
- Assistant for Economics and Development at the Regional Secretariat of West Java Province (2017-2020).
- Commissioner of bank **bjb** (2019-2021).



Riwayat Penunjukan

Diangkat sebagai Komisaris Independen bank **bjb** untuk pertama kalinya berdasarkan Akta RUPS No. 87 tanggal 30 April 2019 yang perubahannya ditetapkan berdasarkan Akta No. 42 tanggal 13 Desember 2019.

Appointment History

Appointed as Independent Commissioner of bank **bjb** for the first time based on the Deed of GMS No. 87 dated 30 April 2019 whose amendments were determined based on Deed No. 42 on December 13, 2019.



Periode Menjabat

30 April 2019 – Penutupan RUPS tahun 2021 (periode pertama).

Serving Period

April 30, 2019 – Closing of the 2021 GMS (first period).



Jabatan Rangkap

Beliau tidak memiliki jabatan di perusahaan maupun lembaga lain.

Dual position

He has no positions in other companies or institutions.



Hubungan Afiliasi

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama.

Affiliate Relationship

Has no affiliation with members of the Directors, other members of the Board of Commissioners or with the controlling and major shareholders.



Kepemilikan Saham bank bjb

-

Share Ownership of bank bjb

-

Perubahan Komposisi Anggota Dewan Komisaris dan Alasan Perubahannya

Selama tahun 2021, telah terjadi perubahan komposisi anggota Dewan Komisaris sebagaimana penjelasan berikut:

Komposisi Dewan Komisaris Sebelum RUPS Tahunan 2021

Komposisi Dewan Komisaris sebelum RUPS Tahunan 2021 sebanyak 5 (lima) orang yang terdiri dari 1 (satu) orang Komisaris Utama Independen, 2 (dua) orang Komisaris Independen dan 2 (dua) orang Komisaris. Seluruh Dewan Komisaris berdomisili di wilayah kerja Kantor bank **bjb**. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Composition and Reasons Changes of Members of the Board of Commissioners

During 2021, there has been a change in the composition of the members of the Board of Commissioners as explained below:

Composition of The Board of Commissioners before the 2021 Annual GMS

The composition of the Board of Commissioners before the 2021 Annual GMS was 5 (five) people consisting of 1 (one) Independent President Commissioner, 2 (two) Independent Commissioners and 2 (two) Commissioners. The entire Board of Commissioners was domiciled in the working area of the bank **bjb** office. The composition and 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 2021

Table of Composition and Basis for Appointment of the Board of Commissioners before the 2021 Annual GMS

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 2018 Annual General Meeting of Shareholders on April 30, 2019	21 Juni 2019 June 21, 2019
Muhadi	Komisaris Commissioner	Bank Indonesia	- Akta RUPS Tahunan No. 14 tanggal 19 November 2008 - RUPSLB No. 74,75,76 tanggal 25 Juli 2011 - Akta RUPS Tahunan No. 117,118,119 tanggal 31 Maret 2015 RUPS Tahunan No. 87 tanggal 30 April 2019 - Deed of Annual GMS No. 14th November 19, 2008 - EGMS No. 74,75,76 July 25, 2011 - Deed of Annual GMS No. 117,118,119 March 31, 2015 - Annual GMS No. 87 April 30, 2019	19 November 2008 November 19, 2008
Yayat Sutaryat	Komisaris Independen Independent Commissioner	Bank Indonesia	- Akta RUPSLB No 74,75,76 tanggal 25 Juli 2011 - Akta RUPS Tahunan No 117,118,119 tanggal 31 Maret 2015 - Akta RUPS Tahunan No. 87 tanggal 30 April 2019 - Deed of EGMS No. 74,75,76 dated July 25, 2011 - Deed of Annual GMS No. 117,118,119 dated March 31, 2015 - Deed of Annual GMS No. 87 April 30, 2019	25 Juli 2011 July 25, 2011
Eddy I. M. Nasution	Komisaris Commissioner	OJK	RUPS Tahunan Tahun Buku 2018 tanggal 30 April 2019 2018 Annual General Meeting of Shareholders 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 2018 Annual General Meeting of Shareholders on April 30, 2019	21 Juni 2019 June 21, 2019



Komposisi Dewan Komisaris Setelah RUPS Tahunan 2021

Pada tanggal 6 April 2021, RUPS Tahunan 2021 memutuskan perubahan susunan pengurus Bank sebagai berikut:

1. Memberhentikan dengan hormat anggota Dewan Komisaris sesuai dengan kebutuhan Pemegang saham, yaitu:
 - a. Eddy I. M. Nasution selaku Komisaris.
 - b. Yayat Sutaryat selaku Komisaris Independen.

Sehingga komposisi Dewan Komisaris setelah RUPS Tahunan 2021 sebanyak 3 (tiga) orang yang terdiri dari 1 (satu) orang Komisaris Utama Independen, 1 (satu) orang Komisaris Independen dan 1 (satu) orang Komisaris. Seluruh Dewan Komisaris berdomisili di wilayah kerja Kantor bank **bjb**. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Composition of The Board of Commissioners After Annual GMS 2021

On April 6, 2021, the 2021 Annual GMS decided to change the composition of the Bank's management as follows:

1. Respectfully dismiss members of the Board of Commissioners in accordance with the needs of shareholders, namely:
 - a) Eddy I. M. Nasution as Commissioner.
 - b) Yayat Sutaryat as Independent Commissioner

Hence, the composition of the Board of Commissioners after the 2021 Annual GMS was 3 (three) people consisting of 1 (one) Independent President Commissioner, 1 (one) Independent Commissioner and 1 (one) Commissioner. The entire Board of Commissioners was domiciled in the working area of the bank **bjb** office. The composition and 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 Tahunan 2021

Table of Composition and Basis of Appointment of the Board of Commissioners after 2021 Annual GMS

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 2018 Annual General Meeting of Shareholders on April 30, 2019	21 Juni 2019 June 21, 2019
Muhadi	Komisaris Commissioner	Bank Indonesia	- Akta RUPS Tahunan No. 14 tanggal 19 November 2008 - RUPSLB No. 74,75,76 tanggal 25 Juli 2011 - Akta RUPS Tahunan No. 117,118,119 tanggal 31 Maret 2015 - RUPS Tahunan No. 87 tanggal 30 April 2019 - Deed of Annual GMS No. 14th November 19, 2008 - EGMS No. 74,75,76 July 25, 2011 - Deed of Annual GMS No. 117,118,119 March 31, 2015 - Annual GMS No. 87 April 30, 2019	19 November 2008 November 19, 2008
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	OJK	RUPS Tahunan Tahun Buku 2018 tanggal 30 April 2019 2018 Annual General Meeting of Shareholders on April 30, 2019	21 Juni 2019 June 21, 2019

Profil Pejabat Eksekutif

Profile of Executive Officers



Beny Riswandi

Senior Executive Vice President Bisnis / Senior Executive Vice President Bisnis

Warga Negara Indonesia, berdomisili di Bandung. Lahir pada 26 April 1968 saat ini berusia 53 tahun. Meraih gelar Sarjana di bidang ilmu Perbankan dari Universitas Tirtayasa Banten pada tahun 2000. Mendapat gelar Magister di bidang ilmu Manajemen Pemasaran dari Universitas Padjadjaran Bandung pada tahun 2009. Menjabat sebagai Senior Executive Vice President Bisnis sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Indonesian citizen, domiciled in Bandung. Born on April 26, 1968 currently 53 years old. Obtained a Bachelor's degree in Banking from Tirtayasa University, Banten in 2000. Obtained a Masters degree in Marketing Management from Padjadjaran University Bandung in 2009. Served as Senior Executive Vice President Business since 2019 based on the Decree of the Directors No. 0871/SK/DIR-HC/2019.



Galis Prasetya

Senior Executive Vice President Credit Risk / Senior Executive Vice President Credit Risk

Warga Negara Indonesia, berdomisili di Bandung. Lahir pada 19 Maret 1971 saat ini berusia 50 tahun. Meraih gelar Sarjana di bidang ilmu Manajemen dari STIE YPKP Bandung pada tahun 1999. Mendapat gelar Magister di bidang ilmu Manajemen Keuangan dari STIE PERBANAS pada tahun 2005. Menjabat sebagai Senior Executive Vice President Credit Risk sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019

Indonesian citizen, domiciled in Bandung. Born on March 19, 1971 currently 50 years old. Obtained a Bachelor's degree in Management from STIE YPKP Bandung in 1999. Received a Masters degree in Financial Management from STIE PERBANAS in 2005. Served as Senior Executive Vice President Credit Risk since 2019 based on the Decree of the Directors No. 0871/SK/DIR-HC/2019.



Agus Kurniawan

Divisi Perencanaan Strategis / Strategic Planning Division

Warga Negara Indonesia, berdomisili di Bandung. Lahir pada 20 Agustus 1967 saat ini berusia 54 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Islam Nusantara pada tahun 1996. Mendapat gelar Magister di bidang Hukum dari Universitas Padjadjaran pada tahun 2004 serta di bidang Ilmu Manajemen dari STIE Ekuitas pada tahun 2016. Menjabat sebagai Pemimpin Divisi Perencanaan Strategis sejak 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018.

Indonesian citizen, domiciled in Bandung. Born on August 20, 1967 currently 54 years old. Obtained a Bachelor's degree in Accounting from the Nusantara Islam University in 1996. He obtained a Master's degree in Law from Padjadjaran University in 2004 and in Management Science from STIE Ekuitas in 2016. Has served as Head of the Strategic Planning Division since 2018 based on the Decree of the Directors No. 1135/SK/DIR-HC/2018.



Agus Supriatna

bjb University / bjb University

Warga Negara Indonesia, berdomisili di Bandung. Lahir pada tanggal 20 Agustus 1967, saat ini berusia 54 tahun. Meraih gelar Sarjana di bidang Perbankan dari STIE YPKP Bandung pada tahun 1995. Mendapat gelar Magister di bidang Pemerintahan dari Universitas Padjadjaran pada tahun 2016. Mendapat gelar Doktor di bidang Manajemen Strategis dari Universitas Pendidikan Indonesia pada tahun 2019. Menjabat sebagai Pemimpin **bjb** University sejak tahun 2020 berdasarkan Surat Keputusan Direksi No 0069/SK/DIR-HC/2020

Indonesian citizen, domiciled in Bandung. Born on August 20, 1967, currently 54 years old. Obtained a Bachelor's degree in Banking from STIE YPKP Bandung in 1995. Received a Master's degree in Government from Padjadjaran University in 2016. Received a Doctorate degree in Strategic Management from the Indonesian Education University in 2019. Served as Leader of **bjb** University since 2020 based on the Decree of the Directors No. 0069/SK/DIR-HC/2020.



Anthonius Satriyo Wibowo

Divisi Information Technology / Information Technology Division

Warga negara Indonesia, berdomisili di Bandung. Lahir pada 16 Oktober 1974 saat ini berusia 47 tahun. Meraih gelar Sarjana di bidang Teknik Sipil dari Universitas Katolik Parahyangan pada tahun 1998. Menjabat sebagai Pemimpin Divisi Information Technology sejak tahun 2020 berdasarkan Surat Keputusan Direksi No. 0047/SK/DIR-HCA/2020.

Indonesian citizen, domiciled in Bandung. Born on October 16, 1974 currently 47 years old. Earned a Bachelor's degree in Civil Engineering from Parahyangan Catholic University in 1998. Has served as Head of the Information Technology Division since 2020 based on the Decree of the Directors No. 0047/SK/DIR-HCA/2020.



Arfianto Ramadhian

Divisi Digital Banking / Digital Banking Division

Warga Negara Indonesia, berdomisili di Bandung. Lahir pada 2 Oktober 1973 saat ini berusia 48 tahun. Meraih gelar Sarjana di bidang Manajemen Informatika dari Universitas Gunadarma Jakarta pada tahun 1996. Menjabat sebagai Pemimpin Divisi Digital Banking sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Indonesian citizen, domiciled in Bandung. Born on October 2, 1973 currently 48 years old. Holds a Bachelor's degree in Information Management from Gunadarma University Jakarta in 1996. Has served as Head of the Digital Banking Division since 2019 based on the Decree of the Directors No. 0871/SK/DIR-HC/2019.



Arief Setyahadi

Divisi Manajemen Anak Perusahaan / Subsidiary Management Division

Warga negara Indonesia, berdomisili di Bandung. Lahir pada 19 Agustus 1969 saat ini berusia 52 tahun. Meraih gelar Sarjana di bidang Ilmu Administrasi Negara dari Universitas Gadjah Mada pada tahun 1992. Menjabat sebagai Pemimpin Divisi Manajemen Anak Perusahaan sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.

Indonesian citizen, domiciled in Bandung. Born on August 19, 1969 currently 52 years old. Holds a Bachelor's degree in State Administration from Gadjah Mada University in 1992. Has served as Head of the Subsidiary Management Division since 2021 based on the Decree of the Directors No. 0039/SK/DIR-HC/2021.



Asep Dani Fadilah

Divisi Manajemen Risiko / Risk Management Division

Warga negara Indonesia, berdomisili di Bandung. Lahir pada 1 Juni 1971 saat ini berusia 50 tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE Kuningan pada tahun 2000. Mendapat gelar Magister di bidang Manajemen dari STIE Ganesha pada tahun 2003. Magister di bidang Hukum Ekonomi dari Universitas Pasundan Bandung pada tahun 2018. Menjabat sebagai Pemimpin Divisi Manajemen Risiko sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Indonesian citizen, domiciled in Bandung. Born on June 1, 1971 currently 50 years old. Obtained a Bachelor's degree in Management from STIE Kuningan in 2000. Received a Master's degree in Management from STIE Ganesha in 2003. Master's degree in Economic Law from Pasundan University Bandung in 2018. Has served as Head of the Risk Management Division since 2019 based on a Decree Directors No. 0871/SK/DIR-HC/2019.



Boy Pandji Soedrajat

Divisi Hukum / Legal Division

Warga Negara Indonesia, berdomisili di Bandung. Lahir pada 30 Januari 1974 saat ini berusia 47 tahun. Meraih gelar Sarjana di bidang Ilmu Hukum dari Universitas Parahyangan Bandung pada tahun 1997. Mendapat gelar Magister di bidang Ilmu Hukum dari Golden Gate University pada tahun 1999. Menjabat sebagai Pemimpin Divisi Hukum sejak 2021 berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HC/2021.

Indonesian citizen, domiciled in Bandung. Born on January 30, 1974 currently 47 years old. Obtained a Bachelor's degree in Law from Parahyangan University, Bandung in 1997. Received a Master's degree in Legal Studies from Golden Gate University in 1999. Has served as Head of the Legal Division since 2021 based on the Decree of the Directors No. 0511/SK/DIR-HC/2021.



Chairany Rahmatiah

Divisi International & Transaction Banking / International & Transaction Banking Division

Warga negara Indonesia, berdomisili di Bandung. Lahir pada 20 Mei 1966 saat ini berusia 55 tahun. Meraih gelar Sarjana di bidang Ekonomi dari STIE YPKP Bandung pada tahun 1995. Menjabat sebagai Pemimpin Divisi International & Transaction Banking sejak tahun 2020 berdasarkan Surat Keputusan Direksi No. 0581/SK/DIR-HCA/2020.

Indonesian citizen, domiciled in Bandung. Born on 20 May 1966 currently 55 years old. Earned a Bachelor's degree in Economics from STIE YPKP Bandung in 1995. Served as International & Transaction Banking Division Leader since 2020 based on the Decree of the Directors No. 0581/SK/DIR-HCA/2020.



Dadan Yonanda

Divisi Human Capital / Human Capital Division

Warga Negara Indonesia, berdomisili di Bandung. Lahir pada 11 April 1972 saat ini berusia 49 tahun. Meraih gelar Sarjana di bidang Hukum dari Universitas Padjadjaran pada tahun 1995. Menjabat sebagai Pemimpin Divisi Human Capital sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Indonesian citizen, domiciled in Bandung. Born on April 11, 1972 currently 49 years old. Holds a Bachelor's degree in Law from Padjadjaran University in 1995. Has served as Head of the Human Capital Division since 2019 based on the Decree of the Directors No. 0871/SK/DIR-HC/2019.



Denny Mulyadi

Divisi Kredit UMKM / MSME Credit Division

Warga negara Indonesia, berdomisili di Bandung. Lahir pada 7 Juni 1968, saat ini berusia 53 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Garut pada tahun 2000. Menjabat sebagai Pemimpin Divisi Kredit UMKM sejak tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018.

Indonesian citizen, domiciled in Bandung. Born on June 7, 1968, currently 53 years old. Earned a Bachelor's degree in Accounting from Garut University in 2000. Has served as the Head of the MSME Credit Division since 2018 based on the Decree of the Directors No. 1135/SK/DIR-HC/2018.



Detya Suryadani

Divisi Kepatuhan & APU PPT / Compliance & AML-CFT Division

Warga negara Indonesia, berdomisili di Bandung. Lahir pada 29 Desember 1979, saat ini berusia 42 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Padjadjaran Bandung pada tahun 2003. Magister di bidang Administrasi Bisnis dari Institut Teknologi Bandung pada tahun 2009. Menjabat sebagai Pemimpin Divisi Kepatuhan & APU PPT sejak tahun 2021 berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HC/2021.

PPT Compliance & APU Division Indonesian citizen, domiciled in Bandung. Born on December 29, 1979, currently 42 years old. Earned a Bachelor's degree in Accounting from Padjadjaran University Bandung in 2003. Master's degree in Business Administration from the Bandung Institute of Technology in 2009. Has served as Head of the Compliance & AML-CFT Division since 2021 based on the Decree of the Directors No. 0511/SK/DIR-HC/2021.



Dicky Syahbandinata

Divisi Korporasi & Komersial / Corporate & Commercial Division

Warga Negara Indonesia, berdomisili di Bandung. Lahir pada 08 Juli 1980 saat ini berusia 41 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Langlangbuana pada tahun 2005. Mendapat gelar Magister di bidang Keuangan Perbankan dari Universitas Padjadjaran pada tahun 2009. Menjabat sebagai Pemimpin Divisi Korporasi dan Komersial sejak 2017 berdasarkan Surat Keputusan Direksi No. 1127/SK/DIR-HC/2017.

Indonesian citizen, domiciled in Bandung. Born on July 08, 1980 currently 41 years old. Earned a Bachelor's degree in Accounting from Langlangbuana University in 2005. Received a Master's degree in Banking Finance from Padjadjaran University in 2009. Has served as Head of the Corporate and Commercial Division since 2017 based on the Decree of the Directors No. 1127/SK/DIR-HC/2017.



Dikdik Ahmad Sodikin

Divisi Kebijakan & Prosedur / Policy & Procedure Division

Warga Negara Indonesia, berdomisili di Bandung lahir pada tanggal 15 Juli 1971, saat ini berusia 50 tahun. Meraih gelar Sarjana di bidang Akuntansi dari STIE INABA Bandung pada tahun 1999. Mendapat gelar Magister di bidang Manajemen dari Universitas Widyatama pada tahun 2015. Menjabat sebagai Pemimpin Unit Kebijakan dan Prosedur sejak tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.

Indonesian citizen, domiciled in Bandung, born on July 15, 1971, currently 50 years old. Obtained a Bachelor's degree in Accounting from STIE INABA Bandung in 1999. Received a Master's degree in Management from Widyatama University in 2015. Has served as Head of the Policy and Procedure Unit since 2021 based on the Decree of the Directors No. 0039/SK/DIR-HC/2021.



Gegeng Mintoargo

Divisi Penyelamatan & Penyelesaian Kredit / Credit Rescue and Settlement Division

Warga negara Indonesia, berdomisili di Bandung. Lahir pada 1 Agustus 1969 saat ini berusia 52 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Diponegoro Semarang pada tahun 1995. Mendapat gelar Magister di Bidang Manajemen dari Universitas Trisakti Jakarta tahun 2006. Menjabat sebagai Pemimpin Divisi Penyelamatan & Penyelesaian Kredit sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021

Indonesian citizen, domiciled in Bandung. Born on August 1, 1969 currently 52 years old. Earned a Bachelor's degree in Accounting from Diponegoro University, Semarang in 1995. Received a Master's degree in Management from Trisakti University Jakarta in 2006. Has served as Head of the Credit Rescue & Settlement Division since 2021 based on the Decree of the Directors No. 0039/SK/DIR-HC/2021



Hakim Putratama

Divisi Dana & Jasa Konsumer / Funds & Consumer Services Division

Warga negara Indonesia, berdomisili di Bandung. Lahir pada 15 Oktober 1976 saat ini berusia 45 tahun. Meraih gelar Sarjana di bidang Hubungan Internasional dari Universitas Padjadjaran pada tahun 1998. Mendapat gelar Master di bidang International Business dari Aston University pada tahun 2001. Menjabat sebagai Pemimpin Divisi Dana & Jasa Konsumer sejak tahun 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018.

Indonesian citizen, domiciled in Bandung. Born on October 15, 1976 currently 45 years old. Earned a Bachelor's degree in International Relations from Padjadjaran University in 1998. Received a Master's degree in International Business from Aston University in 2001. Has served as Head of the Fund & Consumer Services Division since 2018 based on the Decree of the Directors No. 1135/SK/DIR-HC/2018.



Hana Dartiwan

Divisi Treasury / Treasury Division

Warga negara Indonesia, berdomisili di Bandung. Lahir pada 23 Januari 1970 saat ini berusia 51 tahun. Meraih gelar Sarjana di bidang Teknik dan Manajemen Industri dari Universitas Islam Bandung pada tahun 1996. Mendapat gelar Magister di bidang Manajemen Keuangan dari Universitas Padjadjaran pada tahun 2009. Menjabat sebagai Pemimpin Divisi Treasury sejak 2018 berdasarkan Surat Keputusan Direksi No. 1135/ SK/DIR-HC/2018.

Indonesian citizen, domiciled in Bandung. Born on January 23, 1970 currently 51 years old. Earned a Bachelor's degree in Engineering and Industrial Management from the Islamic University of Bandung in 1996. Received a Master's degree in Financial Management from Padjadjaran University in 2009. Has served as Head of the Treasury Division since 2018 based on the Decree of the Directors No. 1135/ SK/DIR-HC/2018.



Herfinia

Unit Dana Pensiun Lembaga Keuangan / Financial Institution Pension Fund Unit

Warga negara Indonesia, berdomisili di Bandung. Lahir pada 19 April 1975 saat ini berusia 46 tahun. Meraih gelar Sarjana di bidang Ekonomi Pertanian dari Universitas Padjajaran pada tahun 1999. Mendapat gelar Magister di bidang Ekonomi Pertanian dari Universitas Padjajaran pada tahun 2004. Menjabat sebagai Pemimpin Unit Dana Pensiun Lembaga Keuangan sejak tahun 2020 berdasarkan Surat Keputusan Direksi No 0069/SK/ DIR-HCA/2020.

Indonesian citizen, domiciled in Bandung. Born on April 19, 1975 currently 46 years old. Earned a Bachelor's degree in Agricultural Economics from Padjajaran University in 1999. Received a Master's degree in Agricultural Economics from Padjajaran University in 2004. Has served as Head of the Financial Institution Pension Fund Unit since 2020 based on the Decree of the Directors No 0069/SK/DIR- HCA/2020.



Hermawan Mulyana

Divisi Credit Risk / Credit Risk Division

Warga Negara Indonesia, berdomisili di Bandung. Lahir pada 17 Januari 1976 saat ini berusia 45 tahun. Meraih gelar Sarjana di bidang Manajemen dari Universitas Padjajaran Bandung pada tahun 2001. Menjabat sebagai Pemimpin Divisi Credit Risk sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.

Indonesian citizen, domiciled in Bandung. Born on January 17, 1976 currently 45 years old. He holds a Bachelor's degree in Management from Padjajaran University, Bandung in 2001. Has served as Head of the Credit Risk Division since 2021 based on the Decree of the Directors No. 0039/SK/DIR-HC/2021.



Herry Yanson

Divisi Operasi / Operations Division

Warga Negara Indonesia, berdomisili di Bandung. Lahir pada 10 Oktober 1968 saat ini berusia 53 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Mercu Buana pada tahun 1999. Mendapat gelar Magister di bidang Manajemen dari STIE IPWIJA pada tahun 2003. Menjabat sebagai Pemimpin Divisi Operasi sejak 2019 berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Indonesian citizen, domiciled in Bandung. Born on 10 October 1968 currently 53 years old. Earned a Bachelor's degree in Accounting from Mercu Buana University in 1999. Received a Master's degree in Management from STIE IPWIJA in 2003. Has served as Operations Division Leader since 2019 based on the Decree of the Directors No. 0871/SK/DIR-HC/2019.



Isa Anwari

Divisi Hubungan Kelembagaan / Institutional Relations Division

Warga negara Indonesia, berdomisili di Bandung. Lahir pada 13 September 1977 saat ini berusia 44 tahun. Meraih gelar Sarjana di bidang Manajemen dari Universitas Widyatama pada tahun 2000. Mendapat gelar Magister di bidang Manajemen Keuangan dari Universitas Padjadjaran pada tahun 2019. Menjabat sebagai Pemimpin Divisi Hubungan Kelembagaan sejak 2019 berdasarkan Surat Keputusan Direksi 0871/SK/DIR-HC/2019.

Indonesian citizen, domiciled in Bandung. Born on 13 September 1977 currently 44 years old. Received a Bachelor's degree in Management from Widyatama University in 2000. Received a Master's degree in Financial Management from Padjadjaran University in 2019. Has served as Head of the Institutional Relations Division since 2019 based on Directors' Decree 0871/SK/DIR-HC/2019.



Ita Garmeita

Divisi Change Management Office / Change Management Office Division

Warga negara Indonesia, berdomisili di Bandung. Lahir pada 19 Mei 1967 saat ini berusia 54 tahun. Meraih gelar Sarjana di bidang Akuntansi dari STIE Tridharma pada tahun 1993. Menjabat sebagai Pemimpin Divisi Change Management Office sejak 2020 berdasarkan Surat Keputusan Direksi No. 0581/SK/DIR-HCA/2020.

Indonesian citizen, domiciled in Bandung. Born on 19 May 1967 currently 54 years old. Holds a Bachelor's degree in Accounting from STIE Tridharma in 1993. Has served as the Head of the Change Management Office Division since 2020 based on the Decree of the Directors No. 0581/SK/DIR-HCA/2020.



Joko Hartono Kalisman

Satuan Kerja Audit Internal / Internal Audit Unit

Warga negara Indonesia, berdomisili di Bandung. Lahir pada 25 Januari 1973 saat ini berusia 48 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Padjajaran pada tahun 2002. Mendapat gelar Magister di bidang Manajemen Keuangan dari Universitas Padjajaran pada tahun 2006 serta gelar Doktor di bidang Manajemen Pemasaran dari Universitas Padjajaran pada tahun 2019. Menjabat sebagai Pemimpin Satuan Kerja Audit Internal sejak 2018 berdasarkan Surat Keputusan Direksi No. 1516/SK/DIR-HC/2018.

Indonesian citizen, domiciled in Bandung. Born on January 25, 1973 currently 48 years old. Earned a Bachelor's degree in Accounting from Padjadjaran University in 2002. Received a Master's degree in Financial Management from Padjadjaran University in 2006 and Doctor in Marketing Management from Padjadjaran University in 2019. Has served as Head of the Internal Audit Work Unit since 2018 based on a Decree Directors No. 1516/SK/DIR-HC/2018.



Juniardi Swastria

Divisi Umum / General Affairs Division

Warga Negara Indonesia, berdomisili di Bandung. Lahir pada 16 Juni 1974 saat ini berusia 47 tahun. Meraih gelar Sarjana di bidang Hukum dari Universitas Padjadjaran pada tahun 2000. Menjabat sebagai Pemimpin Divisi Umum sejak 2018 berdasarkan Surat Keputusan Direksi No. 1135/SK/DIR-HC/2018.

Indonesian citizen, domiciled in Bandung. Born on June 16, 1974 currently 47 years old. Holds a Bachelor's degree in Law from Padjadjaran University in 2000. Has served as General Affairs Division Leader since 2018 based on the Decree of the Directors No. 1135/SK/DIR-HC/2018.



Muhammad Asadi Budiman

Divisi Pengendalian Keuangan / Financial Control Division

Warga negara Indonesia, berdomisili di Bandung. Lahir pada 7 Juni 1981 saat ini berusia 40 tahun. Meraih gelar Sarjana di bidang Ekonomi dari Universitas Padjadjaran pada tahun 2004. Mendapat gelar Magister di bidang Ekonomi dari Universitas Padjadjaran pada tahun 2009. Menjabat sebagai Pemimpin Divisi Pengendalian Keuangan sejak 2020 berdasarkan surat keputusan direksi No. 0492/SK/DIR-HCA/2020.

Indonesian citizen, domiciled in Bandung. Born on June 7, 1981 currently 40 years old. Received a Bachelor's degree in Economics from Padjadjaran University in 2004. Received a Master's degree in Economics from Padjadjaran University in 2009. Has served as Head of the Financial Control Division since 2020 based on the decision of the Directors No. 0492/SK/DIR-HCA/2020.



Rudy Purwadhi

Divisi Kredit Ritel / Retail Loan Division

Warga Negara Indonesia, berdomisili di Bandung. Lahir pada 25 Juni 1973 saat ini berusia 48 tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE STEMBI Bandung Mada pada tahun 2014. Menjabat sebagai Pemimpin Divisi Kredit Ritel sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.

Indonesian citizen, domiciled in Bandung. Born on June 25, 1973 currently 48 years old. Earned a Bachelor's degree in Management from STIE STEMBI Bandung Mada in 2014. Has served as Head of the Retail Credit Division since 2021 based on the Decree of the Directors No. 0039/SK/DIR-HC/2021.



Triastoto Hardjanto Wibowo

Divisi KPR & KKB / KPR & KKB Division

Warga Negara Indonesia, berdomisili di Bandung. Lahir pada 13 November 1969 saat ini berusia 52 tahun. Meraih gelar Sarjana di bidang Teknik Geologi dari Universitas Gadjah Mada pada tahun 1994. Mendapat gelar Magister di bidang Manajemen dari Universitas Gadjah Mada pada tahun 1996. Menjabat sebagai Pemimpin Divisi KPR & KKB sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.

Indonesian citizen, domiciled in Bandung. Born on November 13, 1969 currently 52 years old. Earned a Bachelor's degree in Geological Engineering from Gadjah Mada University in 1994. Received a Master's degree in Management from Gadjah Mada University in 1996. Has served as Head of the KPR & KKB Division since 2021 based on the Decree of the Directors No. 0039/SK/DIR-HC/2021.



Widi Hartoto

Divisi Corporate Secretary / Corporate Secretary Division

Warga Negara Indonesia, berdomisili di Bandung. Lahir di Jakarta pada 17 Juni 1979, saat ini berusia 42 tahun. Meraih gelar Sarjana Ekonomi di Universitas Prof. DR. Moestopo pada tahun 2003. Mendapat gelar Magister bidang Manajemen dari Universitas Widyatama pada tahun 2012. Menjabat sebagai Pemimpin Divisi Corporate Secretary sejak tahun 2020 berdasarkan Surat Keputusan Direksi No. 0581/SK/DIR-HCA/2020.

Indonesian citizen, domiciled in Bandung. Born in Jakarta on June 17, 1979, currently 42 years old. Earned a Bachelor's degree in Economics at the University of Prof. DR. Moestopo in 2003. Received a Master's degree in Management from Widyatama University in 2012. Has served as Head of the Corporate Secretary Division since 2020 based on the Decree of the Directors No. 0581/SK/DIR-HCA/2020.



Yogy Yatno

Divisi Jaringan & Layanan / Network & Service Division

Warga Negara Indonesia, berdomisili di Bandung. Lahir pada 24 April 1979 saat ini berusia 42 tahun. Meraih gelar Sarjana di bidang Manajemen dari STIE YPKP Bandung pada tahun 2001. Mendapat gelar Magister di bidang Manajemen Keuangan dari Universitas Padjadjaran Bandung pada tahun 2010. Menjabat sebagai Pemimpin Divisi Jaringan & Layanan sejak Tahun 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.

Indonesian citizen, domiciled in Bandung. Born on 24 April 1979 currently 42 years old. Earned a Bachelor's degree in Management from STIE YPKP Bandung in 2001. Received a Master's degree in Financial Management from Padjadjaran University Bandung in 2010. Has served as Head of Network & Service Division since 2021 based on the Decree of the Directors No. 0039/SK/DIR-HC/2021.



Yusuf Saadudin

Divisi Kredit Konsumer / Consumer Credit Division

Warga Negara Indonesia, berdomisili di Bandung. Lahir pada 7 Juni 1973 saat ini berusia 48 tahun. Meraih gelar Sarjana di bidang Akuntansi dari Universitas Padjadjaran pada tahun 1999. Mendapat gelar Magister di bidang Hukum Ekonomi dan Bisnis dari Universitas Pasundan Bandung pada tahun 2015. Menjabat sebagai Pemimpin Divisi Kredit Konsumer sejak 2021 berdasarkan Surat Keputusan Direksi No. 0039/SK/DIR-HC/2021.

Indonesian citizen, domiciled in Bandung. Born on June 7, 1973 currently 48 years old. Earned a Bachelor's degree in Accounting from Padjadjaran University in 1999. Received a Master's degree in Economics and Business Law from Pasundan University Bandung in 2015. Has served as Head of the Consumer Credit Division since 2021 based on the Decree of the Directors No. 0039/SK/DIR-HC/2021.



Adrianus Ulun SBB

Executive Credit Officer

Warga negara Indonesia, berdomisili di Bandung. Lahir pada 6 Desember 1977 saat ini berusia 44 tahun. Meraih gelar Sarjana di bidang Matematika & Ilmu Pengetahuan Alam dari Institut Teknologi Bandung pada tahun 2003. Menjabat sebagai Executive Credit Officer sejak tahun 2021 berdasarkan Surat Keputusan Direksi No 00511/SK/ DIR-HCA/2021.

Indonesian citizen, domiciled in Bandung. Born on December 6, 1977 currently 44 years old. He holds a Bachelor's degree in Mathematics & Natural Sciences from the Bandung Institute of Technology in 2003. Has served as Executive Credit Officer since 2021 based on the Decree of the Directors No 00511/SK/DIR-HCA/2021.



Riki Ahmad Nurdin

Executive Business Officer

Warga negara Indonesia, berdomisili di Bandung. Lahir pada 1 Maret 1973 saat ini berusia 48 tahun. Meraih gelar Sarjana di bidang Ilmu Sosial & Ilmu Politik dari Universitas Katolik Parahyangan Bandung pada tahun 1997. Mendapat gelar Magister di bidang Ekonomi dari Universitas Padjadjaran pada tahun 2000. Menjabat sebagai Executive Business Officer sejak tahun 2021 berdasarkan Surat Keputusan Direksi No 0039/SK/ DIR-HCA/2021.

Indonesian citizen, domiciled in Bandung. Born on March 1, 1973 currently 48 years old. Earned a Bachelor's degree in Social & Political Science from Parahyangan Catholic University Bandung in 1997. Received a Master's degree in Economics from Padjadjaran University in 2000. Has served as Executive Business Officer since 2021 based on the Decree of the Directors No 0039/SK/DIR-HCA/2021.



Yogi Yogiswara
Executive Business Officer

Warga negara Indonesia, berdomisili di Bandung. Lahir pada 7 Juni 1979 saat ini berusia 42 tahun. Meraih gelar Sarjana di bidang Ekonomi Manajemen dari STIE INABA Bandung pada tahun 2009. Menjabat sebagai Executive Business Officer sejak tahun 2021 berdasarkan Surat Keputusan Direksi No 0039/SK/ DIR-HCA/2021.

Indonesian citizen, domiciled in Bandung. Born on June 7 1979 currently 42 years old. He holds a Bachelor's degree in Management Economics from STIE INABA Bandung in 2009. Has served as Executive Business Officer since 2021 based on the Decree of the Directors No 0039/SK/ DIR-HCA/2021.

Profil dan Pengembangan Kompetensi Pegawai

Employee Profile and Competency Development

Jumlah Pegawai Berdasarkan Jenis Kelamin

Number of Employees by Gender

Tabel Jumlah Karyawan Berdasarkan Jenis Kelamin
Table of Number of Employees by Gender

(dalam satuan orang / in units of people)

Jenis Kelamin / Gender	2021	2020
Wanita / Woman	3,688	3,750
Pria / Man	3,847	3,890
Jumlah / Total	7,535	7,640

Jumlah Pegawai Berdasarkan Level Jabatan

Number of Employees by Position Level

Tabel Jumlah Pegawai Berdasarkan Level Jabatan
Table of Number of Employees by Position Level

(dalam satuan orang / in units of people)

Level Jabatan Position Level	2021			2020		
	Pria Men	Wanita Women	Total	Pria Men	Wanita Women	Total
Staf / Staff	2,343	2,760	5,103	2,438	2,853	5,291
First Line Management	917	679	1,596	866	665	1,531
Middle Management	424	216	640	429	198	627
Senior Management	131	30	161	127	30	157
Executive Management	32	3	35	30	4	34
Jumlah / Total	3,847	3,688	7,535	3,890	3,750	7,640

Jumlah Pegawai Berdasarkan Rentang Usia

Number of Employees by Age Range

Tabel Jumlah Pegawai Berdasarkan Rentang Usia

Table of Number of Employees by Age Range

(dalam satuan orang / in units of people)

Rentang Usia Age Range	2021			2020		
	Pria Men	Wanita Women	Total	Pria Men	Wanita Women	Total
18-30	955	1,437	2,382	1,224	1,791	3,015
31-40	2,336	2,009	4,352	2,154	1,739	3,893
41-50	450	191	641	413	173	586
>50	107	51	160	99	47	146
Jumlah / Total	3,847	3,688	7,535	3,890	3,750	7,640

Jumlah Pegawai Berdasarkan Tingkat Pendidikan

Number of Employees by Education Level

Tabel Jumlah Pegawai Berdasarkan Tingkat Pendidikan

Table of Number of Employees by Education Level

(dalam satuan orang / in units of people)

Tingkat Pendidikan Level of education	2021			2020		
	Pria Men	Wanita Women	Total	Pria Men	Wanita Women	Total
Sampai dengan SMA / Up to high school	-	-	-	-	-	-
Diploma	259	478	737	262	479	741
Sarjana / Bachelor	3,097	2,996	6,093	3,160	3,062	6,222
Pasca Sarjana / Postgraduate	488	212	700	466	206	672
Doktor	3	2	5	2	3	5
Jumlah / Total	3,847	3,688	7,535	3,890	3,750	7,640

Jumlah Pegawai Berdasarkan Status Kepegawaian

Number of Employees by Employment Status

Tabel Jumlah Pegawai Berdasarkan Status Kepegawaian

Table of Number of Employees by Employment Status

(dalam satuan orang / in units of people)

Status Kepegawaian Employment status	2021			2020		
	Pria Men	Wanita Women	Total	Pria Men	Wanita Women	Total
Pegawai Tetap / Permanent employee	3,847	3,688	7,535	3,890	3,750	7,640
PKWT	23	3	26	36	8	44
Jumlah / Total	3,870	3,691	7,561	3,926	3,758	7,684



Jumlah Pegawai Berdasarkan Direktorat

Number of Employees by Directorate

Tabel Jumlah Pegawai Berdasarkan Direktorat

Table of Number of Employees by Directorate

(dalam satuan orang / in units of people)

Direktorat Directorate	2021			2020		
	Pria Men	Wanita Women	Total	Pria Men	Wanita Women	Total
Direktorat Utama* / Main Directorate*	162	89	251	167	95	262
Direktorat IT, <i>Treasury</i> dan <i>International Banking</i> * Directorate of IT, Treasury and International Banking*	244	103	347	227	95	322
Direktorat Kepatuhan* / Directorate of Compliance *	61	31	92	54	29	83
Direktorat Keuangan* Directorate of Finance*	191	72	263	188	72	260
Direktorat Komersial dan UMKM* Directorate of Commercial and MSME*	97	66	163	82	62	144
Direktorat Konsumer dan Ritel* Directorate of Consumer and Retail*	108	120	228	96	116	212
Direktorat Operasional* / Directorate of Operations*	218	110	328	211	101	312
Kantor Cabang / Branch office	2,766	3,097	5,863	2,865	3,180	6,045
Jumlah / Total	3,847	3,688	7,535	3,890	3,750	7,640

*Kategori Direktorat merujuk pada SK Nomor 0693/SK/DIR-PST/2020 Tentang Struktur Organisasi PT. Bank Pembangunan Jawa Barat dan Banten, Tbk / Directorate categories refer to SK Number 0693/SK/DIR-PST/2020 concerning the Organizational Structure of PT. Bank Pembangunan Jawa Barat dan Banten, Tbk.

Tabel Jumlah Pegawai Berdasarkan Wilayah

Table of Number of Employees by Region

(dalam satuan orang / in units of people)

Wilayah Regional	2021			2020		
	Pria Men	Wanita Women	Total	Pria Men	Wanita Women	Total
Kantor Pusat / Head Office	1,081	591	1,672	1,025	570	1,595
Kantor Wilayah 1 / Regional Office 1	876	1,067	1,943	916	1,110	2,026
Kantor Wilayah 2 / Regional Office 2	628	715	1,343	630	732	1,362
Kantor Wilayah 3 / Regional Office 3	683	647	1,330	714	662	1,376
Kantor Wilayah 4 / Regional Office 4	407	478	885	429	481	910
Kantor Wilayah 5 / Regional Office 5	172	190	362	176	195	371
Jumlah / Total	3,847	3,688	7,535	3,890	3,750	7,640

Jumlah Pegawai Berdasarkan Masa Kerja

Number of Employees by Period of Service

Tabel Jumlah Pegawai Berdasarkan Masa Kerja

Table of Number of Employees by Period of Service

(dalam satuan orang / in units of people)

Masa Kerja Years of service	2021			2020		
	Pria Men	Wanita Women	Total	Pria Men	Wanita Women	Total
1< Tahun / Year	65	56	121	104	138	242
1-3 Tahun / Year	488	684	1,172	557	729	112
4-15 Tahun / Year	2,980	2,775	5,755	2,910	2,720	1,286
16-25 Tahun / Year	252	135	387	251	119	370
>25 Tahun / Year	62	38	100	68	44	5,630
Jumlah / Total	3,847	3,688	7,535	3,890	3,750	7,640

Pengembangan Kompetensi Pegawai

Employee Competence Development

Kebijakan

Policy

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 pembelajaran dan pelatihan. Hal ini sesuai dengan kebijakan terkait pengembangan kompetensi pegawai yang tertuang dalam Surat Keputusan Direksi No. 0001/SK-DIR/ET/2017 tanggal 09 Februari 2017 tentang Pedoman Pengelolaan Pendidikan. Adapun ketentuan pengelolaan Sertifikasi Manajemen Risiko tertuang dalam Surat Edaran No. 007/SE/DIR-ET/2017 tanggal 10 Februari 2017 perihal Sertifikasi Manajemen Risiko.

The policy at all levels of the bank **bjb** organization was that every employee had equal opportunities in the career development process in accordance with performance, competence, experience and other established criteria as well as opportunities to receive education and training. This was in accordance with the policies related to employee competency development as stated in the Decree of the Directors No. 0001/SK-DIR/ET/2017 dated February 09, 2017 concerning Guidelines for Education Management. The provisions for the management of Risk Management Certification were contained in Circular No. 007/SE/DIR-ET/2017 dated February 10, 2017 regarding Risk Management Certification.



Pengembangan Kompetensi Berdasarkan Level Jabatan

Competency Development of Executive Management Level

No.	Level Jabatan Job Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Goal	Jumlah Pegawai Number of Employees	Jumlah Pegawai yang telah mengikuti pelatihan Number of employees who have attended training	Persentase yang telah mengikuti pelatihan untuk setiap level jabatan Percentage who have attended training for each position level	Persentase yang telah mengikuti pelatihan untuk setiap jenis pelatihan Percentage who have attended training for each type of training
1	Staff	<i>In house Training</i>	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan	5,094	5,094	100%	100%
		<i>Public</i>	Fulfilling employee competencies according to job specifications				
2	First Line Management	<i>In house Training</i>	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan	1,595	1,595	100%	100%
		<i>Public</i>	Fulfilling employee competencies according to job specifications				
3	Middle Management	<i>In house Training</i>	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan	636	636	100%	100%
		<i>Public</i>	Fulfilling employee competencies according to job specifications				
4	Senior Management	<i>In house Training</i>	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan	162	162	100%	100%
		<i>Public</i>	Fulfilling employee competencies according to job specifications				
5	Executive management	<i>In house Training</i>	Memenuhi kompetensi pegawai sesuai spesifikasi jabatan	35	35	100%	100%
		<i>Public</i>	Fulfilling employee competencies according to job specifications				
TOTAL				7,522	7,522	100%	100%

Evaluasi Pelaksanaan Pengembangan Kompetensi

Setiap tahun, **bjb** University melakukan evaluasi dari hasil pengembangan kompetensi yang direalisasikan. Rincian hasil evaluasi dimaksud adalah:

Evaluasi Level 1 (Reaction)

Evaluasi Level 1 merupakan metode evaluasi yang menilai kualitas pembelajaran yang dilaksanakan oleh para peserta. Evaluasi dilakukan oleh para peserta dengan cara mengisi sebuah kuesioner digital yang berisi pertanyaan - pertanyaan tentang opini dan kesan para peserta atas penyelenggaraan pembelajaran. Hal - hal yang dibutuhkan untuk dilakukan evaluasi, diantaranya mengenai materi pembelajaran, pengajar / *trainer* dan fasilitas. Evaluasi level 1 dilakukan oleh **bjb** University pada setiap pembelajaran yang

Evaluation of Competency Development Implementation

Every year, the company evaluates from the results of the development of realized competencies. The details of the evaluation results are:

Evaluation Level 1 (Reaction)

Level 1 evaluation was an evaluation method assessing the quality of the learning carried out by the participants. The evaluation was carried out by the participants by filling out a digital questionnaire containing questions about the opinions and impressions of the participants on the implementation of learning. Things needed to be evaluated included learning materials, instructors / trainers and facilities. Level 1 evaluation was carried out by **bjb** University in every lesson held in house training and public learning. The results

diselenggarakan secara *In House Training* maupun pembelajaran secara *Public*. Hasil evaluasi level 1 untuk periode bulan Januari - Desember 2021 memperoleh nilai rata-rata 4,66 dari target 4,00 dengan persentase pencapaian sebesar 116,50%. Hal ini menunjukkan bahwa evaluasi level 1 dari pembelajaran memiliki kualitas yang sangat baik.

Evaluasi Level 2 (Learning)

Evaluasi Level 2 merupakan metode evaluasi yang menilai sejauh mana para peserta dapat memahami materi yang diberikan selama pembelajaran dalam bentuk tes *online (pre test dan post test)*. **bjb University** melakukan evaluasi level 2 pada setiap pembelajaran yang diselenggarakan secara *In House Training*. Hasil evaluasi level 2 untuk periode bulan Januari - Desember 2021 memperoleh nilai rata-rata 93,23 dari target 80,00 dengan persentase pencapaian sebesar 116,54%. Hal ini menunjukkan bahwa evaluasi level 2 dari pembelajaran memiliki kualitas yang sangat baik.

Evaluasi Pembelajaran Level 3 (Behavior)

Evaluasi level 3 merupakan metode evaluasi yang menilai seberapa jauh perubahan yang terjadi pada para peserta pada saat kembali ke lingkungan kerjanya masing - masing setelah mengikuti pembelajaran. **bjb University** melakukan evaluasi level 3 pada pembelajaran yang sifatnya mendukung bisnis perusahaan. Pemimpin Unit Kerja bertanggung jawab untuk menilai sejauh mana perkembangan sikap serta perilaku para peserta setelah mendapatkan materi dalam pembelajaran. Evaluasi level 3 untuk periode bulan Januari - Desember 2021 memperoleh nilai rata-rata 4,39 dari target 3,90 dengan persentase pencapaian sebesar 112,56%. Hal ini menunjukkan bahwa evaluasi level 3 dari pembelajaran memiliki kualitas yang sangat baik.

of the level 1 evaluation for the period January - December 2021 obtained an average value of 4.66 from the target of 4.00 with an achievement percentage of 116.50%. This shows that the level 1 evaluation of learning obtained a very good quality.

Level Evaluation 2 (Learning)

Level 2 evaluation was an evaluation method assessing the extent to which participants could understand the material given during learning in the form of online tests (pre-test and post-test). **bjb University** conducted level 2 evaluations for each lesson held in House Training. The results of the level 2 evaluation for the period January - December 2021 obtained an average score of 93.23 from the target of 80.00 with an achievement percentage of 116.54%. This shows that the level 2 evaluation of learning had a very good quality.

Evaluation of Learning Level 3 (Behavior)

Level 3 evaluation was an evaluation method assessing how far the changes that occur in the participants when they returned to their respective work environments after participating in learning. **bjb University** conducted a level 3 evaluation on learning supportive to the company's business. The Work Unit Leader was responsible for assessing the extent to which the attitudes and behavior of the participants had developed after receiving the material in the lesson. Level 3 evaluation for the period January - December 2021 obtained an average score of 4.39 from the target of 3.90 with an achievement percentage of 112.56%. This shows that the level 3 evaluation of learning had a very good quality.

Biaya Pengembangan Kompetensi

Selama tahun 2021 bank **bjb** telah mengeluarkan biaya sebesar Rp34.679.038.310 untuk biaya pengembangan kompetensi seluruh karyawan dan jajaran manajemen bank **bjb**. Biaya pengembangan kompetensi di tahun 2021 mengalami kenaikan dari tahun 2020.

Competence Development Costs

During 2021 bank **bjb** has spent Rp34,679,038,310 for the cost of developing the competence of all employees and management of bank **bjb**. The cost of competency development in 2021 has increased from 2020.

Tabel Biaya Pengembangan Kompetensi

Table of Competency Development Fees

(dalam jutaan Rupiah / in millions of Rupiah)

Keterangan / Description	2021	2020
Pengembangan Kompetensi Competency Development	34,679	29,352



Komposisi Pemegang Saham

Composition of Shareholders

Tabel Komposisi Pemegang Saham bank bjb per 1 Januari 2021

Table of bank **bjb** Shareholder Composition as January 1, 2021

Pemegang Saham Shareholders	Struktur Kepemilikan Saham Share Ownership Structure		
	Jumlah Saham (Lembar) Number of Shares (Sheets)	Modal Disetor (Rp) Paid-in Capital (IDR)	Kepemilikan (%) Ownership (%)
SAHAM SERI A / SERIES A SHARE			
Pemerintah Provinsi Jawa Barat / West Java Provincial Government	3,756,415,785	939,103,946,250	38.18
Provinsi Jawa Barat / West Java province	3,756,415,785	939,103,946,250	38.18
Pemerintah Kota dan Kabupaten se-Jawa Barat City and District Governments in West Java	2,363,812,461	590,953,115,250	24.03
Pemerintah Kota se-Jawa Barat City Government in West Java	583,201,465	145,800,366,250	5.93
Kota Bandung / Bandung City	116,000,006	29,000,001,500	1.18
Kota Cimahi / Cimahi City	104,000,000	26,000,000,000	1.06
Kota Depok / Depok City	93,777,672	23,444,418,000	0.95
Kota Tasikmalaya / Tasikmalaya City	62,810,189	15,702,547,250	0.64
Kota Bekasi / Bekasi City	62,493,022	15,623,255,500	0.64
Kota Bogor / Bogor City	46,737,809	11,684,452,250	0.48
Kota Banjar / Banjar City	41,000,000	10,250,000,000	0.42
Kota Sukabumi / Sukabumi City	38,545,063	9,636,265,750	0.39
Kota Cirebon / Cirebon City	17,837,704	4,459,426,000	0.18
Pemerintah Kabupaten se-Jawa Barat / District Governments in West Java	1,780,610,996	445,152,749,000	18.10
Kabupaten Bandung / Bandung District	712,485,914	178,121,478,500	7.24
Kabupaten Bogor / Bogor District	202,523,232	50,630,808,000	2.06
Kabupaten Tasikmalaya / Tasikmalaya District	130,953,800	32,738,450,000	1.33
Kabupaten Cianjur / Cianjur District	102,416,760	25,604,190,000	1.04
Kabupaten Indramayu / Indramayu District	87,986,270	21,996,567,500	0.89
Kabupaten Sukabumi / Sukabumi District	86,889,260	21,722,315,000	0.88
Kabupaten Bekasi / Bekasi District	73,550,504	18,387,626,000	0.75
Kabupaten Karawang / Karawang District	56,863,937	14,215,984,250	0.58
Kabupaten Cirebon / Cirebon District	56,121,123	14,030,280,750	0.57
Kabupaten Purwakarta / Purwakarta District	51,219,171	12,804,792,750	0.52
Kabupaten Sumedang / Sumedang District	46,052,684	11,513,171,000	0.47
Kabupaten Subang / Subang District	44,937,610	11,234,402,500	0.46

Pemegang Saham Shareholders	Struktur Kepemilikan Saham Share Ownership Structure		
	Jumlah Saham (Lembar) Number of Shares (Sheets)	Modal Disetor (Rp) Paid-in Capital (IDR)	Kepemilikan (%) Ownership (%)
Kabupaten Majalengka / Majalengka District	35,462,669	8,865,667,250	0.36
Kabupaten Ciamis / Ciamis District	32,721,097	8,180,274,250	0.33
Kabupaten Kuningan / Kuningan District	28,797,110	7,199,277,500	0.29
Kabupaten Garut / Garut District	26,366,698	6,591,674,500	0.27
Kabupaten Bandung Barat / Bandung Barat District	5,263,157	1,315,789,250	0.05
Pemerintah Provinsi Banten / Banten Provincial Government	520,589,856	130,147,464,000	5.29
Provinsi Banten / Banten Province	520,589,856	130,147,464,000	5.29
Pemerintah Kota dan Kabupaten se-Banten / City and District Governments in Banten	773,896,559	193,474,139,750	7.87
Pemerintah Kota se- Banten / City Government in Banten	185,749,520	46,437,380,000	1.89
Kota Tangerang / Tangerang City	125,117,942	31,279,485,500	1.27
Kota Cilegon / Cilegon City	60,631,578	15,157,894,500	0.62
Pemerintah Kabupaten se-Banten	588,147,039	147,036,759,750	5.98
Kabupaten Tangerang / Tangerang District	289,306,189	72,326,547,250	2.94
Kabupaten Serang / Serang District	151,092,304	37,773,076,000	1.54
Kabupaten Pandeglang / Pandeglang District	110,162,524	27,540,631,000	1.12
Kabupaten Lebak / Lebak District	37,586,022	9,396,505,500	0.38
TOTAL SAHAM SERI A / TOTAL SHARE SERIES A	7,414,714,661	1,853,678,665,250	75.36
SAHAM SERI B / SERIES B SHARE			
Masyarakat / Public	2,424,072,500	606,018,125,000	24.64
TOTAL SAHAM SERI B / TOTAL SHARE SERIES B	2,424,072,500	606,018,125,000	24.64
TOTAL SAHAM bank bjb / TOTAL SHARE of bank bjb	9,838,787,161	2,459,696,790,250	100.00

Tabel Komposisi Pemegang Saham bank bjb per 31 Desember 2021

 Table of bank **bjb** Shareholder Composition as December 31, 2021

Pemegang Saham Shareholders	Struktur Kepemilikan Saham Share Ownership Structure		
	Jumlah Saham (Lembar) Number of Shares (Sheets)	Modal Disetor (Rp) Paid-in Capital (IDR)	Kepemilikan (%) Number of Shares (Sheets)
SAHAM SERI A / SERIES A SHARE			
Pemerintah Provinsi Jawa Barat / West Java Provincial Government	3,756,415,785	939,103,946,250	38.18
Provinsi Jawa Barat / West Java province	3,756,415,785	939,103,946,250	38.18



Pemegang Saham Shareholders	Struktur Kepemilikan Saham Share Ownership Structure		
	Jumlah Saham (Lembar) Number of Shares (Sheets)	Modal Disetor (Rp) Paid-in Capital (IDR)	Kepemilikan (%) Number of Shares (Sheets)
Pemerintah Kota dan Kabupaten se-Jawa Barat City and District Governments in West Java	2,363,812,461	590,953,115,250	24.03
Pemerintah Kota se-Jawa Barat City Government in West Java	583,201,465	145,800,366,250	5.93
Kota Bandung / Bandung City	116,000,006	29,000,001,500	1.18
Kota Cimahi / Cimahi City	104,000,000	26,000,000,000	1.06
Kota Depok / Depok City	93,777,672	23,444,418,000	0.95
Kota Tasikmalaya / Tasikmalaya City	62,810,189	15,702,547,250	0.64
Kota Bekasi / Bekasi city	62,493,022	15,623,255,500	0.64
Kota Bogor / Bogor city	46,737,809	11,684,452,250	0.48
Kota Banjar / Banjar City	41,000,000	10,250,000,000	0.42
Kota Sukabumi / Sukabumi City	38,545,063	9,636,265,750	0.39
Kota Cirebon / Cirebon City	17,837,704	4,459,426,000	0.18
Pemerintah Kabupaten se-Jawa Barat / District Governments in West Java	1,780,610,996	445,152,749,000	18.10
Kabupaten Bandung / Bandung District	712,485,914	178,121,478,500	7.24
Kabupaten Bogor / Bogor District	202,523,232	50,630,808,000	2.06
Kabupaten Tasikmalaya / Tasikmalaya District	130,953,800	32,738,450,000	1.33
Kabupaten Cianjur / Cianjur District	102,416,760	25,604,190,000	1.04
Kabupaten Indramayu / Indramayu District	87,986,270	21,996,567,500	0.89
Kabupaten Sukabumi / Sukabumi District	86,889,260	21,722,315,000	0.88
Kabupaten Bekasi / Bekasi District	73,550,504	18,387,626,000	0.75
Kabupaten Karawang / Karawang District	56,863,937	14,215,984,250	0.58
Kabupaten Cirebon / Cirebon District	56,121,123	14,030,280,750	0.57
Kabupaten Purwakarta / Purwakarta District	51,219,171	12,804,792,750	0.52
Kabupaten Sumedang / Sumedang District	46,052,684	11,513,171,000	0.47
Kabupaten Subang / Subang District	44,937,610	11,234,402,500	0.46
Kabupaten Majalengka / Majalengka District	35,462,669	8,865,667,250	0.36
Kabupaten Ciamis / Ciamis District	32,721,097	8,180,274,250	0.33
Kabupaten Kuningan / Kuningan District	28,797,110	7,199,277,500	0.29
Kabupaten Garut / Garut District	26,366,698	6,591,674,500	0.27
Kabupaten Bandung Barat / West Bandung District	5,263,157	1,315,789,250	0.05
Pemerintah Provinsi Banten / Banten Provincial Government	520,589,856	130,147,464,000	5.29
Provinsi Banten / Banten Province	520,589,856	130,147,464,000	5.29

Pemegang Saham Shareholders	Struktur Kepemilikan Saham Share Ownership Structure		
	Jumlah Saham (Lembar) Number of Shares (Sheets)	Modal Disetor (Rp) Paid-in Capital (IDR)	Kepemilikan (%) Number of Shares (Sheets)
Pemerintah Kota dan Kabupaten se-Banten / City and District Governments in Banten	773,896,559	193,474,139,750	7.87
Pemerintah Kota se- Banten / City Government in Banten	185,749,520	46,437,380,000	1.89
Kota Tangerang / Tangerang City	125,117,942	31,279,485,500	1.27
Kota Cilegon / Cilegon City	60,631,578	15,157,894,500	0.62
Pemerintah Kabupaten se-Banten / District Governments in Banten	588,147,039	147,036,759,750	5.98
Kabupaten Tangerang / Tangerang District	289,306,189	72,326,547,250	2.94
Kabupaten Serang / Serang District	151,092,304	37,773,076,000	1.54
Kabupaten Pandeglang / Pandeglang District	110,162,524	27,540,631,000	1.12
Kabupaten Lebak / Lebak District	37,586,022	9,396,505,500	0.38
TOTAL SAHAM SERI A / TOTAL SHARE SERIES A	7,414,714,661	1,853,678,665,250	75.36
SAHAM SERI B / SERIES B SHARE			
Masyarakat / Public	2,424,072,500	606,018,125,000	24.64
TOTAL SAHAM SERI B / TOTAL SHARE SERIES B	2,424,072,500	606,018,125,000	24.64
TOTAL SAHAM bank bjb / TOTAL SHARE of bank bjb	9,838,787,161	2,459,696,790,250	100.00

Komposisi 20 Pemegang Saham Terbesar

Composition of The 20 Biggest Shareholders

Tabel Komposisi 20 Pemegang Saham Terbesar bank bjb per 1 Januari 2021

Table of Composition of the 20 Largest Shareholders of bank **bjb** as of January 1, 2021

No.	Nama Investor Investor Name	Status	Jumlah Saham (Lembar) Number of Shares (Sheet)	Kepemilikan (%) Ownership (%)
1	Pemerintah Provinsi Jawa Barat West Java Provincial Government	Pemerintah Daerah Local Government	3,756,415,785	38.18
2	Pemerintah Kabupaten Bandung Regional Government of Bandung District	Pemerintah Daerah Local Government	712,485,914	7.24
3	Pemerintah Provinsi Banten Banten Provincial Government	Pemerintah Daerah Local Government	520,589,856	5.29
4	PT Asuransi Jiwasraya (Persero)	Asuransi Insurance	457,936,800	4.65
5	Pemerintah Kabupaten Tangerang Regional Government of Tangerang District	Pemerintah Daerah Local Government	289,306,189	2.94
6	Pemerintah Kabupaten Bogor Regional Government of Bogor District	Pemerintah Daerah Local Government	202,523,232	2.06
7	PT Asabri (Persero) - Dapen TNI	Dana Pensiun Pension Fund	179,673,700	1.83
8	Pemerintah Kabupaten Serang Regional Government of Serang District	Pemerintah Daerah Local Government	151,092,304	1.54
9	Pemerintah Kabupaten Tasikmalaya Regional Government of Tasikmalaya District	Pemerintah Daerah Local Government	130,953,800	1.33



No.	Nama Investor Investor Name	Status	Jumlah Saham (Lembar) Number of Shares (Sheet)	Kepemilikan (%) Ownership (%)
10	Pemerintah Kota Tangerang Tangerang City Government	Pemerintah Daerah Local Government	125,117,942	1.27
11	Pemerintah Kota Bandung Bandung City Government	Pemerintah Daerah Local Government	116,000,006	1.18
12	PT Asabri (Persero) - Dapen	Dana Pensiun Pension Fund	111,089,600	1.13
13	Pemerintah Kabupaten Pandeglang Regional Government of Pandeglang District	Pemerintah Daerah Local Government	110,162,524	1.12
14	Pemerintah Kota Cimahi Cimahi City Government	Pemerintah Daerah Local Government	104,000,000	1.06
15	Pemerintah Kabupaten Cianjur Regional Government of Cianjur District	Pemerintah Daerah Local Government	102,416,760	1.04
16	Pemerintah Kota Depok Depok City Government	Pemerintah Daerah Local Government	93,777,672	0.95
17	Pemerintah Kabupaten Indramayu Regional Government of Indramayu District	Pemerintah Daerah Local Government	87,986,270	0.89
18	Pemerintah Kabupaten Sukabumi Regional Government of Sukabumi District	Pemerintah Daerah Local Government	86,889,260	0.88
19	Pemerintah Kabupaten Bekasi Regional Government of Bekasi District	Pemerintah Daerah Local Government	73,550,504	0.75
20	PT Asabri (Persero) - Dapen Polri	Dana Pensiun Pension Fund	72,955,600	0.74

Tabel Komposisi 20 Pemegang Saham Terbesar bank bjb per 31 Desember 2021

Table of Composition of the 20 Largest Shareholders of bank **bjb** as of December 31, 2021

No.	Nama Investor Investor Name	Status	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
1	Pemerintah Provinsi Jawa Barat West Java Provincial Government	Pemerintah Daerah Local Government	3,756,415,785	38.18
2	Pemerintah Kabupaten Bandung Regional Government of Bandung District	Pemerintah Daerah Local Government	712,485,914	7.24
3	Pemerintah Provinsi Banten Banten Provincial Government	Pemerintah Daerah Local Government	520,589,856	5.29
4	PT Asuransi Jiwa IFG	Asuransi Insurance	414,063,100	4.21
5	Pemerintah Kabupaten Tangerang Regional Government of Tangerang District	Pemerintah Daerah Local Government	289,306,189	2.94
6	Pemerintah Kabupaten Bogor Regional Government of Bogor District	Pemerintah Daerah Local Government	202,523,232	2.06
7	PT Asabri (Persero) - Dapen TNI	Dana Pensiun Pension Fund	179,673,700	1.83
8	Pemerintah Kabupaten Serang Regional Government of Serang District	Pemerintah Daerah Local Government	151,092,304	1.54
9	Pemerintah Kabupaten Tasikmalaya Regional Government of Tasikmalaya District	Pemerintah Daerah Local Government	130,953,800	1.33
10	Pemerintah Kota Tangerang Tangerang City Government	Pemerintah Daerah Local Government	125,117,942	1.27
11	Pemerintah Kota Bandung Bandung City Government	Pemerintah Daerah Local Government	116,000,006	1.18

No.	Nama Investor Investor Name	Status	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
12	PT Asabri (Persero) - Dapen	Dana Pensiun Pension Fund	111,089,600	1.13
13	Pemerintah Kabupaten Pandeglang Regional Government of Pandeglang District	Pemerintah Daerah Local Government	110,162,524	1.12
14	Pemerintah Kota Cimahi Cimahi City Government	Pemerintah Daerah Local Government	104,000,000	1.06
15	Pemerintah Kabupaten Cianjur Regional Government of Cianjur District	Pemerintah Daerah Local Government	102,416,760	1.04
16	Pemerintah Kota Depok Depok City Government	Pemerintah Daerah Local Government	93,777,672	0.95
17	Pemerintah Kabupaten Indramayu Regional Government of Indramayu District	Pemerintah Daerah Local Government	87,986,270	0.89
18	Pemerintah Kabupaten Sukabumi Regional Government of Sukabumi District	Pemerintah Daerah Local Government	86,889,260	0.88
19	Pemerintah Kabupaten Bekasi Regional Government of Bekasi District	Pemerintah Daerah Local Government	73,550,504	0.75
20	PT Asabri (Persero) - Dapen Polri	Dana Pensiun Pension Fund	72,955,600	0.74

Komposisi Pemegang Saham 5% atau Lebih

Composition of Shareholders 5% or More

Tabel Komposisi Pemegang Saham 5% atau Lebih bank bjb per 1 Januari 2021

Table of Shareholder Composition of 5% or More bank **bjb** as of January 1, 2021

No.	Nama Investor Investor Name	Status	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
1.	Pemda Provinsi Jawa Barat West Java Provincial Government	Pemerintah Daerah / Local Government	3,756,415,785	38.18
2.	Pemda Kabupaten Bandung Bandung District Government	Pemerintah Daerah / Local Government	712,485,914	7.24
3.	Pemda Provinsi Banten Banten Provincial Government	Pemerintah Daerah / Local Government	520,589,856	5.29

Tabel Komposisi Pemegang Saham 5% atau Lebih bank bjb per 31 Desember 2021

Table of Shareholder Composition of 5% or More bank **bjb** as of December 31, 2021

No.	Nama Investor Investor Name	Status	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
1.	Pemda Provinsi Jawa Barat West Java Provincial Government	Pemerintah Daerah / Local Government	3,756,415,785	38.18
2.	Pemda Kabupaten Bandung Bandung District Government	Pemerintah Daerah / Local Government	712,485,914	7.24
3.	Pemda Provinsi Banten Banten Provincial Government	Pemerintah Daerah / Local Government	520,589,856	5.29



Komposisi Pemegang Saham Masyarakat Kurang dari 5%

Community Shareholders Composition Less than 5%

Tabel Komposisi Pemegang Saham Masyarakat Kurang dari 5% bank bjb Per 1 Januari 2021

Table of Composition of Public Shareholders Less than 5% bank **bjb** as of January 1, 2021

Kepemilikan Saham Publik Public Share Ownership	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
PEMODAL NASIONAL / NATIONAL INVESTORS			
Pemerintah Daerah / Local Government	31	2,425,223,106	24.65
Asuransi / Insurance	4	475,303,100	4.83
Dana Pensiun / Pension Fund	27	437,522,900	4.45
Koperasi / Cooperative	2	37,300	0.00
Perseroan Terbatas / Limited Company	54	49,945,329	0.51
Reksadana / Mutual Funds	33	109,191,226	1.11
Yayasan / Foundation	4	10,074,177	0.10
Pengurus / Management	7	6,192,426	0.06
Perorangan Dalam Negeri / Domestic Individual	19,878	876,989,824	8.91
PEMODAL ASING / FOREIGN INVESTORS			
Perorangan Asing / Foreign Individual	36	11,683,476	0.12
Badan Usaha Asing / Foreign Corporation	172	447,132,742	4.54
TOTAL	20,250	4,849,295,606	49.29

Tabel Komposisi Pemegang Saham Masyarakat Kurang dari 5% bank bjb Per 31 Desember 2021

Table of Composition of Public Shareholders Less than 5% bank **bjb** as of December 31, 2021

Kepemilikan Saham Publik Public Share Ownership	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
PEMODAL NASIONAL / NATIONAL INVESTORS			
Pemerintah Daerah / Local government	31	2,425,223,106	24.65
Asuransi / Insurance	4	453,013,000	4.60
Dana Pensiun / Pension fund	28	439,415,900	4.47
Koperasi / Cooperative	1	37,200	0.00
Perseroan Terbatas / Limited Company	69	60,941,854	0.62
Reksadana / Mutual Funds	27	94,846,616	0.96
Yayasan / Foundation	3	3,350,900	0.03
Pengurus / Management	7	7,257,605	0.07
Perorangan Dalam Negeri / Domestic Individual	21,817	814,466,543	8.27
PEMODAL ASING / FOREIGN INVESTORS			
Perorangan Asing / Foreign Individual	20	3,351,785	0.03
Badan Usaha Asing / Foreign Corporation	172	541,042,402	5.50
TOTAL	20,174	4,849,295,606	49.29

Kepemilikan Saham oleh Dewan Komisaris dan Direksi

Share Ownership by the Board of Commissioners and Directors

Tabel Kepemilikan Saham Dewan Komisaris dan Direksi bank bjb per 1 Januari 2021

Table of Share Ownership of the Board of Commissioners and Directors of bank **bjb** as of January 1, 2021

No.	Nama Name	Jabatan Position	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
DEWAN KOMISARIS / BOARD OF COMMISSIONERS				
1.	Farid Rahman	Komisaris Utama Independen / Independent President Commissioner	-	-
2.	Muhadi	Komisaris / Commissioner	2,310,000	0.02
3.	Yayat Sutaryat	Komisaris Independen / Independent Commissioner	-	-
4.	Eddy I. M. Nasution	Komisaris / Commissioner	-	-
5.	Fahlino F. Sjuib	Komisaris Independen / Independent Commissioner	-	-
DIREKSI / DIRECTORS				
1.	Yuddy Renaldi	Direktur Utama / President Director	677,721	0.01
2.	Nia Kania	Direktur Keuangan dan Manajemen Risiko / Director of Finance and Risk Management	988,548	0.01
3.	Suartini	Direktur Konsumer & Ritel / Director of Consumer & Retail	788,548	0.01
4.	Agus Mulyana	Direktur Kepatuhan / Director of Compliance	835,311	0.01
5.	Tedi Setiawan	Direktur Operasional / Director of Operations	296,149	0.00
6.	Rio Lanasier	Direktur Information Technology, Treasury dan International Banking / Director of Information Technology, Treasury and International Banking	296,149	0.00
7.	Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) / Director of Commercial & Micro, Small and Medium Enterprises (MSMEs)	-	-

Tabel Kepemilikan Saham Dewan Komisaris dan Direksi bank bjb per 31 Desember 2021

Table of Share Ownership of the Board of Commissioners and Directors of bank **bjb** as of December 31, 2021

No.	Nama Name	Jabatan Position	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
DEWAN KOMISARIS / BOARD OF COMMISSIONERS				
1.	Farid Rahman	Komisaris Utama Independen / Independent President Commissioner	-	-
2.	Muhadi	Komisaris / Commissioner	2.724.820	0.03
3.	Fahlino F. Sjuib*	Komisaris Independen / Independent Commissioner	-	-
4.	Dedi Taufik	Komisaris / Commissioner	-	-
5.	Tubagus Raditya Indrajaya	Komisaris Independen / Independent Commissioner	-	-
DIREKSI / DIRECTORS				
1.	Yuddy Renaldi	Direktur Utama / President Director	1,010,341	0.01
2.	Nia Kania	Direktur Keuangan / Director of Finance	1,254,638	0.01
3.	Suartini	Direktur Konsumer & Ritel / Director of Consumer & Retail	1,254,638	0.01
4.	Tedi Setiawan	Direktur Operasional / Director of Operations	562,239	0.01
5.	Rio Lanasier	Direktur Information Technology, Treasury dan International Banking / Director of Information Technology, Treasury and International Banking	562,239	0.01
6.	Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) / Director of Commercial & Micro, Small and Medium Enterprises (MSMEs)	88,690	0.00
7.	Cecep Trisna	Direktur Kepatuhan / Director of Compliance	-	-

Sampai dengan 31 Desember 2021, Dewan Komisaris dan Direksi bank **bjb** tidak memiliki kepemilikan saham secara tidak langsung.

As of December 31, 2021, the Board of Commissioners and Directors of bank **bjb** do not have indirect share ownership.



Klasifikasi Pemegang Saham

Classification of Shareholders

Tabel Klasifikasi Pemegang Saham bank bjb Per 31 Desember 2021

Table of bank **bjb** Shareholders Classification as December 31, 2021

Kepemilikan Saham Shareholding	Jumlah Pemegang Saham Number of Shareholders	Jumlah Saham (Lembar) Number of Shares (Sheets)	Kepemilikan (%) Ownership (%)
Institusi Lokal / Local Institution	132	1,051,605,470	10.69
Institusi Asing / Foreign Institution	172	541,042,402	5.50
Individu Lokal / Local Individual	21,819	828,072,843	8.42
Individu Asing / Foreign Individual	20	3,351,785	0.03
Total	22,143	2,424,072,500	24.64

Pemegang Saham Utama dan Pengendali

Main Shareholders and Controlling

bank **bjb** merupakan Badan Usaha Milik Daerah dengan kepemilikan saham terbesar dimiliki oleh Pemerintah Provinsi Jawa Barat. Pemegang Saham Utama dan Pengendali Perseroan adalah Pemerintah Provinsi Jawa Barat dengan persentase kepemilikan sebesar 38,18%. Hingga 31 Desember 2021, tidak terdapat Pemegang Saham Utama dan Pengendali secara tidak langsung, sampai ke pemilik individu, serta tidak terdapat Pemegang Saham yang bertindak atas nama Pemegang Saham lain.

bank **bjb** is a regional-owned enterprise with the most extensive share ownership owned by the West Java Provincial Government. The Company's Major and Controlling Shareholders are the Government of West Java Province, with an ownership percentage of 38.18%. As of December 31, 2021, there are no Major and Controlling Shareholders indirectly, down to individual owners, and no Shareholders are acting on behalf of other Shareholders



Daftar Entitas Anak, Entitas Asosiasi dan Perusahaan Ventura Bersama

List of Subsidiaries, Associates and Joint Venture Companies

Sampai dengan 31 Desember 2021, bank **bjb** telah memiliki 4 (empat) entitas anak dan 12 (dua belas) entitas asosiasi. Keseluruhan entitas anak maupun entitas asosiasi yang dimiliki oleh bank **bjb** dijelaskan sebagai berikut.

As of December 31, 2021, bank **bjb** has 4 (four) subsidiaries and 12 (twelve) associates. All subsidiaries and associated entities owned by bank **bjb** are explained as follows.

Entitas Anak / Subsidiaries

bank bjb Syariah

Bidang Usaha Business fields	Perbankan / Banking
Tanggal Pendirian Date of Establishment	15 Januari 2010 / January 15, 2010
Jumlah Aset Total assets	Rp10.355,81 miliar / IDR 10,355.81 billion
Kepemilikan (%) Ownership (%)	99,24%
Status Beroperasi Operating Status	Telah Beroperasi / Operated
Alamat Address	Jl. Braga No. 135 – Bandung Telp : (022) 420 2599 Fax : (022) 421 2524 Email : corporate@bjbs.co.id Web : www.bjbsyariah.co.id
Pengurus Perusahaan Company Management	DEWAN KOMISARIS / BOARD OF COMMISSIONERS
	Adang Ahmad Kunandar Komisaris Utama Independen / Independent President Commissioner
	Agus Riswanto Komisaris / Commissioner
	Rio Febrian Dilantara Komisaris Independen / Independent Commissioner
	DIREKSI / DIRECTORS
	Indra Falatehan Direktur Utama / President Director
	Vicky Fitriadi Direktur Operasional / Director of Operations
	Affiatty Sofia Mantini Direktur Kepatuhan / Director of Compliance
	Koko Catur Rachmadi Direktur Bisnis / Director of Business
	DEWAN PENGAWAS SYARIAH / SHARIA SUPERVISORY BOARD
	Prof. DR. Jaih, SE, MH. M.Ag Ketua / Chairman
	Drs. H. Endjo Sunidja, MM, M.Ag Anggota / Member

Pendirian bank **bjb** Syariah diawali dengan pembentukan Divisi/Unit Usaha Syariah oleh PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk pada 20 Mei 2000, dengan tujuan untuk memenuhi kebutuhan masyarakat Jawa Barat yang mulai tumbuh keinginannya untuk menggunakan jasa perbankan syariah pada saat itu. Setelah 10 (sepuluh tahun) operasional Divisi/Unit Usaha Syariah, manajemen PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk berpandangan bahwa untuk mempercepat pertumbuhan usaha syariah serta mendukung program Bank Indonesia yang menghendaki peningkatan *share* perbankan syariah, maka dengan persetujuan Rapat Umum Pemegang

Establishment of bank **bjb** syariah began with the establishment of Sharia Division/Business Unit by PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk on 20 May 2000 with the purpose to meet West Java's society emerging needs of using sharia banking services at that time. After 10 (ten) years of operational of Sharia Division/Business Unit, management of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk viewed that to accelerate sharia business growth and to support Bank Indonesia program intending to increase sharia banking share, therefore, at the approval of General Meeting of Shareholders of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, it was



Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk diputuskan untuk menjadikan Divisi/Unit Usaha Syariah menjadi Bank Umum Syariah.

Sebagai tindak lanjut keputusan Rapat Umum Pemegang Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, maka pada tanggal 15 Januari 2010 didirikan bank **bjb** syariah berdasarkan Akta Pendirian Perseroan Terbatas No. 4 yang dibuat oleh Notaris Fathiah Helmi dan telah mendapat pengesahan dari Menkumham Nomor AHU-04317.AH.01.01 Tahun 2010 tanggal 26 Januari 2010.

Dari segi kepemilikan saham, pada tahun 2019 komposisi kepemilikan saham bank **bjb** Syariah mengalami perubahan dengan total modal disetor sebesar Rp1.510.890.123.995 (satu triliun lima ratus sepuluh miliar delapan ratus sembilan puluh juta seratus dua puluh tiga ribu sembilan ratus sembilan puluh lima rupiah) dengan susunan pemegang saham adalah PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk modal disetor sebesar Rp1.496.890.000.000 (satu triliun empat ratus sembilan puluh enam miliar delapan ratus Sembilan puluh juta rupiah) atau sebesar 99,07% dan PT Banten Global Development dengan modal disetor sebesar Rp14.000.000.000 (empat belas miliar rupiah) atau sebesar 0,93%.

decided to transform the Sharia Division/ Business Unit into Sharia Commercial Bank.

As a follow-up to the decision of the General Meeting of Shareholders of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk, on January 15, 2010, bank **bjb** syariah was established based on the Deed of Establishment of Limited Liability Company No. 4 made by Notary Fathiah Helmi and approved by the Minister of Law and Human Rights Number AHU-04317.AH.01.01 Year 2010 dated January 26, 2010.

In terms of share ownership, in 2019 the composition of bank **bjb** Syariah share ownership changed with a total paid-up capital of Rp. 1,510,890,123,995 (one trillion five hundred ten billion eight hundred ninety million one hundred twenty three thousand nine hundred and ninety five rupiah) with the composition of shareholders being PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk with paid-up capital of Rp. 1,496,890,000,000 (one trillion four hundred ninety-six billion eight hundred and ninety million rupiah) or 99.07% and PT Banten Global Development with a capital of paid in amount of Rp. 14,000,000,000 (fourteen billion rupiah) or 0.93%.

bjb Sekuritas

Bidang Usaha Business Fields	Perusahaan Efek / Securities Company
Tanggal Pendirian Date of Establishment	23 November 2020 / November 23, 2020
Jumlah Aset Total Assets	Rp9,88 miliar / IDR9.88 billion
Kepemilikan (%) Ownership (%)	78,94%
Status Beroperasi Operating Status	Telah Beroperasi / Operated
Alamat Address	Jl. Teuku Umar No.10, Lebak Gede, Coblong, Kota Bandung. 40132 Telp : (022) 4211415 Fax : - Email : info@bjbsekuritas.co.id Web : www.bjbsekuritas.co.id
Pengurus Perusahaan Company Management	DEWAN KOMISARIS / BOARD OF COMMISSIONERS
	Bambang Setiadi Komisaris / Commissioner
	DIREKSI / DIRECTORS
	Yogi Heditya Permadi Direktur / Director Rudi Ruchbansah Direktur / Director

Pada tanggal 23 November 2020 telah didirikan suatu Perseroan Terbatas dengan nama PT. BJB Sekuritas Jawa Barat, sesuai dengan Akta Pendirian Perseroan Terbatas nomor 38 tanggal 23 November 2020 yang dibuat dihadapan Intan R. Tendy Suwarman, S.H. Notaris di Kota Bandung, dan telah mendapat pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai dengan Keputusan Menteri Hukum Dan Hak Asasi Manusia Nomor AHU-0063135.AH.01.01.TAHUN2020

On November 23, 2020, a Limited Liability Company was established under the name PT BJB Sekuritas West Java, in accordance with the Deed of Establishment of a Limited Liability Company number 38 dated November 23, 2020, drawn up before Intan R. Tendy Suwarman, S.H. Notary in Bandung City, and has been approved by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with the Decree of the Minister of Law and Human Rights Number AHU-0063135.AH.01.01.TAHUN 2020 dated 27

tanggal 27 November 2020 tentang Pengesahan Pendirian Badan Hukum Perseroan Terbatas PT. BJB Sekuritas Jawa Barat dan pada Tanggal Mei 2015 PT. BJB Sekuritas Jawa Barat mendapatkan izin operasional dari Otoritas Jasa Keuangan berdasarkan Keputusan Kepala Regional 2 Jawa Barat Nomor KEP-292/D.04/2021 tentang Pemberian Izin Usaha Perusahaan Efek Daerah Kepada PT BJB Sekuritas Jawa Barat dan secara resmi mulai beroperasi pada Tanggal 8 Oktober 2021.

Dari segi kepemilikan saham, pada tahun 2021 komposisi kepemilikan saham PT BJB Sekuritas Jawa Barat adalah PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk sebesar 78,94%, dan Yayasan Kesejahteraan Pegawai bank **bjb** sebesar 21,06%.

November 2020 concerning Ratification of the Establishment of a Limited Liability Company Legal Entity PT . BJB Sekuritas West Java and on May 2015 PT. BJB Sekuritas West Java obtained an operational permit from the Financial Services Authority based on the Decree of the Regional Head 2 West Java Number KEP-292/D.04/2021 concerning the Granting of a Regional Securities Company Business License to PT BJB Sekuritas West Java and officially started operating on October 8 2021.

In terms of share ownership, in 2021 the share ownership composition of PT BJB Sekuritas West Java is PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk at 78.94%, and the Employee Welfare Foundation bank **bjb** at 21.06%.

PT BPR Karya Utama Jabar

Bidang Usaha Business Fields	Bank Perkreditan / Bank Credit
Tanggal Pendirian Date of Establishment	3 Desember 2014 / December 3, 2014
Jumlah Aset Total Assets	Rp257,82 miliar / IDR257.82 billion
Kepemilikan (%) Ownership (%)	29,52%
Status Beroperasi Operating Status	Telah Beroperasi / Operated
Alamat Address	Jl. Raya Jalandagak No. 151 - Subang 41281 Telp : (0260) 472100 Fax : (0260) 471186 Email : bprku.pusat@gmail.com Web : www.bprku.com
Pengurus Perusahaan Company Management	DEWAN KOMISARIS / BOARD OF COMMISSIONERS
	Rubyana Ramdan Komisaris Utama / President Commissioner
	Siti Hodijah Komisaris / Commissioner
	DIREKSI / DIRECTORS
	R. Mohamad Noor Rahman Plt. Direktur Utama / Plt. President director
	Ayip Muhdiatullah Direktur Operasional & Kepatuhan / Director of Operations & Compliance

PT BPR Karya Utama Jabar didirikan pada tanggal 3 Desember 2014 berdasarkan Akta Pendirian Perseroan Terbatas nomor 03 tanggal 03 Desember 2014 dihadapan Notaris Asep Subrata,SH dan telah mendapat persetujuan dari Kemenkumham RI melalui Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-39469.40.10.2014 tanggal 12 Desember 2014 tentang Pengesahan Pendirian Badan Hukum Perseroan Terbatas PT BPR Karya Utama Jabar.

Selanjutnya, Pada Tanggal 22 Mei 2015 PT BPR Karya Utama Jabar mendapatkan izin operasional dari Otoritas Jasa Keuangan berdasarkan Keputusan Kepala Regional 2 Jawa Barat Nomor Kep-19/KR.2/2015 tentang Pengalihan Izin Usaha Atas Perubahan Badan Hukum dari PD BPR LPK Jalandagak Kepada PT BPR Karya Utama Jabar dan Keputusan Kepala Regional 2 Jawa Barat Nomor Kep-20/KR.2/2015 tentang Penetapan Penggunaan Izin Usaha Atas Nama PD BPR LPK Jalandagak Menjadi Izin Usaha Atas Nama PT BPR Karya Utama Jabar. PT BPR Karya Utama Jabar (*Call Name*

PT BPR Karya Utama Jabar was established on December 3, 2014 based on the Deed of Establishment of Limited Liability Company No. 03 on December 3, 2014 in front of Notary Asep Subrata, SH and has been approved by Ministry of Justice and Human Rights of Republic Indonesia through the Decree of the Minister of Justice and Human Rights of the Republic of Indonesia No. AHU-39469.40.10.2014 on December 12, 2014 on Ratification of Establishment of Limited Liability Company PT BPR Karya Utama Jabar.

Furthermore, On May 22, 2015, PT BPR Karya Utama Jabar obtained operational permission from the Financial Services Authority based on the Decree of the Head of Regional 2 West Java No. Kep19/KR.2/2015 regarding the Transfer of Business License to Change of Legal Entity from PD BPR LPK Jalandagak into PT BPR Karya Utama Jabar and Decision of Regional Head 2 West Java No. Kep-20/ KR.2/2015 on Stipulation of Business License Usage on behalf of PD BPR LPK Jalandagak Becoming Business License On behalf of PT BPR Karya Utama Jabar. PT BPR Karya



BPR KU) resmi beroperasi terhitung tanggal 1 Juni 2015 setelah diumumkan dalam surat kabar harian Pikiran Rakyat edisi Senin tanggal 1 Juni 2015. Kegiatan Usaha PT BPR Karya Utama, sesuai Pasal 3 Anggaran Dasar adalah untuk menyelenggarakan usaha perbankan.

Dari segi kepemilikan saham, pada tahun 2018 komposisi kepemilikan saham PT BPR Karya Utama Jabar adalah PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk sebesar 37,97% Pemerintah Provinsi Jawa Barat sebesar 28,63%, dan Pemerintah Kabupaten Subang sebesar 33,40%.

Utama Jabar (Called BPR KU) officially operates since June 1, 2015 after it was announced in the daily newspaper Pikiran Rakyat on Monday, 1 June 2015. Business Activities of PT BPR Karya Utama, in accordance with Article 3 of the Articles of Association, is to organize a banking business.

In terms of share ownership, in 2018 the share ownership composition of PT BPR Karya Utama Jabar was PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk amounting to 37.97%, West Java Provincial Government at 28.63%,

PT BPR Intan Jabar

Bidang Usaha Business Fields	Bank Perkreditan / Credit Bank
Tanggal Pendirian Date of Establishment	11 Desember 2014 / December 11, 2014
Jumlah Aset Total assets	Rp234,34 miliar / IDR234.34 billion
Kepemilikan (%) Ownership (%)	24,00%
Status Beroperasi Operating Status	Telah Beroperasi / Operated
Alamat Address	Jl. Pramuka No. 30A Garut Telp : (0262) 231172 Fax : (0262) 2244396 Email : bpr.bij@gmail.com Web : www.bankbij.co.id
Pengurus Perusahaan Company Management	DEWAN KOMISARIS / BOARD OF COMMISSIONERS
	Rahmat Komisaris Utama / President Commissioner
	Bunyamin Saepudin Komisaris / Commissioner
	DIREKSI / DIRECTORS
	Dani Hadian Direktur Utama / President Director
	Deden Rachmat Syawaludin Direktur Bisnis / Director of Business

Pada tahun 1973 Kabupaten Garut mendirikan lembaga keuangan dengan nama Lembaga Perkreditan Kecamatan berdasarkan Surat Keputusan Gubernur Kepala Daerah Tingkat I Jawa Barat Nomor 446/A.III/SK/1973 tentang Pembentukan Lembaga Perkreditan Kecamatan (LPK) di Provinsi Jawa Barat. Pada tahun 1998, PD. LPK di Kabupaten Garut selanjutnya berubah status menjadi PD. BPR LPK sesuai Peraturan Daerah Provinsi Jawa Barat No. 25 Tahun 1996 Tentang Perusahaan Daerah Perkreditan Kecamatan (PD. PK) dan mendapat izin usaha sebagai BPR dari Bank Indonesia sesuai surat No. 31/20/DIR/UBPR/Rahasia tanggal 22 Juni 1998 serta disahkan melalui Keputusan Menteri Keuangan Republik Indonesia No. KEP-467/KM.17/1998 tentang Pemberian Izin Usaha sebagai Bank Perkreditan Rakyat kepada Perusahaan Daerah Bank Perkreditan Rakyat Lembaga Perkreditan Rakyat Kecamatan Garut Kota.

Untuk penguatan perusahaan, pada tahun 2010 dimulai proses merger terhadap 7 (tujuh) PD. BPR LPK di Kabupaten Garut sesuai Perda Provinsi Jabar No. 30 Tahun 2010 tentang Perubahan atas Perusahaan Daerah Jawa Barat No. 14 Tahun 2006, yaitu:

In 1973 Garut regency established a financial institution with the name of the District Credit Institution based on the Governor's Decree of the Head of the Level I of West Java No. 446/A. III/ SK/1973 concerning Establishment of District Credit Institutions (LPK) in West Java Province. In 1998, PD LPK in Garut Regency then changed its status to PD BPR LPK according to West Java Province Regulation No. 25 of 1996 concerning Regional Credit Credit Companies (PD.PK) and obtain a business license as a Rural Bank from Bank Indonesia in accordance with letter No. 31/20/ DIR/ UBPR/Rahasia dated 22 June 1998 and approved by Decree of the Minister of Finance of the Republic of Indonesia No. KEP-467/ KM.17/1998 concerning Granting of Business Licenses as Rural Credit Banks to Regional Companies of Rural Banks for Rural Credit Institutions in Garut City District..

For the strengthening of the Company, in 2010 began the process of merger against 7 (seven) PD BPR LPK in Garut Regency according to West Java Provincial Regulation No. 30 Year 2010 concerning Amendment to Regional Company of West Java No 14 Year 2006, they are:

- PD BPR LPK Garut Kota
- PD BPR LPK Sukawening
- PD BPR LPK Bayongbong
- PD BPR LPK Cikajang
- PD BPR LPK Banjarwangi
- PD BPR LPK Leuwigoong
- PD BPR LPK Cibalong

Menindaklanjuti Peraturan Daerah Provinsi Jawa Barat Nomor 10 Tahun 2013 Tentang Perubahan Bentuk Hukum Perusahaan Daerah Bank Perkreditan Rakyat Hasil Merger Di Kabupaten Garut, Kabupaten Subang, Kabupaten Cianjur Dan Kabupaten Tasikmalaya Menjadi Perseroan Terbatas, maka pada tanggal 3 April 2014 Pemegang Saham dan Pengurus PD. BPR LPK Garut Kota telah melaksanakan Rapat Umum Pemegang Saham Luar Biasa (RUPS-LB) Dalam Rangka Perubahan Bentuk Badan Hukum PD. BPR LPK Garut Kota Kabupaten Garut. Dalam RUPS Luar Biasa tersebut Pemegang Saham telah memberikan persetujuan terhadap perubahan bentuk badan hukum PD. BPR LPK Garut Kota.

Kemudian, pada tanggal 11 Desember 2014 telah didirikan suatu Perseroan Terbatas dengan nama PT. BPR Intan Jabar, sesuai dengan Akta Pendirian Perseroan Terbatas nomor 47 tanggal 11 Desember 2014 yang dibuat dihadapan Intan Rubyati Dewi, S.H., M.Kn., Notaris di Garut, dan telah mendapat pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai dengan Keputusan Menteri Hukum Dan Hak Asasi Manusia Nomor AHU-39238.40.10.2014 tanggal 11 Desember 2014 tentang Pengesahan Pendirian Badan Hukum Perseroan Terbatas PT. BPR Intan Jabar dan pada Tanggal 22 Mei 2015 PT. BPR Intan Jabar mendapatkan izin operasional dari Otoritas Jasa Keuangan berdasarkan Keputusan Kepala Regional 2 Jawa Barat Nomor Kep-21/KR.2/2015 tentang Pengalihan Izin Usaha Atas Perubahan Badan Hukum PD. BPR LPK Garut Kota Kepada PT. BPR Intan Jabar dan Keputusan Kepala Regional 2 Jawa Barat Nomor Kep-22/KR.2/2015 tentang Penetapan Penggunaan Izin Usaha Atas Nama PD. BPR LPK Garut Kota Menjadi Izin Usaha Atas Nama PT. BPR Intan Jabar dan secara resmi mulai beroperasi pada Tanggal 5 Juni 2015.

Dari segi kepemilikan saham, pada tahun 2020 komposisi kepemilikan saham PT BPR Intan Jabar adalah PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk sebesar 30,70%, Pemerintah Provinsi Jawa Barat sebesar 26,11%, dan Pemerintah Kabupaten Garut sebesar 43,19%.

- PD BPR LPK Garut Kota
- PD BPR LPK Sukawening
- PD BPR LPK Bayongbong
- PD BPR LPK Cikajang
- PD BPR LPK Banjarwangi
- PD BPR LPK Leuwigoong
- PD BPR LPK Cibalong

Following up the West Java Provincial Regulation No. 10 of 2013 on Changes in Legal Form of Regional Government Rural Bank Merger Result In Garut Regency, Subang Regency, Cianjur Regency And Tasikmalaya Regency Being Limited Liability Company, then on April 3rd, 2014 Shareholders and Management of PD BPR LPK Garut City has done an Extraordinary General Meeting of Shareholders (GMSLB) in order to Change the Legal Body of PD BPR LPK Garut City in Garut regency. In the Extraordinary Shareholders' General Meeting, the Shareholders have given their approval to the change in the form of legal entity of PD BPR LPK Garut City.

After that, on December 11, 2014 has been established a Limited Liability Company with the name of PT BPR Intan Jabar, in accordance with Deed of Establishment of Limited Liability Company No. 47 on December 11, 2014 made in front of Intan Rubyati Dewi, SH, M.Kn., Notary in Garut, and has been approved by the Minister of Justice and Human Rights of the Republic of Indonesia in accordance with the Decision Minister of Justice and Human Rights No. AHU-39238.40.10.2014 on December 11, 2014 on Legalization of Establishment of Limited Liability Company PT BPR Intan Jabar and on May 22nd, 2015, PT BPR Intan Jabar obtained operational permission from the Financial Services Authority (OJK) based on the Decree of the Head of Regional 2 West Java No. Kep21/ KR.2/2015 regarding the Transfer of Business License to Change of Legal Entity of PD BPR LPK Garut City To PT BPR Intan Jabar and Decision of Regional Head 2 West Java No. Kep-22/KR.2/2015 on Determination of Business License Usage in the Name of PD BPR LPK Garut City Becoming a Business License on behalf of PT BPR Intan Jabar and officially start operating on Juni 5th, 2015.

In terms of share ownership, in 2020 the share ownership composition of PT BPR Intan Jabar was PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk reaching to 30.70%, West Java Provincial Government at 26.11%, and Garut Regency Government at 43.19%.



Perusahaan Asosiasi

Adapun daftar perusahaan asosiasi yang dimiliki oleh Perseroan adalah sebagai berikut:

Associate Company

The list of associates owned by the Company is as follows:

Nama Name	Bidang Usaha Line of Business	Alamat Address	Kepemilikan Saham Shareholding	Status Operasi Operation Status	Jumlah Aset (dalam ribu Rupiah) Total Assets (in thousand Rupiah)
PT BPR Serang (Perseroda)	Perbankan Banking	Jl. Raya Serang Jakarta KM 11 Kp. Nambo Ds. Kaserangan Kec. Ciruas Kab. Serang Telp : (0254) 430630 Fax : - Email : bpr.serang@yahoo.co.id Web : www.bprserang.com	5.28%	Telah Beroperasi Operated	651.083.991
PT BPR Berkah (Perseroda)	Perbankan Banking	Jl. Mayor Widagdo Kel. Kabayan Kec. Pandeglang Telp : (0253) 5550095 Fax : - Email : info@bprberkah.com Web : www.bprberkah.com	1,18%	Telah Beroperasi Operated	205.663.652
PD BPR LPK Parungpanjang	Perbankan Banking	Jl. Muhammad Toha No. 78 Parungpanjang, Kabupaten Bogor Telp : (021) 5979127 Fax : (021) 5979127 Email : bprparungpanjang@yahoo.com Web : www.bankparungpanjang.co.id/	8.55%	Telah Beroperasi Operated	103.710.876
PT BPR Cianjur Jabar	Perbankan Banking	Jl. Cilaku No. 5 Desa Cikaruya Warungkondang Cianjur Telp : (0263) 287598 Fax : (0263) 287598 Email : bpr.cianjur@gmail.com Web : www.bprcianjur.co.id	11.05%	Telah Beroperasi Operated	137.784.545
PD BPR PK Balongan	Perbankan Banking	Jl. Raya Sukaurip No. 30 Kec. Balongan Telp : (0234) 429429 Fax : (0234) 429429 Email : cs@bprbalongan.co.id Web : www.bprbalongan.co.id	7.22%	Telah Beroperasi Operated	241.281.214
PT BPR Majalengka Jabar	Perbankan Banking	Jl. Raya Siliwangi No. 3 Panyingkiran Telp : (0233) 662118 Fax : - Email : ptbprmajalengkajabar@gmail.com Web : www.bprmajalengkajabar.com	3.47%	Telah Beroperasi Operated	90.016.549
PT BPR Wibawa Mukti Jabar	Perbankan Banking	Ruko Harapan Baru 2, Kavling C9-07 Kota Baru, Bekasi Barat Telp : (021) 8866231 Fax : (021) 8866231 Email : bprwmj@gmail.com Web : www.wibawamuktijabar.com	4.27%	Telah Beroperasi Operated	59.926.937
PT BPR Cipatujah Jabar (Perseroda)	Perbankan Banking	Jl. Raya Cipatujah No. 293 Cipatujah, Tasikmalaya Telp : (0265) 7159111 Fax : (0265) 7159111 Email : bprpkcipatujah@gmail.com Web : www.bankcij.com	2.39%	Telah Beroperasi Operated	314.536.825
PT BPR Artha Galuh Mandiri Jabar (Perseroda)	Perbankan Banking	Jl. Ciparanti No. 149 Desa Legokjawa, Kecamatan Cimerak, Kabupaten Pangandaran Telp : (0821) 21313279 Fax : - Email : helpdeskbpbrbj@gmail.com Web : -	4.48%	Telah Beroperasi Operated	20.551.423

Nama Name	Bidang Usaha Line of Business	Alamat Address	Kepemilikan Saham Shareholding	Status Operasi Operation Status	Jumlah Aset (dalam ribu Rupiah) Total Assets (in thousand Rupiah)
PT BPR Kerta Raharja Gemilang	Perbankan Banking	Jl. Raya Serang KM 15 No. 1 Cikupa Tangerang Telp : (021) 59400534 Fax : (021) 59400283 Email : bprkertaraharjatangerang@gmail.com Web : www.bprkertaraharja.com	1.47%	Telah Beroperasi Operated	525.047.106
PT BPR Lebak Sejahtera (Perseroda)	Perbankan Banking	Jl. Raya Rangkasbitung Pandeglang KM 10 Telp : 081294818410, 087773099337 Email : bprlebaksejahtera@gmail.com Web : www.bprlebaksejahtera.co.id	2.63%	Telah Beroperasi Operated	50.402.319
PT Asuransi Bangun Askrida	Asuransi Insurance	Askrida Tower Jalan Pramuka Raya Kavling 151 Jakarta Timur 13120 Telp : (021) 8191212 Fax : (021) 29827215, 29827216, 29827217 Email : info@askrida.co.id Web : www.askrida.com	10.13%	Telah Beroperasi Operated	3.087.714.721

Per 31 Desember 2021, bank **bjb** tidak memiliki Perusahaan Ventura Bersama.

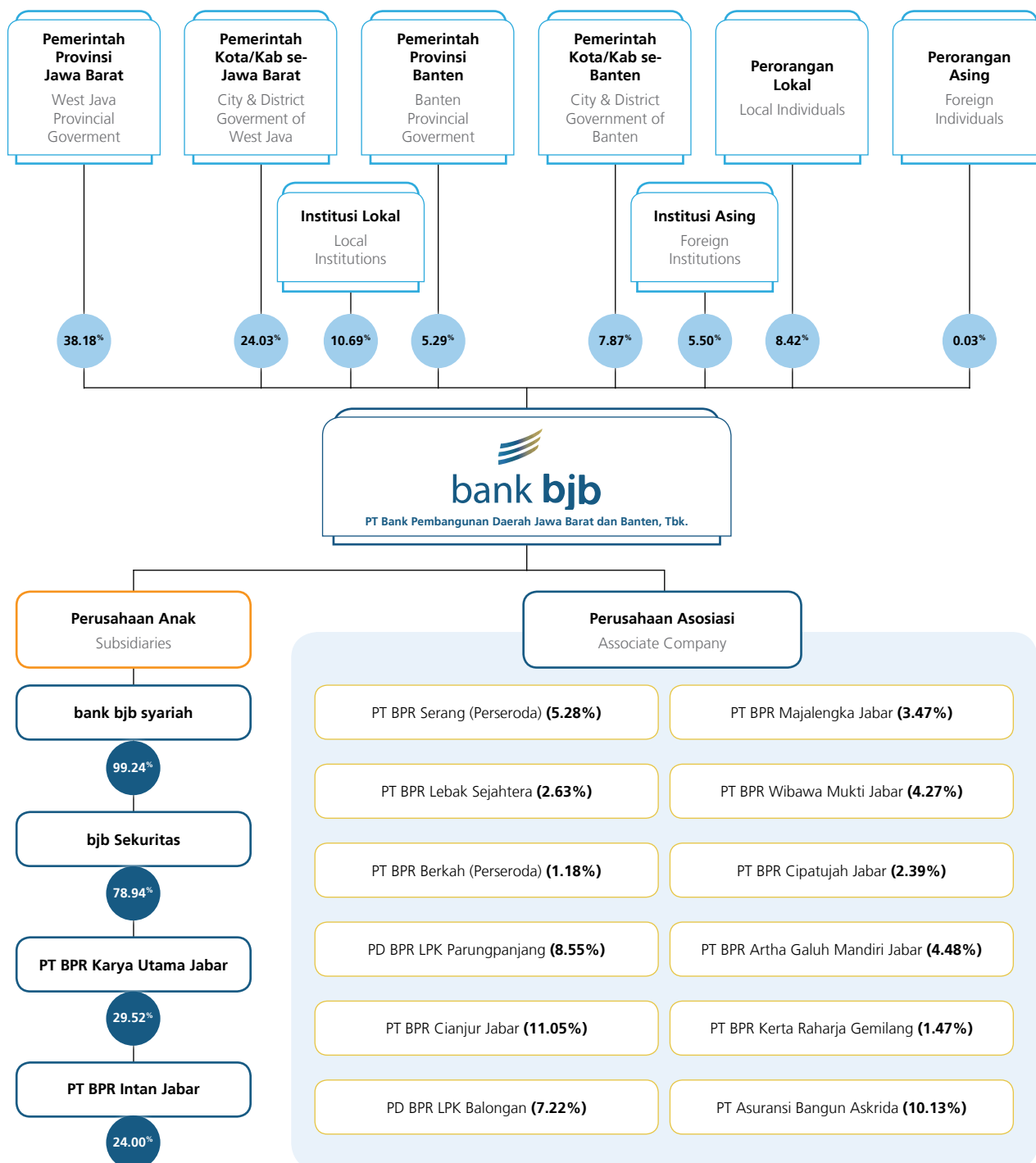
As of December 31, 2021, bank **bjb** does not have a Joint Venture Company.

Struktur Grup Perusahaan

Company Group Structure

Skema Pemegang Saham bank **bjb** periode 31 Desember 2021 adalah sebagai berikut:

The shareholder scheme of bank **bjb** for the period of December 31, 2021 is as follows:



Sampai dengan 31 Desember 2021, bank **bjb** tidak memiliki Entitas Induk, Joint Venture dan Special Purpose Vehicle (SPV).

As of December 31, 2021, bank **bjb** does not have a Parent Entity, Joint Venture and Special Purpose Vehicle (SPV).

Informasi Kelompok Usaha Bank

Bank Business Group Information

Per 31 Desember 2021, bank **bjb** bukan merupakan Kelompok Usaha Bank, sehingga tidak terdapat informasi struktur Kelompok Usaha Bank, struktur keterkaitan kepengurusan dalam Kelompok Usaha Bank dan pemegang saham yang bertindak atas nama pemegang saham lain.

As of December 31, 2021, bank **bjb** was not a Bank Business Group, so there was no information on the structure of the Bank Business Group, the structure of the management relationship within the Bank Business Group and shareholders acting on behalf of other shareholders.

Kronologis Penerbitan Saham

Chronology of Sharelistings

Pada tahun 2010, Bank menawarkan 2.424.072.500 saham, atau 25% dari jumlah saham Bank, kepada masyarakat pada harga penawaran sebesar Rp600 (nilai penuh) per saham. Saham yang ditawarkan merupakan saham Seri B dengan harga nominal Rp250 (nilai penuh) per lembar saham. Penawaran umum tersebut telah memperoleh pernyataan efektif berdasarkan surat dari Bapepam-LK No. S-5901/BL/2010 tanggal 29 Juni 2010. Total penerimaan dari penawaran umum tersebut sebesar Rp1.454.443 juta. Selisih lebih antara harga penawaran per saham dengan nilai nominal per saham dicatat sebagai "Tambahan Modal Disetor." Yang disajikan pada bagian Ekuitas pada laporan posisi keuangan konsolidasian.

Pada tanggal 8 Juli 2010, saham Bank secara resmi telah tercatat di Bursa Efek Indonesia. Jumlah saham Bank yang tercatat di Bursa Efek Indonesia sebanyak 2.424.072.500 saham seri B atau 25% dari jumlah saham Bank.

Dalam rangka penguatan struktur permodalan untuk menjaga rasio permodalan sesuai Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum sebagaimana telah diubah oleh Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2016 serta untuk menunjang ekspansi bisnis Perseroan dimasa mendatang, khususnya untuk ekspansi kredit, Perseroan merencanakan untuk melaksanakan Program Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (Program PMT HMETD) sebagaimana dimaksud dalam Peraturan No. 38/POJK.04/2014 tentang Penambahan Modal Tanpa Memberikan Hak Memesan Efek Terlebih Dahulu.

Berdasarkan hasil Keputusan Rapat Umum Pemegang Saham Luar Biasa yang diselenggarakan di Kota Bandung pada tanggal 11 Desember 2018, telah memberikan persetujuan untuk

In 2010, the Bank offered 2,424,072,500 shares, or 25% of the total shares of the Bank, to the public at an offering price of Rp600 (full amount) per share. The offered shares are Series B shares with a nominal price of Rp250 (full amount) per share. The public offering has obtained an effective statement based on a letter from Bapepam-LK No. S-5901/ BL/2010 dated June 29, 2010. The total revenue from the public offering amounted to Rp1,454,443 million. The difference between the per share offer price and the nominal value per share is recorded as "Additional Paid-in Capital." Which is presented in the Equity section in the consolidated statement of financial position.

On July 8, 2010, Bank shares were officially listed on the Indonesia Stock Exchange. The number of Bank shares listed on the Indonesia Stock Exchange is 2,424,072,500 series B shares or 25% of the Bank's total shares.

In the context of strengthening the capital structure to maintain the capital ratio in accordance with Financial Services Authority Regulation No. 11 / POJK.03 / 2016 concerning the Minimum Capital Requirement for Commercial Banks as amended by Financial Services Authority Regulation No. 34 / POJK.03 / 2016 and to support the expansion of the Company's business in the future, specifically for credit expansion, the Company plans to implement a Capital Addition Program without Pre-emptive Rights (PMT HMETD Program) as referred to in Regulation No. 38 / POJK.04 / 2014 concerning Increasing Capital Without Giving Preemptive Rights.

Based on the results of the Extraordinary General Meeting of Shareholders held in the city of Bandung on December 11, 2018, has given approval for the exercise of Pre-emptive Rights by



pelaksanaan PMT HMETD dengan menerbitkan sebanyak-banyaknya 360.100.000 lembar saham Seri A dengan nilai nominal Rp250 per lembar saham, dengan harga penerbitan sebesar Rp1.900 per lembar saham. Dasar penetapan harga penerbitan berdasarkan ketentuan dalam butir V.1 Lampiran II Peraturan Pencatatan PT Bursa Efek Indonesia No. 1-A Keputusan No. Kep-00001/BEI/01-2014 tanggal 20 Januari 2014 yakni harga rata-rata 25 (dua puluh lima) hari penutupan perdagangan saham Perseroan di Bursa Efek Indonesia sebelum tanggal pemberitahuan pelaksanaan RUPSLB yakni mulai tanggal 28 September 2018 sampai dengan 1 November 2018.

issuing as many as 360,100,000 Series A shares with a nominal value of IDR250 per share, with the issuance price in the amount of IDR1,900 per share. The basis for determining the issuance price is based on the provisions in point V.1 Appendix II of PT Indonesia Stock Exchange Listing Regulation No. 1-A Decree No. Kep-00001 / BEI / 01-2014 dated January 20, 2014 namely the average price of 25 (twenty-five) days of trading closure of the Company's shares on the Indonesia Stock Exchange prior to the date of the notice of the EGMS starting on September 28, 2018 until November 1, 2018.

Tabel Kronologis Penerbitan Saham bank bjb

Table of Chronology of Issuance of bank **bjb** Shares

No.	Periode Period	Keterangan Description	Saham Share	Nilai Nominal (Rp) Nominal Value (IDR)	Harga Penawaran (Rp) Offer Price (IDR)
1.	Sebelum IPO Before IPO	-	-	-	-
2.	2010	Penawaran Umum Perdana Initial Public Offering	Saham Biasa Seri B Series B Biasa Common Stock	600	600
3.	2018	PMT HMETD	Saham Seri A Series A Shares	250	1,900

Kronologis Penerbitan dan/atau Pencatatan Obligasi dan Efek Lainnya

Cronological Issuance and /or Listing of Bonds and Other Securities

Kronologis Penerbitan dan/atau Pencatatan Obligasi

Sampai dengan 31 Desember 2021, bank **bjb** telah menerbitkan obligasi sebanyak 21 (dua puluh satu) kali dengan rincian sebagai berikut:

Chronology of Issuance and/or Documentation of Bond

As of December 31, 2021, bank **bjb** has issued bonds 21 (twenty one) times with the following details:

Tabel Kronologis Penerbitan Obligasi bank bjb

Table of Chronology of bank **bjb** Bonds Issuance

No.	Uraian Description	Tanggal Terbit Date of issue	Tanggal Efektif Effective date	Tenor	Mata Uang Currency	Jumlah Obligasi (juta) Total Bonds (million)
1.	Obligasi I Bank Jabar Bonds I Bank Jabar	Juli 1991 July 1991	Juli 1991 July 1991	5 Tahun 5 years	Rp / IDR	25,000

Jangka waktu pelaksanaan Program PMT HMETD adalah 2 (dua) tahun terhitung sejak persetujuan RUPSLB yaitu sampai dengan 11 Desember 2020. Pelaksanaan setoran modal dilakukan secara bertahap disesuaikan dengan anggaran serta pemenuhan peraturan perundang-undangan yang berlaku untuk pemerintah daerah. Di tahun 2018 terdapat 20 (dua puluh) Pemerintah Daerah yang telah melakukan setoran modal dengan total nilai setoran adalah sebesar Rp270.742.390.500 dan dengan jumlah lembar saham Seri A baru yang diterbitkan sebanyak 142.495.995 lembar saham.

Nama Bursa Tempat Saham Perusahaan Dicatatkan

Seluruh saham bank **bjb** telah dicatatkan pada Bursa Efek Indonesia.

The duration of the implementation of the HMETD PMT Program is 2 (two) years from the approval of the Extraordinary General Meeting of Shareholders, which is until December 11, 2020. The capital injection is carried out in stages in accordance with the budget and compliance with laws and regulations applicable to local governments. In 2018 there were 20 (twenty) Local Governments that had paid in capital with a total deposit value of IDR270,742,390,500 and with the number of new Series A shares issued 142,495,995 shares.

Name of Stock Exchange Where Company Shares are Listed

All of the Company shares have been listed on the Indonesia Stock Exchange.

Jumlah Saham yang Diterbitkan Number of Shares Issued	Modal Ditempatkan dan Disetor / Issued and Paid Up Capital		
	Jumlah Saham Number of shares	Total Nilai Nominal (Rp) Total Nominal Value (IDR)	Total Harga Penawaran (Rp) Total Offer Price (IDR)
-	7,272,218,666	-	-
2,424,072,500	9,696,291,166	2,424,072,791,500	1,454,443,500,000
142,495,995	9,838,787,161	2,459,696,790,250	270,742,390,500

Harga Penawaran Offer Price	Tanggal Jatuh Tempo Due date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment status	Peringkat Rating		Wali Amanat Trustee
				2021	2020	
100% dari jumlah pokok obligasi 100% of the principal amount of the bond	Juli 1996 July 1996	24.30% (tahun pertama dan selanjutnya <i>floating</i>) 24.30% (first year onwards <i>floating</i>)	Lunas Paid off	-	-	PT Bank Mega Tbk



No.	Uraian Description	Tanggal Terbit Date of issue	Tanggal Efektif Effective date	Tenor	Mata Uang Currency	Jumlah Obligasi (juta) Total Bonds (million)	
2.	Obligasi II Bank Jabar Bond II Bank Jabar	Juli 1993 July 1993	Juli 1993 July 1993	5 Tahun 5 years	Rp / IDR	50,000	
3.	Obligasi III Bank Jabar Bonds III Bank Jabar	April 2000 April 2000	April 2000 April 2000	5 Tahun 5 years	Rp / IDR	150,000	
4.	Obligasi IV Bank Jabar Seri A Bank Jabar Bond IV Series A	Oktober 2004 October 2004	Oktober 2004 October 2004	3 Tahun 3 years	Rp / IDR	300,000	
5.	Obligasi IV Bank Jabar Seri B Bank Jabar Bond IV Series B	Oktober 2004 October 2004	Oktober 2004 October 2004	5 Tahun 5 years	Rp / IDR	700,000	
6.	Obligasi V Bank Jabar Bonds V Bank Jabar	Desember 2006 December 2006	Desember 2006 December 2006	5 Tahun 5 years	Rp / IDR	100,000	
7.	Obligasi VI Bank Jabar Banten Seri A Bank Jabar Banten Bond VI Series A	30 Juni 2009 June 30, 2009	30 Juni 2009 June 30, 2009	3 Tahun 3 years	Rp / IDR	350,000	
8.	Obligasi VI Bank Jabar Banten Seri B Bank Jabar Banten Bond VI Series B	30 Juni 2009 June 30, 2009	30 Juni 2009 June 30, 2009	5 Tahun 5 years	Rp / IDR	400,000	
9.	Obligasi VII bank bjb Tahun 2011Seri A Bond VII bank bjb Year 2011 Series A	31 Januari 2011 January 31, 2011	9 Februari 2011 February 9, 2011	3 Tahun 3 years	Rp / IDR	276,000	
10.	Obligasi VII bank bjb Tahun 2011 Seri B Bond VII bank bjb Year 2011 Series B	31 Januari 2011 January 31, 2011	9 Februari 2011 February 9, 2011	5 Tahun 5 years	Rp / IDR	601,000	
11.	Obligasi VII bank bjb Tahun 2011 Seri C Bond VII bank bjb Year 2011 Series C	31 Januari 2011 January 31, 2011	9 Februari 2011 February 9, 2011	7 Tahun 7 years	Rp / IDR	1,123,000	
12.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Tahap I Tahun 2017 Seri A Continuous Public Offering I (PUB I) Bond Phase I Year 2017 Series A	6 Desember 2017 December 6 2017	6 Desember 2017 December 6 2017	3 Tahun 3 years	Rp / IDR	251,700	
13.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Tahap I Tahun 2017 Seri B Continuous Public Offering I (PUB I) Bond Phase I Year 2017 Series B	6 Desember 2017 December 6 2017	6 Desember 2017 December 6 2017	5 Tahun 5 years	Rp / IDR	468,300	
14.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Tahap I Tahun 2017 Seri C Continuous Public Offering I (PUB I) Bond Phase I Year 2017 Series C	6 Desember 2017 December 6 2017	6 Desember 2017 December 6 2017	7 Tahun 7 years	Rp / IDR	780,000	
15.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Subordinasi Tahap I Tahun 2017 Seri A Continuous Public Offering I (PUB I) Subordinated Bonds Phase I Year 2017 Series A	6 Desember 2017 December 6 2017	6 Desember 2017 December 6 2017	5 Tahun 5 years	Rp / IDR	307,000	

	Harga Penawaran Offer Price	Tanggal Jatuh Tempo Due date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment status	Peringkat Rating		Wali Amanat Trustee
					2021	2020	
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	Juli 1998 July 1998	17.25% (tahun pertama dan selanjutnya <i>floating</i>) 17.25% (first year and thereafter floating)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	April 2005 April 2005	16.25% (tahun pertama dan selanjutnya <i>floating</i>) 16.25% (first year and thereafter floating)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	Oktober 2007 October 2007	11.75% (<i>fixed</i>)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	Oktober 2009 October 2009	12.50% (<i>fixed</i>)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	Desember 2011 December 2011	11.25% (<i>fixed</i>)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	10 Juli 2012 July 10, 2012	12.00% (<i>fixed</i>)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	10 Juli 2014 July 10, 2012	12.50% (<i>fixed</i>)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	9 Februari 2014 February 9, 2014	9.20% (<i>fixed</i>)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	9 Februari 2016 February 9, 2016	10.20% (<i>fixed</i>)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	9 Februari 2018 February 9 2018	10.40% (<i>fixed</i>)	Lunas Paid off	-	-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2020 December 6, 2020	7.50% (<i>fixed</i>)	Lunas Paid off	-	^{id} AA-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2022 December 6, 2022	8.15% (<i>fixed</i>)	Aktif Active	^{id} AA-	^{id} AA-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2024 December 6, 2024	8.85% (<i>fixed</i>)	Aktif Active	^{id} AA-	^{id} AA-	PT Bank Mega Tbk
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	6 Desember 2022 December 6, 2022	9.60% (<i>fixed</i>)	Aktif Active	^{id} A	^{id} A	PT Bank Mega Tbk



No.	Uraian Description	Tanggal Terbit Date of issue	Tanggal Efektif Effective date	Tenor	Mata Uang Currency	Jumlah Obligasi (juta) Total Bonds (million)	
16.	Penawaran Umum Berkelanjutan I (PUB I) Obligasi Subordinasi Tahap I Tahun 2017 Seri B Continuous Public Offering I (PUB I) Subordinated Bonds Phase I Year 2017 Series B	6 Desember 2017 December 6, 2017	6 Desember 2017 December 6, 2017	7 Tahun 7 years	Rp / IDR	693,000	
17.	Obligasi Berkelanjutan I bank bjb Tahap II Tahun 2018 Seri A Shelf Registration Bonds I bank bjb Phase II 2018 Series A	28 September 2018 September 28, 2018	28 September 2018 September 28, 2018	3 Tahun 3 years	Rp / IDR	835,500	
18.	Obligasi Berkelanjutan I bank bjb Tahap II Tahun 2018 Seri B Shelf Registration Bonds I bank bjb Phase II 2018 Series B	28 September 2018 September 28, 2018	28 September 2018 September 28, 2018	5 Tahun 5 years	Rp / IDR	916,500	
19.	Obligasi Berkelanjutan I bank bjb Tahap III Tahun 2019 Seri A Shelf Registration Bonds I bank bjb Phase III Year 2019 Series A	18 Oktober 2019 October 18, 2019	18 Oktober 2019 October 18, 2019	3 Tahun 3 years	Rp / IDR	66,000	
20.	Obligasi Berkelanjutan I bank bjb Tahap III Tahun 2019 Seri B Shelf Registration Bonds I bank bjb Phase III Year 2019 Series B	18 Oktober 2019 October 18, 2019	18 Oktober 2019 October 18, 2019	5 Tahun	Rp / IDR	108,000	
21.	Obligasi Berkelanjutan I bank bjb Tahap III Tahun 2019 Seri C Shelf Registration Bonds I bank bjb Phase III Year 2019 Series C	18 Oktober 2019 October 18, 2019	18 Oktober 2019 October 18, 2019	7 Tahun 7 years	Rp / IDR	74,000	
22.	Obligasi Berkelanjutan II bank bjb Tahap I Tahun 2020 Seri A Shelf Registration Bond II bank bjb Phase I Year 2020 Series A	3 Maret 2020 March 3, 2020	3 Maret 2020 March 3, 2020	5 Tahun 5 years	Rp / IDR	132,000	
23.	Obligasi Berkelanjutan II bank bjb Tahap I Tahun 2020 Seri B Shelf Registration Bond II bank bjb Phase I Year 2020 Series B	3 Maret 2020 March 3, 2020	3 Maret 2020 March 3, 2020	7 Tahun 7 years	Rp / IDR	369,000	
24.	Obligasi Berkelanjutan II bank bjb Tahap II Tahun 2020 Seri A Shelf Registration Bond II bank bjb Phase II Year 2020 Series A	17 November 2020 November 17, 2020	17 November 2020 November 17, 2020	5 Tahun 5 years	Rp / IDR	162.580	
25.	Obligasi Berkelanjutan II bank bjb Tahap II Tahun 2020 Seri B Shelf Registration Bond II bank bjb Phase II Year 2020 Series B	17 November 2020 November 17, 2020	17 November 2020 November 17, 2020	7 Tahun 7 years	Rp / IDR	337,420	
26.	Obligasi Subordinasi Berkelanjutan III bank bjb Tahap I Tahun 2021 Seri A Continuous Subordinated Bond III bank bjb Phase I 2021 Series A	15 Juli 2021 July 15, 2021	15 Juli 2021 July 15, 2021	5 Tahun 5 years	Rp / IDR	379,000	
27.	Obligasi Subordinasi Berkelanjutan III bank bjb Tahap I Tahun 2021 Seri B Continuous Subordinated Bond III bank bjb Phase I 2021 Series B	15 Juli 2021 July 15, 2021	15 Juli 2021 July 15, 2021	7 Tahun 7 years	Rp / IDR	621,000	

	Harga Penawaran Offer Price	Tanggal Jatuh Tempo Due date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment status	Peringkat Rating		Wali Amanat Trustee
					2021	2020	
100% dari jumlah pokok obligasi 100% of the principal amount of the bond		6 Desember 2024 December 6, 2024	9.90% (fixed)	Aktif Active	_{id} A	_{id} A	PT Bank Mega Tbk
100% dari jumlah pokok obligasi 100% of the principal amount of the bond		28 September 2021 September 28, 2021	9% (fixed)	Lunas Paid off	_{id} AA-	_{id} AA-	PT Bank Mega Tbk
100% dari jumlah pokok obligasi 100% of the principal amount of the bond		28 September 2023 September 28, 2023	9.5% (fixed)	Aktif Active	_{id} AA-	_{id} AA-	PT Bank Mega Tbk
100% dari jumlah pokok obligasi 100% of the principal amount of the bond		18 Oktober 2022 October 18, 2022	8.25% (fixed)	Aktif Active	_{id} AA-	_{id} AA-	PT Bank Mega Tbk
100% dari jumlah pokok obligasi 100% of the principal amount of the bond		18 Oktober 2024 October 18, 2024	8.50% (fixed)	Aktif Active	_{id} AA-	_{id} AA-	PT Bank Mega Tbk
100% dari jumlah pokok obligasi 100% of the principal amount of the bond		18 Oktober 2026 October 18, 2026	8.75% (fixed)	Aktif Active	_{id} AA-	_{id} AA-	PT Bank Mega Tbk
100% dari jumlah pokok obligasi 100% of the principal amount of the bond		3 Maret 2025 March 3, 2025	8.60% (fixed)	Aktif Active	_{id} A	_{id} A	PT Bank Mega Tbk
100% dari jumlah pokok obligasi 100% of the principal amount of the bond		3 Maret 2027 March 3, 2027	9.35 % (fixed)	Aktif Active	_{id} A	_{id} A	PT Bank Mega Tbk
100% dari jumlah pokok obligasi 100% of the principal amount of the bond		17 November 2025 November 17, 2025	8.50% (fixed)	Aktif Active	_{id} A	_{id} A	PT Bank Tabungan Negara (Persero) Tbk
100% dari jumlah pokok obligasi 100% of the principal amount of the bond		17 November 2027 November 17, 2027	9.00 % (fixed)	Aktif Active	_{id} A	_{id} A	PT Bank Tabungan Negara (Persero) Tbk
100% dari jumlah pokok obligasi 100% of the principal amount of the bond		15 Juli 2026 July 15, 2026	7.85%	Aktif Active	_{id} A	-	PT Bank Tabungan Negara (Persero) Tbk
100% dari jumlah pokok obligasi 100% of the principal amount of the bond		15 Juli 2028 July 15, 2028	8.6%	Aktif Active	_{id} A	-	PT Bank Tabungan Negara (Persero) Tbk



Kronologis Pembayaran Bunga Obligasi

Chronology of Bond Interest Payments

Tabel Kronologis Pembayaran Bunga Obligasi Berkelanjutan I bank bjb Tahap I Tahun 2017

Table of Payment Chronology of Sustainable Bond Interest I of bank **bjb** Phase I of 2017

Bunga Ke-Interest Number	Tanggal Pembayaran Bunga / Interest Payment Date					
	Obligasi Berkelanjutan I bank bjb Tahap I Tahun 2017 Seri A A series Sustainable Bonds I bank bjb Phase I of 2017	Status Pembayaran Bunga Interest Payment Status	Obligasi Berkelanjutan I bank bjb Tahap I Tahun 2017 Seri B B Series Sustainable Bonds I bank bjb Phase I of 2017	Status Pembayaran Bunga Interest Payment Status	Obligasi Berkelanjutan I bank bjb Tahap I Tahun 2017 Seri C C Series Sustainable Bonds I bank bjb Phase I of 2017	Status Pembayaran Bunga Interest Payment Status
1.	Maret 2021 March 2021	Lunas paid off	Maret 2021 March 2021	Lunas paid off	Maret 2021 March 2021	Lunas paid off
2.	Juni 2021 June 2021	Lunas paid off	Juni 2021 June 2021	Lunas paid off	Juni 2021 June 2021	Lunas paid off
3.	September 2021 September 2021	Lunas paid off	September 2021 September 2021	Lunas paid off	September 2021 September 2021	Lunas paid off
4.	Desember 2021 December 2021	Lunas paid off	Desember 2021 December 2021	Lunas paid off	Desember 2021 December 2021	Lunas paid off

Tabel Kronologis Pembayaran Bunga Obligasi Subordinasi Berkelanjutan I bank bjb Tahap I Tahun 2017

Table of Sustainable Subordinated Bonds I Interest Payment Chronology of bank **bjb** Phase I of 2017

Bunga Ke-Interest Number	Tanggal Pembayaran Bunga / Interest Payment Date			
	Obligasi Subordinasi Berkelanjutan I bank bjb Tahap I Tahun 2017 Seri A A series Sustainable Subordinated Bonds I bank bjb Phase I of 2017	Status Pembayaran Bunga Interest Payment Status	Obligasi Subordinasi Berkelanjutan I bank bjb Tahap I Tahun 2017 Seri B B Series Sustainable Subordinated Bonds I bank bjb Phase I of 2017	Status Pembayaran Bunga Interest Payment Status
1.	Maret 2021 / March 2021	Lunas / paid off	Maret 2021 / March 2021	Lunas / paid off
2.	Juni 2021 / June 2021	Lunas / paid off	Juni 2021 / June 2021	Lunas / paid off
3.	September 2021 / September 2021	Lunas / paid off	September 2021 / September 2021	Lunas / paid off
4.	Desember 2021 / December 2021	Lunas / paid off	Desember 2021 / December 2021	Lunas / paid off

Tabel Kronologis Pembayaran Bunga Obligasi Berkelanjutan I bank bjb Tahap II Tahun 2018

Table of Sustainable Obligation I Interest Payment Chronology of bank **bjb** Phase II of 2018

Bunga Ke-Interest Number	Tanggal Pembayaran Bunga / Interest Payment Date			
	Obligasi Berkelanjutan I bank bjb Tahap I Tahun 2017 Seri A A series Sustainable Subordinated Bonds I bank bjb Phase I of 2017	Status Pembayaran Bunga Interest Payment Status	Obligasi Berkelanjutan I bank bjb Tahap I Tahun 2017 Seri B B Series Sustainable Subordinated Bonds I bank bjb Phase I of 2017	Status Pembayaran Bunga Interest Payment Status
1.	Maret 2021 / March 2021	Lunas / paid off	Maret 2021 / March 2021	Lunas / paid off
2.	Juni 2021 / June 2021	Lunas / paid off	Juni 2021 / June 2021	Lunas / paid off
3.	September 2021 / September 2021	Lunas / paid off	September 2021 / September 2021	Lunas / paid off
4.	Desember 2021 / December 2021	Lunas / paid off	Desember 2021 / December 2021	Lunas / paid off

Tabel Kronologis Pembayaran Bunga Obligasi Berkelanjutan I bank bjb Tahap III Tahun 2019

Table of Sustainable Bonds I Interest Payment Chronology of bank **bjb** Phase III of 2019

Bunga Ke-Interest Number	Tanggal Pembayaran Bunga / Interest Payment Date					
	Obligasi Berkelanjutan I bank bjb Tahap I Tahun 2019 Seri A A series Sustainable Bonds I bank bjb Phase I of 2017	Status Pembayaran Bunga Interest Payment Status	Obligasi Berkelanjutan I bank bjb Tahap I Tahun 2019 Seri B B Series Sustainable Bonds I bank bjb Phase I of 2017	Status Pembayaran Bunga Interest Payment Status	Obligasi Berkelanjutan I bank bjb Tahap I Tahun 2019 Seri C C Series Sustainable Bonds I bank bjb Phase I of 2017	Status Pembayaran Bunga Interest Payment Status
1.	Januari 2021 January 2021	Lunas / paid off	Januari 2021 January 2021	Lunas	Januari 2021 January 2021	Lunas / paid off

Bunga Ke- Interest Number	Tanggal Pembayaran Bunga / Interest Payment Date					
	Obligasi Berkelanjutan I bank bjb Tahap I Tahun 2019 Seri A A series Sustainable Bonds I bank bjb Phase I of 2017	Status Pembayaran Bunga Interest Payment Status	Obligasi Berkelanjutan I bank bjb Tahap I Tahun 2019 Seri B B Series Sustainable Bonds I bank bjb Phase I of 2017	Status Pembayaran Bunga Interest Payment Status	Obligasi Berkelanjutan I bank bjb Tahap I Tahun 2019 Seri C C Series Sustainable Bonds I bank bjb Phase I of 2017	Status Pembayaran Bunga Interest Payment Status
2.	April 2021 April 2021	Lunas / paid off	April 2021 April 2021	Lunas	April 2021 April 2021	Lunas / paid off
3.	Juli 2021 July 2021	Lunas / paid off	Juli 2021 July 2021	Lunas	Juli 2021 July 2021	Lunas / paid off
4.	Oktober 2021 October 2021	Lunas / paid off	Oktober 2021 October 2021	Lunas	Oktober 2021 October 2021	Lunas / paid off

Tabel Kronologis Pembayaran Bunga Obligasi Berkelanjutan II bank bjb Tahap I Tahun 2020

Table of Chronology of Continuous Bond Interest Payments II bank **bjb** Phase I 2020

Bunga Ke- Interest Number	Tanggal Pembayaran Bunga / Interest Payment Date			
	Obligasi Berkelanjutan II bank bjb Tahap I Tahun 2020 Seri A Shelf-Registered Bonds II bank bjb Phase I Year 2020 Series A	Status Pembayaran Bunga Interest Payment Status	Obligasi Berkelanjutan II bank bjb Tahap I Tahun 2020 Seri B Shelf-Registered Bonds II bank bjb Phase I Year 2020 Series B	Status Pembayaran Bunga Interest Payment Status
1.	Juni 2021 / June 2021	Lunas / paid off	Juni 2021 / June 2021	Lunas / paid off
2.	September 2021 / September 2021	Lunas / paid off	September 2021 / September 2021	Lunas / paid off
3.	Desember 2021 / December 2021	Lunas / paid off	Desember 2021 / December 2021	Lunas / paid off

Tabel Kronologis Pembayaran Bunga Obligasi Berkelanjutan III bank bjb Tahap I Tahun 2021

Table of Interest Payments for Continuous Bonds III bank **bjb** Phase I 2021

Bunga Ke- Interest Number	Tanggal Pembayaran Bunga / Interest Payment Date			
	Obligasi Berkelanjutan III bank bjb Tahap I Tahun 2021 Seri A Shelf Registration Bond III bank bjb Phase I 2021 Series A	Status Pembayaran Bunga Interest Payment Status	Obligasi Berkelanjutan III bank bjb Tahap I Tahun 2021 Seri B Shelf Registration Bond III bank bjb Phase I 2021 Series B	Status Pembayaran Bunga Interest Payment Status
1.	Juni 2021 / June 2021	Lunas / paid off	Juni 2021 / June 2021	Lunas / paid off
2.	September 2021 / September 2021	Lunas / paid off	September 2021 / September 2021	Lunas / paid off
3.	Desember 2021 / December 2021	Lunas / paid off	Desember 2021 / December 2021	Lunas / paid off

Kronologis Penerbitan dan/atau Pencatatan Efek Lainnya

Chronology of Issuance and/or other Securities Listing

Tabel Kronologis Penerbitan *Medium Term Notes (MTN)* dan *Negotiable Certificates of Deposit* bank bjb

Table of Issuance of Medium Term Notes (MTN) and Negotiable Certificates of Deposit bank **bjb**

No.	Uraian Description	Tanggal Terbit Date Of Issue	Tanggal Efektif Effective date	Tenor	Mata Uang Currency	Jumlah (juta) Total (millions)	Tanggal Jatuh Tempo Due date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment status
1.	<i>Medium Term Notes I</i>	September 1996 September 1996	September 1996 September 1996	3 tahun 3 years	Rp	75,000	September 1999 September 1999	17,75% (tahun pertama dan selanjutnya floating) 17.75% (first year onwards floating)	Lunas paid off
2.	<i>Medium Term Notes II</i>	28 Desember 2016 December 28, 2016	28 Desember 2016 December 28, 2016	370 hari 370 days	Rp	1,189,000	8 Januari 2018 January 8, 2018	9% (fixed)	Lunas paid off



No.	Uraian Description	Tanggal Terbit Date Of Issue	Tanggal Efektif Effective date	Tenor	Mata Uang Currency	Jumlah (juta) Total (millions)	Tanggal Jatuh Tempo Due date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment status
3.	Negotiable Certificates of Deposit (NCD) IA bank bjb	21 Juni 2017 June 21, 2017	21 Juni 2017 June 21, 2017	273 Hari 273 Days	Rp	100,000	21 Maret 2018 March 21, 2018	7.50%	Lunas paid off
4	Negotiable Certificates of Deposit (NCD) IB bank bjb	21 Juni 2017 June 21, 2017	21 Juni 2017 June 21, 2017	365 Hari 365 Days	Rp	375,000	21 Juni 2018 June 21, 2018	7.60%	Lunas paid off
5	Negotiable Certificates of Deposit (NCD) IC bank bjb	21 Juni 2017 June 21, 2017	21 Juni 2017 June 21, 2017	548 Hari 548 Days	Rp	25,000	21 Desember 2018 December 21, 2018	7.80%	Lunas paid off
6	Negotiable Certificates of Deposit (NCD) IIA bank bjb	2 Oktober 2017 October 2, 2017	2 Oktober 2017 October 2, 2017	365 Hari 365 Days	Rp	1,000,000	2 Oktober 2018 October 2, 2018	6.85%	Lunas paid off
7	Negotiable Certificates of Deposit (NCD) IIB bank bjb	2 Oktober 2017 October 2, 2017	2 Oktober 2017 October 2, 2017	730 Hari 730 Days	Rp	170,000	2 Oktober 2019 October 2, 2019	7.20%	Lunas paid off
8	Negotiable Certificates of Deposit (NCD) IIC bank bjb	2 Oktober 2017 October 2, 2017	2 Oktober 2017 October 2, 2017	1.096 Hari 1,096 Days	Rp	70,000	2 Oktober 2020 October 2, 2020	7.90%	Lunas paid off
9	Negotiable Certificates of Deposit (NCD) III A bank bjb Tahun 2018	28 Maret 2018 March 28, 2018	28 Maret 2018 March 28, 2018	373 hari 373 days	Rp	240,000	5 April 2019 April 5, 2019	6,30%	Lunas paid off
10	Negotiable Certificates of Deposit (NCD) III B bank bjb Tahun 2018	28 Maret 2018 March 28, 2018	28 Maret 2018 March 28, 2018	1.094 hari 1.094 days	Rp	110,000	26 Maret 2021 March 26, 2021	7,50%	Lunas paid off
11	Term Loan Bank BCA	28 Maret 2018 March 28, 2018	28 Maret 2018 March 28, 2018	2 tahun 2 years	Rp	2,000,000	27 Maret 2022* March 27, 2022	JIBOR 3M + 1.5%	Aktif Active
12	Term Loan SMF	7 Juni 2018 June 7, 2018	7 Juni 2018 June 7, 2018	3 tahun 3 years	Rp	1,500,000	7 Juni 2021 June 7, 2021	7,80%	Lunas paid off
13	Term Loan SMF	31 Oktober 2018 October 31, 2018	31 Oktober 2018 October 31, 2018	3 tahun 3 years	Rp	220,000	15 Oktober 2021 October 15, 2021	9,10%	Lunas paid off
14	Term Loan Bank BCA	16 November 2018 November 16, 2018	16 November 2018 November 16, 2018	2 tahun 2 years	Rp	2,000,000	17 Oktober 2022* October 17, 2022	7,25%	Aktif Active
15	Term Loan Bank Mandiri	11 Desember 2019 December 11, 2019	11 Desember 2019 December 11, 2019	2 tahun 2 years	Rp	1,000,000	3 Desember 2021 December 3, 2021	JIBOR 3M + 1.25%	Lunas paid off
16	Term Loan Bank ICBC Indonesia	1 September 2020 September 1, 2020	1 September 2020 September 1, 2020	18 bulan 18 months	Rp	800,000	1 Maret 2022 March 1, 2022	7.00%	Aktif Active
17	Term Loan Bank Danamon	30 September 2020 September 30, 2020	30 September 2020 September 30, 2020	2 tahun 2 years	Rp	1,000,000	28 September 2022 September 28, 2022	4.50%	Aktif Active
18	Term Loan Bank Mandiri	21 Desember 2020 December 21, 2020	21 Desember 2020 December 21, 2020	2 tahun 2 years	Rp	1,000,000	16 Desember 2022 December 16, 2022	6.75%	Aktif Active
19	Term Loan Bank BCA	30 Juni 2021 June 30, 2021	30 Juni 2021 June 30, 2021	2 tahun 2 years	Rp	1,500,000	30 Juni 2023 June 30, 2023	JIBOR 3M + 1.15%	Aktif Active
20	Term Loan Bank BCA	30 Oktober 2021 October 30, 2021	30 Oktober 2021 October 30, 2021	2 tahun 2 years	Rp	200,000	29 Oktober 2023 October 29, 2023	JIBOR 3M + 1.15%	Aktif Active
21	Term Loan Bank Mandiri	19 Desember 2021 December 19, 2021	27 Desember 2021 December 27, 2021	2 tahun 2 years	Rp	1,000,000	3 Desember 2023 December 3, 2023	JIBOR 3M + 1%	Aktif Active

* Diperpanjang 2 (dua) tahun / Extended 2 (two) years

Informasi Penggunaan Jasa Akuntan Publik (AP) dan Kantor Akuntan Publik (KAP)

Information on the Use of Public Accountants (AP) and Public Accounting Firms (KAP)

Nama KAP KAP name	Amir Abadi Jusuf, Aryanto, Mawar & Rekan (RSM Indonesia)
Jaringan Asosiasi Association Network	RSM Indonesia
Alamat KAP KAP address	Plaza Asia, level 10 Jl. Jend. Sudirman Kav. 59 Jakarta 12190 Indonesia Telp : (021) 5140 1340 Fax : (021) 5140 1350 Email : contact@rsm.id
Nama AP AP name	Dedy Sukrisnadi
Periode Penugasan Assignment Period	Periode ke 3 3 rd period
Jasa yang Diberikan Services Provided	Melakukan audit atas laporan keuangan periode Desember 2020 Conduct an audit of the financial statements for the December 2020 period
Fee Audit Audit Fee	Rp2.200.000.000 IDR2,200,000,000
Fee Non Audit Non-Audit Fee	-

Lembaga dan/atau Profesi Penunjang

Supporting Institutions and/or Professions

Lembaga Pemeringkat Efek / Securities Rating Agency

PT Pemeringkat Efek Indonesia (PEFINDO)	Panin Tower Senayan City, 17th Floor Jl. Asia Afrika Lot.19 Jakarta 10270, Indonesia Telp : (021) 7278-2380 Fax : (021) 7278-2370 Jasa yang diberikan: Biaya pemantauan tahunan dan Pemeringkatan Penawaran Umum Berkelanjutan III (PUB II) Obligasi Tahap I dan Tahap II Tahun 2021. Services provided: Annual monitoring fee and Rating of Continuous Public Offering III (PUB II) Bond Phase I and Phase II 2021. Besaran Fee: Rp400.000.000 (PUB III Tahap I) / Amount of Fee: IDR 400,000,000 (PUB III Phase I)



Informasi Perdagangan dan Pencatatan Saham / Trade Information and Share Listing

PT Bursa Efek Indonesia	Indonesia Stock Exchange Building, 1st Tower Jl. Jend. Sudirman Kav 52-53 Jakarta Selatan 12190, Indonesia. Telp : 0800-100-9000. Email : callcenter@idx.co.id Jasa yang diberikan: Biaya Pencatatan Tahunan dan Pencatatan Awal Penawaran Umum Berkelanjutan III (PUB III) Obligasi Tahap I Tahun 2021. Services provided: Annual Listing Fee and Initial Listing of Continuous Public Offering III (PUB III) Bonds Phase I Year 2021 Besaran <i>Fee</i> / Amount of Fees: Rp1.076.086.916 Rp128.333.334

Biro Administrasi Efek / Securities Administration Bureau

PT Datindo Entrycom	Jl. Hayam Wuruk No.28, Lantai 2 Jakarta 10120-Indonesia Telp : (021) 350 8077 (Hunting) Fax : (021) 350 8078 Email : corporatesecretary@datindo.com Jasa yang diberikan: Biaya pembayaran dividen dan Biaya Lembaga Penunjang RUPST Tahun Buku 2020 Services provided: Dividend payment fees and Fees for Supporting Institutions AGMS for Financial Year 2020 Besaran <i>Fee</i> / Amount of Fees: Rp155.551.000 Rp87.450.000

Kustodian / Custodian

PT Kustodian Sentral Efek Indonesia	Gedung Bursa Efek Indonesia, Tower 1, Lt. 5 Jl. Jend. Sudirman kav. 52-53, Jakarta 12190 Indonesia. Telp : (021) 515 2855 Fax : (021) 5299 1199. Email : helpdesk@ksei.co.id Jasa yang diberikan: Pemantauan Tahunan 2021, Tambahan Pemantauan Tahunan dan Pencatatan Penawaran Umum Berkelanjutan III (PUB II) Obligasi Tahap I 2021. Services provided: Annual Monitoring 2021, Additional Annual Monitoring and Listing of Continuous Public Offering III (PUB II) Bond Phase I 2021 Besaran <i>Fee</i>: Rp175.000.000,- (total) Amount of Fee: IDR 175,000,000,- (total)

Perusahaan Sekuritas / Securities Company

PT Mandiri Sekuritas	Menara Mandiri Lantai 24-25 Jl. Jend. Sudirman Kav. 54-55 Jakarta 12190 Telp : (021) 5263445 Fax : (021) 5263507 Jasa yang diberikan: Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan III (PUB III) Obligasi Tahap I Tahun 2021. Services provided: Underwriters for Sustainable Public Offering III (PUB III) Bond Phase I 2021 Besaran <i>Fee</i>: Rp613.636.364 Amount of Fee: IDR 613.636,364

PT CIMB Sekuritas Indonesia	Graha CIMB Niaga Lantai 28 Jl. Jend. Sudirman Kav. 58 Jakarta 12190. Telp : (021) 50847848 Fax : (021) 50847849 Jasa yang diberikan: Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan III (PUB III) Obligasi Tahap I Tahun 2021. Services provided: Underwriters for Sustainable Public Offering III (PUB III) Bond Phase I 2021 Besaran Fee: Rp613.636.364 Amount of Fee: IDR 613.636,364
PT Trimegah Sekuritas Indonesia Tbk.	Gedung Artha Graha Lantai 18 Jl. Jend. Sudirman Kav 52-53 Jakarta 12190 Telp : (021) 29249088 Fax : (021) 29249150 Jasa yang diberikan: Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan III (PUB III) Obligasi Tahap I Tahun 2021 Services provided: Underwriters for Sustainable Public Offering III (PUB III) Bond Phase I 2021 Besaran Fee: Rp613.636.364 Amount of Fee: IDR 613.636,364
PT RHB Sekuritas Indonesia	Revenue Tower, SCBD Lantai 11 Jl. Jend. Sudirman Kav 52-53 Jakarta 12190 Telp : (021) 50939888 Jasa yang diberikan: Lembaga Penjamin Emisi Penawaran Umum Berkelanjutan III (PUB III) Obligasi Tahap I Tahun 2021. Services provided: Underwriters for Sustainable Public Offering III (PUB III) Bonds Phase I Year 2021 Besaran Fee: Rp613.636.364 Amount of Fee: IDR613.636,364

Wali Amanat / Trustee

PT Bank Tabungan Negara, Tbk.	Menara Bank BTN Jl. Gajah Mada No.1 Jakarta 10130 Telp : (021) 633 6789 Fax : (021) 633 6719 Jasa yang diberikan: sebagai wali amanat dalam rangka penawaran umum berkelanjutan III Tahap I Tahun 2021 Services provided: as a trustee in the context of a sustainable public offering III Phase I of 2021 Besaran Fee: Rp99.000.000 Amount of Fee: IDR99,000,000

Notaris / Notary

Kantor Notaris Arry Supratno, SH	Arthalo Building Jl. Jendral Sudirman No.2 RT 10/ RW 11, Kec Tanah Abang Jakarta Pusat 10220 Jasa yang diberikan: membuat akta notarial terkait Penawaran Umum Berkelanjutan III (PUB III) Obligasi Tahap I Tahun 2021. Services provided: making a notarial deed related to the Sustainable Public Offering III (PUB III) Bond Phase I 2021 Besaran Fee: Rp200.000.000 Amount of Fee: IDR 200,000,000



Notaris Tedy Suwarman, SH	Jl. Laswi No. 99 Bandung 40273 Telp : (022) 730 7507 Jasa yang diberikan: Biaya Lembaga Penunjang RUPST Tahun Buku 2020. Services provided: Fees for AGM Supporting Institutions Fiscal Year 2020 Besaran Fee: Rp58.000.000 / Amount of Fee: IDR58,000,000

Konsultan Hukum / Law Consultant

HKGM & Partners Law Firm	Jl. Sultan Iskandar Muda No.20, Kebayoran Lama Jakarta 12220 Telp : (021) 7210840 Jasa yang diberikan: sebagai konsultan hukum dalam rangka Penawaran Umum Berkelanjutan III Tahap I Tahun 2021. Services provided: as a legal consultant in the framework of the Sustainable Public Offering III Phase I 2021 Besaran Fee: Rp 425.000.000 / Amount of Fee: IDR425,000,000
Etza Imelda Fitri SH., MH., & Associates	The Great Saladdin Square Blok C37 Jl. Margonda Raya No. 37-39 Depok – Jawa Barat Telp : (021) 7781 1238 Jasa yang diberikan: Jasa Konsultan Hukum RUPST Tahun Buku 2020. Services provided: Legal Consulting Services AGMS Fiscal Year 2020 Besaran Fee: Rp 47.000.000 / Amount of Fee: IDR 47,000,000
Dindin S. Maolani & Partners	Jl. Saledri No. 16 Bandung 400263 Telp/Fax : (022) 7300169 Jasa yang diberikan: Jasa Konsultan Hukum RUPST Tahun Buku 2020. Services provided: Legal Consulting Services AGMS Fiscal Year 2020 Besaran Fee: Rp 50.000.000 / Amount of Fee: IDR 50,000,000

Penyedia Jasa Percetakan / Printing Service Provider

Hanindo Communication	Jl. Tebet Barat Dalam II C No.23, RT.2/RW.3, Tebet Barat., Tebet, Kota Jakarta Selatan, Daerah Khusus Ibukota Jakarta 10033. Telp : (021) 83700730 Email : info@hanindo.co.id Jasa yang diberikan: Percetakan Prospektus dan Informasi Tambahan terkait Penawaran Umum Berkelanjutan III (PUB III) Obligasi Tahap I Tahun 2021. Services provided: Prospectus Printing and Additional Information related to the 2021 Continuous Public Offering III (PUB III) Bonds Phase I Year 2021 Besaran Fee: Rp150.330.400 / Amount of Fee: IDR150,330,400
Hanindo Communication (Advertising)	Jl. Tebet Barat Dalam II C No.23, RT.2/RW.3, Tebet Barat., Tebet, Kota Jakarta Selatan, Daerah Khusus Ibukota Jakarta 10033. Telp : (021) 83700730 Email : info@hanindo.co.id Jasa yang diberikan: Jasa Periklanan terkait Penawaran Umum Berkelanjutan III (PUB III) Obligasi Tahap I Tahun 2021. Services provided: Advertising services related to the Public Offering III (PUB III) Bond Phase I Year 2021. Besaran Fee: Rp157.172.400 / Amount of Fee: IDR 157,172,400

Kantor Audit Penjatahan / Allet Audit Office

Doli, Bambang, Sulistiyanto, Dadang, & Ali

Jl. Danau Jempang B3, No. 29, Jakarta Pusat
Telp : (021) 5790 3548

Jasa yang diberikan: Audit Penjatahan dan Biaya Penawaran Umum Berkelanjutan III (PUB III) Obligasi Tahap I 2021.
Services provided: Allotment Audit and Cost of Continuous Public Offering III (PUB III) Bond Phase I 2021

Besaran Fee: Rp77.000.000 / Amount of Fee: IDR 77,000,000





Penghargaan dan Sertifikasi

Awards and Certifications

Penghargaan / Awards

26

Januari / January 2021



Nama Penghargaan/Award Name:

The Best Public Relations in Company Strategy on Coordinated Management System to Stakeholders Category Regional Bank

Acara/Event:

Indonesia Corporate PR Award 2021

Penyelenggara/Organizer:

Warta Ekonomi

5

Februari / February 2021



Nama Penghargaan/Award Name:

1st The Best Indonesian GCG Award-VII-2021

Acara/Event:

Indonesia Good Corporate Governance Award 2021

Penyelenggara/Organizer:

Economic Review

26

Februari / February 2021



Nama Penghargaan/Award Name:

Excellence Bank Buku 3 Category E-Customer Service

Acara/Event:

Iconomics Indonesia Most Popular Digital Financial Brands Awards 2021

Penyelenggara/Organizer:

Iconomics

31

Maret / March 2021



Nama Penghargaan/Award Name:

Excellent For The Financial Performance During September 2019-2020

Acara/Event:

Infobank TOP BUMD Award 2021

Penyelenggara/Organizer:

Infobank

31

Mei / May 2021



Nama Penghargaan/Award Name:
TOP 50 Mid Capitalization Public Listed Company

Acara/Event:
12th IICD Award

Penyelenggara/Organizer:
Indonesian Institute for Company Directorship (IICD)

3

Juni / June 2021



Nama Penghargaan/Award Name:
2nd Rank Bank Umum Konvensional (BUKU III)

Acara/Event:
Infobank Digital Brand Awards

Penyelenggara/Organizer:
Infobank

25

Juni / June 2021



Nama Penghargaan/Award Name:
Entrepreneurial Marketing Appreciation
of The Month

Acara/Event:
KPR Gaul

Penyelenggara/Organizer:
MarkPlus, Inc.

23

Juli / July 2021



Nama Penghargaan/Award Name:
Best CEO in Regional Development Bank

Acara/Event:
Indonesia Best CEO Award 2021 Iconomics

Penyelenggara/Organizer:
Iconomics

28

Juli / July 2021



Nama Penghargaan/Award Name:

Best Leader for Business Resilience Through Good Corporate Governance Initiative Empowerment of the Micro and Small Medium Enterprises (MSMEs)
Category: Regional Government Bank BUKU III

Acara/Event:

Indonesia Financial Top Leader Awards 2021

Penyelenggara/Organizer:

Warta Ekonomi

19

Agustus / August 2021



Nama Penghargaan/Award Name:

Kategori Khusus Innovative Local Financial Business Model, atas Inovasi "Perusahaan Efek Daerah (PED) Pertama" / Special Category for Innovative Local Financial Business Model, for the "First Regional Securities Company (PED) Innovation"

Acara/Event:

IDX Channel Anugra Inovasi Indonesia Award 2021

Penyelenggara/Organizer:

IDX Channel

24

Agustus / August 2021



Nama Penghargaan/Award Name:

Bank Terbaik 2021 Kategori BPD Dengan Modal Inti Rp5 – Rp30 Triliun / Best Bank 2021 for BPD Category with Core Capital of IDR 5 – IDR 30 Trillion

Acara/Event:

Best Bank 2021

Penyelenggara/Organizer:

Majalah Investor

25

Agustus / August 2021



Nama Penghargaan/Award Name:

Indonesia Best Bank 2021 with Very Good Financial Health and Corporate Performance Maintaining Investor Relationship Category BUKU 3 with Total Assets over 100 trillion

Acara/Event:

Indonesia Best Bank Award 2021

Penyelenggara/Organizer:

Warta Ekonomi

7

September / September 2021



Nama Penghargaan/Award Name:

Best CEO

Acara/Event:

Infobank The Best CEO Series 2021

Penyelenggara/Organizer:

Infobank

7

September / September 2021



Nama Penghargaan/Award Name:

Diamond Trophy - Kinerja Sangat Bagus 20 Tahun Berturut-turut / Diamond Trophy - Excellent Performance 20 Years in a row

Acara/Event:

26th Infobank Awards

Penyelenggara/Organizer:

Infobank

7

September / September 2021


Nama Penghargaan/Award Name:

Predikat Excellent - Modal Inti Rp5 Triliun Sampai
Dengan di Bawah Rp30 Triliun (BUKU 3) -
Aset Rp100 Triliun ke Atas / Excellent Predicate - Core
Capital IDR 5 Trillion to Below IDR 30 Trillion (BUKU
3) - Assets IDR 100 Trillion and Above

Acara/Event:

26th Infobank Awards

Penyelenggara/Organizer:

Infobank

10

September / September 2021


Nama Penghargaan/Award Name:

TOP BUMD Award #5 2021

Acara/Event:

Top BUMD Award 2021

Penyelenggara/Organizer:

TopBusiness

10

September / September 2021


Nama Penghargaan/Award Name:

Yuddy Rinaldi Top CEO BUMD 2021

Acara/Event:

Top BUMD Award 2021

Penyelenggara/Organizer:

TopBusiness

10

September / September 2021


Nama Penghargaan/Award Name:

Top of The Top BUMD 2021

Acara/Event:

Top BUMD Award 2021

Penyelenggara/Organizer:

TopBusiness

14

September / September 2021


Nama Penghargaan/Award Name:

Top Bank 2021

Acara/Event:

Indonesia Top Bank Award 2021

Penyelenggara/Organizer:

The Iconomics

15

September / September 2021


Nama Penghargaan/Award Name:

The Most Innovative Bank Transformation

Acara/Event:

Bisnis Indonesia Award

Penyelenggara/Organizer:

Bisnis Indonesia



16

September / September 2021



Nama Penghargaan/Award Name:

Nancy Adistyasari West Java Marketing Champion 2021 Commercial Banking

Acara/Event:

Industry Marketing Champion 2021

Penyelenggara/Organizer:

Markplus

17

September / September 2021



Nama Penghargaan/Award Name:

1st The Best Indonesia Human Capital 2021 Platinum A Very Excellent

Acara/Event:

Human Capital Award VII 2021

Penyelenggara/Organizer:

Economic Review

17

September / September 2021



Nama Penghargaan/Award Name:

2nd The Best of The Best Human Capital 2021 Platinum A Very Excellent Juara Umum II 2021

Acara/Event:

Human Capital Award VII 2021

Penyelenggara/Organizer:

Economic Review

17

September / September 2021



Nama Penghargaan/Award Name:

Tedi Setiawan The Best Indonesia Human Capital Director 2021 in Digital Transformation

Acara/Event:

Human Capital Award VII 2021

Penyelenggara/Organizer:

Economic Review

17

September / September 2021



Nama Penghargaan/Award Name:

The Best Indonesia Human Capital of The Year 2021

Acara/Event:

Human Capital Award VII 2021

Penyelenggara/Organizer:

Economic Review

17

September / September 2021



Nama Penghargaan/Award Name:

Yuddy Renaldi Terpopuler di Media Digital 2021 Kategori BUMD dan Perusahaan Daerah Layanan Publik / Yuddy Renaldi is Popular in Digital Media 2021 for the Category of Regional Owned Enterprises and Public Service Companies

Acara/Event:

Anugerah Humas Indonesia 2021

Penyelenggara/Organizer:

Humas Indonesia (Member of PR Indonesia)

17

September / September 2021


Nama Penghargaan/Award Name:

Terpopuler Di Media Digital 2021 Kategori BUMD dan Perusahaan Daerah Layanan Publik / Most Popular in Digital Media 2021 Category BUMD and Regional Public Service Companies

Acara/Event:

Anugerah Humas Indonesia 2021

Penyelenggara/Organizer:

Humas Indonesia (Member of PR Indonesia)

23

September / September 2021


Nama Penghargaan/Award Name:

The Most Resilient Regional Bank 2021

Acara/Event:

CNBC Award

Penyelenggara/Organizer:

CNBC Indonesia

7

Oktober / October 2021


Nama Penghargaan/Award Name:

TOP GRC 2021 #4

Acara/Event:

TOP GRC 2021 Award

Penyelenggara/Organizer:

Top Business

7

Oktober / October 2021


Nama Penghargaan/Award Name:

Cepep Trisna The Most Committed GRC Leader 2021

Acara/Event:

TOP GRC 2021 Award

Penyelenggara/Organizer:

Top Business

7

Oktober / October 2021


Nama Penghargaan/Award Name:

Widi Hartoto The High Performing Corporate Secretary On GRC 2021

Acara/Event:

TOP GRC 2021 Award

Penyelenggara/Organizer:

Top Business

7

Oktober / October 2021


Nama Penghargaan/Award Name:

Perusahaan Inspiratif
Inspirational Company

Acara/Event:

Republika.co.id Award 2021

Penyelenggara/Organizer:

Republika.co.id

19

Oktober / October 2021



Nama Penghargaan/Award Name:

The Best Financial Performance Bank: Kategori BPD
Aset > 30 Triliun

Acara/Event:

Tempo Financial Award 2021

Penyelenggara/Organizer:

Tempo

27

Oktober / October 2021



Nama Penghargaan/Award Name:

Perusahaan Yang Mendapat Apresiasi Rating
"Leadership AA" / Companies That Receive Rating
Appreciation "AA Leadership"

Acara/Event:

ESG Awards 2021

Penyelenggara/Organizer:

Majalah Investor

17

November / November 2021



Nama Penghargaan/Award Name:

Platinum Rank

Acara/Event:

Asia Sustainability Reporting Rating 2021

Penyelenggara/Organizer:

NCSR

19

November / November 2021



Nama Penghargaan/Award Name:

Best Brand Image in BPD Category

Acara/Event:

Indonesia 3rd Most Famous Financial CEO
Awards 2021

Penyelenggara/Organizer:

The Iconomics

19

November / November 2021



Nama Penghargaan/Award Name:

Yuddy Rinaldi The Most Famous CEO in Regional
Development Bank Category

Acara/Event:

Indonesia 3rd Most Famous Financial CEO
Awards 2021

Penyelenggara/Organizer:

The Iconomics

19

November / November 2021



Nama Penghargaan/Award Name:

Best Brand Awareness in BPD Category

Acara/Event:

Indonesia 3rd Most Famous Financial CEO
Awards 2021

Penyelenggara/Organizer:

The Iconomics

29

November / November 2021



Nama Penghargaan/Award Name:

Nia Karnia as The Best CFO in Financial Institution
2021 Category Bank Buku 3

Acara/Event:

The Finance Best CFO 2021

Penyelenggara/Organizer:

The Finance

29

November / November 2021



Nama Penghargaan/Award Name:

The Best Performing Bank 2021 Category Asset
Rp100 Trillion up to Less than Rp500 Trillion

Acara/Event:

TOP 20 Financial Institution 2021

Penyelenggara/Organizer:

The Finance

1

Desember / December 2021



Nama Penghargaan/Award Name:

Bank Daerah dengan Kinerja Terbaik dalam Upaya
Percepatan Pemulihan Ekonomi Nasional / Regional
Banks with the Best Performance in Efforts to
Accelerate National Economic Recovery

Acara/Event:

Gatra Media Award

Penyelenggara/Organizer:

Gatra Media Group

8

Desember / December 2021



Nama Penghargaan/Award Name:

Perusahaan Terpercaya
Trusted Company

Acara/Event:

Indonesia Trusted Company Award 2021

Penyelenggara/Organizer:

SWA & IICG

10

Desember / December 2021



Nama Penghargaan/Award Name:

Yuddy Rinaldi The Most Popular Leader In Social
Media 2021 Kategori Pemimpin BUMD dan
Perusahaan Daerah Layanan Publik / Yuddy Rinaldi
The Most Popular Leader In Social Media 2021 for
the Category of BUMD Leaders and Regional Public
Service Companies

Acara/Event:

The Most Popular Leader In Social Media 2021

Penyelenggara/Organizer:

PR Indonesia

14

Desember / December 2021



Nama Penghargaan/Award Name:

Yuddy Rinaldi Top 100 CEO

Acara/Event:

TOP 100 CEO 2021

Penyelenggara/Organizer:

Infobank



15

Desember / December 2021



Nama Penghargaan/Award Name:

TOP Regional Banker 2021

Acara/Event:

TOP Regional Banker 2021

Penyelenggara/Organizer:

Majalah Investor

Sertifikasi / Certifications



Jenis Sertifikasi/Types of Certification:
ISO 9001:2015 Trade Processing Services
for Export & Import

Validasi/Validation:

19 April 2019 – 19 April 2022
April 19, 2019 – April 19, 2022

**Penerima Sertifikasi/Recipient of
Certification:**

International & Transaction Banking
Division – Trade Finance & Services Group

Dikeluarkan Oleh/Issued by:
SGS Indonesia



Jenis Sertifikasi/Types of Certification:
ISO 37001:2016 Sistem Manajemen
Anti Penyuapan (SMAP) / Anti-Bribery
Management System (SMAP)

Validasi/Validation:

22 November 2021 – 22 November 2024
November 22, 2021 – November 22, 2024

**Penerima Sertifikasi/Recipient of
Certification:**

Compliance & AML-CFT Division –
Governance & Gratification Control Group

Dikeluarkan Oleh/Issued by:
PT Chesna



Jenis Sertifikasi/Types of Certification:
ISO 37301:2021 Sistem Manajemen
Kepatuhan (SMK) / Management System
Compliance (SMK)

Validasi/Validation:

22 November 2021 – 22 November 2024
November 22, 2021 – November 22, 2024

**Penerima Sertifikasi/Recipient of
Certification:**

Corporate and Commercial Division

Dikeluarkan Oleh/Issued by:
PT Chesna



Jenis Sertifikasi/Types of Certification:
ISO 20000 (Sistem Manajemen Layanan Teknologi Informasi) /
(Information Technology Service Management System)

Validasi/Validation:

19 April 2019 – 19 April 2022
April 19, 2019 – April 19, 2022

Penerima Sertifikasi/Recipient of Certification:

Information Technology Division –
IT Architecture & Governance Group

Dikeluarkan Oleh/Issued by:
PT British Standards Institution (BSI)



Jenis Sertifikasi/Types of Certification:
ISO 27001 (Sistem Manajemen Keamanan Informasi) /
(Information Security Management System)

Validasi/Validation:

19 April 2019 – 19 April 2022
April 19, 2019 – April 19, 2022

Penerima Sertifikasi/Recipient of Certification:

Information Technology Division –
IT Architecture & Governance Group

Dikeluarkan Oleh/Issued by:
PT British Standards Institution (BSI)

Informasi yang Tersedia di Website

Information Available on The Website

Sebagai wujud penerapan prinsip keterbukaan informasi, bank **bjb** telah menyajikan informasi secara transparan melalui *website* Perseroan, dengan alamat: <http://www.bankbjb.co.id>. Seluruh isi dalam situs telah mengacu pada Peraturan Otoritas Jasa Keuangan (OJK) Nomor 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik.

Dalam regulasi OJK tersebut, empat konten yang wajib seluruhnya telah tersedia dalam situs bank **bjb**, yaitu: informasi umum bank **bjb**, informasi bagi pemodal atau investor, informasi tata kelola perusahaan, informasi tanggung jawab sosial perusahaan.

Selain itu, mengacu pada *best practise* seperti tertuang dalam *Annual Report Award* (ARA), bank **bjb** juga telah memenuhinya. *Website* ini memiliki dua versi bahasa, yaitu Bahasa Indonesia dan Bahasa Inggris.

As a manifestation of the application of the principle of information disclosure, the Company has provided information transparently through the Company's website, with the address: <http://www.bankbjb.co.id>. Whole the content in the site has referred to the Financial Services Authority (OJK) Regulation Number 8/POJK.04/2015 concerning the Issuer or Public Company Website.

In the OJK regulation, four mandatory content are all available on the Company website, namely: the Company general information, information for investors or investors, information on corporate governance, information on corporate social responsibility.

In addition, referring to best practice as stated in the Annual Report Award (ARA), bank **bjb** has also fulfilled it. This website has two language versions, namely Indonesian and English.

Menu Pada Website / Menu On Website	
Perorangan	Terdapat info Produk dan Layanan Perbankan seperti Produk Simpanan dan Produk Pinjaman. There is information on Banking Products and Services such as Savings Products and Loan Products.
Bisnis	Terdapat info Produk dan Layanan bank bjb seperti Produk Simpanan dan Produk Pinjaman untuk bisnis nasabah. There is information on bank bjb products and services such as savings products and loan products for customer businesses.
CSR	Terdapat beberapa menu seperti Berita CSR, Galeri CSR dan info mengenai kegiatan CSR bank bjb . There are several menus such as CSR News, CSR Gallery and information about bank bjb CSR activities.
Tentang bank bjb	Terdapat beberapa menu seperti Profil bank bjb antara lain profil perusahaan, profil Dewan Komisaris dan Direksi dan lainnya. Kemudian terdapat menu Hubungan Investor yang memuat Laporan Tahunan bank bjb selama 6 (enam) tahun terakhir. Selain itu terdapat menu Tata Kelola Perusahaan yang memuat informasi pemegang saham sampai dengan pemilik akhir individu, isi Kode Etik, informasi Rapat Umum Pemegang Saham (RUPS) paling kurang meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting yaitu tanggal pengumuman RUPS, tanggal pemanggilan RUPS, tanggal RUPS, tanggal ringkasan risalah RUPS diumumkan serta Piagam/Charter Dewan Komisaris, Direksi, Komite-komite, dan Unit Audit Internal. There are several menus such as bank bjb profiles including company profiles, profiles of the Board of Commissioners and Directors and others. Then there is the Investor Relations menu which contains the bank bjb Annual Report for the last 6 (six) years. In addition, there is a Corporate Governance menu which contains information on shareholders to individual final owners, the contents of the Code of Ethics, information on the General Meeting of Shareholders (GMS) at least covering the agenda items discussed at the GMS, a summary of the minutes of the GMS, and information on important dates, namely the date of announcement of the GMS, the date of the invitation to the GMS, the date of the GMS, the date on which the summary of the minutes of the GMS is announced and the Charter/Charter of the Board of Commissioners, Directors, Committees, and the Internal Audit Unit.
Inovasi	Terdapat beberapa menu terkait Inovasi-inovasi yang terdapat pada bank bjb . There are several menus related to the innovations contained in bank bjb .
bjb Promo	Terdapat info mengenai bjb Promo There is information about the bjb promo
bjb Prioritas	Terdapat info mengenai bjb Prioritas There is info about bjb Prioritas



Analisis dan Pembahasan Manajemen Atas Kinerja Perseroan

Management Discussion and Analysis on Company's Performance



bank **bjb** senantiasa melakukan kolaborasi dan sinergi dengan berbagai pihak, baik Pemerintah, BUMN/BUMD maupun swasta. Sebagai mitra strategis Pemerintah Daerah, bank **bjb** terus menebarkan inspirasi kepada setiap generasi dan memantapkan kinerjanya di tengah berbagai tantangan yang dihadapi terutama pandemi COVID-19.

bank **bjb** always collaborates and synergizes with various parties, both the Government, SOEs/ROEs and the private sector. As a strategic partner of the Regional Government, bank **bjb** continues to inspire every generation and strengthen its performance in the midst of various challenges faced, especially the COVID-19 pandemic.



Tinjauan Perekonomian

Economic Review



Analisis Perekonomian Global

Ekonomi global tumbuh sesuai prakiraan meski masih dibayangi risiko yang bersumber dari kenaikan kasus COVID-19 varian Omicron, percepatan normalisasi kebijakan moneter di beberapa bank sentral, dan meningkatnya tensi geopolitik. Pemulihan ekonomi global diperkirakan berlanjut didukung oleh percepatan vaksinasi serta berlanjutnya kebijakan fiskal yang ekspansif. Realisasi pertumbuhan ekonomi tahun 2021 di Amerika Serikat (AS), Kawasan Eropa, dan Tiongkok menunjukkan perbaikan yang berlanjut. Perbaikan ekonomi di Jepang dan India juga diperkirakan terus berlangsung ditopang kebijakan moneter dan fiskal yang tetap akomodatif. Pemulihan ekonomi yang berlanjut dikonfirmasi oleh kinerja sejumlah indikator pada Januari 2022 antara lain *Purchasing Managers Index* (PMI), keyakinan konsumen, dan penjualan ritel yang tetap kuat, di tengah kenaikan penyebaran kasus COVID-19 varian Omicron.

Global Economic Analysis

The global economy grew in line with its forecasts, although it was still overshadowed by risks as the result of the increase in cases of the Omicron variant of the COVID-19, accelerated normalization of monetary policy at several central banks, and rising geopolitical tensions. The global economic recovery was predicted to continue, supported by accelerated vaccinations and continued expansionary fiscal policy. The realization of economic growth in 2021 in the United States (US), the European Region, and China showed continuous improvement. Economic recovery in Japan and India was also predicted to continue, supported by accommodative monetary and fiscal policies. The continued economic recovery was confirmed by the performance of a number of indicators in January 2022, including the *Purchasing Managers Index* (PMI), consumer confidence, and retail sales which remained strong, amid the increase in the spread of COVID-19 cases of the Omicron variant.



Dengan perkembangan tersebut, pertumbuhan ekonomi global 2022 diperkirakan sesuai dengan proyeksi sebelumnya sebesar 4,4%. Volume perdagangan dan harga komoditas global diperkirakan masih meningkat, sehingga menopang prospek ekspor negara berkembang. Namun demikian, perekonomian global masih menghadapi ketidakpastian pasar keuangan yang meningkat sejalan dengan rencana percepatan kebijakan normalisasi negara maju, terutama AS dan Kawasan Eropa, sebagai respons peningkatan tekanan inflasi akibat gangguan rantai pasok dan kuatnya permintaan, kenaikan penyebaran COVID-19 varian Omicron, serta meningkatnya tensi geopolitik. Hal tersebut berpotensi mengakibatkan terbatasnya aliran modal dan tekanan nilai tukar negara berkembang, termasuk Indonesia.

Sumber: Laporan Kebijakan Moneter Triwulan IV 2021, Bank Indonesia, Januari 2022

With these developments, global economic growth in 2022 was predicted in line with the previous projection of 4.4%. Global trade volume and commodity prices were predicted to continue to increase, thus supporting the export outlook for developing countries. However, the global economy still faced increasing financial market uncertainty in line with plans to accelerate the normalization policy of developed countries, especially the US and the European Region, in response to increasing inflationary pressures due to supply chain disruptions and strong demand, the increase in the spread of the Omicron variant of COVID-19, as well as rising geopolitical tension. These had the potential to result in limited capital flows and pressure on the exchange rate of developing countries, including Indonesia.

Source: Monetary Policy Report for Quarter IV 2020, Bank Indonesia, January 2022

Analisis Perekonomian Nasional

Kinerja ekonomi Indonesia pada Triwulan IV 2021 mampu tumbuh sebesar 5,02% (YoY), menunjukkan menguatnya pemulihan ekonomi. Secara *quarter-to-quarter* (QtQ), pertumbuhan ekonomi Triwulan IV 2021 tercatat 1,06%, melampaui pola normalnya yang secara historis mencatatkan pertumbuhan negatif (QtQ Triwulan IV 2015 – 2019 rata-rata - 1,7%).

Laju pertumbuhan ekonomi Triwulan IV ditopang oleh pertumbuhan positif seluruh komponen pengeluaran dan sektor produksi utama. Aktivitas ekspor mampu melanjutkan pertumbuhan yang tinggi seiring permintaan dan harga komoditas global yang meningkat. Sementara impor juga meningkat. Mencerminkan menguatnya pemulihan permintaan domestik, khususnya sektor produksi. Dari sisi lapangan usaha, sektor-sektor unggulan nasional seperti manufaktur, perdagangan, konstruksi, dan transportasi melanjutkan tren pemulihan dengan mencatat pertumbuhan kuat.

National Economic Analysis

Indonesia's economic performance in Quarter IV 2021 was able to grow by 5.02% (YoY), indicating a strengthening economic recovery. On a quarter-to-quarter (QtQ) basis, the economic growth in Quarter IV 2021 was recorded at 1.06%, exceeding the normal pattern which historically recorded negative growth (QtQ IV Quarter 2015 – 2019 average - 1.7%).

The pace of economic growth in Quarter IV was supported by positive growth in all components of expenditure and the main production sectors. Export activity was able to continue high growth in line with increasing global commodity demand and prices. Meanwhile imports also increased, and it reflected the strengthening recovery in domestic demand, particularly in the production sector. In terms of business sector, national leading sectors such as manufacturing, trade, construction, and transportation continued the recovery trend with strong growth.



Sektor Perdagangan tumbuh kuat pada Triwulan IV sebesar 5,56% (YoY) atau 4,65% secara keseluruhan tahun 2021. Peningkatan ini didorong oleh membaiknya mobilitas masyarakat sejalan dengan kondisi pandemi COVID-19 yang relatif mereda. Kebijakan pemberian PPhBM DTP untuk pembelian mobil juga mendorong kinerja perdagangan kendaraan bermotor secara signifikan. Tingkat penjualan mobil ritel mampu tumbuh 53,9% (YoY) pada Triwulan IV atau 49,3% (YoY) di sepanjang tahun 2021.

Secara keseluruhan tahun 2021, ekonomi Indonesia tumbuh sebesar 3,69%. Dari sisi laju pemulihan, PDB Indonesia tahun 2021 berhasil melampaui level periode prapandemi. Dengan pertumbuhan ekonomi ini juga, tingkat PDB per kapita Indonesia berhasil naik dari 57,3 di tahun 2020 ke 62,2 juta rupiah di tahun 2021 (naik 8,6%), atau 4.349,5 dolar AS. Dengan pencapaian ini dan klasifikasi Bank Dunia terakhir (2020), Indonesia diperkirakan kembali masuk ke kelompok *upper-middle income countries* pada tahun 2021.

Aktivitas investasi tumbuh positif 3,80% setelah tumbuh negatif 4,96% di 2020. Konsumsi Pemerintah juga mampu tumbuh 5,25% (YoY) di Triwulan IV atau 4,17% secara keseluruhan 2021 sejalan dengan peningkatan realisasi belanja negara, khususnya terkait akselerasi program vaksinasi, keberlanjutan program perlindungan sosial, serta pelaksanaan layanan publik Pemerintah.

Ekspor kembali mencatatkan pertumbuhan tinggi pada Triwulan IV sebesar 29,83% (YoY). Laju pemulihan ekonomi global menjadi faktor utama yang menjaga kinerja ekspor Indonesia, terutama bersumber dari ekspor nonmigas seperti olahan CPO, kendaraan Bermotor, dan mesin. Selain itu, ekspor hasil hilirisasi mineral logam tumbuh signifikan di sepanjang tahun 2021 (ekspor besi baja tahun 2021 termasuk hasil olahan nikel tumbuh 92,9% YoY). Di sisi lain, kinerja Impor juga tumbuh tinggi mencapai 29,60% (YoY), didominasi oleh importasi barang modal dan bahan baku, mencerminkan peningkatan aktivitas produksi domestik pada periode selanjutnya. Secara keseluruhan tahun 2021, kinerja ekspor dan impor barang dan jasa tumbuh tinggi masing-masing sebesar 24,04% dan 23,31%.

Nilai tukar Rupiah pada akhir tahun 2021 masih terjaga didukung oleh ketahanan sektor eksternal Indonesia, di tengah ketidakpastian pasar keuangan global yang berlanjut. Perkembangan nilai tukar Rupiah tersebut disebabkan oleh aliran masuk modal asing yang masih terbatas di tengah terjaganya pasokan valas domestik dan persepsi positif terhadap prospek perekonomian domestik. Depresiasi Rupiah tersebut relatif lebih rendah dibandingkan depresiasi mata uang sejumlah negara berkembang lainnya, seperti Filipina (0,98% YtD) dan Rusia (2,89% YtD).

Inflasi 2021 tetap rendah dan mendukung stabilitas perekonomian. Inflasi Indeks Harga Konsumen (IHK) 2021 tercatat sebesar 1,87% (YoY) dan berada di bawah kisaran sasaran 3,0%±1%, meski meningkat dibandingkan dengan inflasi IHK 2020 sebesar 1,68%

The Trade Sector grew strongly in Quarter IV by 5.56% (YoY) or 4.65% overall in 2021. This increase was driven by improved community mobility in line with the relatively easing condition of the COVID-19 pandemic. The policy of providing PPhBM DTP for car purchases also significantly boosted the performance of motor vehicle trade. Retail car sales were able to grow 53.9% (YoY) in Q4 or 49.3% (YoY) throughout 2021.

Overall in 2021, the Indonesian economy grew by 3.69%. In terms of the pace of recovery, Indonesia's GDP in 2021 managed to surpass the level of the pre-pandemic period. With this economic growth, Indonesia's GDP per capita level managed to increase from 57.3 in 2020 to 62.2 million rupiah in 2021 (up 8.6%), or 4,349.5 US dollars. With this achievement and the latest World Bank classification (2020), Indonesia was expected to re-enter the upper-middle income countries group in 2021.

Investment activity grew positively 3.80% after negative 4.96% growth in 2020. Government consumption was also able to grow 5.25% (YoY) in Quarter IV or 4.17% overall in 2021 in line with the increase in state spending realization, particularly related to acceleration of vaccination programs, sustainability of social protection programs, and implementation of government public services.

Exports again recorded high growth in Q4 of 29.83% (YoY). The pace of global economic recovery became the main factor that maintained Indonesia's export performance, mainly from non-oil and gas exports such as processed CPO, motor vehicles, and machinery. In addition, exports of metal mineral downstream products grew significantly throughout 2021 (exports of iron and steel in 2021 including processed nickel products grew 92.9% YoY). On the other hand, imports also grew at a high rate of 29.60% (YoY), dominated by imports of capital goods and raw materials, reflecting increased domestic production activity in the following period. Overall in 2021, the performance of exports and imports of goods and services grew by 24.04% and 23.31%, respectively.

The Rupiah exchange rate at the end of 2021 was still maintained, supported by the resilience of Indonesia's external sector, amidst the ongoing global financial market uncertainty. The development of the Rupiah exchange rate was due to the limited inflow of foreign capital amidst the maintained supply of domestic foreign currency and positive perceptions of the outlook for the domestic economy. The Rupiah depreciation was relatively lower than the depreciation of the currencies of a number of other developing countries, such as the Philippines (0.98% YtD) and Russia (2.89% YtD).

Inflation in 2021 remained low and supported economic stability. The 2021 Consumer Price Index (CPI) inflation was recorded at 1.87% (YoY) and was below the target range of 3.0%±1% although it increased compared to the 2020 CPI inflation of

(YoY). Perkembangan tersebut dipengaruhi oleh permintaan domestik yang belum kuat sebagai dampak pandemi COVID-19, nilai tukar yang stabil dan ekspektasi inflasi yang terjaga, ketersediaan pasokan dan kelancaran distribusi bahan pangan.

Ke depan, kinerja perekonomian domestik akan semakin kuat dan diproyeksi tumbuh sebesar 5,2% di tahun 2022. Kinerja tersebut akan ditopang oleh penguatan investasi dan ekspor serta kelanjutan pemulihan konsumsi masyarakat yang didukung oleh upaya pengendalian pandemi yang menyeluruh, termasuk dengan akselerasi vaksinasi secara masif. Namun demikian, terdapat sejumlah risiko yang harus terus diwaspadai dan diantisipasi, khususnya penyebaran varian Omicron. Sejak akhir 2021, berbagai negara mengalami gelombang baru COVID-19 akibat varian tersebut. Pengalaman berbagai negara menunjukkan bahwa gelombang Omicron lebih cepat menyebar dibandingkan varian Delta, namun juga lebih cepat mengalami penurunan.

Sumber: Laporan Kebijakan Moneter Triwulan IV 2021, Bank Indonesia, Januari 2022

Analisis Industri Perbankan

Suku bunga kebijakan moneter yang tetap rendah dan likuiditas yang longgar mendorong suku bunga kredit perbankan dalam tren terus menurun. Di pasar uang dan pasar dana, suku bunga Pasar Uang Antar Bank (PUAB) *overnight* dan suku bunga deposito 1 bulan perbankan telah menurun, masing-masing sebesar 26 bps dan 131 bps sejak Desember 2020 menjadi 2,78% dan 2,96% pada Desember 2021. Di pasar kredit, penurunan Suku Bunga Dasar Kredit (SBDK) perbankan terus berlanjut, diikuti penurunan suku bunga kredit baru pada seluruh kelompok Bank. Aktivitas ekonomi dan mobilitas masyarakat yang meningkat mendorong perbaikan persepsi risiko perbankan, sehingga berdampak positif bagi penurunan suku bunga kredit baru. Namun demikian, penurunan suku bunga kredit yang jauh lebih lambat daripada penurunan suku bunga deposito perbankan menyebabkan spread antara suku bunga kredit dan deposito, serta *Net Interest Margin* (NIM) perbankan, terus mengalami peningkatan.

Rasio kecukupan modal (*Capital Adequacy Ratio*/CAR) perbankan November 2021 tetap tinggi sebesar 25,59%, dan rasio kredit bermasalah (*Non Performing Loan*/NPL) tetap terjaga, yakni 3,19% (bruto) dan 0,98% (neto). Intermediasi perbankan terus membaik dengan pertumbuhan kredit sebesar 5,24% (YoY) pada Desember 2021. Pertumbuhan kredit lebih merata pada semua jenis penggunaan, baik kredit modal kerja, kredit konsumsi maupun kredit investasi, yang masing-masing tumbuh 6,32% (YoY), 4,67% (YoY), dan 4,01% (YoY). Permintaan kredit dari sisi korporasi terindikasi semakin meningkat, sementara dari sisi penawaran perbankan menurunkan standar penyaluran kredit terutama pada sektor-sektor prioritas seiring dengan menurunnya persepsi risiko kredit. Pertumbuhan kredit UMKM juga meningkat signifikan didorong oleh meningkatnya permintaan sejalan dengan pemulihan aktivitas dunia usaha.

Sumber: Laporan Kebijakan Moneter Triwulan IV 2021, Bank Indonesia, Januari 2022

1.68% (YoY). These developments were influenced by weak domestic demand as a result of the COVID-19 pandemic, stable exchange rates and maintained inflation expectations, availability of supplies and smooth distribution of food ingredients.

In the future, domestic economic performance could be stronger and was projected to grow by 5.2% in 2022. This performance will be supported by strengthening investment and exports as well as continued recovery in public consumption supported by comprehensive pandemic control efforts, including massive acceleration of vaccination. However, there are a number of risks that must be monitored and anticipated, in particular the spread of the Omicron variant. Since the end of 2021, various countries have experienced a new wave of COVID-19 due to this variant. The experience of various countries showed that the Omicron wave spread faster than the Delta variant, but the rate also decreased faster.

Source: Monetary Policy Report for Quarter IV 2020, Bank Indonesia, January 2022

Analysis of Banking Industry

Monetary policy interest rates that remained low and loose liquidity pushed bank credit interest rates on a downward trend. In the money market and funds market, the overnight PUAB (Interbank Money Market) interest rate and 1 month bank deposit interest rate have declined by 26 bps and 131 bps respectively since December 2020 to 2.78% and 2.96% in December 2021. On the credit market, the decline in SBDK (Basic Credit Interest Rate) for banks continued, followed by a decrease in interest rates for new loans for all bank groups. Increased economic activity and mobility of the people have led to improved perceptions of banking risk, which will have a positive impact on lowering interest rates for new loans. However, the decline in credit interest rate, which was much slower than the decline in bank deposit rates, caused the spread between credit and deposit interest rates, as well as banking Net Interest Margin (NIM), to continue to increase.

The banking Capital Adequacy Ratio (CAR) in November 2021 remained high at 25.59%, and the ratio of Non Performing Loans (NPL) was maintained at 3.19% (gross) and 0.98% (net). Banking intermediation continued to improve with 5.24% (YoY) credit growth in December 2021. Credit growth was more evenly distributed across all types of use, both working capital loans, consumption loans and investment loans, each of which grew 6.32% (YoY), 4.67% (YoY), and 4.01% (YoY). The demand for loans from the corporate side is indicated to be increasing, while banks are lowering lending standards from the supply side, especially in priority sectors in line with the declining perception of credit risk. MSME loan growth also increased significantly, driven by increased demand in line with the recovery in business activity.

Source: Monetary Policy Report for Quarter IV 2020, Bank Indonesia, January 2022



Analisis Posisi bank bjb dalam Industri Perbankan

Sebagai perbandingan kinerja bank **bjb** terhadap perbankan nasional, berikut ini merupakan rincian kinerja pertumbuhan bank **bjb** dan perbandingan rasio Bank dengan rata-rata Bank Umum dan Bank Pembangunan Daerah (BPD) per Desember 2021.

Analysis of bank bjb's Position in the Banking Industry

As a comparison of the performance of bank **bjb** against national banks, the following is a breakdown of bank **bjb** growth performance and a comparison of the ratio of the Bank to the average Commercial Bank and Regional Development Bank (BPD) as of December 2021.

Tabel Kinerja Pertumbuhan bank bjb Dibanding Rata-Rata BPD dan Bank Umum

Table of Growth Performance of bank **bjb** Compared to the Average of BPD and Commercial Banks

(dalam triliun Rupiah/in IDR trillion)

Kinerja Performance	bank bjb			Bank Pembangunan Daerah (BPD) Regional Development Bank (BPD)			Bank Umum Commercial Bank		
	Desember December 2021	Desember December 2020	Pertumbuhan Growth (YoY)	Desember December 2021	Desember December 2020	Pertumbuhan Growth (YoY)	Desember December 2021	Desember December 2020	Pertumbuhan Growth (YoY)
Aset Asset	149,42	133,56	11,88%	861,33	763,88	12,76%	10.112,30	9.177,89	10,18%
Kredit Credit	95,44	89,10	7,12%	516,09	488,67	5,61%	5.768,59	5.481,56	5,24%
Dana Pihak Ketiga (DPK) Third Party Fund (DPK)	113,50	99,56	14,00%	681,61	590,60	15,41%	7.479,46	6.665,39	12,21%
Pendapatan Bunga Bersih Net Interest Income	7,42	6,10	21,66%	45,09	40,81	10,49%	431,20	381,90	12,91%
Laba Bersih Net Profit	2,01	1,68	19,75%	13,78	13,00	5,96%	140,21	104,72	33,89%

Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) Desember 2021
Source: Indonesian Banking Statistics Financial Services Authority (SPI OJK) December 2021

Pertumbuhan kredit dan pendapatan bunga bersih bank **bjb** per Desember 2021 berada di atas pertumbuhan bank umum maupun BPD. Kredit bank **bjb** per Desember 2021 mengalami pertumbuhan sebesar 7,12%, lebih tinggi dibandingkan pertumbuhan kredit BPD per Desember 2021 yang sebesar 5,61% dan bank umum yang sebesar 5,24%. Demikian pula dengan pendapatan bunga bersih **bjb** per Desember 2021 yang tumbuh sebesar 21,66%, jauh lebih tinggi dibandingkan BPD per Desember 2021 yang tumbuh sebesar 10,49% dan bank umum yang sebesar 12,91%. Pertumbuhan pendapatan bunga bersih bank **bjb** sejalan dengan pertumbuhan laba bersih per Desember 2021 sebesar 19,75%, meskipun sedikit di bawah pertumbuhan laba bersih Bank Umum yang sebesar 33,89%, namun lebih tinggi dibandingkan dengan pertumbuhan laba bersih BPD per Desember 2021 yang sebesar 5,96%. Pencapaian tersebut menunjukkan keberhasilan bank **bjb** dalam menjaga kinerja operasional di antara BPD dan bank umum.

Loans growth and bank **bjb**'s net interest income as of December 2021 were above the growth of commercial banks and BPD. bank **bjb** credit as of December 2021 grew by 7.12%, higher than the growth of BPD Loans as of December 2021 which was 5.61% and commercial banks which was 5.24%. Likewise, net interest income **bjb** per December 2021 grew by 21.66%, much higher than BPD per December 2021 which grew by 10.49% and commercial banks which amounted to 12.91%. The growth of bank **bjb**'s net interest income was in line with the growth of net profit as of December 2021 of 19.75%, although slightly below the growth of commercial banks' net profit of 33.89%, but higher than the growth of BPD's net profit as of December 2021 which reached 5.96%. This achievement showed the success of bank **bjb** in maintaining operational performance between BPD and commercial banks.

Perbandingan rasio bank **bjb** dibanding rata-rata BPD dan bank umum disajikan dalam tabel di bawah ini.

The comparison of the ratio of bank **bjb** to the average of BPD and the commercial banks is presented in the table below.

Tabel Perbandingan Rasio bank **bjb** Dibanding Rata-Rata BPD dan Bank Umum

Table of Comparison of bank **bjb** Ratio Compared to the Average of BPD and Commercial Banks

(dalam %/in %)

Kinerja Performance	Desember 2021 December 2021			Desember 2020 December 2020		
	bank bjb	Bank Pembangunan Daerah (BPD) Regional Development Bank (BPD)	Bank Umum Commercial Bank	bank bjb	Bank Pembangunan Daerah (BPD) Regional Development Bank (BPD)	Bank Umum Commercial Bank
Net Interest Margin (NIM)	5,84%	5,72%	4,63%	5,39%	5,72%	4,45%
Non Performing Loan (NPL) Gross	1,24%	2,54%	3,00%	1,40%	2,77%	3,06%
Non Performing Loan (NPL) Nett	0,41%	-	-	0,41%	-	-
Return on Assets (RoA)	1,73%	2,03%	1,85%	1,66%	2,04%	1,59%
Capital Adequacy Ratio (CAR)	17,78%	22,77%	25,66%	17,31%	22,11%	23,89%
Loan to Deposit Ratio (LDR)	81,68%	75,87%	77,49%	86,32%	83,15%	82,54%
Biaya Operasional dan Pendapatan Operasional (BOPO)	81,94%	79,38%	83,55%	83,95%	80,60%	86,58%

Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) Desember 2021

Source: Indonesian Banking Statistics Financial Services Authority (SPI OJK) December 2021

Pada Desember 2021, rasio NPL *gross* bank **bjb** tercatat sebesar 1,24%, lebih rendah dibandingkan rasio NPL *gross* BPD sebesar 2,54% dan bank umum sebesar 3,00%. Hal ini membuktikan bahwa pinjaman yang bermasalah di bank **bjb** terkendali sehingga kualitas pinjaman tetap terjaga. Sementara itu tingkat likuiditas bank **bjb** yang diukur melalui rasio pinjaman terhadap dana pihak ketiga (LDR) masih terjaga dikisaran aman yaitu sebesar 81,68%.

In December 2021, bank **bjb**'s gross NPL ratio was recorded at 1.24%, lower than the gross NPL ratio of BPD of 2.54% and commercial banks of 3.00%. This proved that problem loans at bank **bjb** were under control so that loan quality was maintained. Meanwhile, bank **bjb**'s liquidity level as measured by the ratio of loans to third party funds (LDR) was still maintained in the safe range of 81.68%.



Tinjauan Operasional

Operational Review

Sebagai badan usaha yang bergerak dalam bidang Perbankan, bank **bjb** memiliki kegiatan usaha sebagai berikut.

1. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikasi deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu.
2. Memberikan kredit.
3. Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lainnya.
4. Melakukan kegiatan dalam pernyataan modal pada bank atau perusahaan di bidang jasa keuangan lainnya atau mendirikan perusahaan baru sepanjang sesuai dengan ketentuan yang berlaku.
5. Melakukan kegiatan dalam valuta asing dan bertindak sebagai bank devisa dengan memenuhi ketentuan yang ditetapkan oleh yang berwenang.

Selain itu, sebagai Bank pembangunan daerah, bank **bjb** juga membantu Pemerintah Provinsi, Kota atau Kabupaten se-Jawa Barat dan Banten dalam membina Bank Perkreditan Rakyat (BPR) dan instusi jasa keuangan lainnya milik pemerintah Provinsi, Kota atau Kabupaten se-Jawa Barat dan Banten yang sebagian sahamnya dimiliki oleh bank **bjb**, atau bank **bjb** sama sekali tidak memiliki saham namun diminta untuk membantu pembinaan BPR dimaksud.

As a business entity engaged in banking, bank **bjb** has the following business activities.

1. Collecting funds from the public in the form of deposits in the form of demand deposits, time deposits, certification of deposits, savings and/or other forms equivalent.
2. Distributing loan
3. Placing funds in, borrowing funds from, or lending funds to other banks, either by using letters, telecommunications facilities or by drafts, checks or other means.
4. Conducting activities in capital participation in banks or other financial services companies or establishing new companies as long as they comply with applicable regulations.
5. Conducting activities in foreign exchange and acting as a foreign exchange bank by meeting the conditions set by the authorities.

In addition, as a Regional Development Bank, bank **bjb** also helps provincial, city or regency governments in West Java and Banten in fostering Rural Credit Banks (BPR) and other financial service institutions owned by provincial, city or regency governments in West Java and Banten, and some of the shares are owned by bank **bjb**, or bank **bjb** does not own any shares but is asked to help with the development of the BPR aforementioned.

Kebijakan Strategis

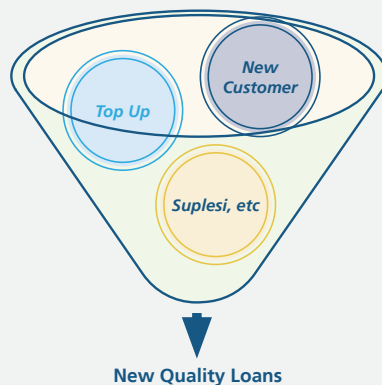
Kebijakan strategis **bjb** tahun 2021 diuraikan sebagai berikut:

1. **Optimalisasi Pertumbuhan Volume Portofolio Kredit Yang Selektif dan Prudent Serta Sustain**

Strategic Policy

The strategic policy of **bjb** in 2021 is described as follows:

1. **Optimizing Selective, Prudent and Sustainable Loan Portfolio Volume Growth**

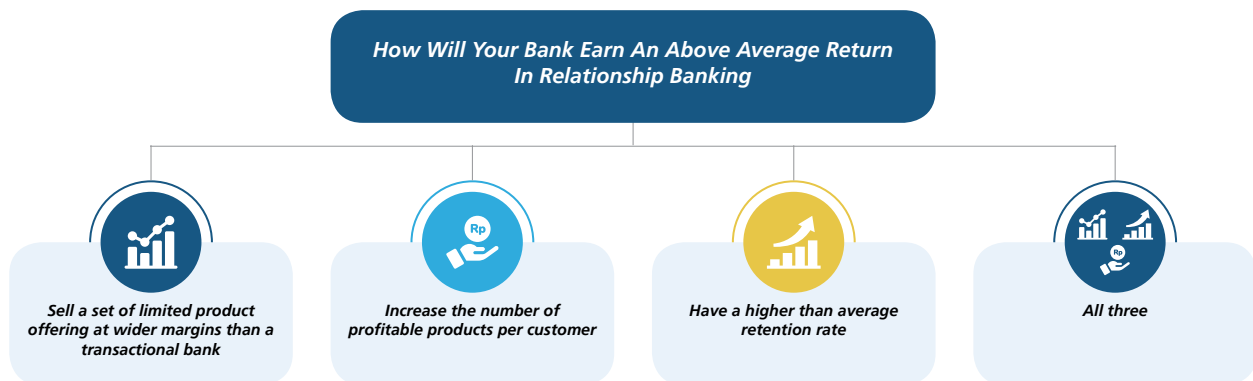


- a. Penguatan *captive market* masing-masing segmen kredit dan eksplorasi potensi lain kredit bank **bjb**, sebagai berikut:
- Meningkatkan pertumbuhan portofolio kredit konsumen dengan mempertahankan dan meningkatkan *market share* kredit pensiunan (*purna bhakti*) sebagai *secondary backbone* melalui kerjasama dengan Lembaga Penyalur Manfaat Pensiun, Dana Pensiun dan sistem *Fronting Agent* untuk Kantor Cabang diluar wilayah Jawa Barat dan Banten.
 - Pengembangan dan optimalisasi *digital marketing* guna meningkatkan pemasaran produk kredit konsumen dan ritel secara cepat, masif dan daya jangkauan yang lebih luas.
 - Pengelolaan bisnis kredit konsumen dan ritel yang lebih fokus untuk masing-masing segmen, sebagai upaya menghadapi peningkatan kredit *online (fintech)* yang banyak memberikan fitur dan kemudahan akses bagi debiturnya.
 - Optimalisasi kerjasama bisnis dengan korporasi yang dapat memberikan daya tarik terhadap turunan bisnis lainnya untuk dimanfaatkan sebagai *portofolio guidelines*.
 - *Boosting* bisnis KPR melalui penetrasi *relationship* dengan *developer* yang memiliki reputasi dan kredibilitas baik di setiap daerah pemasaran bank **bjb**.
 - Peningkatan volume kredit KPR melalui kontribusi aktif dalam program pemerintah dan optimalisasi kerjasama pihak ketiga.
 - Meningkatkan portofolio *credit line counterparty* bank dan non bank dengan produk antar bank berbasis *trade finance services*.
- b. Pengelolaan kredit bermasalah dan memperkuat sinergitas *credit risk* yang senantiasa independen dan efektif, sebagai berikut;
- Optimalisasi pelaksanaan *risk awereness* guna mendukung pertumbuhan kredit yang sehat dan berkelanjutan melalui pengembangan SDM *credit risk* yang berdaya saing di industri perbankan nasional.
 - Pengembangan *tools monitoring* kredit dengan memanfaatkan teknologi *digital* yang dapat menyajikan data secara *real time* dan *user friendly*.
 - Meningkatkan proses penyelamatan kredit melalui restrukturisasi kredit termasuk dengan *maintenance* setelah dilakukannya restrukturisasi terutama sebagai *impact* dari COVID-19.
 - Optimalisasi eksekusi penyelesaian kredit bermasalah dan kredit hapus buku melalui lelang, *cessie* dan Aset Yang Diambil Alih (AYDA).
 - Menjajaki kerjasama pihak ketiga untuk pengelolaan kredit bermasalah dengan tetap memperhatikan risiko yang kemungkinan ada.
- a. Strengthening the captive market of each loans segment and exploring other potentials for bank **bjb** loans, as follows:
- Increasing the growth of the consumer loan portfolio by maintaining and increasing the market share of pension (*purna bhakti*) loans as a secondary backbone through collaboration with Pension Benefit Distribution Institutions, Pension Funds and Fronting Agent systems for Branch Offices outside the West Java and Banten regions.
 - Development and optimization of digital marketing to increase the marketing of consumer and retail loan products quickly, massively and with a wider reach.
 - Management of consumer and retail loans businesses more focused on each segment, as an effort to deal with the increase in online loans (*fintech*) which provided many features and easy access for debtors.
 - Optimizing business cooperation with corporations that could attract other business derivatives to be used as portfolio guidelines.
 - Boosting the mortgage business through penetrating relationships with developers who had a good reputation and credibility in every marketing area of bank **bjb**.
 - Increasing the volume of mortgage loans through active contributions to government programs and optimizing third party cooperation.
 - Increasing bank and non-bank counterparty credit line portfolios with interbank products based on trade finance services.
- b. Management of non-performing loans and strengthening the synergy of credit risk that was always independent and effective, as follows;
- Optimizing the implementation of risk awareness to support healthy and sustainable credit growth through the development of competitive credit risk human resources in the national banking industry.
 - Development of credit monitoring tools by utilizing digital technology that could present data in real time and was user friendly.
 - Improving the credit rescue process through credit restructuring, including maintenance after restructuring, especially as a result of COVID-19.
 - Optimizing the execution of non-performing loans and write-off loans through auctions, *cessies* and Foreclosed Assets (AYDA).
 - Exploring third party cooperation for the management of non-performing loans while considering the risks that may exist.



2. Mendorong Pertumbuhan Ekonomi Regional Melalui Strategi Pemberdayaan Pelaku Usaha UMKM

2. Encouraging Regional Economic Growth Through Strategies For Empowering MSME Entrepreneurs



- a. Memperkuat *captive market* UMKM melalui pola kemitraan antara lain *enhancement target market* Kredit Mesra untuk komunitas-komunitas lain.
- b. Simplifikasi proses kredit UMKM melalui digitalisasi *Loan on Boarding* Divisi Kredit UMKM termasuk digitalisasi *maintenance* perbaikan kualitas debitur non lancar.
- c. Optimalisasi Sentra UMKM yang berfungsi sebagai:
 - Fungsi Bisnis, mencari potensi-potensi UMKM.
 - Fungsi *Monitoring*, memantau proses bisnis kredit UMKM.
 - Fungsi Intermediasi, menjalin hubungan kerjasama dengan Dinas terkait ataupun pihak lainnya yang berkaitan dengan pengembangan kredit UMKM.
- d. Peningkatan kompetensi *Account Officer* pengelola kredit UMKM melalui *Micro Banking Academy*.
- e. Meningkatkan peran Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT) dalam memberikan edukasi dan pembinaan kepada debitur eksisting maupun calon debitur.

- a. Strengthening the MSME *captive market* through partnership patterns, including enhancing the Mesra Loan target market for other communities.
- b. Simplification of the MSME loan process through digitizing the Loan on Boarding of the MSME Credit Division, including digitizing maintenance to improve the quality of non-current debtors.
- c. Optimization of MSME Centers that functioned as:
 - Business function, looking for the potential of MSMEs.
 - Monitoring function, monitoring the MSME credit business process.
 - Intermediation function, establishing cooperative relationships with related agencies or other parties related to the development of MSME loans.
- d. Improving the competence of Account Officers in managing MSME loans through the Micro Banking Academy.
- e. Increasing the role of Integrated Community Economic Empowerment (PESAT) in providing education and guidance to existing and prospective debtors.

3. Menjaga Tingkat *Sustainability* Dana Murah Melalui Optimalisasi Kapabilitas *Digital Banking* Yang *Marketable*

3. Maintaining The Level of Sustainability of Lowcost Funds by Optimizing Marketable Digital Banking Capabilities



- a. Peningkatan pertumbuhan CASA melalui program *Business to Government*, *Business to Business*, *Business to Corporate* dengan menjadikan bank **bjb** sebagai *transactional banking*.

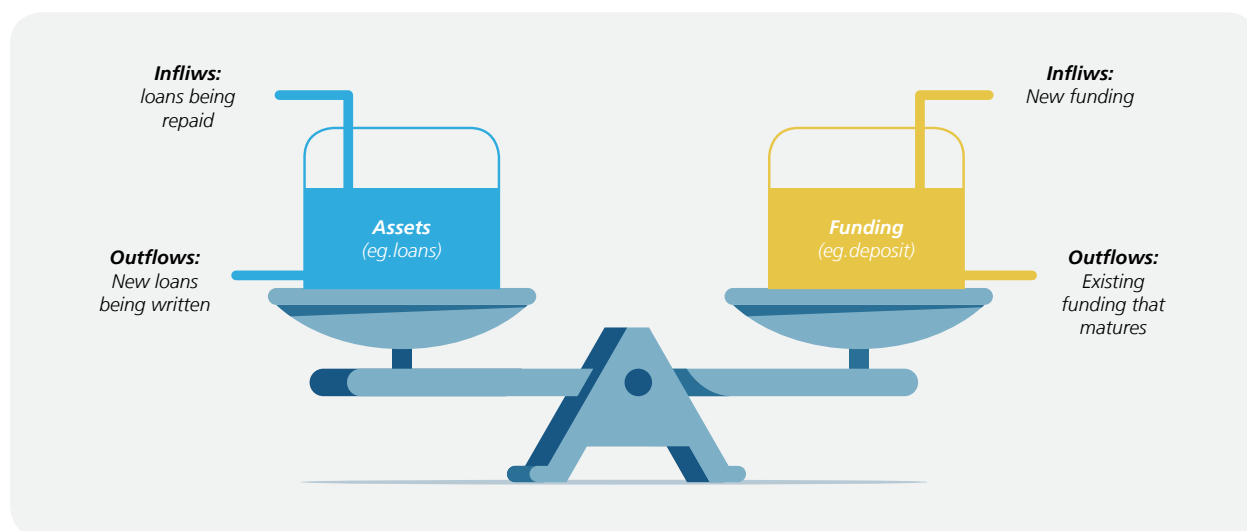
- a. Increasing CASA growth through the Business to Government, Business to Business, Business to Corporate programs by making bank **bjb** as *transactional banking*.

- b. Optimalisasi layanan, fasilitas dan inovasi *e-channel* bank **bjb** sebagai *tools* untuk meningkatkan akuisisi nasabah ritel maupun institusi antara lain melalui penerapan *platform bjb Go Smart City* dalam upaya elektronifikasi layanan Pemerintah Daerah (Pemda).
- c. Meningkatkan *market share* melalui peningkatan layanan, fasilitas serta program sesuai kebutuhan nasabah serta penggunaan transaksi perbankan melalui *e-channel*.

4. Penguatan Likuiditas Melalui *Funding Mix* Yang Efisien Untuk Mendukung Ekspansi Bisnis

- b. Optimization of services, facilities and innovation of bank **bjb** e-channels as tools to increase the acquisition of retail and institutional customers through the implementation of the **bjb** Go Smart City platform in an effort to electronify Regional Government (Pemda) services.
- c. Increasing market share through improving services, facilities and programs according to customer needs as well as the use of banking transactions through e-channels.

4. Strengthening Liquidity Through an Efficient Funding Mix to Support Business Expansion

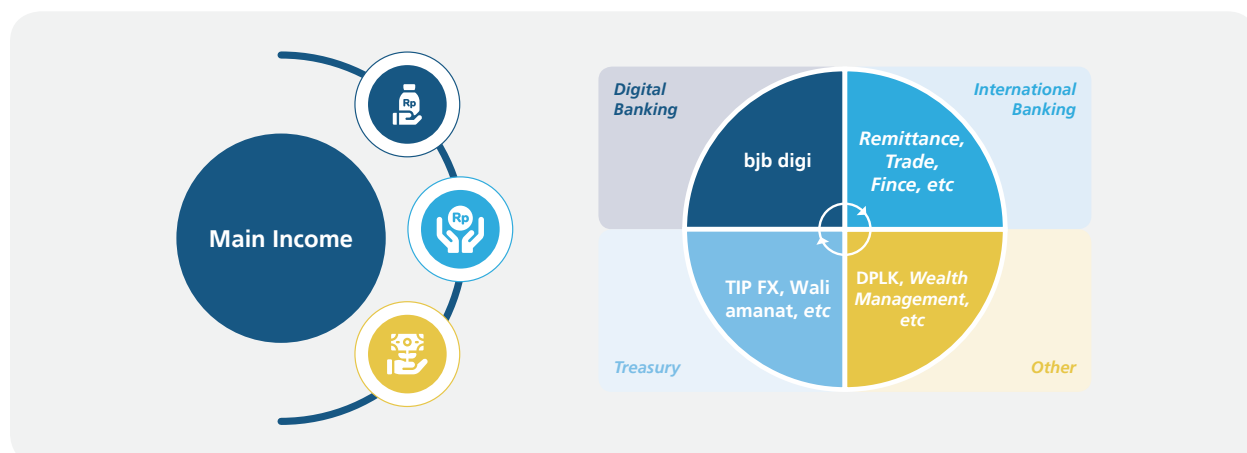


- a. Membuka gerbang kerjasama dengan berbagai pihak terutama perbankan dalam menjaring dana yang dapat dimanfaatkan untuk ekspansi kredit, contoh: *Term Loan*.
- b. Meningkatkan akselerasi pertumbuhan keuangan inklusi dan literasi melalui pembukaan akses keuangan serta edukasi untuk nasabah dan calon nasabah.
- c. Meningkatkan *transactional banking* melalui optimalisasi *product holding*.

- a. Opening the gates of cooperation with various parties, especially banks in obtaining funds that could be used for credit expansion, for example: *Term Loans*.
- b. Increasing the acceleration of financial inclusion and literacy growth through opening up financial access and education for customers and prospective customers.
- c. Improving transactional banking by optimizing product holding.

5. Transformasi *Digital* dengan Memperkuat Infrastruktur Teknologi Informasi Sebagai *Anchor* Optimalisasi *Main Income* dan *Fee Based Income*

5. Digital Transformation by Strengthening Information Technology Infrastructure as an Anchor For Optimizing Main Income and Fee Based Income





- a. Modernisasi sistem infrastruktur teknologi informasi yang *reliable* melalui pengembangan *delivery channels* dan optimalisasi sistem *core banking* yang lebih terintegrasi.
- b. Menjaga dan meningkatkan akurasi, keamanan dan kenyamanan dalam bertransaksi menggunakan produk *e-channel* bank **bjb** melalui perbaikan baik secara proses bisnis maupun infrastruktur pendukungnya.
- c. Membentuk ataupun bergabung dengan ekosistem *digital (digital ecosystem)* yang telah ada dalam rangka peningkatan pelayanan kepada nasabah.
- d. Otomatisasi dan integrasi berbagai layanan perbankan secara simultan sehingga dapat mendukung kebutuhan bisnis.
- e. Mendorong peningkatan *transactional banking* melalui *channel-channel* yang telah ada seperti melalui ATM, EDC, *Mobile Banking*, QRIS bank **bjb**, dan **bjb** Digi.
- f. Optimalisasi penggunaan *structured trade facilities* untuk peningkatan transaksi *trade finance*.
- g. *Enhancement yield instrument treasury* dengan tetap memperhatikan risiko pasar dan likuiditas.
- h. Meningkatkan retail bisnis *treasury* khususnya penjualan *bonds* retail kepada nasabah.

6. Memperkuat Kerangka Permodalan dan Kapabilitas Sumber Daya Dalam Menangkap Peluang Bisnis

- a. Memperkuat permodalan melalui berbagai *corporate action* yang dapat dilakukan sebagaimana regulasi yang berlaku untuk perusahaan terbuka
- b. Pengembangan serta evaluasi organisasi dan kualitas sumber daya manusia
 - Memantapkan pondasi struktur organisasi sebagai *platform* jangka panjang untuk menjaga *sustainability* bank **bjb**.
 - Adaptasi struktur organisasi dalam rangka menciptakan organisasi yang lebih produktif dan efisien serta memiliki akuntabilitas berbasis kinerja yang jelas, adil dan tegas.
 - Pengelolaan pegawai berbasis kompetensi dan kinerja yang didukung *corporate culture* yang kuat dan seimbang untuk menciptakan *excellent people* dan *great leader* sebagai *role model* di era *digital*.
 - Menyusun perumusan modul dan sistem pembelajaran yang sesuai untuk mendukung bisnis dan digitalisasi perbankan secara efektif dan efisien.
 - Meningkatkan kompetensi pegawai melalui penyusunan *learning profile* untuk menciptakan *talent* yang unggul di industri jasa keuangan perbankan.
- c. Meningkatkan peran bidang operasional, pengendalian keuangan dan *general affairs* untuk mendukung pertumbuhan bisnis.
 - Memberikan pelayanan operasional terbaik dalam rangka pertumbuhan bisnis dengan tetap mengikuti ketentuan yang berlaku.
 - Memberikan analisa kinerja keuangan dan evaluasi dalam rangka penentuan arah kebijakan strategis

- a. Modernizing a reliable information technology infrastructure system through development of *delivery channels* and optimization of a more integrated *core banking* system
- b. Maintaining and improving accuracy, security and convenience in transactions using bank **bjb** *e-channel* products through improvements in both business processes and supporting infrastructure.
- c. Forming or joining an existing digital ecosystem in order to improve services to customers.
- d. Simultaneous automation and integration of various banking services to support business needs.
- e. Encouraging an increase in *transactional banking* through existing channels such as ATM, EDC, *Mobile Banking*, QRIS bank **bjb**, and **bjb** Digi.
- f. Optimizing the use of *structured trade facilities* to increase trade finance transactions.
- g. Enhancing treasury instrument yields while considering market and liquidity risks.
- h. Increasing the retail treasury business, especially the sale of retail bonds to customers.

6. Strengthening the Capital Framework and Resource Capabilities in Capturing Business Opportunities.

- a. Strengthening capital through various corporate actions carried out in accordance with the regulations that applied to public companies
- b. Development and evaluation of the organization and the quality of human resources
 - Strengthening the foundation of the organizational structure as a long-term platform to maintain the sustainability of bank **bjb**.
 - Adaptation of organizational structure in order to create a more productive and efficient organization with clear, fair and firm performance-based accountability.
 - Competency and performance-based employee management supported by a strong and balanced corporate culture to create excellent people and great leaders as role models in the digital era.
 - Developing the formulation of appropriate learning modules and systems to support business and banking digitalization effectively and efficiently.
 - Improving employee competence through the preparation of learning profiles to create superior talent in the banking financial services industry.
- c. Increasing the role of operations, financial control and general affairs to support business growth.
 - Providing the best operational services in the context of business growth while adhering to applicable regulations.
 - Providing financial performance analysis and evaluation in order to determine the strategic

manajemen dalam pencapaian bisnis di bidang keuangan.

- Melakukan kesinambungan program efisiensi biaya yang mendorong terciptanya laba sesuai ekspektasi.
 - Melakukan pengelolaan jaringan kantor yang bersinergi dengan program penguatan digitalisasi perbankan yang berlandaskan produktivitas dan prinsip efektivitas untuk mendorong efisiensi.
 - Meningkatkan *customer experience* (pengalaman pelanggan) melalui *excellence service delivery* dan penerapan perlindungan nasabah dalam kegiatan bisnis sehingga terciptanya *customer engagement* (interaksi/hubungan antara pelanggan dan perusahaan).
- d. Eksplorasi pertumbuhan bisnis bank **bjb** secara anorganik
- Menumbuhkan dan memperkuat budaya *cross selling* antara bank **bjb** dengan anak perusahaan yang dapat memberikan *benefit* bagi pertumbuhan bisnis secara *bankwide*.
 - Memberikan pembinaan serta kerjasama strategis dengan pihak eksternal yang memiliki kompetensi untuk meningkatkan kinerja serta pertumbuhan bisnis entitas anak dan non entitas anak.

direction of management policies in achieving business in the financial sector.

- Continuing cost efficiency programs that encouraged the creation of profits as expected.
 - Managing office networks in synergy with banking digitalization strengthening programs based on productivity and effectiveness principles to promote efficiency.
 - Improving customer experience through excellence service delivery and implementing customer protection in business activities to create customer engagement (interaction/relationship between customers and the company).
- d. Exploration of bank **bjb**'s business growth inorganically
- Growing and strengthening a cross selling culture between bank **bjb** and its subsidiaries that could provide benefits for bankwide business growth.
 - Providing guidance and strategic cooperation with competent external parties to improve performance and business growth of subsidiaries and non-subsidiaries.

7. Memaksimalkan Peran Unit Risiko, Kepatuhan dan Hukum Sebagai Penyeimbang Unit Bisnis dalam Penerapan *Four Eyes Principles*

7. Maximizing The Role of Risk, Compliance and Legal Units as a Counterweight to Business Units in Implementing *Four Eyes Principles*



- a. Melaksanakan aktivitas *assurance* dan *consulting* yang independen dan *objective* sesuai *risk based* untuk mendukung operasional dan produk konvensional maupun yang berbasis layanan *digital*.
- b. Memperkuat pengawasan terhadap layanan berbasis Teknologi Informasi (TI) seiring dengan arah pertumbuhan bisnis berbasis *digital*.
- c. Pengembangan sistem manajemen risiko yang terintegrasi sebagai salah satu penerapan manajemen risiko yang efektif dan efisien.

- a. Carrying out independent and objective assurance and consulting activities according to risk based to support conventional operations and products as well as those based on digital services.
- b. Strengthening supervision of Information Technology (IT)-based services in line with the direction of digital-based business growth.
- c. Development of an integrated risk management system as one of the implementations of effective and efficient risk management.



- d. Implementasi internalisasi budaya risiko untuk menciptakan penerapan manajemen risiko yang terukur untuk semua unit kerja.
- e. Peningkatan kualitas pengelolaan risiko kepatuhan melalui pengembangan TI yang aplikatif dan terintegrasi.
- f. Penguatan sistem informasi Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) menjadi sistem informasi yang handal dan berkualitas untuk melakukan pengelolaan penerapan APU-PPT pada seluruh kanal transaksi termasuk transaksi *digital*.
- g. Mempertegas pemahaman unit kerja atas aspek hukum dan risiko hukum terkait dengan produk, pelayanan, dan jasa lainnya.
- h. Pengelolaan berbagai potensi hukum yang muncul berikut dengan penyelesaian permasalahan hukum secara tegas, efektif dan efisien guna mendukung akselerasi pertumbuhan bisnis.
- i. Memperkuat sinergitas fungsi audit, manajemen risiko, kepatuhan dan hukum dalam partisipasinya untuk pengembangan produk dan layanan dengan mendukung penyelarasan dan sinkronisasi kebijakan dan prosedur yang berlaku di bank **bjb**.

- d. Implementation of risk culture internalization to create measurable risk management implementation for all work units.
- e. Improving the quality of compliance risk management through the development of applicable and integrated IT.
- f. Strengthening a reliable Anti-Money Laundering and Prevention of Terrorism Financing (AML-CFT) information system and high quality information system to manage the implementation of AML-CFT in all transaction channels including digital transactions.
- g. Reinforcing the understanding of the work unit on legal aspects and legal risks related to products, services and other services.
- h. Management of various legal potentials that arised along with the resolution of legal issues in a firm, effective and efficient manner to support business growth acceleration.
- i. Strengthening the synergy of audit, risk management, compliance and legal functions in their participation in product and service development by supporting the alignment and synchronization of policies and procedures applicable at bank **bjb**.

Aspek Pemasaran

Dalam menjalankan kegiatan usahanya, bank **bjb** menghadapi pesaing yang memiliki kegiatan usaha yang sejenis. Oleh karena itu, bank **bjb** senantiasa meningkatkan mutu pelayanan dan strategi pemasaran yang efektif menghadapi pertumbuhan kebutuhan nasabah yang semakin bervariasi. Aspek pemasaran meliputi strategi pemasaran dan pangsa pasar produk bank **bjb**.

Strategi Pemasaran

Strategi pemasaran yang tepat akan mendorong peningkatan pangsa produk dan jasa, strategi pemasaran produk dan jasa yang dilakukan oleh bank **bjb** adalah sebagai berikut.

Strategi Pemasaran Tahun 2021 Kredit Konsumer

Selama tahun 2021, selain melakukan beberapa pengembangan/penyesuaian terhadap produk kelolaannya guna meningkatkan daya saing, kredit konsumer juga memberlakukan beberapa program pemasaran, baik yang bersifat pemberian *gimmick* maupun *pricing*, guna mendukung pertumbuhan kredit konsumer, diantaranya sebagai berikut:

1. Program pemberian tingkat suku bunga khusus yang disesuaikan dengan *local demand* untuk Kantor Cabang bank **bjb**, baik di wilayah Jawa Barat maupun di luar wilayah Jawa Barat.

Marketing Aspect

In carrying out its business activities, bank **bjb** faces competitors who have similar business activities. Therefore, bank **bjb** continues to improve the quality of services and effective marketing strategies to meet the increasingly varied growth of customer needs. Marketing aspects include marketing strategies and market share of bank **bjb** products.

Marketing Strategy

The most proper marketing strategy will encourage an increase in the share of products and services, and marketing strategies for products and services that are recognized by bank **bjb** are as follows.

Marketing Strategy of Consumer Credit in 2021

During 2021, other than carrying out several developments/adjustments to its managed products to improve competitiveness, the Consumer and Retail Credit Division also implemented a number of marketing programs, both gimmicky and pricing, to support consumer credit growth, including the following:

1. Special interest rate granting program that is adjusted to the local demand for bank **bjb** branch offices, both in West Java and outside West Java.

2. Program **bjb** REKAMAN (*Reward Kalau Ajak Teman*)
Program pemberian *reward*/insentif kepada nasabah Bank yang dapat memberikan *referral* debitur Kredit Konsumer.
3. Program **bjb** Merah Putih
Program pemberian hadiah langsung kepada debitur yang melakukan realisasi kredit pada periode waktu tertentu dalam rangka HUT RI ke-75.
4. Program Penghargaan Nasabah Setia
Program pemberian apresiasi kepada ASN Pemerintah Provinsi Jawa Barat yang merupakan debitur eksisting Kredit Konsumer, berupa pemberian hadiah yang diundi pada Peringatan Hari Jadi Pemerintah Provinsi Jawa Barat.
5. Program Mengulang Setia
Program pembebasan biaya provisi dan biaya administrasi pelunasan kepada debitur mengulang Kredit Konsumer dengan kriteria tertentu.
6. Program **bjb** Musisi (Makin Untung Asuransi dan Provisi)
Program pemberian keringanan asuransi dan provisi kepada debitur yang melakukan realisasi kredit konsumer guna meningkatkan minat debitur untuk mengajukan realisasi kredit.
7. Program **bjb** Meriah (Merdeka Berhadiah)
Program pemberian hadiah langsung kepada debitur yang melakukan realisasi kredit berupa *DigiCash* dengan nominal tertentu.
8. Optimalisasi pemasaran menggunakan aplikasi berbasis *online*
Divisi Kredit Konsumer meluncurkan aplikasi **bjb** COIN (*Consumer Loan Application*), aplikasi tersebut memudahkan calon debitur dalam melakukan simulasi pengajuan kredit serta pengajuan kredit secara *online*.
2. REKAMAN (*Reward Kalau Ajak Teman*) **bjb** Program
Reward/incentive program for Bank customers who provided Consumer Credit debtor referrals.
3. Merah Putih **bjb** Program
Direct prize giving program to debtors who made credit realization at a certain time period in the framework of the 75th Indonesian Independence Day
4. Loyal Customer Rewards Program
An appreciation program for the ASN (Civil servants) of the West Java Provincial Government, who became an existing consumer credit debtor, in the form of giving prizes drawn on the Anniversary of the West Java Provincial Government.
5. Faithful Repeating Program
Provision fee exemption program and repayment administration fee to debtors to repeat Consumer Loans with certain criteria.
6. Musisi (More Profit Provision and Insurance) **bjb** Program
Program for providing insurance relief and provision for debtors who realized consumer loans in order to increase the interest of debtors to apply for credit realization.
7. Meriah (Merdeka Berhadiah) **bjb** Program
Direct gift program to debtors who made credit realizations in the form of *DigiCash* with a certain nominal value.
8. Optimization of marketing using online-based applications
The Consumer Credit Division launched the **bjb** COIN (*Consumer Loan Application*) application, this application made it easier for prospective debtors to simulate credit applications and apply for credit online.

Strategi Pemasaran Kredit Ritel Tahun 2021

Rincian strategi pemasaran kredit ritel yang dilakukan pada tahun 2021 antara lain:

1. *Takeover*
Melakukan *colossal takeover* dan program subsidi biaya asuransi.
2. *Unorganic Loan Expansion*
Penyaluran kredit ritel melalui *pola channeling* kepada Lembaga Keuangan Bank Umum/BPR/Fintech.
3. Referral Marketing
Perluasan kriteria penerima *benefit* program *referral marketing* dari kriteria *Member Get Member* (MGM) menjadi *All Get Member* (AGM)
4. *Pricing*
Salah satu program yang dilakukan adalah **bjb** HEPI (Hemat Provisi dan Asuransi) yaitu program *pricing* dengan ketentuan yaitu RPC maksimal 90%, bebas biaya provisi, asuransi meliputi Pensiun Sendiri, Janda dan Duda, serta suku bunga sebesar 0,5% di atas suku bunga yang berlaku untuk produk **bjb** KPB (Kredit Purna Bhakti) dan **bjb** KPPB (Kredit Pra Purna Bhakti) Pola 2.

Marketing Strategy of Retail Credit in 2021

Details of the retail credit marketing strategy carried out in 2021 include:

1. *Takeover*
Conducting colossal takeover and insurance cost subsidy programs.
2. *Unorganic Loan Expansion*
Retail credit distribution through a channeling pattern to Commercial Bank/BPR/Fintech Financial Institutions.
3. Referral Marketing
Expansion of criteria for beneficiaries of referral marketing program benefits from Member Get Member (MGM) criteria to All Get Member (AGM)
4. *Pricing*
One of the programs carried out is **bjb** HEPI (Saving Provisions and Insurance), namely a pricing program with the provisions of a maximum RPC of 90%, free of provision fees, insurance covering Self-Retirement, Widows and Widowers, and an interest rate of 0.5% above the interest rate which applies to **bjb** KPB (Purna Bhakti Loans) and **bjb** KPPB (Pre Purna Bhakti Loans) products Pattern 2.



Strategi Pemasaran Kredit Korporasi dan Komersial Tahun 2021

bank **bjb** melakukan beberapa strategi pemasaran untuk produk korporasi dan komersial selama tahun 2021 yakni sebagai berikut:

1. Pemetaan potensi kredit *internal data mining* dari debitur eksisting, *eksternal data mining* dan *media searching*.
2. Memberikan keringanan bunga dengan dasar perhitungan *Cost Per Action* (CPA) dengan memperhitungkan akuisisi *product holding* untuk meningkatkan *fee based income*.
3. Secara aktif melakukan *cross selling* produk kredit dengan menggali potensi lain debitur dalam hal penempatan dana dalam bentuk giro dan tabungan yang dapat meningkatkan CASA bank, serta menggali kebutuhan kredit lainnya untuk menjaga portofolio kredit bank.
4. Melakukan pemasaran program **bjb** Indah melalui produk pinjaman daerah terkait alternatif sumber dana dalam bentuk pembiayaan kredit kepada Pemerintah Daerah untuk mendukung percepatan pembangunan infrastruktur dan peningkatan ekonomi daerah, serta produk kredit modal kerja kontrak kepada pada kontraktor yang mendapatkan proyek pekerjaan dengan sumber dana APBN maupun APBD.

Strategi Pemasaran Kredit UMKM 2021

bank **bjb** melakukan beberapa strategi pemasaran untuk produk kredit UMKM selama tahun 2021 yakni sebagai berikut:

1. Fokus terhadap *monitoring pipeline* dengan mengoptimalkan *monitoring* terhadap pergerakan dan eksekusi *pipeline* dari kantor cabang oleh kantor wilayah.
2. Optimalisasi penawaran *top up* dengan cara kantor cabang fokus melakukan penawaran *top up* kepada debitur eksisting.
3. Melakukan *monitoring on call* terhadap debitur dengan kolektibilitas 2 (dua) serta penawaran *top up* terhadap debitur eksisting dengan kolektibilitas 1 (satu).
4. Optimalisasi pola kemitraan dan penyaluran KUR TKI.
5. Pengalihan alokasi sebagian kuota KUR TKI menjadi KUR umum untuk pencapaian target 2021.
6. Pengembangan produk dan penyempurnaan bisnis proses (SOP dan biaya-biaya kredit).
7. Pengembangan sistem aplikasi proses kredit yang terintegrasi melalui aplikasi **bjb** Mesra, DiSentra dan **bjb**Laku (*Loan On Boarding*).
8. Penyaluran Kredit UMKM pola *Channeling* melalui Lembaga *Financial Technology*.
9. *Refreshment* dan peningkatan kompetensi melalui pendidikan dan pelatihan *team* UMKM.
10. Mendukung program Pemerintah Pusat dan Daerah dalam penyaluran kredit produktif untuk segmen UMKM melalui Kredit Usaha Rakyat, Kredit Skema Subsidi Resi Gudang serta Kredit **bjb** Mesra.

Marketing Strategy of Corporate and Commercial Credit in 2021

bank **bjb** carried out several marketing strategies for corporate and commercial products during 2021, namely as follows:

1. Mapping of internal data mining credit potential from existing debtors, external data mining and media searching.
2. Providing interest relief on the basis of Cost Per Action (CPA) calculation by considering the acquisition of product holdings to increase fee based income.
3. Actively cross-selling credit products by exploring other potential borrowers in terms of placement of funds in the form of current account and savings which can increase bank CASA, as well as exploring other credit needs to maintain bank credit portfolios
4. Marketing the **bjb** Indah program through regional loan products related to alternative sources of funds in the form of credit financing to local governments to support the acceleration of infrastructure development and improvement of the regional economy, as well as contract working capital loan products to contractors who worked with the projects from state budget funds as well as APBD.

Marketing Strategy of MSME Credit in 2021

bank **bjb** carried out several marketing strategies for MSME credit products during 2021, namely as follows:

1. Focus on monitoring pipelines by optimizing monitoring of the movement and execution of pipelines from branch offices by regional offices.
2. Optimizing top up offers by focusing particular branch offices to offer top up to existing debtors
3. Monitoring on call of debtors with collectability 2 (two) and offering top ups to existing debtors with collectability 1 (one).
4. Optimizing the partnership pattern and People's Business Loans for Indonesian Migrant Workers distribution.
5. Transferring the allocation of part of the KUR TKI quota to general KUR for the achievement of the 2021 target.
6. Product development and business process improvement (SOP and credit costs).
7. Development of an integrated credit process application system through the **bjb** Mesra, DiSentra and **bjb**Laku (*Loan On Boarding*) applications.
8. Channeling MSME Loans through the Financial Technology Institution.
9. Refreshment and improvement of competencies through the education and training of the MSME team.
10. Supporting the Central and Regional Government programs in the distribution of productive credit to the MSME segment through the People's Business Loans, Warehouse Receipt Subsidy Loan Scheme as well as the **bjb** Mesra Program.

Strategi Pemasaran Kredit Pemilikan Rumah (KPR) dan Kredit Kendaraan Bermotor (KKB) Tahun 2021

bank **bjb** melakukan beberapa strategi pemasaran untuk produk Kredit Kepemilikan Rumah (KPR) dan Kredit Kendaraan Bermotor (KKB) selama tahun 2021 yakni sebagai berikut:

1. Meningkatkan promosi **bjb** KPR Bekerjasama dengan Divisi *Corporate Secretary*,
2. Melakukan *Ajad Massal* dan penandatanganan *Massal Perjanjian Kerja Sama (PKS)* untuk meningkatkan *branding* **bjb** KPR dan mempererat Silaturahmi dengan Pengembang,
3. *Join* promo bersama pengembang berupa subsidi bunga, pemasaran bersama dan mengadakan *gathering* dengan mitra prioritas.
4. Meningkatkan *Service Level Agreement (SLA)* proses kredit.

Strategi Pemasaran Produk Dana Pihak Ketiga Tahun 2021

bank **bjb** melakukan beberapa strategi pemasaran untuk produk dana pihak ketiga selama tahun 2021 yakni sebagai berikut:

1. Kerjasama Penghimpunan DPK dengan pihak ketiga:
 - a. Dana Tunjangan Pendidik dan Tenaga Kependidikan (Dana Sertifikasi) Kerjasama bank **bjb** dengan Direktorat Guru dan Tenaga Kependidikan Kementerian Pendidikan dan Kebudayaan terkait dengan penyaluran Dana Tunjangan Pendidik dan Tenaga Kependidikan untuk jenjang Pendidikan Dasar, Pendidikan Menengah, Taman Kanak-Kanak, Pendidikan Anak Usia Dini (PAUD), dan Pendidikan Anak Usia Dini Non-Formal dan Informal (PAUDNI) dengan total dana yang disalurkan selama 2021 ± Rp7,2 triliun.
 - b. Dana Bantuan Operasional Sekolah (BOS) Kerjasama bank **bjb** dengan Dinas Pendidikan Provinsi Jawa Barat dan Dinas Pendidikan Provinsi Banten dalam penyaluran Dana Bantuan Operasional Sekolah (BOS) untuk sekolah tingkat Sekolah Dasar dan Sekolah Menengah Pertama di wilayah Jawa Barat dan Banten dengan total dana yang disalurkan selama 2021 ± Rp10,1 triliun.
 - c. Penyaluran Dana Pensiun bank **bjb** bekerjasama dengan PT Taspen dalam hal penyaluran dana pensiun dengan total penyaluran ± Rp371 miliar/bulan.
 - d. Perjanjian Kerjasama Penyaluran Dana Hibah Bantuan Sosial Perbaikan Rumah Tidak Layak Huni (RUTILAHU) Dinas Perumahan dan Pemukiman Provinsi Jawa Barat dengan total penyaluran Rp600 miliar dan penambahan anggaran belanja tambahan RUTILAHU sebesar Rp118 miliar.
 - e. Bekerja sama dengan Pejabat Pembuat Komitmen Rumah Swadaya Satuan Kerja Non Vertikal Tertentu Penyediaan Perumahan Provinsi Jawa Barat terkait Penyaluran Dana Bantuan Stimulan Perumahan Swadaya (BSPS) dengan

Marketing Strategy of Home Ownership Loans (KPR) and Motor Vehicle Loans (KKB) in 2021

bank **bjb** carried out several marketing strategies for Home Ownership Loans (KPR) and Motor Vehicle Loans (KKB) during 2021, namely as follows:

1. Increasing the promotion of **bjb** KPR in collaboration with the Corporate Secretary Division,
2. Conducting Mass *Ajad* and signing of Mass Cooperation Agreements (PKS) to improve the branding of **bjb** mortgages and strengthen friendships with developers,
3. Joining promos with developers in the form of interest subsidies, joint marketing and holding gatherings with priority partners.
4. Improving the Service Level Agreement (SLA) credit process.

Marketing Strategy of Third Party Fund in 2021

bank **bjb** carried out several marketing strategies for third party fund products during 2021, namely as follows:

1. Cooperation of DPK Collections with third parties:
 - a. Educators and Education Personnel Allowances Fund (Certification Fund) bank **bjb** collaboration with the Directorate of Teachers and Education Personnel of the Ministry of Education and Culture is related to the distribution of the Allowance Fund for Educators and Education Personnel for Basic Education, Secondary Education, Kindergarten, Early Childhood Education (PAUD), and Non-Formal and Informal Early Childhood Education (PAUDNI) with total funds disbursed during 2021 ± IDR7.2 trillion.
 - b. School Operational Assistance Fund (BOS) bank **bjb** cooperation with the West Java Provincial Education Office and the Banten Provincial Education Office in the distribution of School Operational Assistance Funds (BOS) for elementary and junior high school level schools in West Java and Banten with total funds distributed during 2021 ± IDR10.1 trillion.
 - c. bank **bjb** pension fund distribution collaborated with PT Taspen in terms of distributing pension funds with a total distribution of ± IDR371 billion/month.
 - d. Cooperation Agreement for the Distribution of Grants for Social Assistance for Improvements to Unfit for Living Houses (RUTILAHU) of the Department of Housing and Settlements of West Java Province with a total disbursement of IDR600 billion and the addition of an additional RUTILAHU budget of IDR118 billion.
 - e. Collaborating with the Commitment Making Official for Self-Help Homes for Certain NonVertical Work Units for West Java Province Housing Provision related to the Distribution of Self-Help Housing Stimulant Assistance



total penyaluran Rp300 miliar *Number of Account* (NoA) 14,853 dan penambahan program Penanganan Kemiskinan Ekstrem (PKE) sebesar Rp20,8 miliar untuk 1.040 Penerima Bantuan.

- f. *Memorandum of Understanding* (MoU) dengan ASABRI dalam pembayaran manfaat program tabungan hari tua, jaminan kecelakaan kerja, dan jaminan kematian termasuk nilai tunai iuran pensiun bagi prajurit TNI, anggota Polri, dan pegawai ASN di Lingkungan Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia. Gaji pensiun yang disalurkan selama tahun 2021 sebesar Rp180 miliar.
2. Melakukan strategi pemasaran melalui pendekatan komunitas (*community marketing*) melalui ATM *Co Branding* bank **bjb**, diantaranya dengan komunitas:
 - a. BROMLIN
 - b. Kelompok penyanyi jalanan (KPJ)
 - c. ADV Riders Bandung
 - d. Alumni SMA 5 Bandung
 - e. Dewan Koperasi Indonesia
 - f. HIPMI Cimahi
 - g. KDC Majalaya Max One
 - h. NXI Tapa Cimahi
 - i. Paguyuban Pasundan Kota Batam
 - j. PGRI
 - k. Pramuka Kwarcab Kota Tangerang
3. Menyelenggarakan program promosi tabungan sebagai berikut.
 - a. Program promosi tabungan **bjb** *CASA Bundling + Lucky* Angpao untuk nasabah yang menempatkan dana nya 70% Tabungan dan 30% Giro.
 - b. Program promosi tabungan **bjb** *Lucky Birthday* Dalam rangka HUT bank **bjb** dengan skema pemberian hadiah langsung kepada nasabah yang menempatkan dana dalam jangka waktu tertentu yakni 1 Mei - 31 Juli 2021.
 - c. Program promosi tabungan **bjb** *Tandamata Berjangka*, pemberian hadiah langsung kepada Nasabah yang membuka rekening **bjb** *Tandamata Berjangka* yakni 2 Januari - 31 Desember 2021.
 - d. Program promosi tabungan **bjb** *Tandamata SiMuda*, pemberian hadiah langsung kepada Nasabah yang membuka rekening **bjb** *Tandamata Berjangka* usia 18-30 tahun yakni 2 Januari - 31 Desember 2021.
 - e. Program promosi *Tandamata Merdeka*, pemberian hadiah langsung kepada nasabah dengan penempatan dana di Tabungan atau Giro dalam jangka waktu tertentu yakni 20 Agustus - 30 September 2021.
 - f. Program promosi tabungan **bjb** *Kids Saving Plan*, pemberian hadiah langsung kepada Nasabah yang membuka Rekening Berjangka dengan rekening sumber dana *My First* dan *Simpel* yakni 20 Agustus - 31 Oktober 2021.
 - g. Program promosi tabungan **bjb** *Amazing SurePrize*, pemberian hadiah langsung kepada Nasabah yang menempatkan dana di Tabungan dan Giro dalam jangka waktu tertentu yakni 1 Oktober - 31 Desember 2021.
 - h. Program promosi tabungan **bjb** *BOOM SurePrize*, pemberian hadiah langsung kepada Nasabah yang menempatkan dana di Tabungan dan Giro dalam jangka waktu tertentu yakni 13 - 31 Desember 2021.

(BSPS) with a total disbursement of IDR280 billion *Number of Accounts* (NoA) 14,853 and the addition of the Extreme Poverty Management (PKE) program of IDR20.8 billion for 1,040 Aid Recipients.

- f. *Memorandum of Understanding* (MoU) with ASABRI in the payment of old-age savings program benefits, work accident insurance, and death benefits including the cash value of pension contributions for TNI soldiers, Polri members, and ASN employees within the Ministry of Defense and the Indonesian National Police. Pension salaries distributed during 20201 amounted to IDR180 billion.
2. Carry out a marketing strategy through a community approach (*Community Marketing*) through bank **bjb** *Co Branding* ATM, including with the community:
 - a. BROMLIN
 - b. Kelompok penyanyi jalanan (KPJ)
 - c. ADV Riders Bandung
 - d. Alumni SMA 5 Bandung
 - e. Dewan Koperasi Indonesia
 - f. HIPMI Cimahi
 - g. KDC Majalaya Max One
 - h. NXI Tapa Cimahi
 - i. Paguyuban Pasundan Kota Batam
 - j. PGRI
 - k. Pramuka Kwarcab Kota Tangerang
3. Organizing savings promotion programs as follows:
 - a. The **bjb** *CASA Bundling + Lucky* Angpao savings promotion program for customers who placed 70% of their funds in Savings and 30% Current Accounts.
 - b. Promotional program for **bjb** *Lucky Birthday* savings In the context of bank **bjb**'s anniversary with a direct gift scheme to customers who placed funds within a certain period of time, May 1 - July 31, 2021.
 - c. The **bjb** *Tandamata Futures* savings promotion program, giving direct gifts to customers who opened a **bjb** *Tandamata Futures* account, namely January 2 - December 31, 2021.
 - d. The **bjb** *Tandamata SiMuda* savings promotion program, giving direct gifts to customers who opened a **bjb** *Tandamata Futures* account aged 18-30 years, namely January 2 - December 31, 2021.
 - e. The *Tandamata Merdeka* promotion program, giving direct prizes to customers by placing funds in Savings or Current Accounts within a certain period of time, namely August 20 - September 30, 2021.
 - f. The **bjb** *Kids Saving Plan* savings promotion program, giving direct gifts to Customers who opened *Futures Accounts* with *My First* and *Simple* fund source accounts, namely August 20 - October 31, 2021.
 - g. The *Amazing SurePrize* **bjb** savings promotion program, giving direct prizes to customers who placed funds in Savings and Current Accounts within a certain period of October 1 - December 31, 2021.
 - h. The **bjb** *BOOM SurePrize* savings promotion program, giving direct prizes to customers who placed funds in Savings and Current Accounts within a certain period of December 13 - 31 2021.

4. Menyelenggarakan *campaign activity* secara berkesinambungan diantaranya:

a. *Webinar* Menabung Sejak Muda Yok! Dalam rangka memperingati Hari Indonesia Menabung

Hari/Tanggal : Sabtu/07 Agustus 2021

Tempat : Platform Zoom

Peserta : Pelajar tingkat SMA dan SMK

Pemberian program beasiswa Bedas Calakan untuk pelajar dan santri di Kabupaten Bandung sebanyak 1500 NoA **bjb** Tandamata MyFirst dengan total penyaluran beasiswa sebesar Rp900.000.000 (Sembilan Ratus Juta Rupiah).

c. Webinar sosialisasi tabungan Simpanan Pelajar (SimPel) di wilayah Kota Sukabumi

Hari/Tanggal : Senin/09 Agustus 2021

Tempat : Platform Zoom

Peserta : Pelajar tingkat SD, SMP dan SMA

Webinar Puncak Hari Indonesia Menabung "Satu Rekening Satu Pelajar, Wujudkan Mimpi Anak Indonesia"

Hari/Tanggal : Selasa/24 Agustus 2021

Tempat : Platform Zoom

Peserta : Pelajar, Perangkat Sekolah, Perangkat Daerah, Pemerintah Pusat dan OJK

Serbuan Vaksinasi TNI AU Bakorda Bandung dan sosialisasi tabungan Simpanan Pelajar (SimPel)

Hari/Tanggal : Selasa/24 Agustus 2021

Tempat : Pangkalan TNI AU Husein Sastranegara

Peserta : Pelajar tingkat SMA

Gebyar vaksinasi Jabar Juara untuk pelajar dan sosialisasi program Satu Rekening Satu Pelajar

Hari/Tanggal : Sabtu/28 Agustus 2021

Tempat : Masjid Raya Al Jabbar

Peserta : Pelajar tingkat SMA

Serbuan vaksinasi COVID-19 bersama Kolinlamil TNI AL di Kabupaten Pandeglang dan sosialisasi program Satu Rekening Satu Pelajar

Hari/Tanggal : Senin/06 September 2021

Tempat : Coconut Island

Peserta : Pelajar

Pekan Vaksinasi dan Simpanan Pelajar bersama Otoritas Jasa Keuangan (OJK) Kantor Regional 2 Jawa barat yang dilakukan serentak di 4 lokasi, yaitu:

Hari/Tanggal : Senin/25 Oktober 2021

Tempat : - Kota Bandung
- Kota Cirebon
- Kabupaten Karawang
- Kabupaten Tasikmalaya

Peserta : Pelajar tingkat SMP

4. Organizing campaign activities on an ongoing basis including:

a. Webinar Lets Save Money Since Young! In commemoration of Indonesia Savings Day

Date and time : Saturday/August 07, 2021

Place : Zoom Platform

Participant : High school and vocational level students

Providing the *Bedas Calakan* scholarship program for students in Bandung Regency as much as 1500 NoA **bjb** Tandamata MyFirst with a total distribution of scholarships of IDR900,000,000 (Nine Hundred Million Rupiah).

c. Webinar socializing Student Savings (SimPel) in the Sukabumi City area

Date and time : Monday/August 09, 2021

Place : Zoom Platform

Participant : Elementary, middle and high school students

Webinar Peak Indonesia Day Saving "One Student Account, Realize Indonesian Children's Dreams"

Date and time : Tuesday/August 24, 2021

Place : Zoom Platform

Participant : Students, School Apparatus, Regional Apparatus, Central Government and FSA

The Indonesian Air Force Vaccination Raid Bakorda Bandung and socialization of Student Savings Savings (SimPel)

Date and time : Tuesday/August 24, 2021

Place : Husein Sastranegara Air Force Base

Participant : High school student

West Java Champion vaccination celebration for students and socialization of the One Account One Student program

Date and time : Saturday/August 28, 2021

Place : Al Jabbar Grand Mosque

Participant : High school student

The COVID-19 vaccination raid with the Indonesian Navy's Kolinlamil in Pandeglang Regency and the socialization of the One Account One Student program

Date and time : Monday/September 06, 2021

Place : Coconut Island

Participant : Student

Week of Vaccination and Student Savings with the Financial Services Authority (OJK) Regional Office 2 West Java which was held simultaneously in 4 locations, namely:

Date and time : Monday/October 25, 2021

Place : - Bandung
- Cirebon City
- Karawang Regency
- Tasikmalaya Regency

Participant : Middle school students



Strategi Pemasaran bjb Prioritas

Untuk meningkatkan jumlah dana kelolaan dan meningkatkan pencapaian, **bjb** Prioritas melakukan strategi pemasaran melalui kegiatan dan program-program sebagai berikut:

1. **Program Bundling Sureprize**
Pelaksanaan program *bundling sureprize* sesuai dengan memo nomor 104/DJK-BPR/M/2021 perihal memo aktivasi Bundling Sureprize **bjb** Prioritas tahun 2021, periode program mulai dari 22 Februari 2021 sampai dengan 30 November 2021.
2. **Program Member Get Member**
Pelaksanaan program *Member Get Member* sesuai dengan memo nomor 003/DJK-BPR/S/2021 perihal aktivasi program *Member Get Member* **bjb** Prioritas tahun 2021, periode program mulai dari 1 Februari 2021 sampai dengan 30 November 2021.
3. **Program Duo Invest**
Pelaksanaan program *Duo Invest* sesuai dengan memo nomor 581/DJK-BPR/M/2021 perihal aktivasi program Duo Invest **bjb** Prioritas tahun 2021, periode program mulai dari 1 Desember 2021 sampai dengan 31 Desember 2021.
4. **Webinar Imlek bjb Prioritas**
Mengadakan *webinar* spesial Imlek untuk nasabah **bjb** Prioritas, dengan mengundang narasumber ternama, yaitu Master Yulius Fang – Konsultan, Praktisi, Peneliti Founder dan CEO Fengshui Consultant.
Hari/Tanggal : Kamis, 11 Februari 2021
Tempat : Zoom Webinar
Peserta : Nasabah **bjb** Prioritas
5. **Private Financial Consultation**
Mengadakan event *Private Financial Consultation* untuk 13 (tiga belas) nasabah **bjb** Prioritas terpilih, setiap nasabah mendapatkan sesi konsultasi secara privat selama 2 (dua) jam, event *Private Financial Consultation* diadakan selama 3 (tiga) dengan mengundang narasumber Henry Januar, QWP, AEPP, IPP, CIMP-Ketua Badan Penasihat *Financial Planner Association* Indonesia.
Hari/Tanggal : Senin, 22 Februari 2021 s/d Rabu, 24 Februari 2021
Tempat : Crown Plaza Hotel - Bandung
Peserta : Nasabah **bjb** Prioritas
6. **Virtual Customer Gathering – Investasi Offshore Allianz Indonesia**
Mengadakan *virtual customer gathering* memberikan informasi mengenai *market outlook* dan peluang investasi *offshore* di tahun 2021, bekerjasama dengan *partner* perusahaan Asuransi – Allianz Indonesia.
Hari/Tanggal : Kamis, 22 Juli 2021
Tempat : Zoom Webinar
Peserta : Nasabah **bjb** Prioritas
7. **Webinar Pajak – Dividen Bebas Pajak**
Bekerja sama dengan Kanwil Direktorat Jenderal Pajak Jawa Barat I mengadakan *webinar* dengan tema Dividen Bebas

Marketin Strategy of bjb Priority

To increase the amount of funds under management and increase achievement, **bjb** Prioritas carried out a marketing strategy through the following activities and programs:

1. **Sureprize Bundling Program**
The sureprize bundling program implementation was in accordance with memo number 104/DJK-BPR/M/2021 regarding the 2021 **bjb** Prioritas Sureprize Bundling activation memo, the program period starts from February 22, 2021 to November 30, 2021.
2. **Member Get Member Program**
The implementation of the Member Get Member program was in accordance with memo number 003/DJK-BPR/S/2021 regarding the activation of the **bjb** Priority Member Get Member program in 2021, the program period started from February 1, 2021 to November 30, 2021.
3. **Duo Invest Program**
The implementation of the Duo Invest program was in accordance with memo number 581/DJK-BPR/M/2021 regarding the activation of the Duo Invest **bjb** Priority program in 2021, the program period starts from December 1, 2021 to December 31, 2021.
4. **Priority bjb Chinese New Year Webinar**
Holding a special Chinese New Year webinar for Prioritas **bjb** customers, inviting well-known resource persons, namely Master Yulius Fang – Consultant, Practitioner, Researcher Founder and CEO of Fengshui Consultant.
Day/Date : Thursday, February 11, 2021
Venue : Zoom Webinar
Participant : Priority **bjb** customer
5. **Private Financial Consultation**
Holding a Private Financial Consultation event for 13 (thirteen) selected Priority **bjb** customers, each customer got a private consultation session for 2 (two) hours, the Private Financial Consultation event was held for 3 (three) inviting resource persons Henry Januar, QWP, AEPP, IPP, CIMP-Chairman of the Indonesian Financial Planner Association Advisory Board.
Day/Date : Monday, February 22, 2021 to Wednesday, February 24, 2021
Venue : Crown Plaza Hotel - Bandung
Participant : Priority **bjb** customer
6. **Virtual Customer Gathering – Offshore Investment Allianz Indonesia**
Holding a virtual customer gathering providing information on the market outlook and offshore investment opportunities in 2021, in collaboration with an insurance company partner – Allianz Indonesia.
Day/Date : Thursday, July 22, 2021
Venue : Zoom Webinar
Participant : Priority **bjb** customer
7. **Tax Webinars – Tax-Free Dividends**
In collaboration with the Regional Office of the Directorate General of Taxes West Java I held a webinar with the theme

Pajak-Investasi Dalam Negeri, *webinar* diadakan khusus untuk nasabah **bjb** Prioritas.

Hari/Tanggal : Kamis, 2 September 2021

Tempat : Zoom Webinar

Peserta : Nasabah **bjb** Prioritas

8. Strategi Pemasaran Komunitas - Golf GOBAR Tournament

Melakukan strategi pemasaran melalui *event sponsorship* dan pendekatan komunitas (*community marketing*) Golf GOBAR di Kota Bandung.

Hari/Tanggal : Minggu, 11 April 2021

Tempat : Dago Heritage Golf

Peserta : Komunitas GOBAR dan Nasabah **bjb** Prioritas

9. Strategi Pemasaran Komunitas TDA Luxury Toys

Melakukan strategi pemasaran melalui *event sponsorship* dan pendekatan komunitas (*community marketing*) The Jakarta Auto Luxury Toys di beberapa kota besar sebagai berikut:

Bandung : Minggu, 2 Mei 2021

Semarang : Sabtu, 9 Oktober 2021

10. Strategi Pemasaran Komunitas Sepeda – Pasundan Ride

Melakukan strategi pemasaran melalui *event sponsorship* dan pendekatan komunitas (*community marketing*) Sepeda Pasundan Ride di kota Bandung.

Hari/Tanggal : Sabtu, 9 Oktober 2021

Tempat : Lembang - Bandung

Peserta : Komunitas Sepeda Pasundan Ride dan Nasabah **bjb** Prioritas

11. Strategi Pemasaran Komunitas HDCI

Melakukan strategi pemasaran melalui *event sponsorship* dan pendekatan komunitas (*Community Marketing*) HDCI di kota Denpasar.

Hari/Tanggal : Sabtu, 27 November 2021

Tempat : Hard Rock Hotel Bali

Peserta : Komunitas HDCI dan Nasabah **bjb** Prioritas

12. Strategi Pemasaran Komunitas Toko Emas – Hartadinata Abadi

Melakukan strategi pemasaran melalui *event sponsorship* dan pendekatan komunitas (*community marketing*) pemilik Toko Emas di kota Bandung yang diadakan pada tanggal 28 November 2021.

Hari/Tanggal : Minggu, 28 November 2021

Tempat : Ballroom Hotel Ibis TSM Bandung

Peserta : Komunitas Pengusaha Emas

13. Mini Gathering – Produk Bancassurance

Untuk meningkatkan penjualan produk *bancassurance*, diadakan acara *mini gathering* dengan mengundang nasabah **bjb** Prioritas di beberapa kota sebagai berikut:

Surabaya : 3 November 2021

Bogor : 5 November 2021

Bandung : 23 November 2021

Jakarta : 3 Desember 2021

Tax-Free Dividends - Domestic Investment, the webinar was held specifically for Prioritas **bjb** customers.

Day/Date : Thursday, September 2, 2021

Venue : Zoom Webinar

Participant : Priority **bjb** customer

8. Community Marketing Strategy - Golf GOBAR Tournament

Carrying out marketing strategies through sponsorship events and a community marketing approach for GOBAR Golf in Bandung City.

Day/Date : Sunday, April 11, 2021

Venue : Dago Heritage Golf

Participant : GOBAR Community and Priority **bjb** Customers

9. TDA Luxury Toys Community Marketing Strategy

Carrying out marketing strategies through sponsorship events and community marketing The Jakarta Auto Luxury Toys in several big cities as follows:

Bandung : Sunday, May 2, 2021

Semarang : Saturday, October 9, 2021

10. Bike Community Marketing Strategy – Pasundan Ride

Carrying out marketing strategies through sponsorship events and community marketing for Pasundan Ride Bikes in the city of Bandung.

Day/Date : Saturday, October 9, 2021

Place : Lembang - Bandung

Participants : Pasundan Ride Bike Community and Priority **bjb** Customers

11. HDCI Community Marketing Strategy

Carrying out marketing strategies through sponsorship events and HDCI Community Marketing in Denpasar.

Day/Date : Saturday, November 27, 2021

Place : Hard Rock Hotel Bali

Participants : HDCI Community and Priority **bjb** Customers

12. Gold Shop Community Marketing Strategy – Hartadinata Abadi

Carrying out marketing strategies through sponsorship events and community marketing for Gold Shop owners in Bandung, and it was held on November 28, 2021.

Day/Date : Sunday, November 28, 2021

Place : Ibis Hotel TSM Bandung Ballroom

Participants : Gold Entrepreneur Community

13. Mini Gathering – Bancassurance Products

To increase sales of bancassurance products, a mini gathering was held by inviting **bjb** Prioritas customers in the following cities:

Surabaya : November 3, 2021

Bogor : November 5, 2021

Bandung : November 23, 2021

Jakarta : December 3, 2021



Strategi dan Program Pemasaran *Wealth Management* Tahun 2021

Dalam rangka meningkatkan perolehan *fee based income* dan pencapaian *goal setting* untuk tahun 2021, bank **bjb** merencanakan beberapa program dan strategi yang dijalankan pada tahun 2021 diantaranya:

1. Aktivitas Pemasaran
 - a. Meningkatkan jumlah *referral bancassurance* pada bank staff kantor cabang dan KCP melalui sosialisasi produk/program dan kunjungan secara berkala.
 - b. Meningkatkan penjualan Reksadana secara merata di seluruh kantor cabang melalui pembekalan *market update* dan *refreshment* produk reksadana kepada seluruh tenaga pemasar bank **bjb**.
 - c. Meningkatkan jumlah kantor cabang dan KCP yang mencapai target *goal setting* 2021.
 - d. Mengoptimalkan program baru dan program yang sudah berjalan agar dapat dicapai oleh para bank staff secara menyeluruh.
2. Program Promosi
Penyelenggaraan program promosi secara berkala dan tematik baik untuk pegawai bank **bjb** maupun untuk nasabah.
3. Pengembangan Kompetensi SDM
Mengikutsertakan pegawai bank **bjb** dalam pelatihan atau sertifikasi di bidang *wealth management* yang dapat menunjang kebutuhan pemasaran di lapangan.
4. Penambahan Produk dan/atau Kerjasama
 - a. Penambahan beberapa produk dan/atau kerjasama *Bancassurance* dengan beberapa perusahaan Asuransi Mitra yaitu:
 - PT Allianz Life Indonesia
 - PT BNI Life Insurance
 - PT Equity Life Indonesia
 - b. Pengajuan perizinan Produk Reksa Dana Terproteksi Syailendra Capital Protected Fund 48 kerjasama dengan PT Syailendra Capital.

Strategi Pemasaran *International Banking* Tahun 2021

Berikut beberapa strategi pemasaran dalam pencapaian target pendapatan berupa *fee based income* dan *interest income* serta menghasilkan volume transaksi atas produk *trade* dan *loan* yang dikelola oleh Divisi *International Banking*, yaitu:

1. Melakukan *review* dan penambahan *counterparty* untuk mendukung bisnis bank.
2. Mempertahankan hubungan yang baik dan menggali potensi kerjasama dengan *counterparty* serta melakukan *cross selling* berbagai produk yang dimiliki.
3. Peningkatan *credit line* sesuai dengan kebutuhan bisnis namun tetap memperhatikan prinsip kehati-hatian.
4. Optimalisasi utilisasi *credit line* dalam rangka peningkatan bisnis dan pendapatan bank.

Marketing Strategy and Program of *Wealth Management* in 2021

In order to increase fee-based income and achieve goal setting for 2021, bank **bjb** plans several programs and strategies to be implemented in 2021, including:

1. Marketing Activities
 - a. Increase the number of bancassurance referrals at branch office and sub-branch office bank staff through product/program socialization and regular visits.
 - b. Increase Mutual Fund sales evenly in all branch offices by providing market updates and refreshment of mutual fund products to all marketers of bank **bjb**.
 - c. Increase the number of branch offices and sub-branch offices that achieved the target goal setting in 2021.
 - d. Optimizing new programs that were already running so that they could be achieved by bank staff as a whole.
2. Promotion Program
Organizing regular and thematic promotion programs for bank **bjb** employees and customers.
3. HR Competency Development
Involving bank **bjb** employees in training or certification in the field of *wealth management* that could support marketing needs in the field.
4. Adding Products and/or Cooperation
 - a. The addition of several products and/or Bancassurance cooperation with several Partner Insurance companies, namely:
 - PT Allianz Life Indonesia
 - PT BNI Life Insurance
 - PT Equity Life Indonesia
 - b. Application for licensing for Syailendra Capital Protected Fund 48 Protected Mutual Fund Products in collaboration with PT Syailendra Capital.

Marketing Strategy of *International Banking* in 2021

Following are some marketing strategies in achieving revenue targets in the form of fee based income and interest income as well as generating transaction volume for trade and loan products managed by the International Banking Division, namely:

1. Reviewing and adding counterparties to support the bank's business.
2. Maintaining good relationships and explore potential partnerships with counterparties and carry out cross selling of various products owned.
3. Improving credit lines according to business needs while still observing the principle of prudence.
4. Optimizing credit line utilization in order to increase business and bank revenue

5. Meningkatkan pendapatan melalui pemasaran aktif dan *structuring trade finance* yang dapat memenuhi kebutuhan nasabah.
6. Strategi pemasaran difokuskan pada sektor-sektor usaha yang mendukung program pemerintah yang beralih ke sektor Kesehatan dan pengembangan sektor riil, yaitu diantaranya sektor konstruksi, infrastruktur, perdagangan ekspor impor, manufaktur dan *Consumer Goods*.
7. Melakukan pemasaran terhadap *database supplier/buyer* dari nasabah eksisting dalam rangka optimalisasi *Trade Ecosystem* di bank **bjb**.
8. Melakukan Promosi diantaranya sebagai berikut:
 - a. Bebas biaya materia bagi setiap transaksi penerimaan uang (*incoming transfer*) melalui Western Union.
 - b. **bjb Remittance Reward** untuk transaksi valas terbanyak
 - c. *Loyalty Customer bjb* Transfer valas.
9. Bekerja sama dengan *remittance agent* di Taiwan untuk meningkatkan transaksi kiriman uang para PMI di Taiwan ke Indonesia.

Strategi Pemasaran *Treasury* Tahun 2021

bank **bjb** melakukan beberapa strategi pemasaran untuk produk *treasury* selama tahun 2021 yakni sebagai berikut:

1. Meningkatkan *fee based income* melalui transaksi *trading* Surat Berharga Negara.
2. *Enhancement yield instrument treasury* dengan tetap memperhatikan risiko pasar dan likuiditas.
3. Meningkatkan *retail* bisnis *treasury* khususnya penjualan *bonds retail* kepada nasabah.

Strategi Pemasaran Dana Pensiun Lembaga Keuangan (DPLK) Tahun 2021

Target pasar DPLK bank **bjb** terdiri dari calon peserta pemberi kerja dan peserta mandiri/individu. Dalam percepatan peningkatan dana kelolaan DPLK, calon peserta pemberi kerja merupakan potensi terbesar. Namun secara umum, individu merupakan pasar utama bagi DPLK bank **bjb**, besarnya *captive market* bank **bjb** di sektor retail dan konsumen serta kedekatan hubungan dengan Pemerintahan Daerah merupakan kekuatan yang dapat dimanfaatkan DPLK bank **bjb** dalam melakukan pemasaran produk DPLK. Hal tersebut merupakan salah satu dasar penyusunan strategi pemasaran DPLK bank **bjb** yang menitik beratkan pada peningkatan kerjasama dengan pemerintahan di wilayah Jawa Barat dan seluruh Indonesia.

Adapun beberapa strategi yang diterapkan DPLK bank **bjb** di tahun 2021 adalah sebagai berikut:

1. Merancang program-program *marketing* kreatif, inovatif dan program-program berbasis *digital marketing* dan aplikasi.
2. Meningkatkan ekspansi peserta DPLK kepada *customer based* potensial bank **bjb**.

Marketin Strategy of *Treasury* in 2021

bank **bjb** carried out several marketing strategies for treasury products during 2021, namely as follows:

1. Increasing fee based income through trading transactions in Government Securities.
2. Enhancement of treasury instrument yields while taking into account market and liquidity risks.
3. Increasing the retail treasury business, especially the sale of retail bonds to customers.

Marketing Strategi of Pension Financial Institutions (DPLK) in 2021

The target market for Financial Institution Pension Fund bank **bjb** consisted of prospective employers and independent/individual participants. In accelerating the increase in Financial Institution Pension managed funds, prospective employer participants are the biggest potential. However, in general, individuals became the main market for bank **bjb** Financial Institution Pension Fund, the large captive market of bank **bjb** in the retail and consumer sectors and the close relationship with local governments were strengths that bank **bjb** Financial Institution Pension Fund could use in marketing Financial Institution Pension Fund products. This was one of the bases for preparing bank **bjb**'s Financial Institution Pension Fund marketing strategy which focused on increasing cooperation with the government in West Java and throughout Indonesia.

The strategies implemented by bank **bjb** Financial Institution Pension Fund in 2021 were as follows:

1. Designing creative, innovative marketing programs and digital marketing and application-based programs.
2. Increasing the expansion of Financial Institution Pension Fund participants to potential customer based bank **bjb**.



3. Meningkatkan pemasaran produk DPLK secara retail atau individu melalui group/komunitas.
4. Meningkatkan literasi dan inklusi pentingnya program pensiun kepada *stakeholder* melalui *marketing digital* dan *human to human*.
5. Meningkatkan aliansi bersama unit bisnis lain dan menjadikan produk DPLK sebagai salah satu rantai produk bank **bjb**.
6. Meningkatkan kompetensi dan menyusun program khusus untuk tenaga *marketing* DPLK.

Pangsa Pasar

Analisis pangsa pasar diklasifikasikan berdasarkan jumlah aset yang dimiliki, jumlah dana pihak ketiga yang berhasil dihimpun, dan jumlah kredit yang diberikan. bank **bjb** menghadapi persaingan pasar dengan Bank Pembangunan Daerah (BPD) yang disajikan sebagai berikut

Tabel Pangsa Pasar bank bjb dibandingkan BPD

Table of Market Share of bank **bjb** compared to BPD

		(dalam miliar Rupiah/in IDR billion)	
Uraian Description	Keterangan Information	Desember 2021 December 2021	Desember 2020 December 2020
Jumlah Aset Total Asset	BPD	861,33	763,88
	bank bjb	149,42	133,56
	Pangsa Pasar (%) Market Share (%)	17,35%	17,48%
Jumlah Dana Pihak Ketiga Total Third Party Fund	BPD	681,61	590,60
	bank bjb	113,50	99,56
	Pangsa Pasar (%) Market Share (%)	16,65%	16,86%
Jumlah Kredit Yang Diberikan Total Loans	BPD	516,09	488,67
	bank bjb	95,44	89,10
	Pangsa Pasar (%) Market Share (%)	18,49%	18,23%

Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) Desember 2021
Source: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) December 2021

Berdasarkan jumlah aset, penguasaan pasar bank **bjb** terhadap BPD per Desember 2021 mencapai 17,35% mengalami sedikit penurunan dibandingkan dengan per Desember 2020 yang mencapai 17,48%. Dari sisi jumlah dana pihak ketiga pangsa pasar bank **bjb** per Desember 2021 mencapai 16,65% yang mengalami penurunan dibandingkan dengan tahun sebelumnya yang mencapai 16,86%. Meskipun demikian, untuk pangsa pasar jumlah kredit yang diberikan per Desember 2021 bank **bjb** mencapai 18,49% meningkat dibandingkan dengan per Desember 2020 yang mencapai 18,23%. Kenaikan pangsa pasar merupakan penerapan dari strategi yang efektif yang dilakukan oleh bank **bjb**.

3. Increasing the marketing of Financial Institution Pension Fund products in retail or individually through groups/communities.
4. Increasing literacy and inclusion of the importance of the pension program to stakeholders through digital marketing and human to human.
5. Increasing alliances with other business units and making Financial Institution Pension Fund products one of the bank **bjb** product chains.
6. Improving competence and develop special programs for Financial Institution Pension Fund marketing staff.

Market Share

Market share analysis is classified based on the number of assets owned, the amount of third party funds collected, and the amount of credit granted. bank **bjb** faces market competition with the Regional Development Bank (BPD) which is presented as follows

Based on total assets, bank **bjb**'s market share of BPD as of December 2021 reached 17.35%, a slight decrease compared to December 2020 which reached 17.48%. In terms of the amount of third party funds, bank **bjb**'s market share as of December 2021 reached 16.65%, which decreased compared to the previous year which reached 16.86%. However, for the market share, the number of loans disbursed as of December 2021, bank **bjb** reached 18.49%, an increase compared to December 2020 which reached 18.23%. The increase in market share was the implementation of an effective strategy carried out by bank **bjb**.

Diagram Pangsa Pasar bank bjb dibandingkan dengan BPD Per Desember Tahun 2021

Diagram of bank **bjb** Market Share compared to BPD as of December 2021

(dalam %/in %)

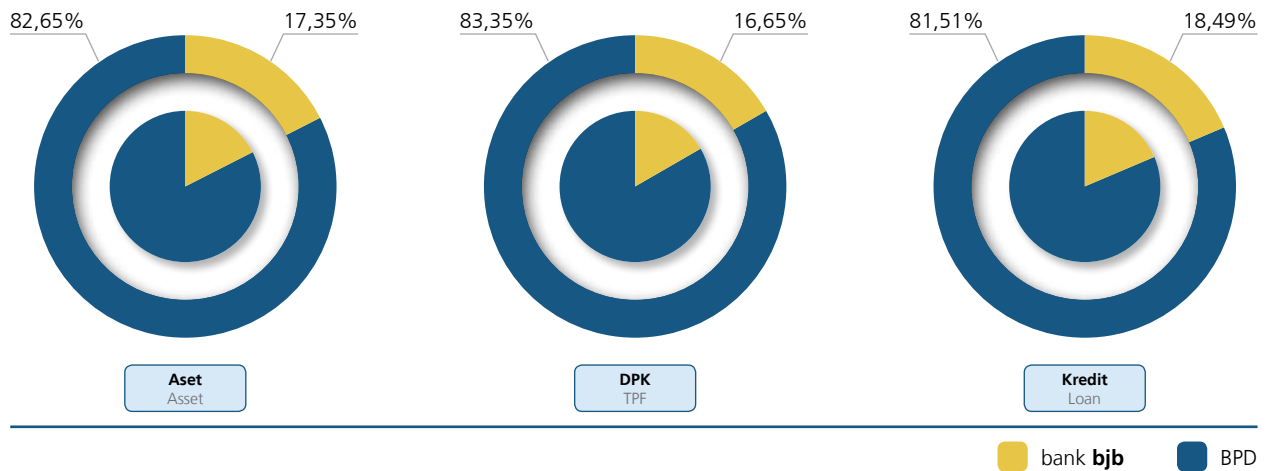
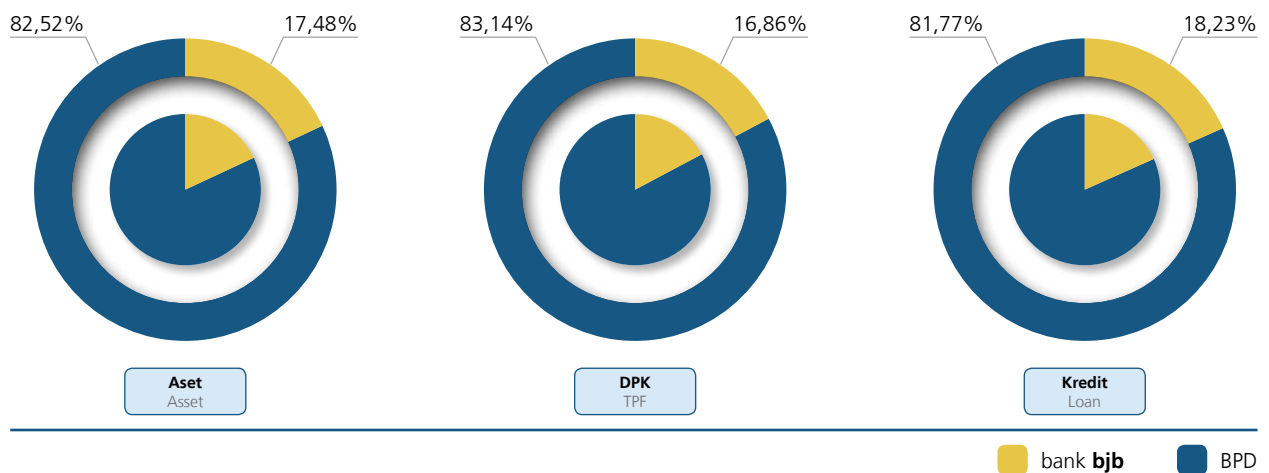


Diagram Pangsa Pasar bank bjb dibandingkan dengan Per Desember Tahun 2020

Diagram of bank **bjb** Market Share Compared to BPD as of December 2020

(dalam %/in %)



Selain menghadapi persaingan di dengan BPD, bank **bjb** juga menghadapi persaingan dengan Bank Umum. Pangsa pasar bank **bjb** berdasarkan jumlah aset, jumlah dana pihak ketiga, dan jumlah kredit yang diberikan diuraikan sebagai berikut.

Beside facing competition at BPD, bank **bjb** also faces competition with the Commercial Bank. bank **bjb** market share based on total assets, total third party funds, and total loans are described as follows.



Tabel Pangsa Pasar bank bjb dibandingkan dengan Bank Umum

Table of bank **bjb** Market Share Compared to Commercial Bank

(dalam miliar Rupiah/in IDR billion)

Uraian Description	Keterangan Information	Desember 2021 December 2021	Desember 2020 December 2020
Jumlah Aset Total Asset	Bank Umum Commercial Bank	10.112,30	9.177,89
	bank bjb	149,42	133,56
	Pangsa Pasar (%) Market Share (%)	1,48%	1,46%
Jumlah Dana Pihak Ketiga Total Third Party Fund	Bank Umum Commercial Bank	7.479,46	6.665,39
	bank bjb	113,50	99,56
	Pangsa Pasar (%) Market Share (%)	1,52%	1,49%
Jumlah Kredit yang Diberikan Total Loans	Bank Umum Commercial Bank	5.768,59	5.481,56
	bank bjb	95,44	89,10
	Pangsa Pasar (%) Market Share (%)	1,65%	1,63%

Sumber: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) Desember 2021
Source: Statistik Perbankan Indonesia Otoritas Jasa Keuangan (SPI OJK) December 2021

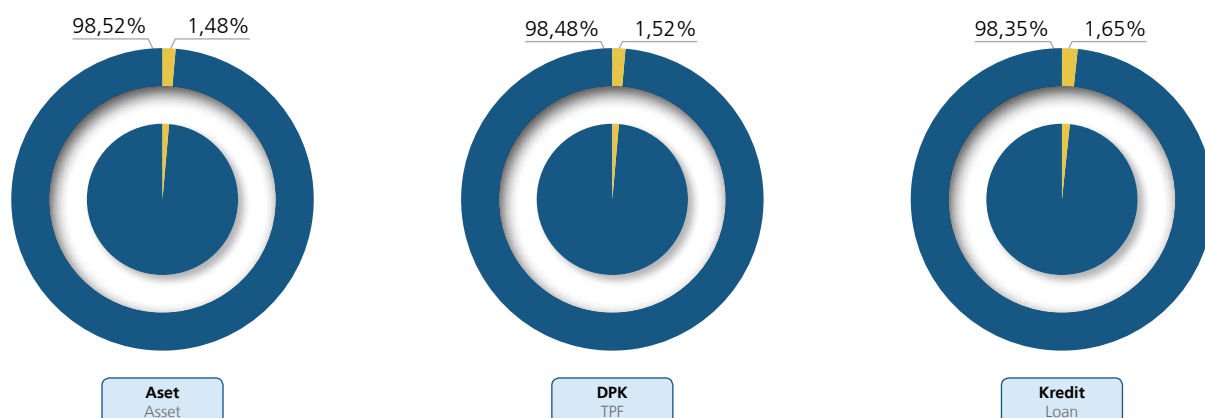
Di tengah ketatnya persaingan pada BPD, bank bjb juga menghadapi persaingan dengan Bank Umum di Indonesia. Berdasarkan jumlah aset dan DPK per Desember 2021, pangsa pasar mengalami kenaikan masing-masing menjadi 1,48% dan 1,52%. Demikian pula dengan pangsa pasar jumlah kredit yang diberikan mengalami peningkatan dari 1,63% menjadi 1,65% per Desember 2021.

In the midst of intense competition at BPD, bank bjb also faces competition with commercial banks in Indonesia. Based on total assets and deposits as of December 2021, market share increased to 1.48% and 1.52%, respectively. Likewise, the market share of the number of loans extended from 1.63% to 1.65% as of December 2021.

Diagram Pangsa Pasar bank bjb dibandingkan dengan Bank Umum Per Desember 2021

Diagram of bank **bjb** Market Share Compared to Commercial Bank as of December 2021

(dalam %/in %)

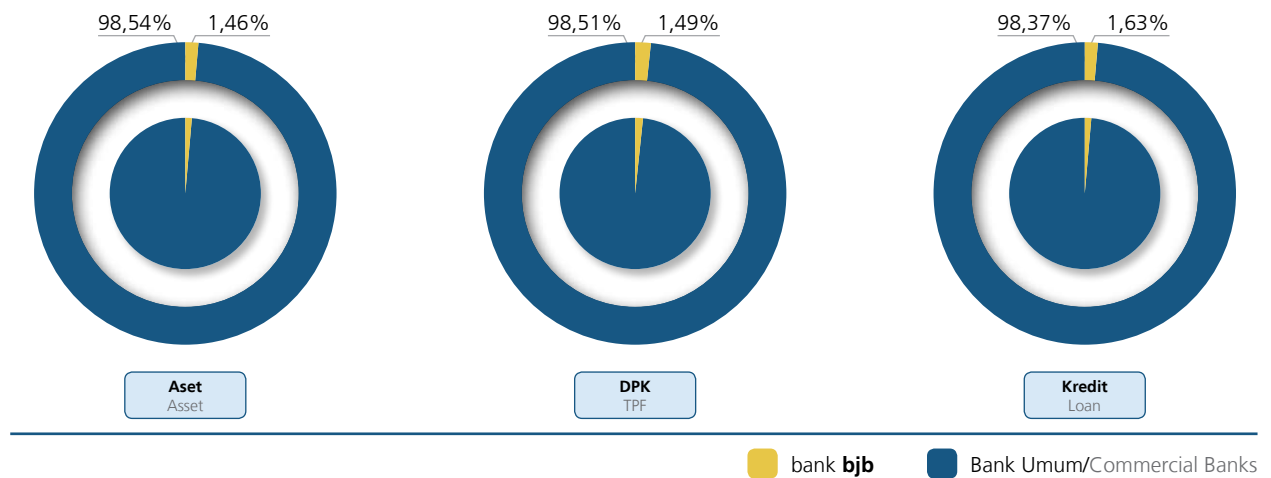


bank **bjb** Bank Umum/Commercial Banks

Diagram Pangsa Pasar bank bjb dibandingkan dengan Bank Umum Per Desember 2020

Diagram of bank **bjb** Market Share Compared to Commercial Bank as of December 2020

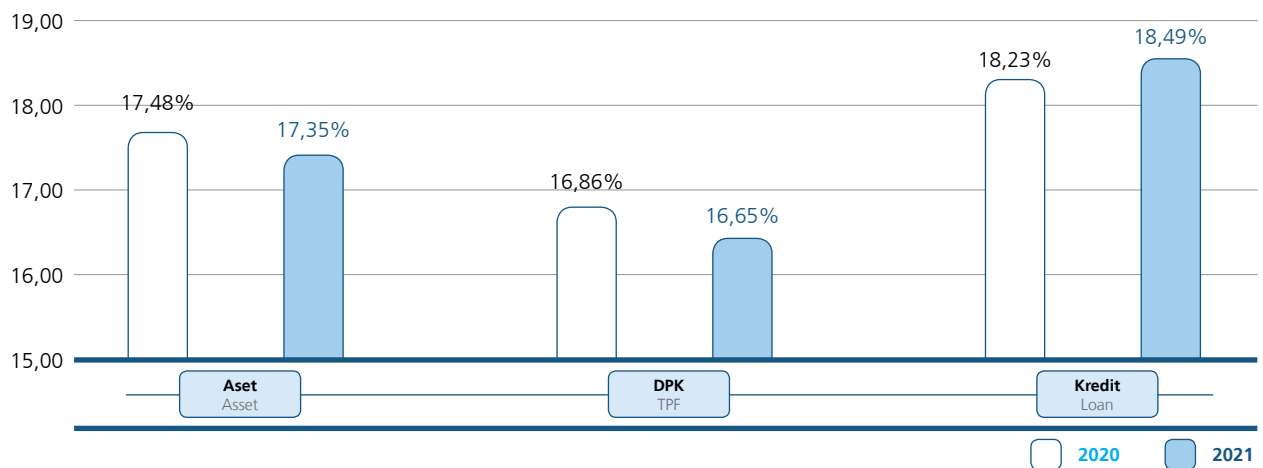
(dalam %/in %)



Grafik Pangsa Pasar bank bjb dibandingkan dengan BPD Per Desember 2020-2021

Graph of bank **bjb** Market Share Compared to BPD as of December 2020-2021

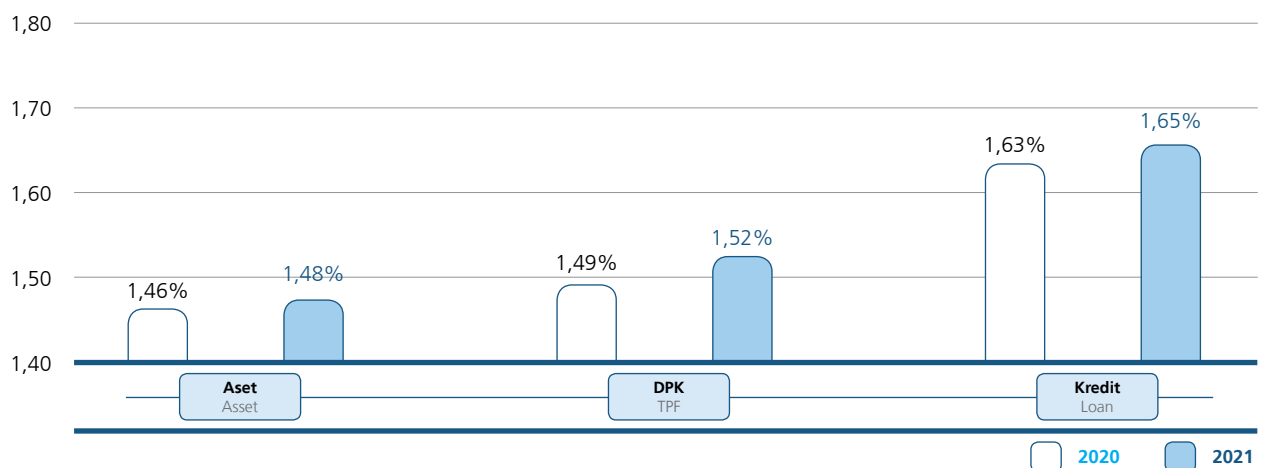
(dalam %/in %)



Grafik Pangsa Pasar bank bjb dibandingkan dengan Bank Umum Per Desember 2020-2021

Graph of bank **bjb** Market Share Compared to Commercial Bank as of December 2020-2021

(dalam %/in %)





Tinjauan Operasi Per Segmen Usaha

Segmen adalah bagian yang dapat dibedakan dari kelompok usaha yang terlibat baik dalam menyediakan produk tertentu (segmen usaha), maupun dalam menyediakan produk dalam lingkungan ekonomi tertentu (segmen geografis), yang memiliki risiko dan imbalan yang berbeda dengan segmen lainnya.

Pendapatan, beban, hasil, aset dan liabilitas segmen mencakup item-item yang dapat diatribusikan langsung kepada suatu segmen serta hal-hal yang dapat dialokasikan dengan dasar yang sesuai kepada segmen tersebut. Item-item segmen ditentukan sebelum saldo dan transaksi antar Kelompok Usaha, dieliminasi sebagai bagian dari proses konsolidasi. Bank dan entitas anak menyajikan segmen usaha berdasarkan laporan internal konsolidasian yang disajikan kepada pengambil keputusan operasional yaitu Direksi.

Dalam menjalankan kegiatan usahanya, bank **bjb** memiliki 2 (dua) segmen usaha yaitu segmen konvensional dan segmen syariah. Segmen konvensional meliputi produk pinjaman, produk dana pihak ketiga, dan jasa layanan. Sedangkan, segmen syariah dilaksanakan melalui kegiatan usaha entitas anak.

Segmen Konvensional

Segmen konvensional bank **bjb**, terdiri atas produk kredit/pinjaman, produk dana pihak ketiga dan jasa layanan.

Penjelasan dan Produktivitas Segmen Konvensional

Kredit/Pinjaman

Pada tahun 2021, *outstanding* kredit konsumen tumbuh sebesar 3,37% (YoY) dengan volume sebesar Rp61,92 triliun. Segmen Kredit Konsumen diproyeksikan masih menjadi kunci pertumbuhan kredit bank **bjb**. Hal ini seiring dengan proyeksi pertumbuhan ekonomi yang membaik. Bisnis kredit konsumen menjadi andalan bank **bjb** untuk meraih laba, bank **bjb** meyakini segmen tersebut masih cukup prospektif.

Operation Review Per Business Segment

A segment is a distinguishable part of a business group that is involved both in providing certain products (business segments), as well as in providing products in certain economic environments (geographical segments), which have risks and rewards that are different from other segments.

Segment revenue, expenses, results, assets and liabilities include items that are directly attributable to a segment as well as those that can be allocated on an appropriate basis to the segment. Segment items are determined before balances and transactions between Business Groups are eliminated as part of the consolidation process. Banks and subsidiaries present business segments based on consolidated internal reports that are presented to operational decision makers, namely the Directors.

In carrying out its business activities, bank **bjb** has 2 (two) business segments, namely the conventional segment and the sharia segment. The conventional segment includes loan products, third party fund products, and services. Meanwhile, the sharia segment is implemented through the business activities of subsidiaries.

Conventional Segment

Conventional segment of bank **bjb** consists of credit/loan products, third party fund products and services.

Description and Productivity of Conventional Segment

Credit/Loans

In 2021, outstanding consumer loans grew by 3.37% (YoY) with a volume of IDR61.92 trillion. The Consumer Loan segment was projected to remain the key to bank **bjb**'s loan growth. This was in line with the projected improvement in economic growth. The consumer loan business became the mainstay of bank **bjb** to make a profit, and bank **bjb** believed that this segment was still quite prospective.

Tabel Portofolio Kredit bank bjb

Table of bank **bjb** Credit Portfolio

(dalam jutaan Rupiah/in IDR million)

Divisi Division	2021		2020		Pertumbuhan Growth	
	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)
Konsumer Consumer	61,916,206	64.87%	59,895,008	67.23%	2,021,198	3.37%
Mikro Micro	6,014,702	6.30%	6,139,699	6.89%	(124,997)	(2.04%)
Komersial Commercial	19,740,201	20.68%	16,254,611	18.24%	3,485,590	21.44%
KPR KPR	7,772,002	8.14%	6,806,265	7.64%	965,737	14.19%
Total	95,443,112	100.00%	89,095,582	100.00%	6,347,530	7.12%

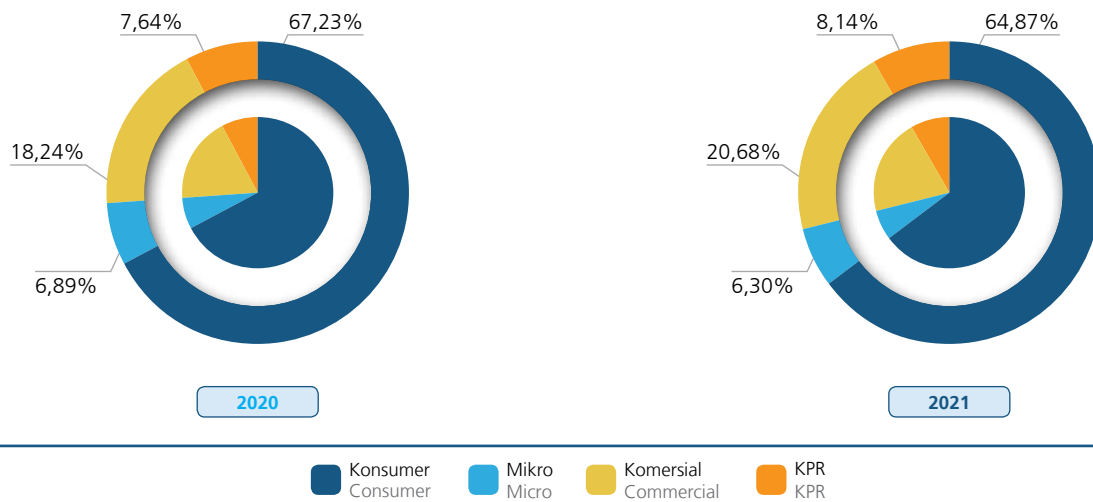
Pada periode 31 Desember 2021, komposisi portofolio kredit yang paling tinggi berasal dari kredit konsumen mencapai 64,87% dari total penyaluran kredit pada bank **bjb**. Peningkatan penyaluran kredit konsumen ini mencapai Rp2,02 triliun atau 3,37% dibandingkan dengan tahun 2020 yang sebesar Rp59,90 triliun. Hal ini menunjukkan bahwa kredit konsumtif masih mendominasi portofolio kredit bank **bjb**.

In the period of December 31, 2021, the highest composition of the loan portfolio came from consumer loans, reaching 64.87% of the total lending to bank **bjb**. This increase in consumer lending reached IDR2,02 trillion or 3.37% compared to 2020 which amounted to IDR59.90 trillion. This showed that consumer loans still dominated bank **bjb**'s loan portfolio.

Diagram Portofolio Kredit bank bjb

Diagram of bank **bjb** Credit Portfolio

(dalam %/in %)

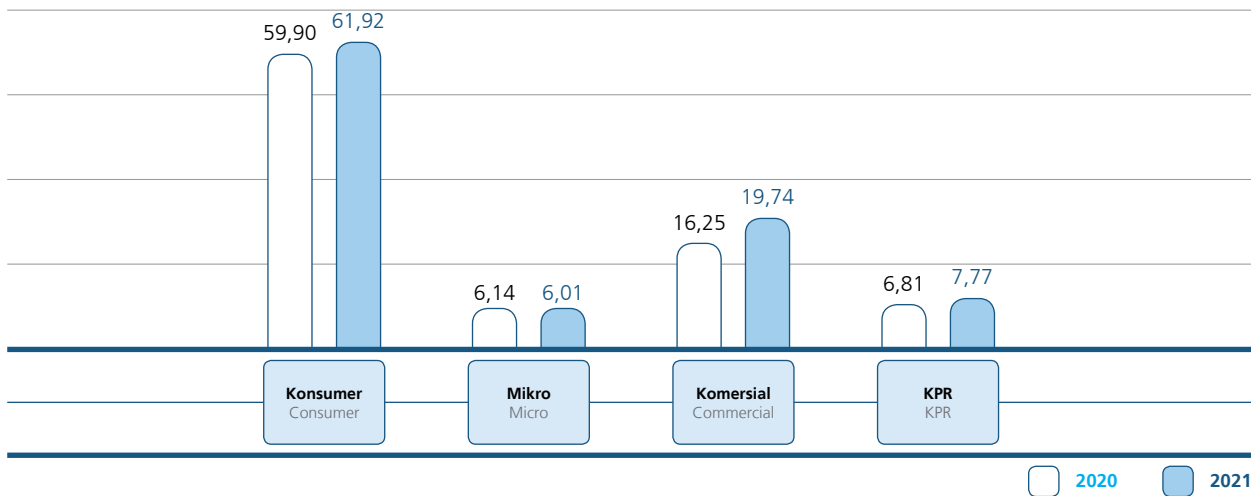




Grafik Portofolio Kredit bank bjb

Graph of bank **bjb** Credit Portfolio

(dalam triliun Rupiah/in IDR trillion)



KONSUMER

Penjelasan Kredit Konsumer

Kredit konsumer yang dapat diperoleh per nasabah adalah ±Rp120-125 juta. Bisnis Kredit Konsumer saat ini menjadi “andalan” banyak bank tidak terkecuali bank **bjb**, hal ini dikarenakan kredit konsumer memiliki profil risiko yang rendah namun memiliki tingkat profitabilitas yang tinggi. Sampai dengan saat ini kredit konsumer merupakan pilar pertama bank **bjb** sekaligus sebagai pemberi kontribusi laba terbesar bagi bank **bjb**.

Hingga akhir tahun 2021, bank **bjb** telah meluncurkan 2 (dua) produk kredit konsumer beserta turunan produknya yang dapat melayani kebutuhan nasabah dari berbagai kalangan, diantaranya yaitu:

- 1. bjb Kredit Guna Bhakti (bjb KGB)**
Merupakan fasilitas kredit untuk debitur berpenghasilan tetap dengan tujuan penggunaan konsumtif multiguna, yang diperuntukkan bagi Aparatur Sipil Negara (ASN), Pegawai BUMN/BUMD/BLU/BLUD, PPPK, Pegawai Lembaga Negara/Instansi Pemerintah Non PNS, Anggota TNI/POLRI, Pegawai Swasta/Yayasan/Perkumpulan, Pegawai Dana Pensiun, Direksi, Kepala dan Wakil Kepala Daerah, Anggota Dewan, Kepala/Perangkat Desa, Non Pegawai Tetap Instansi/Lembaga Pemerintah dan lain-lain.
- 2. bjb Kredit Pra Purna Bhakti (bjb KPPB)**
Merupakan fasilitas kredit untuk debitur berpenghasilan tetap yang akan memasuki masa pensiun, diperuntukkan bagi Aparatur Sipil Negara (ASN) dan Anggota TNI/POLRI.

Keunggulan Layanan Kredit Konsumer

Uraian keunggulan layanan kredit konsumer adalah sebagai berikut:

1. bank **bjb** mampu memenuhi segala kebutuhan debitur. Dari segi usia, Kredit Konsumer telah menyediakan berbagai pilihan jenis produk yang dapat dinikmati setiap pegawai, baik

CONSUMER

Consumer Credit Explanation

Consumer Credit that can be obtained per customer is ±IDR120-125 million. The Consumer Credit Business is now the “mainstay” of many banks, including bank **bjb**, this is because consumer credit has a low risk profile but has a high level of profitability. Until now, consumer credit is the first pillar of bank **bjb** as well as the largest profit contributor for bank **bjb**.

Until the end of 2021, bank **bjb** has launched 2 (two) consumer credit products and their product derivatives that can serve the needs of customers from various groups, including:

- 1. bjb Kredit Guna Bhakti (bjb KGB)**
It is a loan facility for fixed income debtors with the purpose of using multipurpose consumptive, intended for Civil Government Apparatus (ASN), BUMN/BUMD Employees, Employees of Non-PNS Government Institutions/Government Agencies, Members of the TNI/POLRI, Private/Foundation Employees, Heads and Deputy Representatives Regional Heads, Board Members, Village Officials, and others.
- 2. bjb Kredit Pra Purna Bhakti (bjb KPPB)**
It is a loan facility for fixed income borrowers who will retire, intended for the Civil Government Apparatus (ASN) and Members of the National Army/Police Department.

Consumer Credit Services Advantages

The description of the benefits of consumer credit services is as follows:

1. bank **bjb** is able to meet all the needs of debtors. In terms of age, Consumer Credit has provided a wide selection of types of products that can be enjoyed by every employee, both

saat aktif sebagai pegawai maupun saat akan memasuki masa pensiun. Dari segi jenis pekerjaan, Kredit Konsumer dapat dinikmati oleh berbagai kalangan, baik Aparatur Sipil Negara (ASN), Pegawai BUMN/BUMD/BLU/BLUD, PPPK, Pegawai Lembaga Negara/Instansi Pemerintah Non PNS, Anggota TNI/POLRI, Direksi, Kepala dan Wakil Kepala Daerah, Anggota Dewan, dan lain-lainnya

2. Kredit Konsumer bank **bjb** senantiasa fokus kepada nasabahnya serta selalu berupaya untuk memberikan layanan yang bernilai tambah. *Service* yang *excellence* pada nasabah juga diwujudkan secara nyata dalam bentuk pelayanan yang ramah, tulus dan kekeluargaan sehingga menciptakan *bonding* yang kuat antara bank **bjb** dengan nasabahnya.
3. *End to end process* dalam penyaluran kredit yang realtif cepat dengan konsep *One Day Service*, pengajuan kredit yang telah disertai dengan dokumen persyaratan yang lengkap dapat dilakukan realisasi pencairan kredit pada hari yang sama.

Pengembangan Produk dan Layanan Kredit Konsumer

Pengembangan produk dan layanan kredit konsumer yang dilakukan pada tahun 2021 adalah sebagai berikut:

1. **bjb Kredit Guna Bhakti (bjb KGB)**

Pada tahun 2021, telah dilakukan penyesuaian pada ketentuan penyaluran **bjb** KGB yang tertuang dalam perubahan Manual Produk **bjb** Kredit Guna Bhakti (KGB) terkait fitur dan ketentuan produk tersebut dengan tujuan memperkuat daya saing produk, kelancaran proses bisnis, optimalisasi penyaluran guna meningkatkan portofolio serta pencapaian kualitas Kredit Konsumer dan Ritel yang lebih baik, diantaranya sebagai berikut:

a. **Persyaratan Administrasi**

Dilakukan penyesuaian terhadap persyaratan administrasi, khususnya **bjb** KGB Profesi Guru, guna memperluas kesempatan calon debitur dalam mengajukan fasilitas **bjb** KGB Profesi Guru dengan tetap memperhatikan mitigasi risiko dalam penyaluran kredit.

b. **Jangka Waktu Kredit**

Dilakukan penyesuaian fitur produk, khususnya pada jangka waktu maksimal produk **bjb** KGB Profesi Guru dan **bjb** KGB Ekstra Pola 1, guna memberikan pilihan jangka waktu yang lebih fleksibel serta meningkatkan besaran dana yang dapat diterima oleh debitur sehingga meningkatkan potensi *take over* fasilitas kredit dari bank lain.

c. **Tiering Kewenangan**

Sebagai bentuk penyesuaian dan penyempurnaan proses dan model bisnis Kredit Konsumer dalam hal perluasan fungsi dan kewenangan Kantor Wilayah (Regional CEO) sesuai dengan ketentuan Limit Kewenangan Memutus Kredit (LKMK) maka dilakukan penyesuaian pada *tiering* kewenangan segmen Kredit Konsumer.

2. **bjb Kredit Purna Bhakti (bjb KPB)**

Pada tahun 2021 juga telah dilakukan beberapa perubahan ketentuan pada produk **bjb** KPPB, diantaranya sebagai berikut

a. **Ketentuan Flagging**

Penyesuaian pada produk **bjb** KPPB salah satunya adalah dengan diberlakukannya kewajiban melakukan pengecekan status *flagging* bagi calon debitur yang akan

when active as an employee and when entering retirement. In terms of type of work, Consumer Loans can be enjoyed by various groups, including State Civil Apparatus (ASN), BUMN/ BUMD/BLU/BLUD employees, PPPK, Employees of State Institutions/Government Agencies Non-PNS, members of the TNI/POLRI, Directors, Heads and Deputy Regional Heads, Council Members, and others

2. Consumer Credit Service of bank **bjb** always focuses on its customers and always strives to provide value-added services. Service excellence for customers is also manifested in the form of friendly, sincere and family service so as to create strong bonding between bank **bjb** and its customers.
3. End to end process in credit distribution which is relatively fast with the concept of One Day Service, with credit applications that have been completed with complete document requirements, the realization of credit disbursement on the same day.

Consumer Credit Product and Service Development

The development of consumer credit products and services carried out in 2021 are as follows:

1. **bjb Kredit Guna Bhakti (bjb KGB)**

In 2021, adjustments were made to the provisions for **bjb** KGB disbursement which were stated in the amendment to the Product Manual for the **bjb** Kredit Guna Bhakti (KGB) related to the features and conditions of these products with the aim of increasing product competitiveness, optimizing distribution to increase portfolios and achieving better quality of Consumer and Retail Loans, including the following:

a. **Administration Requirements**

Adjustments were made to administrative requirements, especially the Teacher Profession KGB **bjb**, in order to expand the opportunities for prospective debtors to apply for the Teacher Profession KGB **bjb** facility while still paying attention to risk mitigation in lending.

b. **Credit Term**

Product features were adjusted, especially for the maximum period of the **bjb** KGB Profession Guru and **bjb** KGB Extra Pattern 1 products, in order to provide a more flexible choice of time period and increase the amount of funds that can be received by debtors, thereby increasing the potential for take over credit facilities from other banks.

c. **Tiering of Authority**

As a form of adjustment and refinement of the Consumer Credit business model and process in terms of expanding the functions and authority of the Regional Office (Regional CEO) in accordance with the provisions of the Credit Decision Authority Limit (LKMK), adjustments were made to the Consumer Credit segment's authority tiering.

2. **bjb Kredit Purna Bhakti (bjb KPB)**

In 2021, several changes have been made to the provisions for **bjb** KPPB products, including the following:

a. **Flagship Terms**

One of the adjustments to the **bjb** KPPB product was the implementation of the obligation to check the status of flagging for prospective debtors who carried out loan



melakukan realisasi kredit. Selain itu terhadap debitur yang telah dilakukan realisasi kredit wajib dilakukan *flagging*.

b. Persyaratan Administrasi

Dilakukan penyesuaian terhadap persyaratan administrasi, khususnya **bjb** KPPB, guna memperluas kesempatan calon debitur dalam mengajukan fasilitas **bjb** KPPB dengan tetap memperhatikan mitigasi risiko dalam penyaluran kredit sehingga diharapkan dapat menghasilkan portofolio yang berkualitas.

c. Masa Tenggang Pembayaran

Dilakukan penyesuaian terhadap ketentuan masa tenggang pembayaran THT pada fasilitas **bjb** KPPB Manfaat Ganda, dengan tujuan untuk menurunkan potensi pemburukan kolektibilitas kredit dikarenakan keterlambatan pembayaran THT debitur.

d. Maksimal Angsuran

Penyesuaian dilakukan terhadap perhitungan maksimal angsuran **bjb** KPPB Pola 1, perubahan disesuaikan dengan ketentuan PT Taspen terkait perhitungan manfaat pensiun PNS sehingga risiko tidak terbayarnya angsuran kredit karena besaran angsuran lebih besar dari manfaat pensiun yang diterima dapat diminimalisir.

realization. In addition, for debtors whose loan realization had been carried out, flagging had to be carried out.

b. Administration Requirements

Adjustments were made to administrative requirements, particularly the KPPB **bjb**, in order to expand the opportunity for prospective debtors to apply for the KPPB **bjb** facility while still paying attention to risk mitigation in lending so that it was expected to produce a quality portfolio.

c. Payment grace period

Adjustments were made to the provisions of the THT payment grace period on the Dual Benefit KPPB **bjb** facility, with the aim of reducing the potential for credit collectibility to deteriorate due to late payments of debtors' THT.

d. Maximum Installment

Adjustments were made to the calculation of the maximum installment of **bjb** KPPB Pattern 1, the changes were adjusted to the provisions of PT Taspen regarding the calculation of civil servant pension benefits so that the risk of not paying credit installments because the installment amount was greater than the pension benefit received could be minimized.

Produktivitas Kredit Konsumer

Uraian produktivitas kredit konsumer disajikan sebagai berikut.

Consumer Credit Productivity

A description of consumer credit productivity is presented as follows.

Tabel Pertumbuhan Kredit Konsumer selama 5 (lima) Tahun Terakhir

Table of Consumer Credit Growth For the Last 5 (Five) Years

(dalam Rupiah penuh/in full IDR)

Tahun Year	Portfolio Portfolio						Non Performing Loan (NPL) Non Performing Loan (NPL)	
	Outstanding Outstanding			Number of Account (NoA) Number of Account (NoA)			Absolut Absolute	Presentase Percentage
	Nominal Nominal	Pertumbuhan Growth (YoY)	Presentase Percentage	NoA	Pertumbuhan Growth (YoY)	Presentase Percentage		
	(Rp)/(IDR)	(Rp)/(IDR)	(%)	(Account)	(Account)	(%)	(Rp)/(IDR)	(%)
2021	45,303,947,784,675	1,823,827,956,699	4.22%	868,829	16,289	4.62%	40,064,543,037	0.09%
2020	43,471,119,827,976	1,420,769,765,166	9.38%	352,540	21,060	6.35%	28,183,245,990	0.06%
2019	42,050,350,062,810	2,792,405,805,073	9.42%	331,480	6,373	1.96%	34,972,663,509	0.08%
2018	39,257,944,257,737	1,786,433,656,447	6.44%	325,107	6,257	1.96%	54,764,119,662	0.14%
2017	45,471,510,601,290	966,724,864,866	2.65%	318,850	3,667	1.16%	78,882,615,531	0.21%
Rata-Rata/Average		1,759,823,409,650	6.42%		10,729	3.21%		

Dalam lima tahun terakhir, kinerja kredit konsumen menunjukkan pertumbuhan yang positif. Pada tahun 2021, *outstanding* kredit konsumen mencapai Rp45,30 triliun, tumbuh 4,22% dibandingkan dengan tahun 2020 yang mencapai Rp43,47 triliun. Pertumbuhan tersebut karena pertumbuhan *outstanding bjb* Kredit Guna Bhakti (KGB). Secara rata-rata, pertumbuhan *outstanding* kredit mencapai 6,42% per tahun sedangkan pertumbuhan jumlah debitur mencapai 3,21% per tahun.

In the last five years, consumer loans performance had shown positive growth. In 2021, outstanding consumer loans reached IDR45.30 trillion, growing 4.22% compared to 2020 which reached IDR43.47 trillion. This growth was due to the outstanding growth of the Guna Bhakti (KGB) *bjb*. On average, the growth of outstanding loans reached 6.42% per year while the growth in the number of debtors reached 3.21% per year.

Tabel Komposisi Portofolio Kredit Berdasarkan Produk

Table of Loans Portfolio Composition by Product

(dalam Rupiah penuh/in full IDR)

Produk Product	Outstanding Outstanding	Komposisi Composition	Number of Account (NoA) Number of Account (NoA)	Komposisi Composition	Absolut Non Performing Loan (NPL) Absolut Non Performing Loan (NPL)	NPL	NoA PL
	(Rp)/(IDR)	(%)	(Account)	(%)	(Rp)/(IDR)	(%)	
bjb Kredit Guna Bhakti (KGB) bjb Kredit Guna Bhakti (KGB)	33,429,369,351,037	73.79%	297,662	80.70%	23,742,458,263	0.07%	268
bjb Kredit Pra Purna Bhakti (KPPB) bjb Kredit Pra Purna Bhakti (KPPB)	10,797,562,276,187	23.83%	65,513	17.76%	14,656,830,180	0.14%	118
bjb Kredit Abdi Bhakti (KAB) bjb Kredit Abdi Bhakti (KAB)	1,077,016,157,451	2.38%	5,654	1.53%	1,665,254,594	0.15%	18
Total	45,303,947,784,675	100.00%	368,829	100.00%	40,064,543,037	0.09%	404

Berdasarkan data di atas, 3 (tiga) komposisi produk terbesar adalah berturut-turut **bjb** KGB sebesar 73,79%, **bjb** KPPB sebesar 23,83%, dan **bjb** KAB sebesar 2,38%. Berikut data *outstanding* ketiga produk tersebut selama 5 (lima) tahun terakhir:

Based on the data above, the 3 (three) largest product compositions were **bjb** KGB at 73.79%, **bjb** KPPB at 23.83%, and **bjb** KAB at 2.38%. The following is the outstanding data for the three products for the last 5 (five) years:

Tabel Produk Unggulan Kredit Konsumer

Table of Credit Consumer Outstanding Product

(dalam Rupiah penuh/in full IDR)

Jenis Produk Types of Products	Tahun Year					Rata-Rata Pertumbuhan Average Growth (%)
	2021	2020	2019	2018	2017	
bjb KGB	33,429,369,351,037	32,005,599,524,774	30,708,105,404,763	29,225,212,648,112	29,305,795,837,373	2.06%
bjb KPPB	10,797,562,276,187	10,408,498,547,744	10,345,174,616,611	9,120,436,665,702	7,398,397,140,732	15.30%
bjb KAB	1,077,016,157,451	1,057,021,755,458	997,055,091,495	912,162,393,978	767,263,254,486	7.02%
Total	45,303,947,784,675	43,471,119,827,976	42,050,335,112,869	39,257,911,707,792	37,471,456,232,591	4.42%

Berdasarkan data di atas, ketiga produk unggulan dimaksud memiliki rata-rata pertumbuhan yang positif. Rata-rata pertumbuhan **bjb** KGB adalah sebesar 2,06%, **bjb** KPPB sebesar 15,30% dan **bjb** KAB sebesar 7,02%.

Based on the data above, the three superior products had a positive average growth. The average growth of **bjb** KGB was 2.06%, **bjb** KPPB was 15.30% and **bjb** KAB was 7.02%.



Rencana dan Strategi Tahun 2021 Kredit Konsumer

Dalam menghadapi tahun 2021, Divisi Kredit Konsumer telah menyiapkan Strategi Bisnis untuk meningkatkan dan mempertahankan portofolio Kredit Konsumer. Strategi Bisnis dimaksud adalah sebagai berikut:

1. Marketing Strategy

Mengembangkan keunggulan daya saing yang berkesinambungan melewati pasar yang dimasuki, dan program pemasaran yang digunakan untuk melayani target pasar kredit konsumer.

- a. *Referral Marketing* – **bjb** REKAMAN
- b. *Pricing*
 - Program MELODI (Memberikan Layanan Optimal bagi Debitur)
 - Program **bjb** Musisi (Makin Untung Provisi dan Asuransi)
 - Program Suku Bunga Khusus **bjb** KGB dan **bjb** KPPB
- c. *Top Up Program* – **bjb** Mengulang Setia
- d. *Customer Reward*
 - Program Ramadhan
 - Program Penghargaan Nasabah Setia
- e. *Internal Appreciation*
 - **bjb** RACER
 - **bjb** CORE

2. Produk Diversification Strategy

Eksplorasi dan pengembangan produk dan atau pasar yang baru, dalam rangka mengejar pertumbuhan, peningkatan penjualan, profitabilitas, dan fleksibilitas melalui **bjb** GenCash.

3. People Development Strategy

Meningkatkan kualitas sumber daya manusia dalam melakukan pemasaran kredit konsumer bank **bjb**.

- a. *Marketing Club*
- b. *Consumer Carrier Challenge*
- c. *Coaching Clinic*
- d. *Knowledge Development*

4. Internal Process Strategy

Meningkatkan proses bisnis perusahaan agar dapat memberikan jasa layanan perbankan yang maksimal kepada debitur.

- a. Optimalisasi **bjb** COIN
- b. Optimalisasi *Loan management System* (LMS)
- c. Optimalisasi *Consumer Loan Payment System* (CLPS) dan *Consumer Pay* (Cospay)

Faktor Pendukung dan Penghambat Bisnis Kredit Konsumer

1. Faktor Pendukung

- a. Jumlah populasi ASN (Aparatur Sipil Negara) yang akan memasuki masa pensiun mengalami kenaikan setiap tahunnya dan ini menjadi peluang bagi bank **bjb** untuk meningkatkan portofolio kredit, khususnya *market share* produk **bjb** Kredit Pra Purna Bhakti (**bjb** KPPB).
- b. Beberapa tahun terakhir, Pemerintah membuka penerimaan Calon Pegawai Negeri Sipil (CPNS) serta Pegawai Pemerintah dengan Perjanjian Kerja (PPPK). Hal ini tentunya menjadi pendukung meningkatnya portofolio Kredit Konsumer, khususnya **bjb** KGB.

2021 Consumer Credit Plans and Strategies

In facing year 2021, the Consumer and Retail Loan Division has prepared a Business Strategy to improve and maintain the Consumer loan portfolio. The intended business strategies are as follows:

1. Marketing Strategy

Developing sustainable competitive advantage over the entered market, and marketing programs used to serve the consumer credit target market.

- a. *Referral Marketing* – **bjb** REKAMAN
- b. *Pricing*
 - MELODI Program (Providing Optimal Service for Debtors)
 - **bjb** Musisi Program (More Profit Provision and Insurance)
 - **bjb** KGB and **bjb** KPPB Special Interest Rate Program
- c. *Top Up Program* – **bjb** Mengulang Setia
- d. *Customer Reward*
 - Ramadhan Program
 - Loyal Customer Award Program
- e. *Internal Appreciation*
 - **bjb** RACER
 - **bjb** CORE

2. Product Diversification Strategy

Exploration and development of new products and or markets, in order to pursue growth, increase sales, profitability, and flexibility through **bjb** GenCash.

3. People Development Strategy

Improving the quality of human resource in marketing bank **bjb** consumer credit.

- a. *Marketing Club*
- b. *Consumer Carrier Challenge*
- c. *Coaching Clinic*
- d. *Knowledge Development*

4. Internal Process Strategy

Improve the company's business processes in order to provide maximum banking services to debtors.

- a. **bjb** COIN Optimization
- b. *Loan management System* (LMS) Optimization
- c. *Consumer Loan Payment System* (CLPS) and *Consumer Pay* (Cospay) Optimization

Supporting and Inhibiting Factors in Consumer Credit Business

1. Supporting Factors

- a. The total population of State Civil Servants (ASN) who were about to enter retirement increased every year and this was an opportunity for bank **bjb** to increase its loan portfolio, especially the market share of the product **bjb** Kredit Purna Bhakti (**bjb** KPPB).
- b. In recent years, the Government opened the acceptance of Candidates for Civil Servants (CPNS), both for Central and Regional Civil Servants. This certainly supported the increase in the consumer and retail loan portfolio, especially **bjb** KGB

- c. Kebijakan dari regulator berupa Gerakan Nasional Non Tunai (GNNT), khususnya di wilayah Jawa Barat, terimplementasikan dengan dibayarkannya gaji ASN secara langsung ke masing-masing rekening gaji pegawai. Hal ini memudahkan bank **bjb** sebagai bank penyalur gaji mayoritas ASN di Jawa Barat untuk melakukan pemotongan gaji guna pembayaran angsuran kredit.
- d. Penyerapan jumlah ASN yang sudah menjadi debitur adalah sebesar 62%. Hal ini menunjukkan bahwa masih terdapat potensi peningkatan portofolio Kredit Konsumer melalui optimalisasi penyerapan ASN, khususnya di Jawa Barat dan Banten.

2. Faktor Penghambat

Munculnya *Coronavirus Disease 2019* (COVID-19) pada akhir Tahun 2019 yang telah dinyatakan sebagai *global pandemic* oleh *World Health Organization* (WHO), hingga berakhirnya tahun 2022 penyebarannya masih cukup fluktuatif. Hal ini cukup berdampak terhadap aktivitas pemasaran kredit konsumer. Kebijakan *Work From Home* (WFH) yang diberlakukan pemerintah dan diimplementasikan pada dinas/instansi yang merupakan *captive market* menyebabkan kurang optimalnya penyaluran Kredit Konsumer.

RITEL

Penjelasan Kredit Ritel

Produk Kredit Ritel di tahun 2021 terdiri dari **bjb** Kredit Guna Bhakti (KGB) Pola 2 dan 3, **bjb** Kredit Pra Purna Bhakti (KPPB) Pola 2, **bjb** Kredit Purna Bhakti (KPB), **bjb** Kredit Usaha Bhakti (KUB), **bjb** Back to Back Loan (BTB), Penyaluran Fasilitas Kredit Multiguna dengan Pola *Channeling*, Penyaluran Fasilitas Kredit Multiguna melalui *Fronting Agent*, Pembiayaan Bersama (*Joint Financing*), Kartu Kredit, *Asset Buy*, *Asset Sell*.

Keunggulan Layanan Kredit Ritel

Keunggulan layanan Kredit Ritel adalah sebagai berikut:

1. Proses pencairan kredit 1 (satu) hari setelah dokumen lengkap (*one day service*).
2. Persyaratan pengajuan kredit mudah.
3. Pelayanan ramah terhadap semua debitur.
4. Saluran informasi *digital* yang cukup lengkap untuk mengetahui informasi pinjaman melalui aplikasi **bjb** DIGI.

Pengembangan Produk dan Layanan Kredit Ritel Tahun 2021

Beberapa fokus pada perkembangan bisnis dan kinerja kredit ritel pada tahun 2021 adalah:

1. Fokus terhadap *captive market* yang masih memiliki risiko yang terukur seperti ASN Vertikal, Pegawai BUMN dan Swasta dan Pensiunan.
2. Adanya program *empathy branding*, antara lain program seperti edukasi terhadap Pensiunan seperti *Talk Show* Pensiun Oke, Sehat Pasti dan Edukasi terkait Literasi Keuangan kepada para calon Debitur dan Debitur Eksisting.
3. *Bundling Package*, seperti *marketing* program khusus untuk *holding company*.
4. Inisiasi Perjanjian Kerjasama (PKS) secara nasional.

- c. The regulator's policy in the form of the National Non-Cash Movement (GNNT), especially in the West Java region, was implemented by paying ASN salaries directly to each employee's salary account. This made it easier for bank **bjb** as the bank that distributed the majority of ASN salaries in West Java to make salary deductions for payment of credit installments.
- d. Absorption of the number of Civil Government who had become debtors is 62%. This showed that there was still potential for an increase in the Consumer Loans portfolio through optimizing the absorption of Civil Government, particularly in West Java and Banten.

2. Inhibiting Factors

The emergence of *Coronavirus Disease 2019* (COVID-19) at the end of 2019 which has been declared a global pandemic by the World Health Organization (WHO), until the end of 2022 its spread is still quite volatile. This has quite an impact on consumer credit marketing activities. The Work From Home (WFH) policy imposed by the government and implemented in agencies/agencies that are captive markets has resulted in less than optimal distribution of consumer credit.

RETAIL

Retail Loans Explanation

Retail loan products in 2021 consisted of Patterns 2 and 3, **bjb** Pre Purna Bhakti Loans (KPPB) Pattern 2, **bjb** Purna Bhakti Loans (KPB), **bjb** Bhakti Business Loans (KUB), **bjb** Back to Back Loans (BTB), Multipurpose Loan Facility Distribution with Channeling Pattern, Multipurpose Loan Facility Distribution through Fronting Agent, Joint Financing, Credit Card, Asset Buy, Asset Sell.

Retail Loans Service Advantages

The advantages of Retail loan services were as follows:

1. Loans disbursement process 1 (one) day after complete documents (*one day service*).
2. Easy loan application requirements.
3. Friendly service to all debtors.
4. A complete digital information channel to find out loan information through the **bjb** DIGI application.

Development of Retail Loan Products and Services in 2021

Some of the focuses on business development and retail credit performance in 2021 were:

1. Focus on captive markets that still have measurable risks, such as Vertical ASN, BUMN and Private Employees and Retirees.
2. There was an empathy branding program, including programs such as education for Retirees such as the Okay, Healthy, Sure Retirement Talk Show and Education related to Financial Literacy for prospective debtors and existing debtors.
3. Bundling Packages, such as special marketing programs for holding companies.
4. Initiation of Cooperation Agreements (PKS) nationally.



Produktivitas Kredit Ritel

Uraian produktivitas Kredit Ritel disajikan sebagai berikut.

Tabel Pencapaian Kredit Ritel Berdasarkan Total Outstanding

Table of Retail Loan Achievement by Total Outstanding

Produk Product	TOTAL OS TOTAL OS			
	2021	2020	2019	
Kredit Purna Bhakti (KPB) Taspen Kredit Purna Bhakti (KPB) Taspen	7,176,594,280,078	6,192,088,692,618	5,101,088,866,367	
Kredit Pra Purna Bhakti (KPPB) Pola 2 Kredit Pra Purna Bhakti (KPPB) Pattern 2	614,556,101,073	631,188,685,795	514,107,854,283	
Kredit Purna Bhakti (KPB) Asabri Kredit Purna Bhakti (KPB) Asabri	358,921,198,383	214,996,936,233	138,843,725,086	
Kredit Purna Bhakti (KPB) Dapen Kredit Purna Bhakti (KPB) Dapen	150,334,196,631	93,426,003,660	31,124,568,118	
Back to Back Loan (BTB) Loan Back to Back Loan (BTB) Loan	301,478,163,136	206,899,713,865	281,666,246,712	
Kredit Guna Bhakti (KGB) Pola 2 Kredit Guna Bhakti (KGB) Pattern 2	7,077,149,525,556	7,667,117,225,598	7,953,379,503,666	
Kredit Guna Bhakti (KGB) Pola 3 Kredit Guna Bhakti (KGB) Pattern 3	1,153,864,056,317	1,008,856,393,198	709,776,316,854	
Kredit Guna Bhakti (KGB) Ekstra Pola 2 Kredit Guna Bhakti (KGB) Ekstra Pola 2	325,266,984,963	230,110,293,596	112,931,909,460	
Kredit Usaha Bhakti (KUB) Kredit Usaha Bhakti (KUB)	4,429,941,587	6,521,879,851	8,822,038,974	
Asset Buy Nusa Tenggara Timur (NTT) Asset Buy East Nusa Tenggara (NTT)	358,282,899	358,282,899	714,358,287	
Channeling Sulselbar South Sulawesi Channeling	-	-	47,039,832	
Channeling Sulawesi Utara (Sulut) North Sulawesi Channeling (North Sulawesi)	14,311,813,482	22,391,295,118	34,441,375,522	
Asset Buy Sulawesi Tengah (Sulteng) Asset Buy Central Sulawesi (Central Sulawesi)	4,342,302,516	7,260,008,762	10,941,502,692	
Asset Buy Sulawesi Tenggara (Sultra) Asset Buy Southeast Sulawesi (Southeast Sulawesi)	3,961,844,891	7,489,768,787	14,307,301,222	
Cessie Bank Banten Cessie Bank Banten	-	740,968,972,983	-	
Total Outstanding (OS) Total Outstanding (OS)	17,185,568,691,512	17,029,674,152,963	14,912,192,607,075	

Selama 5 (lima) tahun terakhir, data pencapaian Kredit Ritel berdasarkan total *outstanding* mengalami kenaikan portofolio pada sebagian besar produk setiap tahunnya. Posisi total *outstanding* per 31 Desember 2021 sebesar Rp17,19 triliun, tumbuh sebesar Rp7,06 triliun selama periode tahun 2017 – 2021. Adapun produk **bjb** KPB (Kredit Purna Bhakti) Taspen memiliki pertumbuhan tertinggi sebesar Rp4,42 triliun dalam kurun waktu 5 (lima) tahun, disusul kemudian produk **bjb** KGB (Kredit Guna Bhakti) Pola 2 dengan pertumbuhan sebesar Rp776,79 miliar.

Retail Loans Productivity

The description of retail loan productivity is presented as follows.

(dalam nilai penuh/in full amount)

	TOTAL OS TOTAL OS		+/- 2017-2021	Pertumbuhan 2020-2021 2020-2021 Growth	
	2018	2017		Nominal Nominal	%
	3,847,194,028,411	2,754,165,361,881	4,422,428,918,197	984,505,587,460	15.90%
	261,308,725,804	88,223,965,910	526,332,135,163	(16,632,584,722)	(2.64%)
	66,805,916,872	9,218,389,289	349,702,809,094	143,924,262,150	66.94%
	6,326,655,224	-	150,334,196,631	56,908,192,971	60.91%
	225,626,718,058	222,805,155,566	78,673,007,570	94,578,449,271	45.71%
	7,665,671,471,772	6,300,356,342,191	776,793,183,365	(589,967,700,042)	(7.69%)
	608,826,559,637	496,844,348,271	657,019,708,046	145,007,663,119	14.37%
	-	-	325,266,984,963	95,156,691,367	41.35%
	14,063,036,818	15,266,521,320	(10,836,579,733)	(2,091,938,264)	(32.08%)
	-	-	358,282,899	-	0.00%
	62,072,601	79,686,100	(79,686,100)	-	0.00%
	66,639,864,711	137,084,833,663	(122,773,020,181)	(8,079,481,636)	(36.08%)
	17,599,879,147	31,773,821,065	(27,431,518,549)	(2,917,706,246)	(40.19%)
	38,114,609,368	66,222,775,143	(62,260,930,252)	(3,527,923,896)	(47.10%)
	-	-	-	(740,968,972,983)	(100.00%)
	12,818,239,538,423	10,122,041,200,399	7,063,527,491,113	155,894,538,549	0.92%

For the last 5 (five) years, Retail Loan achievement data based on total outstanding portfolio increased in most products every year. The total outstanding position as of December 31, 2021 was IDR17.19 trillion, and grew by IDR7.06 trillion during the period 2017 – 2021. The product **bjb** KPB (Kredit Purna Bhakti) Taspen had the highest growth of IDR4.42 trillion in 5 (five) years year, followed by the **bjb** KGB (Kredit Guna Bhakti) Pattern 2 product with a growth of IDR776.79 billion.



Tabel Pencapaian Kredit Ritel Berdasarkan Absolut Non Performing Loan (ABS NPL)

Table of Retail Loan Achievement Based on Absolute Non Performing Loan (ABS NPL)

Absolute Non Performing Loan (ABS NPL) Absolute Non Performing Loan (ABS NPL)				
Produk Product	2021	2020	2019	
Kredit Purna Bhakti (KPB) Taspen Kredit Purna Bhakti (KPB) Taspen	18,936,301,502	11,365,741,813	11,508,055,968	
Kredit Pra Purna Bhakti (KPPB) Pola 2 Kredit Pra Purna Bhakti (KPPB) Pattern 2	3,815,997,391	2,056,502,797	1,241,709,371	
Kredit Purna Bhakti (KPB) Asabri Kredit Purna Bhakti (KPB) Asabri	630,034,392	452,306,353	2,011,642,210	
Kredit Purna Bhakti (KPB) Dapen Kredit Purna Bhakti (KPB) Dapen	296,837,158	134,872,351	-	
Back to Back Loan (BTB) Loan Back to Back Loan (BTB) Loan	-	-	323,000,000	
Kredit Guna Bakti (KGB) Pola 2 Kredit Guna Bakti (KGB) Pattern 2	41,157,324,909	29,498,710,305	22,118,624,516	
Kredit Guna Bakti (KGB) Pola 3 Kredit Guna Bakti (KGB) Pattern 3	7,892,419,193	8,029,377,737	3,901,274,335	
Kredit Guna Bakti (KGB) Ekstra Pola 2 Kredit Guna Bakti (KGB) Ekstra Pola 2	908,120,265	155,869,113	-	
Kredit Usaha Bhakti (KUB) Kredit Usaha Bhakti (KUB)	-	-	-	
Asset Buy Nusa Tenggara Timur (NTT) Asset Buy East Nusa Tenggara (NTT)	358,282,899	358,282,899	559,000,856	
Channeling Sulselbar South Sulawesi Channeling	-	-	-	
Channeling Sulawesi Utara (Sulut) North Sulawesi Channeling (North Sulawesi)	1,394,178,167	1,379,653,185	2,651,505,582	
Asset Buy Sulawesi Tengah (Sulteng) Asset Buy Central Sulawesi (Central Sulawesi)	-	-	-	
Asset Buy Sulawesi Tenggara (Sultra) Asset Buy Southeast Sulawesi (Southeast Sulawesi)	55,916,630	115,876,132	-	
Cessie Bank Banten Cessie Bank Banten	-	616,680,675	-	
Total ABS NPL Total ABS NPL	75,445,412,506	54,163,873,360	44,314,812,838	

Berbanding terbalik dengan pencapaian total *outstanding*, data pencapaian total abs NPL Kredit Ritel mengalami kenaikan pada 5 (lima) tahun terakhir sebesar Rp36,72 miliar. Adapun kenaikan abs NPL terbesar berada pada produk **bjb** KGB Pola 2 sebesar Rp18,73 miliar dan **bjb** KPB Taspen sebesar Rp5,38 miliar. Salah satu penyebab kenaikan angka abs NPL adalah meningkatnya pengajuan klaim meninggal dunia yang jatuh ke NPL diakibatkan kenaikan mortalitas sebagai dampak dari pandemi COVID-19 pada pertengahan tahun.

(dalam nilai penuh/in full amount)

Absolute Non Performing Loan (ABS NPL) Absolute Non Performing Loan (ABS NPL)		+/- 2017-2021	Pertumbuhan 2020-2021 2020-2021 Growth	
2018	2017		Nominal Nominal	%
4,394,473,240	13,463,116,375	5,473,185,127	7,570,559,689	66.61%
-	-	3,815,997,391	1,759,494,594	85.56%
202,678,359	-	630,034,392	177,728,039	39.29%
-	-	296,837,158	161,964,807	120.09%
323,000,000	323,000,000	(323,000,000)	-	-
29,880,016,127	22,424,178,861	18,733,146,048	11,658,614,604	39.52%
3,293,139,448	2,512,569,482	5,379,849,711	(136,958,544)	(1.71%)
-	-	908,120,265	752,251,152	482.62%
-	-	-	-	-
-	-	358,282,899	-	0.00%
-	-	-	-	-
1,381,029,725	-	1,394,178,167	14,524,982	1.05%
-	-	-	-	-
343,505,536	-	55,916,630	(59,959,502)	(51.74%)
-	-	-	(616,680,675)	(100.00%)
39,817,842,435	38,722,864,718	36,722,547,788	21,281,539,146	39.29%

In contrast to the achievement of total outstanding, the data on the achievement of total ABS NPL Retail Loans increased in the last 5 (five) years by IDR36.72 billion. The largest increase in NPL abs was in the **bjb** KGB Pattern 2 product of IDR18.73 billion and the **bjb** of KPB Taspen of IDR5.38 billion. One of the causes of the increase in the NPL abs number was the increase in submission of death claims that fell to the NPL due to the increase in mortality as a result of the COVID-19 pandemic in the middle of the year.



NETT GROWTH NETT GROWTH				
Produk Product	2021	2020	2019	
Kredit Purna Bhakti (KPB) Taspen Kredit Purna Bhakti (KPB) Taspen	984,505,587,460	1,090,999,826,251	1,253,894,837,956	
Kredit Pra Purna Bhakti (KPPB) Pola 2 Kredit Pra Purna Bhakti (KPPB) Pattern 2	(16,632,584,722)	117,080,831,512	252,799,128,479	
Kredit Purna Bhakti (KPB) Asabri Kredit Purna Bhakti (KPB) Asabri	143,924,262,150	76,153,211,147	72,037,808,214	
Kredit Purna Bhakti (KPB) Dapen Kredit Purna Bhakti (KPB) Dapen	56,908,192,971	62,301,435,542	24,797,912,894	
Back to Back Loan (BTB) Loan Back to Back Loan (BTB) Loan	94,578,449,271	(74,766,532,847)	56,039,528,654	
Kredit Guna Bakti (KGB) Pola 2 Kredit Guna Bakti (KGB) Pattern 2	(589,967,700,042)	(286,262,278,068)	287,708,031,894	
Kredit Guna Bakti (KGB) Pola 3 Kredit Guna Bakti (KGB) Pattern 3	145,007,663,119	299,080,076,344	100,949,757,217	
Kredit Guna Bakti (KGB) Ekstra Pola 2 Kredit Guna Bakti (KGB) Ekstra Pola 2	95,156,691,367	117,178,384,136	112,931,909,460	
Kredit Usaha Bhakti (KUB) Kredit Usaha Bhakti (KUB)	(2,091,938,264)	(2,300,159,123)	(5,240,997,844)	
Asset Buy Nusa Tenggara Timur (NTT) Asset Buy East Nusa Tenggara (NTT)	-	(356,075,388)	714,358,287	
Channeling Sulselbar South Sulawesi Channeling	-	(4,545,490)	(15,032,769)	
Channeling Sulawesi Utara (Sulut) North Sulawesi Channeling (North Sulawesi)	(8,079,481,636)	(12,050,080,404)	(32,198,489,189)	
Asset Buy Sulawesi Tengah (Sulteng) Asset Buy Central Sulawesi (Central Sulawesi)	(2,917,706,246)	(3,681,493,930)	(6,658,376,455)	
Asset Buy Sulawesi Tenggara (Sultra) Asset Buy Southeast Sulawesi (Southeast Sulawesi)	(3,527,923,896)	(6,817,532,435)	(23,807,308,146)	
Cessie Bank Banten Cessie Bank Banten	(740,968,972,983)	740,968,972,983	-	
Total Nett Growth Total Nett Growth	155,894,538,549	2,117,524,040,230	2,093,953,068,652	

Berdasarkan data *nett growth* di atas, dari periode tahun 2017-2021 angka *nett growth* tumbuh sebesar Rp8,98 triliun. Adapun *nett growth* tertinggi berada pada produk **bjb** KPB Taspen sebesar Rp4,93 triliun kemudian produk **bjb** KGB Pola 2 yang memiliki angka *nett growth* tertinggi kedua dengan pertumbuhan sebesar Rp2,37 triliun. Sedangkan angka *negative growth* tertinggi berada pada produk **bjb** Channeling Sulut sebesar (Rp268) miliar. Adapun pada tahun 2021, **bjb** Cessie mengalami *negative growth* tertinggi sebesar (Rp740,9) miliar, hal tersebut dikarenakan adanya penjualan aset/piutang kembali kepada Bank Banten.

	NETT GROWTH NETT GROWTH		+/- 2017-2021	Pertumbuhan 2020-2021 2020-2021 Growth	
	2018	2017		Nominal Nominal	%
	1,093,051,444,964	503,560,892,842	4,926,012,589,473	(106,494,238,791)	(9.76%)
	173,084,759,894	88,053,965,910	614,386,101,073	(133,713,416,234)	(114.21%)
	57,587,527,583	9,218,389,289	358,921,198,383	67,771,051,003	88.99%
	6,326,655,224	-	150,334,196,631	(5,393,242,571)	(8.66%)
	2,821,562,492	(189,263,076,502)	(110,590,068,932)	169,344,982,118	(226.50%)
	1,365,315,129,581	1,589,914,452,048	2,366,707,635,413	(303,705,421,974)	106.09%
	111,982,211,366	163,030,561,856	820,050,269,902	(154,072,413,225)	(51.52%)
	-	-	325,266,984,963	(22,021,692,769)	(18.79%)
	(1,203,484,502)	15,266,521,320	4,429,941,587	208,220,859	(9.05%)
	-	-	358,282,899	356,075,388	(100.00%)
	(17,613,499)	(80,830,991)	(118,022,749)	4,545,490	(100.00%)
	(70,444,968,952)	(145,415,145,068)	(268,188,165,249)	3,970,598,768	(32.95%)
	(14,173,941,918)	(25,305,797,954)	(52,737,316,503)	763,787,684	(20.75%)
	(28,108,165,775)	(95,410,363,339)	(157,671,293,591)	3,289,608,539	(48.25%)
	-	-	-	(1,481,937,945,966)	(200.00%)
	2,696,221,116,458	1,913,569,569,411	8,977,162,333,300	(1,961,629,501,681)	(92.64%)

Based on the nett growth data above, from the period 2017-2021 the net growth rate grew by IDR8.98 trillion. The highest net growth was in the **bjb** KPB Taspen product of IDR4.93 trillion, then the **bjb** KGB Pattern 2 product which had the second highest nett growth rate with a growth of IDR2.37 trillion. Meanwhile, the highest negative growth rate was in North Sulawesi's **bjb** Channeling product of (IDR268) billion. Meanwhile, in 2021, **bjb** Cessie experienced the highest negative growth of (IDR740.9) billion, this was due to the sale of assets/receivables back to Bank Banten.



Produk Unggulan Kredit Ritel

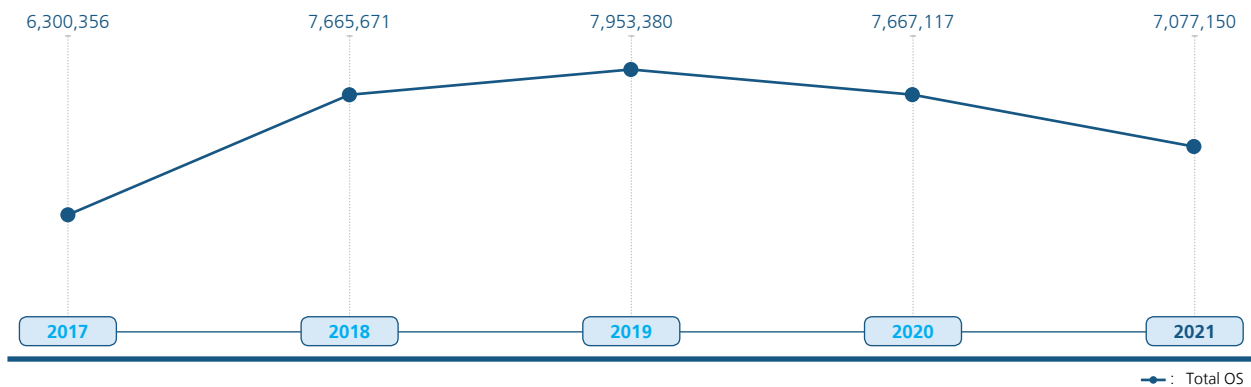
Produk unggulan yang berada pada segmen Kredit Ritel adalah **bjb** KGB Pola 2, penyaluran diberikan kepada pegawai tetap yang gajinya belum disalurkan melalui bank **bjb** serta **bjb** KPBP Taspen, baik yang gajinya telah disalurkan melalui bank **bjb** maupun belum disalurkan. Adapun data perkembangan produk dimaksud dapat dilihat pada tabel berikut:

a. Produk **bjb** KGB Pola 2

OS **bjb** KGB Pola 2

OS **bjb** KGB pattern 2

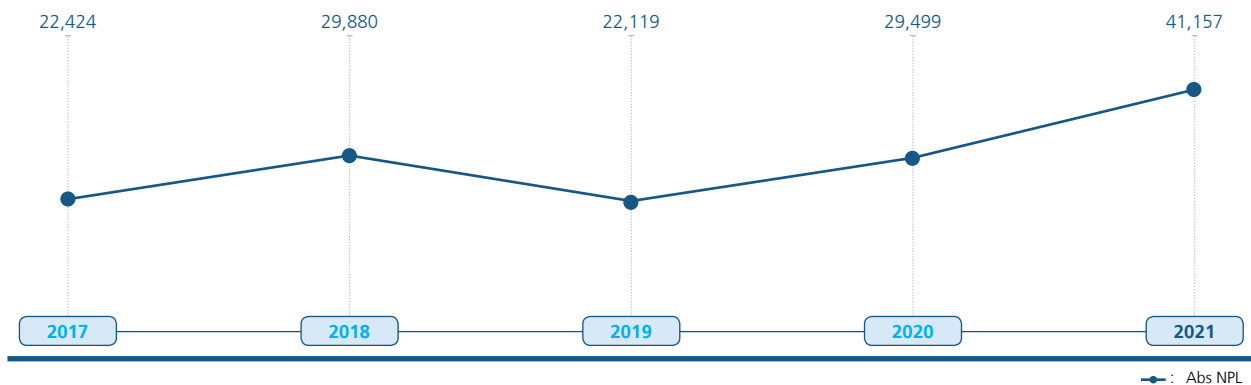
(dalam juta Rupiah/in million rupiah)



Abs NPL **bjb** KGB pola 2

Abs NPL **bjb** KGB pattern 2

(dalam juta Rupiah/in million rupiah)



Dalam 5 (lima) tahun terakhir, perkembangan **bjb** KGB Pola 2 mengalami kenaikan hingga tahun 2019 dengan rata-rata *nett growth* sebesar Rp473,3 miliar. Namun pada tahun 2020 dan 2021, **bjb** KGB Pola 2 mengalami penurunan *growth*. Hal tersebut dikarenakan gaji para pegawai tetap yang belum disalurkan di bank **bjb**, khususnya ASN Daerah di luar wilayah Jawa Barat dan Banten telah disalurkan secara otomatis melalui Sistem Informasi Pembangunan Daerah (SIPD), gaji para ASN otomatis tersalurkan ke rekening gaji masing-masing ASN, sehingga Bendahara/Juru Bayar tidak dapat melakukan pemotongan angsuran secara kolektif. Adapun

In the last 5 (five) years, the development of **bjb** KGB Pattern 2 has increased until 2019 with an average net growth of IDR473.3 billion. However, in 2020 and 2021, **bjb** KGB Pattern 2 experienced a decline in growth. This was because the salaries of permanent employees that had not been distributed at bank **bjb**, especially Regional Civil Government outside the West Java and Banten regions had been channeled automatically through the Regional Development Information System (SIPD), the salaries of Civil Government were automatically channeled to the salary account of each Civil Government, so that the Treasurer/Payer could not make collective installment deductions. The absolute

absolut NPL **bjb** KGB Pola 2 mengalami kenaikan pada tahun 2018 dan tahun 2020 dengan rata-rata abs NPL Rp29,6 miliar. Pada tahun 2021 angka abs NPL sebesar Rp41,16 miliar atau mengalami penurunan kualitas sebesar Rp11,66 miliar dari tahun sebelumnya.

NPL of **bjb** KGB Pattern 2 increased in 2018 and 2020 with an average abs NPL of IDR29.6 billion. In 2021 the NPL abs figure was IDR41.16 billion or experienced a decrease in quality of IDR11.66 billion from the previous year.

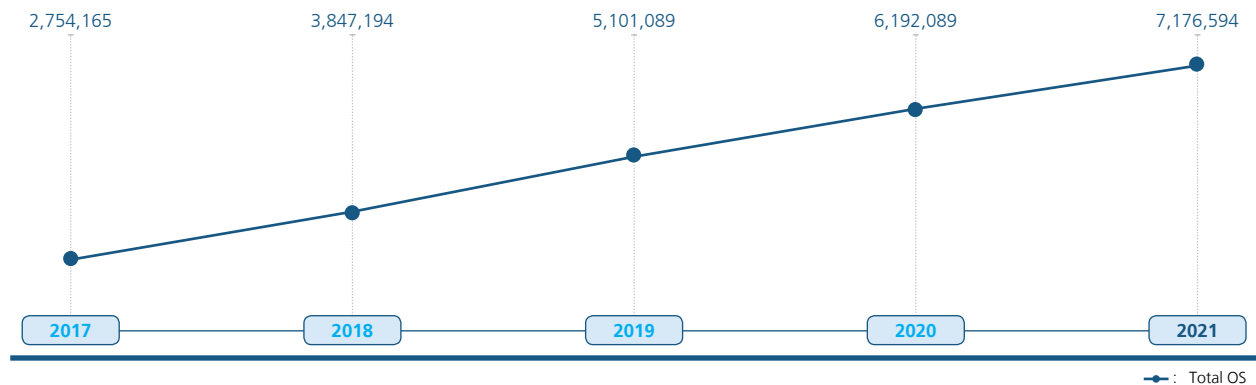
b. Produk **bjb** KPB Taspen

b. **bjb** KPB Taspen Product

OS **bjb** KPB

OS **bjb** KPB

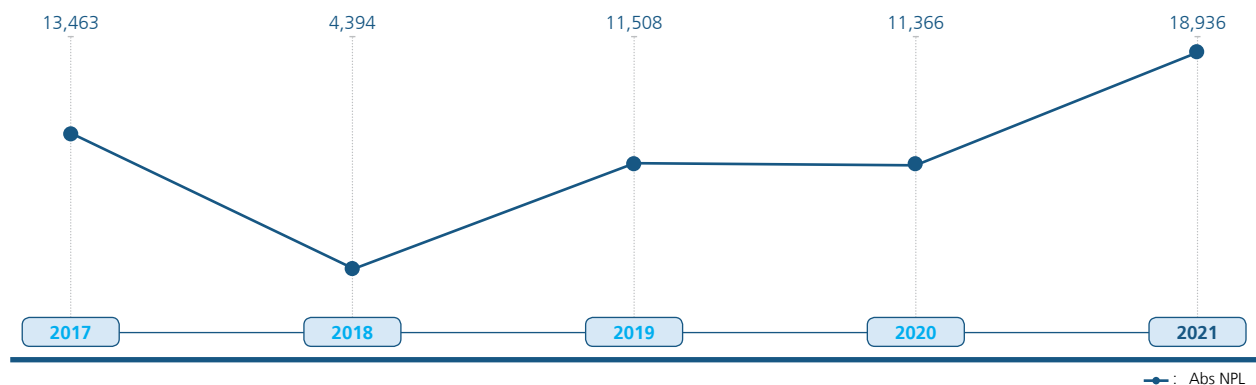
(dalam juta Rupiah/in million rupiah)



Abs NPL **bjb** KPB

Abs NPL **bjb** KPB

(dalam juta Rupiah/in million rupiah)



Secara signifikan produk **bjb** KPB Taspen mengalami pertumbuhan positif selama tahun 2017 – 2021 dengan total *growth* sebesar Rp4,42 triliun dalam 5 (lima) tahun terakhir. Sehingga selain **bjb** KGB Pola 2, **bjb** KPB Taspen menjadi produk unggulan pada segmen Kredit Ritel. Namun secara angka abs NPL, **bjb** KPB Taspen mengalami penurunan kualitas kredit mulai tahun 2018 ke tahun 2019, angka abs NPL **bjb** KPB Taspen mengalami kenaikan Rp7,18 miliar. Pada tahun 2020, terdapat perbaikan abs NPL **bjb** KPB Taspen sebesar Rp142,31 Juta. Namun kembali mengalami kenaikan pada tahun 2021 sebesar Rp7,57 miliar dari tahun sebelumnya.

Significantly KPB Taspen's **bjb** product experienced positive growth during 2017-2021 with a total growth of IDR4.42 trillion in the last 5 (five) years. Hence, apart from the **bjb** KGB Pattern 2, the **bjb** KPB Taspen was a superior product in the Retail Loan segment. However, in terms of abs NPL figures, Taspen's **bjb** KPB Taspen loan quality decreased from 2018 to 2019, the NPL abs number of KPB Taspen's **bjb** experienced an increase of IDR7.18 billion. In 2020, there was an improvement in the NPL **bjb** KPB Taspen abs of IDR142.31 million. However, it increased again in 2021 by IDR7.57 billion from the previous year.



Faktor Pendukung dan Penghambat Bisnis Kredit Ritel

1. Faktor Pendukung
 - a. Suku bunga dan fitur produk Kredit Ritel yang kompetitif.
 - b. Terdapat program-program pemasaran untuk *referral marketing*.
 - c. Banyak Terdapat program *cashback* dan hadiah lainnya untuk debitur baru dan debitur eksisting yang mengajukan perpanjangan/*top up* kredit.
 - d. Memiliki Tenaga Kerja yang berpengalaman di bidang kredit konsumtif.
 - e. Terdapat program pemberdayaan bagi debitur baik pegawai aktif maupun pensiunan dalam bentuk kemitraan usaha dan edukasi literasi keuangan.
2. Faktor Penghambat
 - a. Terdapat kebijakan Gerakan Nasional Non Tunai (GNNT) yang menyebabkan akses Bendahara Keuangan terhadap pemotongan gaji debitur untuk pembayaran angsuran menjadi hilang dan berimplikasi terhadap penyempitan segmen *market bjb* Kredit Guna Bhakti (KGB) Pola 2.
 - b. Jaringan Kantor bank *bjb* di daerah di luar Jawa Barat dan Banten masih minim.
 - c. Tingginya angka pengajuan klaim meninggal dunia akibat pandemi COVID-19.

Rencana dan Strategi Tahun 2022 Kredit Ritel

Dilakukannya *improvement marketing program* dan *focusing target market* serta pengembangan digitalisasi proses bisnis dengan rincian sebagai berikut:

1. *Big Data for Lending*
2. Aplikasi *Dashboard Monitoring Si Gisel*, Sistem Digitalisasi Informasi Kredit Ritel
3. Fitur WhatsApp *Blast*
4. The New LMS
5. Fitur *bjb Pop Up Notification* pada aplikasi *bjb Fast*
6. Fitur *bjb PayLater on Us*
7. Fitur *bjb PayLater of Us*

KORPORASI DAN KOMERSIAL

Penjelasan Korporasi dan Komersial

Kredit Korporasi dan Komersial yang dapat diperoleh per nasabah adalah ±Rp1,7 miliar. Produk korporasi dan komersial bank *bjb* terbagi atas produk *cash loan* dan *non cash loan*. Produk *cash loan* secara garis besar terdiri dari kredit modal kerja dan kredit investasi. Sedangkan untuk produk *non cash loan* adalah layanan penerbitan garansi bank untuk proyek-proyek Pemerintah maupun swasta, yang dapat meningkatkan *fee based income* bank *bjb*.

Keunggulan Layanan Korporasi dan Komersial

Uraian keunggulan layanan kredit Korporasi dan Komersial adalah sebagai berikut:

1. Produk *bjb* Kredit Modal Kerja sebagai produk dengan persentase terbesar memiliki beberapa layanan unggulan berupa:
 - a. Syarat minimal *coverage* agunan berupa *fixed asset* lebih rendah dibanding produk lain.

Supporting and Inhibiting Factors for Retail Loan Business

1. Supporting Factors
 - a. Competitive Interest Rates and Retail Loan product features.
 - b. There were marketing programs for referral marketing.
 - c. There were many cashback programs and other prizes for new debtors and existing debtors who apply for credit extensions/top-ups.
 - d. Having an experienced workforce in the field of consumer loan.
 - e. There was an empowerment program for debtors, both active and retired employees, in the form of business partnerships and financial literacy education.
2. Inhibiting Factor
 - a. There was a National Non-Cash Movement (GNNT) policy which caused the Financial Treasurer's access to deductions from debtors' salaries for installment payments to be lost and has implications for the narrowing of the *bjb* Kredit Guna Bhakti (KGB) market segment Pattern 2.
 - b. The network of bank *bjb* offices in areas outside West Java and Banten was still minimal.
 - c. The high number of claims filed for death due to the COVID-19 pandemic.

Retail Loan Plans and Strategies for 2022

The implementation of an improvement marketing program and focusing on the target market as well as the development of digitizing business processes with the following details:

1. Big Data for Lending
2. Si Gisel Monitoring Dashboard Application, Retail Loan Information Digitization System
3. WhatsApp Blast Features
4. The New LMS
5. The *bjb* Pop Up Notification feature on the *bjb Fast* application
6. *bjb PayLater on Us* features
7. *bjb PayLater of Us* features

CORPORATE AND COMMERCIAL

Corporate and Commercial Explanation

Corporate and Commercial loans that can be obtained per customer is ± IDR1.7 billion. The corporate and commercial products of bank *bjb* are divided into cash loan and non-cash loan products. Cash loan products generally consist of working capital loans and investment loans. Whereas for non-cash loan products is a bank guarantee issuance service for government and private projects, which can increase bank fee based income bank *bjb*.

Corporate and Commercial Service Advantages

The description of the advantages of Corporate and Commercial credit services is as follows:

1. The working capital loan *bjb* product as the product with the largest percentage had several excellent services in the form of:
 - a. The minimum requirement for collateral coverage in the form of fixed assets was lower than other products.

- b. Proses kredit yang relatif cepat.
- c. Suku bunga bersaing.
- 2. Produk **bjb** Garansi Bank, memiliki keunggulan sebagai berikut:
 - a. Keringanan marginal deposit hingga 0%.
 - b. Proses penerbitan relatif cepat.
 - c. Terdapat pilihan penerbitan GB dengan cover Kontra Garansi yang pengajuan kontra garansi difasilitasi oleh bank **bjb**.
 - d. Biaya administrasi dan provisi cukup bersaing.
- 3. Produk *Receivable Financing* seperti:
 - a. Maksimal pembiayaan 100% dari nilai *accepted invoice*.
 - b. Agunan minimal 20% berupa *cash collateral* dan/atau *marketable asset* berupa tanah dan/atau bangunan dari total plafond kredit.

Pengembangan Produk Layanan Korporasi dan Komersial

Dalam rangka menunjang bisnis Divisi Korporasi dan Komersial selama periode 2021 telah dilakukan pengembangan produk dan layanan terutama di segmen komersial diantaranya sebagai berikut:

1. Penyesuaian standar operasional prosedur segmen komersial, khususnya terkait alur proses kredit dengan limit kewenangan kantor wilayah, yaitu seluruh proses pemberian fasilitas kredit dari inisiasi hingga pencairan kredit dilakukan oleh organ kantor wilayah. Dengan pemberlakuan ketentuan tersebut, proses pemberian kredit dapat dilakukan dengan lebih efektif dan efisien yang tidak terjadi pengulangan proses di kantor cabang dan kantor wilayah sehingga SLA kepada calon debitur dapat lebih cepat.
2. Penyesuaian manual produk **bjb** *Supply Chain Financing* terkait penjelasan lebih detail mengenai ketentuan dan mekanisme dalam hal terjadi *Past Due*.
3. Penyesuaian manual produk **bjb** Kredit Modal Kerja Kepada Koperasi (penerus pinjaman) dengan meningkatkan mitigasi risiko dari sisi agunan untuk Koperasi Umum serta penguatan terkait monitoring kredit melalui *sampling* dan rekonsiliasi piutang.
4. Penyesuaian manual produk **bjb** Kredit *Cash Collateral* untuk mengakomodir potensi penyaluran kredit *cash collateral* secara *cross currency*.
5. Otomatisasi perhitungan denda keterlambatan pada *core banking system*.
6. Pengembangan aplikasi *distributor financing online* untuk mendukung proses transaksi *Distributor Financing*. Aplikasi tersebut dapat digunakan oleh pihak *principal*, bank, serta debitur serta dapat dikoneksikan (*host to host*) dengan sistem yang telah dimiliki oleh *principal*.
7. Pengembangan aplikasi garansi bank *online* untuk memudahkan nasabah dalam mengajukan permohonan penerbitan garansi bank serta mengakomodir kebutuhan penerima jaminan dalam melakukan pengecekan keabsahan garansi bank yang diterima.

Corporate and Commercial Product and Service Development

In order to support the Corporate and Commercial Division business during the 2021 period, product and service developments have been carried out, especially in the commercial segment, including the following:

1. Adjustment of standard operating procedures for the commercial segment, particularly related to the credit process flow with the regional office authority limit, namely the entire process of providing credit facilities from initiation to credit disbursement carried out by regional office organs. With the implementation of these provisions, the process of providing credit could be carried out more effectively and efficiently without repeating the process at branch offices and regional offices so that SLA to prospective debtors could be faster.
2. Manual adjustment of the **bjb** Supply Chain Financing product related to a more detailed explanation of the provisions and mechanisms in the event of a Past Due.
3. Manual adjustment of the **bjb** product for Working Capital Loans to Cooperatives (successor loans) by increasing risk mitigation in terms of collateral for General Cooperatives and strengthening related to loan monitoring through sampling and reconciliation of receivables.
4. Manual adjustment of the **bjb** Cash Collateral Loans product to accommodate the potential for cross currency cash collateral credit distribution.
5. Automate the calculation of late fees in the core banking system.
6. Development of online distributor financing applications to support the Distributor Financing transaction process. The application could be used by principals, banks, and debtors and can be connected (*host to host*) with the system already owned by the principal.
7. Development of an online bank guarantee application to make it easier for customers to apply for the issuance of bank guarantees and to accommodate the needs of guarantee recipients in checking the validity of bank guarantees received.



Produktivitas Korporasi dan Komersial

Kinerja Korporasi dan Komersial dalam 5 tahun terakhir (2017-2021) mengalami pertumbuhan yang sangat signifikan dengan peningkatan *outstanding* sebesar Rp9,2 triliun (71.51%). Pada tahun 2018 segmen Korporasi dan Komersial sempat terjadi *negative growth* sebesar Rp794,15 miliar namun penurunan tersebut dapat diimbangi dengan peningkatan yang cukup tinggi pada tahun-tahun berikutnya. Bahkan pada tahun 2021 portofolio kredit kelolaan Divisi Korporasi dan Komersial meningkat sebesar 14,81% atau Rp2,8 triliun dibandingkan tahun sebelumnya dari posisi Rp19,32 triliun menjadi Rp22,19 triliun.

Segmen Komersial pada tahun 2021 mencatatkan *outstanding* maupun *growth* YoY tertinggi sepanjang 5 (lima) tahun terakhir dengan posisi *outstanding* Rp7,00 triliun dan *net growth* sebesar Rp2,03 triliun yaitu setara 40,93%. Portofolio segmen Korporasi pada tahun 2021 meningkat sebesar 13,49% atau Rp1,46 triliun dibandingkan tahun sebelumnya dari posisi Rp10,80 triliun menjadi Rp12,26 triliun. Posisi tersebut merupakan posisi tertinggi selama 5 (lima) tahun terakhir.

Corporate and Commercial Productivity

Corporate and Commercial Performance in the last 5 years (2017-2021) experienced a very significant growth with an outstanding increase of IDR9.2 trillion (71.51%). In 2018 the Corporate and Commercial segments had negative growth of IDR794.15 billion, but this decline could be offset by a fairly high increase in the following years. Even in 2021 the loan portfolio managed by the Corporate and Commercial Division increased by 14.81% or IDR2.8 trillion compared to the previous year from the position of IDR19.32 trillion to IDR22.19 trillion.

The Commercial segment in 2021 recorded the highest outstanding and YoY growth in the last 5 (five) years with an outstanding position of IDR7.00 trillion and a net growth of IDR2.03 trillion, equivalent to 40.93%. The Corporate segment portfolio in 2021 increased by 13.49% or IDR1.46 trillion compared to the previous year from IDR10.80 trillion to IDR12.26 trillion. This position was the highest position for the last 5 (five) years.

Tabel Ringkasan Kinerja Korporasi dan Komersial

Table of Corporate and Commercial Performance Summary

(dalam jutaan penuh/in IDR million)

Uraian Description	2021	2020	2019	2018	2017
	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)
Komersial Commercial	7,001,643	4,968,169	4,215,038	5,070,624	5,274,097
<i>Growth Growth</i>	2,033,474	753,131	(855,586)	(203,473)	1,427,755
Korporasi Corporate	12,257,188	10,800,371	9,002,766	7,165,518	8,260,821
<i>Growth Growth</i>	1,456,817	1,797,605	1,837,248	(1,095,303)	1,306,170
BPR dan LKM BPR and LKM	2,927,483	3,555,793	3,521,251	3,535,800	3,031,178
<i>Growth Growth</i>	(628,310)	34,542	(14,549)	504,622	896,573
Total KKO dan BPR Total KKO and BPR	22,186,314	19,324,333	16,739,055	15,771,942	16,566,096
Growth Growth	2,861,981	2,585,278	967,113	(794,154)	3,630,498

Pertumbuhan Kredit Korporasi dan Komersial pada tahun 2021 meningkat sebesar 14,81% atau sebesar Rp2,86 triliun dibandingkan tahun 2020 dari posisi Rp19,32 triliun menjadi Rp22,19 triliun. Peningkatan tersebut dikontribusi dari penyaluran kredit *cash collateral* yang meningkat sebesar 573,38% dari posisi Rp312,03 miliar pada tahun 2020 menjadi Rp2,10 triliun pada tahun 2021. Selain itu peningkatan yang cukup besar juga dikontribusi dari produk KMK Umum dan KMK R/C serta Kredit Modal Kerja Kontrak sebagai produk unggulan Divisi Korporasi dan Komersial. Meski secara konsolidasi Kredit Korporasi dan

The growth of Corporate and Commercial loans in 2021 increased by 14.81% or IDR2.86 trillion compared to 2020 from the position of IDR19.32 trillion to IDR22.19 trillion. The increase was contributed by the distribution of cash collateral loans, which increased by 573.38% from the position of IDR312.03 billion in 2020 to IDR2.10 trillion in 2021. In addition, a fairly large increase was also contributed by KMK General and KMK R/C products and Contract Working Capital loans as the flagship product of the Corporate and Commercial Division. Although on a consolidated basis, Corporate and Commercial loans experienced an increase,

Komersial mengalami peningkatan, namun terdapat beberapa produk yang mengalami penurunan yang cukup signifikan, yaitu kredit jangka pendek, kredit investasi sindikasi serta kredit modal kerja BPR.

there were several products that experienced a significant decline, namely short-term loans, syndicated investment loans and rural bank working capital loans.

Tabel Kinerja Produk Korporasi dan Komersial

Table of Corporate and Commercial Product Performance

(dalam jutaan rupiah/in IDR million)

Produk Product	2021		2020		Pertumbuhan 2020-2021 2020-2021 Growth	
	Nominal Nominal	Komposisi Composition	Nominal Nominal	Komposisi Composition	Nominal Nominal	%
Kredit Modal Kerja Kontraktor (KMKK) Kredit Modal Kerja Kontraktor (KMKK)	4,741,023	21.37	3,715,612	19.23	1,025,411	27.60
Kredit Modal Kerja Umum (KMKU) (S) Kredit Modal Kerja Umum (KMKU) (S)	4,473,841	20.16	2,948,768	15.26	1,525,073	51.72
Kredit Modal Kerja Umum Rekening Koran (KMKU R/C) Kredit Modal Kerja Umum Rekening Koran (KMKU R/C)	2,924,447	13.18	2,314,732	11.98	609,715	26.34
Kredit Modal Kerja BPR Kredit Modal Kerja BPR	2,122,683	9.57	2,548,389	13.19	(425,706)	(16.70)
Cash Collateral Cash Collateral	2,101,164	9.47	312,034	1.61	1,789,130	573.38
Kredit Investasi Kredit Investasi	1,568,074	7.07	1,369,048	7.08	199,026	14.54
KMK Umum - Pada Perusahaan Pembiayaan (S) KMK Umum - In Financing Company (S)	1,203,418	5.42	1,140,188	5.90	63,230	5.55
Kredit Jangka Pendek Kredit Jangka Pendek	950,000	4.28	2,200,000	11.38	(1,250,000)	(56.82)
KIU Sindikasi KIU Sindikasi	770,063	3.47	1,263,243	6.54	(493,180)	(39.04)
Kredit Modal Kerja Korporasi (Penerus Pinjaman) Kredit Modal Kerja Korporasi (Loan Successor)	655,898	2.96	888,257	4.60	(232,359)	(26.16)
KMKU Sindikasi KMKU Sindikasi	424,448	1.91	410,709	2.13	13,739	3.35
Cash Collateral BPR Cash Collateral BPR	115,376	0.52	98,898	0.51	16,478	16.66
KIU (Ab) KIU (Ab)	37,881	0.17	37,265	0.19	616	1.65
AR Financing AR Financing	37,524	0.17	26,664	0.14	10,860	40.73
KMK Pengembang KMK Developer	26,948	0.12	30,278	0.16	(3,330)	(11.00)
Cash Collateral Koperasi Cash Collateral Koperasi	22,800	0.10	7,495	0.04	15,305	204.20
Kredit Investasi BPR Kredit Investasi BPR	8,116	0.04	9,189	0.05	(1,073)	(11.68)
Kredit Investasi Korporasi Kredit Investasi Korporasi	2,608	0.01	3,565	0.02	(957)	(26.84)
Total Total	22,186,312	100.00	19,324,334	100.00	2,861,978	14.81



Sejalan dengan visi bank **bjb** dalam mendukung infrastruktur daerah, produk Kredit **bjb** Modal Kerja Kontrak (KMKK) hingga saat ini masih menjadi produk unggulan Divisi Korporasi dan Komersial. Hal tersebut tercermin dari persentase sebaran kredit berdasarkan produk, dengan KMKK masih menjadi produk dengan persentase tertinggi yaitu sebesar 21,37%. Adapun data kinerja produk KMKK selama 5 (lima) tahun terakhir adalah sebagai berikut:

Tabel Kinerja Produk KMKK

Table of KMKK Product Performance

(dalam jutaan penuh/in IDR million)

Uraian Description	2021	2020	2019	2018	2017
	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)
Kredit Modal Kerja Konstruksi Kredit Modal Kerja Konstruksi	4,741,023	3,751,612	2,760,612	3,618,690	4,031,577
Growth Growth	1,025,411	955,000	(858,078)	(412,887)	334,007
Persentase dari Total Kredit Korporasi dan Komersial (%) Total Percentage of Corporate and Commercial Loans (%)	21.37%	19.23%	16.49%	22.94%	24.34%

Penurunan persentase komposisi produk KMKK selama 5 (lima) tahun terakhir dengan diiringi peningkatan pada produk lain merupakan salah satu strategi Divisi Korporasi dan Komersial untuk melakukan diversifikasi produk dalam penyaluran fasilitas kredit. Adapun produk lainnya yang memiliki persentase cukup besar adalah sebagai berikut:

In line with bank **bjb**'s vision of supporting regional infrastructure, the **bjb** Contract Working Capital Loan (KMKK) product was still the flagship product of the Corporate and Commercial Division. This was reflected in the percentage of loan distribution by product, with KMKK still being the product with the highest percentage at 21.37%. The performance data of KMKK products for the last 5 (five) years are as follows:

The decrease in the percentage of KMKK product composition over the last 5 (five) years accompanied by an increase in other products was one of the Corporate and Commercial Division's strategies to diversify products in the distribution of loan facilities. The other products that had a fairly large percentage are as follows:

Tabel Kinerja Produk Lainnya Yang Memiliki Persentase Besar

Table of Performance of Other Products That Have a Large Percentage

(dalam jutaan penuh/in IDR million)

Uraian Description	2021		2020		Pertumbuhan 2020-2021 2020-2021 Growth	
	(Rp)/(IDR)	Komposisi Composition (%)	(Rp)/(IDR)	Komposisi Composition (%)	Nominal Nominal	%
Kredit Modal Kerja Umum (KMKU) (S) Kredit Modal Kerja Umum (KMKU) (S)	4,473,841	20.16	2,948,768	15.26	1,525,073	51.72
Kredit Modal Kerja Umum Rekening Koran (KMKU R/C) Kredit Modal Kerja Umum Rekening Koran (KMKU R/C)	2,924,447	13.18	2,314,732	11.98	609,715	26.34
Kredit Modal Kerja BPR Kredit Modal Kerja BPR	2,122,683	9.57	2,548,389	13.19	(425,706)	(16.70)
Cash Collateral Cash Collateral	2,101,164	9.47	312,034	1.61	1,789,130	573.38

Faktor Pendukung dan Penghambat Bisnis Korporasi dan Komersial

Uraian faktor pendukung dan penghambat bisnis Korporasi dan Komersial adalah sebagai berikut:

1. Faktor Pendukung

Divisi Korporasi dan Komersial didukung oleh infrastruktur yang cukup dalam menerapkan budaya kredit yang lebih baik untuk pertumbuhan kredit yang sehat dan berkualitas, antara lain:

Supporting and Inhibiting Factors Corporate and Commercial Business

The description of the supporting and inhibiting factors of Corporate and Commercial business are as follows:

1. Supporting Factors

The Corporate and Commercial Divisions are supported by adequate infrastructure in implementing a better credit culture for healthy and quality credit growth, among others:

- a. Ketersediaan Sumber Daya Manusia (SDM)/Account Officer (AO) yang tersebar di Kantor Cabang, Kantor Wilayah dan Kantor Pusat. Jumlah SDM Divisi Korporasi dan Komersial sampai dengan 31 Desember 2020 sebanyak 296 orang, yang terdiri dari 231 orang Account Officer (AO) Komersial di Kantor Cabang, 23 orang Account Officer (AO) Komersial di Kantor Wilayah dan 34 orang Account Officer (AO) Korporasi di Kantor Pusat.
- b. Pelaksanaan *E-Learning* yang dilakukan secara mingguan untuk seluruh Account Officer dan Manager Komersial untuk meningkatkan pemahaman produk bisnis kelolaan Divisi Korporasi dan Komersial selama Tahun 2021 sebanyak 36 modul soal.
- c. Penyempurnaan aplikasi *Loan Management System* (LMS) Segmen Komersial untuk mendukung proses bisnis, khususnya dalam hal mendukung proses perpanjangan dan suplesi kredit. Selain itu, pada tahun 2021 terdapat penambahan 3 (tiga) produk baru yang dapat diproses melalui aplikasi LMS, sebagai berikut:
 - Cash Collateral
 - KMK Pengembang
 - Kredit kepada Lembaga Pembiayaan
- d. Ketersediaan pilihan produk pembiayaan yang beragam untuk dapat memenuhi kebutuhan nasabah dalam meningkatkan usahanya.

2. Faktor Penghambat

Selain faktor pendukung, terdapat juga faktor penghambat yang mempengaruhi kinerja di tahun 2021, diantaranya sebagai berikut:

- a. Pandemi COVID-19 yang masih terjadi selama tahun 2021 secara langsung maupun tidak langsung berdampak pada belum stabilnya kondisi ekonomi secara makro dan iklim usaha secara umum sehingga ekspansi bisnis beberapa sektor industri masih selektif yang berpengaruh pada potensi pembiayaan yang terbatas.
- b. Terdapatnya beberapa run off dengan nominal besar di luar jadwal pembayaran pada kredit segmen korporasi menyebabkan *net growth* tercatat kurang optimal.
- c. Pemberian relaksasi kepada Debitur terdampak COVID-19 melalui restrukturisasi kredit mengakibatkan pendapatan bunga yang seharusnya diterima bank mengalami penurunan dari kondisi normal.

Rencana dan Strategi Tahun 2022 Korporasi dan Komersial

Berdasarkan ASDT 2022 strategi Divisi Korporasi dan Komersial di tahun 2022 adalah sebagai berikut:

1. Menjaga budaya kredit yang mengutamakan pertumbuhan kredit berkualitas pada sektor – sektor industri potensial dengan selalu menerapkan prinsip kehati – hatian.
2. Optimalisasi *product holding* dari kredit korporasi dan komersial melalui transformasi *digital* yang dapat meningkatkan *fee based*.
3. Mendukung *sustainable finance* melalui peningkatan penyaluran kredit kepada *sustainable business company*.

- a. Availability of Human Resources (HR)/Account Officer (AO) spread across Branch Offices, Regional Offices and Head Office. The number of Human Resources for the Corporate and Commercial Divisions as of 31 December 2020 was 296 people, consisting of 231 Commercial Account Officers (AO) at Branch Offices, 23 Commercial Account Officers (AO) at Regional Offices and 34 Corporate Account Officers (AO) at the Head Office.
- b. E-Learning which was conducted on a weekly basis for all Account Officers and Commercial Managers to improve understanding of the business products managed by the Corporate and Commercial Divisions during 2021 as many as 36 question modules;
- c. Completion of the Commercial Segment Loan Management System (LMS) application to support business processes, particularly in terms of supporting the credit extension and supplementation process. In addition, in 2021 there was the addition of 3 (three) new products that could be processed through the LMS application, as follows:
 - Cash Collateral
 - KMK Developer
 - Loansto Financing Institutions
- d. Availability of a variety of financing product options to meet customer needs in increasing their business.

2. Inhibiting Factors

In addition to supporting factors, there were also inhibiting factors that affect performance in 2021, including the following:

- a. The COVID-19 pandemic that was still occurring during 2021 directly or indirectly had an impact on the unstable macroeconomic conditions and the general business climate so that the business expansion of several industrial sectors was still selective affecting the limited financing potential.
- b. The existence of several run-offs with large amounts outside the payment schedule for corporate segment loans caused net growth to be recorded as less than optimal.
- c. The granting of relaxation to debtors affected by COVID-19 through credit restructuring resulted in a decrease in interest income that should have been received by banks from normal conditions.

Corporate and Commercial Plans and Strategies for 2022

Based on ASDT 2022 the Corporate and Commercial Division strategy in 2022 was as follows:

1. Maintain a credit culture that prioritized quality credit growth in potential industrial sectors by always applying the precautionary principle.
2. Optimizing product holding from corporate and commercial loans through digital transformation that could increase fee based.
3. Supporting sustainable finance by increasing lending to sustainable business companies.



Berdasarkan Surat Keputusan Direksi Nomor 0833/SK/DIR-PST/2021 tanggal 31 Desember 2021 tentang Struktur Organisasi PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk, dilakukan pemisahan Divisi Korporasi dan Divisi Komersial untuk pengelolaan yang lebih terfokus pada masing-masing segmen, dengan strategi sebagai berikut:

1. Segmen Korporasi dengan strategi yakni:
 - a. Pemilihan sektor industri utama, yaitu Infrastruktur, Industri Pengolahan, Telekomunikasi, dan Kesehatan.
 - b. Optimalisasi penyaluran kredit kepada perusahaan BUMN/*Government Related* serta perusahaan swasta yang merupakan *major player/wellknown player* pada sektor industri utama.
 - c. Peningkatan keikutsertaan dalam kredit sindikasi terutama pada sektor industri yang relatif baru.
 - d. Penguatan sumber daya manusia melalui berbagai program pendidikan dan pelatihan dalam rangka meningkatkan kompetensi *hard skill* maupun *soft skill* dalam proses bisnis korporasi.
2. Segmen Komersial dengan strategi yakni:
 - a. Pertumbuhan secara selektif melalui mekanisme *threshold*.
 - b. Perbaikan kualitas kredit dengan penurunan absolute NPL dengan bersinergi dengan Divisi Penyelamatan dan Penyelesaian Kredit.
 - c. Perbaikan bisnis proses melalui penggunaan aplikasi LMS dan digitalisasi proses *screening* awal.
 - d. Pengembangan bisnis model baru melalui inisiasi sinergi dengan lembaga *fintech*.
 - e. Penguatan sumber daya manusia melalui peningkatan kompetensi dalam melakukan analisa kredit.

USAHA MIKRO KECIL DAN MENEGAH (UMKM)

Penjelasan Kredit UMKM

Produk kredit UMKM di tahun 2021 terdiri dari Kredit Mikro Utama (KMU), Kredit Usaha Kecil Menengah (UKM), Kredit Skema Subsidi Resi Gudang (S-SRG), Kredit Usaha Rakyat (KUR), Kredit **bjb** Masyarakat Ekonomi Sejahtera (**bjb** Mesra).

Di sisi lain, layanan yang ditawarkan oleh Divisi Kredit UMKM mencakup layanan PESAT (Pemberdayaan Ekonomi Masyarakat Terpadu) serta pelayanan di bidang *account maintenance* melalui layanan *cash pick up*. Layanan-layanan inilah yang menjadi keunggulan dari Divisi Kredit UMKM.

Adapun uraian mengenai jenis kredit UMKM disajikan sebagai berikut:

1. Kredit Mikro Utama (KMU)

Calon nasabah yang dapat menikmati fasilitas Kredit Mikro Utama dari bank **bjb** adalah para pelaku usaha perorangan Badan Usaha (PT, CV) dalam sektor ekonomi produktif yang masuk kategori Usaha Mikro Kecil dan Menengah seperti pengusaha kecil, pedagang, wirausaha, wiraswasta produktif (khusus perorangan) yang saat ini aktif menjalankan usahanya minimal 2 (dua) tahun.

Based on the Decree of the Directors Number 0833/SK/DIR-PST/2021 dated December 31, 2021 regarding the Organizational Structure of PT. Regional Development Banks of West Java and Banten, Tbk, separated the Corporate Division and Commercial Division for more focused management on each segment, with the following strategies:

1. Corporate Segment with the following strategies:
 - a. Selection of the main industrial sectors, namely Infrastructure, Processing Industry, Telecommunications, and Health.
 - b. Optimizing lending to SOEs/*Government Related* companies as well as private companies which became major players/*well-known players* in the main industrial sector.
 - c. Increasing participation in syndicated loans, especially in the relatively new industrial sector.
 - d. Strengthening human resources through various education and training programs in order to improve the competence of hard skills and soft skills in corporate business processes.
2. Commercial Segment with the following strategies:
 - a. Selective growth through a threshold mechanism.
 - b. Improving loans quality by decreasing absolute NPL by synergizing with the Credit Rescue and Settlement Division.
 - c. Business process improvement through the use of LMS applications and digitization of the initial screening process.
 - d. Development of new business models through the initiation of synergies with fintech institutions.
 - e. Strengthening human resources through increasing competence in conducting credit analysis.

MICRO, SMALL AND MEDIUM ENTERPRISES (UMKM)

UMKM Loans Explanation

UMKM loan products in 2020 consisted of Kredit Mikro Utama (KMU), Kredit Usaha Kecil Menengah (UKM), Kredit Skema Subsidi Resi Gudang (S-SRG), Kredit Usaha Rakyat (KUR), Kredit **bjb** Masyarakat Ekonomi Sejahtera (**bjb** Mesra).

On the other hand, services offered by the UMKM Loan Division include PESAT (Pemberdayaan Ekonomi Masyarakat Terpadu) services as well as services in the field of account maintenance through Cash Pick Up services. These service are the advantage of the UMKM Loan Division.

The description of the types of UMKM loans is presented as follows:

1. Kredit Mikro Utama (KMU)

Prospective customers who can enjoy Main Micro Credit facilities from Company are individual business entities (PT, CV) in the productive economy sector that are categorized as Micro and Medium Enterprises such as small entrepreneurs, traders, entrepreneurs, productive entrepreneurs (especially individuals) which is currently actively running its business for a minimum of 2 (two) years.

Keunggulan produk KMU adalah:

- Suku bunga lebih ringan dibanding produk sejenis milik kompetitor.
- Persyaratan mudah.
- Jangka waktu kredit fleksibel.

2. Kredit Usaha Kecil Menengah (UKM)

Calon nasabah yang dapat menikmati fasilitas Kredit Usaha Kecil Menengah dari bank **bjb** adalah para pelaku usaha perorangan (termasuk PD/UD) dan Badan Usaha (PT, CV) dalam sektor ekonomi produktif yang masuk kategori Usaha Kecil dan Menengah seperti pengusaha kecil, pedagang, wirausaha, wiraswasta produktif (khusus perorangan) yang saat ini aktif menjalankan usahanya minimal 3 (tiga) tahun.

Keunggulan produk UKM adalah:

- Suku bunga bersaing
- Sistem pembayaran angsuran bervariasi
- Kredit Angsuran Berjangka (KAB)/*angsuran/Installment*
- Kredit Berjangka (KB)/*Demand Loan*
- Pinjaman Rekening Koran (PRK)

3. Kredit Usaha Rakyat (KUR)

Calon nasabah yang dapat menikmati fasilitas Kredit Usaha Rakyat dari bank **bjb** adalah segmen pasar kredit Perorangan atau Badan Usaha produktif berupa usaha mikro, kecil dan menengah dengan usaha telah berjalan minimal 6 (enam) bulan. Jenis KUR terdiri dari KUR Super Mikro, KUR Mikro, KUR Kecil dan KUR Penempatan TKI.

Keunggulan produk KUR adalah:

- Suku bunga ringan
- Bebas biaya provisi
- Berlaku untuk seluruh segmen usaha produktif

4. Kredit Skema Subsidi Resi Gudang (S-SRG)

Skema Subsidi Resi Gudang yang selanjutnya disebut **bjb** S-SRG adalah kredit yang mendapatkan Subsidi Bunga dari Pemerintah dengan jaminan Resi Gudang yang diberikan oleh Bank kepada Petani, Kelompok Tani, Gabungan Kelompok Tani dan Koperasi. Resi Gudang adalah dokumen bukti kepemilikan atas barang yang disimpan di Gudang yang diterbitkan oleh Pengelola Gudang.

Keunggulan produk S-SRG adalah:

- Suku bunga ringan
- Bebas biaya provisi
- Bebas biaya administrasi

5. Kredit bjb Mesra

Kredit **bjb** Mesra adalah program pinjaman modal usaha dengan plafond maksimal Rp5.000.000 (lima juta rupiah) bagi masyarakat kecil yang belum *bankable*.

Keunggulan produk Mesra adalah:

- Bunga 0%
- Tanpa agunan
- Bebas biaya provisi
- Hanya untuk masyarakat Jawa Barat

6. Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT)

PESAT adalah layanan yang ditawarkan oleh Divisi Kredit UMKM yang terdiri dari 3 (tiga) Pilar yaitu; Pilar pertama Pesat Kapasitas Usaha, Pilar kedua Pesat Wirausaha Baru dan Pilar Ketiga *Go Digital*. Selama periode Januari sampai dengan

The advantages of KMU products are:

- Interest rates are lighter than similar products owned by competitors.
- Easy requirements.
- Flexible credit term.

2. Kredit Usaha Kecil Menengah (UKM)

Prospective customers who can enjoy the Small and Medium Enterprises Loans facilities from the Company are individuals (including PD/UD) and Business Entities (PT, CV) in the productive economy sector that are categorized as Small and Medium Enterprises such as small entrepreneurs, traders, entrepreneurs, productive entrepreneurs (especially individuals) who are currently actively running their business for a minimum of 3 (three) years. The advantages of SME products are:

- Competitive interest rates
- The installment payment system vary
- Term Installment loans (KAB)/*installments/Installment*
- Futures Loans (KB)/*Demand Loans*
- Current Account Loans (PRK)

3. Kredit Usaha Rakyat (KUR)

Prospective customers who can enjoy the Kredit Usaha Rakyat facility from the Company are the credit market segments of Individuals or Productive Business Entities in the form of micro, small and medium-sized businesses with the business running for at least 6 months. Types of KUR consist of Micro KUR, Small KUR and KUR Placement of Indonesian Migrant Workers.

The advantages of KUR products are:

- Low interest Rates
- Free provision fees
- Valid for all productive business segments

4. Kredit Skema Subsidi Resi Gudang (S-SRG)

The Kredit Skema Subsidi Resi Gudang, hereinafter referred to as **bjb** S-SRG, is a credit that receives an Interest Subsidy from the Government with a guarantee of a Warehouse Receipt granted by the Bank to Farmers, Farmers Groups, Farmers Group Associations and Cooperatives. Warehouse Receipt is a document of proof of ownership of goods stored in the Warehouse that is issued by the Warehouse Manager.

The advantages of S-SRG products are:

- Low interest rate
- Free provision fees
- Free administration fee

5. Kredit bjb Mesra

Kredit **bjb** Mesra is a venture capital loan program with a maximum plafond of IDR5,000,000 (five million IDR) for small communities that are not yet *bankable*.

The advantages of Mesra products are:

- 0% Interest
- Without collateral
- Free provision fees
- Only for the people of West Java

6. Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT)

PESAT is a service offered by the UMKM Credit Division which consists of 3 (three) Pillars, namely; The first pillar is the Rapid Business Capacity, the second Pillar is the New Entrepreneurship Center and the Third Pillar is *Go Digital*. During the period from



Desember 2021, Sentra UMKM Pesat baik melalui Program 3 Pilar Pesat dan Bisnis *Continuity Plan* telah melakukan kegiatan dengan 34.616 penerima manfaat. Melalui kegiatan ini kami melakukan pemasaran kredit UMKM dengan Potensi sebesar Rp335.121.151.000,00 (Tiga Ratus Tiga Puluh Lima Miliar Seratus Dua Puluh Satu Juta Seratus Lim Puluh Satu Ribu Rupiah) dari kegiatan eksternal dan Rp46.747.400.000 (Empat Puluh Enam Miliar Tujuh Ratus Empat Puluh Tujuh Juta Empat Ratus Ribu Rupiah) dari potensi *top up* debitur kelolaan penerima manfaat program PESAT.

a. PESAT Kapasitas Usaha

Pilar PESAT kapasitas usaha ini bertujuan untuk meningkatkan skala usaha (*scale up*) pelaku UMKM untuk naik kelas, yang ditandai dengan kenaikan aset dan omzet. Jenis program pada pilar ini dilakukan dengan sasaran; peningkatan pengetahuan, sikap dan keterampilan serta kesempatan perluasan pasar. Sejumlah 13.322 penerima manfaat yang telah mengikuti kegiatan WA Buletin, Bincang Bisnis Debitur, dan sosialisasi pembuatan *website* Debitur. Penerima Manfaat PESAT Kapasitas Usaha per-Kantor wilayah dapat dilihat sebagai berikut:

Sentra Bandung	: Total 3.112 Penerima Manfaat
Sentra Pakuan	: Total 3.198 Penerima Manfaat
Sentra Cirebon	: Total 2.339 Penerima Manfaat
Sentra Priangan Timur	: Total 1.636 Penerima Manfaat
Sentra Banten	: Total 3.037 Penerima Manfaat
Sentra Bandung	: Total 3.112 Penerima Manfaat

b. PESAT Wirausaha Baru

Pesat Wirausaha baru merupakan kegiatan yang diberikan kepada pelaku UMKM, baik start up (baru) maupun yang sudah berjalan usahanya tetapi belum menjadi debitur kredit UMKM bank **bjb**. Program ini diberikan untuk membantu penetrasi bisnis bank **bjb** dengan membuka peluang bertambahnya NOA yang akhirnya dapat meningkatkan *outstanding* kredit bank **bjb**.

• Bincang Jumat Bisnis

Dalam upaya meningkatkan pelayanan kepada masyarakat khususnya pelaku UMKM, sekaligus meningkatkan penyebaran informasi produk dan layanan bank **bjb**, maka Sentra UMKM/PESAT menjalankan program Bincang Jumat Bisnis (BJB). Selain mensosialisasikan keberadaan Sentra UMKM PESAT, program ini diproyeksikan sebagaistrategi untuk menjaring calon konsumen potensial untuk dapat mengakses layanan perbankan bank **bjb**. Kegiatan ini dilaksanakan seminggu sekali setiap hari Jumat, dengan menghadirkan pembicara yang teruji kompeten dalam bidangnya. Selama tahun 2021 kegiatan dilakukan dengan *online* dikarenakan pembatasan ketentuan pandemi. Ragam materi telah tersampaikan oleh 38 Pemateri dengan total ada 44 materi dan mengacu kepada tema besar yang saat ini sangat dibutuhkan oleh para pelaku UMKM yang diataranya adalah:

January to December 2021, the Fast MSME Center through the Rapid 3 Pillar Program and the Business Continuity Plan carried out activities with 34,616 beneficiaries. Through this activity **bjb** marketed MSME loans with a potential of IDR335,121,151,000.00 (Three Hundred Thirty-Five Billion One Hundred Twenty-One Million One Hundred Lim Twenty One Thousand Rupiah) from external activities and IDR46,747,400,000 (Forty Six Billion Seven Hundred Forty Seven Million Four Hundred Thousand Rupiah) from potential top up debtors managed by PESAT program beneficiaries.

a. PESAT Business Capacity

The PESAT pillar of business capacity aims to increase the business scale (*scale up*) of UMKM actors to advance to class, which is marked by an increase in assets and turnover. This type of program in this pillar is carried out with the target; increased knowledge, attitudes and skills as well as market expansion opportunities. A total of 13,322 beneficiaries participated in the WA Bulletin, Debtor Business Conversation, and the socialization of the Debtor website creation. PESAT Beneficiaries Business Capacity per Regional Office can be seen as follows:

Bandung Center	: Total 3.112 Benefit recipients
Pakuan Center	: Total 3.198 Benefit recipients
Cirebon Center	: Total 2.339 Benefit recipients
Priangan Timur Center	: Total 1.636 Benefit recipients
Banten Center	: Total 3.037 Benefit recipients
Bandung Center	: Total 3.112 Benefit recipients

b. PESAT New Entrepreneur

PESAT New Entrepreneur is an activity given to UMKM, both start-up (new) and those that have been running their business but have not become debtors of bank **bjb** kredit UMKM. This program is provided to assist the penetration of bank **bjb** by opening the opportunity to increase NOA, which in turn can increase the outstanding of bank **bjb** credit.

• Business Friday Talk

In an effort to improve services to the community, especially UMKM actors, while increasing the dissemination of information on bank **bjb** products and services, the UMKM/PESAT Center run the Business Friday Talk (BJB) program. In addition to socializing the existence of the PESAT UMKM Center, this program was projected as a strategy to attract potential customers to be able to access bank **bjb** banking services. This activity was held once a week every Friday, by presenting speakers who are proven competent in their fields. During 2021 activities were carried out online due to restrictions on the provisions of the pandemic. A variety of materials had been delivered by 38 presenters with a total of 44 materials and refers to the major themes currently urgently needed by UMKM actors, which include:

- Pengembangan Usaha Melalui Topik Strategi Pemasaran Secara *Non Digital*.
- Pengembangan Usaha Melalui Topik Strategi Pemasaran Secara *Digital*.
- Topik Tentang Perijinan dan Legalitas Usaha.
- Topik Tentang Pengelolaan Keuangan Usaha.
- Topik Tentang Mekanisme Ekspor untuk UMKM.
- Topik Tentang Tips-Tips Terkait Kegiatan Usaha.

Antusias para pelaku UMKM dalam mengikuti kegiatan ini sangatlah luar biasa, terlihat dari jumlah total partisipan dari bulan Januari hingga bulan Desember 2021 sebanyak 3.381 partisipan. Dengan diadakannya secara online, partisipan Bincang Jumat Bisnis tidak hanya berasal dari Jawa Barat dan Banten saja namun sudah tersebar ke seluruh Indonesia.

- Edukasi Perbankan dan Literasi Keuangan
Untuk meningkatkan kapasitas pelaku UMKM hingga mampu memenuhi syarat perbankan (*bankable*), Pada tahun 2021, PESAT telah melaksanakan kegiatan Edukasi Perbankan dan Literasi Keuangan. Kegiatan ini dilaksanakan bekerjasama dengan Organisasi Perangkat Daerah (OPD) Provinsi Jawa Barat dan Banten serta Komunitas. Sebagian dari materi adalah pelatihan kewirausahaan, pengenalan produk kredit UMKM, jenis tabungan bank **bjb**, **bjb** BISA, dplk, T-samsat dan **bjb** Digi. Jumlah penerima manfaat program pelatihan dengan komunitas/instansi pada tahun 2021 adalah sebanyak 10.580 orang. Beberapa OPD dan Komunitas yang telah terlibat diantaranya:

- Business Development Through Non-Digital Marketing Strategy Topics.
- Business Development Through Digital Marketing Strategy Topics.
- Topics on Business Licensing and Legality.
- Topics on Business Financial Management.
- Topic on Export Mechanism for UMKM.
- Topics About Tips Related to Business Activities.

The enthusiasm of UMKM actors in participating in this activity was extraordinary, as seen from the total number of participants from January to December 2021 as many as 3,381 participants. By holding it online, the participants of the Business Friday Talk did not only come from West Java and Banten, but also spread throughout Indonesia.

- Banking and Financial Literacy Education
To increase the capacity of UMKM players to be able to meet banking requirements (*bankable*), In 2021, PESAT carried out Banking Education and Financial Literacy activities. This activity was carried out in collaboration with the Regional Apparatus Organization (OPD) of West Java and Banten Provinces and the Community. Part of the material was entrepreneurship training, introduction to UMKM loan products, types of bank savings **bjb**, **bjb** BISA, dplk, T-samsat and **bjb** Digi. The number of beneficiaries of training programs with communities/agencies in 2021 is 10,580 people. Some of the OPDs and Communities that had been involved include:

No	Nama Komunitas/OPD Community Name/OPD	Provinsi/Kota/Kabupaten Province/City/Regency
1	Dinas Koperasi dan Usaha Kecil Office of Cooperatives and Small Business	Provinsi Jawa Barat West Java province
2	Dinas Ketahanan Pangan dan Peternakan Department of Food Security and Livestock	Provinsi Jawa Barat West Java province
3	Dinas Tanaman Pangan dan Hortikultura Department of Food Crops and Horticulture	Provinsi Jawa Barat West Java province
4	Dinas DPM Desa Village DPM Service	Provinsi Jawa Barat West Java province
5	Dinas Tanaman Pangan dan Holtikultura Department of Food Crops and Horticulture	Provinsi Jawa Barat West Java province
6	Dinas Sosial social services	Provinsi Jawa Barat West Java province
7	Dinas Koperasi & UMKM Department of Cooperatives & SMEs	Kabupaten Bogor Bogor Regency
8	Dinas Koperasi & UMKM Department of Cooperatives & SMEs	Kabupaten Bogor Bogor Regency

No	Nama Komunitas/OPD Community Name/OPD	Provinsi/Kota/Kabupaten Province/City/Regency
21	Pemerintah Desa Karangsong Karangsong Village Government	Kabupaten Indramayu Indramayu Regency
22	Yayasan Wargi Obor Indonesia Wargi Obor Indonesia Foundation	Kota Bandung Bandung City
23	Koperasi Linggasana Makmur Sejahtera Linggasana Makmur Sejahtera Cooperative	Kabupaten Kuningan Kuningan Regency
24	Komunitas IPWIJA IPWIJA Community	Kabupaten Cirebon Cirebon Regency
25	Pengurus Cabang Nahdlatul Ulama Nahdlatul Ulama Branch Manager	Kabupaten Majalengka Majalengka Regency
26	KADIN (Kamar Dagang Industri) Industrial Chamber of Commerce	Kota Bandung Bandung City
27	BPP Gunung Jati BPP Gunung Jati	Kota Cirebon Cirebon City
28	Komunitas Meet UP Meet UP Community	Kota Bandung Bandung City



No	Nama Komunitas/OPD Community Name/OPD	Provinsi/Kota/Kabupaten Province/City/Regency
9	Suku Dinas Perindustrian, Perdagangan, Koperasi, Usaha Kecil dan Menengah (PPKUKM) Sub-Department wof Industry, Trade, Cooperatives, Small and Medium Enterprises (PPKUKM)	Kota Administratif Jakarta Timur East Jakarta Administrative City
10	Dinas Koperasi & UMKM	Kabupaten Pandeglang Pandeglang Regency
11	Dinas Pertanian Cooperatives & SMEs	Kabupaten Subang Subang Regency
12	Badan Pertanahan Nasional National Land Agency	Kota Administratif Jakarta Timur East Jakarta Administrative City
13	Dinas Koperasi UMKM Perindag Department of Industry and Trade, SME Cooperatives	Kota Tasikmalaya Tasikmalaya City
14	BPPKP Cikole BPPKP Cikole	Provinsi Jawa Barat West Java province
15	Pemerintah Desa Cidahu Cidahu Village Government	Kabupaten Kuningan Kuningan Regency
16	Pemerintah Desa Cibulan Cibulan Village Government	Kabupaten Kuningan Kuningan Regency
17	Pemerintah Desa Cibingbin Cibingbing Village Government	Kabupaten Kuningan Kuningan Regency
18	Pemerintah Desa Maja Maja Village Government	Kabupaten Majalengka Majalengka Regency
19	Pemerintah Desa Jatiraga Jatiraga Village Government	Kabupaten Cirebon Cirebon Regency
20	Pemerintah Desa Kanetakan Kanetakan Village Government	Kabupaten Cirebon Cirebon Regency

- Bincang Bisnis
Pembelajaran dengan cara daring atau *online* atau live secara berkelompok atau grup melalui aplikasi *Whatsapp* dan *Zoom* dengan beragam materi bersama narasumber yang kompeten yang dilaksanakan diluar kegiatan Bincang Jumat Bisnis. Melalui kegiatan ini diharapkan akan muncul pelaku UMKM yang maju dan berkembang, ditandai dengan adanya peningkatan baik omzet maupun aset. Para pelaku UMKM didorong untuk memiliki mindset kewirausahaan yang inovatif dalam menumbuhkembangkan bisnisnya. Program Bincang Bisnis Online melalui aplikasi *Whatsapp* merupakan program Sentra UMKM PESAT, yang memfokuskan diskusi tentang topik yang sedang terjadi, khususnya dalam upaya pengembangan UMKM yang mencakup:
 - Penawaran Kredit UMKM melalui *formulir online*.
 - Diskusi bersama atau sharing dalam satu *grup WhatsApp*.
 - Sesi tanya jawab seputar bisnis.

No	Nama Komunitas/OPD Community Name/OPD	Provinsi/Kota/Kabupaten Province/City/Regency
29	Komunitas Waralaba Warcot Waralaba Warcot Community	Kota Cirebon Cirebon Regency
30	Komunitas APT/PP APT/PP Community	Kota Bandung Bandung City
31	Aliansi Kuliner Indonesia Indonesian Culinary Alliance	Kota Depok Depok City
32	Pembina P2WKSS(Peningkatan Peranan Wanita Menuju Keluarga Sehat Sejahtera) P2WKSS Trustees (Improving the Role of Women Towards a Healthy and Prosperous Family)	Kabupaten Cirebon. Cirebon Regency
33	Perempuan Berdikari Independent Woman	Kabupaten Indramayu Indramayu Regency
34	Kelompok Usaha Cahaya Maniri Srikandi Cahaya Maniri Srikandi Business Group	Provinsi Banten Banten Province
35	Komunitas FORSAMIK (Forum Pengusaha Mikro) FORSAMIK Community (Micro Entrepreneurs Forum)	Kabupaten Tangerang Tangerang Regency
36	Fatayat NU Fatayat NU	Kota Bandung Bandung City
37	Pemerintah Desa Jatiraga Jatiraga Village Government	Kabupaten Cirebon. Cirebon Regency
38	IPEMI IPEMI	Kabupaten Cianjur Cianjur Regency
39	IPEMI IPEMI	Provinsi Jawa Barat West Java province
40	Petani Binaan PT. RNI Jatitujuh Farmers fostered by PT. RNI Jatitujuh	Kabupaten Majalengka Majalengka Regency

- Business Talk
Online learning or live in groups or groups through the *Whatsapp* and *Zoom* applications with a variety of materials with competent sources carried out outside the Business Friday Talk activity. Through this activity, it was hoped that advanced and developing UMKM actors emerged, marked by an increase in both turnover and assets. UMKM actors were encouraged to have an innovative entrepreneurial mindset in growing their business. The Online Business Talk Program through the *Whatsapp* application was a PESAT UMKM Center program, which focused on discussions on current topics, particularly in the efforts to develop UMKM which include:
 - UMKM Loan Offer via online form.
 - Discussion together or sharing in one *WhatsApp* group.
 - Question and answer session about business.

Sedangkan program Bincang Bisnis *Online* melalui Zoom dilaksanakan dengan menggunakan aplikasi Zoom *Meeting* dengan durasi waktu 2 sampai 3 jam dengan materi yang bervariasi. Pada periode tahun 2021 sebanyak 7.416 telah menjadi penerima manfaat kegiatan bincang bisnis ini baik melalui media *whatsapp grup* maupun *zoom meetings*. Berikut penerima manfaat dari berbagai sentra:

Sentra Bandung	: Total 294 Penerima Manfaat
Sentra Pakuan	: Total 3.628 Penerima Manfaat
Sentra Cirebon	: Total 1.661 Penerima Manfaat
Sentra Priangan Timur	: Total 464 Penerima Manfaat
Sentra Banten	: Total 1.530 Penerima Manfaat

c. PESAT *Go Digital*

Pilar PESAT *Go Digital* yaitu suatu upaya dari bank **bjb** yang bertujuan untuk mengajak masyarakat pelaku UMKM dan Debitur agar dapat mulai memanfaatkan perkembangan teknologi digital dalam menjalankan usaha. Selama tahun 2021 terdapat 111 debitur yang sudah dibuatkan website pribadi untuk memasarkan produknya.

Keunggulan Layanan Kredit UMKM

1. PESAT

Program Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT) adalah program pemberdayaan pelaku usaha baik untuk masyarakat maupun debitur kredit UMKM. Program ini telah berjalan semenjak tahun 2015 di bawah Divisi Kredit UMKM. Program ini bertujuan untuk meningkatkan kompetensi pelaku usaha dan peluang pengembangan kapasitas usaha. Pada tahun 2021 terdapat beberapa perkembangan program PESAT yaitu:

a. **Perkembangan Jumlah Sentra**

Pada tahun 2021 secara resmi sentra UMKM Tasikmalaya dilakukan reaktivasi untuk dapat mendukung pelaksanaan program pemberdayaan yang semula untuk wilayah priangan timur ditangani oleh Sentra UMKM Cirebon. Sentra UMKM Priangan Timur membawahi 6 (enam) Kantor Cabang yaitu Pangandaran, Banjar, Ciamis, Tasikmalaya, Singaparna dan Garut. Dengan demikian total jumlah sentra menjadi yaitu: Sentra Bandung, Sentra Pakuan, Sentra Banten, Sentra Cirebon Dan Sentra Priangan Timur.

b. **Pemanfaatan Pilar Program PESAT WIRUSAHA BARU**

Pesat terus terlibat dalam perkuatan Wirusaha Baru, melalui materi edukasi perbankan, PESAT terus memberikan pelatihan kepada beragam kelompok sasaran pelaku UMKM dan calon pelaku UMKM seperti, UMKM binaan *offtaker*, UMKM binaan Dinas

While the Online Business Talk program via Zoom was carried out using the Zoom Meeting application with a duration of 2 to 3 hours with varied material. In the 2021 period, 7,416 became beneficiaries of this business talk activity, both through WhatsApp group media and zoom meetings. The following were the beneficiaries of the various centers:

Bandung Center	: Total 294 Benefit Recipient
Pakuan Center	: Total 3.628 Benefit Recipient
Cirebon Center	: Total 1.661 Benefit Recipient
Priangan Timur Center	: Total 464 Benefit Recipient
Banten Center	: Total 1.530 Benefit Recipient

c. PESAT *Go Digital*

The PESAT *Go Digital* pillar was an effort from bank **bjb** which aimed to invite the community of UMKM actors and debtors to start taking advantage of the development of digital technology in running their business. During 2021, there were 111 debtors whose personal websites had been created to market their products.

Advantages of UMKM Loan Services

1. PESAT

Program Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT) was a business actor empowerment program for both the community and UMKM loan debtors. This program had been running since 2015 under the UMKM Credit Division. This program aimed to improve the competence of business actors and opportunities for developing business capacity. In 2021 there were several developments in the PESAT program, namely:

a. **Development of the Number of Centers**

In 2021 the Tasikmalaya UMKM center was officially reactivated to be able to support the implementation of the empowerment program which was originally for the eastern Priangan area handled by the Cirebon UMKM Center. The East Priangan UMKM Center oversaw 6 (six) branch offices, namely Pangandaran, Banjar, Ciamis, Tasikmalaya, Singaparna and Garut. Thus the total number of centers becomes: Bandung Center, Pakuan Center, Banten Center, Cirebon Center and East Priangan Center.

b. **Utilization of the NEW WIRUSAHA PESAT Program Pillars**

Pesat continued to be involved in strengthening New Entrepreneurs, through banking education materials, PESAT continued to provide training to various target groups of UMKM actors and prospective UMKM actors such as UMKM assisted by *offtakers*, UMKM assisted by Regional



Pemerintah Daerah, Lembaga atau Ormas Keagamaan, dan organisasi atau komunitas yang membawahi pelaku UMKM. Di samping itu PESAT juga dilibatkan dalam event yang diselenggarakan oleh Bank Indonesia dan Otoritas Jasa Keuangan, Kementerian Koordinator Perekonomian, Kementerian Pertanian. PESAT juga dilibatkan dalam program OPOP (*One Pesantren One Product*) dan UMKM Juara yang merupakan salah satu program unggulan dari Provinsi Jawa Barat.

c. Penambahan kegiatan pada Pilar Program PESAT Kapasitas Usaha

Semula pembelajaran dilakukan dengan daring dan media digital, seiring dengan perkembangan kebijakan telah dimulai beberapa kelas secara *offline*. Jangkauan penyelenggaraan kelas tidak hanya di Jawa Barat dan Banten, namun juga masuk ke DKI Jakarta, Jawa Timur, dan Jawa Tengah melalui Kerjasama Kantor Cabang bank **bjb** dengan pemerintah daerah setempat. Pesat juga mengirimkan bulletin *digital* kepada para debitur. Pada Pilar ini juga, dimulai kegiatan pemberian kesempatan kurasi ekspor untuk debitur UMKM yang memiliki potensi dan kapasitas produksi yang memadai. Kurasi ekspor ini bekerjasama dengan Indonesia *in your hand* sebagai Lembaga perantara ekspor dan pemilik *storage* atau gudang produk Indonesia di Australia dan Eropa.

d. Pilar Program PESAT GO DIGITAL

Satu dari tiga pilar program PESAT mengalami perubahan, yaitu Pilar Pesat Sehat Sejahtera menjadi Pilar *Go Digital*. Perubahan ini didasarkan bahwa program pada pilar sebelumnya dapat diakomodir dalam kegiatan Pilar PESAT Kapasitas Usaha, melalui media bulletin berupa artikel kesehatan populer. Untuk meningkatkan keberhasilan Pilar Program maka telah dilahirkan Aplikasi **bjb** DISENTRA (Digital Sistem Informasi dan Interaksi) dan Aplikasi CAKAP (Catatan Akuntansi Lengkap).

2. bjb LAKU

bjb LAKU merupakan aplikasi berbasis android yang dapat memberikan kemudahan untuk para calon debitur dalam mendapatkan akses pembiayaan perbankan dari seluruh Segmen Kredit UMKM bank **bjb**. Aplikasi ini diperuntukan bagi masyarakat khususnya para pelaku UMKM yang membutuhkan fasilitas pembiayaan kredit yang dapat digunakan untuk meningkatkan kapasitas usaha dengan cepat, murah dan terjangkau. Melalui aplikasi **bjb** Laku ini, diharapkan bank **bjb** khususnya segmen Kredit UMKM dapat menjangkau masyarakat dan para pelaku UMKM secara luas dan cepat.

3. DiSentra

Aplikasi DiSentra (*Digital Sistem Informasi dan Interaksi*) adalah salah satu inovasi Divisi Kredit UMKM diawali dengan rintisan pada bulan juli, di tahun 2020, pada tahun 2021 aplikasi DiSentra telah dilakukan *switching* dengan semula berbasis web menjadi berbasis android. Aplikasi DiSentra adalah sebuah Aplikasi yang dibuat oleh Divisi Kredit UMKM untuk menjadikan "ruang" aktivitas bagi pelaku UMKM baik debitur maupun non debitur. DiSentra adalah

Government Offices, Religious Institutions or Community Organizations, and organizations or communities that oversaw UMKM actors. In addition, PESAT was also involved in events organized by Bank Indonesia and the Financial Services Authority, Coordinating Ministry for the Economy, Ministry of Agriculture. PESAT was also involved in the OPOP (*One Pesantren One Product*) program and the UMKM Champion which was one of the flagship programs of West Java Province.

c. Adding activities to the PESAT Program Pillar Business Capacity

Initially, learning was carried out online and digital media, along with policy developments, several offline classes were started. The scope of class implementation was not only in West Java and Banten, but also in DKI Jakarta, East Java, and Central Java through bank **bjb** Branch Office Cooperation with the local government. Pesat also sent Digital bulletins to debtors. Also in this Pillar, activities were initiated to provide export curation opportunities for UMKM debtors who had sufficient potential and production capacity. This export curation collaborates with Indonesia *in your hand* as an export intermediary institution and owner of storage or warehouse for Indonesian products in Australia and Europe.

d. PESAT GO DIGITAL Program Pillars

One of the three pillars of the PESAT program changed, namely the Healthy and Prosperous Pesat Pillar to the Go Digital Pillar. This change was based on the fact that the programs in the previous pillar could be accommodated in the PESAT Business Capacity Pillar activities, through the bulletin media in the form of popular health articles. to increase the success of the Pillar Program, the **bjb** DISENTRA Application (Digital Information and Interaction System) and CAKAP Application (Complete Accounting Records) had been created.

2. bjb LAKU

bjb LAKU was an android-based application that can provide convenience for prospective debtors in getting access to banking financing from all of bank **bjb**'s UMKM Loan Segments. This application was intended for the community, especially UMKM actors who needed loan financing facilities that could be used to increase business capacity quickly, cheaply and affordable. Through the **bjb** Laku application, it was hoped that bank **bjb**, especially the UMKM Loan segment, could reach the community and UMKM actors widely and quickly.

3. DiSentra

The DiSentra application (*Digital Information and Interaction System*) was one of the innovations of the UMKM Loan Division starting with a pilot in July, in 2020, in 2021 the DiSentra application had been switched from being web-based to android-based. The DiSentra application was an application created by the UMKM Loan Division to make a "space" of activity for UMKM actors, both debtors and non-debtors. DiSentra stood for Digital Education and

singkatan dari Digital Sistem Edukasi dan Interaksi. Penamaan SENTRA diambil juga dari nama aktivitas Kantor Fungsional Non Operasional (KFNO) yang dimiliki oleh Divisi kredit UMKM untuk menjalankan program PESAT (Pemberdayaan Ekonomi Masyarakat Terpadu). Nama aplikasi DiSentra dipilih untuk memudahkan pelaku umkm/masyarakat umum bisa mencerna dan mengingat karena ter asosiasi dengan nama tempat untuk pusat segala informasi dan interaksi, hanya saja dalam platform *digital*. **bjb** disentra memiliki fitur-fitur yang sangat mendukung pemasyarakatan pengetahuan kewirausahaan dan percepatan pelaku UMKM untuk naik kelas, baik secara pengetahuan, jejaring maupun dukungan perluasan pemasaran.

4. Cash Pick Up

Selain memberikan fasilitas pembiayaan dengan tujuan modal kerja dan investasi untuk seluruh pelaku usaha UMKM sesuai kriteria yang ingin mengembangkan usahanya, produk dan layanan Divisi Kredit UMKM juga memiliki banyak kelebihan diantaranya adalah layanan jemput angsuran (*cash pick up*) sesuai kondisi dan permintaan debitur

Interaction System. The name SENTRA was also taken from the name of the Non-Operational Functional Office (KFNO) activity owned by the UMKM loan division to run the PESAT (Pemberdayaan Ekonomi Masyarakat Terpadu) program. The name DiSentra application was chosen to make it easier for UMKM actors/general public to digest and remember because it was associated with the name of the place for the center of all information and interactions, only on a digital platform. **bjb** disentra had features that strongly support the dissemination of entrepreneurial knowledge and accelerate UMKM actors to advance to class, in terms of knowledge, networking and support for marketing expansion.

4. Cash Pick Up

In addition to providing financing facilities with the aim of working capital and investment for all UMKM business actors according to the criteria who wanted to develop their business, the UMKM Loan Division's products and services also had many advantages including cash pick-up services according to the conditions and requests of debtors.

Produktivitas Kredit UMKM

Uraian produktivitas kredit UMKM disajikan sebagai berikut.

UMKM Loans Productivity

The description of UMKM loan productivity is presented as follows.

Tabel Pencairan Kredit UMKM

Table of UMKM Loans Disbursement

(dalam jutaan Rupiah/in IDR million)

Informasi Information	Desember 2021 December 2021	Desember 2020 December 2020	Pertumbuhan Growth	
	(Rp)/(IDR)	(Rp)/(IDR)	(Nominal) (Nominal)	(%)
PORTOFOLIO				
Outstanding	3,100,397	2,599,010	501,387	19.29%
Kolektabilitas 1 Collectibility 1	2,947,011	2,437,082	509,929	20.92%
Pra NPL Pra NPL	54,258	42,289	11,969	28.30%
ABS Non Performing Loan (NPL) ABS Non Performing Loan (NPL)	99,128	119,640	(20,512)	(17.14%)
Net Growth				
Net Growth (Year to Date/YtD) Net Growth (Year to Date/YtD)	501,387	348,232	153,155	43.98%
Number of Account (NoA) Number of Account (NoA)	25,008	20,521	4,487	21.87%
Disbursement	161,699	140,400	21,299	15.17%
Disbursement (YtD) Disbursement (YtD)	1,728,978	1,346,384	382,594	28.42%
Total Run Off YtD Total Run Off YtD	1,227,049	998,152	228,897	22.93%



Informasi Information	Desember 2021 December 2021	Desember 2020 December 2020	Pertumbuhan Growth	
	(Rp)/(IDR)	(Rp)/(IDR)	(Nominal) (Nominal)	(%)
KUALITAS QUALITY				
Kolektabilitas 1 (%) Collectibility 1 (%)	95.05	93.77	1.28	1.37
Pra NPL (%) Pra NPL (%)	1.75	1.63	0.12	7.36
NPL (%) NPL (%)	3.20	4.60	(1.40)	(30.43)

Selama tahun 2021 total *outstanding* Kredit UMKM mengalami kenaikan dibandingkan tahun sebelumnya sebesar 19,29% dari Rp2,60 triliun di tahun 2020 menjadi sebesar Rp3,10 triliun di tahun 2021 dengan *nett growth* sebesar Rp501,39 miliar. Hal ini dikarenakan sudah lebih baiknya kualitas portofolio kredit UMKM sehingga jumlah pencairan lebih tinggi daripada *runoff* yang dilakukan untuk perbaikan kualitas kredit kelolaan Divisi Kredit UMKM yang terjadi peningkatan kualitas kredit yang sangat baik terlihat pada komponen kualitas kredit yang sangat baik terlihat pada komponen kualitas *non performing loan* dan *repayment rate* semakin membaik.

Dalam kurun waktu 5 (lima) tahun terakhir secara prosentase pertumbuhan (YoY) tahun 2017 merupakan pertumbuhan tertinggi dibanding tahun-tahun sebelumnya yaitu sebesar 16,93%. Rincian terkait penyaluran produk kredit kelolaan Divisi Kredit UMKM dalam 5 (lima) tahun terakhir diuraikan sebagai berikut:

During 2021, the total outstanding UMKM loans increased compared to the previous year by 19.29% from IDR2.60 trillion in 2020 to IDR3.10 trillion in 2021 with a net growth of IDR501.39 billion. This was because the quality of the UMKM loan portfolio improved so that the number of disbursements was higher than the runoff made to improve the quality of loans managed by the UMKM Loan Division.

In the last 5 (five) years, the percentage growth (YoY) in 2017 was the highest growth compared to the previous years, which was 16.93%. Details related to the distribution of credit products managed by the UMKM Loan Division in the last 5 (five) years are described as follows:

Tabel Penyaluran Kredit UMKM

Table of UMKM Credit Distribution

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021		2020		2019	2018	2017	Pertumbuhan Growth 2020-2021	
	<i>Outstanding</i> <i>Outstanding</i>	<i>Komposisi</i> <i>Composition</i>	<i>Outstanding</i> <i>Outstanding</i>	<i>Komposisi</i> <i>Composition</i>				(Rp)/(IDR)	(%)
	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)					
Kredit Mikro Utama Kredit Mikro Utama	476,406	15.37%	639,609	16.06%	887,242	936,089	1,164,001	(163,203)	(25.52%)
Kredit Usaha Kecil Menengah Kredit Usaha Kecil Menengah	694,783	22.41%	726,457	1.47%	750,981	645,465	385,642	(31,674)	(4.36%)
Kredit Usaha Rakyat Kredit Usaha Rakyat	1,910,155	61.61%	1,215,957	0.36%	592,184	314,949	86,877	694,198	57.09%
Kredit Cinta Rakyat Kredit Cinta Rakyat	344	0.01%	525	94.26%	6,608	27,306	56,434	(181)	(34.48%)
Kredit Program Kredit Program	18,709	0.60%	16,461	8.08%	13,764	10,869	8,284	2,248	13.66%
Total Outstanding Kredit UMKM Total Outstanding UMKM Loans	3,100,397	100.00%	2,599,010	4.60%	2,250,779	1,934,678	1,701,238	501,387	19.29%

Dari keseluruhan produk kredit UMKM bank **bjb**, Kredit Mikro Utama, Kredit Cinta Rakyat dan Kredit Program mengalami peningkatan jumlah *outstanding*. Hal tersebut dilakukan adanya perbaikan kualitas kredit UMKM, debitur dengan kategori kolektabilitas 3 (tiga) sampai 5 (lima) pada periode sebelum tahun 2017 yang didorong untuk dilakukan pelunasan atau penyelesaian kredit, sehingga terjadi peningkatan pada angka *outstanding* kredit UMKM. Sedangkan untuk produk yang mengalami peningkatan cukup baik adalah Kredit Usaha Rakyat dengan jumlah *outstanding* tahun 2020 sebesar Rp1.910,2 miliar dengan pertumbuhan sebesar 57,09% dibandingkan tahun sebelumnya dikarenakan telah dibukanya semua sektor ekonomi dan adanya subsidi dan stimulus dari Pemerintah. Dari segi kualitas kredit tahun 2020 Divisi Kredit UMKM berhasil memperbaiki kualitas kredit dengan NPL sebesar 3,20%.

Of all bank **bjb** UMKM credit products, Kredit Mikro Utama, Kredit Cinta Rakyat and Kredit Program experienced a decrease in the number of outstanding. This was carried out as an effort to improve the quality of UMKM credit, where debtors with the collectability category of 3 (three) to 5 (five) in the period before 2017 were encouraged to make repayments or credit settlements, so the consequence was that there was a correction in the outstanding number of UMKM loans. Meanwhile, the product that experienced a fairly good increase was Kredit Usaha Rakyat with an outstanding amount of IDR1,910.2 billion in 2020 with a growth of 57.09% compared to the previous year due to the opening of all economic sectors and the existence of subsidies and stimulus from the Government. In terms of credit quality in 2020, the UMKM Loan Division managed to improve loan quality with an NPL of 3.20%.

Tabel Tren NPL Kredit UMKM

Table of UMKM Loans NPL Trend

(dalam %/in %)

Uraian Description	NPL 2021	NPL 2020	NPL 2019	NPL 2018	NPL 2017
Kredit Mikro Utama Kredit Mikro Utama	17.90%	16.06%	13.85%	14.97%	15.36%
Kredit Usaha Kecil Menengah Kredit Usaha Kecil Menengah	1.01%	1.47%	0.97%	1.25%	0.00%
Kredit Usaha Rakyat Kredit Usaha Rakyat	0.29%	0.36%	1.44%	2.45%	15.89%
Kredit Cinta Rakyat Kredit Cinta Rakyat	100.00%	94.26%	11.22%	4.47%	3.12%
Kredit Program Kredit Program	5.53%	8.08%	12.26%	29.99%	55.30%
Kredit UMKM Kredit UMKM	3.20%	4.60%	6.27%	8.29%	11.69%

Rencana dan Strategi di Tahun 2021 Kredit UMKM

Rencana dan strategi Kredit UMKM tahun 2021 dalam slogan I-KOPI adalah sebagai berikut:

1. (I) Integritas

Bertujuan untuk meningkatkan kesadaran insan UMKM bank **bjb** akan pentingnya integritas baik didalam menyelesaikan pekerjaan ataupun diluar pekerjaan. Strategi tersebut dituangkan dalam beberapa program kerja seperti melaksanakan evaluasi dan *monitoring*, *kick off* UMKM, *Refreshment* melalui *morning briefing* dan melakukan pelatihan *Micro Banking Academy* dan *Refreshment* Produk.

2. (Ko) Kolaborasi

Melakukan sinergi kolaborasi baik internal bank **bjb** dengan lintas Divisi, Kantor Wilayah dan Kantor Cabang untuk memaksimalkan potensi bisnis yang tersebar di tiap segmen. Serta melakukan kolaborasi dengan pihak eksternal seperti pemerintah, BUMN/BUMD, perusahaan swasta dan lain sebagainya untuk meningkatkan portofolio bisnis UMKM yang sehat dan berkualitas.

3. (P) Penurunan NPL

Senantiasa memperbaiki kualitas portofolio Kredit UMKM dengan melakukan monitoring, Klaim asuransi dan restrukturisasi kredit untuk selalu menjaga angka kualitas kredit.

Plans and Strategies in 2021 UMKM Loans

The 2021 UMKM Loan plans and strategies in the I-KOPI slogan were as follows:

1. (I) Integrity

Aiming to increase awareness of bank **bjb**'s UMKM people on the importance of integrity both in completing work and outside work. The strategy was outlined in several work programs such as carrying out evaluation and monitoring, kick off UMKM, Refreshment through morning briefing and conducting training for Micro Banking Academy and Product Refreshment.

2. (Ko) Collaboration

Performing collaboration synergies both internally with bank **bjb** across Divisions, Regional Offices and Branch Offices to maximize business potential spread across each segment as well as collaborating with external parties such as the government, SOEs (BUMN)/ROEs (BUMD), private companies and so on to increase a healthy and quality UMKM business portfolio.

3. (P) Decrease in NPL

Always improving the quality of the UMKM loan portfolio by monitoring, insurance claims and credit restructuring to always maintain credit quality figures.



4. (I) Inovasi

Melakukan inovasi-inovasi dengan memberikan layanan melalui aplikasi digital seperti **bjb** Laku, DiSentra, **bjb** Mesra, Salmon dan *e-collection*.

Faktor Pendukung dan Penghambat Bisnis Kredit UMKM

Uraian faktor pendukung dan penghambat bisnis Kredit UMKM adalah sebagai berikut:

1. Faktor Pendukung

- Kebijakan Pemerintah Pusat dan Daerah terkait pengembangan sektor bisnis UMKM.
- Peningkatan kualitas Kredit UMKM.
- Pemberian fasilitas kredit beserta program pelatihan.
- Layanan penjemputan angsuran.
- Layanan laku pandai.
- Kerjasama dengan *fintech* dalam penyaluran Kredit UMKM pola *Channeling*.

2. Faktor Penghambat

Pandemi COVID-19 yang masih melanda disepanjang tahun 2021 cukup berdampak terhadap para pelaku UMKM, sehingga berpengaruh terhadap penyaluran Kredit UMKM.

KREDIT PEMILIKAN RUMAH (KPR) DAN KREDIT KENDARAAN BERMOTOR (KKB)

Penjelasan KPR dan KKB

bjb Kredit Pemilikan Rumah (KPR) adalah fasilitas kredit konsumtif yang diberikan bank **bjb** kepada calon debitur perorangan untuk membeli atau memiliki properti (rumah tapak/apartemen/ rumah toko/rumah kantor), baik pembelian baru (*primary*) dari pengembang perusahaan maupun pembelian bekas (*secondary*) dari non pengembang perumahan.

bjb Kredit Kendaraan Bermotor (KKB) adalah fasilitas kredit yang diberikan bank **bjb** kepada debitur baik secara langsung maupun tidak langsung dengan tujuan pembelian kendaraan bermotor non niaga baik baru maupun bekas ataupun untuk tujuan *refinancing*.

Produk Unggulan

Produk unggulan KPR adalah sebagai berikut:

1. **bjb** KPR Gaul

bjb KPR GAUL merupakan produk khusus yang dirancang untuk mewujudkan keinginan para millennial untuk dapat memiliki rumah sendiri di usia produktif, produk yang baru di *launching* pada awal tahun 2021 ini, per 31 Desember 2021 telah membukukan portofolio sebesar 156 miliar

2. **bjb** KPR Sejahtera FLPP

Sebagai bank penyalur Rumah Bersubsidi (Fasilitas Likuiditas Pembiayaan Perumahan/FLPP), bank **bjb** turut berperan aktif sebagai bank yang mendukung program 1 juta rumah yang sedang digaungkan oleh Pemerintah. Tidak tanggung-tanggung Divisi KPR dan KKB juga telah melampaui target yang telah diberikan oleh Kementerian PUPR, dengan total penyerapan FLPP sebesar 5.829 NoA atau 102,26% dari target yang telah diberikan.

4. (I) Innovation

Conducting innovations by providing services through digital applications such as **bjb** Laku, DiSentra, **bjb** Mesra, Salmon and *e-collection*.

Supporting and Inhibiting Factors in UMKM Loans Business

The description of the supporting and inhibiting factors of the UMKM credit business are as follows:

1. Supporting Factors

- Central and Local Government policies related to the development of the UMKM business sector.
- Improvement of UMKM Credit quality.
- Providing credit facilities along with training programs.
- Installment pick-up service.
- Services sell well
- Cooperation with fintech in channeling UMKM loans.

2. Inhabiting Factors

The COVID-19 pandemic still hitting throughout 2021 had quite an impact on UMKM actors, thus affecting UMKM lending.

KREDIT PEMILIKAN RUMAH (KPR) DAN KREDIT KENDARAAN BERMOTOR (KKB)

KPR and KKB Explanation

bjb Kredit Pemilikan Rumah (KPR) is a consumer loans facility provided by the Company to prospective individual debtors to buy or own Property (Landed Houses/Apartments/Shop Houses/Home Offices), both new (Primary) purchases from Company Developers or used purchases (Secondary) from non-Housing Developers.

bjb Kredit Kendaraan Bermotor (KKB) is a credit facility provided by bank **bjb** to debtors both directly and indirectly for the purpose of purchasing noncommercial motor vehicles, both new and used or for the purpose of refinancing.

Featured Product

KPR featured products are as follows:

1. **bjb** KPR Gaul

bjb KPR GAUL was a special product designed to realize the desire of millennials to be able to own their own home at a productive age, this product which was just launched in early 2021, as of December 31, 2021 recorded a portfolio of 156 billion

2. **bjb** KPR Sejahtera FLPP

As a subsidized housing distribution bank (Fasilitas Likuiditas Pembiayaan Perumahan/FLPP), bank **bjb** played an active role as a bank that supported the 1 million houses program that was being promoted by the Government. It was not unmitigated that the KPR and KKB Divisions had also exceeded the target given by the Ministry of PUPR, with a total FLPP absorption of 5,829 NoA or 102.26% of the target that had been given.

Tabel Penyerapan FLPP

Table of FLPP Absorption

Tahun Year	Number of Account (NoA) Number of Account (NoA)	Plafond Plafond
2021	5.829	828,398,492,106
2020	5.371	697,054,863,096
2019	1.863	207,204,367,783
2018	1.010	100,308,228,120
2017	792	71,173,804,486
2016	179	13,881,463,571

Pengembangan Produk dan Layanan

Untuk optimalisasi pencapaian target bisnis **bjb** KPR di tahun 2021, diperlukan langkah-langkah strategis diantaranya dengan melakukan penyesuaian-penyesuaian produk dan layanan sesuai dengan kebutuhan pasar. Berikut beberapa Pengembangan Produk dan Layanan bisnis **bjb** KPR:

1. **bjb** KPR GAUL

bjb KPR GAUL merupakan produk pengembangan dari **bjb** KPR Pembelian, produk ini merupakan produk yang dikhususkan untuk para Millenial untuk segera mewujudkan impiannya memiliki Rumah Idaman, diantara Fiturnya adalah sebagai berikut:

- Jangka waktu sampai dengan 25 tahun.
- Free administrasi
- Discount biaya provisi 25%
- Suku bunga 6,76% Fixed 3 (tiga) tahun (pembelian *primary*).
- Free appraisal (plafond Maksimal Rp2,5 miliar khusus PKS Pengembang).

2. E-Form **bjb** KPR

Merupakan layanan berupa formulir *digital* yang berfungsi untuk melakukan pengajuan **bjb** KPR, tidak hanya itu, *e-form* juga terintegrasi dengan Penjelasan Produk **bjb** KPR, dan Simulasi **bjb** KPR, *e-form* dapat diakses melalui situs resmi bank **bjb**.

3. **bjb** KPR Sejahtera FLPP

bank **bjb** gencar terus menyalurkan KPR FLPP, terbukti dalam 2 tahun terakhir bank **bjb** selalu melebihi target dalam penyaluran **bjb** KPR Sejahtera FLPP, diantara kelebihan **bjb** KPR Sejahtera FLPP saat ini adalah:

- Bunga *fixed* 5 Tahun
- Uang muka 1%
- Jangka waktu sampai dengan 20 tahun.
- Free asuransi
- Free PPn

4. **bjb** KPR Green

Selain terus menambah jumlah kerjasama dengan pengembang, Divisi KPR dan KKB juga mengajak pengembang untuk turut serta memelihara bumi, dengan *tagline* Satu Rumah Satu Pohon, **bjb** KPR mengajak para pengembang untuk melakukan penanaman di halaman rumah debitur KPR, selain itu hal ini juga merupakan implementasi Rencana Aksi Keuangan Berkelanjutan.

Keunggulan Layanan

Keunggulan layanan KPR dan KKB bank **bjb** yaitu sebagai berikut:

- Proses kredit dapat dilakukan pada seluruh kantor cabang.
- Calon debitur dapat melakukan pengajuan **bjb** KPR melalui

Product and Service Development

To optimize the achievement of the **bjb** KPR business target in 2021, strategic steps were needed, including by making adjustments to products and services according to market needs. The following are some of the product and service developments for the **bjb** KPR business:

1. **bjb** KPR GAUL

bjb KPR GAUL was a development product from **bjb** KPR Purchases; this product was a product specifically for Millennials to immediately realize their dream of owning a Dream Home, among its features are as follows:

- Term up to 25 years.
- Free administration
- 25% discount on provision fees
- Interest rate 6.76% Fixed 3 (three) years (primary purchase).
- Free appraisal (Maximum ceiling of IDR2.5 billion specifically for PKS Developers).

2. E-Form **bjb** KPR

It is a service in the form of a digital form that functions to apply for a **bjb** KPR, not only that, the *e-form* is also integrated with the **bjb** KPR Product Description, and the **bjb** KPR Simulation, the *e-form* can be accessed through the official bank **bjb** website.

3. **bjb** KPR Sejahtera FLPP

bank **bjb** is aggressively continuing to distribute FLPP mortgages, it is proven that in the last 2 years bank **bjb** has always exceeded the target in distributing **bjb** Prosperous FLPP mortgages, among the advantages of the current FLPP Prosperous KPR **bjb** are:

- Fixed interest 5 Years
- Advance 1%
- Term up to 20 years.
- Free insurance
- Free VAT

4. **bjb** KPR Green

In addition to continuing to increase the number of collaborations with developers, the KPR and KKB Divisions also invite developers to participate in preserving the earth, with the *tagline* One House One Tree, **bjb** KPR invites developers to plant in the yard of the mortgage debtor's house, besides that this is also the implementation of the Action Plan Sustainable Finance.

Service Advantages

The advantages of bank **bjb** KPR and KKB services are as follows:

- loan processing can be done at all branch offices.
- Prospective debtors can apply for a **bjb** KPR through the **bjb**



e-form **bjb** KPR, e-form juga terintegrasi dengan Penjelasan Produk **bjb** KPR, dan Simulasi **bjb** KPR, e-form dapat diakses melalui situs resmi bank **bjb**.

3. Service Level Agreement (SLA) maksimal 7 (tujuh) hari kerja.
4. Menggunakan notaris rekanan bank **bjb**.

Produktivitas KPR dan KKB

Uraian produktivitas KPR dan KKB disajikan sebagai berikut.

Tabel Produktivitas Kredit KPR dan KKB

Table of KPR and KKB Loans Productivity

(dalam miliar Rupiah/in IDR billion)

Uraian Description	2021	2020	2019	2018	2017
	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)
Portofolio Portofolio	7,731	6,749	6,148	5,758	5,309
Non Performing Loan (NPL) Non Performing Loan (NPL)	3.06%	4.24%	4.16%	4.41%	4.93%

Tabel Pertumbuhan Produktivitas Kredit KPR dan KKB

Table of KPR and KKB Loans Productivity Growth

(dalam miliar Rupiah/in IDR billion)

Uraian Description	Pertumbuhan Growth 2020-2021	
	(Nominal)	(%)
Portofolio Portofolio	982.00	14.55%
Non Performing Loan (NPL) Non Performing Loan (NPL)	(1.18%)	(27.83%)

Saat ini produk **bjb** KPR cukup dikenal oleh masyarakat, bank **bjb** juga salah satu bank pionir yang mengusung fasilitas kredit pemilikan rumah untuk para Millennial, saat ini portofolio bank **bjb** telah mencapai Rp7.731 miliar dengan pencapaian dari target RBB sebesar 105,8%, pertumbuhan *net growth* terbesar sepanjang Divisi KPR dan KKB berdiri sebesar ±Rp1 triliun (Rp982 miliar).

Pencapaian Signifikan ini ditopang dengan langkah-langkah strategis yang dilakukan oleh Divisi KPR dan KKB sepanjang tahun 2021, diantaranya mengeluarkan produk dan program-program andalan diantaranya **bjb** KPR Gaul, **bjb** KPR FLPP, **bjb** KPR Membumi dan **bjb** KPR Green.

Disisi Lain kerja keras dalam terus menekan NPL juga berbuah hasil, dengan *absolute* Rp236 miliar pada 31 Desember 2021 atau dengan persentase NPL KPR sebesar 3,06%, NPL ini pun merupakan penurunan yang terbaik sejak tahun 2017 silam.

Perbaikan NPL pada tahun 2021 diakibatkan oleh upaya penyelamatan kredit berupa penagihan yang dilakukan secara intensif, upaya penyelesaian kredit melalui lelang serta adanya peningkatan pencairan kredit **bjb** KPR dan KKB. Selain dari upaya Penyelamatan dan penyelesaian, Divisi KPR dan KKB secara terus menerus meningkatkan kualitas kredit sejak di mulai bisnis proses dan dilakukan *monitoring* secara kontinu.

KPR e-form, the e-form is also integrated with the **bjb** KPR Product Description, and the **bjb** KPR Simulation, the e-form can be accessed through the official bank **bjb** website.

3. Service Level Agreement (SLA) a maximum of 7 (seven) working days.
4. Using a notary partner bank **bjb**.

KPR and KKB Productivity

The description of KPR and KKB productivity is presented as follows.

Currently the **bjb** KPR product had been well known by the public, bank **bjb** was also one of the pioneer banks that carried housing loan facilities for Millennials. Currently the bank **bjb** portfolio reached IDR7,731 billion with the achievement of the RBB target of 105.8%, growth the largest net growth along the KPR and KKB divisions stood at ±IDR1 trillion (IDR982 billion).

This significant achievement was supported by strategic steps taken by the KPR and KKB Divisions throughout 2021, including issuing flagship products and programs including the **bjb** KPR Gaul, **bjb** KPR FLPP, **bjb** KPR Bumi and **bjb** KPR Green.

On the other hand, hard work in continuing to suppress NPLs also yielded results, with an absolute of IDR236 billion as of December 31, 2021 or with a mortgage NPL percentage of 3.06%, this NPL is also the best decline since 2017.

The improvement in NPL in 2021 was caused by efforts to save loans in the form of intensive collection, efforts to settle loans through auctions and an increase in the disbursement of **bjb** KPR and KKB loans. Apart from rescue and settlement efforts, the KPR and KKB Divisions continuously improved credit quality since the start of the business process and carried out continuous monitoring.

Divisi KPR dan KKB per Desember 2021 tercatat memiliki 1.169 proyek Kerjasama pengembang, 614 merupakan pengembang komersial, dan 555 adalah pengembang FLPP. Proyek ini tersebar hampir diseluruh wilayah Indonesia.

Faktor Pendukung dan Penghambat Bisnis KPR dan KKB

Penjelasan terkait faktor pendukung dan penghambat bisnis yaitu sebagai berikut:

1. Faktor Pendukung

- Terdapatnya Program Pemerintah Sejuta Rumah yang menjadi peluang bagi bank **bjb** untuk menyalurkan **bjb** KPR FLPP.
- Adanya kelonggaran terhadap ketentuan LTV yang tertuang dalam PBI 23/2/PBI/2021 tentang Perubahan Ketiga atas PBI No. 20/8/PBI/2018 tentang Rasio LTV Untuk Kredit Properti, Rasio FTV untuk Pembiayaan Properti, dan Uang Muka untuk Kredit atau Pembiayaan Kendaraan Bermotor (PBI LTV/FTV dan Uang Muka).

2. Faktor Penghambat Bisnis

- Daya beli masyarakat yang cenderung belum stabil dikarenakan dampak pandemi COVID-19.
- Masih menunggu revisi UU cipta kerja mengenai Persetujuan Bangunan Gedung.

Rencana dan Strategi KPR dan KKB Tahun 2022

Tahun 2022 merupakan tantangan baru bagi Divisi KPR dan KKB, pencapaian target kemungkinan besar masih dibayangi oleh pandemi COVID-19 varian omicron. Namun sebagai insan bank **bjb** harus tetap optimis dan mempersiapkan langkah-langkah strategi diantaranya:

- Membuat Program *Marketing* (Gebyar 1 Dekade **bjb** KPR, KPR Pondasi, AO Reborn, Bunga KPR Membumi) dan melakukan *monitoring* penyerapan.
- Melakukan *mapping* dan fokus bisnis pemroses KPR subsidi dan non subsidi.
- Mendukung KPR Program Pemerintah Produk FLPP, Produk TAPERA, Produk JAMSOSTEK – MLT.
- Meningkatkan Promo berkoordinasi dengan Divisi terkait Memperbanyak kegiatan sosialisasi *join* dengan Divisi terkait untuk kegiatan marketing dengan institusi mengadakan *gathering* pengembang.
- Memperbanyak PKS pengembang non subsidi meningkatkan relationship dengan pengembang *joint* promo dengan pengembang.

Dana Pihak Ketiga (DPK)

Dana pihak ketiga bank **bjb** terdiri atas dana pihak ketiga konsumen yang mengelola nasabah perorangan dan DPK institusi yang mengelola nasabah institusi.

DANA PIHAK KETIGA KONSUMER

Penjelasan Dana Pihak Ketiga Konsumer

Dana pihak ketiga konsumer terdiri atas giro, tabungan, dan deposito perorangan yang dihimpun oleh bank **bjb**. Jenis-jenis giro, tabungan dan deposito DPK konsumer telah dijelaskan pada bagian Produk dan Jasa dalam Laporan Tahunan ini.

The KPR and KKB divisions as of December 2021 were recorded as having 1,169 developer cooperation projects, 614 were commercial developers, and 555 were FLPP developers. This project was spread in almost all parts of Indonesia.

Supporting and Inhibiting Factors in KPR and KKB Business

Explanations related to supporting factors and business obstacles are as follows:

1. Supporting Factors

- The existence of the Government's One Million Houses Program was an opportunity for bank **bjb** to distribute **bjb** KPR FLPP.
- There was relaxation of the LTV provisions contained in PBI 23/2/PBI/2021 concerning the Third Amendment to PBI No. 20/8/PBI/2018 concerning LTV Ratio for Property Loans, FTV Ratio for Property Financing, and Advances for Motor Vehicle Loans or Financing (PBI LTV/FTV and Down Payments).

2. Inhibiting Business Factors

- People's purchasing power tended to be unstable due to the impact of the COVID-19 pandemic.
- Still waiting for the revision of the work copyright law regarding Building Approval.

KPR and KKB Plans and Strategies for 2022

The year 2022 is a new challenge for the Mortgage and KKB Divisions, the achievement of targets is likely to be overshadowed by the COVID-19 pandemic, the Omicron variant. However, as a bank **bjb** person, we must remain optimistic and prepare strategic steps, including:

- Creating a Marketing Program (Gebyar 1 Dekade **bjb** KPR, KPR Foundation, AO Reborn, Grounded Mortgage Interest) and monitor absorption.
- Mapping and focusing on subsidized and non-subsidized mortgage processing businesses.
- Supporting KPR Government Program for FLPP Products, TAPERA Products, JAMSOSTEK Products – MLT.
- Increasing Promo in coordination with related Divisions. Increasing joint socialization activities with related Divisions for marketing activities with institutions holding developer gatherings.
- Increasing the number of non-subsidized PKS developers, improving relationships with joint promo developers and developers.

Third Party Fund (TPF)

bank **bjb's** third party funds consist of consumer third party funds that manage individual customers and institutional deposits that manage institutional customers.

CONSUMER THIRD PARTY FUNDS

Consumer Third Party Funds Explanation

Consumer third-party funds consist of current accounts, savings and individual deposits collected by Company. Types of current accounts, savings and deposits from Consumer DPK have been explained in the Products and Services section of this Annual Report.



Strategi bank bjb Dalam Mendukung Kegiatan Dana Pihak Ketiga Konsumer Tahun 2021

1. Strategi Produk dan Layanan

bank **bjb** senantiasa berinovasi dalam mengikuti perkembangan industri perbankan Indonesia dengan mengembangkan produk, layanan serta fitur – fitur baru Dana Pihak Ketiga (DPK) yang kompetitif dan selalu dapat memenuhi kebutuhan transaksi dan finansial nasabah yang bervariasi. Tahun 2021 ini bank **bjb** melalui Tandamata SiMuda dan SiMuda Investasiku guna memenuhi kebutuhan millennial akan investasi atau perencanaan keuangan dengan memberikan benefit lebih berupa nilai investasi dan proteksi. Selain itu program – program menarik di sepanjang tahun 2021, seperti *Boom Sureprize*, *Amazing Sureprize* dan khusus nasabah Prioritas bank **bjb** yaitu *Bundling Sureprize* sebagai bentuk apresiasi bank **bjb** terhadap nasabah.

2. Pricing and Policy Strategy

- Melakukan evaluasi terhadap penetapan tingkat suku bunga DPK yang menguntungkan bagi nasabah dengan memperhatikan kondisi internal bank serta market (*timing* dan *moment* yang tepat).
- Melakukan penyesuaian terkait biaya – biaya administrasi yang disesuaikan dengan regulator dan kompetisi pasar sehingga produk – produk bank **bjb** tetap memberikan nilai lebih kepada nasabahnya.

3. Promotion Strategy

- Mengembangkan program tabungan yang menarik dan kompetitif seperti program hadiah langsung dan loyalty program.
- Melakukan promosi yang berkesinambungan melalui kegiatan *below the line* dan *above the line* dan berkoordinasi dengan unit bisnis lainnya.

bank bjb Strategy in Supporting Consumer Third Party Fund Activities in 2021

1. Product and Service Strategy

bank **bjb** continues to innovate in keeping up with the development of the Indonesian banking industry by developing products, services and new features of DPK that are competitive and can always meet the varied transaction and financial needs of customers. In 2020, bank **bjb**, through Tandamata SiMuda and SiMuda Investasiku, is to meet the needs of millennials for investment or financial planning by providing more benefits in the form of investment value and protection. In addition, there were interesting programs throughout 2021, such as *Boom Sureprize*, *Amazing Sureprize* and specifically for bank **bjb** Priority customers, namely *Bundling Sureprize* as a form of appreciation for bank **bjb** customers.

2. Pricing and Policy Strategy

- Evaluating TPF interest rates that are beneficial for customers by taking into account the internal conditions of the bank and the market (the right timing and moment).
- Making adjustments related to administrative costs that are adjusted with regulators and market competition so that bank **bjb** products continue to provide more value to their customers

3. Promotion Strategy

- Developing attractive and competitive savings programs such as direct reward programs and loyalty programs
- Conduct ongoing promotions through below the line and above the line activities and coordinate with other business units.

Produktivitas Dana Pihak Ketiga Konsumer

Uraian produktivitas DPK konsumer disajikan sebagai berikut.

Tabel Produktivitas Dana Pihak Ketiga Konsumer

Table of Consumer Third Party Funds Productivity

(dalam miliar Rupiah/in IDR billion)

Dana Pihak Ketiga Third Party Fund	2021	2020	2019	2018	2017	Pertumbuhan Growth 2020-2021	
	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Nominal) (Nominal)	(%)
Giro Current Account	976.41	810.11	952.00	887.31	740.99	166.30	20.53
Tabungan Savings	24,685.44	22,266.56	20,734.61	20,481.35	17,661.58	2,418.88	10.86
Deposito Deposits	11,088.93	11,624.97	10,050.57	8,814.03	7,602.31	(536.04)	(4.61)
Total DPK Total TPF	36,750.78	34,701.64	31,737.18	30,182.69	26,004.88	2,049.14	5.91

Total DPK tahun 2021 mencapai Rp36,75 triliun, meningkat 5,91% atau Rp2,05 triliun dibandingkan dengan tahun 2020 yang mencapai Rp34,70 triliun. Peningkatan ini terutama berasal

Total TPF in 2021 reached IDR36.75 trillion, an increase of 5.91% or IDR2.05 trillion compared to 2020 which reached IDR34.70 trillion. This increase was mainly due to the growth in current

dari pertumbuhan giro sebesar Rp166,30 miliar atau 20,53% dan tabungan sebesar Rp2,42 triliun.

accounts of IDR166.30 billion or 20.53% and savings of IDR2.42 trillion.

Tabel Pertumbuhan Dana Pihak Ketiga Konsumer

Table of Consumer Third Party Funds Growth

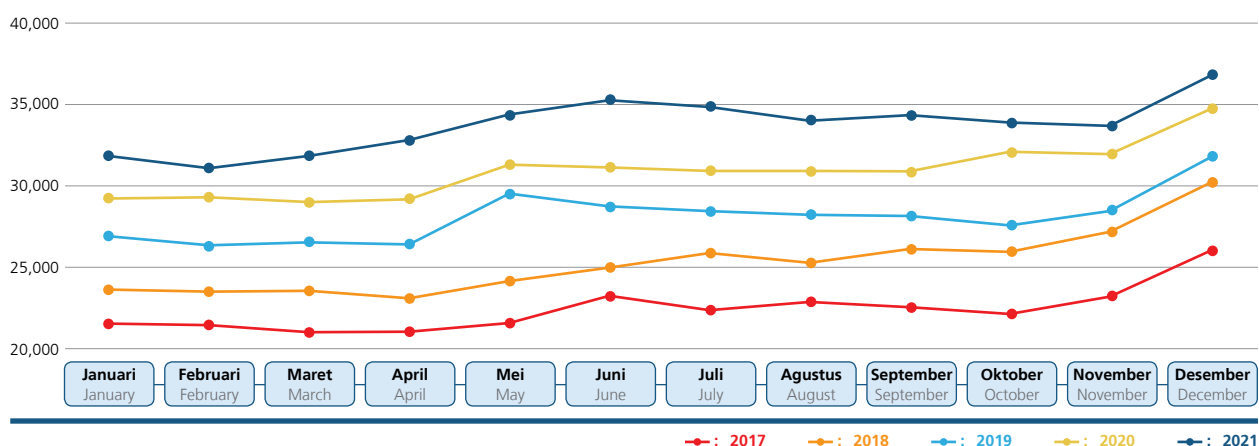
(dalam miliar Rupiah/in IDR million)

Tahun Year	Januari January	Februari February	Maret March	April April	Mei May	Juni June	Juli July	Agustus August	September September	Oktober October	November November	Desember December
2021	31,837	31,090	31,847	32,820	34,389	35,262	34,850	34,005	34,347	33,894	33,689	36,751
2020	29,228	29,304	29,009	29,177	31,306	31,136	30,921	30,921	30,898	32,097	31,954	34,702
2019	26,910	26,356	26,536	26,408	29,528	28,745	28,453	28,227	28,154	27,577	28,459	31,737
2018	23,635	23,509	23,560	23,102	24,157	24,984	25,879	25,280	26,127	25,953	27,181	30,183
2017	21,545	21,452	21,018	21,048	21,581	23,253	22,371	22,875	22,553	22,138	23,200	26,005

Grafik Tren Pertumbuhan DPK Konsumer

Graph of Consumer TPF Growth Trend

(dalam jutaan Rupiah/in IDR million)



Giro

Perkembangan produk giro bank **bjb** tahun 2017-2021 adalah sebagai berikut.

Current Accounts

The development of bank **bjb** current accounts in 2017-2021 is as follow

Tabel Tren Pertumbuhan Giro bank bjb Periode Tahun 2017-2020 (Giro Konsumer)

Table of Current Growth Trends for bank **bjb** for the 2017-2020 Period (Consumer Current Account)

(dalam jutaan Rupiah/in IDR million)

Tahun Year	Januari January	Februari February	Maret March	April April	Mei May	Juni June	Juli July	Agustus August	September September	Oktober October	November November	Desember December
2021	394.20	389.81	572.72	387.87	368.30	686.92	437.80	433.47	826.35	501.32	507.66	976.41
2020	435.96	376.64	526.59	336.06	323.78	603.71	362.43	349.35	619.2	353.36	368.24	810.11
2019	353.93	325.63	614.47	329.98	304.82	640.41	331.14	306.06	709.02	331.08	363.11	952.00
2018	307.01	285.16	489.41	277.37	254.94	505.59	261.39	263.23	532.13	288.41	314.38	887.31
2017	286.43	250.71	378.32	258.36	256.88	422.22	256.79	289.64	498.71	286.83	300.58	740.99

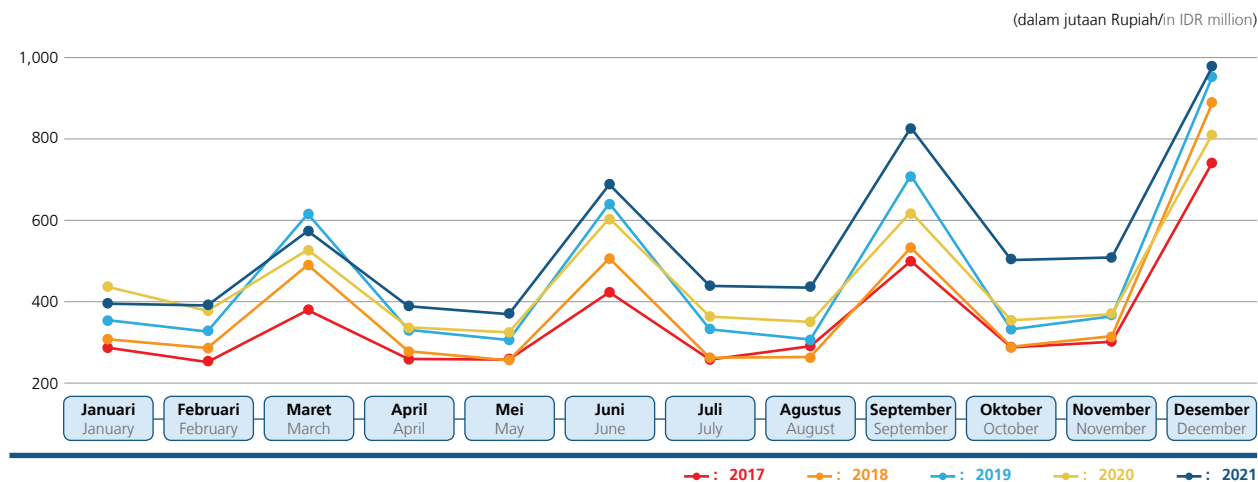
Produk giro konsumer dari tahun ke tahun mengalami fluktuatif. Giro tahun 2021 mencapai Rp976,41 juta, meningkat 20,53% dibandingkan tahun 2020 sebesar Rp810,11 juta. Peningkatan tersebut sejalan dengan pertumbuhan *Number of Account* (NoA) Giro.

Consumer demand deposits from year to year fluctuate. Current accounts in 2021 reached IDR976.41 million, an increase of 20.53% compared to 2020 of IDR810.11 million. This increase was in line with the growth in the Number of Accounts (NoA) of Current Accounts.



Grafik Tren Giro Perorangan

Graph of Individual Current Accounts Trend



Tabungan

Tabungan tahun 2021 mencapai Rp24,69 triliun, meningkat 9,80% dibandingkan tahun 2020 mencapai Rp22,23 triliun. Peningkatan tersebut sejalan dengan pertumbuhan *Number of Account* (NoA). Perkembangan produk tabungan bank **bjb** tahun 2017-2021 adalah sebagai berikut.

Saving

Savings in 2021 reached IDR24.69 trillion, an increase of 9.80% compared to 2020 reaching IDR22.23 trillion. This increase was in line with the growth in *Number of Accounts* (NoA). The development of bank **bjb** savings products for 2017-2021 is as follows.

Tabel Tren Pertumbuhan Tabungan bank bjb Periode 2017-2021

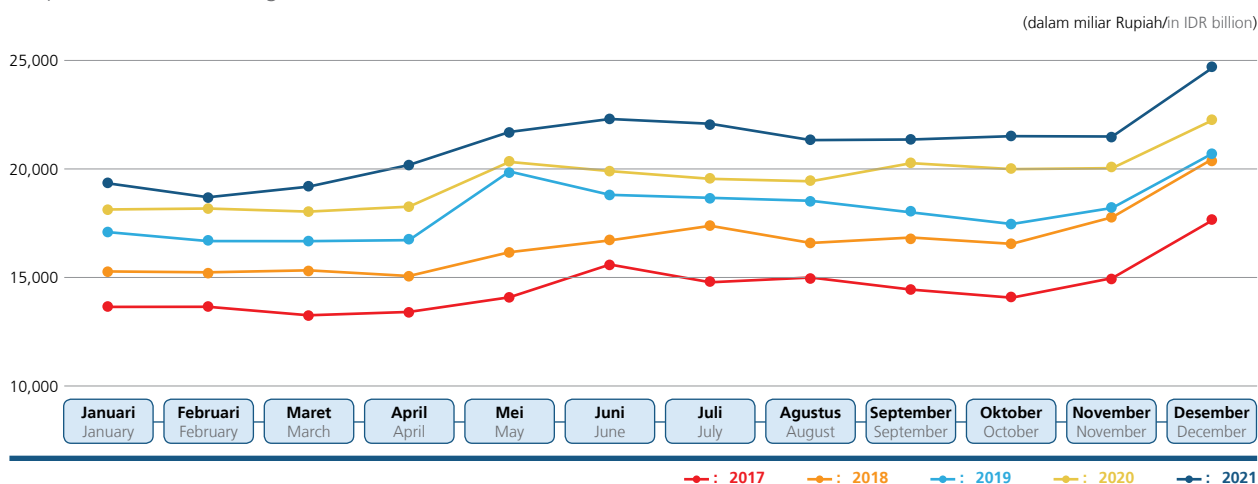
Table of bank **bjb** Savings Growth Trends for the Period 2017-2021

(dalam jutaan Rupiah/in IDR billion)

Tahun Year	Januari January	Februari February	Maret March	April April	Mei May	Juni June	Juli July	Agustus August	September September	Oktober October	November November	Desember December
2021	19,359	18,715	19,203	20,203	21,722	22,320	22,100	21,347	21,375	21,529	21,513	24,685
2020	18,152	18,196	18,054	18,281	20,343	19,919	19,563	19,450	20,286	20,010	20,056	22,267
2019	17,111	16,696	16,693	16,740	19,901	18,826	18,688	18,552	18,018	17,482	18,224	20,735
2018	15,298	15,258	15,349	15,088	16,184	16,728	17,400	16,610	16,860	16,569	17,794	20,481
2017	13,665	13,670	13,279	13,433	14,108	15,616	14,799	15,018	14,461	14,089	14,990	17,662

Grafik Tren Tabungan Perorangan

Graph of Individual Savings Trend



Deposito

Deposito tahun 2021 mencapai Rp11,09 triliun menurun 4,61% atau Rp536,03 miliar dibandingkan tahun 2020 mencapai Rp11,63 triliun. Peningkatan tersebut sejalan dengan pertumbuhan *Number of Account* (NoA). Perkembangan produk deposito bank **bjb** tahun 2017-2021 adalah sebagai berikut.

Deposits

Time deposits in 2021 reached IDR11.09 trillion, a decrease of 4.61% or IDR536.03 billion compared to 2020 reaching IDR11.63 trillion. This increase was in line with the growth in the Number of Accounts (NoA). The development of bank **bjb** deposit products for 2017-2021 is as follows.

Tabel Tren Pertumbuhan Deposito Periode 2017-2021

Table of Deposits Growth Trends for the Period 2017-2021

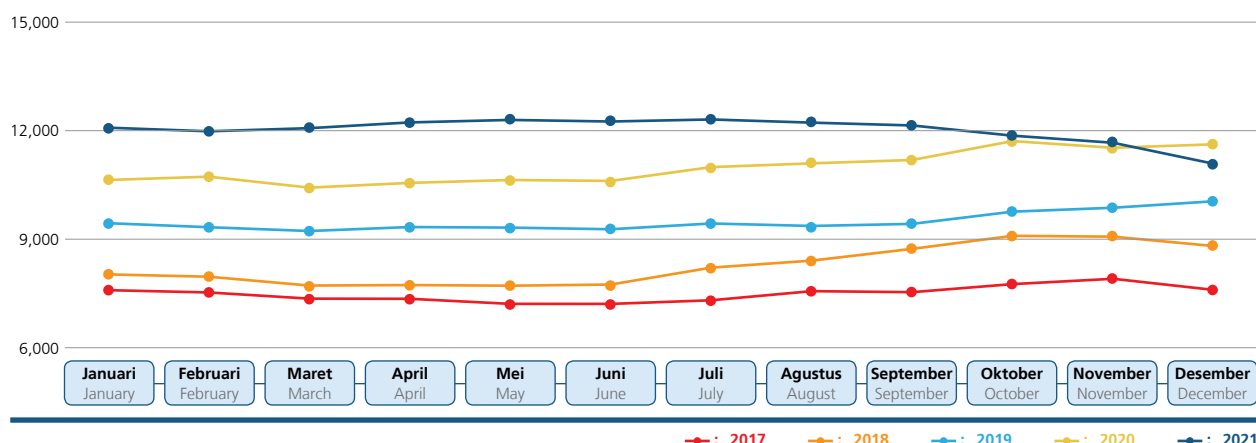
(dalam jutaan Rupiah/in IDR billion)

Tahun Year	Januari January	Februari February	Maret March	April April	Mei May	Juni June	Juli July	Agustus August	September September	Oktober October	November November	Desember December
2021	12,084	11,985	12,071	12,230	12,299	12,255	12,312	12,224	12,146	11,864	11,668	11,089
2020	10,640	10,731	10,428	10,559	10,639	10,613	10,995	11,099	11,192	11,714	11,529	11,625
2019	9,445	9,334	9,229	9,339	9,323	9,278	9,437	9,369	9,426	9,764	9,872	10,051
2018	8,030	7,966	7,722	7,736	7,718	7,750	8,217	8,411	8,736	9,096	9,073	8,814
2017	7,594	7,531	7,360	7,356	7,216	7,215	7,315	7,567	7,539	7,762	7,909	7,602

Grafik Tren Deposito Perorangan

Graph of Individual Deposits trend

(dalam miliar Rupiah/in IDR billion)



DANA PIHAK KETIGA INSTITUSI (KELEMBAGAAN)

Penjelasan Dana Pihak Ketiga Institusi (Kelembagaan)

DPK institusi terdiri atas giro dan deposito yang mengelola dana untuk nasabah institusi serta melakukan beberapa inisiasi kerjasama dengan nasabah institusi yang signifikan melalui penandatanganan nota kesepahaman. Jenis-jenis giro, tabungan dan deposito DPK Institusi telah dijelaskan pada bagian Produk dan Jasa dalam Laporan Tahunan ini.

INSTITUTIONAL THIRD PARTY FUNDS

Institutional Third Party Funds Explanation

Institutional TPF consist of demand deposits and time deposits that manage funds for institutional customers and initiate several collaborations with significant institutional customers through the signing of a memorandum of understanding. The types of demand deposits, savings and deposits of Institutional Deposits have been described in the Products and Services section of this Annual Report.



Produktivitas Dana Pihak Ketiga Institusi (Kelembagaan)

Uraian produktivitas DPK nasabah institusi disajikan sebagai berikut.

Institutional Third Party Funds Productivity

The description of the TPF productivity of institutional customer is presented as follows.

Tabel Produktivitas Dana Pihak Ketiga Nasabah Institusi

Table of Institutional Third Party Funds Customers Productivity

(dalam jutaan Rupiah/in IDR million)

Dana Pihak Ketiga Third Party Fund	2021	2020	2019	2018	2017	Pertumbuhan Growth 2020-2021	
	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(%)
Giro	24,936,974	18,244,648	18,583,755	17,414,090	19,201,912	6,692,326	36.68%
Deposito	51,748,833	45,166,461	32,462,290	33,407,163	36,443,821	6,582,372	14.57%
Total DPK Nasabah Institusi	76,685,807	63,411,109	51,046,045	50,821,253	55,645,733	13,274,698	20.93%

Total DPK nasabah institusi pada tahun 2021 mencapai Rp76,69 triliun, meningkat 20,93% atau Rp13,27 triliun dibandingkan dengan tahun 2020 yang mencapai Rp63,41 miliar. Peningkatan tersebut khususnya berasal dari pertumbuhan giro dan deposito sebesar Rp6,69 triliun dan Rp6,58 triliun.

Total third party funds for institutional customers in 2021 reached IDR76.69 trillion, an increase of 20.93% or IDR13.27 trillion compared to 2020 which reached IDR63.41 billion. The increase in particular came from the growth in demand deposits and time deposits of IDR6.69 trillion and IDR6.58 trillion, respectively.

Pada tahun 2021 Divisi Hubungan Kelembagaan mengelola 69% dari DPK bank **bjb** atau sebesar Rp76,68 triliun dari total kelolaan bank **bjb** sebesar Rp111,84 triliun. Dalam perjalanan tahun 2021 Divisi Hubungan Kelembagaan semakin fokus dalam menerapkan strategi sinergi dan kolaborasi dalam membangun kerjasama dengan nasabah institusi. Kerjasama yang semakin baik dengan Divisi Teknologi Informasi dalam meningkatkan teknologi perbankan dengan menghasilkan inovasi layanan-layanan berbasis teknologi yang membantu transaksi perbankan untuk nasabah institusi seperti kerjasama Aggregator penerimaan Pajak Daerah dalam peningkatan *fee based income* yang memungkinkan nasabah membayar di *channel-channel* lain yang dikerjasamakan (*Modern Channel*, *E-Commerce*, dan *PPOB*) serta layanan-layanan pemberian solusi aplikasi kepada segmentasi nasabah seperti **bjb** HOPE untuk nasabah Rumah Sakti dan Edusmart untuk Nasabah Lembaga Pendidikan.

In 2021 the Institutional Relations Division managed 69% of bank **bjb** deposits or IDR76.68 trillion of the total managed bank **bjb** of IDR111.84 trillion. In the course of 2021, the Institutional Relations Division was increasingly focused on implementing synergy and collaboration strategies in building cooperation with institutional customers. It was done by improving cooperation with the Information Technology Division in improving banking technology by producing innovative technology-based services that assisted banking transactions for institutional customers such as the cooperation with the Regional Tax Revenue Aggregator in increasing fee-based income that allowed customers to pay through other partnered channels (*Modern Channel*, *E-Commerce*, and *PPOB*) as well as services for providing application solutions to customer segmentation such as **bjb** HOPE for Hospitals customers and Edusmart for Educational Institution customers.

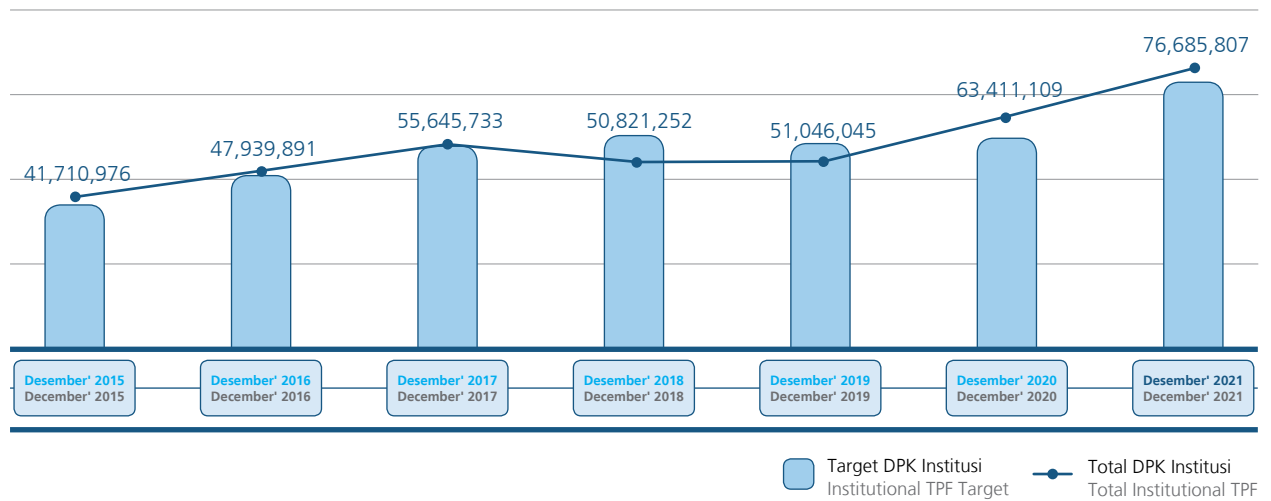
Divisi Hubungan Kelembagaan juga berkomunikasi secara intensif dan bekerjasama dengan Divisi Bisnis lain (*collaboration marketing*) dalam mengimplementasikan *product holding* bank **bjb** dalam menggarap nasabah institusi, agar nasabah institusi mendapatkan layanan perbankan **bjb** secara menyeluruh sehingga mempercepat dan mempermudah pencapaian target bank **bjb** secara keseluruhan.

The Institutional Relations Division also communicated intensively and collaborated with other Business Divisions (*collaboration marketing*) in implementing bank **bjb** holding products in working with institutional customers, so that institutional customers got **bjb** banking services as a whole so as to accelerate and simplify the achievement of bank **bjb** targets as a whole.

Grafik Pencapaian Dana Pihak Ketiga Institusi

Graph of Institutional Third Party Funds Achievement

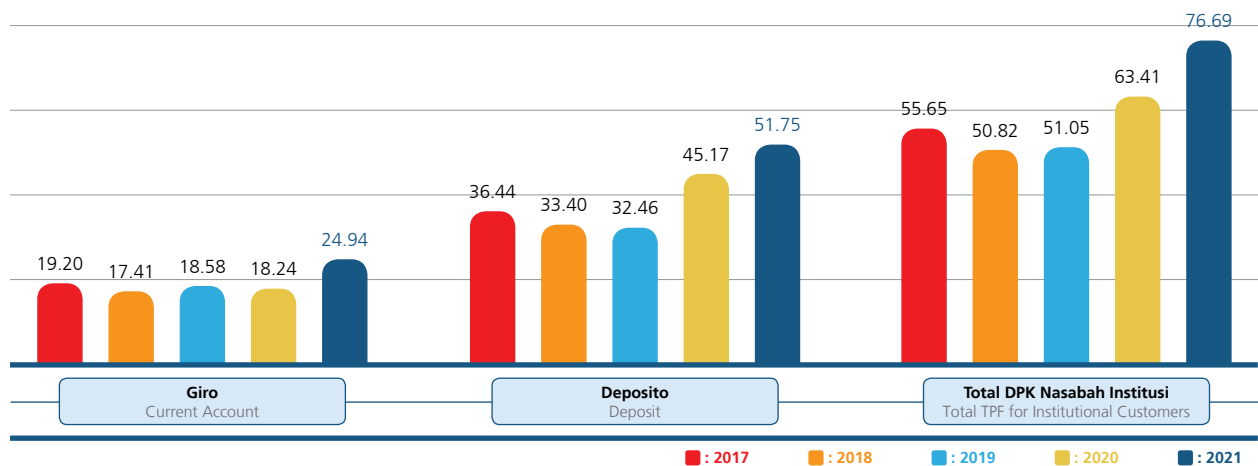
(dalam jutaan Rupiah/in IDR million)



Grafik Produktivitas Dana Pihak Ketiga Nasabah Institusi

Graph of Institutional Third Party Funds Customers Productivity

(dalam triliun Rupiah/in IDR million)



Selain pengelolaan dana pihak ketiga untuk nasabah institusi, beberapa inisiasi kerjasama dengan nasabah institusi yang signifikan melalui penandatanganan nota kesepahaman adalah sebagai berikut:

In addition to managing third party funds for institutional customers, several initiatives of cooperation with significant institutional customers through the signing of a memorandum of understanding are as follows:

Tabel Inisiasi Kerjasama dengan Nasabah Institusi

Table of Initiation of Cooperation with Institutional Customers

No	Nama Nasabah Customers Name	Nomor Mou/PKS Mou/PKS Number	Tanggal Date	Ruang Lingkup Kerjasama Scope of cooperation	Grup Group	Jenis Nasabah Type of Customer
1	BPJS KESEHATAN	014/NK/DIR-HKE/2021 014/NK/DIR-HKE/2021	08 September 2021 08 September 2021	Dukungan Jasa Layanan Perbankan Dalam Hal Optimalisasi Program Jaminan Kesehatan Support for Banking Services in Optimizing the Health Insurance Program	CP	Non Pemerintah Daerah (Pemda) Non Local Government (Pemda)



No	Nama Nasabah Customers Name	Nomor Mou/PKS Mou/PKS Number	Tanggal Date	Ruang Lingkup Kerjasama Scope of cooperation	Grup Group	Jenis Nasabah Type of Customer
2	KODAM III SILIWANGI	001/NK/DIR-HKE/2021 001/NK/DIR-HKE/2021	03 Februari 2021 03 February 2021	Pemanfaatan dan Jasa Layanan Perbankan Utilization and Banking Services	DJ1	Non Pemerintah Daerah (Pemda) Non Local Government (Pemda)
3	HIMPUNAN PENGUSAHA MUDA INDONESIA (HIPMI)	035/NK/DIR-HKE/2021 035/NK/DIR-HKE/2021	15 Maret 2021 15 March 2021	Pemanfaatan dan Penggunaan produk Jasa dan Layanan perbankan Utilization and use of banking services and services	DJ1	Non Pemerintah Daerah (Pemda) Non Local Government (Pemda)
4	UNIVERSITAS PENDIDIKAN INDONESIA (UPI)	004/NK/DIR-HKE/2021 004/NK/DIR-HKE/2021	12 April 2021 12 April 2021	Dukungan Penyelenggaraan Pendidikan dan Pemanfaatan Produk dan Jasa Perbankan Support for the Implementation of Education and Utilization of Banking Products and Services	DJ1	Non Pemerintah Daerah (Pemda) Non Local Government (Pemda)
5	PT PERKEBUNAN NUSANTARA VIII	001/NK/DIR-HKE/2021 001/NK/DIR-HKE/2021	27 Mei 2021 27 May 2021	Jasa Layanan Perbankan Banking Services	DJ1	Non Pemerintah Daerah (Pemda) Non Local Government (Pemda)
6	ASURANSI SINARMAS	070/NK/DIR-HKE/2021 070/NK/DIR-HKE/2021	28 Mei 2021 28 May 2021	Jasa Layanan Perbankan Banking Services	DJ1	Non Pemerintah Daerah (Pemda) Non Local Government (Pemda)
7	STIE EKUITAS	009/NK/DIR-HKE/2021 009/NK/DIR-HKE/2021	04 Juni 2021 04 June 2021	Kerjasama Bidang Pendidikan, Penelitian, Pengabdian Kepada Masyarakat dan Jasa Layanan Perbankan Cooperation in Education, Research, Community Service and Banking Services	DJ1	Non Pemerintah Daerah (Pemda) Non Local Government (Pemda)
8	BAZNAS PROV JABAR DAN PPLPI	002/MOU/HKE- DJ1/2021 dan 002/ PPLPI-DPW Jabar/ VIII/2021 002/MOU/HKE- DJ1/2021 dan 002/ PPLPI-DPW Jabar/ VIII/2021	25 Agustus 2021 25 August 2021	Jasa Layanan Perbankan Banking Services	DJ1	Non Pemerintah Daerah (Pemda) Non Local Government (Pemda)
9	USB SANGGABUANA YKP	MOU-037/IX/DKS/ USBYPKP/2021 dan 003/MoU/HKE- DJ1/2021 MOU-037/IX/DKS/ USBYPKP/2021 dan 003/MoU/HKE- DJ1/2021	02 September 2021 02 September 2021	Tri Dharma Perguruan Tinggi dan Jasa Layanan Perbankan Tri Dharma of Higher Education and Banking Services	DJ1	Non Pemerintah Daerah (Pemda) Non Local Government (Pemda)
10	GP ANSOR	005/NK/HKE-DJ1/2021 dan 0122/PW-IX/SR- 01/IX/2021 005/NK/HKE-DJ1/2021 dan 0122/PW-IX/SR- 01/IX/2021	30 September 2021 30 September 2021	Jasa Layanan Perbankan Banking Services	DJ1	Non Pemerintah Daerah (Pemda) Non Local Government (Pemda)
11	APERSI	004/DPP-AP/MOU/ IX/2021 dan 100/NK- DIR-HKE/2021 004/DPP-AP/MOU/ IX/2021 dan 100/NK- DIR-HKE/2021	02 September 2021 02 September 2021	Jasa Layanan Perbankan Banking Services	DJ1	Non Pemerintah Daerah (Pemda) Non Local Government (Pemda)

No	Nama Nasabah Customers Name	Nomor Mou/PKS Mou/PKS Number	Tanggal Date	Ruang Lingkup Kerjasama Scope of cooperation	Grup Group	Jenis Nasabah Type of Customer
12	GP ANSOR	005/NK/HKE-DJ1/2021 dan 0122/PW-IX/SR-01/IX/2021 005/NK/HKE-DJ1/2021 and 0122/PW-IX/SR-01/IX/2021	30 September 2021 30 September 2021	Jasa Layanan Perbankan Banking Services	DJ1	Non Pemerintah Daerah (Pemda) Non Local Government (Pemda)
13	APDESI JAWA BARAT	004/MOU/HKE-DJ2/2021 004/MOU/HKE-DJ2/2021	15 September 2021 15 September 2021	Jasa Layanan Perbankan Banking Services	DJ1	Non Pemerintah Daerah (Pemda) Non Local Government (Pemda)
14	USB SANGGABUANA YKP	MOU-037/IX/DKS/USBYPKP/2021 dan 003/MoU/HKE-DJ1/2021 MOU-037/IX/DKS/USBYPKP/2021 dan 003/MoU/HKE-DJ1/2021	02 September 2021 02 September 2021	Tri Dharma Perguruan Tinggi dan Jasa Layanan Perbankan Tri Dharma of Higher Education and Banking Services	DJ1	Non Pemerintah Daerah (Pemda) Non Local Government (Pemda)
15	APERSI	004/DPP-AP/MOU/IX/2021 dan 100/NK-DIR-HKE/2021 004/DPP-AP/MOU/IX/2021 dan 100/NK-DIR-HKE/2021	02 September 2021 02 September 2021	Jasa Layanan Perbankan Banking Services	DJ1	Non Pemerintah Daerah (Pemda) Non Local Government (Pemda)
16	BAZNAS PROV JABAR DAN PPLPI	002/MOU/HKE-DJ1/2021 dan 002/PPLPI-DPW Jabar/VIII/2021 002/MOU/HKE-DJ1/2021 dan 002/PPLPI-DPW Jabar/VIII/2021	25 Agustus 2021 25 August 2021	Jasa Layanan Perbankan Banking Services	DJ1	Non Pemerintah Daerah (Pemda) Non Local Government (Pemda)
17	PT JASA DAN KEPARIWISATAAN JABAR (PERSERODA)	022/NK/DIR-HKE/2021 dan 028/MOU/JSW/X-2021 022/NK/DIR-HKE/2021 dan 028/MOU/JSW/X-2021	21 Oktober 2021 21 October 2021	Jasa Layanan Perbankan Banking Services	DJ1	Non Pemerintah Daerah (Pemda) Non Local Government (Pemda)
18	PT AGRO JABAR	021/NK/DIR-HKE/2021 dan 42/PKS/10/2021 021/NK/DIR-HKE/2021 dan 42/PKS/10/2021	21 Oktober 2021 21 October 2021	Jasa Layanan Perbankan Banking Services	DJ1	Non Pemerintah Daerah (Pemda) Non Local Government (Pemda)
19	PT LINK NET Tbk	007/NK/HKE-DJ1/2021 dan MOU-003/CSL-LN/RTL-BJB/XI/21 007/NK/HKE-DJ1/2021 dan MOU-003/CSL-LN/RTL-BJB/XI/21	09 November 2021 09 November 2021	Pemanfaatan Produk dan Jasa Layanan Perbankan Utilization of Banking Products and Services	DJ1	Non Pemerintah Daerah (Pemda) Non Local Government (Pemda)
20	INSTITUT PERTANIAN BOGOR	270/IT3/HK/07.00-2/P/B/2021 dan 036/MK/DIR-HKE/2021 270/IT3/HK/07.00-2/P/B/2021 dan 036/MK/DIR-HKE/2021	15 Desember 2021 15 December 2021	Jasa Layanan Perbankan Banking Services	DJ1	Non Pemerintah Daerah (Pemda) Non Local Government (Pemda)
21	KANWIL KEMENKUMHAM	008/NK/HKE-DJ1/2021 dan W.11-UM.01.01-10519 008/NK/HKE-DJ1/2021 dan W.11-UM.01.01-10519	15 Desember 2021 15 December 2021	Pemanfaatan Produk dan Jasa Layanan Perbankan Banking Services	DJ1	Non Pemerintah Daerah (Pemda) Non Local Government (Pemda)



No	Nama Nasabah Customers Name	Nomor Mou/PKS Mou/PKS Number	Tanggal Date	Ruang Lingkup Kerjasama Scope of cooperation	Grup Group	Jenis Nasabah Type of Customer
22	IKATAN ALUMNI ITB	046/NK/DIR-HKE/2021 dan 005/MOU/PP/IA- ITB/XII/2021 046/NK/DIR-HKE/2021 dan 005/MOU/PP/IA- ITB/XII/2021	29 Desember 2021 29 December 2021	Pemberdayaan Anggota Ikatan Alumni Institut Teknologi Bandung Dan Pemanfaatan Jasa Layanan Perbankan Empowerment of Bandung Institute of Technology Alumni Association Members and Utilization of Banking Services	DJ1	Non Pemerintah Daerah (Pemda) Non Local Government (Pemda)
23	KEMENTERIAN DESA	028/NK/DIR-HKE/2021 028/NK/DIR-HKE/2021	26 Februari 2021 26 February 2021	Penggunaan produk Jasa dan Layanan perbankan Use of banking products and services	DJ2	Pemerintah Daerah (Pemda) Pemerintah Daerah (Pemda)
24	Pemerintah Kota Tangerang Selatan	001/TSE-MOU/2021 001/TSE-MOU/2021	05 Maret 2021 05 March 2021	Penyelenggaraan Pelayanan di Mal Pelayanan Publik Kota Tangerang Selatan Service Implementation at the South Tangerang City Public Service Mall	DJ2	Pemerintah Daerah (Pemda) Pemerintah Daerah (Pemda)
25	BPJS KESEHATAN	014/NK/DIR-HKE/2021 014/NK/DIR-HKE/2021	08 September 2021 08 September 2021	Dukungan Jasa Layanan Perbankan Dalam Hal Optimalisasi Program Jaminan Kesehatan Support for Banking Services in Optimizing the Health Insurance Program	DJ2	Pemerintah Daerah (Pemda) Pemerintah Daerah (Pemda)

Jasa Layanan

WEALTH MANAGEMENT

Penjelasan *Wealth Management*

Dalam memenuhi kebutuhan akan layanan keuangan yang menyeluruh bagi nasabahnya, bank **bjb** memberikan layanan *wealth management* sebagai solusi perencanaan keuangan bagi nasabah. Layanan *wealth management* yang dihadirkan bank **bjb** meliputi produk reksa dana dan *bancassurance*.

Produk reksa dana yang dijual melalui bank **bjb** bekerjasama dengan Manajer Investasi terkemuka diantaranya yaitu:

1. PT Bahana TCW Investment Management
1. PT Danareksa Investment Management
2. PT Trimegah Asset Management
3. PT Syailendra Capital
4. PT Sucorinvest Asset Managemet
5. PT Sinarmas Asset Management
6. PT BNI Asset Management

Produk reksa dana yang dijual melalui bank **bjb** memiliki karakteristik dan profil risiko yang beragam mulai dari rendah hingga tinggi. Produk Reksa Dana yang tersedia di bank **bjb** diantaranya yaitu sebagai berikut.

Services

WEALTH MANAGEMENT

Wealth Management Explanation

In meeting the need for comprehensive financial services for its customers, bank **bjb** provides wealth management services as a financial planning solution for customers. Wealth management services offered by bank **bjb** include mutual fund products and bancassurance.

Mutual fund products sold through bank **bjb** in collaboration with leading investment managers include:

1. PT Bahana TCW Investment Management
1. PT Danareksa Investment Management
2. PT Trimegah Asset Management
3. PT Syailendra Capital
4. PT Sucorinvest Asset Managemet
5. PT Sinarmas Asset Management
6. PT BNI Asset Management

Mutual fund products sold through bank **bjb** have various characteristics and risk profiles, ranging from low to high. Mutual Fund products available at bank **bjb** include the following.

Tabel Produk Reksa Dana

Table of Mutual Fund Products

Manajer Investasi Investment Manager	Produk Reksa Dana Mutual Fund Products	Jenis Reksa Dana Types of Mutual Funds	Profil Risiko Risk Profile
PT Bahana TCW Investment Management	Bahana Dana Infrastruktur Bahana Infrastructure Fund	Campuran Mix	Menengah – Tinggi Moderate - High
	Dana Ekuitas Equity Fund	Saham Stock	Tinggi High
PT Danareksa Investment Management	Danareksa Seruni Pasar Uang II Danareksa Seruni Money Market II	Pasar Uang Money Market	Rendah Low
	Danareksa Anggrek Fleksibel Danareksa Fleksibel Orchid	Campuran Mix	Menengah – Tinggi Moderate - High
	Danareksa Mawar Danareksa Mawar	Saham Stock	Tinggi High
	Danareksa Indeks Syariah Danareksa Sharia Index	Indeks Indeks	Tinggi High
PT Trimegah Asset Management	Trim Kas 2 Cash Trim 2	Pasar Uang Money Market	Rendah Low
	Trim Kombinasi 2 Combination Trim 2	Campuran Mix	Menengah – Tinggi Moderate - High
	Trim Syariah Berimbang Balanced Sharia Trim	Campuran Mix	Menengah – Tinggi Moderate - High
	Trim Kapital <i>Plus</i> Capital Plus Trim	Saham Stock	Tinggi High
	Trim Syariah Saham Sharia Trim Shares	Saham Stock	Tinggi High
PT Syailendra Capital	Syailendra <i>Balanced Opportunity Fund</i> Syailendra Balanced Opportunity Fund	Campuran Mix	Menengah – Tinggi Moderate - High
	Syailendra Equity Opportunity Fund Syailendra Equity Opportunity Fund	Saham Stock	Tinggi High
PT Sucorinvest Asset Management	Sucorinvest Money Market Fund Sucorinvest Money Market Fund	Pasar Uang Money Market	Rendah Low
	Sucorinvest Flexi Fund Sucorinvest Flexi Fund	Campuran Mix	Menengah – Tinggi Moderate - High
	Sucorinvest Equity Fund Sucorinvest Equity Fund	Saham Stock	Tinggi High
	Sucorinvest Sharia Equity Fund Sucorinvest Sharia Equity Fund	Saham Stock	Tinggi High
PT Sinarmas Asset Management	Danamas Stabil Danamas Stable	Pendapatan Tetap Fixed Income	Rendah – Menengah Low - Moderate
	Danamas Dollar Danamas Dollar	Pendapatan Tetap Fixed Income	Rendah – Menengah Low - Moderate
	Simas Satu Prima Simas Satu Prima	Campuran Mix	Menengah – Tinggi Moderate - High
	Simas Saham Unggulan Simas Featured Stocks	Saham Stock	Tinggi High
PT BNI Asset Management	BNI – AM Dana Likuid BNI – AM Liquid Fund	Pasar Uang Money Market	Rendah Low



Selain bekerjasama dengan Manajer Investasi dalam memasarkan produk Reksa Dana, bank **bjb** juga menjalin kerjasama dengan Perusahaan Asuransi dalam memasarkan produk *Bancassurance* untuk memenuhi kebutuhan perencanaan keuangan nasabah. Saat ini bank **bjb** telah bekerjasama dengan Perusahaan Asuransi terkemuka dalam menyediakan produk-produk *Bancassurance* diantaranya yaitu:

In addition to collaborating with Investment Managers in marketing Mutual Fund products, bank **bjb** also collaborated with insurance companies in marketing *Bancassurance* products to meet customers' financial planning needs. Currently bank **bjb** collaborated with leading insurance companies in providing *Bancassurance* products, including:

Perusahaan Asuransi Insurance Company	Produk <i>Bancassurance</i> Bancassurance Product	Jenis Produk Types of Product	Tahun Kerjasama Year of Cooperation
PT Sinarmas MSIG Life	SmiLe Optima Link	Reguler Unit Link	2016
	SmiLe Link Plus	Reguler Unit Link	2017
	SmiLe Link Investa	<i>Single Premium</i> Unit Link	2017
	SmiLe Life Care Plus	<i>Term Life</i> ROP	2017
	SmiLe Kids Insurance	Endowment	2017
PT Asuransi BRI Life	Bringin Ajaib	Asuransi Mikro	2015
PT Allianz Life Indonesia	Proteksi Optima Care	Reguler Unit Link	2021
	Proteksi Maxima Care	<i>Single Premium</i> Unit Link	2021
PT BNI Life Insurance	Solusi Proteksi Prima	Endowment	2021
PT Allianz Life Indonesia	Proteksi Optima Care	Reguler Unit Link	2021
	Proteksi Maxima Care	<i>Single Premium</i> Unit Link	2021

Produktivitas *Wealth Management*

Uraian produktivitas *Wealth Management* disajikan sebagai berikut.

Wealth Management Productivity

Uraian produktivitas *Wealth Management* disajikan sebagai berikut.

Tabel Pertumbuhan *Asset Under Management* Reksa Dana dan Premi *Bancassurance*

Table of *Asset Under Management* Mutual Fund and *Bancassurance* Premium Growth

(dalam Rupiah Penuh/in full IDR)

Tahun Year	2021	2020	2019	2018	2017	Pertumbuhan Growth 2020-2021	
	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(%)
Premi <i>Bancassurance</i>	20,703,067,117	17,664,265,028	25,262,622,602	25,940,294,109	54,444,770,390	3,038,802,089	17.20
AUM Reksa Dana	737,338,514,235	426,824,201,085	201,847,530,688	138,885,773,053	219,565,036,813	310,514,313,150	72.75

Asset Under Management Reksa (AUM) Reksa Dana tahun 2021 mencapai Rp737,34 miliar, meningkat Rp310,51 miliar atau 72,75% dibandingkan dengan tahun 2020 yang mencapai Rp426,82 miliar. Sedangkan untuk premi *bancassurance* tahun 2021 mencapai Rp20,70 miliar, meningkat sebesar 17,20% dibandingkan tahun 2020 mencapai Rp17,66 miliar.

Mutual *Asset Under Management* (AUM) Mutual Fund in 2021 reached IDR737.34 billion, an increase of IDR310.51 billion or 72.75% compared to 2020 which reached IDR426.82 billion. Meanwhile, *bancassurance* premiums in 2021 reached IDR20.70 billion, an increase of 17.20% compared to 2020 which reached IDR17.66 billion.

Tabel Perolehan Fee Based Income Produk Wealth Management

Table of Perolehan Fee Based Income Produk Wealth Management

(dalam Rupiah Penuh/in full IDR)

Tahun Year	2021	2020	2019	2018	2017	Pertumbuhan Growth 2020-2021	
	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(%)
Bancassurance	5,920,315,043	5,058,637,275	8,652,469,224	11,519,864,374	11,837,773,279	861,677,768	17.03
Reksa Dana	2,267,287,285	1,045,662,670	862,850,640	1,450,641,214	905,829,878	1,221,624,615	116.83
Total	8,187,602,328	6,104,299,945	9,515,319,864	12,970,505,588	12,743,603,157	2,083,302,383	34.13

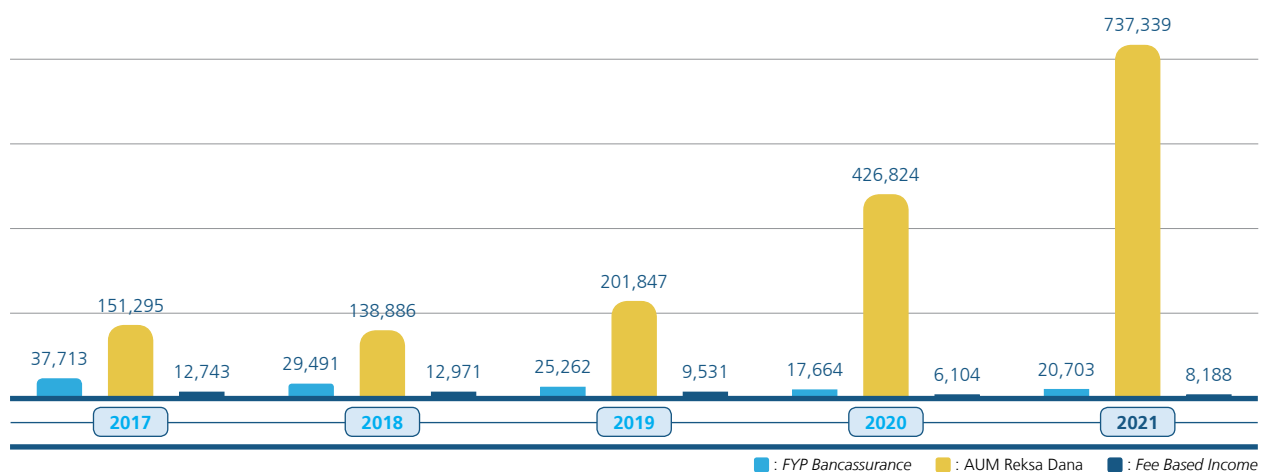
Sepanjang tahun 2021, perolehan *fee based income* dari aktivitas *Wealth Management* mencapai Rp8,19 miliar, naik 34,13% dibandingkan dengan tahun 2020 yang mencapai Rp6,10 miliar. Peningkatan tersebut khususnya berasal dari meningkatnya reksa dana sebesar Rp1,22 miliar.

Throughout 2021, the acquisition of fee-based income from *Wealth Management* activities reached IDR8.19 billion, an increase of 34.13% compared to 2020 which reached IDR6.10 billion. The increase in particular came from the increase in mutual funds by IDR1.22 billion.

Grafik Produktivitas Wealth Management

Graph of Wealth Management Productivity

(dalam jutaan Rupiah/in IDR million)



Strategi dan Program Pemasaran Tahun 2022

Dalam rangka meningkatkan perolehan *fee based income* dari produk-produk *Wealth Management* pada tahun 2022, bank **bjb** akan melakukan berbagai program dan strategi pemasaran produk untuk meningkatkan penjualan produk reksa dana dan *bancassurance*. Beberapa program dan strategi yang dilakukan diantaranya yaitu:

1. Aktivitas Pemasaran

- Meningkatkan jumlah *referral bancassurance* bank *staff* kantor cabang dan KCP melalui sosialisasi produk/program dan kunjungan secara berkala.
- Meningkatkan penjualan reksadana secara merata diseluruh kantor cabang melalui pembekalan *market update* dan *refreshment* produk reksadana kepada seluruh tenaga pemasar bank **bjb**.

Marketing Strategy and Program for 2022

In order to increase the acquisition of Fee Based Income from *Wealth Management* products in 2022, bank **bjb** carried out various product marketing programs and strategies to increase sales of mutual fund and *bancassurance* products. Some of the programs and strategies carried out include:

1. Marketing Activity

- Increasing the number of bank *bancassurance* referrals for branch and KCP staff through product/program socialization and regular visits.
- Increasing mutual fund sales evenly in all branch offices by providing market updates and refreshment of mutual fund products to all bank **bjb** marketers.



- c. Meningkatkan jumlah kantor cabang dan KCP yang mencapai target *goal setting* 2022.
- d. Mengoptimalkan program baru dan program yang sudah berjalan agar dapat di capai oleh para bank *staff* secara menyeluruh.

2. Program Promosi

Mengembangkan beragam program promosi dan pemasaran yang dapat menambah *value* bagi nasabah yang membeli produk *wealth management* di bank **bjb** maupun meningkatkan aktivitas penjualan bagi pegawai bank **bjb**.

3. Pengembangan Kompetensi SDM

Meningkatkan kompetensi para pegawai bank **bjb** dalam pemasaran produk *wealth management* melalui pelatihan atau sertifikasi yang dapat menunjang kebutuhan pemasaran di lapangan.

4. Penambahan Produk dan/atau Kerjasama

- a. Reksa Dana
Penambahan Kerjasama pemasaran produk reksa dana *open end* maupun terproteksi. Baik melalui kerjasama dengan mitra manajer investasi yang telah bekerjasama maupun dengan mitra baru.
- b. *Bancassurance*
Penambahan beragam pilihan produk *bancassurance* baik unit link maupun *traditional insurance*. Termasuk pengembangan jalur pemasaran melalui *channel telemarketing* dan *digital*.

5. Pengembangan Teknologi

Dalam rangka meningkatkan efektifitas dan efisiensi aktivitas pemasaran produk-produk *Wealth Management* serta memberikan kemudahan dan pelayanan bagi nasabah, maka bank **bjb** akan senantiasa mengembangkan teknologi yang mendukung kinerja pemasaran produk.

BJB PRIORITAS

Penjelasan bjb Prioritas

bjb Prioritas memberikan pelayanan terbaik kepada pribadi-pribadi istimewa yang membutuhkan pelayanan maksimal baik dari segi keramahan, kemudahan, kenyamanan, keamanan dan terpercaya untuk nasabah prima perorangan serta melakukan *cross selling* terhadap produk-produk perbankan di bank **bjb**.

Sejarah bjb Prioritas

1. Tahun 2007
bjb Precious berdiri dan mulai beroperasi sejak Oktober 2007 dengan nama "Mitra Prioritas"
2. Tahun 2010
Perubahan *call name* "Bank Jabar Banten" menjadi "bank **bjb**", dilakukan penyesuaian nama menjadi "bank **bjb** Mitra Prioritas"
3. 12 Desember 2012
Dilakukannya *rebranding* layanan prima bank **bjb**, sehingga terjadi perubahan nama layanan "bank **bjb** Mitra Prioritas" berganti menjadi "**bjb** precious"
4. 17 September 2021
Transformasi "**bjb** Precious" berganti menjadi "**bjb** Prioritas" dengan konsep yang lebih *familiar*, *simple* dan *modern*.

- c. Increasing the number of branch offices and KCPs that reach the 2022 goal setting target.
- d. Optimizing new programs and programs that are already running so that they can be achieved by bank *staff* as a whole.

2. Promotion Program

Developing various promotional and marketing programs that can add value to customers who buy *wealth management* products at bank **bjb** as well as increase sales activities for bank **bjb** employees.

3. HR Competency Development

Improving the competence of bank **bjb** employees in marketing *wealth management* products through training or certification that can support marketing needs in the field.

4. Adding Products and/or Cooperation

- a. Reksa Dana
Adding marketing cooperation for open end and protected mutual fund products. Both through cooperation with investment manager partners who have collaborated or with new partners.
- b. *Bancassurance*
Adding a wide selection of *bancassurance* products, both unit link and traditional insurance. Including the development of marketing channels through telemarketing and digital channels.

5. Technology Development

In order to improve the effectiveness and efficiency of marketing activities for *Wealth Management* products and provide convenience and services for customers, bank **bjb** continued to develop technology that supported product marketing performance.

BJB PRIORITAS

Explanation bjb Prioritas

bjb Prioritas provides the best service to special individuals who require maximum services both in terms of friendliness, convenience, comfort, security and trustworthiness for individual prime customers and cross selling of banking products at bank **bjb**.

Sejarah bjb Prioritas

1. In 2007
bjb precious was established and started operating since October 2007 under the name "Priority Partner"
2. In 2010
Change of call name "Bank Jabar Banten" to "bank **bjb**", made adjustments to the name "bank **bjb** Priority Partners"
3. On 12 December 2012
The rebranding of bank **bjb** prime services, resulting in a change in the name of the service "bank **bjb** Priority Partners" changed to "**bjb** precious"
4. 17 September 2021
The transformation of "**bjb** Precious" changed to "**bjb** Prioritas" with a more familiar, simple and modern concept.

Launching New Brand **bjb** Prioritas

Acara peluncuran nama baru **bjb** Prioritas dilaksanakan di Nusa Dua – Bali pada tanggal 17 September 2021, mengundang 33 (tiga puluh tiga) nasabah **bjb** Prioritas dengan kategori sebagai berikut:

1. Nasabah *Top-5* dengan kategori nasabah terlama ≥ 25 (dua puluh lima) tahun.
2. Nasabah *Top-5* dengan total DPK Tertinggi sesuai saldo rata-rata harian di sepanjang tahun 2020.
3. 23 (dua puluh tiga) nasabah dengan saldo rata-rata harian di produk tabungan dan giro $\geq$ Rp5.000.000.000 periode Juli sampai dengan Desember 2021.

Visi dan Misi **bjb** Prioritas

1. Visi

Menjadi layanan prioritas yang dapat diandalkan dalam memberikan solusi keuangan dan layanan personal yang terpercaya.

2. Misi:

- a. Memberikan fasilitas layanan finansial maupun non-finansial yang sesuai dengan kebutuhan nasabah;
- b. Menyediakan program-program yang bermanfaat untuk meningkatkan loyalitas nasabah; dan
- c. Dengan sumber daya manusia yang kompeten memberikan layanan personal kepada nasabah yang lebih berkualitas dan terpercaya.

Filosofi **bjb** Prioritas

Untuk mendukung visi bank **bjb** menjadi bank pilihan utama, bank **bjb** memiliki layanan prioritas yang khusus melayani nasabah istimewa. **bjb** Prioritas terlahir untuk menjadi layanan prioritas yang dapat diandalkan dalam memberikan solusi keuangan dan layanan personal yang terpercaya. Lahirnya nama baru **bjb** Prioritas dengan konsep yang lebih *modern, simple* dan familiar menjadi bagian dari upaya pengembangan bisnis dan diharapkan dapat menjangkau nasabah secara lebih luas. **bjb** Prioritas diharapkan dapat memberikan informasi yang mudah dimengerti oleh masyarakat umum, karena logo dan nama baru yang diciptakan memiliki perspektif arti yang sama oleh setiap orang tanpa memberikan arti yang lebih.

Keunggulan Layanan **bjb** Prioritas

Rebranding **bjb** Precious menjadi **bjb** Prioritas disertai juga dengan pembaharuan *premises* di outlet **bjb** Prioritas dalam sarana dan prasarana untuk meningkatkan kenyamanan nasabah, serta penambahan fasilitas dan layanan untuk memberikan nilai tambah serta sebuah pembaharuan di benak nasabah dan bank *competitor*.

Berikut fasilitas dan layanan yang sudah dimiliki oleh **bjb** Prioritas:

1. Gratis untuk penggunaan *Save Deposit Box* (SDB)
2. Fasilitas pemakaian ruang *meeting*
3. *Airport executive lounge*
4. Majalah **bjb** Prioritas
5. Nasabah tidak perlu antri untuk bertransaksi diseluruh Kantor Cabang bank **bjb**

Launching New Brand **bjb** Prioritas

The event for the launch of the new **bjb** Prioritas name was held in Nusa Dua – Bali on September 17, 2021, inviting 33 (thirty-three) **bjb** Prioritas customers with the following categories:

1. Top-5 customers with the oldest customer category 25 (twenty-five) years.
2. Top-5 customers with the highest total TPF according to the average daily balance throughout 2020.
3. 23 (twenty-three) customers with an average daily balance in savings and current accounts IDR5,000,000,000 for the period July to December 2021.

bjb Prioritas Vision and Mission

1. Vision

To become a reliable priority service in providing trusted financial solutions and personal services.

2. Mission:

- a. Providing financial and non-financial service facilities according to customer needs;
- b. Providing useful programs to increase customer loyalty; and
- c. With competent human resources, providing more qualified and reliable personal services to customers

Philosophy of **bjb** Prioritas

To support the vision of bank **bjb**, to become the bank of choice, bank **bjb** owned priority services that specifically served special customers. **bjb** priority was established to be a priority service that could be relied on in providing trusted financial solutions and personal services. The establishment of the new priority **bjb** name with a more modern, simple and familiar concept became part of business development efforts and was expected to reach a wider range of customers. **bjb** Prioritas was expected to provide information that was easily understood by the general public, because the new logo and name created had the same meaning perspective by everyone without providing further explanation.

Service Excellence **bjb** Prioritas

The rebranding of **bjb** Precious to **bjb** Prioritas was accompanied by renewal of premises at the **bjb** Prioritas outlet in facilities and infrastructure to increase customer convenience, as well as additional facilities and services to provide added value and a renewal in the minds of customers and competitor banks.

The following are the facilities and services that **bjb** Prioritas already has:

1. Free to use SDB (*Save Deposit Box*)
2. Meeting room usage facilities
3. *Airport executive lounge*
4. **bjb** Prioritas magazine
5. Customers do not need to queue for transactions at all bank **bjb** branch offices



6. *Welcoming gift*
7. *Pemberian special gift*
8. *Merchandise menarik dari bjb Prioritas*
9. *Merchant discount bjb Prioritas*
10. *Undangan special event untuk member bjb Prioritas*
11. *Undangan khusus pada acara customer gathering*

Berikut fasilitas dan layanan yang akan dimiliki oleh **bjb** Prioritas:

1. *Gratis untuk penggunaan Save Deposit Box (SDB)*
2. *Fasilitas pemakaian ruang meeting*
3. *Airport executive lounge*
4. *Majalah bjb Prioritas*
5. *Nasabah tidak perlu antri untuk bertransaksi diseluruh kantor cabang bank bjb*
6. *Welcoming gift*
7. *Pemberian special gift*
8. *Merchandise menarik dari bjb Prioritas*
9. *Merchant discount bjb Prioritas*
10. *Undangan special event untuk member bjb Prioritas*
11. *Undangan khusus pada acara customer gathering*
12. *Fasilitas education arrangement*
13. *Fasilitas medical arrangement*
14. *Fasilitas priority parking*
15. *Fasilitas airport handling*
16. *Fasilitas heli-transfer*
17. *Fasilitas priority pass*
18. *Gratis Biaya RTGS dan buku cek/giro*
19. *Limit transaksi lebih tinggi*
20. *bjb Prioritas digital apps service and facilities*

Jaringan bjb Prioritas

Pada tahun 2021 jaringan **bjb** Prioritas tersebar di 13 (tiga belas) kota, dengan total 13 (tiga belas) *outlet bjb Prioritas* dan 1 (satu) *Lounge bjb Prioritas* serta terdapat penambahan 2 (dua) *lounge bjb Prioritas* yaitu *lounge bjb Prioritas Soreang* dan *lounge bjb Prioritas Makassar*.

1. *Outlet bjb Prioritas Bandung*
2. *Outlet bjb Prioritas Rasuna Said*
3. *Outlet bjb Prioritas Serang*
4. *Outlet bjb Prioritas Cirebon*
5. *Outlet bjb Prioritas Tasikmalaya*
6. *Outlet bjb Prioritas Bogor*
7. *Outlet bjb Prioritas Bekasi*
8. *Outlet bjb Prioritas Kelapa Gading*
9. *Outlet bjb Prioritas Tangerang*
10. *Outlet bjb Prioritas Semarang*
11. *Outlet bjb Prioritas Surabaya*
12. *Outlet bjb Prioritas Bandung Tamansari*
13. *Outlet bjb Prioritas Cabang Utama*
14. *Lounge bjb Prioritas Karawang*
15. *Lounge bjb Prioritas Soreang*
16. *Lounge bjb Prioritas Makassar*

6. *Welcoming Gift*
7. *Giving special gifts*
8. *Attractive merchandise from bjb Prioritas*
9. *Merchant discount bjb Prioritas*
10. *Invitation for a special event for members of bjb Prioritas*
11. *Special invitations at customer gathering events*

Following are the facilities and services that will be owned by Prioritas **bjb**:

1. *Free to use Save Deposit Box (SDB)*
2. *Meeting room usage facilities*
3. *Airport executive lounge*
4. *Prioritas bjb magazine*
5. *Customers do not need to queue for transactions at all bank bjb branch offices*
6. *Welcoming Gift*
7. *Giving special gifts*
8. *Attractive merchandise from bjb Prioritas*
9. *bjb Prioritas merchant discount*
10. *Special event invitation for bjb Prioritas members*
11. *Special invitations at customer gathering events*
12. *Education arrangement facilities*
13. *Medical arrangement facilities*
14. *Priority parking facility*
15. *Airport handling facilities*
16. *Heli-transfer facility*
17. *Priority pass facility*
18. *Free RTGS and Check Book/Giro*
19. *Higher transaction limits*
20. *bjb Prioritas digital apps service and facilities*

Prioritas bjb network

In 2020 the **bjb** Prioritas network had been spread across 11 (eleven) cities, with a total of 13 (thirteen) **bjb** Prioritas outlets and 1 (one) **bjb** Prioritas lounge and adding 2 (two) **bjb** Prioritas lounges, namely the *Soreang bjb Prioritas lounge* and the *bjb lounge Prioritas Makassar*.

1. *Outlet bjb Prioritas Bandung*
2. *Outlet bjb Prioritas Rasuna Said*
3. *Outlet bjb Prioritas Serang*
4. *Outlet bjb Prioritas Cirebon*
5. *Outlet bjb Prioritas Tasikmalaya*
6. *Outlet bjb Prioritas Bogor*
7. *Outlet bjb Prioritas Bekasi*
8. *Outlet bjb Prioritas Kelapa Gading*
9. *Outlet bjb Prioritas Tangerang*
10. *Outlet bjb Prioritas Semarang*
11. *Outlet bjb Prioritas Surabaya*
12. *Outlet bjb Prioritas Bandung Tamansari*
13. *Main Branch bjb Prioritas outlet*
14. *Lounge bjb Prioritas Karawang*
15. *Lounge bjb Prioritas Soreang*
16. *Lounge bjb Prioritas Makassar*

Produktivitas bjb Prioritas

Uraian produktivitas **bjb** Prioritas disajikan sebagai berikut.

bjb Prioritas Productivity

The productivity description of **bjb** Prioritas is presented as follows..

Tabel Pertumbuhan DPK bjb Prioritas

Table of **bjb** Prioritas TPF Growth

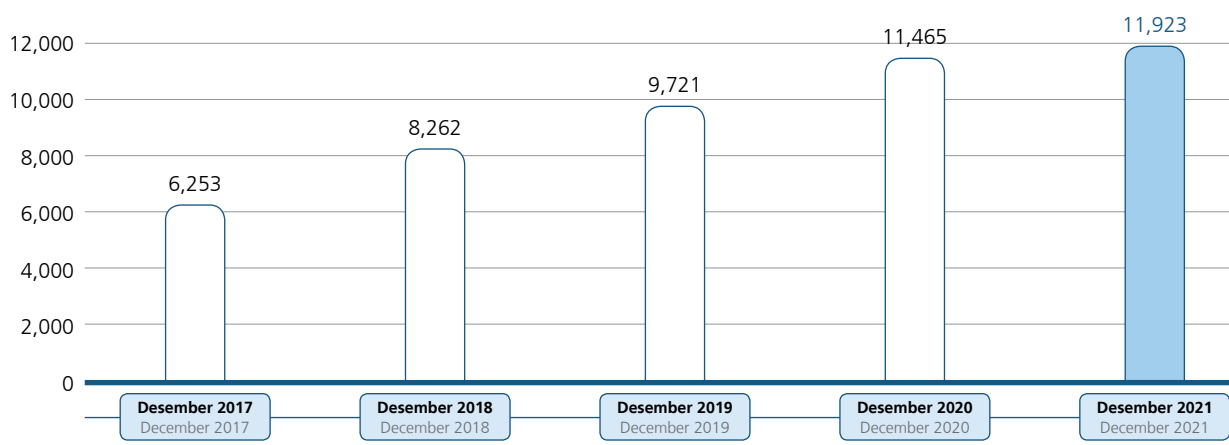
(dalam triliun Rupiah/in IDR trillion)

Uraian Description	2021	2020	2019	2018	2017	Pertumbuhan Growth 2020-2021		Pertumbuhan Growth 2017-2021	
	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)
Dana Pihak Ketiga Third Party Funds	11,923	11,465	9,721	8,262	6,253	458	3,99%	5,67	90,68%

Grafik Pertumbuhan Dana Pihak Ketiga bjb Prioritas

Graph of Third Party Funds **bjb** Prioritas Growth

(dalam triliun Rupiah/in IDR trillion)



Pertumbuhan dana pihak ketiga **bjb** Prioritas selama 5 (lima) tahun terakhir, sejak Desember 2017 sampai dengan Desember 2021 mengalami kenaikan sebesar Rp6.253 triliun dengan pertumbuhan sebesar 90,68% dari posisi Desember 2017. DPK **bjb** Prioritas tahun 2021 sebesar Rp11,92 triliun, meningkat 3,99% dibandingkan dengan tahun 2020 yang sebesar Rp11,47 triliun. Peningkatan tersebut karena penerapan strategi tepat yang dilakukan oleh **bjb** Prioritas.

The growth of **bjb** Prioritas third party funds for the last 5 (five) years, from December 2017 to December 2021 increased by IDR6,253 trillion with a growth of 90.68% from the position in December 2017. Funds for **bjb** Prioritas in 2021 reached IDR11.92 trillion, an increase of 3.99% compared to 2020 which amounted to IDR11.47 trillion. The increase was due to the implementation of the right strategy carried out by **bjb** Prioritas.

Pertumbuhan jumlah *member* **bjb** Prioritas selama 5 (lima) tahun terakhir, sejak Desember 2017 sampai dengan Desember 2021 mengalami kenaikan sebesar 6.253 dengan pertumbuhan sebesar 90,68% dari posisi Desember 2017.

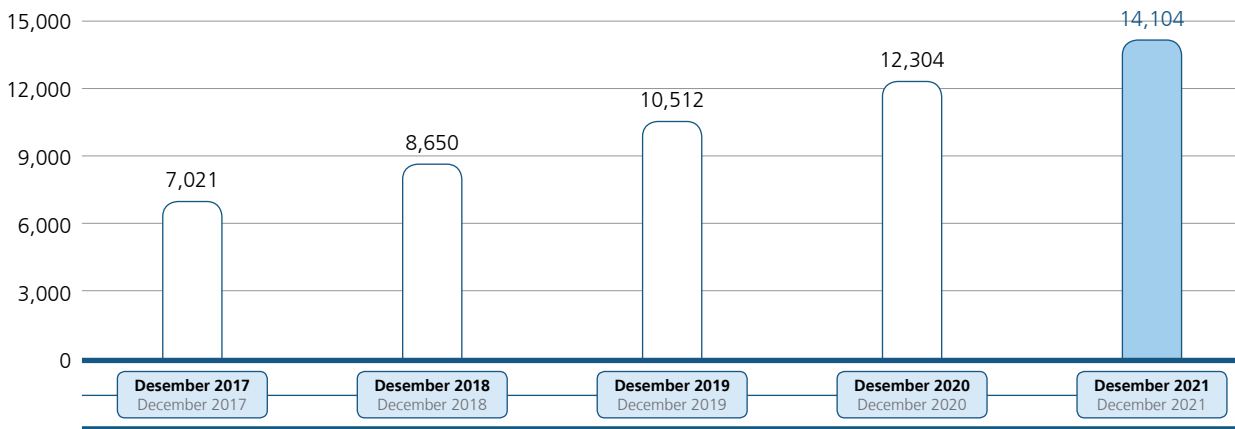
The growth in the number of **bjb** Prioritas members for the last 5 (five) years, from December 2017 to December 2021 increased by 6,253 with a growth of 90.68% from the position in December 2017.



Grafik Pertumbuhan Nasabah bjb Prioritas

Graph of Customer Growth for **bjb** Prioritas

(dalam satuan nasabah/in customer units)



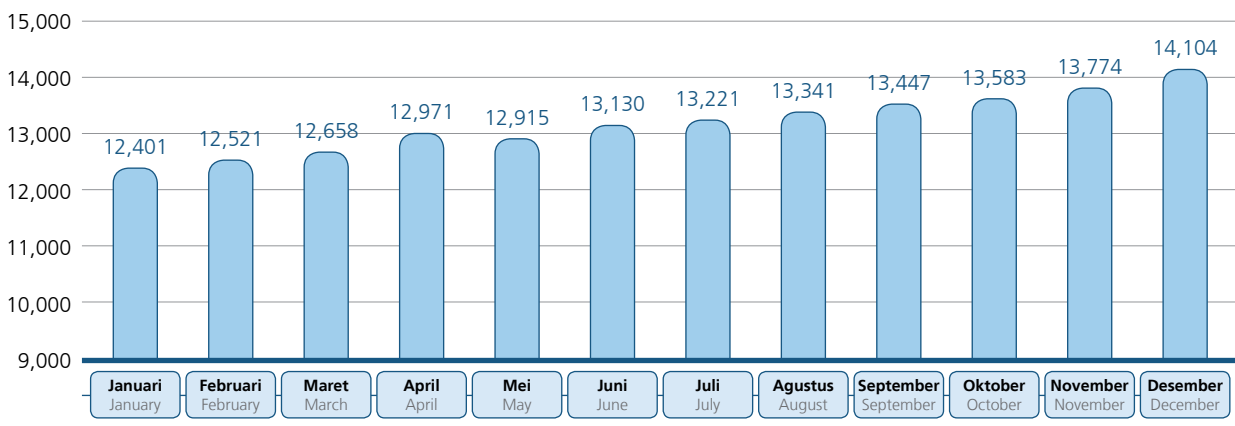
Pencapaian jumlah *member* **bjb** Prioritas di Desember 2021 adalah sebesar 14.104 *member*, meningkat 14,63% dibandingkan dengan jumlah *member* di Desember tahun 2020 sebesar 12.304 *member*.

The achievement of the number of Prioritas **bjb** members in December 2021 was 14,104 members, an increase of 14.63% compared to the number of members in December 2020 of 12,304 members.

Grafik Pertumbuhan Jumlah Member bjb Prioritas

Graph of Growth in the Number of Members **bjb** Prioritas

(dalam satuan nasabah/in customer units)



Strategi bjb Prioritas Tahun 2022

Strategi **bjb** Prioritas untuk tahun 2022, terdiri dari strategi *financial*, strategi *business development* dan strategi dalam *people development* atau sumber daya manusia di internal **bjb** Prioritas.

1. Strategi Financial

Strategi *financial* meliputi program DPK dan program produk *Wealth Management*.

a. Program Dana Pihak Ketiga

Program DPK yakni sebagai berikut:

- Program *Lucky Sureprize*

Merupakan program Top-up *fresh fund* untuk 10 sampai dengan 50 nasabah per Outlet **bjb** Prioritas, melalui mekanisme *hold* dana dalam produk Tabungan berhadiah langsung dengan sistem

bjb Prioritas Strategy for 2022

The **bjb** Prioritas strategy in 2022 consists of a financial strategy, a business development strategy and a strategy in developing people or human resources in the internal **bjb** Prioritas.

1. Financial Strategy

The financial strategy includes third party programs and wealth management product programs.

a. Third Party Fund Program

- *Lucky Sureprize* program

A fresh fund top-up program for 10 to 50 customers per **bjb** Prioritas Outlet, through a fund holding mechanism in Savings products with direct prizes with a lottery system, in the form of prizes in the

undian, bentuk hadiah berupa Paket Umroh, Motor, Mobil, Logam Mulia, dan sebagainya.

- **Program Bundling Sureprize**

Merupakan program *bundling* antara produk tabungan dan deposito atau tabungan dan *wealth product* dengan hadiah langsung berupa *cashback*.

- **Program Member Get Member**

Merupakan program *referral* bagi nasabah eksisting **bjb** Prioritas yang mereferensikan keluarga, saudara, rekan bisnis atau rekan kerjanya, dengan hadiah langsung berupa *voucher* belanja.

- **Program Duo Invest**

Merupakan program *bundling* antara produk tabungan dan obligasi dengan hadiah langsung berupa *cashback*.

- **Program Tactical**

Merupakan program khusus yang diberikan kepada nasabah terpilih yang memiliki potensi bisnis besar dan nasabah merupakan *centre of influence* dalam komunitas, perusahaan atau instansi tertentu. Program diberikan dalam *moment* tertentu.

- **Program Weekend Gateway**

Program *customer loyalty* bagi nasabah eksisting **bjb** Prioritas dengan pengendapan saldo rata-rata Tabungan minimal 5 (lima) miliar selama 1 (satu) tahun, dengan hadiah langsung wisata eksklusif di dalam maupun luar negeri.

- **Program Giro Extra**

Program gratis buku cek/giro yang diberikan kepada nasabah dengan pengendapan saldo rata-rata Tabungan minimal 500 juta selama 1 (satu) tahun.

b. Program Wealth Management

Program produk *Wealth Management* adalah *Cross selling* produk investasi dan proteksi yang menghasilkan *fee based income* yaitu melalui *event customer gathering market outlook, investment expo, investment clinic* dan melalui *small gathering* yang diadakan secara *reguler*.

2. Strategi Business Development

Strategi *business development* meliputi penambahan fasilitas dan layanan, *customer profiling*, pengadaan barang dan jasa, pengembangan IT dan *telesales*.

a. Penambahan Fasilitas dan Layanan

- Fasilitas *Overseas Education Arrangement*

Merupakan fasilitas dan layanan persiapan sekolah ke Luar Negeri yang diberikan khusus untuk nasabah **bjb** Prioritas beserta keluarga inti yang berminat melanjutkan pendidikan ke Luar Negeri.

- Fasilitas *Overseas Medical Arrangement*

Merupakan fasilitas dan layanan yang memudahkan nasabah untuk mendapatkan akses terbaik dalam pengobatan dan solusi kesehatan di Rumah Sakit/ Laboratorium Dalam Negeri dan/atau Luar Negeri di 3 (tiga) Negara Asia, yaitu: Singapura, Malaysia dan Thailand.

form of Umrah packages, motorbikes, cars, precious metals, etc.

- **Sureprize Bundling Program**

Is a bundling program between Savings and Time Deposits or Savings and Wealth products with an immediate prize in the form of cashback

- **Member Get Member Program**

A referral program for existing **bjb** Prioritas customers who refer family, relatives, business partners or colleagues, with a direct gift in the form of shopping vouchers.

- **Duo Invest Program**

A bundling Program between saving product and bond with an immediate prize in the form of cashback.

- **Tactical Program**

This is a special program given to selected customers who have large business potential and the customers are the center of influence in certain communities, companies or institutions. Programs are given at certain moments.

- **Weekend Gateway Program**

Customer loyalty program for existing **bjb** Prioritas customers by depositing an average savings balance of at least 4 (four) billion for 1 (one) year, with direct prizes for exclusive tours at home and abroad.

- **Extra Giro Program**

Free check/current account program provided to customers with a minimum average balance of savings of 500 million for 1 (one) year.

b. Wealth Management product program

Wealth Management Program Cross selling investment and protection products that generate fee-based income, namely through customer gathering, market outlook, investment expo, investment clinic and through small gatherings that are held regularly. - Added wealth management products - It is a plan to increase sales of investment products, in the form of retail SBN and corporate bonds.

2. Business Development Strategy

The business development strategy includes additional facilities and services, customer profiling, procurement of goods and services, IT development and telesales.

a. Additional Facilities and Services

- Facilities for the Overseas Education Arrangement

This is a school preparation facility and service for overseas schools that is specifically provided for **bjb** Prioritas customers and their nuclear families who are interested in continuing their education abroad.

- Facilities for Overseas Medical Arrangement

Is a facility and service that makes it easy for customers to get the best access to medical treatment and solutions at Overseas Hospitals in 3 (three) Asian Countries, namely: Singapore, Malaysia and Thailand.



- Fasilitas *Priority Parking*
Merupakan fasilitas parkir khusus untuk nasabah **bjb** Prioritas di pusat perbelanjaan ternama.
- Fasilitas *Airport Handling*
Merupakan fasilitas yang diberikan untuk nasabah **bjb** Prioritas yang meliputi handling kebutuhan penumpang selama di Bandara, mulai dari proses *check-in* tiket pesawat, *check-in* bagasi, airport transfer termasuk antar jemput dari dan ke Bandara yang ingin dituju oleh nasabah.
- Fasilitas *Heli-transfer*
Merupakan fasilitas diskon yang diberikan kepada nasabah ketika menggunakan layanan *helicopter transfer*.
- Fasilitas Aplikasi *Digital bjb* Prioritas
Aplikasi *Digital bjb* Prioritas merupakan aplikasi yang merangkum seluruh fasilitas dan layanan yang dimiliki oleh **bjb** Prioritas dan dapat memudahkan nasabah dalam menikmati seluruh fasilitas dan layanan.

b. Customer Profiling

- Perubahan SOP
Perubahan SOP layanan **bjb precious** menjadi Petunjuk Teknis **bjb** Prioritas.
- Limit Transaksi
Kenaikan limit transaksi di ATM, *mobile banking* dan *internet banking*.
- Telesales
Meningkatkan portofolio nasabah *dropfund* dan penjualan program **bjb** Prioritas yang dilakukan oleh *telesales* dengan standar layanan yang sesuai dengan ketentuan.
- *Marketing Research* Indonesia (MRI)
Meningkatkan kualitas layanan dan standarisasi layanan di setiap outlet **bjb** Prioritas.
- *Save Deposit Box*
Penambahan *save deposit box* untuk nasabah **bjb** Prioritas.

3. Strategi Pengembangan SDM

Strategi pengembangan SDM meliputi:

a. Training

Penambahan intensitas *training* untuk *internal team bjb* Prioritas, baik *inhouse training* maupun *external training*. Serta fokus kepada materi-materi *training* yang *aplicable* dan materi mengenai teknik penjualan.

b. Promosi

Mapping untuk program standarisasi *grade* khusus untuk *sales force bjb* Prioritas.

c. Rotasi dan Mutasi

Rotasi dilakukan untuk *refreshment staff* yang sudah *incharge* di satu outlet **bjb** Prioritas selama 5 (lima) tahun dan mutasi dilakukan berdasarkan pencapaian KPI.

d. Penambahan staff bjb Prioritas

Seiring dengan bertambahnya jaringan outlet serta dana kelolaan nasabah **bjb** Prioritas, diperlukan penambahan *staff bjb* Prioritas di tahun 2021.

- Priority Parking Facility
It is a special parking facility for **bjb** customers Prioritas in well-known shopping centers.
- Airport Handling Facility
This is a facility provided for Prioritas **bjb** customers which includes handling passenger needs while at the airport, starting from the flight ticket check-in process, baggage check-in, airport transfer including shuttle from and to the airport the customer wants to go to.
- Heli-transfer Facility
This is a discount facility that is given to customers when using helicopter transfer services.
- Prioritas **bjb** Digital Application Facility
The **bjb** Prioritas Digital Application is an application that summarizes all the facilities and services owned by **bjb** Prioritas and can make it easier for customers to enjoy all the facilities and services.

b. Customer Profiling

- Changes to Standard Operating Procedures (SOP)
Changes to **bjb precious** service SOP to **bjb** Prioritas Technical Instructions.
- Transaction Limit
Increase in transaction limits at ATMs, mobile banking and internet banking.
- Telesales
Increase the portfolio of dropfund customers and sales of **bjb** Prioritas programs conducted by telesales with service standards in accordance with the provisions.
- Marketing Research Indonesia (MRI)
Improve service quality and service standardization at every **bjb** Prioritas outlet.
- Save Deposit Box
Addition of a save deposit box for **bjb** Prioritas customers.

3. Human Resource Development Strategy

HR development strategies include:

a. Training

Additional training intensity for internal **bjb** Prioritas team, both in-house training and external training. and focus on applicable training materials and materials on sales techniques.

b. Promotion

Mapping for a special grade standardization program for the sales force of **bjb** Prioritas.

c. Rotations and Movements

Rotation is carried out for refreshment of staff who have been charged at one **bjb** Prioritas outlet for 5 (five) years. Movements are carried out based on KPI achievements.

d. Additional bjb Prioritas staff

In line with the expansion of outlet networks and funds under management of **bjb** Prioritas customers, additional **bjb** Prioritas staff is required in 2021.

e. Awarding

Penghargaan untuk *staff* yang berprestasi dan memberikan kontribusi yang besar, melalui *awarding event*, pemberian sertifikat penghargaan dan program insentif.

INTERNATIONAL BANKING**Penjelasan International Banking**

Secara garis besar produk yang dikelola *International Banking* meliputi produk yang termasuk ke dalam transaksi bisnis antar bank dan transaksi bisnis kepada nasabah. Dengan semakin berkembangnya transaksi bisnis antar bank serta meningkatnya persaingan bisnis perbankan, maka perlu dilakukan upaya untuk meningkatkan daya saing produk bank **bjb**. Produk unggulan yang dikelola Divisi *International Banking* meliputi produk Grup *Financial Institution* (CBTF dan *Forfaiting*), Grup *Trade Finance and Service* (*Supply Chain Financing* Diskonto SKBDN), serta Grup *Remittance* (Transaksi Firecash dan Layanan Transaksi Valas).

Produk Unggulan International Banking

Terdapat beberapa produk dan jasa layanan unggulan atas transaksi-transaksi yang dikelola oleh Divisi *International Banking*, yaitu:

1. Counterparty Bank Trade Financing (CBTF)

Counterparty Bank Trade Financing adalah merupakan pinjaman berjangka antar bank dengan jangka waktu pinjaman maksimal 1 (satu) tahun yang dilakukan untuk pembiayaan transaksi *trade finance and services*, *financing* tersebut dapat berupa transaksi UPAS (*Usance Payable At Sight*), transaksi UPAU (*Usance Payable At Usance*) maupun *Banker Acceptance*.

2. Forfaiting

Forfaiting adalah pengambilalihan/pembelian hak tagih dari *forfaitee* oleh *forfaitee* dengan diskon tanpa hak regres.

3. Pembelian tagihan SKBDN (Diskonto)

Pembelian tagihan Surat Kredit Berdokumen Dalam Negeri (SKBDN) secara diskonto merupakan fasilitas yang disediakan oleh bank kepada nasabah untuk menjual tagihan SKBDN nya yang sudah diakseptasi oleh *issuing bank*.

4. Open Account Financing (OAF)

Sedangkan *Open Account Financing (OAF)* merupakan pembiayaan tagihan non SKBDN/LC yang diberikan oleh Bank melalui pengambilalihan tagihan (skema *Open Account*) dengan cara diskonto. Melalui fasilitas ini, bank dapat memperlancar *cashflow* nasabah dengan suku bunga yang kompetitif.

5. Transfer Valas

Jasa layanan kiriman uang (*transfer*) dalam valuta asing yang ditujukan ke rekening yang berada di dalam maupun luar negeri atas permintaan dan untuk kepentingan nasabah.

6. Firecash

Firecash merupakan layanan pengiriman uang yang menggunakan sistem pengiriman uang *online* berbasis *web* yang dimiliki oleh bank BCA. *Firecash cash* memiliki beberapa fitur diantaranya adalah *cash encashment* yaitu

e. Awarding

Awards for staff who excel and make a large contribution, through *awarding events*, *awarding certificates of appreciation* and *incentif program*.

INTERNATIONAL BANKING**International Banking Explanation**

Basically, the products managed by the *International Banking Division* include products included in interbank business transactions and business transactions to customers. With the development of interbank business transactions and increasing competition in the banking business, it is necessary to make efforts to increase the competitiveness of bank **bjb** products. Excellent products managed by the *International Banking Division* include products from the *Financial Institution Group* (CBTF and *Forfaiting*), the *Trade Finance and Service Group* (SKBDN Discounted *Supply Chain Financing*), and the *Remittance Group* (*Firecash Transactions* and *Foreign Exchange Transaction Services*).

International Banking Featured Product

There were several superior products and services for transactions managed by the *International Banking Division*, namely:

1. Counterparty Bank Trade Financing (CBTF)

Counterparty Bank Trade Financing is an interbank term loan with a maximum loan term of 1 (one) year made to finance trade finance and services transactions, the financing can be in the form of UPAS (*Usance Payable At Sight*) transactions, UPAU (*Usance Payable At Usance*) transactions and *Banker Acceptance*.

2. Forfaiting

Forfaiting is the takeover/purchase of *Billing Rights* from *Forfaitee* by *Forfaitee* at a discount without *Regression rights*.

3. Purchase of SKBDN Bills (Discount)

Purchase of Domestic Certificate of Loans (SKBDN) at a discount is a facility provided by banks to customers to sell their SKBDN bills that have been accepted by the *Issuing Bank*.

4. Open Account Financing (OAF)

Meanwhile, *Open Account Financing (OAF)* is a non-SKBDN/LC bill financing provided by the Bank through a *billing takeover* (*Open Account scheme*) with a discount. Through this facility, banks can facilitate customer *cashflow* with competitive interest rates.

5. Forex Transfer

Money transfer services (*Transfers*) in foreign currencies intended for domestic and foreign accounts upon request and for the benefit of customers.

6. Firecash

Firecash is a money transfer service that uses a web-based online money transfer system owned by BCA bank. *Firecash cash* has several features, including *cash encashment*, which is the receipt of money from abroad to Indonesia with cash



penerimaan uang dari luar negeri ke Indonesia dengan metoda pengambilan secara tunai dan *outgoing transfer* yaitu pengiriman uang ke seluruh rekening Bank yang ada di Indonesia yang dapat diterima secara *realtime*.

Keunggulan Layanan *International Banking*

Keunggulan atas layanan *International Banking* kepada *counterparty* dan nasabah adalah sebagai berikut:

1. Tersedianya berbagai macam produk antar bank yang berbasis *trade finance* dan *loan* yang sesuai dengan kebutuhan *counterparty* disertai *pricing* yang kompetitif.
2. *Trade finance and services* bank **bjb** saat ini telah memiliki produk yang variatif baik dari sisi perdagangan lokal maupun internasional menggunakan *documentary credit* dan *non-documentary credit*. Operasional transaksi *trade finance* sudah terstandarisasi oleh ISO 9001:2015 sehingga dapat dipastikan bahwa proses operasional transaksi *trade finance and services* telah terstandarisasi Internasional dan didukung oleh SDM yang sudah tersertifikasi pada bidangnya.
3. Keunggulan layanan untuk produk dan layanan *remittance*:
 - a. Fleksibel
Transfer dapat dilakukan dalam mata uang sesuai dengan permintaan dan dengan menggunakan sumber dana yang fleksible dalam rupiah ataupun valuta asing baik secara tunai ataupun non tunai.
 - b. Kurs dan Biaya Bersaing
Penetapan kurs dan biaya yang kompetitif untuk 132 mata uang.
 - c. Cepat dan Aman
Dukungan teknologi handal memberikan kemudahan dan keamanan untuk pengiriman dan penerimaan kiriman uang serta dukungan bank koresponden yang dimiliki bank **bjb** memungkinkan kiriman uang valas sampai tujuan dengan aman dan tepat waktu.
 - d. Multi *Currency Services*
bank **bjb** melayani transaksi dalam 132 mata uang berbeda dan didukung dengan jaringan bank koresponden di 190 negara.

Produktivitas *International Banking*

Realisasi pendapatan Divisi *International Banking* dalam kurun waktu 5 (lima) tahun terakhir secara umum mengalami peningkatan, namun pada tahun 2021 mengalami penurunan kinerja dibandingkan dengan tahun-tahun sebelumnya. Pendapatan dari *fee based income* dan *interest income* sedikit turun 2,20% dari Rp73,13 miliar di tahun 2020 menjadi Rp71,52 miliar di tahun 2021. Hal ini disebabkan oleh adanya pandemi COVID-19 yang turut berdampak terhadap penurunan transaksi kelolaan Divisi *International Banking*.

Meskipun demikian, volume transaksi *trade and loan* tahun 2021 meningkat 60,17% dari Rp2,33 triliun di tahun 2020 menjadi Rp3,73 triliun di tahun 2021. Peningkatan tersebut seiring dengan pengembangan produk untuk mendukung optimisasi kerja sama kepada Lembaga Keuangan Bank berupa pemberian *term loan*, serta kepada Lembaga Keuangan Non Bank berupa pemberian fasilitas *money market* kepada Perusahaan Sekuritas.

withdrawal and outgoing transfer methods, namely sending money to all bank accounts in Indonesia that can be received in real time.

International Banking Services Advantage

The advantages of International Banking services to counterparties and customers are as follows:

1. Availability of a wide range of trade financebased interbank products to suit counterparty needs along with competitive rates.
2. Trade finance and services bank **bjb** currently has varied products both in terms of local and international trade using documentary credit and non-documentary credit. Trade Finance Transaction operations have been standardized by ISO 9001: 2015 so that it can be ensured that the operational process of trade finance and services transactions has been internationally standardized and is supported by certified human resources in their fields, and can provide advisory/trade solutions to customer needs.
3. Service advantages for remittance products and services:
 - a. Flexible
Transfers can be made in the currency upon request and by using flexible sources of funds in rupiah or foreign currency, either cash or non-cash.
 - b. Competitive Rates and Fees
Competitive rate fixing and fees for 132 currencies.
 - c. Fast and safe
Reliable Technology Support provides convenience and security for sending and receiving remittances as well as correspondent bank support owned by bank **bjb** allowing foreign currency remittances to arrive at their destination safely and on time.
 - d. Multi Currency Services
bank **bjb** serves transactions in 132 different currencies and is supported by a network of correspondent banks in 190 countries.

International Banking Productivity

The realization of the International Banking Division's revenue in the last 5 (five) years generally increased, but in 2021 the performance decreased compared to the previous years. Fee-based income and interest income decreased slightly by 2.20% from IDR73.13 billion in 2020 to IDR71.52 billion in 2021. This was due to the COVID-19 pandemic which also affected the decline in transactions managed by the International Banking Division.

Nevertheless, the volume of trade and loan transactions in 2021 increased by 60.17% from IDR2.33 trillion in 2020 to IDR3.73 trillion in 2021. This increase was in line with product development to support optimizing cooperation with Bank Financial Institutions in the form of granting term loans, as well as to Non-Bank Financial Institutions in the form of providing money market facilities to Securities Companies.

Perkembangan transaksi bisnis *trade* semakin meningkat dan bervariasi, sehingga bank **bjb** harus terus melakukan pengembangan produk serta menggali potensi kerjasama dengan nasabah eksisting maupun calon nasabah dengan melakukan *cross selling* berbagai produk yang dimiliki. Adapun kegiatan pemasaran lebih difokuskan pada sektor-sektor usaha yang mendukung program Pemerintah dan pengembangan sektor riil, diantaranya sektor konstruksi, infrastruktur, *consumer goods*, sektor kesehatan.

The development of trade business transactions increased and varied, so bank **bjb** had to continue to develop products and explore the potential for cooperation with existing and prospective customers by cross-selling various products they have. Meanwhile, marketing activities were more focused on business sectors that supported government programs and the development of the real sector, including the construction, infrastructure, consumer goods and health sectors.

Melalui kegiatan pemasaran dan promosi yang efektif, pengembangan produk dan infrastruktur penunjang yang dilakukan secara berkelanjutan, serta pengembangan kerjasama dengan *remittance* agent di Taiwan, pada tahun 2021 transaksi remitansi bank **bjb** membukukan *fee based income* sebesar ±Rp4,84 triliun atau naik 62,91% dari tahun 2020. Pencapaian *fee based income* transaksi remitansi diharapkan dapat menunjukkan perkembangan kinerja yang positif setiap tahunnya dan berkontribusi terhadap pencapaian *fee based income* bank **bjb**.

Through effective marketing and promotion activities, sustainable product development and supporting infrastructure, as well as the development of cooperation with remittance agents in Taiwan, in 2021 bank **bjb** remittance transactions recorded fee based income of ±IDR4.84 trillion, an increase of 62.91% from 2020. The achievement of fee based income on remittance transactions was expected to show positive performance developments every year and contribute to the achievement of bank **bjb**'s fee based income.

Tabel Produktivitas International Banking

Table of International Banking Productivity

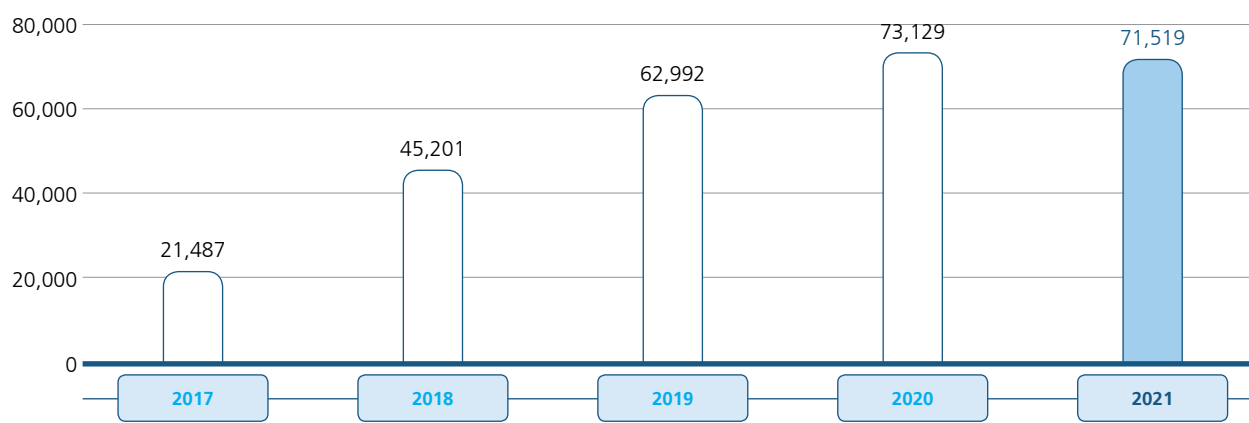
(dalam jutaan Rupiah/in IDR million)

Tahun Description	2021	2020	2019	2018	2017	Pertumbuhan Growth 2020-2021	
	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(%)
Pendapatan (<i>fee based income dan interest Income</i>) Income (fee-based income and interest income)	71.519	73.129	62.992	45.201	21.487	(1.610)	(2,20%)
Volume transaksi <i>trade and loan</i> Trade and loan transaction volume	3.728.079	2.327.582	1.568.064	3.515.588	1.605.661	1.400.497	60,17%

Grafik Pendapatan International Banking

Graph of International Banking Income

(dalam jutaan Rupiah/in IDR million)

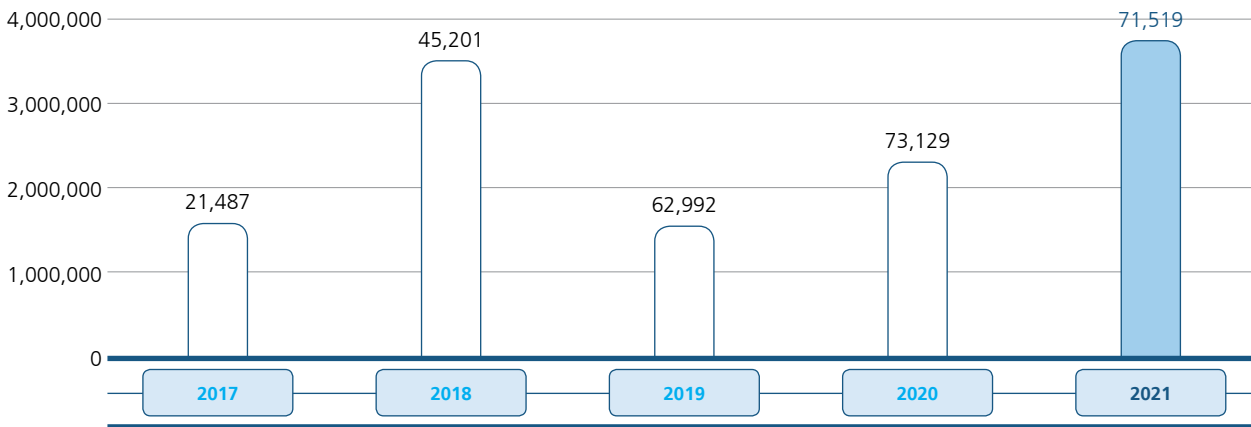




Grafik Volume Transaksi Trade and Loan

Graph of Trade and Loan Transaction Volume

(dalam jutaan Rupiah/in IDR million)



Faktor Pendukung dan Penghambat Bisnis *International Banking*

Terdapat beberapa faktor pendukung dan penghambat bisnis atas produk dan jasa layanan yang dikelola Divisi *International Banking*, antara lain:

1. Faktor Pendukung

- Untuk mendukung strategi dalam menghadapi semakin ketatnya tantangan dan persaingan produk yang menawarkan transaksi *trade finance* antar bank serta *loan* kepada bank maupun sekuritas, bank **bjb** terus berusaha meningkatkan pelayanan dan melakukan pengembangan produk yang mampu memenuhi ekspektasi *counterparty* dan membina hubungan baik dengan *counterparty* sehingga menghasilkan kerjasama transaksi dalam berbagai produk.
- Produk *Trade Finance and Services* dapat diakses di seluruh cabang bank **bjb** (65 kantor cabang) yang tersebar diseluruh Indonesia dengan penanganan operasional transaksi secara sentralisasi (ISO 9001:2015) dan produk serta layanan yang senantiasa *up to date* seiring perkembangan pasar serta kebutuhan nasabah dengan tarif yang kompetitif.
- Selain meningkatkan kiriman uang valuta asing dari dan/ atau ke luar negeri, bank **bjb** meningkatkan kiriman uang secara domestic diantaranya untuk menyalurkan dana bantuan dan pencairan pemerintah, penyaluran dana BPJS dan sekolah, serta kiriman uang antar bank.

2. Faktor Penghambat

- Namun demikian masih belum pulihnya perekonomian akibat pandemi COVID-19 dan akibat dari *refocusing* anggaran *project* pemerintah, menyebabkan penggunaan fasilitas *trade* nasabah pada tahun berjalan belum optimal.
- Kendala yang dihadapi selama tahun 2020 sampai dengan tahun 2021 adalah pandemi COVID-19. Salah satu kelompok yang terdampak pandemi global COVID-19 ini adalah Pekerja Migran Indonesia. PMI

Supporting and Barriers to International Banking Business Factors

There were several factors that support and hinder the business of products and services managed by the International Banking Division, including:

1. Supporting Factors

- To support the strategy in facing increasingly fierce challenges and product competition that offers interbank trade finance transactions as well as loans to banks and securities, bank **bjb** continues to strive to improve services and develop products that are able to meet counterparty expectations and foster good relations with counterparties so as to result in transaction cooperation. in various products.
- Trade Finance and Services products can be accessed in all bank **bjb** branches (65 branch offices) spread throughout Indonesia with centralized handling of transaction operations (ISO 9001:2015) and products and services that are always up to date in line with market developments and customer needs at high rates. competitive ones.
- In addition to increasing foreign currency remittances from and/or abroad, bank **bjb** also increases domestic remittances, including channeling aid funds and government disbursements, distribution of BPJS and school funds, and interbank remittances.

2. Inhibiting Factor

- However, the economy had not recovered due to the COVID-19 pandemic and as a result of the refocusing of the government's project budget, causing the use of customer trade facilities in the current year is not optimal.
- The obstacle faced during 2020 to 2021 was the COVID-19 pandemic. One of the groups affected by the global COVID-19 pandemic was Indonesian Migrant Workers. PMIs in several countries were forced to be

di beberapa negara terpaksa harus dipulangkan ke Indonesia, terdapat beberapa negara juga yang melarang PMI untuk keluar rumah serta dampak lain yang juga dirasakan oleh Pekerja Migran Indonesia khususnya mereka yang sedang menjalani masa pra penempatan (persiapan keberangkatan) adalah tertundanya keberangkatan Pekerja Migran Indonesia tersebut ke beberapa negara penempatan akibat kebijakan pengetatan lalu lintas keimigrasian di banyak negara. Hal tersebut mengakibatkan kiriman uang PMI dari luar negeri ke Indonesia semakin berkurang.

- c. Selain itu pemberlakuan Pembatasan Sosial Berskala Besar (PSBB) atau saat ini menjadi Pemberlakuan Pembatasan Kegiatan Masyarakat (PPKM) dari pemerintah yang mengharuskan beberapa jaringan kantor cabang harus dilakukan pembatasan operasional serta pemberlakuan *Work From Home* (WFH) merupakan salah satu penghambat bisnis perbankan salah satunya remitansi.
- d. Selama pandemi COVID-19 terdapat bisnis yang mengalami peningkatan salah satunya bisnis alat-alat pendukung kesehatan, tidak sedikit pelaku usaha alat-alat pendukung kesehatan yang melakukan ekspor keluar negeri sehingga terdapat peluang bisnis remitansi dari Indonesia ke luar negeri.

Pengembangan Produk dan Layanan *International Banking*

Dengan semakin bertambahnya persaingan produk dan layanan perbankan khususnya pada transaksi *International Banking*, telah dilakukan beberapa pengembangan produk dan peningkatan layanan yang mampu memenuhi ekspektasi nasabah bank **bjb** antara lain:

1. Mengembangkan produk dan layanan untuk meningkatkan kerja sama transaksi kepada pihak *counterparty*, baik itu kepada Lembaga Keuangan Bank berupa produk *term loan* ataupun kepada Lembaga Keuangan Non Bank berupa produk *money market* dan surat referensi untuk perusahaan sekuritas.
2. Mengembangkan aplikasi Western Union *Host to Host* untuk optimalisasi operasional transaksi dan mempercepat layanan di jaringan kantor bank **bjb**.
3. Mengembangkan fitur "BEN" pada aplikasi **bjb quickcash** untuk melakukan pendebitan biaya kirim dari dana pokok yang dikirim.
4. Mengembangkan aplikasi Firecash pada aplikasi **bjb FAST** untuk otomatisasi pembukuan dana, biaya dan pajak pengiriman uang.

Rencana dan Strategi *International Banking* di Tahun 2022

Rencana dan strategi Divisi *International Banking* pada tahun 2021, antara lain:

1. Membuat dan melakukan *review credit line* dan *monitoring credit line* untuk mendukung bisnis bank.
2. Memperluas dan mengembangkan kerjasama dengan *counterparty bank* melalui berbagai produk transaksi antar bank yang tidak terbatas pada *Usance Payable At Sight* (UPAS)/*Usance Payable At Usance* (UPAU), *Banker Acceptance*, *BG under Counter Guarantee*, *Risk Participation*, *Forfaiting* dan *Term Loan*.

sent back to Indonesia; there were some countries that prohibited PMIs from leaving the house and another impact that was also felt by Indonesian Migrant Workers, especially those who were undergoing a pre-placement period (preparation for departure) was the delay in the departure of the Indonesian Migrant Workers to several countries of placement due to tightening immigration traffic policies in many countries. This resulted in fewer PMI remittances from abroad to Indonesia.

- c. In addition, the implementation of Large-Scale Social Restrictions (PSBB) or currently the Implementation of Community Activity Restrictions (PPKM) from the government which required several branch office networks to be subject to operational restrictions and the implementation of *Work From Home* (WFH) was one of the obstacles to the banking business, one of which was remittances.
- d. During the COVID-19 pandemic, there were businesses that experienced an increase, one of which was the business of health support equipment, not a few business players of health support equipment were exporting abroad so that there were business opportunities for remittances from Indonesia to abroad.

Development of *International Banking* Products and Services

With the increasing competition in banking products and services, especially in *International Banking* transactions, several product developments and service improvements were carried out to meet the expectations of bank **bjb** customers, including:

1. Developing products and services to improve transaction cooperation with counterparties, whether to Bank Financial Institutions in the form of *Term Loan* products or to Non-Bank Financial Institutions in the form of *Money Market* products and reference letters for securities companies.
2. Developing the Western Union *Host to Host* application for optimizing transaction operations and accelerating services in the bank **bjb** office network.
3. Developing the "BEN" feature on the **bjb quickcash** application to debit shipping costs from the principal funds sent.
4. Developing the Firecash application on the **bjb FAST** application to automate the bookkeeping of funds, fees and remittance taxes.

Plan and Strategy For *International Banking* in 2022

The plans and strategies of the *International Banking* Division in 2022 include:

1. Creating and conducting a *credit line* review and *credit line* monitoring to support the bank's business.
2. Expanding and developing cooperation with counterparty banks through various interbank transaction products that are not limited to UPAS/UPAU, *Banker Acceptance*, *BG under Counter Guarantee*, *Risk Participation*, *Forfaiting* and *Term Loan*.



3. Memperluas dan mengembangkan kerjasama dengan *counterparty* non bank melalui produk MM Sekuritas dan Garansi Bank.
4. Menjalin dan mengembangkan kerjasama dengan *counterparty* lembaga keuangan non bank (aset manajemen dan sekuritas) melalui pemberian *credit line* untuk mendukung bisnis bank.
5. Menggali potensi bisnis yang dapat dikembangkan kerjasama dengan *counterparty* bank dan non bank yang sesuai dengan kebutuhan dari bank **bjb**.
6. Pembentukan *trade ecosystem*, melalui optimalisasi pemasaran terhadap *database supplier/buyer* dari nasabah eksisting dalam rangka optimalisasi *trade ecosystem* di bank **bjb**.
7. Pembentukan *trade facility*, melalui sinergitas atas setiap proses bisnis yang dilakukan kantor cabang, kantor wilayah dan kantor pusat terkait pembentukan *limit trade facility*.
8. Pemberian tingkat suku bunga yang wajar berdasarkan persaingan dan margin keuntungan.
9. Melakukan pemasaran bersama dengan unit kerja lain untuk menangkap peluang memasarkan produk TFS.
10. Peningkatan pengetahuan *Account Officer* dan Manager Komersial atas *structuring NCL*.
11. Optimalisasi fungsi *advisory* terhadap nasabah eksisting sebagai *value added* layanan TFS bank **bjb**.
12. Kerjasama remitansi dengan Bank BRI melalui mekanisme *sharing API* untuk mengakomodir transaksi penerimaan uang dari luar negeri (negara koridor Pekerja Migran Indonesia) langsung ke rekening bank **bjb** secara *realtime*.
13. Pengembangan fitur *outgoing transfer* pergantian *channel switching* dari rintis ke bersama pada aplikasi **bjb quickcash** untuk mengakomodir transaksi kiriman uang yang dilakukan oleh bank **bjb** dan/atau *remittance agent* baik di dalam maupun di luar negeri.
14. Digitalisasi operasional transaksi **bjb transfer** valas untuk efektifitas kelancaran pemenuhan *service level agreement*.
15. Pengembangan transaksi **bjb transfer** valas pada *smart mobile banking* bank **bjb** berkoordinasi dengan Divisi *Digital Banking*.
16. Pengembangan aplikasi *Western Union* pada *smart mobile banking* bank **bjb** berkoordinasi dengan Divisi *Digital Banking*.

TREASURY

Penjelasan Treasury

Produk *Treasury* di tahun 2021 yang menjadi andalan bisnis *treasury* adalah sebagai berikut:

1. Deposito on Call (DOC)

Dalam rangka penghimpunan dana pihak ketiga melalui instrumen *Deposito on Call* (DOC), kantor cabang dapat menerima simpanan untuk nasabah korporasi ataupunperorangan dengan minimum nominal ekuivalen Rp250.000.000 dengan jangka waktu 1-29 hari.

3. Expanding and developing cooperation with non-bank counterparties through MM Sekuritas and Bank Guarantee products.
4. Establishing and developing cooperation with counterparties of non-bank financial institutions (asset management and securities) through the provision of credit lines to support the bank's business.
5. Exploring business potentials that can be developed in cooperation with bank and non-bank counterparties in accordance with the needs of bank **bjb**.
6. Establishment of a trade ecosystem, through marketing optimization of the supplier/buyer database from existing customers in the context of optimizing the trade ecosystem at bank **bjb**.
7. Establishment of a trade facility, through the synergy of every business process carried out by branch offices, regional offices and head office related to the establishment of trade facility limits.
8. Provision of reasonable interest rates based on competition and profit margins.
9. Conducting joint marketing with other work units to capture opportunities to market TFS products.
10. Increasing knowledge of Account Officers and Commercial Managers on structuring NCL.
11. Optimizing the advisory function for existing customers as a value added for bank **bjb** TFS services.
12. Remittance cooperation with Bank BRI through the API sharing mechanism to accommodate transactions for receiving money from abroad (Indonesian Migrant Workers corridor countries) directly to the bank **bjb** account in real time.
13. Development of the outgoing transfer feature, changing channel switching from pioneer to joint in the **bjb quickcash** application to accommodate remittance transactions made by bank **bjb** and/or remittance agents both at home and abroad.
14. Operational digitization of foreign exchange **bjb transfer** transactions for the effectiveness of smooth fulfillment of service level agreements.
15. Development of foreign currency transfer **bjb** transactions on bank **bjb** smart mobile banking in coordination with the Digital Banking Division.
16. Development of the Western Union application on bank **bjb** smart mobile banking in coordination with the Digital Banking Division.

TREASURY

Treasury Explanation

Treasury products in 2020 which are the mainstay of the treasury business are as follows:

1. Deposito on Call (DOC)

In the context of collecting third party funds through the Deposit on Call (DOC) instrument, the branch office can accept deposits for corporate or individual customers with a minimum nominal equivalent of IDR250,000,000 with a period of 1 - 29 days

2. Breakable on Demand (BOD)

Breakable on demand merupakan fasilitas yang diberikan berdasarkan permintaan deposan untuk dapat mencairkan deposito berjangkanya sebelum jatuh tempo tanpa dikenakan *penalty* dan bunga berjalan tetap dibayarkan secara proporsional sesuai dengan ketentuan.

Deposan dengan minimum simpanan ekuivalen Rp250.000.000 dalam tenor 1-26 hari mendapatkan suku bunga sesuai dengan bunga DOC yang berlaku saat pencairan atau suku bunga yang tercantum pada bilyet jika tenor penempatan di atas 26 hari. Deposan dengan minimum simpanan ekuivalen Rp100 miliar mendapatkan suku bunga DOC dalam tenor 1-21 hari atau suku bunga yang tercantum pada bilyet jika tenor penempatan di atas 21 hari.

3. Sistem bjb TIP-FX

bank **bjb** akan meningkatkan pelayanan dan pemasaran produk *treasury* antara lain dengan memperluas *customer based* melalui kunjungan (*sales visit*) kepada nasabah eksisting dan potensial serta mengusulkan kepada unit terkait untuk memperoleh *forex* dan *derivatives line*. Divisi *Treasury* akan melakukan sosialisasi mengenai transaksi valuta asing dan *Hedging Instruments* kepada nasabah dan kantor cabang terkait. Divisi *Treasury* juga terus mengembangkan fitur-fitur baru sistem **bjb** TIP-FX generasi baru.

4. bjb Money Changer

Jasa pembelian dan penjualan valuta asing untuk mata uang yang tersedia di bank **bjb**. Dengan beberapa manfaat bagi nasabah seperti memberikan kemudahan bagi Nasabah dalam jual beli valuta asing, menerima berbagai kondisi *banknotes* tanpa limitasi, nilai tukar yang kompetitif dan tersedia dalam berbagai jenis mata uang.

5. bjb Obligasi Ritel

bank **bjb** memiliki produk pilihan investasi untuk nasabah dengan menjual produk obligasi kepada nasabah ritel. Produk obligasi dapat ditransaksikan oleh nasabah ritel melalui Kantor Cabang bank **bjb** dan Outlet **bjb** Prioritas. Adapun Jenis obligasi yang dapat ditransaksikan di bank **bjb** adalah SBN Ritel di Pasar Perdana serta SBN, SBSN, dan Obligasi Korporasi di Pasar Sekunder. Nasabah dapat melakukan transaksi obligasi dengan minimal volume transaksi yang terjangkau dan harga yang kompetitif.

6. Jasa Kustodian

Jasa penitipan efek dan harta lain yang berkaitan dengan efek baik berwarkat (*script*) maupun tanpa warkat (*scriptless*) yang ditransaksikan di Bursa Efek Indonesia maupun di luar Bursa Efek Indonesia (*over the counter*) termasuk menerima dividen, bunga dan hak-hak lainnya terkait efek tersebut, menyelesaikan transaksi efek, dan mewakili pemegang rekening yang menjadi nasabahnya serta pengadministrasian portfolio reksa dana beserta unit penyertaan yang dikelola oleh Manajer Investasi, melakukan perhitungan dan mengumumkan Nilai Aktiva Bersih (NAB) Reksa Dana.

7. Jasa Wali Amanat

Layanan jasa yang diberikan untuk bertindak mewakili investor/pemegang efek bersifat utang. Jasa Wali Amanat

2. Breakable on Demand (BOD)

Breakable on demand is a facility provided based on the demand of depositors to be able to withdraw their long-term deposits before maturity without being subject to penalties and current interest is paid proportionally in accordance with the provisions.

Depositors with minimum equivalent deposits of IDR250,000,000 in tenors of 1-26 days get an interest rate in accordance with the DOC interest prevailing at the time of disbursement or the interest rate stated on the bill if the placement tenor is above 26 days. Depositors with a minimum equivalent of IDR100 billion in savings receive DOC interest rates in 1-21 day tenor or the interest rate stated in the bilyet if the placement tenor is above 21 days.

3. bjb TIP-FX system

bank **bjb** will improve the services and marketing of treasury products, among others, by expanding customer based through sales visits to existing and potential customers and proposing related units to obtain forex and derivatives lines. Treasury Division will conduct socialization regarding foreign exchange transactions and Hedging Instruments to customers and related branch offices. The Treasury Division also continues to develop new features of the TIP-FX **bjb** system new generation.

4. bjb Money Changer

Foreign exchange buying and selling services for currencies available at Company. With several benefits for customers such as providing convenience for customers in buying and selling foreign currencies, accepting various banknotes conditions without limitation, competitive exchange rates and available in various currencies.

5. bjb Retail Bonds

bank **bjb** has a choice of investment products for customers by selling bond products to retail customers. Bond products can be transacted by retail customers through bank **bjb** Branch Offices and **bjb** Priority Outlets. The types of bonds that can be transacted at bank **bjb** are Retail SBN in the Primary Market and SBN, SBSN, and Corporate Bonds in the Secondary Market. Customers can make bond transactions with a minimum transaction volume that is affordable and at competitive prices.

6. Custodian Services

Securities depository services and other assets related to both script (scriptless) scripts transacted on the Indonesia Stock Exchange and outside the Indonesia Stock Exchange (over the counter) and administration of the Investment Fund portfolio and its participation units managed by the Investment Manager, including receiving dividends, interest and other rights related to the securities and conducting calculations and announcing the Net Asset Value (NAV) of Mutual Funds, completing securities transactions, and representing account holders who are customers..

7. Jasa Wali Amanat

Services provided to debt holders (investors) to represent investors in the issuance of debt securities. Trust Agent



yang diberikan meliputi layanan jasa wali amanat, jasa agen pemantau, jasa agen jaminan, dan jasa agen pembayaran yang diberikan kepada nasabah yang memenuhi persyaratan.

8. Rekening Dana Nasabah (RDN)

Rekening yang ditujukan bagi nasabah perorangan maupun perusahaan untuk penyelesaian transaksi di pasar modal. Pembukaan rekening dilakukan melalui perusahaan efek yang telah bekerjasama dengan bank **bjb**, pembukaan rekening berdasarkan kuasa dari nasabah sesuai dengan persyaratan pembukaan rekening dalam aturan perbankan. Rekening tersebut digunakan untuk penyimpanan dana milik nasabah secara terpisah dari dana perusahaan efek atau dana milik nasabah lainnya.

Perkembangan Bisnis *Treasury* Tahun 2021

Visi Divisi *Treasury* sebagai pilar pertumbuhan laba bank **bjb** dengan dukungan tenaga profesional dan handal, serta senantiasa terus mengembangkan dan meningkatkan aktivitas bisnis *Treasury* dalam rangka optimalisasi likuiditas dan peningkatan pendapatan bank.

Pada tahun 2021 kita mengetahui bahwa perbaikan ekonomi global terus berlangsung meski tidak merata dengan ketidakpastian pasar keuangan. Ketidakpastian pasar keuangan global masih terus berlanjut sejalan dengan risiko yang masih mengemuka antara lain terkait peningkatan penyebaran COVID-19 varian Delta pada Triwulan II 2021 yang memiliki karakteristik sangat cepat menular dibandingkan dengan varian lainnya, antisipasi pasar terhadap kebijakan *tapering* The Fed, serta kekhawatiran tekanan inflasi yang berlangsung lebih lama akibat gangguan rantai pasokan dan keterbatasan energi.

Pemerintah mulai menetapkan program vaksinasi nasional pada awal tahun 2021 setelah vaksin COVID-19 mendapat izin dari BPOM dan untuk mendukung program tersebut Pemerintah mulai memesan jenis vaksin Sinovac, Astra Zeneca, Moderna, dan Pfizer. Pemerintah telah mengambil berbagai kebijakan *extraordinary* (luar biasa) untuk mengatasi dampak sosial ekonomi akibat pandemi COVID-19 diantaranya adalah realokasi Anggaran Pendapatan dan Belanja Negara (APBN) yang diarahkan sepenuhnya untuk keperluan penanganan pandemi COVID-19. Dari sisi ekonomi program yang sudah dilakukan pemerintah melalui Pemulihan Ekonomi Nasional (PEN) dan program perlindungan sosial dan langkah-langkah lain yang telah dilakukan Pemerintah sampai semester I 2021 telah menunjukkan perkembangan positif.

Kondisi pemulihan ekonomi global tentu mempengaruhi perekonomian Indonesia. Pada Juli 2021 Bank Indonesia memprediksi pertumbuhan ekonomi 2021 berkisar 3,5% hingga 4,3% (YoY), tumbuh signifikan jika dibandingkan kondisi di tahun 2020 yang pertumbuhannya terkontraksi dan bernilai negatif. Optimisme pertumbuhan ini ditopang oleh keberlanjutan program vaksinasi yang mendorong kenaikan mobilitas sehingga konsumsi rumah tangga membaik. Selain itu, laporan pertumbuhan ekonomi Indonesia Triwulan II-2021 juga memperlihatkan pertumbuhan yang perlahan membaik. Badan Pusat Statistik melaporkan

Services and Other Services are services that include Monitoring Agent Services, Guarantee Agent services, and Payment Agent services to Issuers/Issuers/Customers who meet the requirements

8. Rekening Dana Nasabah (RDN)

Account intended for individual and corporate customers for settlement of transactions in the Capital Market. Account opening is done through a Securities Company that has collaborated with bank **bjb**, opening an account based on the attorney of the client in accordance with the requirements for opening an account in banking regulations. The account is used for depositing the client's funds separately from the Securities Company funds or other client's funds.

Treasury Business Development In 2022

In line with the Vision of the Treasury Division as a pillar of Company profit growth with the support of professional and reliable personnel, it continues to enhance treasury business activities in order to optimize liquidity and increase bank revenue.

In 2021 it is known that the global economic recovery continued even though it was uneven with financial market uncertainty. Global financial market uncertainty continued to be in line with emerging risks, including the increased spread of the Delta variant of COVID-19 in the second quarter of 2021, which was highly contagious compared to other variants, market anticipation for the Fed's tapering policy, and concerns over inflationary pressures which lasted longer due to supply chain disruptions and energy constraints.

The government began to establish a national vaccination program in early 2021 after the COVID-19 vaccine received permission from BPOM and to support this program the government began ordering Sinovac, Astra Zeneca, Moderna, and Pfizer vaccines. The government took various extraordinary policies to overcome the socio-economic impacts of the COVID-19 pandemic, including the reallocation of the State Revenue and Expenditure Budget (APBN) which was fully directed to the needs of handling the COVID-19 pandemic. From the economic side, the programs carried out by the government through the National Economic Recovery (PEN) and social protection programs and other measures taken by the Government until the first semester of 2021 showed positive developments.

The condition of global economic recovery certainly affected the Indonesian economy. In July 2021, Bank Indonesia predicted economic growth in 2021 to range from 3.5% to 4.3% (YoY), growing significantly when compared to conditions in 2020 where growth was contracted and had a negative value. This growth optimism was supported by the sustainability of the vaccination program which encouraged the increased mobility so that household consumption improved. In addition, the report on Indonesia's economic growth in Quarter II-2021 also showed that growth was slowly improving. The Central Bureau of Statistics

pertumbuhan ekonomi Indonesia pada Triwulan II-2021 tumbuh sebesar 7,07% (YoY). Pertumbuhan ekonomi perlahan membaik dibandingkan kondisi pertumbuhan ekonomi Triwulan II-2020 yang berkontraksi hingga -5,32%(YoY).

Tahun 2021 Bank Indonesia melanjutkan kebijakan suku bunga rendah dan injeksi likuiditas untuk mendorong proses pemulihan ekonomi. Setelah menurunkan suku bunga kebijakan *BI 7-Day Reverse Repo Rate* (BI7DRR) sebanyak lima kali sejak tahun 2020, Bank Indonesia kembali menurunkan BI7DRR pada Februari 2021 menjadi 3,50%, terendah sepanjang sejarah. Pada periode selanjutnya hingga akhir tahun 2021 Bank Indonesia tetap mempertahankan BI7DRR sejalan dengan perlunya menjaga stabilitas nilai tukar dan sistem keuangan, di tengah prakiraan inflasi yang rendah dan upaya untuk mendukung pertumbuhan ekonomi. Injeksi likuiditas (*quantitative easing*) tetap dilanjutkan untuk memperkuat kemampuan perbankan dalam meningkatkan kredit/pembiayaan kepada dunia usaha. Pada tahun 2021 Bank Indonesia telah menambah likuiditas di perbankan sebesar Rp147,83 triliun. Sepanjang tahun 2021 nilai tukar Rupiah bergerak dari kisaran Rp13.800-14.600an dan imbal hasil surat berharga 10Y (seri *benchmark*) untuk surat berharga Pemerintah pada akhir tahun 2021 ditutup pada level 6,382%.

Sepanjang tahun 2021 Divisi *Treasury* mampu membukukan pendapatan dengan total sebesar Rp1,955 triliun (per Desember 2021) yang diperoleh dari transaksi jual beli valas, surat berharga, penempatan dana pada instrumen pasar uang serta aktivitas kustodi dan wali amanat. Divisi *Treasury* juga terus meningkatkan aktivitas *sales* khususnya untuk nasabah ritel baik transaksi *forex* maupun surat berharga dengan memperbanyak *customer based*, memberikan harga yang kompetitif serta terus mengembangkan sistem **bjb** TIP-FX yang merupakan *electronic trading system* yang mempermudah transaksi valas nasabah di kantor cabang bank **bjb**.

Produktivitas *Treasury*

Uraian produktivitas *Treasury* meliputi transaksi *money market*, *fixed income* dan *forex* yang disajikan sebagai berikut.

Transaksi *Money Market*

Salah satu aktivitas Divisi *Treasury* merupakan pengelolaan dan optimalisasi eksekusi likuiditas melalui transaksi pasar uang (*money market*). Sepanjang tahun 2021 pendapatan yang diperoleh melalui transaksi *money market* adalah sebesar Rp425,71 miliar.

Aktivitas *money market* yang dilakukan antara lain penempatan melalui instrumen moneter Bank Indonesia dan penempatan antar bank untuk optimalisasi likuiditas. Saat ini bank **bjb** merupakan salah satu bank kontributor JIBOR (*Jakarta Interbank Offered Rate*) yang ditunjuk Bank Indonesia untuk memberikan kuotasi suku bunga penawaran transaksi pasar uang antar bank di Indonesia. bank **bjb** sebagai kontributor JIBOR senantiasa mendukung terciptanya suku bunga acuan pasar uang yang kredibel dan dapat mendorong perkembangan transaksi pasar uang antar bank.

reported that Indonesia's economic growth in Quarter II-2021 grew by 7.07% (YoY). Economic growth was slowly improving compared to the economic growth conditions in Quarter II-2020 which contracted to -5.32%(YoY).

In 2021, Bank Indonesia continued its policy of low interest rates and liquidity injection to encourage the process of economic recovery. After lowering the BI 7-Day Reverse Repo Rate (BI7DRR) policy rate five times since 2020, Bank Indonesia again lowered the BI7DRR in February 2021 to 3.50%, the lowest in history. In the next period until the end of 2021, Bank Indonesia maintained BI7DRR in line with the need to maintain exchange rate stability and the financial system, amidst low inflation forecasts and efforts to support economic growth. Liquidity injection (*quantitative easing*) continued to strengthen the ability of banks to increase loans/financing to the business world. In 2021, Bank Indonesia added liquidity in the banking sector by IDR147.83 trillion. Throughout 2021 the Rupiah exchange rate moved from the range of IDR13,800-14,600 and the yield on 10Y securities (benchmark series) for Government securities at the end of 2021 closed at 6.382%.

Throughout 2021 the Treasury Division was able to record revenues of a total of IDR1.955 trillion (as of December 2021) obtained from foreign exchange buying and selling transactions, securities, placement of funds in money market instruments as well as custodial and trustee activities. The Treasury Division also continued to increase sales activities, especially for retail customers, both forex and securities transactions by increasing customer base, providing competitive prices and continuing to develop the **bjb** TIP-FX system, which was an electronic trading system that facilitates customer forex transactions at bank **bjb** branch offices.

Treasury Productivity

Treasury productivity descriptions include money market, fixed income and forex transactions which are presented as follows.

Money Market Transactions

One of the activities of the Treasury Division is the management and optimization of excess liquidity through money market transactions. Throughout 2021, revenue obtained through money market transactions amounted to IDR425,71 billion.

Money market activities include placements through Bank Indonesia monetary instruments, interbank placements and optimization through gapping. Company is currently one of the contributors to the JIBOR (*Jakarta Interbank Offered Rate*) appointed by Bank Indonesia to provide interest rates on interbank money market transaction offerings in Indonesia. Company as a contributor to JIBOR always supports the creation of credible and money market benchmark interest rates the development of interbank money market transactions.



Sejalan dengan program Bank Indonesia dalam rangka pendalaman transaksi pasar uang, bank **bjb** juga aktif dalam melakukan transaksi repo dan *reverse repo* antar bank, mengingat transaksi *repo* merupakan alternatif pendanaan yang fleksibel dengan suku bunga yang relatif rendah.

In line with Bank Indonesia's program in the context of deepening money market transactions, Company is also active in conducting inter-bank repo and reverse repo transactions, bearing in mind that repo transactions are flexible funding alternatives with relatively low interest rates.

Tabel Transaksi Money Market

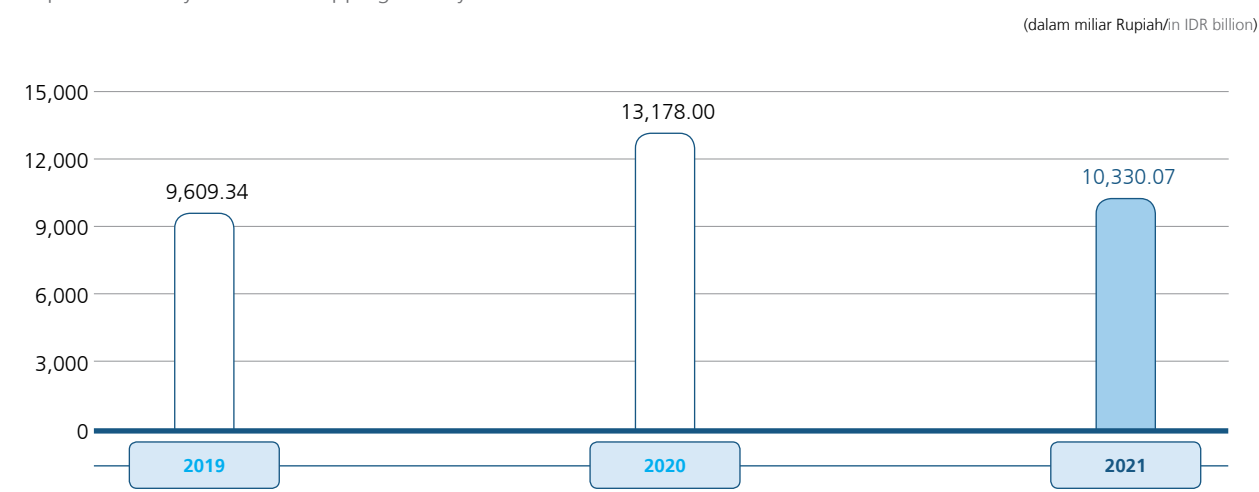
Table of Money Market Transaction

(dalam miliar Rupiah/in IDR billion)

Tahun Description	2021	2020	Pertumbuhan Growth 2020-2021	
	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(%)
Money Market Money Market	10,330.67	13,178.00	(2,847.33)	(21.61%)

Grafik Portofolio Gapping Money Market Divisi Treasury

Graph of Treasury Division's Gapping Money Market Portfolio



Posisi *outstanding money market* per akhir tahun 2021 mengalami sedikit penurunan dibandingkan dengan tahun sebelumnya. *Outstanding money market* tahun 2021 mencapai Rp10,33 triliun, turun 21,61% dibandingkan dengan tahun 2020 yang sebesar Rp13,18 triliun. Hal ini dikarenakan eksese likuiditas perbankan yang banyak (*liquid*) ditambah dengan kecenderungan perbankan melakukan penempatan instrumen jangka panjang melalui instrument surat berharga, hal ini terlihat dari volume transaksi *fixed income* mengalami kenaikan yang cukup signifikan.

The position of the outstanding money market at the end of 2021 experienced a slight decrease compared to the previous year. The outstanding money market in 2021 reached IDR10.33 trillion, down 21.61% compared to 2020 which was IDR13.18 trillion. This was due to the excess liquidity of the banking system coupled with the tendency of banks to place long-term instruments through securities, this could be seen from the volume of fixed income transactions which increased quite significantly.

Transaksi Fixed Income

Pada kuartal pertama tahun 2021, kondisi pasar surat berharga Indonesia cenderung lebih baik apabila dibandingkan dengan tahun 2020. Posisi *yield* obligasi Pemerintah 10Y awal tahun 2021 berada pada level 5,9%, jauh lebih rendah apabila dibandingkan dengan posisi awal tahun 2020 yang berada pada level 7,0%. Meskipun tingkat suku bunga acuan Bank Indonesia (*BI 7 Day*

Fixed Income Transaction

In the first quarter of 2021, the Indonesian securities market condition tended to be better when compared to 2020. The position of the 10Y Government bond yield in early 2021 was at the level of 5.9%, much lower when compared to the position in the beginning of 2020 which was at the level of 7.0%. Although the benchmark interest rate of Bank Indonesia (BI 7 Day Reverse

Reverse Repo Rate) kembali mengalami penurunan dari 3,75% pada bulan Januari menjadi 3,50% pada bulan Februari 2021, posisi *yield* obligasi pemerintah dinilai masih kompetitif apabila dibandingkan dengan negara berkembang lainnya.

Likuiditas di pasar domestik yang tinggi menjadi salah satu sentimen yang mempengaruhi penguatan imbal hasil surat berharga Indonesia. Kasus COVID-19 yang terkendali, kondisi perekonomian yang terus membaik dan meredanya sentimen global terkait kebijakan *The Fed* juga menjadi katalis positif bagi pergerakan surat berharga Indonesia. Hal ini kemudian mendorong para investor untuk masuk ke *emerging market* seperti Indonesia. Kenaikan minat investor tersebut ditunjukkan dengan tingginya angka penawaran pada lelang Sukuk Negara maupun Surat Utang Negara.

Namun demikian, pada akhir Kuartal III pergerakan pasar obligasi Indonesia mengalami tekanan akibat penurunan jumlah kepemilikan asing terhadap Surat Berharga Negara (SBN) yang cukup signifikan. Tekanan ini juga berlanjut pada Kuartal IV sehubungan dengan rencana *tapering* dan kenaikan suku bunga oleh *The Fed*. *US Treasury yield* 10Y mengalami kenaikan ke level 1,87% pada pertengahan bulan Desember 2021, hal ini juga membuat *yield* obligasi pemerintah 10Y mengalami peningkatan ke level 6,4%. Selain itu, merebaknya kasus Omicron di berbagai wilayah di dunia juga membuat para investor kembali ke aset *safe haven*.

Pengelolaan likuiditas dan optimalisasi pendapatan melalui instrumen *fixed income* dilakukan dengan penempatan dana pada surat berharga, baik obligasi pemerintah maupun obligasi korporasi di pasar perdana dan pasar sekunder serta melakukan *trading*/jual beli surat berharga. Total pendapatan yang diperoleh dari transaksi surat berharga sepanjang tahun 2021 mencapai Rp1,46 triliun (per Desember 2021).

Divisi *Treasury* pun telah aktif melakukan transaksi surat berharga kepada nasabah per Juli 2021 untuk pemasaran SBN Ritel di pasar perdana sebagai Sub Mitra Distribusi SBN Ritel dan transaksi surat berharga di pasar sekunder, dengan pencapaian volume selama bulan Juli – Desember 2021 sebesar Rp951,25 miliar dan membukukan keuntungan sebesar Rp2,60 miliar.

Repo Rate) again decreased from 3.75% in January to 3.50% in February 2021, the position of government bond yields was still considered competitive when compared to other developing countries.

High liquidity in the domestic market was one of the sentiments that influenced the strengthening of Indonesian securities yields. The controlled COVID-19 case, improving economic conditions and easing global sentiment related to the Fed's policies also became positive catalysts for the movement of Indonesian securities. This then encouraged investors to enter emerging markets such as Indonesia. The increase in investor interest was shown by the high number of bids at auctions of State Sukuk and Government Bonds.

However, at the end of the third quarter, the movement of the Indonesian bond market was under pressure due to a significant decrease in the number of foreign ownership of Government Securities (SBN). This pressure also continued in the fourth quarter due to the tapering and interest rate hike plans by the Fed. The 10Y US Treasury yield increased to 1.87% in mid-December 2021, this also made the 10Y government bond yield increased to 6.4%. In addition, the outbreak of the Omicron case in various regions of the world also made investors return to safe haven assets.

Liquidity management and revenue optimization through fixed income instruments were carried out by placing funds in securities, both government bonds and corporate bonds in the primary and secondary markets as well as trading/buying and selling securities. The total income obtained from securities transactions throughout 2021 reached IDR1.46 trillion (as of December 2021).

The Treasury Division had also been actively conducting securities transactions to customers as of July 2021 for the marketing of Retail SBN in the primary market as a Sub-Partner for Retail SBN Distribution and securities transactions in the secondary market, with volume achievements during July – December 2021 amounting to IDR951.25 billion and recorded a profit of IDR2.60 billion.

Tabel Transaksi *Fixed Income*

Table of Fixed Income Transaction

Tahun Description	2021	2020	Pertumbuhan Growth 2020-2021	
	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(%)
<i>Fixed Income</i> Fixed Income	36,321.20	21,055.02	15,266.18	72.51%

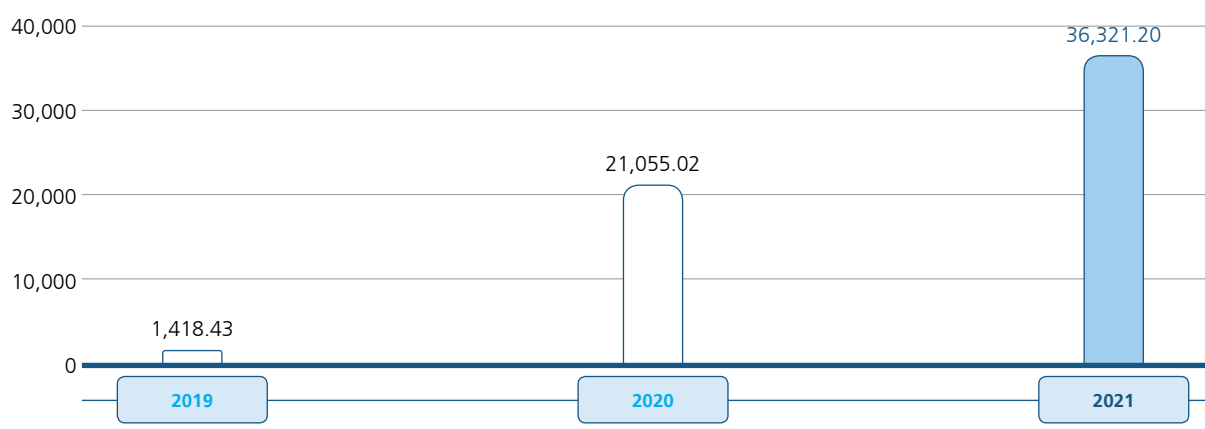
(dalam miliar Rupiah/in IDR billion)



Grafik Portofolio *Trading Fixed Income* Divisi *Treasury*

Graph of Treasury Division Fixed Income Trading Portfolio

(dalam miliar Rupiah/in IDR billion)



Volume transaksi *trading fixed income* tahun 2021 sebesar Rp36,32 triliun, meningkat 72,51% dibandingkan dengan tahun 2020 yang sebesar Rp21,06 triliun. Volume transaksi *trading Fixed Income* sepanjang tahun 2021 mengalami peningkatan yang cukup signifikan apabila dibandingkan dengan tahun 2020. Hal ini disebabkan oleh kondisi pasar keuangan surat berharga Indonesia yang menguat karena kondisi likuiditas pasar yang tinggi.

Fixed income trading transaction volume in 2021 was IDR36.32 trillion, an increase of 72.51% compared to 2020 which was IDR21.06 trillion. The volume of Fixed Income trading transactions throughout 2021 experienced a significant increase when compared to 2020. This was due to the strengthening condition of the Indonesian securities financial market due to high market liquidity conditions.

Transaksi *Foreign Exchange*

Divisi *Treasury* terus meningkatkan aktivitas *sales* kepada nasabah *existing* dan nasabah baru, termasuk berperan aktif dalam transaksi *forex* dan *swap interbank*. Selama tahun 2021, volume transaksi *forex* dan *swap* mencapai USD10,57 miliar. Keuntungan transaksi *forex* dan *swap* yang dibukukan selama tahun 2021 mencapai Rp54 miliar. Sementara volume untuk transaksi *forex* kepada nasabah selama tahun 2021 mencapai USD111.10 juta, dengan membukukan keuntungan sebesar Rp3,35 miliar.

Foreign Exchange Transaction

The Treasury Division continued to increase sales activities to existing and new customers, including an active role in forex transactions and interbank swaps. During 2021, the volume of forex and swap transactions reached USD10,57 billion. Forex and swap transaction revenue during 2021 reached IDR54 billion. Meanwhile, the volume of forex transaction to customer during 2021 reached USD111.10 million, with revenue of IDR3,35 billion.

Divisi *Treasury* telah mengadakan pelatihan mengenai **bjb** TIP FX dan *treasury product* kepada karyawan-karyawati bank **bjb** khususnya Cabang Devisa sehingga diharapkan dapat meningkatkan pemahaman dalam memasarkan produk *treasury* khususnya transaksi valuta asing bagi cabang devisa. Divisi *Treasury* juga telah melakukan sosialisasi mengenai *Hedging instruments* kepada Cabang Devisa yang diharapkan dapat membantu nasabah dalam mengelola risiko nilai tukar dan juga suku bunga seperti *FX Forward*, *FX Swaps*, *FX DNDF*, *Interest Rate Swaps* dan *Cross Currency Swaps* mengingat potensi permintaan untuk melakukan transaksi lindung nilai (*hedging*), khususnya dari nasabah korporasi dan BUMN masih cukup tinggi di pasar.

The Treasury Division conducted training on **bjb** TIP FX and treasury products for bank **bjb** employees, especially the foreign exchange branch so that it was expected to increase understanding in marketing treasury products, especially foreign exchange transactions for foreign exchange branches. The Treasury Division also socialized hedging instruments to foreign exchange branches which were expected to assist customers in managing exchange rate risk and interest rates such as FX Forward, FX Swaps, Domestic Non Deliverable Forward (DNDF), interest rate swaps and cross currency swaps given the potential demand for hedging transactions, particularly from corporate and SOE customers, was still quite high in the market.

Selain itu, Divisi *Treasury* juga aktif dalam melakukan transaksi derivatives DNDF untuk melakukan *hedging* atas posisi terbuka bank sehingga pendapatan bank menjadi lebih optimal. Hal ini juga dilakukan untuk meningkatkan likuiditas dan aktivitas pasar uang di Indonesia.

In addition, the Treasury Division was also active in conducting DNDF derivative transactions to hedge bank open positions so that bank income could be optimized. This was also done to increase liquidity and money market activity in Indonesia.

Tabel Transaksi Forex

Table of Forex Transaction

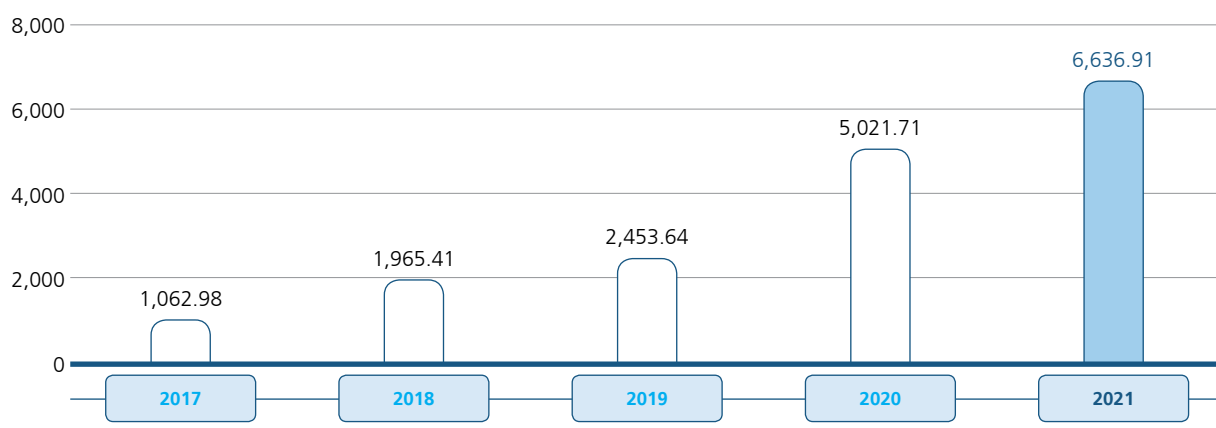
(dalam jutaan USD/in million USD)

Tahun Description	2021	2020	Pertumbuhan Growth 2020-2021	
	(Rp)/(IDR)	(Rp)/(IDR)	(Rp)/(IDR)	(%)
Forex Forex	6,636.91	5,021.71	1,615.20	32.16%

Grafik Portofolio Trading Forex Divisi Treasury

Graph of Treasury Division. Forex Trading Portfolio

(dalam juta USD/in million USD)



Volume transaksi *forex* tahun 2021 sebesar USD6,64 juta meningkat 32,16% dibandingkan dengan tahun 2020 yang sebesar USD5,021.71 juta. Kenaikan volume transaksi *forex* Divisi *Treasury* pada tahun 2021 yang masih dipengaruhi oleh ketidakpastian ekonomi di seluruh dunia terhadap adanya pandemic COVID-19 gelombang kedua yaitu varian delta serta adanya rencana kenaikan bunga bank sentral Amerika pada tahun 2022 yang menimbulkan fluktuasi yang cukup tajam sehingga memberikan peluang bagi *trader* dan pelaku pasar *forex* untuk melakukan transaksi lebih banyak dalam memperoleh keuntungan dari peluang dan rumor tersebut.

The volume of forex transactions in 2021 was USD6.64 million, an increase of 32.16% compared to 2020 which was USD5,021.71 million. The increase in the volume of the Treasury Division's forex transactions in 2021, which was still influenced by economic uncertainty around the world regarding the second wave of the COVID-19 pandemic, namely the Delta variant as well as the planned increase in the American central bank interest rate in 2022, which caused sharp fluctuations, thus providing opportunities for investors, forex traders and market participants to make more transactions in order to take advantage of these opportunities and rumors.

Transaksi SBN Ritel

bank **bjb** pada bulan Juli 2021 mulai melakukan penjualan SBN Ritel dan bertindak sebagai Sub Mitra Distribusi SBN Ritel yang bekerja sama dengan salah satu Mitra Distribusi, yaitu PT Trimegah Sekuritas. Penjualan SBN Ritel di pasar perdana selama tahun 2021 mencapai Rp92,4 miliar dengan total nasabah ritel yang melakukan pembelian di pasar perdana melalui bank **bjb** sebanyak 206 nasabah. Transaksi di pasar perdana tersebut meliputi 3 (tiga) kali penerbitan, yaitu Sukuk Negara Ritel (SR) seri SR015, Obligasi Negara Ritel (ORI) seri ORI020, dan Sukuk Tabungan (ST) seri ST008. Pencapaian *fee based* atas transaksi surat berharga di pasar perdana selama tahun 2021 sebesar Rp139,2 juta.

Retail SBN Transactions

bank **bjb** in July 2021 began selling Retail SBN and acted as Sub Retail SBN Distribution Partner in collaboration with one of the Distribution Partners, namely PT Trimegah Sekuritas. Retail SBN sales in the primary market during 2021 reached IDR92.4 billion with a total of 206 retail customers who made purchases in the primary market through bank **bjb**. The primary market transactions included 3 (three) issuances, namely Retail State Sukuk (SR) series SR015, Retail Government Bonds (ORI) series ORI020, and Savings Sukuk (ST) series ST008. Fee-based achievements on securities transactions in the primary market during 2021 reached IDR139.2 million.



Faktor Pendukung dan Penghambat Bisnis *Treasury*

Penyebaran COVID-19 kembali meningkat didorong merebaknya varian Delta pada tahun 2021. Kasus harian COVID-19 sempat menunjukkan penurunan pada awal tahun 2021, di tengah munculnya varian Alpha pada akhir tahun 2020. Penyebaran di Asia mencapai puncaknya pada awal Mei 2021, sedikit menurun pada Juni tetapi meningkat kembali pada Agustus 2021. Perbaikan ekonomi global tertahan seiring dengan peningkatan penyebaran COVID-19 varian Delta. Kebijakan pembatasan mobilitas masyarakat harus dilakukan untuk mencegah penyebaran varian Delta dan berdampak pada tertahannya aktivitas ekonomi.

Secara keseluruhan tahun 2021, perbaikan ekonomi global terus berlanjut meski tidak merata dengan ketidakpastian pasar keuangan yang terus berlanjut, antara lain terkait peningkatan penyebaran COVID-19 varian Delta, antisipasi pasar terhadap kebijakan *tapering* The Fed, serta kenaikan penyebaran varian Omicron yang berdampak pada peningkatan ketidakpastian, perlu terus dicermati dan diwaspadai pada akhir tahun 2021.

Sinergi kebijakan yang semakin kuat antara Bank Indonesia, Pemerintah, dan Komite Stabilitas Sistem Keuangan (KSSK) serta inovasi baik dalam koordinasi kebijakan ekonomi nasional termasuk koordinasi fiskal-moneter, maupun dalam akselerasi digitalisasi dan inklusi ekonomi-keuangan nasional menjadi faktor kunci berlanjutnya perbaikan ekonomi dengan stabilitas yang terjaga. Pada tahun 2021, Pemerintah melanjutkan kebijakan fiskal ekspansif dengan stimulus fiskal yang cukup besar untuk penanganan dampak COVID-19, termasuk untuk anggaran kesehatan dan perlindungan sosial.

Sementara itu untuk transaksi valuta asing nasabah, Divisi *Treasury* memfasilitasinya dalam sistem **bjb** TIP FX. Hal itu dilakukan untuk memenuhi kebutuhan *pricing* bagi nasabah secara *real time*.

Strategi Bisnis *Treasury* Tahun 2022

Tahun 2022 kondisi perekonomian Indonesia masih dipengaruhi oleh perkembangan dari efek pandemi COVID-19 varian Omicron. Selain itu, berbagai faktor yang dapat menggerakkan pasar keuangan antara lain dari pasar domestik perlu dicermati perkembangan tingkat inflasi, kebijakan Pemerintah dalam penanganan COVID-19. Sementara itu tantangan dari pasar global antara lain kebijakan The Fed yang akan menaikkan tingkat suku bunga acuan pada bulan Maret 2022 dan menurut survei akan dilakukan sebanyak empat kali di tahun 2022 juga menjadi perhatian investor. Lebih lanjut tingkat inflasi di US sendiri juga menjadi tolak ukur tersendiri bagi pemerintahan AS khususnya The Fed untuk menentukan kebijakan-kebijakan ekonomi AS kedepannya.

Menghadapi tantangan pasar uang tersebut, Divisi *Treasury* senantiasa melakukan analisa dan menerapkan strategi agar sejalan dengan perkembangan pasar dengan tetap menjaga likuiditas bank dan optimalisasi pendapatan melalui transaksi *Treasury*. Divisi *Treasury* akan terus mengembangkan produk dan layanan untuk mengakomodir kebutuhan nasabah dengan

Supporting and Inhibiting Factors of Treasury Business

The spread of COVID-19 increased again driven by the outbreak of the Delta variant in 2021. Daily COVID-19 cases had shown a decline in early 2021, amid the emergence of the Alpha variant at the end of 2020. The spread in Asia reached its peak in early May 2021, declining slightly in late June 2020 but increased again in August 2021. Global economic recovery was restrained as the spread of the Delta variant of COVID-19 increased. A policy of restricting community mobility had to be implemented to prevent the spread of the Delta variant and have an impact on the restraint of economic activity.

Overall in 2021, the global economy continued to improve even though it was uneven with financial market uncertainty that continued, including the increase in the spread of the Delta variant of COVID-19, market anticipation of the Fed's tapering policy, as well as the increase in the spread of the Omicron variant which has an impact on increasing uncertainty, need to continue to be observed and watched out for at the end of 2021.

The stronger policy synergy between Bank Indonesia, the Government, and the Financial System Stability Committee (KSSK) as well as innovation both in the coordination of national economic policies including fiscal-monetary coordination, as well as in accelerating digitalization and national economic-financial inclusion became key factors for continued economic improvement by maintained stability. In 2021, the Government continued its expansionary fiscal policy with a sizeable fiscal stimulus to deal with the impact of COVID-19, including for the health and social protection budget.

Meanwhile, for customers' foreign exchange transactions, the Treasury Division facilitated the **bjb** TIP FX system. This was done to meet the pricing needs of customers in real time.

Treasury Business Strategy 2022

In 2022, Indonesia's economic conditions will still be influenced by developments from the effects of the Omicron variant of the COVID-19 pandemic. In addition, various factors that can move the financial market, including the domestic market, need to be monitored closely for developments in the inflation rate, government policies in handling COVID-19. Meanwhile, challenges from global markets, including the Fed's policy of raising the benchmark interest rate in March 2022 and according to a survey that will be conducted four times in 2022 are also of concern to investors. Furthermore, the inflation rate in the US itself is also a separate benchmark for the US government, especially the Fed, to determine future US economic policies.

Facing these money market challenges, the Treasury Division continues to analyze and implement strategies to keep pace with market developments while maintaining bank liquidity and optimizing income through Treasury transactions. The Treasury Division will continue to develop products and services to better accommodate customer needs. The main strategy of the Treasury

lebih baik. Strategi Utama Divisi *Treasury* tahun 2022 yaitu terus mengembangkan retail bisnis *treasury* khususnya penjualan bonds retail dan valuta asing kepada nasabah, mendorong peningkatan pendapatan melalui jasa layanan kustodian dan wali amanat, dan *enhancement yield instrument Treasury* dengan tetap memperhatikan risiko pasar.

DANA PENSIUN LEMBAGA KEUANGAN (DPLK) BANK BJB

Penjelasan DPLK

Kegiatan utama DPLK **bjb** adalah menghimpun dana masyarakat dan mengelola kekayaan Dana Pensiun Lembaga Keuangan dengan investasi sesuai paket pilihan yang dipilih peserta.

Pengembangan Produk dan Layanan DPLK

Penyediaan program manfaat lain atau perluasan kegiatan usaha dilakukan dengan memasarkan program DPLK bank **bjb** kepada nasabah korporasi untuk memenuhi kewajiban perusahaan dalam pemberian pesangon kepada pekerja/buruh yang sifatnya wajib sesuai dengan Undang Undang Cipta kerja Nomor 11 Tahun 2020. Landasan pemanfaatan pembayaran pesangon yang dikompensasikan melalui DPLK bank **bjb** terdapat pada Peraturan Pemerintah nomor 35 Tahun 2021.

Benefit apabila pemberi kerja menggunakan program DPLK bank **bjb** untuk kompensasi pemenuhan pesangon kepada karyawan adalah:

1. Efisiensi Penyediaan Dana Pesangon
Dana yang disetorkan di DPLK akan diinvestasikan dengan hasil pengembangan sesuai dengan pilihan jenis investasinya.
2. Optimalisasi Pendapatan Perusahaan
Perusahaan diuntungkan dengan pencadangan uang pesangon melalui DPLK sebagai pengurang beban pajak penghasilan badan.
3. Efisiensi Beban Pajak Pegawai
Penaan pajak di DPLK secara final sebesar 5%.

Dalam upaya meningkatkan kepuasan peserta dan calon peserta DPLK bank **bjb** terhadap layanan pembukaan rekening DPLK di counter customer service di seluruh jaringan kantor bank **bjb**, telah dilakukan perbaikan proses transaksi pada sistem **bjb** SMART DPLK sehingga dapat memangkas waktu layanan pembukaan rekening DPLK menjadi lebih singkat.

Keunggulan Layanan

Pengembangan sistem informasi dan aplikasi yang terintegrasi yang memberikan kemudahan akses layanan peserta untuk informasi dan transaksi, merupakan salah satu langkah strategis DPLK bank **bjb** di tahun 2021. Dalam pemenuhan langkah strategis tersebut, peserta DPLK bank **bjb** saat ini sudah dapat melakukan pengecekan saldo dan mutasi DPLK melalui aplikasi **bjb** *digi* secara *real time*, kapan saja dan dimana saja. Sementara untuk melakukan transaksi setoran iuran diluar yang rutin (*autodebet system*), peserta dapat pula melakukan setoran melalui *counter teller* di seluruh jaringan kantor bank **bjb** serta melalui aplikasi **bjb** *digi* secara *real time*.

Division in 2022 is to continue to develop the retail treasury business, especially the sale of retail bonds and foreign currencies to customers, to encourage increased revenue through custodial and trustee services, and to increase yield of treasury instruments while still taking into account market risks.

PENSION FUNDS FINANCIAL INSTITUTIONS (DPLK) BANK BJB

Explanation of DPLK

The main activity of the DPLK **bjb** is to collect public funds and manage the wealth of the Pension Funds of Financial Institutions with investments according to the chosen package of participants.

DPLK Product and Service Development

The provision of other benefit programs or expansion of business activities was carried out by marketing bank DPLK **bjb**'s program to corporate customers to fulfill the company's obligations in providing severance pay to workers/laborers which are mandatory in accordance with the Job Creation Law Number 11 of 2020. The basis for utilizing compensated severance payments through DPLK bank **bjb** was contained in Government Regulation number 35 of 2021.

The benefits if the employer uses the bank DPLK **bjb** program to compensate for the fulfillment of severance pay to employees are:

1. Efficient Provision of Severance Funds
Funds deposited in DPLK will be invested with the results of the development in accordance with the choice of investment type.
2. Optimization of Company Revenue
The company benefits from the provision of severance pay through DPLK as a reduction in corporate income tax burden.
3. Efficiency of Employee Tax Expense
The final tax imposition in DPLK is 5%.

In an effort to increase the satisfaction of bank DPLK **bjb** participants and prospective participants with the service for opening DPLK accounts at customer service counters throughout the bank **bjb** office network, improvements have been made to the transaction process on the SMART DPLK **bjb** system so as to reduce the service time for opening DPLK accounts to be shorter.

Service Advantage

The development of an integrated information system and application that provides easy access to participant services for information and transactions is one of the strategic steps of bank **bjb** DPLK in 2021. In fulfilling these strategic steps, bank **bjb** DPLK participants are now able to check balances and mutations of DPLK through the **bjb** *digi* application in real time, anytime and anywhere. Meanwhile, to make non-routine fee deposit transactions (autodebit system), participants can also make deposits through teller counters throughout the bank **bjb** office network as well as through the **bjb** *digi* application in real time.



Produktivitas DPLK

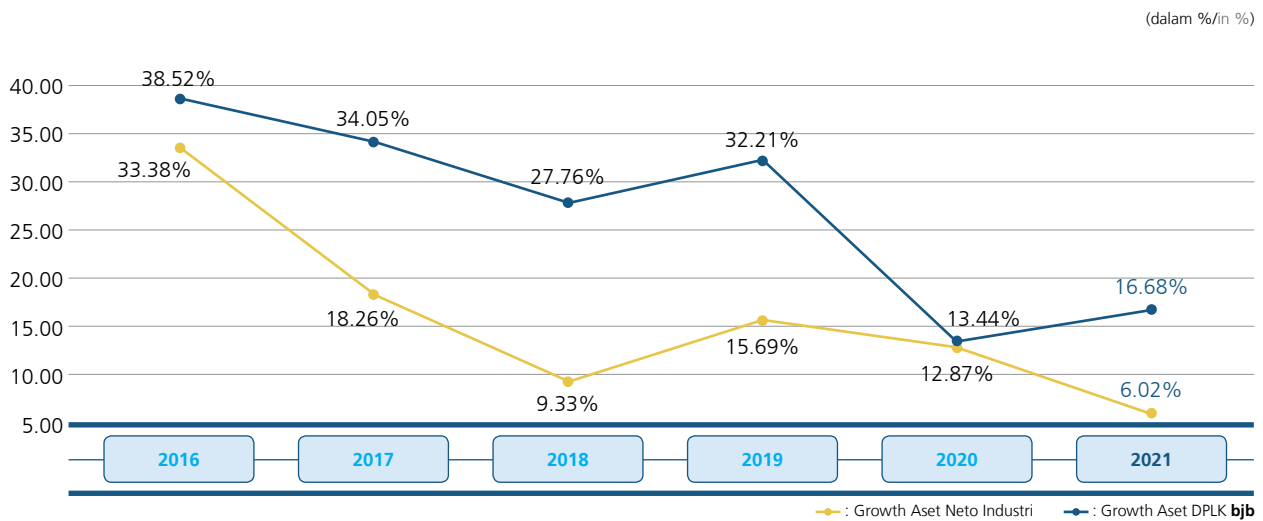
Dalam kurun waktu lima tahun terakhir ekspansi bisnis DPLK bank **bjb** tumbuh dengan pesat, tercatat rata rata pertumbuhan dana kelolaannya mencapai Rp121 miliar per tahun. Adapun posisi pertumbuhan aset neto DPLK bank **bjb** selama 5 (lima) tahun terakhir selalu berada di atas pertumbuhan aset industri DPLK. Tercatat pada tahun 2021 pertumbuhan aset DPLK bank **bjb** secara *year on year* sebesar 16,68%, angka tersebut terpaut jauh dari pertumbuhan aset industri DPLK secara *year on year* sebesar 6,02%.

DPLK Productivity

In the last five years, bank **bjb**'s DPLK business expansion had grown rapidly, with an average growth of managed funds reaching IDR121 billion per year. The position of net asset growth of bank **bjb** DPLK for the last 5 (five) years had always been above the growth of DPLK industry assets. It was recorded that in 2021 the year on year growth of bank **bjb** DPLK assets was 16.68%, this figure was far from the year on year growth of DPLK industry assets of 6.02%.

Grafik Perumbuhan Aset Neto DPLK bank bjb terhadap industri DPLK

Graph of Net Asset Growth of bank **bjb** DPLK to the DPLK industry

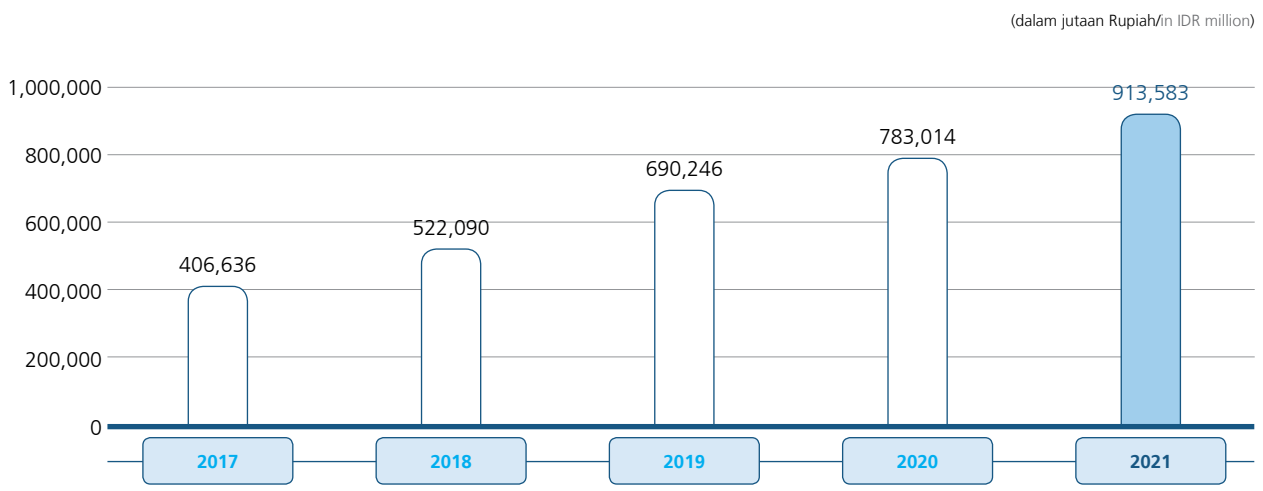


Dana kelolaan DPLK bank **bjb** tahun 2021 mencapai Rp913,58 miliar, meningkat 16,68% dibandingkan tahun 2019 yang mencapai Rp783,01 miliar. Pertumbuhan tersebut sejalan dengan kenaikan jumlah peserta DPLK di tahun 2020.

DPLK bank **bjb**'s managed funds in 2021 reached IDR913.58 billion, an increase of 16.68% compared to 2019 which reached IDR783.01 billion. This growth was in line with the increase in the number of DPLK participants in 2020.

Grafik Pencapaian Dana Kelolaan DPLK

Graph of DPLK Managed Fund Achievement



Tabel Dana Kelolaan DPLK

Table of DPLK Managed Fund

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	2019	2018	2017	Pertumbuhan Growth 2020-2021	
						(Rp)/(IDR)	(%)
Dana Kelolaan DPLK DPLK Managed Fund	913,583	783,014	690,246	522,090	406,636	130,569	16.68%

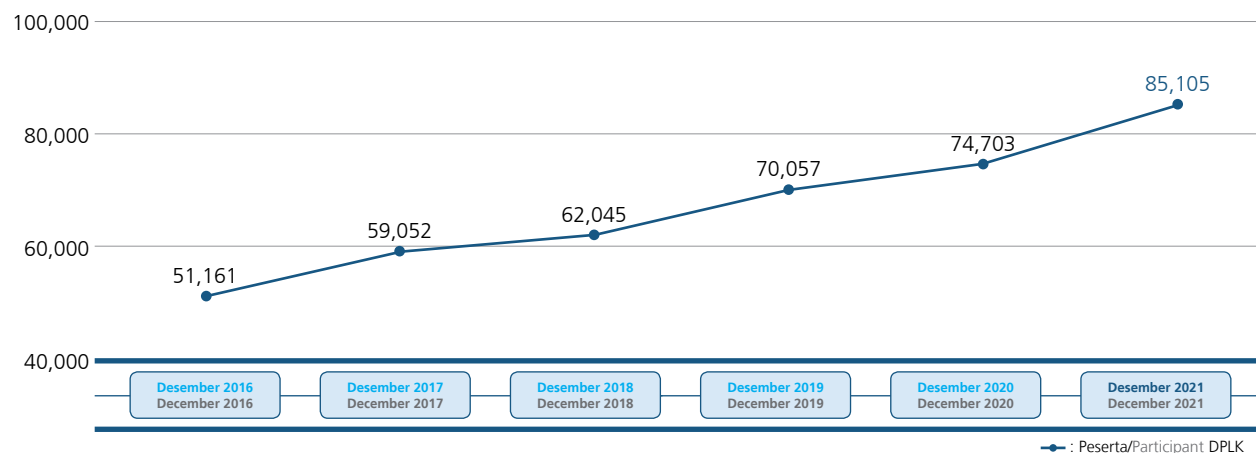
Jumlah Peserta DPLK posisi Desember 2021 adalah 85.105 peserta, tumbuh sebanyak 33.944 orang atau 57,48% dari total peserta di Desember 2016 sebanyak 51.161. Pertumbuhan peserta di tahun 2021 adalah sebanyak 10.402 orang dengan jumlah *fresh fund* yang dikumpulkan sebanyak Rp49,3 miliar. Adapun Jumlah Peserta yang dibayarkan manfaat pensiun selama tahun 2021 adalah sebanyak 3.999 peserta dengan saldo pencairan sebesar Rp93,2 miliar.

The number of DPLK participants for the position of December 2021 was 85,105 participants, growing by 33,944 people or 57.48% of the total participants in December 2016 of 51,161. The growth of participants in 2021 was 10,402 people with the amount of fresh funds collected as much as IDR49.3 billion. The number of participants who were paid pension benefits during 2021 was 3,999 participants with a disbursement balance of IDR93.2 billion.

Grafik Pertumbuhan Peserta DPLK

Graph of Growth in DPLK Participation

(dalam satuan Peserta/in Participant units)



Jumlah *fee based* yang diperoleh selama tahun 2021 ini adalah sebesar Rp10,97 miliar yang berasal dari *fee* administrasi bulanan sebesar Rp677,7 juta dan *fee* transaksi penarikan Rp172,1 juta dan pencairan Rp28,1 juta, *fee* pengelolaan sebesar Rp10 miliar. Jumlah ini meningkat sebesar Rp8,1 miliar atau 247,2% dari *fee based* periode yang sama tahun 2016 yang sebesar Rp2,8 miliar.

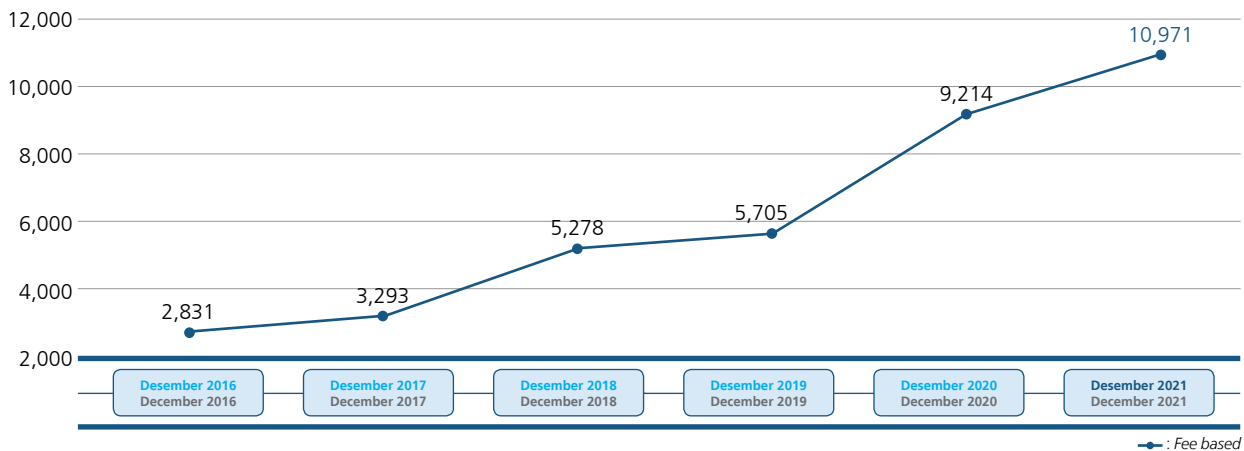
The amount of fee-based earned during 2021 was IDR10,97 billion, which came from a monthly administration fee of IDR677,7 million and a withdrawal transaction fee of IDR172,1 million and a disbursement of IDR28,1 million, a management fee of IDR10 billion. This amount increased by fee of IDR8,1 billion or 247,2% from the fee based for the same period in 2016 which was IDR2,8 billion.



Grafik Fee Based Income

Graph of Fee Based Income

(dalam jutaan Rupiah/in IDR million)



Faktor Pendukung dan Penghambat Bisnis DPLK

Sejumlah perusahaan membuat berbagai kebijakan untuk mempertahankan bisnisnya. mulai dari tidak melakukan produksi, menutup sementara usahanya, bahkan pemutusan hubungan kerja (PHK) beberapa karyawannya karena kesulitan *cash flow*. Daya beli atau konsumsi masyarakat yang menurun yang menjadi faktor utama masalah timbulnya *cash flow* perusahaan yang kemudian mempengaruhi pendapatan perusahaan. Peluang bank **bjb** dalam upaya untuk mempertahankan kemampuan finansial perusahaan adalah dengan pemberian fasilitas kredit modal kerja atau usaha namun tetap memperhatikan faktor fundamental perusahaan untuk meminimalisir terjadi resiko keuangan atau gagal bayar. Upaya pemerintah dalam menghadapi kondisi acaman PHK masal dengan cara meringankan beban pajak, pembebasan biaya PPN impor terutama industry kecil dan menengah dan juga memberikan insentif untuk masyarakat atau kelompok yang terdampak ekonomi dengan upaya-upaya tersebut diharapkan dapat menumbuh kembangkan kembali industry dan sektor perdagangan perusahaan sehingga dapat menekan PHK dan memperbaiki kondisi keuangan perusahaan, terutama dalam pembayaran beban pesangon perusahaan terhadap karyawan. UU Cipta kerja No 11 Tahun 2020 yang telah disahkan oleh Presiden Joko Widodo berlaku efektif tahun 2020 terdapat kewajiban perusahaan dalam memberikan kompensasi pesangon sesuai dengan PP 35 Tahun 2021.

UU Cipta Kerja No 11 Tahun 2020 bukan sebagai ancaman justru sebagai peluang dan pendorong industry DPLK. Dana Pensiun menjadi sarana kompensasi atas semua kewajiban pengusaha kepada karyawan dalam proses Pemutusan Hubungan Kerja (PHK).

Supporting and Inhibiting Factors of DPLK Business

A number of companies make various policies to maintain their business. starting from not doing production, temporarily closing their business, and even laying off some employees due to *cash flow* difficulties. Declining purchasing power or public consumption is the main factor in the problem of the emergence of company *cash flow* which then affects the company's income. bank **bjb** opportunity in an effort to maintain the company's financial capacity is to provide working or business capital credit facilities but still pay attention to the company's fundamental factors to minimize financial risk or default. The government's efforts to deal with the threat of mass layoffs are by easing the tax burden, exemption from import VAT fees, especially for small and medium-sized industries and also providing incentives for communities or groups that are affected by the economy. can reduce layoffs and improve the company's financial condition, especially in paying the company's severance pay to employees. The Job Creation Law No. 11 of which has been ratified by President Joko Widodo, is effective in 2020, there is an obligation for the company to provide severance compensation in accordance with PP 35 of 2021.

The Job Creation Law No. 11 of 2020 was not a threat, but rather an opportunity and a driving force for the DPLK industry. The Draft Government Regulation (RPP) states that PKWT employees must receive 1x severance pay for each year the employee works. Pension funds are a means of compensation for all obligations of employers to employees in the process of Termination of Employment (PHK).

Besarnya *captive market* bank **bjb** dalam sektor retail dan konsumen merupakan satu peluang potensi market yang dapat dioptimalkan untuk meningkatkan dana kelolaan DPLK bank **bjb**. Pelaksanaan literasi dan edukasi yang dilakukan secara kontinyu diharapkan dapat meningkatkan kesadaran masyarakat terutama nasabah bank **bjb** untuk mempersiapkan kesejahteraan hari tuanya melalui DPLK.

Rencana dan Strategi di tahun 2022

Rencana dan langkah-langkah strategis yang akan ditempuh oleh DPLK bank **bjb** di tahun 2022 adalah sebagai berikut:

1. Penguatan *call name* DPLK bank **bjb** untuk optimalisasi *brand awareness*.
2. Optimalisasi program marketing kreatif, inovatif dan program berbasis *digital marketing*, dan aplikasi.
3. Optimalisasi ekspansi bisnis DPLK bank **bjb** fokus kepada *Business banking*, *retail banking* dan *transactional banking* sebagai rantai produk bank **bjb**.
4. Meningkatkan literasi dan inklusi berbasis *digital marketing*.
5. Optimalisasi sistem informasi dan aplikasi untuk meningkatkan akses layanan dan kemudahan bertransaksi kepada peserta dan calon peserta (*website* dan *mobile application*).
6. Diversifikasi instrumen investasi dan pengembangan aplikasi investasi yang terintegrasi, dalam rangka pencapaian imbal hasil yang optimal.
7. Optimalisasi aplikasi SMART DPLK yang mendukung kemudahan akses layanan peserta dan operasional.
8. Optimalisasi kompetensi tenaga *marketing* DPLK bank **bjb**.
9. Penerapan tata kelola investasi untuk pengelolaan aset yang lebih *prudent* yang sesuai dengan *good pension fund governance*.
10. Penerapan fungsi kepatuhan dan manajemen risiko DPLK bank **bjb** yang terpisah dari pendiri.
11. Penerapan tata kelola DPLK yang disesuaikan dengan ketentuan dan peraturan dari regulator.

Segmen Syariah

Penjelasan Segmen Syariah

Segmen Syariah meliputi seluruh transaksi yang dilakukan oleh entitas anak yang bergerak di bidang perbankan syariah, entitas anak bank **bjb** yaitu bank **bjb** syariah.

Produktivitas Segmen Syariah

Produktivitas Segmen Usaha *Syariah* disajikan dalam bagian Kinerja Entitas Anak dalam Laporan Tahunan ini.

The size of the bank **bjb** captive market in the retail and consumer sectors was a potential market opportunity that could be optimized to increase bank **bjb** DPLK managed funds. The continuous implementation of literacy and education was expected to increase public awareness, especially bank **bjb** customers, to prepare their old age welfare through DPLK.

DPLK Plan and Strategy for 2022

The strategic plans and steps that will be taken by bank **bjb** DPLK in 2022 are as follows:

1. Strengthening bank **bjb** DPLK call names to optimize brand awareness.
2. Optimizing creative, innovative marketing programs and digital marketing-based programs and applications.
3. Optimizing bank **bjb** DPLK business expansion focusing on business banking, retail banking and transactional banking as bank **bjb**'s product chain.
4. Increasing literacy and inclusion based on digital marketing.
5. Optimization of information systems and applications to improve service access and ease of transactions for participants and prospective participants (*website* and *mobile application*).
6. Diversification of investment instruments and development of integrated investment applications, in order to achieve optimal returns.
7. Optimization of the SMART DPLK application that supports easy access to participant services and operations.
8. Optimizing the competence of bank **bjb** DPLK marketing personnel.
9. Implementation of investment governance for more prudent asset management in accordance with good pension fund governance.
10. Implementation of bank **bjb** DPLK compliance and risk management functions that are separate from the founders.
11. Implementation of DPLK governance in accordance with the provisions and regulations of the regulator.

Sharia Segment

Sharia Segments Explanation

Sharia segment covers all transactions performed by a subsidiary engaged in sharia banking, a subsidiary of Company, namely bank **bjb** syariah.

Sharia Segment Productivity

The productivity of Sharia Business Segments is presented in the Performance section of Subsidiaries in this Annual Report.



Pendapatan dan Profitabilitas Segmen Usaha

Informasi yang berkaitan dengan segmen usaha yang utama dari bank **bjb** yaitu Segmen Usaha Konvensional dan Syariah (Bank dan entitas anak) disajikan dalam tabel di bawah ini.

Tabel Pendapatan dan Profitabilitas Segmen Usaha

Table of Business Segment Revenue and Profitability

Uraian Description	2021				
	Konvensional Conventional	Syariah Sharia	Eliminasi Elimination	Total	
Pendapatan segmen Segment Revenue	12,490,503	728,039	(4,099)	13,214,443	
Beban segmen Segment Expenses	(5,051,064)	(267,066)	4,214	(5,313,916)	
Pendapatan Segmen - neto Segment Revenues - Net	7,439,439	460,973	115	7,900,527	
Pendapatan operasional lainnya Other Operating Revenues	1,681,354	37,008	(115)	1,718,247	
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan Allowance for impairment losses on financial and non-financial assets	(580,268)	(45,835)	-	(626,103)	
Pemulihan kerugian komitmen dan kontinjensi Reversal of losses on commitments and contingencies	6,506	(496)	-	6,010	
Beban operasional lainnya Other operating expenses	(6,026,630)	(373,438)	-	(6,400,068)	
Laba operasional Operational Profit	2,520,401	78,212	-	2,598,613	
Pendapatan (Beban) Bukan Operasional – neto Non-Operating Income (Expenses) - net	(19,570)	8,539	-	(11,031)	
Beban pajak – neto Tax expenses - net	(504,075)	(64,853)	-	(568,928)	
Laba (Rugi) tahun berjalan Profit (Loss) for the year	1,996,756	21,898	-	2,018,654	
Total aset Total asset	149,922,039	10,358,850	(1,924,792)	158,356,097	

Total pendapatan segmen tahun 2021 mencapai Rp7.900.527 juta, meningkat 21,60% dibandingkan dengan tahun 2020 yang mencapai Rp6.497.263 juta. Peningkatan pendapatan merupakan hasil dari penerapan strategi yang tepat yang dilakukan oleh segmen usaha konvensional dan syariah. Demikian pula dengan profitabilitas yang tercermin dari laba rugi tahun berjalan tahun 2021 mencapai Rp2.018.654 juta meningkat 12,33% dibandingkan dengan tahun 2020 yang mencapai Rp1.689.996 juta. Peningkatan pendapatan segmen usaha sejalan dengan peningkatan profitabilitas yang dihasilkan.

Revenue and Profitability of Business Segments

Information related to the main business segments of the Bank, namely Conventional and Sharia Business Segments (Banks and subsidiaries) is presented in the following table.

(dalam jutaan Rupiah/in IDR million)

	2020				Pertumbuhan 2019-2020 2019-2020 Growth			
	Konvensional Conventional	Syariah Sharia	Eliminasi Elimination	Total	Konvensional Conventional	Syariah Sharia	Eliminasi Elimination	Total
	11,949,338	675,956	(4,616)	12,620,678	4.53%	7.71%	(11.20%)	4.70%
	(5,808,037)	(319,994)	4,616	(6,123,415)	(186.97%)	(183.46%)	(191.29%)	(186.78%)
	6,141,302	355,961	-	6,497,263	21.14%	29.50%	-	21.60%
	1,435,618	22,532	-	1,458,150	17.12%	64.25%	-	17.84%
	(129,310)	(12,916)	-	(142,226)	348.74%	254.87%	-	340.22%
	2,959	(106)	-	2,853	119.87%	367.92%	-	110.66%
	(5,267,977)	(335,937)	-	(5,603,914)	14.40%	11.16%	-	14.21%
	2,182,592	29,534	-	2,212,126	15.48%	164.82%	-	17.47%
	(46,634)	2,536	-	(44,098)	(58.03%)	236.71%	-	(-74.99%)
	(449,644)	(28,388)	-	(478,032)	12.11%	128.45%	-	19.01%
	1,686,314	3,682	-	1,689,996	18.41%	494.73%	-	19.45%
	134,054,523	8,884,354	(1,970,357)	140,968,520	11.84%	16.60%	(2.31%)	12.33%

Total segment revenue in 2021 reached IDR7,900,527 million, an increase of 21.60% compared to 2020, which reached IDR6,497,263 million. The increase in revenue is the result of the implementation of the right strategy by the conventional and sharia business segments. Likewise, profitability as reflected in the profit and loss for the year 2021 reached IDR2,018,654 million, an increase of 12.33% compared to 2020, which reached IDR1,689,966 million. The rise in business segment revenues was in line with the resulting increase in profitability.



Kinerja Entitas Anak

Sampai dengan akhir tahun 2021, bank **bjb** memiliki 4 (tiga) entitas anak yaitu bank **bjb** Syariah, PT BPR Intan Jabar, PT BPR Karya Utama dan **bjb** Sekuritas Jawa Barat. Penjelasan lebih lengkap mengenai entitas anak telah disajikan dalam bagian Profil dalam Laporan Tahunan ini. Adapun kinerja entitas anak bank **bjb** adalah sebagai berikut.

Bank BJB Syariah

Kinerja usaha Bank BJB Syariah periode keuangan 2021 dan 2020 adalah sebagai berikut.

Tabel Kinerja Usaha Bank BJB Syariah

Table of Bank BJB Syariah Business Performance

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth		RBB 2021	
			(Nominal)	(%)	Target	Realisasi Realization
Aset Asset	10,355,818	8,884,354	1,471,464	16.56%	10,002,594	103.53%
PENYALURAN DANA: FUND DISTRIBUTION:						
Pembiayaan Financing	6,428,792	5,774,495	654,297	11.33%	6,476,885	99.26
PENGHIMPUNAN DANA: FUND RAISING:						
Dana Pihak Ketiga Third-parties funds	6,777,887	6,094,767	681,120	11.18%	-	-
Giro Current Account	814,350	512,396	301,954	58.93%	604,628	134.69
Tabungan Savings	1,933,594	1,360,126	573,468	42.16%	1,727,151	111.95
Deposito Deposit	5,135,411	4,792,028	343,383	7.17%	5,159,974	99.52%
LABA/RUGI PROFIT AND LOSS						
Laba/Rugi Sebelum Pajak Profit/Loss Before Tax	92,499	32,069	60,430	188.43%	44.500	207.86%

Volume usaha Bank BJB Syariah pada tahun 2021 mengalami pertumbuhan positif. Hal ini tercermin dari peningkatan aset sebesar 16,56% dari Rp8,88 triliun di tahun 2020 menjadi Rp10,36 triliun di tahun 2021 dengan pencapaian terhadap target RBB 2021 sebesar 103,53% dari target Rp10,00 triliun.

Pembiayaan Bank BJB Syariah tahun 2021 mencapai Rp6,43 triliun meningkat 11,33% dibandingkan dengan tahun 2020 yang mencapai Rp5,77 triliun dengan pencapaian terhadap target RBB 2021 adalah sebesar 99,26% dari target Rp6,48 triliun.

Subsidiary Performances

Until the end of 2019, bank **bjb** has 4 (four) subsidiary entites, namely the bank **bjb** Syariah, PT BPR Intan Jabar, PT BPR Karya Utama dan **bjb** Sekuritas Jawa Barat. A more complete description of the subsidiaries has been presented in the Profile section of this Annual Report. The performance of the subsidiary bank **bjb** is as follows.

Bank BJB Syariah

The Bank BJB Syariah business performance for the 2021 and 2020 fiscal periods is as follows.

The volume of the Bank BJB Syariah business in 2021 experienced positive growth. This was reflected in the increase in assets of 16.56% from IDR8.88 trillion in 2020 to IDR10.36 trillion in 2021 with the achievement of the 2019 RBB target of 103.53% from the target of IDR10.00 trillion.

Bank BJB Syariah financing in 2021 reached IDR6.43 trillion, an increase of 11.33% compared to 2020 which reached IDR5.77 trillion with the achievement of the 2021 RBB target of 99.26% of the target of IDR6.48 trillion.

Dana pihak ketiga Bank BJB Syariah mengalami peningkatan sebesar 11,18% dari Rp6,09 triliun di tahun 2020 menjadi Rp6,78 triliun di tahun 2021. Hal ini dipengaruhi oleh kenaikan dari seluruh pos yaitu giro sebesar 58,93%, tabungan sebesar 42,16% dan deposito sebesar 7,17%.

Bank BJB Syariah dapat membukukan laba/rugi sebelum pajak tahun 2021 sebesar Rp92,50 miliar mengalami kenaikan sebesar 188,43% dibandingkan tahun 2020 sebesar Rp32,07 miliar.

PT BPR Intan Jabar

Kinerja usaha PT BPR Intan Jabar periode keuangan 2021 dan 2020 adalah sebagai berikut.

Tabel Kinerja Usaha PT BPR Intan Jabar

Table of PT BPR Intan Jabar Business Performance

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth		RBB 2021	
			(Nominal)	(%)	Target	Realisasi Realization
Aset Asset	234,337	246,107	(11,770)	(4.78%)	271,114	86.43%
PENYALURAN DANA: FUND DISTRIBUTION:						
Total ABA Total ABA	11,233	12,716	(1,483)	(11.66%)	15,912	70.59%
Total Kredit Total Loans	213,509	216,779	(3,270)	(1.51%)	234,074	91.21%
SUMBER DANA: FUND SOURCES:						
Dana Pihak Ketiga Third-parties funds		143,892				
Tabungan Savings	50,169	51,443	(1,274)	(2.48%)	59,183	84.775
Deposito Deposit	53,051	55,375	(2,324)	(4.20%)	62,721	84.58%
Pinjaman yang Diterima Received loans	57,890	62,187	(4,297)	(6.91%)	67,269	86.06%
Antar Bank Pasiva Interbank Liabilities	51,336	41,550	9,786	23.55%	28,129	182.50%
Modal Disetor Paid-up capital	34,302	26,813	7,489	27.93%	40,083	85.58%
Laba/Rugi Tahun Berjalan Profit/Loss of the current year	(19,421)	2,848	(21,905)	(881.84%)	6,044	(321.33%)

Aset tahun 2021 sebesar Rp234,34 miliar, turun 4,78% dibandingkan dengan tahun 2020 yang sebesar Rp246,11 miliar dengan pencapaian terhadap target RBB 2021 sebesar 86,43%.

Kredit yang disalurkan oleh PT BPR Intan Jabar mencapai Rp213,51 miliar di tahun 2021, menurun 1,51% dibandingkan dengan tahun 2020 yang mencapai Rp216,78 miliar dengan pencapaiannya terhadap target RBB 2021 adalah sebesar 91,21%.

Third party Bank BJB Syariah funds increased by 11.18% from IDR6.09 trillion in 2020 to IDR6.78 trillion in 2021. This was influenced by the increase in all posts, namely current account of 58.93%, savings of 42.16% and deposits of 7.17%.

Bank BJB Syariah can record profit/loss before tax in 2021 of IDR92.50 billion, an increase of 188.43% compared to 2020 of IDR32.07 billion.

PT BPR Intan Jabar

The business performance of PT BPR Intan Jabar for the fiscal periods of 2021 and 2020 are as follows.

Assets in 2021 amounted to IDR234.34 billion, a decrease of 4.78% compared to 2020, which amounted to IDR246.11 billion with the achievement of the 2021 RBB target of 86.43%.

Loans disbursed by PT BPR Intan Jabar reached IDR213.51 billion in 2021, a decrease of 1.51% compared to 2020, which reached IDR216.78 billion with its achievement of the 2021 RBB target of 91.21%.



Dana pihak ketiga PT BPR Intan Jabar mengalami penurunan sebesar 3,37% dari Rp103,22 miliar di tahun 2021 menjadi Rp106,82 miliar di tahun 2020 dengan pencapaiannya terhadap target RBB 2021 adalah sebesar 84,67%.

Pada tahun 2021 PT BPR Intan Jabar membukukan rugi tahun berjalan sebesar Rp19,42 miliar mengalami penurunan sebesar 881,84% dibandingkan tahun 2020 yang membukukan laba sebesar Rp2,85 miliar.

PT BPR Karya Utama Jabar

Kinerja usaha PT BPR Karya Utama Jabar periode keuangan 2021 dan 2020 adalah sebagai berikut.

Tabel Kinerja Usaha PT BPR Karya Utama

Table of PT BPR Karya Utama Business Performance

(dalam ribuan Rupiah/in IDR thousand)

Uraian Description	2021	2020	Pertumbuhan Growth		RBB 2021	
			(Nominal)	(%)	Target	Realisasi Realization
Aset Asset	257,817	221,886	35,931	16.19%	217,678	118.44%
PENYALURAN DANA: FUND DISTRIBUTION:						
Total ABA Total ABA	70,453	46,695	23,758	50.88%	25,059	281.15%
Total Kredit Total Loans	194,292	186,180	8,112	4.36%	201,582	96.38%
SUMBER DANA: FUND SOURCES:						
Dana Pihak Ketiga Thrid-parties fund	164,523	143,892	20,630	14.34%	150,923	109.01%
Tabungan Savings	73,056	60,841	12,215	20.08%	62,023	117.79%
Deposito Deposit	91,467	83,052	8,416	10.13%	88,900	102.89%
Simpanan Bank lain Other Bank Deposits	38,842	14,500	24,342	167.87%	13,500	287.72%
Pinjaman yang Diterima Loans Received	16,536	32,119	(15,583)	(48.52%)	15,936	103.77%
Modal Capital	26,949	20,949	6,000	28.64%	26,949	100.00%
Laba/Rugi Profit and Loss	2,207	1,992	215	10.81%	1,887	116.95%

Aset PT BPR Karya Utama Jabar tahun 2021 mencapai Rp257,82 miliar, meningkat sebesar 16,19% atau dibandingkan dengan tahun 2020 yang mencapai Rp221,89 miliar dengan pencapaian terhadap target RBB 2021 sebesar 118,44%.

Kredit yang disalurkan PT BPR Karya Utama Jabar juga mengalami pertumbuhan sebesar 4,36% dari Rp186,18 miliar di tahun 2020 menjadi Rp194,29 miliar di tahun 2021 dengan pencapaiannya terhadap target RBB 2021 adalah sebesar 96,38%.

PT BPR Intan Jabar's third party funds decreased by 3.37% from IDR103.22 billion in 2021 to IDR106.82 billion in 2020 with the achievement of the 2021 RBB target of 84.67%.

In 2021 PT BPR Intan Jabar posted a loss for the year of IDR19.42 billion, a decrease of 881.84% compared to 2020, which posted a profit of IDR2.85 billion.

PT BPR Karya Utama Jabar

The business performance of PT BPR Karya Utama Jabar for the fiscal periods of 2021 and 2020 are as follows.

The assets of PT BPR Karya Utama Jabar in 2021 reached IDR257.82 billion, an increase of 16.19% or compared to 2020, which reached IDR221.89 billion with the achievement of the 2021 RBB target of 118.44%.

Credit disbursed by PT BPR Karya Utama Jabar also grew by 4.36% from IDR186.18 billion in 2020 to IDR194.29 billion in 2021 with its achievement of the 2021 RBB target of 96.38%.

Dana pihak ketiga PT BPR Karya Utama Jabar tahun 2021 mencapai Rp164,52 miliar meningkat 14,34% dibandingkan dengan tahun 2020 yang mencapai Rp143,89 miliar. Hal ini dipengaruhi oleh kenaikan dari pos tabungan sebesar 20,08%.

PT BPR Karya Utama Jabar's third-party funds in 2021 reached IDR164.52 billion, an increase of 14.34% compared to 2020, which reached IDR143.89 billion. This was influenced by the rise in the savings account by 20.08%.

Tahun 2021 PT BPR Karya Utama Jabar dapat membukukan laba sebesar Rp2,21 miliar mengalami peningkatan 10,81% dibandingkan tahun 2020 sebesar Rp1,99 miliar dengan pencapaiannya terhadap target RBB 2021 adalah sebesar 116,95%.

In 2021 PT BPR Karya Utama Jabar can record a profit of IDR2.21 billion, an increase of 10.81% compared to 2020 of IDR1.99 billion with its achievement of the 2021 RBB target of 116.95%.

PT BJB Sekuritas Jawa Barat

PT BJB Sekuritas Jawa Barat

Kinerja usaha PT BJB Sekuritas Jawa Barat periode keuangan 2021 dan 2020 adalah sebagai berikut.

The business performance of PT BJB Sekuritas Jawa Barat for the financial period 2021 and 2020 is as follows.

Tabel Kinerja Usaha PT BJB Sekuritas Jawa Barat

Table of PT BJB Sekuritas Jawa Barat Business Performance

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			(Nominal)	(%)
Aset Assets	9,766	9,500	266	2.80%
Liabilitas Liability	370	-	370	100.00%
Ekuitas Equity	9,396	9,500	(104)	(1.09%)
Laba/Rugi Tahun Berjalan Profit/Loss of the current year	(104)	-	(104)	(100,00%)

Aset PT BJB Sekuritas Jawa Barat tahun 2021 mencapai Rp9,77 miliar, meningkat sebesar 2,80% dibandingkan dengan tahun 2020 yang mencapai Rp9,50 miliar. Liabilitas PT BJB Sekuritas Jawa Barat tahun 2021 mengalami penurunan menjadi Rp468 juta di tahun 2021. Sedangkan ekuitas PT BJB Sekuritas Jawa Barat tahun 2021 mencapai Rp9,40 miliar, turun 1,09% dibandingkan dengan tahun 2020 yang sebesar Rp9,50 miliar. Dari sisi laba/rugi tahun berjalan, tahun 2021 PT BJB Sekuritas Jawa Barat membukukan rugi yang mencapai Rp104 juta

Assets of PT BJB Sekuritas Jawa Barat in 2021 reached IDR9.77 billion, an increase of 2.80% compared to 2020, which reached IDR9.50 billion. The liabilities of PT BJB Sekuritas Jawa Barat in 2021 decreased to IDR468 million in 2021. Meanwhile, the equity of PT BJB Sekuritas Jawa Barat in 2021 reached IDR9.40 billion, down 1.09% compared to 2020, which was IDR9.50 billion. In terms of profit/loss for the year, in 2021, PT BJB Sekuritas Jawa Barat posted a loss of IDR104 million.

Digital Banking

Digital Banking

Di tahun kedua pandemi COVID-19, banyak perubahan yang terjadi pada kehidupan di dunia. Perubahan tersebut terjadi pada berbagai sisi kehidupan salah satu dampak yang paling terlihat yaitu dari sisi perekonomian dari mulai bisnis, cara bertransaksi dan perubahan perilaku masyarakat dalam bertransportasi.

In the second year of the COVID-19 pandemic, many changes occurred in life in the world. These changes occurred in various aspects of life; one of the most visible impacts was from the economic side of starting a business, how to transact and changes in people's behavior in transportation.

Masyarakat mulai beradaptasi dengan era *hybrid* dimana kehidupan yang dijalankan dimasa pandemi seperti ini agar masyarakat dapat beraktivitas secara normal namun tetap perlu memperhatikan protokol kesehatan. Begitupula dari sisi cara pembayaran, perlu adanya adaptasi perubahan dari sisi cara pembayaran.

People started to adapt to the hybrid era in which life was carried out during a pandemic like this so that people could carry out normal activities but still need to pay attention to health protocols. Like-wise in terms of payment methods, it was necessary to adapt to changes in terms of payment methods.



Penggunaan uang elektronik dan *contactless* sebagai alat pemenuhan kebutuhan transaksi yang tepat di era sekarang, metode pembayaran ini dianggap lebih sesuai dimasa pandemi yang mewajibkan kita menjaga jarak dan mengurangi kontak langsung. Pengguna dapat melakukan transaksi tanpa tatap muka atau menunggu waktu untuk mengambil sisa kembalian yang dapat terakomodasi melalui sistem otomatis.

Dalam memenuhi kebutuhan nasabah akan kemudahan transaksi perbankan di masa pandemi, bank **bjb** hadir dengan memberikan fitur transaksi tarik atau setor tunai tanpa kartu atau yang lebih dikenal dengan *cardless*. Melalui fitur ini, nasabah dapat melakukan transaksi tarik atau setor tunai tanpa kartu ATM, setelah sebelumnya nasabah mendapatkan kode transaksi yang di-generate melalui layanan **bjb Cardless** pada layanan Digi Mobile. Dengan adanya **bjb Cardless**, nasabah tidak perlu repot membawa kartu atm untuk melakukan tarik dan setor tunai melalui jaringan ATM.

Pada tahun 2021 ini bank **bjb** membukukan pendapatan *fee based income* dari layanan *e-channel* sebesar Rp431,74 miliar atau naik 41,56% secara *year on year*. Kenaikan pendapatan ini di dominasi oleh peningkatan jumlah pengguna kartu ATM/Debit bank **bjb**, serta peningkatan jumlah pengguna transaksi *e-channel* bank **bjb**.

Selain itu juga, bank **bjb** menorehkan sejumlah prestasi diantaranya:

1. *Top Regional Banker 2021* – Majalah Investor
2. *Infobank Top 100 CEO 2021 Awards*
3. *The Most Popular Leader in Social Media 2021 Award*
4. *Indonesia Good Corporate Governance Award 2021*
5. *Gatra Awards 2021*
6. *The Finance Top 20 Financial Institutions 2021 Awards*
7. *The Finance Best CFO 2021 Awards*
8. *Indonesia Financial millennial Choice Awards 2021*
9. *Asia Sustainability Reporting Rating 2021*
10. *ESG (Environmental Social Governance) Awards 2021*
11. *Tempo Financial Award (TFA) 2021*
12. *Top Governance, Risk and Compliance Awards 2021*
13. *Republika.co.id Awards 2021*
14. *Road to CNBC Indonesia Awards 2021*
15. *Indonesia Human Capital Award VII 2021*
16. *Anugerah Humas Indonesia 2021 Awards*
17. *Industry Marketing Champion 2021 Award*
18. *Bisnis Indonesia Awards 2021*
19. *The Iconomics Indonesia Top Bank Awards 2021*
20. *Top BUMD Awards 2021*
21. *Anugerah 26th Infobank Award 2021*
22. *Warta Ekonomi Indonesia Best Bank Awards 2021*
23. *Investor Best Bank Awards 2021*
24. *Anugerah Inovasi Indonesia (ICAI) 2021*
25. *Indonesia Financial TOP Leader Awards 2021*
26. *THE Iconomics Indonesia BEST CEO Awards Employees Choice*
27. *Entrepreneurial Marketing Beyond Professionals Services Award*
28. *Infobank 10th Digital Brand Awards*

The use of electronic and contactless money as a tool to meet the needs of the right transaction in the current era, this payment method was considered more appropriate during a pandemic that required us to keep our distance and reduce direct contact. Users could make transactions without meeting face-to-face or waiting for time to collect the remaining change which could be accommodated through an automated system.

In meeting customer needs for the convenience of banking transactions during the pandemic, bank **bjb** presented by providing a cardless cash withdrawal or deposit transaction feature or better known as *cardless*. Through this feature, customers could make cash withdrawals or deposit transactions without an ATM card, after previously receiving a transaction code that was generated through the **bjb Cardless** service on the Digi Mobile service. With the **bjb Cardless**, customers did not have to bother carrying an ATM card to withdraw and deposit cash through the ATM network.

In 2021, bank **bjb** recorded fee-based income from e-channel services of IDR431.74 billion, an increase of 41.56% year on year. This increase in revenue was dominated by an increase in the number of bank **bjb** ATM/Debit card users, as well as an increase in the number of bank **bjb** e-channel transaction users.

In addition, bank **bjb** made a number of achievements including:

1. *Top Regional Banker 2021* – Majalah Investor
2. *Infobank Top 100 CEO 2021 Awards*
3. *The Most Popular Leader in Social Media 2021 award*
4. *Indonesia Good Corporate Governance Award 2021*
5. *Gatra Awards 2021*
6. *The Finance Top 20 Financial Institutions 2021 Awards*
7. *The Finance Best CFO 2021 Awards*
8. *Indonesia Financial millennial Choice Awards 2021*
9. *Asia Sustainability Reporting Rating 2021*
10. *ESG (Environmental Social Governance) Awards 2021*
11. *Tempo Financial Award (TFA) 2021*
12. *Top Governance, Risk and Compliance Awards 2021*
13. *Republika.co.id Awards 2021*
14. *Road to CNBC Indonesia Awards 2021*
15. *Indonesia Human Capital Award VII 2021*
16. *Anugerah Humas Indonesia 2021 Awards*
17. *Industry Marketing Champion 2021 Award*
18. *Bisnis Indonesia Awards 2021*
19. *The Iconomics Indonesia Top Bank Awards 2021*
20. *Top BUMD Awards 2021*
21. *Anugerah 26th Infobank Award 2021*
22. *Warta Ekonomi Indonesia Best Bank Awards 2021*
23. *Investor Best Bank Awards 2021*
24. *Anugerah Inovasi Indonesia (ICAI) 2021*
25. *Indonesia Financial TOP Leader Awards 2021*
26. *THE Iconomics Indonesia BEST CEO Awards Employees Choice*
27. *Entrepreneurial Marketing Beyond Professionals Services Award*
28. *Infobank 10th Digital Brand Awards*

29. The 12th IICD Corporate Governance Convergence and award
30. Indonesia Most Popular Digital Financial Brands Awards 2021
31. Indonesia Good Corporate Governance Award 2021
32. Indonesia Corporate PR Awards 2021

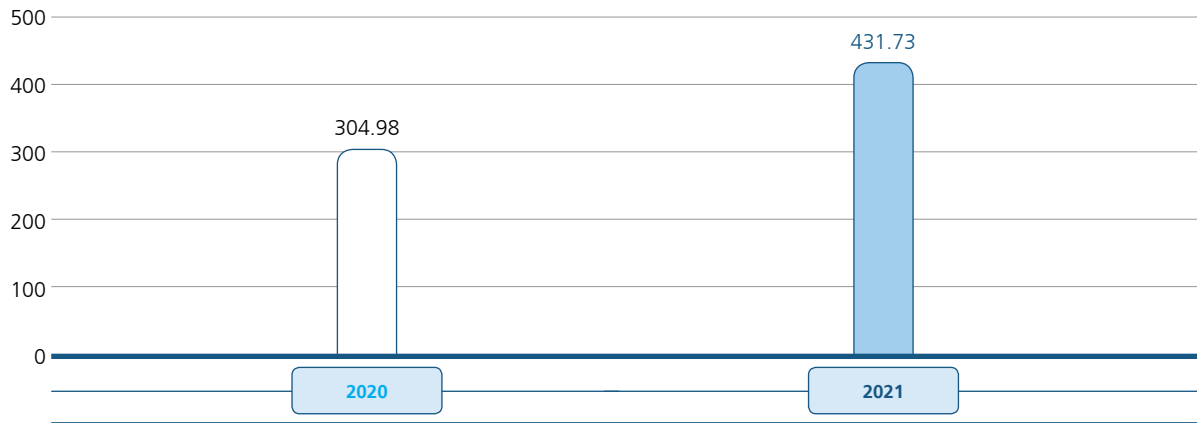
29. The 12th IICD Corporate Governance Convergence and award
30. Indonesia's Most Popular Digital Financial Brands Awards 2021
31. Indonesia Good Corporate Governance Award 2021
32. Indonesia Corporate PR Awards 2021

Berikut pencapaian performa layanan e-channel bank **bjb**

The following are the performance achievements of bank **bjb** e-channel services in 2021

Grafik Fee Based Income E-Channel bank **bjb**

Graph of bank **bjb** Fee Based Income E-Channel

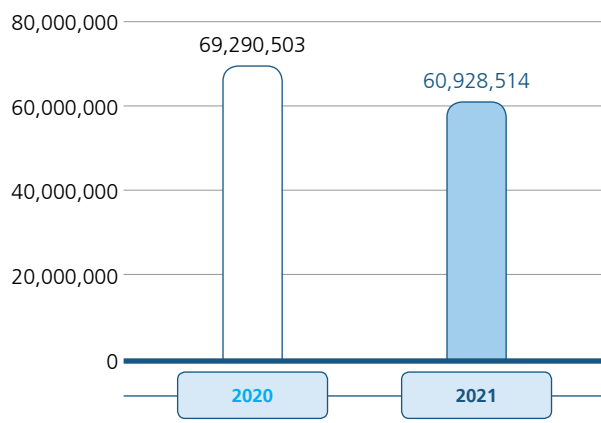


Pencapaian *fee based* per Desember 2021 sebesar Rp431,73 miliar. Secara keseluruhan, pencapaian *fee based income* dari sisi *digital banking* telah mencapai 41,56% (YoY). Pertumbuhan *fee based e-channel* UEB dalam 4 (empat) tahun terakhir selalu mengalami tren positif dengan pertumbuhan *fee* 20%-40% setiap tahunnya. *Fee based e-channel* berasal dari *fee based* ATM, *internet banking*, **bjb** SMS, **bjb** NET (**bjb** Digi), EDC, dan transaksi *e-channel* lainnya.

Fee-based achievements as of December 2021 reached IDR431.73 billion. Overall, the achievement of fee-based income in terms of digital banking reached 41.56% (YoY). UEB's fee-based e-channel growth in the last 4 (four) years always experienced a positive trend with fee growth of 20%-40% annually. Fee-based e-channels came from fee-based ATMs, internet banking, **bjb** SMS, **bjb** NET (**bjb** Digi), EDC, and other e-channel transactions.

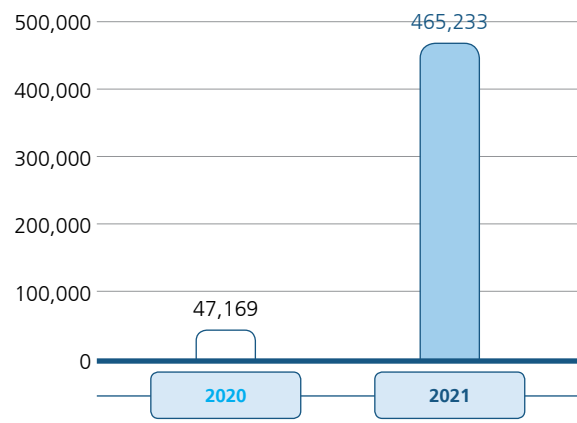
Grafik Frekuensi Transaksi Mesin ATM bank **bjb**

Graph of bank **bjb** ATM Transaction Frequency



Grafik Frekuensi Transaksi Mesin Customer Relationship Management (CRM) bank **bjb**

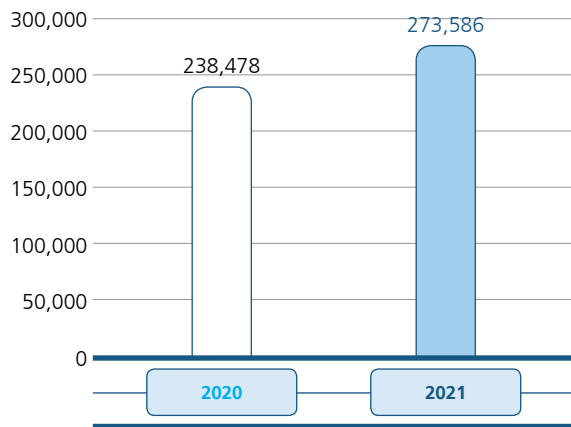
Graph of bank **bjb** Customer Relationship Management (CRM) ATM Transaction Frequency





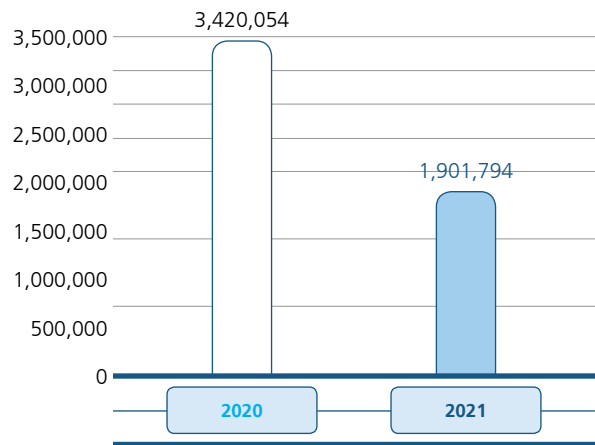
Grafik Frekuensi Transaksi Mesin *Electronic Data Capture (EDC)* bank *bjb*

Graph of bank **bjb** Electronic Data Capture (EDC) ATM Transaction Frequency



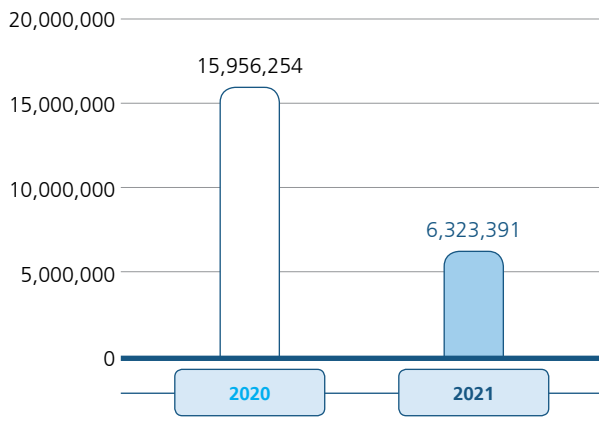
Grafik Frekuensi Transaksi *bjb* SMS

Graph of **bjb** SMS Transaction Frequency



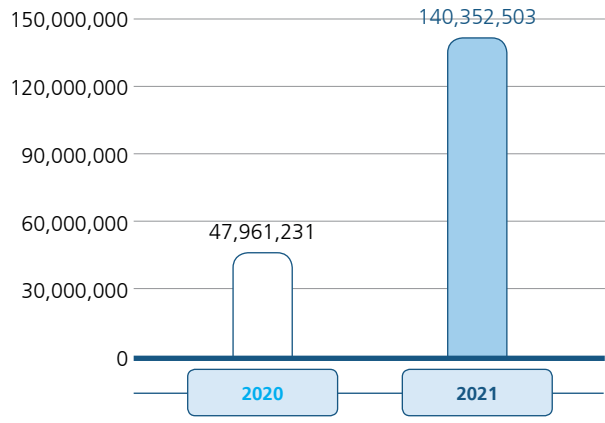
Grafik Frekuensi Transaksi *bjb* NET

Graph of **bjb** NET Transaction Frequency



Grafik Frekuensi Transaksi *bjb* DIGI

Graph of **bjb** DIGI Transaction Frequency



Digital Banking Strategy Tahun 2022

Uraian strategi *digital banking* yang akan dilakukan pada tahun 2022 adalah sebagai berikut:

1. Peningkatan infrastruktur, *capability sistem*, *features* dan aplikasi (*super apps*)
2. Implementasi *Big Data* dan CRM di seluruh segmen bisnis usaha
3. Peningkatan Inklusi keuangan dan UMKM *Digital* (laku pandai, QRIS, desa *digital* dan *smart city*)
4. Optimalisasi elektronik transaksi pemerintah daerah (ETPD)
5. Perluasan kerjasama dengan pihak ketiga (*fintech collaboration*) untuk membangun dan membangun dan memperluas *digital* ekosistem
6. Membangun *digital marketing* yang komprehensif dan tepat sasaran.

Digital Banking Strategy in 2022

The description of the digital banking strategy that will be carried out in 2022 is as follows:

1. Improving infrastructure, system capability, features and applications (super apps)
2. Implementation of Big Data and CRM in all business segments
3. Increasing financial inclusion and digital SMEs (smart behavior, QRIS, digital village and smart city)
4. Optimizing local government electronic transactions (ETPD)
5. Expansion of cooperation with third parties (fintech collaboration) to build and build and expand the digital ecosystem
6. Building comprehensive and targeted digital marketing.

Tinjauan Keuangan

Financial Review

Tinjauan keuangan yang diuraikan berikut mengacu kepada Laporan Keuangan untuk tahun yang berakhir tanggal 31 Desember 2021 dan 2020 yang disajikan dalam Laporan Tahunan ini. Laporan Keuangan telah diaudit oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar dan Rekan firma anggota dari jaringan global RSM dan mendapat opini menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk dan entitas anak pada tanggal 31 Desember 2021 serta kinerja keuangan dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia.

The following financial overview is based on the Financial Statements for the year ending on 31 December 2020 and 2019 and is presented in this Annual Report. The Financial Statements have been audited by the Public Accounting Firm of Amir Abadi Jusuf, Aryanto, Mawar and Partners a member firm of the RSM global network and obtained an opinion that fairly presents, in all material respects, the consolidated financial position of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk and its subsidiaries as of December 31, 2020, along with the consolidated financial performance and cash flow for the year ending on this date, in accordance with the Accounting Standards in Indonesia.

Kinerja Keuangan

Kinerja keuangan bank **bjb** terdiri atas kinerja Laporan Posisi Keuangan Konsolidasian, Laporan Laba Rugi dan Penghasilan Komprehensif serta Laporan Arus Kas Konsolidasian disajikan sebagai berikut.

Financial Performance

The Company financial performance consists of the performance of the Consolidated Financial Position Report, the Statements of Profit & Loss and as Comprehensive Income as well as Statements of Consolidated Flows, which are presented as follows.

Laporan Posisi Keuangan Konsolidasian

Statements of Consolidated Financial Position

Tabel Laporan Posisi Keuangan Konsolidasian

Table of Statements of Consolidated Financial Position

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
ASET ASSETS				
Kas Cash	3,747,644	3,689,045	58,599	1.59%
Giro pada Bank Indonesia Current accounts with Bank Indonesia	11,900,072	8,046,403	3,853,669	47.89%
Giro pada Bank Lain - Pihak ketiga Current accounts with other banks	2,691,297	881,541	1,809,756	205.29%
Cadangan kerugian penurunan nilai Allowance for impairment losses	(66)	(71)	(5)	(7.04%)
	2,691,231	881,470	1,809,761	205.31%
Penempatan pada Bank Indonesia dan bank lain - pihak ketiga Placements with Bank Indonesia and other banks	11,428,774	5,818,892	5,609,882	96.41%
Cadangan kerugian penurunan nilai Allowance for impairment losses	(2,268)	(2,662)	(394)	(14.80%)
	11,426,506	5,816,230	5,610,276	96.46%



Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Tagihan derivatif Derivative receivables	3,967	-	3,967	-
Surat berharga - pihak ketiga Marketable securities - third parties	16,978,899	11,500,931	5,477,968	47.63%
Cadangan kerugian penurunan nilai Allowance for impairment losses	(5,917)	(21,168)	(15,251)	(72.05%)
	16,972,982	11,479,763	5,493,219	47.85%
Efek-efek yang dibeli dengan janji dijual kembali Securities purchased under agreement to resell	3,129,032	10,121,400	(3,992,368)	(69.08%)
Wesel ekspor dan tagihan lainnya - pihak ketiga Export bills and other receivables - third parties	642,937	740,396	(97,459)	(13.16%)
Kredit yang diberikan Loans given				
- Pihak berelasi - Related parties	278,132	217,937	60,195	27.62%
- Pihak ketiga - Third party	95,534,914	89,232,997	6,301,917	7.06%
	95,813,046	89,450,934	6,362,112	7.11%
Cadangan kerugian penurunan nilai Allowance for impairment losses	(1,809,372)	(1,755,670)	53,702	3.06%
	94,003,674	87,695,264	6,308,410	7.19%
Pembiayaan dan piutang syariah - setelah dikurangi margin ditangguhkan - pihak ketiga Sharia financing and receivables - net of deferred margin - third parties	6,418,869	5,761,509	657,360	11.41%
Cadangan kerugian penurunan nilai Allowance for impairment losses	(129,348)	(157,093)	(27,745)	(17.66%)
	6,289,521	5,604,416	685,105	12.22%
Tagihan akseptasi Acceptance claims	163,983	52,802	111,181	210.56%
Cadangan kerugian penurunan nilai Allowance for impairment losses	(1,616)	(30)	(1,586)	5,286.67%
	162,367	52,772	109,595	207.68%
Penyertaan saham Investments in shares	42,124	42,124	-	-
Cadangan kerugian penurunan nilai Allowance for impairment losses	(1,303)	(1,303)	-	-
	40,821	40,821	-	-
Aset tetap dan Aset Hak Guna Fixed assets and right of use assets				
Harga perolehan Acquisition cost	6,375,513	5,970,601	404,912	6.78%

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Akumulasi penyusutan Accumulated depreciation	(1,819,155)	(1,555,254)	(263,901)	16.97%
Nilai buku Book value	4,556,358	4,415,348	141,010	3.19%
Aset pajak tangguhan - neto Deferred tax asset - net	118,601	100,932	17,669	17.51%
Bunga yang masih akan diterima Interest still received	1,029,390	793,066	236,324	29.80%
Aset lain-lain - neto Other assets - net	1,640,994	1,456,676	184,318	12.65%
TOTAL ASET TOTAL ASSET	158,356,097	140,934,002	17,422,095	12.36%

LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS
LIABILITIES, TEMPORARY AND EQUITY SHIRKAH FUNDS

LIABILITAS LIABILITIES				
Liabilitas segera Immediate Liabilities	1,804,558	1,830,150	(25,592)	(1.40%)
Simpanan nasabah Customer Deposit				
- Pihak berelasi - Related parties	11,003,476	9,272,176	1,731,300	18.67%
- Pihak ketiga - Third party	102,761,034	90,526,300	12,234,734	13.51%
	113,764,510	99,798,476	13,966,034	13.99%
Simpanan nasabah - Syariah Customer Deposit - Sharia				
- Pihak berelasi - Related parties	183	1	182	18,200.00%
- Pihak ketiga - Third party	614,933	480,093	134,840	28.09%
	615,116	480,094	135,022	28.12%
Simpanan dari bank lain Deposits from other banks				
- Pihak berelasi - Related parties	98,556	94,279	4,277	4.54%
- Pihak ketiga - Third party	1,782,922	2,024,805	(241,883)	(11.95%)
	1,881,477	2,119,084	(237,607)	(11.21%)



Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Liabilitas derivatif Derivative Liabilities	-	10	(10)	(100.00%)
Efek-efek yang dijual dengan janji dibeli kembali Securities that are sold under repurchase agreements	-	-	-	-
Liabilitas akseptasi Acceptances payable	163,983	52,802	111,181	210.56%
Efek hutang yang diterbitkan - neto Debt securities issued - net	2,403,547	3,236,456	(832,909)	(25.74%)
Pinjaman yang diterima - pihak ketiga Loans received - third parties	12,161,667	11,300,357	861,310	7.62%
Estimasi kerugian komitmen dan kontinjensi Estimated losses on commitments and contingencies	23,756	29,765	(6,009)	(20.19%)
Hutang pajak Tax payable	129,213	77,354	51,859	67.04%
Bunga yang masih harus dibayar Accrued interest	168,674	221,713	(53,039)	(23.92%)
Liabilitas pajak tangguhan - neto Deferred tax liability - net	-	-	-	-
Liabilitas imbalan kerja Employee benefit liabilities	203,356	206,046	(2,690)	(1.31%)
Liabilitas lain-lain Other liabilities	1,647,025	1,331,870	315,155	23.66%
Obligasi Subordinasi Subordinated Bonds	2,988,492	1,992,707	995,785	49.97%
Total liabilitas Total liabilities	137,955,374	122,676,884	15,278,490	12.45%
DANA SYIRKAH TEMPORER TEMPORARY SYIRKAH FUND				
Bukan bank Not a bank				
- Pihak berelasi - Related parties	58,009	7,059	50,950	721.77%
- Pihak ketiga - Third party	7,205,229	6,174,398	1,030,831	16.70%
	7,263,238	6,181,457	1,181,781	17.50%
Bank Bank				
- Pihak ketiga - Third party	53,452	69,861	(16,409)	(23.49%)
Total dana syirkah temporer Total temporary syirkah funds	7,316,690	6,251,318	1,065,372	17.04%

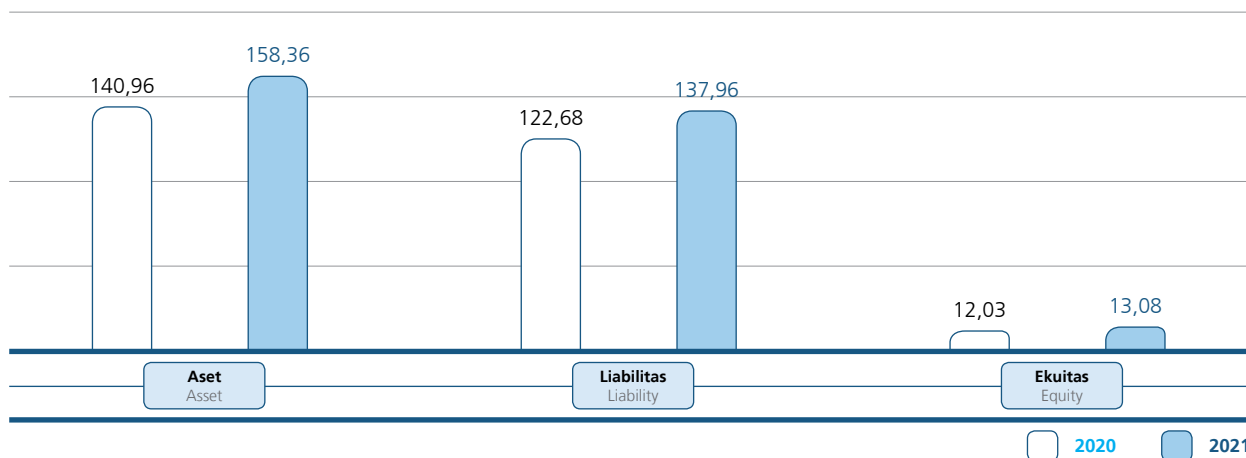
Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
EKUITAS EQUITY				
Ekuitas yang dapat diatribusikan kepada entitas induk Modal saham nilai nominal Rp250 (nilai penuh) per saham Modal dasar: Seri A - 9.600.000.000 saham Seri B - 6.400.000.000 saham Modal ditempatkan dan disetor penuh: Seri A - 7.414.714.661 saham (per tanggal 31 Desember 2021 dan 2020) Seri B - 2.424.072.500 saham (per tanggal 31 Desember 2021 dan 2020) Equity attributable to the parent entity Capital stock nominal value of IDR250 (full amount) per share Authorized capital: Series A - 9,600,000,000 shares Series B - 6,400,000,000 shares Issued and fully deposited capital: Series A - 7,414,714,661 shares (as of December 31, 2021 and 2020) Series B - 2,424,072,500 shares (as of December 31, 2021 and 2020)	2,459,697	2,459,697	-	-
Tambahan modal disetor Additional paid-in capital	1,058,541	1,058,541	-	-
Surplus dari revaluasi aset tetap Surplus from fixed asset revaluation	2,201,402	2,080,964	120,438	5.79%
Keuntungan (kerugian) dan perubahan nilai aset keuangan dalam kelompok tersedia untuk dijual Gains (losses) and changes in the value of financial assets classified as available for sale	(8,577)	116,935	(125,512)	(107.33%)
Pengukuran kembali program imbalan pasti - Setelah pajak tangguhan Remeasurement of defined benefit plans - After tax deferred	(146,439)	(138,470)	(7,969)	(5.75%)
Saldo laba Retain earning				
- Telah ditentukan penggunaannya - Appropriated	3,813,887	3,073,730	740,157	24.08%
- Belum ditentukan penggunaannya - Unappropriated	3,657,863	3,308,127	349,736	10.57%
Total ekuitas yang dapat diatribusikan kepada entitas induk Total equity attributable to the parent entity	13,036,374	11,959,524	1,076,855	9.00%
Kepentingan non-pengendali Non-controlling interests	47,659	46,276	1,383	2.99%
Total ekuitas Total equity	13,084,033	12,005,800	1,078,233	8.98%
TOTAL LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS TOTAL LIABILITIES, TEMPORARY AND EQUITY SYIRKAH FUNDS	158,356,097	140,934,002	17,422,095	12.36%



Grafik Laporan Posisi Keuangan Konsolidasian

Graph of Statements of Consolidated Financial Position

(dalam triliun Rupiah/in IDR trillion)



Aset

Aset tahun 2021 mencapai Rp158.356.097 juta meningkat 12,36% dibandingkan tahun 2020 yang mencapai Rp140.934.002 juta. Peningkatan tersebut terdapat pada pos keuangan beberapa aset produktif diantaranya surat berharga-pihak ketiga, efek-efek yang dibeli dengan janji dijual kembali, kredit yang diberikan, masing-masing aset keuangan tersebut mengalami peningkatan sebesar 47,63%, 69,08%, dan 7,11% jika dibandingkan dengan posisi pada tahun 2020.

Asset

Assets in 2021 reached IDR158,356,097 million, an increase of 12.36% compared to 2020 which reached IDR140,934,002 million. The increase was found in the financial posts of several earning assets including marketable securities, third parties, securities purchased under agreements to resell, loans, and each of these financial assets increased by 47.63%, 69.08%, and 7.11% respectively when compared to the position in 2020.

Tabel Aset

Table of Asset

(dalam jutaan Rupiah/in IDR million)

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
ASET ASSETS				
Kas Cash	3,747,644	3,689,045	58,599	1.59%
Giro pada Bank Indonesia Current accounts with Bank Indonesia	11,900,072	8,046,403	3,853,669	47.89%
Giro pada Bank Lain - Pihak ketiga Current accounts with other banks	2,691,297	881,541	1,809,756	205.29%
Cadangan kerugian penurunan nilai Allowance for impairment losses	(66)	(71)	5	(7.04%)
	2,691,231	881,470	1,809,761	205.31%

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Penempatan pada Bank Indonesia dan bank lain - pihak ketiga Placements with Bank Indonesia and other banks	11,428,774	5,818,892	5,609,882	96.41%
Cadangan kerugian penurunan nilai Allowance for impairment losses	(2,268)	(2,662)	394	(14.80%)
	11,426,506	5,816,230	5,610,276	96.46%
Tagihan derivatif Derivative receivables	3,967	-	3,967	-
Surat berharga - pihak ketiga Marketable securities - third parties	16,978,899	11,500,931	5,477,968	47.63%
Cadangan kerugian penurunan nilai Allowance for impairment losses	(5,917)	(21,168)	15,251	(72.05%)
	16,972,982	11,479,763	5,493,219	47.85%
Efek-efek yang dibeli dengan janji dijual kembali Securities purchased under agreement to resell	3,129,032	10,121,400	(6,992,368)	(69.08%)
Wesel ekspor dan tagihan lainnya - pihak ketiga Export bills and other receivables - third parties	642,937	740,396	(97,459)	(13.16%)
Kredit yang diberikan Loans given				
- Pihak berelasi - Related parties	278,132	217,937	60,195	27.62%
- Pihak ketiga - Third party	95,534,914	89,232,997	6,301,917	7.06%
	95,813,046	89,450,934	6,362,112	7.11%
Cadangan kerugian penurunan nilai Allowance for impairment losses	(1,809,372)	(1,755,670)	53,702	3.06%
	94,003,674	87,695,264	6,308,410	7.19%
Pembiayaan dan piutang syariah - setelah dikurangi margin ditangguhkan - pihak ketiga Sharia financing and receivables - net of deferred margin - third parties	6,418,869	5,761,509	657,360	11.41%
Cadangan kerugian penurunan nilai Allowance for impairment losses	(129,348)	(157,093)	(27,745)	(17.66%)
	6,289,521	5,604,416	685,105	12.22%
Tagihan akseptasi Acceptance claims	163,983	52,802	111,181	210.56%
Cadangan kerugian penurunan nilai Allowance for impairment losses	(1,616)	(30)	(1,586)	5,286.67%
	162,367	52,772	109,595	207.68%
Penyertaan saham Investments in shares	42,124	42,124	-	-
Cadangan kerugian penurunan nilai Allowance for impairment losses	(1,303)	(1,303)	-	-
	40,821	40,821	-	-



Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Aset tetap dan aset hak guna Fixed assets and right of use assets				
Harga perolehan Acquisition cost	6,375,513	5,970,601	404,912	6.78%
Akumulasi penyusutan Accumulated depreciation	(1,819,155)	(1,555,254)	(263,901)	16.97%
Nilai buku Book value	4,556,358	4,415,348	141,010	3.19%
Aset pajak tangguhan - neto Deferred tax asset - net	118,601	100,932	17,669	17.51%
Bunga yang masih akan diterima Interest still received	1,029,390	793,066	236,324	29.80%
Aset lain-lain - neto Other assets - net	1,640,994	1,456,676	184,318	12.65%
TOTAL ASET TOTAL ASSET	158,356,097	140,934,002	17,422,095	12.36%

Kas

Kas tahun 2021 mencapai Rp3.747.644 juta meningkat 1,59% dibandingkan tahun 2020 yang mencapai Rp3.689.045 juta. Peningkatan tersebut karena adanya peningkatan jumlah kas dalam bentuk Rupiah sebesar Rp53.856 juta atau sebesar 1,47%. Peningkatan jumlah kas ini juga setara dengan adanya kegiatan pemenuhan likuiditas untuk kepentingan kegiatan operasional bank **bjb** seperti pemenuhan kas ATM, kas CRM, kas besar dan sebagainya. Kegiatan pemenuhan likuiditas bank **bjb** sejalan dengan adanya peningkatan pada sisi liabilitas seperti simpanan nasabah (dana pihak ketiga), simpanan dari bank lain, dan sebagainya.

Cash

Cash in 2021 reached IDR3,747,644 million, an increase of 1.59% compared to 2020 which reached IDR3,689,045 million. This increase was due to an increase in the amount of cash in Rupiah by IDR53,856 million or 1.47%. This increase in cash amount was also equivalent to liquidity fulfillment activities for the benefit of bank **bjb** operational activities such as ATM cash fulfillment, CRM cash, large cash and so on. bank **bjb**'s liquidity fulfillment activities were in line with the increase in liabilities such as customer deposits (third party funds), deposits from other banks, and so on.

Tabel Kas

Table of Cash

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah Indonesia Rupiah	3,723,793	3,669,937	53,856	1.47%
Mata uang asing Foreign Currencies	23,851	19,108	4,743	24.82%
Kas Cash	3,747,644	3,689,045	58,599	1.59%

Giro pada Bank Indonesia

Giro pada Bank Indonesia tahun 2021 mencapai Rp11.900.072 juta meningkat 47,89% dibandingkan tahun 2020 yang mencapai Rp8.046.403 juta.

Current Account with Bank Indonesia

Current accounts with Bank Indonesia in 2021 reached IDR11,900,072 million, an increase of 47.89% compared to 2020 which reached IDR8,046,403 million.

Tabel Giro Pada Bank Indonesia

Table of Current Accounts with Bank Indonesia

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah Indonesia Rupiah	11,684,041	7,935,303	3,748,738	47.24%
Dolar Amerika Serikat United States Dollar	216,031	111,100	104,931	94.45%
Giro pada Bank Indonesia Giro pada Bank Indonesia	11,900,072	8,046,403	3,853,669	47.89%

Giro pada Bank Lain - Pihak Ketiga

Giro pada bank lain - pihak ketiga tahun 2021 mencapai Rp2.691.297 juta meningkat 205,29% dibandingkan tahun 2020 yang mencapai Rp881.541 juta.

Current Accounts With Other Banks - Third Parties

Current accounts with other banks - third parties in 2021 reached IDR2,691,297 million, an increase of 205.29% compared to 2020 which reached IDR881,541 million.

Tabel Giro Pada Bank Lain - Pihak Ketiga

Table of Current Accounts With Other Banks - Third Parties

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah Indonesia Rupiah	308,381	236,947	41,434	30.15%
Mata uang asing Foreign Currency	2,382,916	644,594	1,738,322	269.68%
Giro pada Bank Lain - Pihak ketiga Current Accounts With Other Banks - Third Parties	2,691,297	881,541	1,809,756	205.29%

Penempatan pada Bank Indonesia dan Bank Lain - Pihak Ketiga

Penempatan pada Bank Indonesia dan Bank Lain - Pihak ketiga tahun 2021 mencapai Rp11.428.774 juta naik 96,41% dibandingkan tahun 2020 yang mencapai Rp5.818.892 juta

Placements with Indonesia and Other Banks - Third Parties

Placements with Bank Indonesia and Other Banks - Third Parties in 2021 reached IDR11,428,774 million, an increase of 96.41% compared to 2020 which reached IDR5,818.892 million



Tabel Penempatan Pada Bank Indonesia Dan Bank Lain - Pihak Ketiga

Table of Placements with Indonesia and Other Banks - Third Parties

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pihak ketiga Rupiah Indonesia Rupiah Third Party	11,143,724	5,818,892	5,324,832	91.51%
Dollar Amerika Serikat United States Dollar	285,050	-	285,050	-
Penempatan pada Bank Indonesia dan Bank Lain - Pihak ketiga Placements with Indonesia and Other Banks - Third Parties	11,428,774	5,818,892	5,609,882	96.41%

Tagihan Derivatif

Tagihan Derivatif tahun 2021 sebesar Rp3,967 juta karena bank melakukan transaksi FX Forward dan SWAP mata uang asing.

Derivatives Receivables

Derivatives Receivables in 2021 amounting to IDR3,967 million because the bank made FX Forward and SWAP transactions in foreign currencies.

Tabel Derivatif

Table of Derivatives Receivables

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Tagihan derivatif Derivatives Receivables	3,967	-	3,967	-

Surat Berharga - Pihak Ketiga

Surat berharga - pihak ketiga tahun 2021 mencapai Rp16.978.899 juta meningkat 47,63% dibandingkan tahun 2020 yang mencapai Rp11.500.931 juta. Peningkatan tersebut karena adanya penempatan surat berharga dalam bentuk tersedia untuk dijual pada tahun 2020.

Securities - Third Parties

Marketable securities - third parties in 2021 reached IDR16,978,899 million, an increase of 47.63% compared to 2020 which reached IDR11,500,931 million. The increase was due to the placement of securities in available-for-sale form in 2020.

Tabel Surat Berharga - Pihak Ketiga

Table of Securities - Third Parties

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Surat berharga - pihak ketiga Securities - Third Parties	16,978,899	11,500,931	5,477,968	47.63%

Efek-Efek yang Dibeli dengan Janji Dijual Kembali

Efek-efek yang dibeli dengan janji dijual kembali tahun 2021 mencapai Rp3.129.032 juta turun 69,08% dibandingkan tahun 2020 yang mencapai Rp10.121.400 juta. Penurunan tersebut karena adanya transaksi pembelian surat berharga kepada bank indonesia yang lebih kecil dibandingkan tahun lalu.

Marketable Securities Sold Under Repurchase Agreement

Securities purchased with agreements to resell in 2021 reached IDR3,129,032 million, a decrease of 69.08% compared to 2020 which reached IDR10,121,400 million. The decrease was due to the purchase of securities to Bank Indonesia which was smaller than last year.

Tabel Efek-Efek Yang Dibeli Dengan Janji Dijual Kembali

Table of Marketable Securities Sold Under Repurchase Agreement

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Efek-efek yang dibeli dengan janji dijual kembali Marketable Securities Sold Under Repurchase Agreement	3,129,032	10,121,400	(6,992,368)	(69.08%)

Wesel Ekspor dan Tagihan Lainnya - Pihak Ketiga

Wesel ekspor dan tagihan lainnya - pihak ketiga tahun 2021 mencapai Rp642.937 juta menurun 13,16% dibandingkan tahun 2020 yang mencapai Rp740.396 juta. Penurunan tersebut karena adanya transaksi jual beli (ekspor/impor) yang mengalami penurunan dengan pihak ketiga pada tahun 2021 dalam bentuk rupiah sebesar 64,50%.

Export Bills and Other Savings - Third Parties

Export notes and other claims - third parties in 2021 reached IDR642,937 million, a decrease of 13.16% compared to 2020 which reached IDR740,396 million. The decrease was due to a decrease in sales and purchase transactions (export/import) with third parties in 2021 in the form of rupiah by 64.50%.

Tabel Wesel Ekspor dan Tagihan Lainnya - Pihak Ketiga

Table of Export Bills and Other Savings - Third Parties

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pihak ketiga Rupiah Indonesian Rupiah Third Party	261,874	737,660	(475,813)	(64.50%)
Dollar Amerika Serikat United States Dollar	5,390	2,736	2,654	97.00%
Wesel Ekspor dan Tagihan Lainnya - Pihak Ketiga Export Bills and Other Savings - Third Parties	642,937	740,396	(97,459)	(13.16%)



Kredit yang Diberikan

Kredit yang diberikan tahun 2021 mencapai Rp95.813.046 juta meningkat 7,11% dibandingkan tahun 2020 yang mencapai Rp89.450.934 juta. Peningkatan tersebut terjadi karena adanya penyaluran kredit yang diberikan kepada pihak ketiga sebesar 7,15%. Peningkatan tersebut dikarenakan adanya ekspansi dari kredit konsumtif maupun dari segmen korporasi dan komersial.

Tabel Kredit Yang Diberikan

Table of Disbursed Loans

(dalam jutaan Rupiah/in IDR million)

Uraian Description (1)	2021 (2)	2020 (3)	Pertumbuhan Growth	
			Rp/IDR (4) = (2)-(3)	% (5) = (4)/(3)
Pihak berelasi Related Parties	278,132	217,937	60,195	27.62%
Pihak Ketiga Third Party	95,534,914	89,163,128	6,371,786	7.15%
Kredit Yang Diberikan Disbursed Loans	95,813,046	89,450,934	6,362,112	7.11%

Disbursed Loans

Disbursed Loans in 2021 reached IDR95,813,046 million, an increase of 7.11% compared to 2020 which reached IDR89,450,934 million. This increase occurred due to the distribution of loans to third parties by 7.15%. The increase was due to expansion from consumer loans as well as from the corporate and commercial segments.

Pembiayaan dan Piutang Syariah - Setelah Dikurangi Margin Ditangguhkan - Pihak Ketiga

Pembiayaan dan piutang syariah - setelah dikurangi margin ditangguhkan - pihak ketiga tahun 2021 mencapai Rp6.418.869 juta meningkat 11,41% dibandingkan tahun 2020 yang mencapai Rp5.761.509 juta. Peningkatan tersebut karena adanya peningkatan terbesar penyaluran kredit dengan jenis akad Musyarakah sebesar 19,69% dibandingkan tahun 2020 dan Murabahah yang mengalami peningkatan sebesar 8,68% jika dibandingkan tahun 2020. Hal ini dapat memperlihatkan tingkat produktivitas bank **bjb** syariah dalam pemberian kredit kepada pihak ketiga selama tahun 2021.

Sharia Financing and Receivables - After Deduced with Deferred Margins - Third Parties

Sharia financing and receivables - after deducting deferred margin - third parties in 2021 reached IDR6,418,869 million, an increase of 11.41% compared to 2020 which reached IDR5,761,509 million. This increase was due to the largest increase in lending with Musyarakah contract types of 19.69% compared to 2020 and Murabahah which increased by 8.68% compared to 2020. This showed the productivity level of bank **bjb** syariah in providing loans to third parties during 2021.

Tabel Pembiayaan Dan Piutang Syariah - Setelah Dikurangi Margin Ditangguhkan - Pihak Ketiga

Table of Sharia Financing and Receivables - After Deduced With Deferred Margins - Third Parties

(dalam jutaan Rupiah/in IDR million)

Uraian Description (1)	2021 (2)	2020 (3)	Pertumbuhan Growth	
			Rp/IDR (4) = (2)-(3)	% (5) = (4)/(3)
Berdasarkan jenis akad: Based on the type of contract:				
Murabahah Murabahah	4,076,138	3,750,523	285,050	8.68%
Musyarakah Musyarakah	2,026,941	1,693,440	333,501	19.69%
Mudharabah Mudharabah	172,626	166,283	6,343	3.81%
Qardh Qardh	142,188	149,980	(7,792)	(5.20%)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Istishna Istishna	976	1,283	(307)	(23.93%)
Pembiayaan dan piutang syariah - setelah dikurangi margin ditangguhkan - pihak ketiga Sharia Financing and Receivables - After Deduced With Deffered Margins - Third Parties	6,418,869	5,761,509	657,360	11.41%

Tagihan Akseptasi

Tagihan akseptasi tahun 2021 mencapai Rp163.983 juta naik 210,56% dibandingkan tahun 2020 yang mencapai Rp52.802 juta.

Acceptance Bills

Acceptance bills in 2021 reached IDR163,983 million, an increase of 210.56% compared to 2020 which reached IDR52,802 million.

Tabel Tagihan Akseptasi

Table of Acceptance Bills

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Tagihan Akseptasi Acceptance Bills	163,983	52,802	111,181	210.56%

Penyertaan Saham

Penyertaan saham tahun 2021 mencapai Rp42.124 juta tidak mengalami perubahan dibandingkan tahun 2020 yang mencapai Rp42.124 juta. Hal ini disebabkan karena belum adanya penyertaan tambahan bank kepada entitas anak di tahun 2021.

Investment In Shares

Investments in shares in 2021 reached IDR42,124 million, there was no change compared to 2020 which reached IDR42,124 million. This was due to the absence of additional bank investments in subsidiaries in 2021.

Tabel Penyertaan Saham

Table of Investment in Shares

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Berdasarkan kolektibilitas: Based on collectability:				
Lancar Current	37,057	34,328	2,729	7.95%
Kurang lancar Substandard	4,077	6,806	(2,729)	(40.10%)
Macet Loss	990	990	-	-
Penyertaan Saham Investment in Shares	42,124	42,124	-	-



Aset Tetap dan Aset Hak Guna

Aset tetap dan aset hak guna tahun 2021 mencapai Rp4.556.358 juta meningkat 3,19% dibandingkan tahun 2020 yang mencapai Rp4.415.348 juta. Peningkatan tersebut dikarenakan beberapa hal seperti adanya penambahan aset tetap dengan cara pembelian baru ataupun reklasifikasi aset tetap yang masih dalam penyelesaian dan juga ada kebijakan baru terkait PSAK 73 yang mereklasifikasi aset berupa sewa menjadi aset hak guna dan tercatat sebagai aset tetap.

Tabel Aset Tetap dan Aset Hak Guna

Table of Fixed Assets and Right of Use Assets

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Harga Perolehan Acquisition Cost	6,375,513	5,970,601	404,912	6.78%
Akumulasi Penyusutan Accumulated Depreciation	(1,819,155)	(1,555,254)	(263,901)	16.97%
Nilai Buku Book Value	4,556,358	4,415,348	141,010	3.19%

Fixed Assets and Right of Use Assets

Fixed assets and right of use assets in 2021 reached IDR4,556,358 million, an increase of 3.19% compared to 2020 which reached IDR4,415,348 million. The increase was due to several things, such as the addition of fixed assets by means of new purchases or the reclassification of property, plant and equipment which was still in progress, and there was also a new policy related to PSAK 73 which reclassified assets in the form of leases into right-of-use assets and was recorded as fixed assets.

Aset Pajak Tangguhan - Neto

Aset pajak tangguhan - neto tahun 2021 mencapai Rp118.601 juta meningkat 571,23% dibandingkan tahun 2020 yang mencapai Rp17.669 juta. Aset pajak tangguhan adalah jumlah pajak penghasilan (PPH) yang dapat dipulihkan pada periode masa depan akibat adanya akumulasi rugi pajak belum dikompensasi, perbedaan temporer yang boleh dikurangkan, dan akumulasi kredit pajak belum dimanfaatkan dalam hal peraturan pajak mengizinkan.

Tabel Pajak Tangguhan - Neto

Table of Deferred Tax Assets - Net

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Aset Pajak Tangguhan - Neto Deferred Tax Assets - Net	118,601	17,669	100,932	571.23%

Deferred Tax Assets - Net

Deferred tax assets - net in 2021 reached IDR118,601 million, increase of 571.23% compared to 2020 which reached IDR17,669 million. Deferred tax assets were the amount of income tax (PPH) that could be recovered in future periods as a result of accumulated uncompensated tax losses, deductible temporary differences, and accumulated unused tax credits if tax regulations permitted.

Bunga yang Masih akan Diterima

Bunga yang masih akan diterima tahun 2021 Rp1.029.390 meningkat sebesar 29,80% dibandingkan tahun 2020 yang mencapai Rp793.066 juta. Peningkatan tersebut sejalan dengan adanya peningkatan penempatan bank pada beberapa aset keuangan seperti dijelaskan pada tabel ikhtisar keuangan di atas.

Accrued Interest Receivables

Accrued interest receivables in 2021 was IDR1,029,390, an increase of 29.80% compared to 2020 which reached IDR793,066 million. This increase was in line with the increase in bank placements in several financial assets as described in the financial summary table above.

Tabel Bunga Yang Masih Akan Diterima

Table of Accrued Interest Receivables

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Bunga Yang Masih Akan Diterima Accrued Interest Receivables	1,029,390	793,066	236,324	29.80%

Aset Lain-Lain - Neto

Aset lain-lain – neto tahun 2021 mencapai Rp1.640.994 juta naik 12,65% dibandingkan tahun 2020 yang mencapai Rp1.456.676 juta. Penurunan tersebut salah satunya karena adanya kenaikan pada aktivitas aset lain-lain pada tahun 2021 sejalan dengan adanya Biaya Dibayar Dimuka (BDD) sewa sejalan dengan adanya kenaikan sewa untuk beberapa kegiatan dalam mendukung bisnis bank.

Other Asset - Net

Other assets – net in 2021 reached IDR1,640,994 million, an increase of 12.65% compared to 2020 which reached IDR1,456,676 million. This decrease was partly due to an increase in other asset activities in 2021 in line with the Prepaid Expenses (BDD) rental in line with the increase in rent for several activities to support the bank's business.

Tabel Aset Lain-Lain – Neto

Table of Other Assets – Net

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Aset Lain-Lain – Neto Other Assets – Neto	1,640,994	1,456,676	184,318	12.65%

Liabilitas

Liabilitas tahun 2021 mencapai Rp137.955.564 juta meningkat 12,45% dibandingkan tahun 2020 yang mencapai Rp122.676.832 juta. Peningkatan tersebut sejalan dengan peningkatan aset bank pada tahun 2021 yang mengalami peningkatan sebesar 12,34% dan salah satu faktor terbesar dari peningkatan liabilitas terutama berasal dari simpanan nasabah yang meningkat sebesar 13,99%.

Liabilities

Liabilities in 2021 reached IDR137,955,564 million, an increase of 12.45% compared to 2020 which reached IDR122,676,832 million. This increase was in line with the increase in bank assets in 2021 which increased by 12.34%, and one of the biggest factors of the increase in liabilities mainly came from customer deposits which increased by 13.99%.

Tabel Liabilitas

Table of Liabilities

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
LIABILITAS/LIABILITIES				
Liabilitas segera Immediate Liabilities	1,804,558	1,830,150	(25,952)	(1.40%)
Simpanan nasabah Customer Deposit				
- Pihak berelasi - Related Parties	11,003,476	9,272,176	1,731,300	18.67%
- Pihak ketiga - Third Party	102,761,034	90,526,300	12,234,734	13.51%
	113,764,510	99,798,476	13,966,034	13.99%



Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Simpanan nasabah - Syariah Customer Deposit - Sharia				
- Pihak berelasi - Related Parties	183	1	182	18,200.00%
- Pihak ketiga - Third Party	614,933	480,093	134,840	28.09%
	615,116	480,094	135,023	28.12%
Simpanan dari bank lain Deposits from Other Banks				
- Pihak berelasi - Related Parties	98,556	94,279	4,277	4.54%
- Pihak ketiga - Third Party	1,782,921	2,024,805	(241,884)	(11.95%)
	1,881,477	2,119,084	(237,607)	(11.21%)
Liabilitas derivatif Derivative Liabilities	-	10	(10)	(100.00%)
Efek-efek yang dijual dengan janji dibeli kembali Securities sold under repurchase agreements	-	-	-	-
Liabilitas akseptasi Acceptances payable	163,983	52,802	111,181	210.56%
Efek hutang yang diterbitkan - neto Debt securities issued - net	2,403,547	3,236,456	(832,909)	(25.74%)
Pinjaman yang diterima - pihak ketiga Loans received - third parties	12,161,667	11,300,357	861,310	7.62%
Estimasi kerugian komitmen dan kontinjensi Estimated losses on commitments and contingencies	23,756	29,765	(6,009)	(20.19%)
Hutang pajak Tax payable	129,213	77,354	51,859	67.04%
Bunga yang masih harus dibayar Accrued interest	168,674	221,713	(53,039)	(23.92%)
Liabilitas pajak tangguhan - neto Deferred tax liability - net	-	-	-	-
Liabilitas imbalan kerja Employee benefit liabilities	203,356	206,046	(2,690)	(1.31%)
Liabilitas lain-lain Other liabilities	1,647,025	1,331,870	315,155	23.66%
Obligasi Subordinasi Subordinated Bonds	2,988,492	1,992,707	995,785	49.97%
Total liabilitas Total Liabilities	137,955,374	122,676,884	15,278,490	12.45%

Liabilitas Segera

Liabilitas segera tahun 2021 mencapai Rp1.804.558 juta turun 1,40% dibandingkan tahun 2020 yang mencapai Rp1.830.150 juta. Kewajiban segera adalah kewajiban kepada pihak lain yang sifatnya wajib segera dibayarkan sesuai dengan perintah pemberi amanat atau perjanjian yang ditetapkan sebelumnya seperti transaksi kiriman uang, setoran jaminan, zakat, infaq dan shadaqah.

Immediate Liabilities

Liabilities immediately in 2021 reached IDR1,804,558 million, a decrease of 1.40% compared to 2020 which reached IDR1,830,150 million. Immediate obligations were obligations to other parties obliged to be paid immediately in accordance with the orders of the mandate giver or pre-determined agreements such as remittance transactions, guarantee deposits, zakat, infaq and shadaqah.

Tabel Liabilitas segera

Table of Immediate Liabilities

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Liabilitas segera Immediate Liabilities	1,804,558	1,830,150	(25,592)	(1.40%)

Simpanan Nasabah

Simpanan nasabah tahun 2021 mencapai Rp113.764.510 juta meningkat 13,99% dibandingkan tahun 2020 yang mencapai Rp99.798.476 juta. Simpanan nasabah Perseroan untuk posisi 31 desember 2021 dapat dikatakan cukup fluktuatif dimana beberapa penempatan dana digunakan untuk kepentingan dana daerah seperti giro kasda, giro bendahara, tabungan untuk penyaluran sumbangan dan bantuan program Pemerintah, sehingga sebagian besar simpanan nasabah Perseroan merupakan simpanan dengan jangka pendek.

Customer Deposits

Customer deposits in 2021 reached IDR113,764,510 million, an increase of 13.99% compared to 2020 which reached IDR99,798,476 million. The Company's customer deposits for the position of December 31, 2021 was quite volatile in which some of the placements of funds were used for the benefit of regional funds such as cash deposits, treasurer accounts, savings for distribution of donations and Government program assistance, so that most of the Company's customer deposits were short-term deposits.

Tabel Simpanan Nasabah

Table of Customer Deposits

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pihak berelasi: Related Parties:				
Rupiah Indonesia Rupiah	11,003,009	9,271,942	1,731,067	18.67%
Mata uang asing Foreign Currencies	467	234	233	99.57%
	11,003,476	9,272,176	1,731,300	18.67%
Pihak ketiga: Third Party:				
Rupiah Indonesia Rupiah	98,183,258	89,741,970	8,441,288	9.41%
Mata uang asing Foreign Currencies	4,577,776	784,330	3,793,446	483.65%
	102,761,034	90,526,300	12,234,734	13.52%
Simpanan nasabah Customer Deposits	113,764,510	99,798,476	13,966,034	13.99%

Simpanan Nasabah - Syariah

Simpanan nasabah - syariah tahun 2021 mencapai Rp615.116 juta meningkat 28,12% dibandingkan tahun 2020 yang mencapai Rp480.094 juta. Peningkatan tersebut terjadi karena adanya penambahan penempatan dana syariah pada tahun 2021.

Customer Deposits - Sharia

Customer deposits - sharia in 2021 reached IDR615,116 million, an increase of 28.12% compared to 2020 which reached IDR480,094 million. This increase occurred due to the addition of Sharia fund placements in 2021.



Tabel Simpanan Nasabah - Syariah

Table of Customer Deposits - Sharia

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pihak berelasi: Related Parties:				
Rupiah Indonesia Rupiah	183	1	182	18,200.00%
Pihak ketiga: Third Party:				
Rupiah Indonesia Rupiah	614,933	480,093	134,840	28.09%
Simpanan nasabah - syariah Customer Deposits - Sharia	615,116	480,094	135,022	28.12%

Simpanan dari Bank Lain

Simpanan dari Bank Lain tahun 2021 mencapai Rp1.881.477 juta turun 11,21% dibandingkan tahun 2020 yang mencapai Rp2.119.084 juta. .

Deposits From Other Banks

Deposits from Other Banks in 2021 reached IDR1,881,477 million, a decrease of 11.21% compared to 2020 which reached IDR2,119,084 million.

Tabel Simpanan dari Bank Lain

Table of Deposits from Other Banks

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pihak berelasi: Related Parties:				
Rupiah Indonesia Rupiah	98,556	94,279	4,277	4.54%
Pihak ketiga: Third Party:				
Rupiah Indonesia Rupiah	1,782,921	2,024,805	(241,884)	(11.95%)
Mata Uang Asing Foreign Currencies	-	-		
	1,782,921	2,024,805	(241,884)	(11.95%)
Simpanan dari Bank Lain Deposits from Other Banks	1,881,477	2,119,084	(237,607)	(11.21%)

Efek-Efek yang Dijual dengan Janji Dibeli Kembali

Pada tahun 2021-2020 tidak ada penempatan terkait efek-efek yang dijual dengan janji dibeli kembali.

Marketable Securities Sold Under Repurchase Agreement

In 2021 – 2020, there were no placements related to Securities that were sold under repurchase agreements.

Liabilitas Akseptasi

Liabilitas akseptasi tahun 2021 mencapai Rp163.983 juta naik 210,56% dibandingkan tahun 2020 Rp52.802 juta.

Acceptance Liabilities

Acceptance liabilities in 2021 reached IDR163,983 million, an increase of 210.56% compared to 2020 at IDR52,802 million.

Tabel Liabilitas akseptasi

Table of Acceptance Liabilities

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Liabilitas akseptasi – Pihak Ketiga - Rupiah Acceptance liabilities - Third parties - IDR	163,983	52,802	111,181	210.56%

Efek Hutang yang Diterbitkan – Neto

Efek hutang yang diterbitkan - neto tahun 2021 mencapai Rp2.403.547 juta menurun 26% dibandingkan tahun 2020 yang mencapai Rp3.236.456 juta.

Debt Securities Issued - Net

Debt securities issued - net in 2021 reached IDR2,403,547 million, a 26% decrease compared to 2020 which reached IDR3,236,456 million.

Tabel Efek hutang yang diterbitkan - neto

Table of Debt Securities Issued - Net

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Obligasi Berkelanjutan I Tahap I Bank Jabar Banten Continuous Bonds I Phase I of Bank Jabar Banten	1,248,300	1,248,300	-	-
Obligasi Berkelanjutan I Tahap II Bank Jabar Banten Continuous Bonds I Phase II of Bank Jabar Banten	916,500	1,752,000	(835,500)	(47.69%)
Obligasi Berkelanjutan I Tahap III Bank Jabar Banten Continuous Bonds I Phase III of Bank Jabar Banten	248,000	248,000	-	-
Beban emisi obligasi yang belum diamortisasi Unamortized bond issuance expense	(9,253)	(11,844)	(2,591)	(21.88%)
Efek hutang yang diterbitkan - neto Debt securities issued - net	2,403,547	3,236,456	(832,909)	(25.74%)

Pinjaman yang Diterima - Pihak Ketiga

Pinjaman yang diterima - pihak ketiga tahun 2021 mencapai Rp12.161.667 juta meningkat 7,62% dibandingkan tahun 2020 yang mencapai Rp11.300.357 juta. Peningkatan tersebut karena adanya peningkatan dalam pinjaman yang diterima dari Bank Central Asia Tbk yang menjadi sebesar Rp5.700.000 juta dan Kementerian Pekerjaan Umum Dan Perumahan Rakyat Republik Indonesia sebesar yang menjadi Rp2.463.367 juta.

Loans Received - Third Parties

Loans received - third parties in 2021 reached IDR12,161,667 million, an increase of 7.62% compared to 2020 which reached IDR11,300,357 million. This increase was due to an increase in loans received from Bank Central Asia Tbk which reached IDR5,700,000 million and the Ministry of Public Works and Public Housing of the Republic of Indonesia which amounted to IDR2,463,367 million.



Tabel Pinjaman yang diterima - pihak ketiga

Table of Loans Received - Third Parties

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah: Indonesia Rupiah:				
PT Bank Central Asia Tbk	5,700,000	4,000,000	1,700,000	42.50%
PT Sarana Multigriya Finansial (Persero)	100,000	1,944,247	(1,844,247)	(94.86%)
Kementerian Pekerjaan Umum Dan Perumahan Rakyat Republik Indonesia	2,463,367	1,430,954	1,032,413	72.15%
PT Bank Danamon Indonesia Tbk	1,000,000	1,000,000	-	0.00%
PT Bank ICBC Indonesia	800,000	800,000	-	0.00%
PT Bank CIMB Niaga Tbk	11,829	22,583	(10,754)	(47.62%)
PT Bank Negara Indonesia (Persero) Tbk	72	881	(809)	(91.83%)
PT Bank Oke Indonesia (sebelumnya PT Bank Andara)	6,774	11,761		(42.40%)
PT Bank Mandiri (Persero) Tbk	2,000,000	2,000,000	-	0.00%
BPR Supra Artapersada	11,200	8,691	(4,987)	28.87%
PT BPR Daya Lumbung Asia	10,826	4,186	6,640	158.62%
PT BPR Cipatuh Jabar	-	1,054	(1,054)	(100.00%)
PT Bank Mega Tbk	-	-	-	-
Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Kecil dan Menengah Cooperative and Small and Medium Enterprises Revolving Fund Management Institutions	57,600	76,000	(18,400)	(24.21%)
Lainnya Others	-	-	-	-
Pinjaman yang diterima - pihak ketiga Loans received - third parties	12,161,667	11,300,357	861,310	7.62%

Estimasi Kerugian Komitmen dan Kontinjensi

Estimasi kerugian komitmen dan kontinjensi tahun 2021 mencapai Rp23.756 juta menurun 20,19% dibandingkan tahun 2020 yang mencapai Rp29.765 juta. Komponen penyumbang peningkatan terbesar pada pos estimasi kerugian komitmen dan kontinjensi adalah fasilitas kredit yang belum digunakan.

Estimated Loss of Commitments and Contingencies

The estimated loss of commitments and contingencies in 2021 reached IDR23,756 million, a decrease of 20.19% compared to 2020 which reached IDR29,765 million. The component that contributed to the largest increase in the estimated loss on commitments and contingencies was unused loan facilities.

Tabel Estimasi kerugian komitmen dan kontinjensi

Table of Estimated Loss of Commitments and Contingencies

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah: Indonesia Rupiah:				
Fasilitas kredit yang belum digunakan Unused credit facilities	19,679	24,781	(5,102)	(20.59%)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Bank garansi Bank guarantee	4,077	4,984	(907)	(18.20%)
Estimasi kerugian komitmen dan kontinjensi Estimated loss of commitments and contingencies	23,756	29,765	(6,009)	(20.19%)

Hutang Pajak

Hutang pajak tahun 2021 mencapai Rp129.213 juta meningkat 67,04% dibandingkan tahun 2020 yang mencapai Rp77.354 juta..

Tax Payables

Tax payable in 2021 reached IDR129,213 million, an increase of 67.04% compared to 2020 which reached IDR77,354 million.

Tabel Hutang pajak

Table of Tax Payables

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Bank Bank	124,827	68,693	56,134	81.72%
Entitas anak Subsidiaries	4,386	8,661	(4,275)	(1.28%)
Hutang pajak Tax Payables	129,213	77,354	51,859	67.04%

Bunga yang Masih Harus Dibayar

Bunga yang masih harus dibayar tahun 2021 mencapai Rp168.671 juta turun 23,92% dibandingkan tahun 2020 yang mencapai Rp221.713 juta.

Interest Accrued

Interest accrued in 2021 reached IDR168,671 million, a decrease of 23.92% compared to 2020 which reached IDR221,713 million.

Tabel Bunga yang masih harus dibayar

Table of Interest Accrued

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah Indonesia Rupiah	167,736	221,365	(53,629)	(24.23%)
Dolar Amerika Serikat United States Dollar	938	345	593	171.88%
Bunga yang masih harus dibayar Interest Accrued	168,674	221,713	(53,039)	(23.92%)



Liabilitas Pajak Tangguhan – Neto

Pada tahun 2021-2020 tidak ada liabilitas pajak tangguhan neto

Liabilitas Imbalan Kerja

Liabilitas imbalan kerja tahun 2021 mencapai Rp203.356 juta menurun sebesar 1,31% dibandingkan tahun 2020 yang mencapai Rp206.046 juta.

Tabel Liabilitas imbalan kerja

Table of Employee Benefits Liabilities

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Saldo awal Beginning balance	(206,046)	(209,983)	(3,937)	(1.87%)
Beban tahun berjalan Current year's expenses	(85,287)	(155,470)	(70,183)	(45.14%)
Pengukuran kembali liabilitas (aset) imbalan kerja - neto Remeasurement of the employee benefit liability (asset) - net	(14,041)	55,760	(69,801)	(125.18%)
Pembayaran Imbalan Payment of Rewards	44,803	46,480	(1,677)	(3,60%)
Kontribusi pemberi kerja Employer contributions	57,215	57,167	48	0.08%
Liabilitas imbalan kerja Employee Benefits Liabilities	203,356	206,046	(2,690)	(1.31%)

Liabilitas Lain-Lain

Liabilitas lain-lain tahun 2021 mencapai Rp1.647.025 juta meningkat 23,66% dibandingkan tahun 2020 yang mencapai Rp1.331.870 juta. Peningkatan tersebut terjadi karena adanya kenaikan pada kewajiban sewa dari asset hak guna.

Tabel Liabilitas lain-lain

Table of Other Liabilities

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah Indonesia Rupiah	1,653,907	1,329,708	324,199	24.38 %
Mata Uang Asing Foreign Currencies	(6,882)	2,162	(4,720)	(218,32%)
Liabilitas lain-lain Other Liabilities	1,647,025	1,331,870	315,155	23.66%

Deferred Tax Liabilities – Net

In 2021-2020 there is no net deferred tax liability

Employee Benefits Liabilities

Employee benefit liabilities in 2021 reached IDR203,356 million, a decrease of 1.31% compared to 2020 which reached IDR206,046 million.

Other Liabilities

Other liabilities in 2021 reached IDR1,647,025 million, an increase of 23.66% compared to 2020 which reached IDR1,331,870 million. The increase was due to an increase in the lease obligations of the right of use asset.

Obligasi Subordinasi

Obligasi subordinasi tahun 2021 mencapai Rp3.000.000 juta naik 50,55% dibandingkan tahun 2020 yang mencapai Rp1.992.707 juta. Peningkatan tersebut karena adanya penambahan obligasi subordinasi berkelanjutan sebesar Rp1.000.000 juta.

Subordinated Bonds

The subordinated bonds in 2021 reached IDR3,000,000 million, an increase of 50.55% compared to 2020 which reached IDR1,992,707 million. The increase was due to the addition of continuous subordinated bonds of IDR1,000,000 million.

Tabel Obligasi Subordinasi

Table of Subordinated Bonds

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Obligasi Subordinasi Berkelanjutan I Tahap I, II, III, IV Bank Jabar Banten Continuous Subordinated Bonds I Phase I, II, III, IV Bank Jabar Banten	3,000,000	2,000,000	1,000,000	50.00%
Beban emisi obligasi yang belum diamortisasi Unamortized bond issuance expense	(11,508)	(7,293)	(4,215)	57.80%
Obligasi Subordinasi Subordinated Bonds	2,988,492	1,992,707	995,785	49.97%

Dana Syirkah Temporer

Dana syirkah temporer tahun 2021 mencapai Rp7.316.690 juta meningkat 17,04% dibandingkan tahun 2020 yang mencapai Rp6.251.318 juta. Peningkatan tersebut karena adanya kenaikan dana syirkah dalam bentuk *time deposit-mudharabah* yang mengalami peningkatan sebesar 17% jika dibandingkan dengan tahun 2020 diikuti dengan giro *mudharabah* yang mengalami kenaikan 18% kemudian tabungan-*mudharabah* yang mengalami kenaikan sebesar 17% jika dibandingkan dengan tahun 2020.

Temporary Syirkah Funds

Temporary syirkah funds in 2021 reached IDR7,316,690 million, an increase of 17.04% compared to 2020 which reached IDR6,251,318 million. This increase was due to an increase in syirkah funds in the form of time deposits-mudharabah which increased by 17% when compared to 2020, followed by mudharabah demand deposits which increased by 18% then mudharabah savings which increased by 17% compared to 2020.

Tabel Dana Syirkah Temporer

Table of Temporary Syirkah Funds

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Bukan bank Not a bank				
- Pihak berelasi - Related Parties	58,009	7,059	50,950	721.77%
- Pihak ketiga - Third Party	7,205,229	6,174,398	1,030,831	16.70%
	7,263,238	6,181,457	1,081,781	17.50%
Bank Bank				
- Pihak Ketiga - Third Party	53,452	69,861	(16,409)	(23.49%)
Total dana syirkah temporer Total Temporary Syirkah Funds	7,316,690	6,251,318	1,065,372	17.04%



Ekuitas

Ekuitas tahun 2021 mencapai Rp13.084.033 juta, naik 8,98% dibandingkan tahun 2020 yang mencapai Rp12.005.800 juta. Peningkatan tersebut karena adanya peningkatan pada beberapa pos ekuitas seperti adanya kenaikan atas *surplus* dari revaluasi aset tetap sebesar 5,79% dan peningkatan pada saldo laba di tahun 2021 sebesar 24,08%.

Tabel Ekuitas

Table of Equity

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Ekuitas yang dapat diatribusikan kepada entitas induk Modal saham nilai nominal Rp250 (nilai penuh) per saham Modal dasar: Seri A - 9.600.000.000 saham Seri B - 6.400.000.000 saham Modal ditempatkan dan disetor penuh: Seri A - 7.414.714.661 saham (per tanggal 31 Desember 2021 dan 2020) Seri B - 2.424.072.500 saham (per tanggal 31 Desember 2021 dan 2020) Equity attributable to the parent entity Capital stock nominal value of IDR250 (full amount) per share Authorized capital: Series A - 9,600,000,000 shares Series B - 6,400,000,000 shares Issued and fully deposited capital: Series A - 7,414,714,661 shares (as of December 31, 2021 and 2020) Series B - 2,424,072,500 shares (as of December 31, 2021 and 2020)	2,459,697	2,459,697	-	-
Tambahan modal disetor Additional paid-in capital	1,058,541	1,058,541	-	-
<i>Surplus</i> dari revaluasi aset tetap Surplus from fixed asset revaluation	2,201,402	2,080,964	120,438	5.79%
Keuntungan (kerugian) dan perubahan nilai aset keuangan dalam kelompok tersedia untuk dijual Gains (losses) and changes in the value of financial assets classified as available for sale	(8,577)	116,935	(125,512)	(107.33%)
Pengukuran kembali program imbalan pasti - Setelah pajak tangguhan Remeasurement of defined benefit plans - After tax deferred	(146,439)	(138,470)	(7,969)	(5.75%)
Saldo laba Retain earning				
- Telah ditentukan penggunaannya - Appropriated	3,813,887	3,073,730	740,157	24.08%
- Belum ditentukan penggunaannya - Unappropriated	3,657,863	3,308,127	349,736	10.57%
Total ekuitas yang dapat diatribusikan kepada entitas induk Total equity attributable to the parent entity	13,036,374	11,959,524	1,076,855	9.00%
Kepentingan non-pengendali Non-controlling interests	47,659	46,276	1,383	2.99%
Total ekuitas Total Equity	13,084,033	12,005,800	1,078,233	8.98%

Equity

Equity in 2021 reached IDR13,084.033 million, up 8.73% compared to 2020 which reached IDR12,005.800 million. This increase was due to an increase in several equity items such as an increase in the surplus from the revaluation of fixed assets by 5.79% and an increase in retained earnings in 2021 by 24.08%.

Modal Ditempatkan dan Disetor Penuh

Modal ditempatkan dan disetor penuh tahun 2021 mencapai Rp2.459.697 juta tidak mengalami perubahan dibandingkan tahun 2020 yang mencapai Rp2.459.697 juta karena belum ada penambahan modal baru.

Issued and Paid-Up Capital

The issued and fully paid capital in 2021 reached IDR2,459,697 million, unchanged from 2020 which reached IDR2,459,697 million because there was no additional new capital.

Tabel Modal ditempatkan dan disetor penuh

Table of Issued and Paid-Up Capital

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Total Saham Seri A Total Series A Shares	1,853,679	1,853,679	-	-
Total Saham Seri B Total Series B Shares	606,018	606,018	-	-
Modal ditempatkan dan disetor penuh Issued and Paid-Up Capital	2,459,697	2,459,697	-	-

Tambahan Modal Disetor

Tambahan modal disetor tahun 2021 mencapai Rp1.058.541 juta tidak mengalami perubahan dibandingkan tahun 2020 yang mencapai Rp1.058.541 juta. Hal tersebut terjadi karena belum adanya tambahan modal disetor dari pemegang saham di tahun 2021.

Additional Paid-In Capital

Additional paid-in capital in 2021 reached IDR1,058,541 million, unchanged from 2020 which reached IDR1,058,541 million. This happened because there was no additional paid-in capital from shareholders in 2021.

Tabel Tambahan modal disetor

Table of Additional Paid-In Capital

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Masyarakat Public	823,423	823,423	-	-
Pemerintah Provinsi Jawa Barat West Java Provincial Government	76,595	76,595	-	-
Pemerintah Kab. Bandung Bandung District Government	52,105	52,105	-	-
Pemerintah Kab. Bandung Barat West Bandung District Government	8,684	8,684	-	-
Pemerintah Kab. Bogor Bogor District Government	14,958	14,958	-	-
Pemerintah Kab. Cirebon Cirebon District Government	4,145	4,145	-	-
Pemerintah Kab. Indramayu Indramayu District Government	6,498	6,498	-	-



Uraian Description (1)	2021 (2)	2020 (3)	Pertumbuhan Growth	
			Rp/IDR (4) = (2)-(3)	% (5) = (4)/(3)
Pemerintah Kab. Karawang Karawang District Government	4,200	4,200	-	-
Pemerintah Kab. Kuningan Kuningan District Government	2,127	2,127	-	-
Pemerintah Kab. Lebak Lebak District Government	2,783	2,783	-	-
Pemerintah Kab. Pandeglang Pandeglang District Government	8,158	8,158	-	-
Pemerintah Kab. Serang Serang District Government	11,189	11,189	-	-
Pemerintah Kab. Subang Subang District Government	3,318	3,318	-	-
Pemerintah Kab. Sukabumi Sukabumi District Government	6,417	6,417	-	-
Pemerintah Kota Bekasi Bekasi City Government	4,613	4,613	-	-
Pemerintah Kota Cilegon Cilegon City Government	4,342	4,342	-	-
Pemerintah Kota Cirebon Cirebon City Government	1,317	1,317	-	-
Pemerintah Kota Depok Depok City Government	6,923	6,923	-	-
Pemerintah Kota Sukabumi Sukabumi City Government	2,845	2,845	-	-
Pemerintah Kota Tangerang Tangerang City Government	9,264	9,264	-	-
Pemerintah Kota Tasikmalaya Tasikmalaya City Government	4,637	4,637	-	-
Tambahan modal disetor Additional Paid-In Capital	1,058,541	1,058,541	-	-

Surplus dari Revaluasi Aset Tetap

Surplus dari revaluasi aset tetap tahun 2021 mencapai Rp2.201.402 juta meningkat 5,79% dibandingkan tahun 2020 yang mencapai Rp2.080.964 juta. Peningkatan tersebut terjadi karena adanya kenaikan atas nilai aset tetap yang diperhitungkan baik itu tanah ataupun bangunan pada tahun 2021.

Surplus of Fixed Asset Revaluation

The surplus from the revaluation of fixed assets in 2021 reached IDR2,201,402 million, an increase of 5.79% compared to 2020 which reached IDR2,080,964 million. This increase occurred due to an increase in the value of fixed assets that were calculated, both land and buildings in 2021.

Tabel Surplus dari revaluasi aset tetap

Table of Surplus of Fixed Asset Revaluation

(dalam jutaan Rupiah/in IDR million)

Uraian Description (1)	2021 (2)	2020 (3)	Pertumbuhan Growth	
			Rp/IDR (4) = (2)-(3)	% (5) = (4)/(3)
Surplus dari revaluasi aset tetap Surplus of Fixed Asset Revaluation	2,201,402	2,080,964	120,438	5.79%

Pengukuran Kembali Program Imbalan Pasti - Setelah Pajak Tangguhan

Pengukuran kembali program imbalan pasti - setelah pajak tangguhan tahun 2021 mencapai (Rp146.439) juta menurun 5,75% dibandingkan tahun 2020 yang mencapai (Rp138.470) juta.

Remeasurement of Defined Benefit Plan - After Deferred Tax

Remeasurement of defined benefit plan - after deferred tax in 2021 reached (IDR146,439) million, a decrease of 5.75% compared to 2020 which reached (IDR138,470) million.

Tabel Pengukuran kembali program imbalan pasti - setelah pajak tangguhan

Table of Remeasurement of Defined Benefit Plan - After Deferred Tax

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pengukuran kembali program imbalan pasti - setelah pajak tangguhan Remeasurement of Defined Benefit Plan - After Deferred Tax	(146,439)	(138,470)	(7,969)	(5.75%)

Saldo Laba

Saldo laba tahun 2021 mencapai Rp7.471.750 juta meningkat 17,08% dibandingkan tahun 2020 yang mencapai Rp6.381.857 juta.

Retained Earnings

The balance of profit in 2021 reached IDR7,471,750 million, an increase of 17.08% compared to 2020 which reached IDR6,381,857 million.

Tabel Saldo Laba

Table of Retained Earnings

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Telah ditentukan penggunaannya Appropriated	3,813,887	3,073,730	740,157	24.08%
Belum ditentukan penggunaannya Unappropriated	3,657,863	3,308,127	349,736	10.57%
Saldo Laba Retained Earnings	7,471,750	6,381,857	1,089,893	17.08%

Total Ekuitas yang dapat Diatribusikan kepada Entitas Induk

Total ekuitas yang dapat diatribusikan kepada entitas induk tahun 2021 mencapai Rp13.036.374 juta naik 9.00% dibandingkan tahun 2020 yang mencapai Rp11.959.524 juta.

Total Equity Attributable to the Equity Holders of the Parent Entities

The total equity attributable to the parent entity in 2021 reached IDR13,036,374 million, an increase of 9.00% compared to 2020 which reached IDR11,959,524 million.

Tabel Total Ekuitas Yang Dapat Diatribusikan Kepada Entitas Induk

Table of Total Equity Attributable to the Equity Holders of the Parent Entities

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Total ekuitas yang dapat diatribusikan kepada entitas induk Total Equity Attributable to the Equity Holders of the Parent Entities	13,036,374	11,959,524	1,076,855	9.00%



Kepentingan Non-Pengendali

Kepentingan non-pengendali tahun 2021 mencapai Rp47.659 juta naik 2,98% dibandingkan tahun 2020 yang mencapai Rp46.328 juta. Peningkatan tersebut karena adanya kenaikan kepentingan non-pengendali untuk entitas anak PT. Karya Utama Jabar sebesar 101,82% dibandingkan dengan tahun 2020.

Non-Controlling Interest

Non-controlling interests in 2021 reached IDR47,659 million, an increase of 2.98% compared to 2020 which reached IDR46,328 million. The increase was due to an increase in non-controlling interests for the subsidiary PT. Karya Utama Jabar by 101.82% compared to 2020.

Tabel Kepentingan non-pengendali

Table of Non-Controlling Interest

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Entitas Anak: Subsidiaries:				
PT Bank Jabar Banten Syariah	9,877	9,254	623	6.73%
PT BPR Intan Jabar	10,376	24,425	(14,049)	(57.52%)
PT Karya Utama Jabar	25,424	12,597	12,827	101.82%
PT BJB Sekuritas Jawa Barat	1,982	-	1,982	100.00%
Kepentingan non-pengendali Non-Controlling Interest	47,659	46,276	1,383	2.98%

Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian

Consolidated Statements of Profit and Loss and other Comprehensive Income

Tabel Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian

Table of Consolidated Statements of Profit and Loss and Other Comprehensive Income

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
PENDAPATAN BUNGA DAN SYARIAH/INTEREST AND SHARIA INCOME				
Pendapatan bunga dan syariah Interest and Sharia Income	13,146,261	12,548,614	597,647	4.76%
Pendapatan provisi dan komisi pembiayaan syariah Sharia financing fee and commission income	68,182	72,064	(3,882)	(5.39%)
	13,214,443	12,620,678	593,765	4.70%
BEBAN BUNGA DAN BAGI HASIL SYARIAH INTEREST EXPENSES AND SHARING SHARIA PRODUCTS	(5,313,916)	(6,123,414)	809,498	(13.22%)
PENDAPATAN BUNGA DAN SYARIAH NETO NET INTEREST AND SHARIA INCOME	7,900,527	6,497,264	1,403,263	21.60%
PENDAPATAN OPERASIONAL LAINNYA/OTHER OPERATIONAL INCOME				
Provisi dan komisi selain dari kredit yang diberikan Fees and commissions other than loans	802,774	641,022	161,752	25.23%
Penerimaan kembali kredit yang telah dihapus buku Receipt of back-written loans	391,947	247,051	144,896	58.65%
Keuntungan transaksi valuta asing - neto Gain on foreign exchange transactions - net	58,686	54,658	4,028	7.37%

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Keuntungan dari penjualan surat berharga yang diperdagangkan - neto Profit from sale of traded securities - net	325,132	424,289	(99,157)	(23.37%)
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan - neto Unrealized gain from changes in fair value of marketable securities - net	-	92,475	(92,475)	(100%)
Lain-lain Others	139,708	(1,346)	141,054	(10479.49%)
	1,718,247	1,458,149	260,098	17.84%
BEBAN OPERASIONAL LAINNYA/OTHER OPERATIONAL EXPENSES				
Beban umum dan administrasi General and administrative Expenses	(2,701,546)	(2,499,005)	(202,541)	8.10%
Beban tenaga kerja dan tunjangan Labor Expenses and Benefits	(2,922,119)	(2,639,268)	(282,851)	10.72%
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan – neto Kerugian Allowance For Impairment Losses On Financial and NonFinancial Assets - Net Losses	(626,103)	(142,226)	(483,877)	340.22%
Kerugian yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan – neto Unrealized Loss From Changes In Fair Value of Traded Securities - Net	(58,176)	-	(58,176)	100%
Pemulihan/(penyisihan) kerugian komitmen dan kontinjensi Recovery/(Provision) For Losses on Commitments and Contingencies	6,010	2,853	3,157	110.66%
Lain-lain Others	(718,225)	(465,641)	(252,584)	54.24%
	(7,020,159)	(5,743,287)	(1,276,872)	22.23%
LABA OPERASIONAL OPERATING PROFIT	2,598,615	2,212,126	386,489	17.47%
BEBAN NON-OPERASIONAL - NETO NON-OPERATING EXPENSES - NET	(11,033)	(44,098)	33,065	(74.98%)
LABA SEBELUM BEBAN PAJAK INCOME BEFORE TAX EXPENSES	2,587,582	2,168,028	419,554	19.35%
BEBAN PAJAK - NETO TAX EXPENSES - NET	(568,928)	(478,032)	(90,896)	19.01%
LABA TAHUN BERJALAN CURRENT YEAR PROFIT	2,018,654	1,689,996	328,658	19.45%
PENDAPATAN KOMPREHENSIF LAIN: OTHER COMPREHENSIVE INCOME:				
Akun yang tidak akan direklasifikasikan ke laba rugi Accounts That Will Not Be Reclassified to Profit or Loss	-	-	-	-
Pengukuran kembali atas program imbalan pasti Remeasurement of Defined Benefit Plans	(14,041)	56,551	(70,592)	(124.83%)
Revaluasi aset tetap Fixed Asset Revaluation	120,438	60,183	60,255	100.12%
Pajak penghasilan Income Tax	6,262	(15,958)	9,696	(60.75%)
Keuntungan (kerugian) dari perubahan nilai aset keuangan dalam kelompok tersedia untuk dijual Gain (Loss) from Changes in the Value of Marketable Securities - Available for Sale	(125,512)	118,449	(243,961)	(205.96%)
Penghasilan Komprehensif Lain Tahun Berjalan – Setelah Pajak Other Comprehensive Income for the Year - After Tax	(12,853)	219,225	(232,078)	(105.86%)
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN TOTAL COMPREHENSIVE INCOME FOR THE YEAR	2,005,801	1,909,221	96,580	5.06%

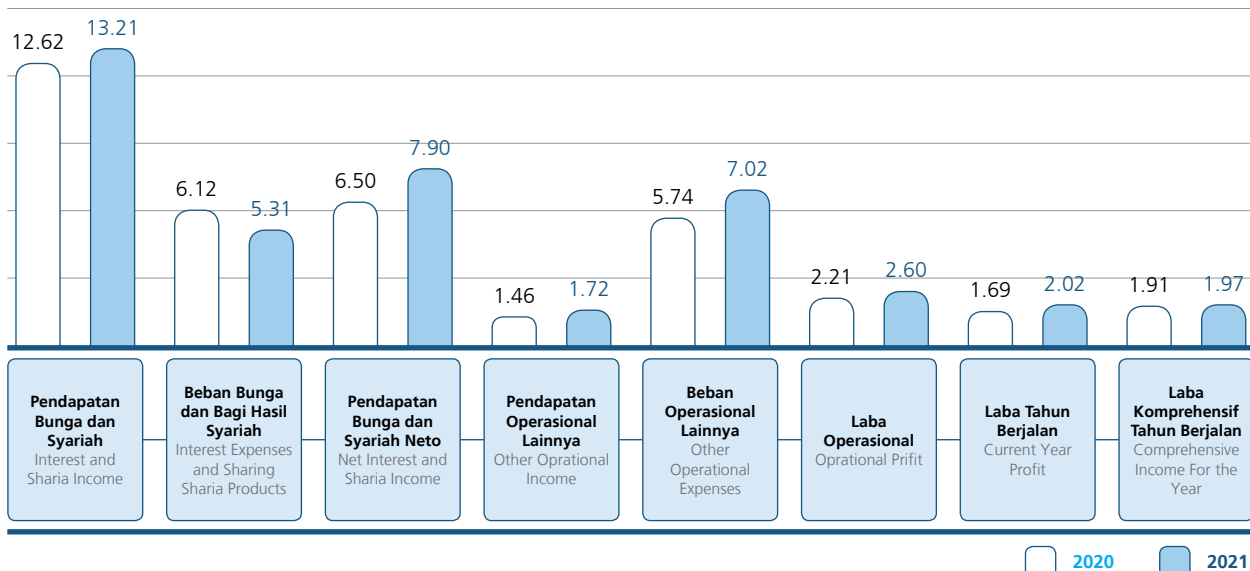


Uraian Description (1)	2021 (2)	2020 (3)	Pertumbuhan Growth	
			Rp/IDR (4) = (2)-(3)	% (5) = (4)/(3)
LABA TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA: PROFIT FOR THE YEAR ATTRIBUTABLE TO:				
Pemilik entitas induk Parent Entity	2,031,858	1,687,218	344,640	20.43%
Kepentingan non-pengendali Non-controlling Interests	(13,204)	2,778	(15,982)	(575.31%)
TOTAL TOTAL	2,018,654	1,689,996	328,658	19.45%
TOTAL LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA: TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE TO:				
Pemilik entitas induk Parent Entity	2,018,815	1,906,495	112,320	5.89%
Kepentingan non-pengendali Non-controlling Interests	(13,204)	2,726	(15,930)	(584.37%)
TOTAL TOTAL	2,005,801	1,909,221	96,580	5.06%
LABA PER SAHAM DASAR YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (NILAI PENUH) BASIC INCOME PER SHARE ATTRIBUTABLE TO OWNERS OF THE COMPANY (FULL VALUE)	206.52	171.49	35.03	20.42%

Grafik Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian

Graph of Consolidated Statements of Profit and Loss and Other Comprehensive Income

(dalam triliun Rupiah/in IDR trillion)



Pendapatan Bunga dan Syariah

Pendapatan bunga dan syariah tahun 2021 mencapai Rp13.214.443 juta meningkat 4,70% dibandingkan tahun 2020 yang mencapai Rp12.620.678 juta.

Tabel Pendapatan Bunga dan Syariah

Table of Interest and Sharia Income

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pendapatan bunga dan syariah Interest and Sharia Income	13,146,261	12,548,614	597,647	4.76%
Pendapatan provisi dan komisi pembiayaan syariah Sharia financing fee and commission income	68,182	72,064	(3,882)	(5.39%)
Pendapatan bunga dan syariah Interest and Sharia Income	13,214,443	12,620,678	593,765	4.70%

(dalam jutaan Rupiah/in IDR million)

Pendapatan Bunga dan Syariah

Pendapatan bunga dan syariah tahun 2021 mencapai Rp13.146.261 juta meningkat 4,76% dibandingkan tahun 2020 yang mencapai Rp12.548.614 juta. Peningkatan tersebut juga dipengaruhi oleh peningkatan beberapa pos pendapatan bunga dan syariah untuk penempatan pada bank Indonesia & bank lain sebesar 102,96% jika dibandingkan dengan tahun 2020. Hal ini sejalan juga dengan adanya kenaikan penempatan pada bank Indonesia dan bank lain pada tahun 2021.

Tabel Pendapatan Bunga dan Syariah

Table of Interest and Sharia Income

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah Indonesia IDR				
Kredit yang diberikan dan piutang Loans and receivables				
Kredit yang diberikan Loans given	10,604,799	10,402,798	202,001	1.94%
Penempatan pada Bank Indonesia dan bank lain Placements with Bank Indonesia and other banks	454,629	224,004	230,625	102.96%
Giro pada Bank Indonesia Current accounts with Bank Indonesia	31,972	11,784	20,188	171.32%

(dalam jutaan Rupiah/in IDR million)

Interest and Sharia Income

Interest and sharia income in 2021 reached IDR13,214,443 million, an increase of 4.70% compared to 2020 which reached IDR12,620,678 million.

Interest and Sharia Income

Interest and sharia income in 2021 reached IDR13,146,261 million, an increase 4.76% compared to 2020 which reached IDR12,548,614 million. This increase was also influenced by an increase in several interest income posts and sharia for placements with Indonesian banks & other banks by 102.96% compared to 2020. This was also in line with the increase in placements with Indonesian banks and other banks in 2021.



Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Giro pada bank lain Current accounts with other banks	1,027	1,316	(289)	(21.96%)
Wesel ekspor dan tagihan lainnya Export bills and other receivables	21,888	48,509	(26,621)	(54.88%)
Syariah Sharia				
Margin Margin	429,478	421,647	7,831	1.86%
Bagi Hasil Profit sharing	272,251	232,165	40,086	17.27%
Pendapatan Sewa Ijarah Ijarah Rental Income	18,828	15,575	3,253	20.89%
Lainnya Others	-	-	-	-
Nilai wajar melalui laba rugi Fair value through profit or loss				
Surat berharga Securities	11,076	41,154	(30,078)	(73.09%)
Dimiliki hingga jatuh tempo Held to maturity				
Surat berharga Securities	765,965	461,377	304,588	66.02%
Tersedia untuk dijual Available for sale				
Surat Berharga Securities	528,986	675,377	(146,391)	(21.68%)
Mata uang asing Foreign Currencies				
Kredit yang diberikan dan piutang Loans and receivables				
Kredit yang diberikan Dolar Amerika Serikat Loans granted United States Dollars	5,058	5,265	(207)	(3.95%)
Wesel ekspor dan tagihan lainnya Export bills and other receivables	130	108	22	20.37%
Penempatan pada Bank Indonesia dan bank lain Dolar Amerika Serikat Placements with Bank Indonesia and other banks in the United States Dollar	173	7,535	(7,362)	(97.70%)
Dimiliki hingga jatuh tempo Held to maturity				
Surat berharga Dolar Amerika Serikat United States Dollar securities	-	-	-	-
Lainnya Dolar Amerika Serikat Others United States Dollar	-	-	-	-
Total Pendapatan bunga dan syariah Total Interest and Sharia income	13,146,261	12,548,614	597,647	4.76%

Pendapatan Provisi dan Komisi Pembiayaan Syariah

Pendapatan provisi dan komisi pembiayaan syariah tahun 2021 mencapai Rp68.182 juta menurun 5,39% dibandingkan tahun 2020 yang mencapai Rp72.064 juta.

Sharia Financing Fees and Commission Income

Fees and commission income for sharia financing in 2021 reached IDR68,182 million, a decrease of 5.39% compared to 2020 which reached IDR72,064 million.

Tabel Pendapatan Provisi dan Komisi Pembiayaan Syariah

Table of Sharia Financing Fees and Commission Income

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pendapatan provisi dan komisi pembiayaan syariah Sharia Financing Fees and Commission Income	68,182	72,064	(3,882)	(5.39%)

Beban Bunga dan Bagi Hasil Syariah

Beban bunga dan bagi hasil syariah tahun 2021 mencapai (Rp5.313.916) menurun 13,22% dibandingkan tahun 2020 yang mencapai (Rp6.123.414) juta. Peningkatan tersebut karena adanya penambahan pada pos simpanan nasabah baik yang ditempatkan oleh pihak ketiga ataupun bank lain pada tahun 2021.

Interest Expense and Sharia Profit Sharing

Interest expense and sharia profit sharing in 2021 reached (IDR5,313,916) an decrease of 13.22% compared to 2020 which reached (IDR6,123,414) million. This increase was due to the addition of customer deposits, whether placed by third parties or other banks in 2021.

Tabel Beban Bunga dan Bagi Hasil Syariah

Table of Interest Expense and Sharia Profit Sharing

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Beban bunga dan bagi hasil syariah Interest Expense and Sharia Profit Sharing	(5,313,916)	(6,123,414)	(809,498)	(13.22%)

Pendapatan Bunga dan Syariah Neto

Pendapatan bunga dan syariah neto tahun 2021 mencapai Rp7.900.527 juta naik 21,60% dibandingkan tahun 2020 yang mencapai Rp6.497.264 juta.

Interest and Sharia Income – Net

Net interest and sharia income in 2021 reached IDR7,900,527 million, an increase of 21.60% compared to 2020 which reached IDR6,497,264 million.

Tabel Pendapatan Bunga dan Syariah Neto

Table of Interest and Sharia Income – Net

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pendapatan bunga dan syariah neto Interest and Sharia Income – Net	7,900,527	6,497,264	1,403,263	21.60%



Pendapatan Operasional Lainnya

Pendapatan operasional lainnya tahun 2021 mencapai Rp1.718.247 juta meningkat 17,84% dibandingkan tahun 2020 yang mencapai Rp1.458.149 juta. Peningkatan tersebut karena kenaikan provisi dan komisi selain dari kredit yang diberikan.

Tabel Pendapatan Operasional Lainnya

Table of Other Operating Income

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Provisi dan komisi selain dari kredit yang diberikan Fees and commissions other than the credit loans	802,774	641,022	161,752	25.23%
Penerimaan kembali kredit yang telah dihapus buku Receipt of back-written loans	391,947	247,051	144,896	58.65%
Keuntungan transaksi valuta asing - neto Gain on foreign exchange transactions - net	58,686	54,658	4,028	7.37%
Keuntungan dari penjualan surat berharga yang diperdagangkan - neto Profit from sale of traded securities - net	325,132	424,289	(99,157)	(23.37%)
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan - neto Unrealized gain from changes in fair value of marketable securities - net	-	92,475	(92,475)	(100.00%)
Lain-lain Others	139,708	(1,346)	141,054	(10,479.49%)
Pendapatan operasional lainnya Other Operating Income	1,718,247	1,458,149	260,098	17.84%

(dalam jutaan Rupiah/in IDR million)

Provisi dan Komisi Selain dari Kredit yang Diberikan

Provisi dan komisi selain dari kredit yang diberikan tahun 2021 mencapai Rp802.774 juta meningkat 25,23% dibandingkan tahun 2020 yang mencapai Rp641.022 juta. Peningkatan tersebut karena kenaikan provisi dan komisi dari mata uang Rupiah sebesar 26,29%.

Tabel Provisi dan Komisi Selain dari Kredit Yang Diberikan

Table of Fees and Commissions Other than Disbursed Loans

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Rupiah: Indonesia Rupiah:				
Provisi dan komisi Fees and commissions	775,575	614,132	161,443	26.29%

(dalam jutaan Rupiah/in IDR million)

Other Operating Income

Other operating income in 2021 reached IDR1,718,247 million, an increase of 17.84% compared to 2020 which reached IDR1,458,149 million. The increase was due to the increase in profit from the sale of traded securities – net.

Fees and Commissions other than Disbursed Loans

Fees and commissions other than disbursed loans in 2021 reached IDR802,774 million, an increase of 25.23% compared to 2020 which reached IDR641,022 million. The increase was due to an increase in fees and commissions from 26.29%.

Uraian Description (1)	2021 (2)	2020 (3)	Pertumbuhan Growth	
			Rp/IDR (4) = (2)-(3)	% (5) = (4)/(3)
Fee komitmen Commitment fee	25,163	25,400	(237)	(0.93%)
Mata uang asing: Foreign Currencies:				
Provisi dan komisi Fees and commissions	2,035	1,488	547	36.76%
Fee komitmen Commitment fee	1	2	(1)	(50.00%)
Provisi dan komisi selain dari kredit yang diberikan Fees and Commissions Other than Disbursed Loans	802,774	641,022	161,752	25.23%

Penerimaan Kembali Kredit yang Telah Dihapus Buku

Penerimaan kembali kredit yang telah dihapus buku tahun 2021 mencapai Rp391.947 juta meningkat 58,65% dibandingkan tahun 2020 yang mencapai Rp247.051 juta.

Recoveries From Written-off Loans

Recoveries of written-off loans in 2021 reached IDR391,947 million, a decrease of 58.65% compared to 2020 which reached IDR247,051 million.

Tabel Penerimaan Kembali Kredit Yang Telah Dihapus Buku

Table of Recoveries from Written-Off Loans

(dalam jutaan Rupiah/in IDR million)

Uraian Description (1)	2021 (2)	2020 (3)	Pertumbuhan Growth	
			Rp/IDR (4) = (2)-(3)	% (5) = (4)/(3)
Penerimaan kembali kredit yang telah dihapus buku Recoveries from Written-Off Loans	391,947	247,051	144,896	58.65%

Keuntungan Transaksi Valuta Asing – Neto

Keuntungan transaksi valuta asing - neto tahun 2021 mencapai Rp58.686 juta meningkat 7,37% dibandingkan tahun 2020 yang mencapai Rp54.658 juta.

Gain From Foreign Exchange Transactions - Net

Gain of foreign exchange transaction - net in 2021 reached IDR58,686 million, a increase of 7.37% compared to 2020 which reached IDR54,658 million.

Tabel Keuntungan Transaksi Valuta Asing - Neto

Table of Gain From Foreign Exchange Transactions - Net

(dalam jutaan Rupiah/in IDR million)

Uraian Description (1)	2021 (2)	2020 (3)	Pertumbuhan Growth	
			Rp/IDR (4) = (2)-(3)	% (5) = (4)/(3)
Keuntungan transaksi valuta asing - neto Gain From Foreign Exchange Transactions - Net	58,686	54,658	4,028	7.37%



Keuntungan dari Penjualan Surat Berharga yang Diperdagangkan – Neto

Keuntungan dari penjualan surat berharga yang diperdagangkan - neto tahun 2021 mencapai Rp325.132 juta menurun 23,37% dibandingkan tahun 2020 yang mencapai Rp424.289 juta.

Gain on Sale of Held-for-Trading Marketable Securities – Net

Gain from the sale of traded securities - net in 2021 reached IDR325,132 million, a decrease of 23.37% compared to 2020 which reached IDR424,289 million.

Tabel Keuntungan dari penjualan Surat Berharga Yang Diperdagangkan - Neto

Table of Gain On Sale of Held-for-Trading Marketable Securities – Net

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Keuntungan dari penjualan surat berharga yang diperdagangkan - neto Gain On Sale of Held-for-Trading Marketable Securities – Net	325,132	424,289	(99,157)	(23.37%)

Keuntungan yang Belum Direalisasi dari Perubahan Nilai Wajar Surat Berharga yang Diperdagangkan – Neto

Pada tahun 2021 tidak terdapat keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan – neto, menurun 100,00% dibandingkan dengan tahun 2020 yang sebesar Rp92.475 juta.

Unrealized Gain on Changes in Fair Value of Marketable Securities Held-for-Trading – Net

In 2021 there are no unrealized gains of changes in the fair value of the securities traded – net, decreased by 100.00% compared to 2020 which amounting to IDR92,475 million.

Tabel Keuntungan Yang Belum Direalisasi Dari Perubahan Nilai Wajar Surat Berharga Yang Diperdagangkan – Neto

Table of Unrealized Gain on Changes In Fair Value of Marketable Securities Held-For-Trading – Net

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan - neto Unrealized Gain on Changes In Fair Value of Marketable Securities Held-For-Trading – Net	-	92,475	(92,475)	(100,00%)

Lain-Lain

Lain-lain tahun 2021 mencapai Rp139.708 juta meningkat 10.479,49% dibandingkan tahun 2020 yang mencapai minus Rp1.346 juta.

Others

Others in 2021 reached IDR139,708 million, an increase of 10,479.49% compared to 2020 which reached minus IDR1,346 million.

Tabel Lain-lain

Table of Others

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Lain-lain Others	139,708	(1,346)	141,054	(10.479.49%)

Beban Operasional Lainnya

Beban operasional lainnya tahun 2021 mencapai Rp7.020.159 juta meningkat 22,23% dibandingkan tahun 2020 yang mencapai Rp5.743.287 juta.

Other Operating Expenses

Other operating expenses in 2021 reached IDR5,7,020,159 million, an increase of 22.23% compared to 2020 which reached IDR5,743,287 million.

Tabel Beban Operasional Lainnya

Table of Other Operating Expenses

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Beban umum dan administrasi General and administrative expenses	(2,701,546)	(2,499,005)	(202,541)	8.10%
Beban tenaga kerja dan tunjangan Employee salaries and benefits	(2,922,119)	(2,639,268)	(282,851)	10.72%
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan – neto Allowance for impairment losses on financial and non-financial assets - net	(626,103)	(142,226)	(483,877)	340.22%
Kerugian Loss				
Kerugian yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan – neto Unrealized loss from changes in fair value of traded securities - net	(58,176)	-	(58,176)	(100%)
Pemulihan/(penyisihan) kerugian komitmen dan kontinjensi Recovery/(provision) for losses on commitments and contingencies	6,010	2,853	3,157	110.66%
Lain-lain Others	(718,225)	(465,641)	(252,584)	54.24%
Beban operasional lainnya Other Operating Expenses	(7,020,159)	(5,743,287)	(1,276,872)	22.23%

Pemulihan/(Penyisihan) Kerugian Komitmen dan Kontinjensi

Pemulihan/(penyisihan) kerugian komitmen dan kontinjensi tahun 2021 mencapai Rp6.010 juta meningkat 110,66% dibandingkan tahun 2020 yang mencapai Rp2.853 juta.

Recovery/(Allowance) Losses on Commitments and Contingencies

Recovery/(allowance for) losses on commitments and contingencies in 2021 reached IDR6,010 million, an increase of 110.66% compared to 2020 which reached IDR2,853 million.

Tabel Pemulihan/(Penyisihan) Kerugian Komitmen dan Kontinjensi

Table of Recovery/(Allowance) Losses on Commitments and Contingencies

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pemulihan/(penyisihan) kerugian komitmen dan kontinjensi Recovery/(Allowance) Losses on Commitments and Contingencies	6,010	2,853	3,157	110.66%



Laba Operasional

Laba operasional tahun 2021 mencapai Rp2.598.615 juta meningkat 17,47% dibandingkan tahun 2020 yang mencapai Rp2.212.126 juta. Peningkatan tersebut sejalan dengan peningkatan pendapatan.

Tabel Laba Operasional

Table of Operational Profit

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pendapatan bunga dan syariah neto Interest income and net sharia	7,900,527	6,497,264	1,403,263	21.60%
Pendapatan operasional lainnya Other operating income	1,718,247	1,458,149	260,098	17.84%
Beban operasional lainnya Other operating expenses	(7,020,159)	(5,743,287)	(1,276,872)	22.23%
Laba operasional Operating income	2,598,615	2,212,126	386,489	17.47%

Operational Profit

Operational profit in 2021 reached IDR2,598,615 million, an increase of 17.47% compared to 2020 which reached IDR2,212,126 million. This increase was in line with the increase in income.

Beban Non-Operasional – Neto

Beban non-operasional – neto tahun 2021 mencapai Rp11.033 juta menurun 74,98% dibandingkan tahun 2020 yang mencapai Rp44.098 juta.

Tabel Beban Non-Operasional – Neto

Table of Non-Operating Expenses – Net

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pendapatan non-operasional Non-operating income	26,579	30,596	(4,017)	(13.13%)
Beban non-operasional Non-operating expenses	(37,612)	(74,694)	37,082	(49.65%)
Beban non-operasional - neto Non-Operating Expenses – Net	(11,033)	(44,098)	33,065	(74.98%)

Non-Operating Expenses – Net

Non-operating expenses – net in 2021 reached IDR11,033 million, a decrease of 74.98% compared to 2020 which reached IDR44,098 million.

Laba Sebelum Beban Pajak

Laba sebelum beban pajak tahun 2021 mencapai Rp2.587.582 juta meningkat 19,35% dibandingkan tahun 2020 yang mencapai Rp2.168.028 juta. Peningkatan tersebut sejalan dengan peningkatan laba operasional di tahun 2021.

Profit Before Tax Expense

Profit before tax expense in 2021 reached IDR2,587,582 million, an increase of 19.35% compared to 2020 which reached IDR2,168,028 million. This increase was in line with the increase in operating profit in 2021.

Tabel Laba Sebelum Beban Pajak

Table of Profit Before Tax Expense

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Laba operasional Operational Income	2,598,615	2,212,126	386,489	17.47%
Beban non-operasional - neto Non-operating expenses - net	(11,033)	(44,098)	33,065	(74.98%)
Laba sebelum beban pajak Profit Before Tax Expense	2,587,582	2,168,028	419,554	19.35%

Beban Pajak – Neto

Beban pajak – neto tahun 2021 mencapai (Rp568,928) juta meningkat 19,01% dibandingkan tahun 2020 yang mencapai Rp478,032 juta.

Tax Expenses – Net

Tax expense – net in 2021 reached (IDR568,928) million, an increase of 19.01% compared to 2020 which reached IDR478,032 million.

Tabel Beban Pajak – Neto

Table of Tax Expenses – Net

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Beban pajak - neto Tax Expenses – Net	(568,928)	(478,032)	(90,896)	19.01%

Laba Tahun Berjalan

Laba tahun berjalan tahun 2021 mencapai Rp2.018.654 juta meningkat 19,45% dibandingkan tahun 2020 yang mencapai Rp1.689.996 juta. Peningkatan tersebut karena kenaikan pendapatan bunga dan syariah sebesar 4,76%.

Current Year Profit

Current Year Profit in 2021 reached IDR2,018,654 million, an increase of 19.45% compared to 2020 which reached IDR1,689,996 million. The increase was due to an increase in interest and sharia income by 4.76%.

Tabel Laba Tahun Berjalan

Table of Current Year Profit

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Laba sebelum beban pajak Profit before tax expense	2,587,582	2,168,028	419,554	19.35%
Beban pajak - neto Tax expense - net	(568,928)	(478,032)	90,896	19.01%
Laba tahun berjalan Current Year Profit	2,018,654	1,689,996	328,658	19.45%



Adapun laba tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk tahun 2021 mencapai Rp2.031.858 juta meningkat 20,43% dibandingkan tahun 2020 yang mencapai Rp1.687.218 juta. Sedangkan laba tahun berjalan yang dapat diatribusikan kepada kepentingan non pengendali tahun 2021 mencapai minus Rp13.204 juta turun 575,31% dibandingkan tahun 2020 yang mencapai Rp2.778 juta.

The profit for the year attributable to owners of the parent entity in 2021 reached IDR2,031,858 million, an increase of 20.43% compared to 2020 which reached IDR1,687,218 million. Meanwhile, profit for the year attributable to non-controlling interests in 2021 reached minus IDR13,204 million, a decrease of 575.31% compared to 2020 which reached IDR2,778 million.

Tabel Laba Tahun Berjalan Yang Dapat Diatribusikan

Table of Attributable Profit for the Year Table

(dalam jutaan Rupiah/in IDR million)

Uraian Description (1)	2021 (2)	2020 (3)	Pertumbuhan Growth	
			Rp/IDR (4) = (2)-(3)	% (5) = (4)/(3)
Pemilik entitas induk Parent Entity	2,031,858	1,687,218	344,640	20.43%
Kepentingan non-pengendali Non-controlling interests	(13,204)	2,778	(15,982)	(575.31%)
Total	2,018,654	1,689,996	328,658	19.45%

Pendapatan Komprehensif Lain

Pendapatan komprehensif lain tahun 2021 sebesar minus Rp12.853 juta turun 105,86% dibandingkan tahun 2020 yang mencapai Rp219.225 juta. Penurunan tersebut dikarenakan penurunan atas pajak penghasilan sebesar 205,96%.

Other Comprehensive Income

Other comprehensive income in 2021 amounted to minus IDR12,853 million, a decrease of 105.86% compared to 2020 which reached IDR219,225 million. The decrease was due to a decrease in income tax of 205.96%.

Uraian Description (1)	2021 (2)	2020 (3)	Pertumbuhan Growth	
			Rp/IDR (4) = (2)-(3)	% (5) = (4)/(3)
Akun yang tidak akan direklasifikasi ke laba rugi Accounts that will not be reclassified to profit or loss	-	-	-	-
Pengukuran kembali atas program imbalan pasti Remeasurement of defined benefit plans	(14,041)	56,551	(70,592)	(124.83%)
Revaluasi aset tetap Fixed asset revaluation	120,438	60,183	60,255	100.12%
Keuntungan (kerugian) dari perubahan nilai aset keuangan dalam kelompok tersedia untuk dijual Gain (loss) from changes in the value of marketable securities - available for sale	6,262	(15,958)	9,696	(60.75%)
Pajak penghasilan income tax	(125,512)	118,449	(243,961)	(205.96%)
Penghasilan Komprehensif Lain Tahun Berjalan – Setelah Pajak Other Comprehensive Income for the Year - After Tax	(12,853)	219,225	(232,078)	(105.86%)

Laba Komprehensif Tahun Berjalan

Laba komprehensif tahun berjalan tahun 2021 mencapai Rp2.005.801 juta meningkat 5,06% dibandingkan tahun 2020 yang mencapai Rp1.909.221 juta. Hal tersebut karena meningkatnya laba setelah pajak untuk tahun berjalan.

Current Year Comprehensive Profit

Comprehensive income for the year 2021 reached IDR2,005,801 million, an increase of 5.06% compared to 2020 which reached IDR1,909,221 million. This was due to the increase in profit after tax for the current year.

Uraian Description (1)	2021 (2)	2020 (3)	Pertumbuhan Growth	
			Rp/IDR (4) = (2)-(3)	% (5) = (4)/(3)
Laba tahun berjalan Current Year Profit	2,018,654	1,689,996	328,658	19.45%
Penghasilan komprehensif lain tahun berjalan – setelah pajak Other comprehensive income for the year - after tax	(12,853)	219,225	(232,078)	(105.86%)
Total laba komprehensif tahun berjalan Total Current Year Comprehensive Profit	2,005,801	1,909,221	96,580	5.06%

Adapun laba komprehensif yang dapat diatribusikan kepada pemilik entitas induk tahun 2021 mencapai Rp2.018.815 juta naik 5,91% dibandingkan tahun 2020 yang mencapai Rp1.906.495 juta. Sedangkan laba komprehensif yang dapat diatribusikan kepada kepentingan non pengendali tahun 2021 mencapai minus Rp13.204 juta menurun 584,37% dibandingkan tahun 2020 yang mencapai Rp2.726 juta.

The comprehensive profit attributable to owners of the parent entity in 2021 reached IDR2,018,815 million, an increase of 5.91% compared to 2020 which reached IDR1,906,495 million. Meanwhile, comprehensive income attributable to non-controlling interests in 2021 reached minus IDR13,204 million, a decrease of 584.37% compared to 2020 which reached IDR2,726 million.

Tabel Laba Komprehensif Yang Dapat Diatribusikan

Table of Attributable Comprehensive Profit

(dalam jutaan Rupiah/in IDR million)

Uraian Description (1)	2021 (2)	2020 (3)	Pertumbuhan Growth	
			Rp/IDR (4) = (2)-(3)	% (5) = (4)/(3)
Pemilik entitas induk Parent Entity	2,018,815	1,906,495	112,320	58.91%
Kepentingan non-pengendali Non-controlling interests	(13,204)	2,726	(15,930)	(584.37%)
Total Total	2,005,801	1,909,221	96,580	5.06%

Laba Per Saham Dasar yang Dapat Diatribusikan Kepada Pemilik Entitas Induk (Nilai Penuh)

Laba per saham dasar yang dapat diatribusikan kepada pemilik entitas induk (nilai penuh) tahun 2021 mencapai Rp206,53 meningkat 20,42% dibandingkan tahun 2020 yang mencapai Rp171,49.

Basic Earnings Per Share Attributable to Owners of the Parent Entity (Full Amount)

Basic earnings per share attributable to owners of the parent entity (full amount) in 2021 reached IDR206.53, an increase of 20.42% compared to 2020 which reached IDR171.49.

Tabel Laba Per Saham Dasar Yang Dapat Diatribusikan Kepada Pemilik Entitas Induk (Nilai Penuh)

Table of Basic Earnings Per Share Attributable to Owners of the Parent Entity (Full Amount)

Uraian Description (1)	2021 (2)	2020 (3)	Pertumbuhan Growth	
			Rp/IDR (4) = (2)-(3)	% (5) = (4)/(3)
Laba Per Saham Dasar Yang Dapat Diatribusikan Kepada Pemilik Entitas Induk (Nilai Penuh) Basic Earnings Per Share Attributable to Owners of the Parent Entity (Full Amount)	206.52	171.49	35.03	20.42%



Laporan Arus Kas Konsolidasian

Statement of Consolidated Cash Flow

Tabel Laporan Arus Kas Konsolidasian

Table of Statement of Consolidated Cash Flow

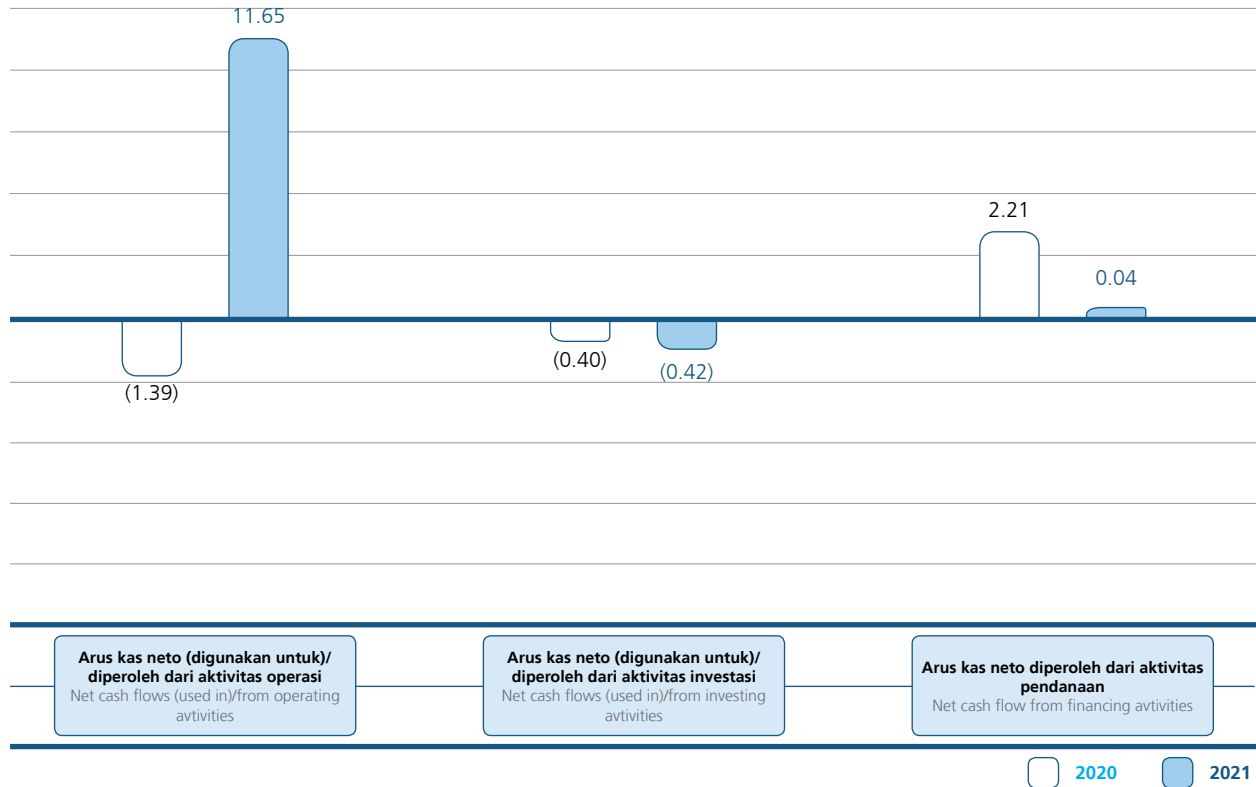
(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
ARUS KAS DARI AKTIVITAS OPERASI/CASH FLOWS FROM OPERATING ACTIVITIES				
Arus kas netto (digunakan untuk)/diperoleh dari aktivitas operasi Net cash flows (used in)/obtained from operating activities	11,649,347	(1,395,455)	13,044,802	(934.80%)
ARUS KAS DARI AKTIVITAS INVESTASI/CASH FLOWS FROM INVESTMENT ACTIVITIES				
Arus kas netto (digunakan untuk)/diperoleh dari aktivitas investasi Net cash flows (used for)/obtained from investing activities	(412,784)	(397,467)	(15,317)	3.85%
ARUS KAS DARI AKTIVITAS PENDANAAN/CASH FLOWS FROM FUNDING ACTIVITIES				
Arus kas netto diperoleh dari aktivitas pendanaan Net cash flows are obtained from financing activities	36,657	2,210,841	(2,174,184)	(98.34%)
KENAIKAN NETO KAS DAN SETARA KAS NET INCREASE IN CASH AND CASH EQUIVALENTS	11,273,220	417,919	10,855,301	2597.46%
KAS DAN SETARA KAS PADA AWAL TAHUN CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	18,435,881	17,963,304	472,577	2.63%
DAMPAK BERSIH PERUBAHAN NILAI TUKAR ATAS KAS DAN SETARA KAS NET IMPACT OF CHANGES IN EXCHANGE VALUE OF CASH AND CASH EQUIVALENTS	58,686	54,658	4,028	7.37%
KAS DAN SETARA KAS PADA AKHIR TAHUN CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	29,767,787	18,435,881	11,331,906	61.47%
Kas Dan Setara Kas Pada Akhir Tahun Terdiri Dari: Cash and Cash Equivalents at the End of the Year Consist of:				
Kas Cash	3,747,644	3,689,045	58,599	1.59%
Giro pada Bank Indonesia Current accounts with Bank Indonesia	11,900,072	8,046,403	3,853,669	47.89%
Giro pada bank lain Current accounts with other banks	2,691,297	881,541	1,809,756	205.29%
Penempatan pada Bank Indonesia dan bank lain - jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan Placements with Bank Indonesia and other banks - maturities of three months or less from the date of acquisition	11,428,774	5,818,892	5,609,882	96.41%
Total kas dan setara kas Total cash and cash equivalents	29,767,787	18,435,881	11,331,906	61.47%

Grafik Laporan Arus Kas Konsolidasian

Graph of Statement of Consolidated Cash Flow

(dalam triliun Rupiah/in IDR trillion)



Arus Kas dari Aktivitas Operasi

Arus kas neto diperoleh dari aktivitas operasi tahun 2021 mencapai Rp11.649.347 juta naik sebesar 934,80% dibandingkan arus kas digunakan tahun 2020 yang mencapai Rp1.395.455 juta. Peningkatan tersebut karena pelepasan efek yang janji di jual kembali.

Cash Flow From Operation Activity

Net cash flows obtained from operating activities in 2021 reached IDR11,649,347 million, an increase of 934.80% compared to cash flows used in 2020 which reached IDR1.395.455 million. The increase was due to the release of securities that were promised to be resold.

Tabel Arus Kas dari Aktivitas Operasi

Table of Cash Flow from Operation Activity

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Penerimaan bunga dan syariah, provisi dan komisi Interest and sharia receipts, fees and commissions	12,250,099	11,792,865	457,234	3.88%
Penerimaan pendapatan syariah Sharia income acceptance	728,020	685,256	42,764	6.24%
Pembayaran bunga Interest payment	(5,099,889)	(5,758,693)	658,804	(11.44%)
Pembayaran bagi hasil syariah Sharia profit sharing	(267,066)	(321,524)	54,458	(16.94%)



Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Pembayaran beban karyawan Payment of employee expenses	(2,938,850)	(2,628,233)	(300,627)	11.40%
Pembayaran beban umum dan administrasi Payment of general and administrative expenses	(2,701,546)	(2,213,202)	(488,344)	22.07%
Penerimaan dari pendapatan operasional lainnya Receipts from other operating income	1,590,352	1,186,017	404,335	34.09%
Penerimaan kredit yang telah dihapus buku Receipt of written-off credit	391,045	247,051	143,994	(58.29%)
Pembayaran beban lainnya Payment of other expenses	(360,694)	(633,522)	272,828	(43.06%)
Pembayaran pajak penghasilan Payment of income tax	(480,846)	(349,418)	(131,428)	37.61%
Penerimaan kas sebelum perubahan dalam aset dan liabilitas operasi Cash receipts before changes in operating assets and liabilities	2,713,506	2,006,597	706,909	35.23%
Penurunan (kenaikan) dalam aset operasi: Decrease (increase) in operating assets:				
Surat berharga Securities	(5,651,240)	(2,535,595)	(3,115,645)	(112.87%)
Efek-efek yang dibeli dengan janji dijual kembali Securities purchased under agreement to be resold	6,992,368	(6,959,155)	13,951,523	(200.48%)
Wesel ekspor dan tagihan lainnya Export bills and other receivables	359,306	167,664	191,642	114.30%
Penempatan pada Bank Indonesia dan bank lain Placements with Bank Indonesia and other banks	-	165,000	(165,000)	(100.00%)
Kredit yang diberikan dan pembiayaan dan piutang syariah Loans and sharia financing and receivables	(7,580,885)	(8,115,236)	534,351	(6.58%)
Tagihan Derivatif Derivative Receivables	(3,967)	-	(3,967)	(100.00%)
Tagihan Akseptasi Acceptance Charges	(109,595)	103,313	(212,908)	(206.08%)
Aset lain-lain Other assets	(440,086)	255,487	(695,673)	(272.25%)
Kenaikan (penurunan) dalam liabilitas operasi: Increase (decrease) in operating liabilities:				
Liabilitas segera Immediate Liabilities	(25,592)	13,232	(38,824)	(293.41%)
Simpanan: Deposits:				
Giro Current Account	4,328,524	(1,444,818)	5,773,342	(399.59%)
Tabungan Savings	2,453,277	1,746,837	706,440	40.44%
Deposito berjangka Time Deposit	8,384,627	16,805,465	(8,420,838)	(50.11%)
Simpanan dari bank lain Deposits from Other Banks	(237,607)	422,202	(659,809)	(156.28%)

Uraian Description (1)	2021 (2)	2020 (3)	Pertumbuhan Growth	
			Rp/IDR (4) = (2)-(3)	% (5) = (4)/(3)
Efek-efek yang dijual dengan janji dibeli kembali Securities purchased under agreement to be resold	-	(3,792,336)	3,792,336	(100.00%)
Liabilitas lain-lain Other Liabilities	370,851	117,113	253,738	216.66%
Liabilitas akseptasi Acceptances Payable	111,181	(103,282)	214,463	(207.65%)
Liabilitas Derivatif Derivative Liabilities	(10)	10	(20)	(200.00%)
Hutang pajak Tax payable	(15,311)	(247,953)	263,264	(106.17%)
Arus kas netto (digunakan untuk)/diperoleh dari aktivitas operasi Net cash flows (used in)/obtained from operating activities	11,649,347	(1,395,455)	13,044,802	(934.80%)

Arus Kas dari Aktivitas Investasi

Arus kas netto digunakan untuk aktivitas investasi tahun 2021 sebesar Rp412.784 juta naik sebesar 3,85% dibandingkan tahun 2020 yang mencapai Rp397,467 juta. Peningkatan tersebut terutama karena adanya naiknya pembelian aset tetap sebesar 3,52%.

Cash Flow from Investment Activity

Net cash flow used for investment activities in 2021 amounted to IDR412,784 million, an increase of 3.85% compared to 2020 which reached IDR397,467 million. The increase was mainly due to an increase in purchases of fixed assets by 3.52%.

Tabel Arus Kas dari Aktivitas Investasi

Table of Cash Flow from Investment Activity

(dalam jutaan Rupiah/in IDR million)

Uraian Description (1)	2021 (2)	2020 (3)	Pertumbuhan Growth	
			Rp/IDR (4) = (2)-(3)	% (5) = (4)/(3)
Penerimaan dividen kas Cash dividend received	6,074	7,137	(1,063)	14.89%
Pembelian aset tetap Purchase of fixed assets	(418,858)	(404,604)	(14,254)	(3.52)%
Arus kas netto (digunakan untuk)/diperoleh dari aktivitas investasi Net cash flows (used in)/obtained from operating activities	(412,784)	(397,467)	(15,317)	(3.85)%

Arus Kas dari Aktivitas Pendanaan

Arus kas netto diperoleh dari aktivitas pendanaan tahun 2021 mencapai Rp36.657 juta turun 98,33% dibandingkan tahun 2020 yang mencapai Rp2.201.310 juta. Penurunan tersebut karena turun nya penerimaan dari pinjaman yang diterima sebesar 68,80%.

Cash Flow from Funding Activities

The net cash flow obtained from financing activities in 2021 reached IDR36,657 million, a decrease of 98.33% compared to 2020 which reached ID2,201,310 million. The decrease was due to the decrease in receipts from loans received by 68.80%.



Tabel Arus Kas dari Aktivitas Pendanaan

Table of Cash Flow from Funding Activities

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021	2020	Pertumbuhan Growth	
			Rp/IDR	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Penerimaan dari pinjaman yang diterima Receipts from loans received	2,734,923	3,483,087	(748,164)	(21.48%)
Pembayaran pinjaman yang diterima Accepted loan payments	(1,873,613)	(974,331)	(899,282)	92.30%
Pembayaran dividen kas Payment of cash dividends	941,965	(925,044)	1,867,009	(201.83%)
Pembayaran liabilitas sewa Payment of lease obligations	(41,109)	(121,171)	80,062	(66.07%)
Penerimaan dari obligasi subordinasi Proceeds from subordinated bonds	1,000,000	1,000,000	-	0.00%
Pembayaran) penerimaan efek hutang yang diterbitkan (Payment) receipt of debt securities issued	(835,500)	(251,700)	(583,800)	231.94%
Biaya emisi obligasi Bond issuance costs	(6,079)	(9,531)	3,452	(36.22%)
Arus kas neto diperoleh dari aktivitas pendanaan Net cash flows are obtained from financing activities	36,657	2,201,310	(2,164,653)	(98.33%)

Kemampuan Membayar Utang dan Kolektibilitas Piutang

Kemampuan Membayar Utang

Kemampuan membayar utang tercermin dari likuiditas dan solvabilitas Bank. Berkenaan dengan obligasi yang diterbitkan, kemampuan membayar utang tercermin dari lancarnya pembayaran bunga dan pemeringkatan obligasi.

Kemampuan Membayar Utang Jangka Pendek (Likuiditas Bank)

Pada tahun 2021, rasio kredit terhadap dana pihak ketiga atau *Loan to Deposit Ratio* (LDR) sebesar 81,68 (*bank only*) mengalami penurunan sebesar 4,64% dibandingkan dengan LDR pada tahun 2020 yang sebesar 86,32% (*bank only*). Hal ini menunjukkan bahwa tingkat likuiditas Bank masih terjaga. Hal ini menunjukkan bahwa tingkat likuiditas Bank mengalami pengetatan. Meskipun demikian, LDR bank **bjb** tersebut masih di bawah rata-rata industri perbankan nasional atau dengan kata lain, likuiditas bank **bjb** di atas rata-rata industri perbankan dengan LDR yang tercatat sebesar 78,26% pada periode yang sama.

Kemampuan Membayar Utang Jangka Panjang (Solvabilitas Bank)

bank **bjb** mengukur solvabilitas melalui rasio permodalan bank. bank **bjb** memastikan kecukupan modal bank untuk dapat

Ability to Pay Debt and Collectibility in Receivables

Ability to Pay Debt

The ability to pay debt is reflected in the Bank's liquidity and solvency. With regard to bonds issued, the ability to pay debts is reflected in the smooth payment of interest and the ranking of bonds.

Ability to Pay Short Term (Liquidity Bank) Debt

In 2021, the Loan to Deposit Ratio (LDR) of 81.68 (bank only) decreased by 4.64% compared to LDR in 2020 which was 86.32% (bank only). This showed that the Bank's liquidity level was still maintained. This showed that the Bank's liquidity level was tightening. Even so, the LDR of bank **bjb** was still below the national banking industry average or in other words, bank **bjb** liquidity was above the banking industry average with an LDR of .78.26% in the same period.

Ability to Pay Long-Term Debt (Bank Solvability)

bank **bjb** measures solvency through bank capital ratios. bank **bjb** ensures the bank's capital adequacy to meet credit risk, market

memenuhi risiko kredit, risiko pasar dan risiko operasional yang tercermin dari Rasio Kecukupan Modal (*Capital Adequacy Ratio/ CAR*). CAR adalah rasio modal terhadap aset tertimbang menurut risiko (*Risk Weighted Assets/RWA*).

Pada tahun 2021, CAR Bank mencapai 17,89% (*bank only*), mengalami peningkatan jika dibandingkan dengan CAR tahun 2020 sebesar 17,31% (*bank only*), Sesuai dengan Peraturan Bank Indonesia (BI) berdasarkan POJK Nomor 11/POJK.03/2016 tanggal 29 Januari 2016 perihal Kewajiban Penyediaan Modal Minimum Bank Umum CAR minimum yang ditetapkan BI adalah sebesar 14%.

Dengan rasio CAR berada pada tingkat 17,89%, struktur permodalan bank **bjb** memiliki kapabilitas untuk mengimbangi risiko pasar, risiko kredit, dan risiko operasional di mana rasio tersebut lebih tinggi dari rasio kecukupan minimum BI dan struktur modal bank **bjb** sudah memenuhi Peraturan BI. Hal ini berarti bahwa bank **bjb** telah mengelola dengan baik modal Bank dan memiliki kecukupan modal untuk melindungi dari risiko solvabilitas.

Rasio Keuangan Lain

Rasio keuangan bank **bjb** di tahun 2021 tidak mengalami perubahan yang signifikan dibandingkan dengan tahun 2020. Rasio keuangan bank **bjb** disajikan pada tabel berikut. Adapun beberapa rasio yang terlihat membaik seperti NPL yang lebih rendah dari tahun lalu maupun ROA dan ROE yang mengalami peningkatan.

Tabel Rasio Keuangan (*Bank Only*)

Table of Financial Ratio (Bank Only)

Uraian Description	2021	2020
RASIO KINERJA/PERFORMANCE RATIO		
Kewajiban Penyediaan Modal Minimum (KPMM) Minimum Capital Adequacy Requirement (KPMM)	17.78%	17.31%
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif Problematic Earning Assets and Non-Earning Assets to Total Earning Assets and Non-Earning Assets	1.02	1.03%
Aset Produktif Bermasalah Terhadap Total Aset Produktif Non Performing Earning Assets Against Total Earning Assets	1.00	1.07%
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif Allowance for Impairment Losses (CKPN) on Financial Assets against Earning Assets	1.47	1.48%
NPL (Bank Saja)/NPL (Bank Only)		
NPL Gross NPL Gross	1.24	1.40
NPL Nett NPL Nett	0.41	0.40
Return on Asset (ROA) Return on Asset (ROA)	1.73	1.66
Return on Equity (ROE) Return on Equity (ROE)	19.01	16.96

risk and operational risk which is reflected in the Capital Adequacy Ratio (CAR). CAR is the ratio of capital to Risk Weighted Assets (RWA).

In 2021, the Bank's CAR reached 17.89% (bank only), an increase compared to the CAR in 2020 of 17.31% (bank only), In accordance with Bank Indonesia Regulation (BI) based on POJK Number 11/POJK.03/2016 dated January 29, 2016 concerning Minimum Capital Adequacy Requirement for Commercial Banks The minimum CAR set by BI was 14%.

With the CAR ratio at the level of 17.89%, bank **bjb**'s capital structure had the capability to balance market risk, credit risk and operational risk where the ratio was higher than BI's minimum adequacy ratio and bank **bjb**'s capital structure had complied with BI regulations. This meant that bank **bjb** had managed well the bank's capital and had sufficient capital to protect it from solvency risk.

Other Financial Ratios

bank **bjb** financial ratios in 2020 did not experience a significant change compared to 2019. bank **bjb** financial ratios are presented in the following table. There were several ratios that improved, such as lower NPL than last year as well as increasing ROA and ROE.



Uraian Description	2021	2020
Net Interest Margin (NIM) Net Interest Margin (NIM)	5.84	5.39
Biaya Operasional terhadap Pendapatan Operasional (BOPO) Operating Costs to Operating Income (BOPO)	81.94	83.95
Loan to Deposit Ratio (LDR) Loan to Deposit Ratio (LDR)	81.68	86.32
RASIO KEPATUHAN (COMPLIANCE)/COMPLIANCE RATIO (COMPLIANCE)		
Persentase Pelanggaran BMPK Percentage of LLL Violations		
Pihak Terkait Related parties	0	0
Pihak Tidak Terkait Unrelated Parties	0	0
Persentase Pelampauan BMPK Percentage of Exceeding the LLL		
Pihak Terkait Related parties	0	0
Pihak Tidak Terkait Unrelated Parties	0	0
Giro Wajib Minimum Statutory Reserve Requirement		
GWM Utama Rupiah Main Statutory Reserves in Rupiah	5.55	6.46
GWM Valuta Asing Main Statutory Reserves in Foreign Currency	4.24	4.22
Posisi Devisa Neto (PDN) secara keseluruhan Overall Net Open Position (NOP)	0.89	1.05

Kemampuan Membayar Utang dari Efek-Efek yang Diterbitkan

Kemampuan membayar utang juga dapat tercermin berdasarkan peringkat dari efek-efek yang diterbitkan Bank yaitu Obligasi. Efek-efek yang diterbitkan secara rutin dinilai oleh lembaga pemeringkatan guna mendukung kelayakan efek. Kualitas efek sangat ditentukan oleh kemampuan perusahaan penerbit efek dalam membayar efek nya pada saat jatuh tempo dan kemampuannya membayar bunga atau kupon selama jangka waktu penerbitan efek tersebut.

Ability to Pay Debt from Published Effects

The ability to pay debts can also be reflected based on the ranking of securities issued by the Bank, namely Bonds. Securities issued are routinely assessed by rating agencies to support the feasibility of securities. The quality of securities is largely determined by the ability of the securities issuer to pay for its securities when they are due and their ability to pay interest or coupons during the period of issuance of the securities.

Tabel Kemampuan Membayar Hutang dari Efek-Efek yang diterbitkan

Table of Ability to Pay Debt of Securities issued

Keterangan Description	Peringkat Rating	
	2021	2020
OBLIGASI/OBLIGASI		
Obligasi Subordinasi Berkelanjutan II bank bjb Tahap I Tahun 2020 Seri A Continuous Subordinated Bond II bank bjb Phase I Year 2020 Series A	¹⁰ A oleh Pefindo	¹⁰ A oleh Pefindo
Obligasi Subordinasi Berkelanjutan II bank bjb Tahap I Tahun 2020 Seri B Continuous Subordinated Bond II bank bjb Phase I Year 2020 Series	¹⁰ A oleh Pefindo	¹⁰ A oleh Pefindo

Keterangan Description	Peringkat Rating	
	2021	2020
Obligasi Subordinasi Berkelanjutan II bank bjb Tahap II Tahun 2020 Seri A Continuous Subordinated Bond II bank bjb Phase II Year 2020 Series A	IdA oleh Pefindo	IdA oleh Pefindo
Obligasi Subordinasi Berkelanjutan II bank bjb Tahap II Tahun 2020 Seri B Continuous Subordinated Bond II bank bjb Phase I Year 2020 Series B	IdA oleh Pefindo	IdA oleh Pefindo
Obligasi Subordinasi Berkelanjutan III bank bjb Tahap I Tahun 2021 Seri A Continuous Subordinated Bond III bank bjb Phase I 2021 Series A	IdA oleh Pefindo	-
Obligasi Subordinasi Berkelanjutan III bank bjb Tahap I Tahun 2021 Seri B Continuous Subordinated Bond III bank bjb Phase I 2021 Series A	IdA oleh Pefindo	-

Tabel Arti Peringkat

Table of Ranking Meaning

Lembaga Pemeringkat Rating Agency	Peringkat Rating	Arti Peringkat Meaning
Pefindo Rating Pefindo Rating	IdA	Obligor dengan peringkat IdA memiliki kapasitas yang kuat untuk memenuhi komitmen keuangan jangka panjangnya dibandingkan dengan obligor Indonesia lainnya. Namun, obligor agak lebih rentan terhadap kerugian pengaruh perubahan keadaan dan kondisi ekonomi dibandingkan obligor berperingkat lebih tinggi. An obligor rated IdA has a stronger capacity to meet its long-term financial commitments compared to other Indonesian obligors. However, obligors are somewhat more susceptible to loss from changes in economic conditions and conditions than obligors with higher ratings.

Kolektibilitas Piutang

Rasio kredit bermasalah dihitung sesuai dengan pedoman perhitungan rasio keuangan sebagaimana tercantum dalam Surat Edaran Bank Indonesia (SE-BI) No. 3/30/DPNP tanggal 14 Desember 2001 sebagaimana telah diubah dengan SE-BI No. 7/10/DPNP tanggal 31 Maret 2005 yang kemudian diubah melalui SE-BI No. 12/11/DPNP tanggal 31 Maret 2010 dan SE-BI No. 13/30/DPNP tanggal 16 Desember 2011.

Rincian kredit segmen konvensional yang diberikan berdasarkan kolektibilitas adalah sebagai berikut.

Receivable Collectibility

The ratio of problem loans is calculated in accordance with the financial ratio calculation guidelines as stated in Bank Indonesia Circular Letter (SE-BI) No. 3/30/DPNP dated 14 December 2001 as amended by SE-BI No. 7/10/DPNP dated March 31, 2005 which was later amended through SE-BI No. 12/11/DPNP dated March 31, 2010 and SEBI No. 13/30/DPNP on December 16, 2011.

Details of conventional segment loans provided based on collectability are as follows.

Tabel Rincian Kredit Segmen Konvensional Yang Diberikan Berdasarkan Kolektibilitas

Table of Conventional Segment Loans Details Given Based on Collectability

(dalam jutaan Rupiah/in IDR million)

Keterangan Description	31 Desember 2021 31 December 2021		31 Desember 2020 31 December 2020		Pertumbuhan Growth	
	Pokok Main	Cadangan Reserve	Pokok Main	Cadangan Reserve	Pokok Main	Cadangan Reserve
INDIVIDUAL/INDIVIDUAL						
Lancar Current	-	-	-	-	-	-
Dalam perhatian khusus Special Mention	-	-	-	-	-	-
Kurang lancar Substandard	167,160	93,736	392	392	166,768	93,344
Diragukan Doubtful	-	-	-	-	-	-



Keterangan Description	31 Desember 2021 31 December 2021		31 Desember 2020 31 December 2020		Pertumbuhan Growth	
	Pokok Main	Cadangan Reserve	Pokok Main	Cadangan Reserve	Pokok Main	Cadangan Reserve
Macet Loss	247,705	232,215	388,497	361,374	(140,792)	(129,159)
KOLEKTIF/COLLECTIVE						
Lancar Current	92,388,702	610,044	86,287,464	566,519	6,101,238	43,525
Dalam perhatian khusus Special Mention	2,156,497	382,942	1,873,706	292,418	282,791	90,524
Kurang lancar Substandard	61,961	16,861	34,809	19,306	27,152	(2,445)
Diragukan Doubtful	80,102	24,364	69,764	26,694	10,338	(2,330)
Macet Loss	710,919	449,210	796,302	488,967	(85,383)	(39,757)
Total Total	95,813,046	1,809,372	89,450,934	1,755,670	6,362,112	53,702

Tabel Kredit Yang Diberikan Berdasarkan Jangka Waktu Perjanjian Kredit

Table of Loans Provided Based on the Term of the Credit Agreement

(dalam jutaan Rupiah/in IDR million)

Keterangan Explanation	31 Desember 2021 31 December 2021		31 Desember 2020 31 December 2020	
	Jumlah Nosional Mata Uang Asing (angka penuh) Foreign Currency Notional Amount (full amount)	Ekuivalen Rupiah IDR Equivalent	Jumlah Nosional Mata Uang Asing (angka penuh) Foreign Currency Notional Amount (full amount)	Ekuivalen Rupiah IDR Equivalent
RUPIAH/INDONESIA RUPIAH				
≤ 1 tahun ≤ 1 year	-	11,106,742	-	8,169,177
> 1 - 5 tahun > 1 - 5 year	-	12,144,366	-	20,461,033
> 5 - 10 tahun > 5 - 10 year	-	22,126,320	-	24,780,845
> 10 tahun > 10 year	-	49,423,596	-	35,970,010
	-	94,801,024	-	89,381,065
DOLAR AMERIKA SERIKAT/UNITED STATES DOLLAR				
≤ 1 tahun ≤ 1 year	70,835,000	1,009,576	-	-
> 1 - 5 tahun > 1 - 5 year	171,648	2,446	171,648	2,412
> 5 - 10 tahun > 5 - 10 year	-	-	4,801,244	67,457
	-	1,012,022	-	69,869
Total Total	-	95,813,046	-	89,450,934
Cadangan kerugian penurunan nilai Allowance for impairment losses	-	(1,809,372)	-	(1,755,670)
Neto Net	-	94,003,674	-	87,695,264

Di sisi lain, uraian terkait kredit *non-performing* berdasarkan sektor ekonomi diuraikan sebagai berikut.

On the other hand, the description regarding nonperforming loans based on economic sector is described as follows.

Tabel Kredit Non Performing Berdasarkan Sektor Ekonomi

Table of Non Performing Credit by Economic Sector

(dalam jutaan Rupiah/in IDR million)

Keterangan Explanation	31 Desember 2021 31 December 2021		31 Desember 2020 31 December 2020		Pertumbuhan Growth	
	Kredit Non performing Non performing Credit	Cadangan Kerugian Penurunan Nilai Allowance for impairment losses	Kredit Non performing Non performing Credit	Cadangan Kerugian Penurunan Nilai Allowance for impairment losses	Kredit Non performing Non performing Credit	Cadangan Kerugian Penurunan Nilai Allowance for impairment losses
RUPIAH/INDONESIA RUPIAH						
Perdagangan Trading	227,079	135,626	200,805	123,413	26,274	12,213
Jasa dunia usaha Business services	16,465	16,403	64,986	51,818	(48,521)	(35,415)
Pertanian Agriculture	19,998	15,831	23,549	16,467	(3,551)	(636)
Industri Industry	35,192	31,610	41,882	30,360	(6,690)	1,250
Konstruksi Construction	309,372	275,265	349,811	306,901	(40,439)	(31,636)
Jasa-jasa sosial Social services	6,063	4,266	6,934	5,812	(871)	(1,546)
Pengangkutan dan pergudangan Transport and warehousing	320	122	67	30	253	92
Pertambangan Mining	7,633	6,538	127,747	125,979	(120,114)	(119,441)
Lain Others	636,515	323,079	471,571	233,541	164,944	89,538
DOLAR AMERIKA SERIKAT/UNITED STATES DOLLAR						
Industri Industry	2,446	2,447	2,412	2,412	34	35
Perdagangan Trading						
Lain-lain Others						
Total Total	1,261,083	811,187	1,289,764	896,733	(28,681)	(85,546)

Rasio kredit yang diberikan *non-performing* - kotor terhadap total kredit yang diberikan adalah 1,23% dan 1,40% masing-masing pada tanggal 31 Desember 2021 dan 2020. Rasio kredit yang diberikan *non-performing* - bersih terhadap total kredit yang diberikan adalah 0,40% dan 0,40% masing-masing pada tanggal 31 Desember 2021 dan 2020.

The ratio of non-performing loans - gross to total loans disbursed was 1.23% and 1.40% as of December 31, 2021 and 2020. The ratio of non-performing loans - net to total loans was 0.40% and 0.40% as of December 31, 2021 and 2020, respectively.

Di sisi lain, pembiayaan dengan prinsip syariah seluruhnya diberikan dalam mata uang rupiah. Adapun rincian pembiayaan segmen *syariah* yang diberikan berdasarkan jenis kolektibilitas diuraikan ke dalam tabel sebagai berikut.

On the other hand, all financing with sharia principles was provided in rupiah. The details of the sharia segment financing provided based on the type of collectibility are described in the table as follows.



Tabel Pembiayaan Syariah Berdasarkan Jenis Kolektibilitas

Table of Sharia Financing by Collectability Type

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021					
	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang lancar Substandard	Diragukan Doubtful	Macet Loss	Total Total
PIHAK KETIGA/THIRD PARTY						
Konsumsi Consumption	4,275,956	67,331	6,371	2,345	53,513	4,405,516
Modal kerja Working Capital	682,886	58,816	4,5545	59,032	70,572	875,851
Investasi Investment	1,077,077	37,059	65	1,753	21,548	1,137,502
Sindikasi Syndication	-	-	-	-	-	-
Karyawan Employees	-	-	-	-	-	-
Total Total	6,035,919	163,206	10,981	63,130	145,633	6,418.869
Cadangan kerugian penurunan nilai Allowance for impairment losses	(20,377)	(19,293)	(803)	(575)	(88,300)	(129,348)
Neto Net	6,015,542	143,913	10,178	62,555	57,333	6,289,521

Uraian Description	2021					
	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang lancar Substandard	Diragukan Doubtful	Macet Loss	Total Total
PIHAK KETIGA/THIRD PARTY						
Konsumsi Consumption	3,439,993	97,750	14,478	5,957	86,142	3,644,320
Modal kerja Working Capital	1,130,091	66,551	61,714	19,984	40,915	1,319,255
Investasi Investment	480,788	6,352	38,838	309	36,249	562,536
Sindikasi Syndication	147,909					147,909
Karyawan Employees	87,489					87,489
Total Total	5,286,270	170,653	115,030	26,250	163,306	5,761,509
Cadangan kerugian penurunan nilai Allowance for impairment losses	(15,976)	(1,425)	(18,689)	(13,208)	(107,795)	(157,093)
Neto Net	5,270,294	169,228	96,341	13,042	55,511	5,604,416

Tabel Pembiayaan Syariah Berdasarkan Jangka Waktu Perjanjian Kredit

Table of Sharia Financing Based on the Credit Agreement Period

Uraian Description	31 Desember 2021 31 December 2021	31 Desember 2020 31 December 2020	Pertumbuhan Growth
Rupiah Indonesia Rupiah			
≤ 1 tahun ≤ 1 year	872,326	283,425	588,901
> 1 - 5 tahun > 1 - 5 year	1,613,319	820,365	792,954
> 5 - 10 tahun > 5 - 10 year	1,977,635	1,765,103	212,532
> 10 tahun > 10 year	1,955,589	2,892,616	(937,027)
Total Total	6,418,869	5,761,509	657,360
Cadangan kerugian penurunan nilai Allowance for impairment losses	(129,348)	(157,093)	27,745
Neto Net	6,289,521	5,604,416	685,105

Tabel Pembiayaan Syariah Non Performing Berdasarkan Sektor Ekonomi

Table of Non Performing Sharia Financing by Economic Sector

Keterangan Keterangan	31 Desember 2020 31 December 2020		31 Desember 2020 31 December 2020		Pertumbuhan Growth	
	Pembiayaan Non performing Non- Performing Financing	Cadangan Kerugian Penurunan Nilai Allowance For Impairment Losses	Pembiayaan Non performing Non- Performing Financing	Cadangan Kerugian Penurunan Nilai Allowance For Impairment Losses	Pembiayaan Non performing Non- Performing Financing	Cadangan Kerugian Penurunan Nilai Allowance For Impairment Losses
Pengangkutan dan pergudangan Transport and warehousing	297	180	1,152	(529)	(855)	990
Industri Industry	3,839	1,275	5,428	(2,489)	(1,589)	3,340
Perdagangan Trading	9,770	4,953	14,200	(6,513)	(4,430)	8,887
Konstruksi Construction	53,363	24,203	50,432	(23,129)	2,931	21,416
Jasa dunia usaha Business Service	61,511	2,170	84,401	(38,709)	(22,890)	50,954
Jasa-jasa sosial Social Services	7,968	1,753	7,282	(3,340)	686	2,950
Pertambangan Mining						
Pertanian Agriculture	4,321	2,902	4,987	(2,287)	(666)	2,637
Listrik, gas dan air Electricity, gas and water	10	8	56,069	(25,715)	(56,059)	56,064
Lain-lain Others	78,666	52,233	80,635	(36,981)	(1,969)	37,861
Total Total	219,745	100,258	304,586	(139,692)	(84,841)	185,099



Pada tanggal 31 Desember 2021 dan 2020, rasio pembiayaan syariaah *non-performing*-kotor terhadap jumlah pembiayaan syariaah masing-masing sebesar 3,42% dan 5,29%. Sedangkan rasio pembiayaan syariaah *non-performing*-neto terhadap jumlah pembiayaan syariaah pada tanggal 31 Desember 2021 dan 2020, masing-masing sebesar 2,10% dan 2,86%.

As of December 31, 2021 and 2020, the ratio of non-performing-gross sharia financing to total sharia financing was 3.42% and 5.29%, respectively. Meanwhile, the ratio of non-performing-net sharia financing to total sharia financing as of 31 December 2021 and 2020, 2.10% and 2.86% respectively.

Suku Bunga Dasar Kredit

Suku Bunga Dasar Kredit (SBDK) digunakan sebagai dasar penetapan suku bunga kredit yang akan dikenakan oleh Bank kepada nasabah. SBDK belum memperhitungkan komponen estimasi premi risiko yang besarnya tergantung dari penilaian Bank terhadap risiko masing-masing debitur atau kelompok debitur. Dengan demikian, besarnya suku bunga kredit yang dikenakan kepada debitur belum tentu sama dengan SBDK. Dalam Kredit konsumsi non KPR tidak termasuk penyaluran dana melalui kartu kredit dan kredit tanpa agunan (KTA).

Interest Rate on Credit

The Prime Lending Rate (SBDK) was used as the basis for determining the loan interest rate that the Bank will charge to customers. Prime Lending Rate did not take into account the risk premium estimation component, the amount of which depends on the Bank's assessment of the risk of each debtor or group of debtors. Thus, the amount of credit interest rates charged to borrowers was not necessarily the same as the prime lending rate. In non-KPR consumption credit, it did not include disbursement of funds through credit cards and unsecured credit (KTA).

Tabel Suku Bunga Dasar Kredit (Prime Lending Rate) bank bjb Tanggal 31 Desember 2021

Table of bank **bjb** Prime Lending Rate on 31 December 2021

Suku Bunga Dasar Kredit (Prime Lending Rate) (Prime Lending Rate)				
Berdasarkan Segmen Bisnis Based on Business Segments				
Kredit Korporasi Corporate Credit	Kredit Retail Retail Credit	Kredit Mikro Mikro Credit	Kredit Konsumsi Consumption Credit	
			KPR KPR	Non KPR Non KPR
5.98%	7.75%	11.88%	8.10%	8.06%

Informasi SBDK yang berlaku setiap saat dapat dilihat pada publikasi di setiap kantor bank **bjb** dan/atau *website* bank **bjb** (www.bankbjb.co.id). Tingkat suku bunga yang disajikan adalah efektif p.a.

Information on prime lending rates can be seen at any time in publications in each bank **bjb** office and/or bank **bjb** website (www.bankbjb.co.id). The interest rates presented are effective p.a.

Suku Bunga Dana

Informasi suku bunga tabungan, deposito dan giro bank **bjb** per Desember 2021 disajikan sebagai berikut:

Fund Interest Rate

Information on interest rates for bank **bjb** savings, time deposits and current accounts as of December 2021 is presented as follows:

Tabel Suku Bunga Tabungan

Table of Savings interest rate

Jenis Tabungan dan Tiering Types of Savings and Tiering	Suku Bunga Interest Rate
TABUNGANKU/TABUNGANKU	
Saldo < Rp500.000 Balance < IDR500,000	0.00%
Rp500.000 ≤ Saldo < Rp1.000.000 IDR500,000 ≤ Balance < IDR1,000,000	0.25%
Saldo ≥ Rp1.000.000 Balance ≥ IDR1,000,000	1.00%

Jenis Tabungan dan Tiering Types of Savings and Tiering	Suku Bunga Interest Rate
SIMPEDA/SIMPEDA	
Tiering 0% - 1,50% Tiering 0% - 1.50%	
Saldo < Rp500.000 Balance < IDR500,000	0.00%
Rp500.000 ≤ Saldo < Rp5.000.000 IDR500,000 ≤ Balance < IDR5,000,000	0.50%
Rp5.000.000 ≤ Saldo < Rp50.000.000 IDR5,000,000 ≤ Balance < IDR50,000,000	1.00%
Saldo ≥ Rp50.000.000 Balance ≥ IDR50,000,000	1.50%

*) Bunga dihitung berdasarkan saldo harian
*) Interest was calculated based on daily balance

Tabel Suku Bunga bjb Deposito

Table of Interest Rate bjb Deposit

bjb Deposito Berjangka bjb Time Deposit					
Tiering Tiering	Jangka Waktu 01 Period of Time 01	Jangka Waktu 03 Period of Time 03	Jangka Waktu 06 Period of Time 06	Jangka Waktu 12 Period of Time 12	Jangka Waktu 24 Period of Time 24
< Rp100 juta < IDR100 million	2.80%	2.85%	2.95%	2.95%	2.95%
≥ Rp100 juta - < Rp500 juta ≥ IDR100 million - < IDR500 million	2.80%	2.85%	2.95%	2.95%	2.95%
Rp500 juta - < Rp2 miliar IDR500 million - < IDR2 billion	2.80%	2.90%	2.95%	3.15%	3.15%
≥ Rp2 miliar ≥ IDR2 billion	2.80%	2.90%	2.95%	3.15%	3.15%

Tabel Suku Bunga Deposito Suka-suka

Table of Suka-suka Deposit Interest Rate

Deposito Suka-suka Suka-suka Deposit				
Tiering Tiering	Jangka Waktu 01 Period of Time 01	Jangka Waktu 03 Period of Time 03	Jangka Waktu 06 Period of Time 06	Jangka Waktu 12 Period of Time 12
Minimal Rp10 juta Minimum IDR10 million	3.25%	3.50%	3.50%	3.50%

Tabel Suku Bunga Giro

Table of Current Account Interest Rate

Jenis Giro dan Tiering Type of Current Account and Tiering	Suku Bunga Interest Rate
BJB GIRO PERORANGAN/BJB INDIVIDUAL CURRENT ACCOUNT	
bjb Giro Umum bjb General Current Account	
Saldo < Rp5.000.000 Balance < IDR5,000,000	0.00%
Rp5.000.000 ≤ Saldo < Rp50.000.000 IDR5,000,000 ≤ Balance < IDR50,000,000	0.50%



Jenis Giro dan Tiering Type of Current Account and Tiering	Suku Bunga Interest Rate
Rp50.000.000 ≤ Saldo < Rp500.000.000 IDR50,000,000 ≤ Balance < IDR500,000,000	1.00%
Rp500.000.000 ≤ Saldo < Rp1.000.000.000 IDR500,000,000 ≤ Balance < IDR1,000,000,000	1.25%
Saldo ≥ Rp1.000.000.000 Balance ≥ IDR1,000,000,000	1.50%
bjb Giro Kasda bjb Cashier's Current Account	
Saldo < Rp5.000.000 Balance < IDR5,000,000	0.00%
Saldo ≥ Rp50.000.000 Balance ≥ IDR50,000,000	0.00%
bjb Giro Bendahara bjb Treasurer's Current Account	
Saldo < Rp5.000.000 Balance < IDR5,000,000	0.00%
Rp5.000.000 ≤ Saldo < Rp25.000.000 IDR5,000,000 ≤ Balance < IDR25,000,000	0.50%
Rp25.000.000 ≤ Saldo < Rp100.000.000 IDR25,000,000 ≤ Balance < IDR100,000,000	1.00%
Saldo ≥ Rp50.000.000 Balance ≥ IDR50,000,000	1.50%
bjb Giro bank lain bjb Other bank current accounts	

Kualitas Aset Produktif

Total aset produktif tahun 2021 mencapai Rp131.064.499 juta, meningkat dibandingkan dengan tahun 2020 yang mencapai Rp126.637.346 juta. Komposisi tahun 2021 yang termasuk dalam kategori lancar sebesar Rp127.313.285 juta, dalam perhatian khusus sebesar Rp2.372.797 juta, kurang lancar sebesar Rp257.684 juta, diragukan sebesar Rp70.877 juta dan macet sebesar Rp996.183 juta.

Tabel Kualitas Aset Produktif

Table of Productive Asset Quality

No	POS-POS POST	INDIVIDUAL INDIVIDUAL			
		31 Desember 2021 31 December 2021			
		Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful
I	PIHAK TERKAIT/RELATED PARTIES				
1	Penempatan pada bank lain Placements with other banks				
a.	Rupiah IDR	298	-	-	-
b.	Valuta asing Foreign Exchange	-	-	-	-

Jenis Giro dan Tiering Type of Current Account and Tiering	Suku Bunga Interest Rate
Saldo < Rp10.000.000 Balance < IDR10,000,000	0.00%
Rp10.000.000 ≤ Saldo < Rp50.000.000 IDR10,000,000 ≤ Balance < IDR50,000,000	0.25%
Saldo ≥ Rp50.000.000 Balance ≥ IDR50,000,000	0.50%
BJB GIRO VALAS/BJB FOREX CURRENT ACCOUNT	
bjb Giro Valas USD bjb USD Forex Current Account	
Saldo < USD1.000 Balance < USD1,000	0.00%
USD1.000 ≤ Saldo < USD100.000 USD1,000 ≤ Balance < USD100,000	0.10%
Saldo ≥ USD 100.000 Balance ≥ USD 100,000	0.25%
bjb Giro Valas Valas bjb Forex Current Account	
SGD	0.15%
NY	0.10%
EURO	0.10%
EURO	0.10%
AUD	0.00%

Productive Asset Quality

Total productive assets in 2021 reached IDR131,064,499 million, an increase compared to 2020 which reached IDR126,637,346 million. The composition for 2021 which was included in the current category was IDR127,313,285 million; in special mention was IDR2,372,797 million; substandard was IDR257,684 million; doubtful was IDR70,877 million and, loss was IDR996,183 million.

(dalam jutaan Rupiah/in IDR million)

	INDIVIDUAL INDIVIDUAL							
	31 Desember 2021 31 December 2021		31 Desember 2020 31 December 2020					
	Macet Loss	Jumlah Total	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	Macet Loss	Jumlah Total
	-	298	250,297	-	-	-	-	250,297
	-	-	-	-	-	-	-	-



No	POS-POS POST	INDIVIDUAL INDIVIDUAL			
		31 Desember 2021 31 December 2021			
		Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful
2	Tagihan <i>spot</i> dan derivatif/ <i>forward</i> Spot and derivatives/ <i>forward</i> receivables				
a.	Rupiah IDR	-	-	-	-
b.	Valuta asing Foreign Exchange	-	-	-	-
3	Surat berharga yang dimiliki Securities owned				
a.	Rupiah IDR	-	-	-	-
b.	Valuta asing Foreign Exchange	-	-	-	-
4	Surat Berharga yang dijual dengan janji dibeli kembali (<i>Repo</i>) Claims on securities purchased under agreement to resell (<i>Repo</i>)				
a.	Rupiah IDR	-	-	-	-
b.	Valuta asing Foreign Exchange	-	-	-	-
5	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (<i>Reverse Repo</i>) Claims on securities purchased under agreement to resell (<i>Reverse Repo</i>)				
a.	Rupiah IDR	-	-	-	-
b.	Valuta asing Foreign Exchange	-	-	-	-
6	Tagihan akseptasi Acceptance claims	-	-	-	-
7	Kredit yang diberikan dan pembiayaan yang diberikan Loans given and financing provided				
a.	Debitur Usaha Mikro, Kecil dan Menengah (UMKM) Micro, Small and Medium Enterprises (MSME) Debtors				
	Rupiah IDR	174,259	-	-	-
	Valuta asing Foreign Exchange	-	-	-	-
b.	Bukan debitur UMKM Not a MSME debtor				
i.	Rupiah i. IDR	103,696	-	-	-

	INDIVIDUAL INDIVIDUAL							
	31 Desember 2021 31 December 2021		31 Desember 2020 31 December 2020					
	Macet Loss	Jumlah Total	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	Macet Loss	Jumlah Total
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	174,259	164,089	-	-	-	-	164,089
	-	-	-	-	-	-	-	-
	-	103,696	147,489	-	-	-	-	147,489



No	POS-POS POST	INDIVIDUAL INDIVIDUAL			
		31 Desember 2021 31 December 2021			
		Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful
	ii. Valuta asing ii. Foreign Exchange	-	-	-	-
c.	Kredit yang direstrukturisasi **) Restructured Credit **)				
	i. Rupiah i. IDR	84,049	-	-	-
	ii. Valuta asing ii. Foreign Exchange	-	-	-	-
8	Penyertaan modal Equity capital	1,892,635.00	-	4,076	-
9	Tagihan Lainnya Other Receivables	z	-	-	-
10	Komitmen dan kontinjensi Commitments and contingencies				
	a. Rupiah IDR	6,444	-	-	-
	b. Valuta asing Foreign Exchange	-	-	-	-
	TOTAL TOTAL	2,261,381	-	4,076	-
II PIHAK TIDAK TERKAIT/NON RELATED PARTIES					
1	Penempatan pada bank lain Placements with other banks				
	a. Rupiah IDR	4,466,626	-	-	-
	b. Valuta asing Foreign Exchange	2,382,917	-	-	-
2	Tagihan spot dan derivatif/forward Spot and derivatives/forward receivables				
	a. Rupiah IDR	3,967	-	-	-
	b. Valuta asing Foreign Exchange	-	-	-	-
3	Surat berharga yang dimiliki Securities owned				
	a. Rupiah IDR	13,559,044	-	-	-
	b. Valuta asing Foreign Exchange	1,085,705	-	-	-

	INDIVIDUAL INDIVIDUAL							
	31 Desember 2021 31 December 2021		31 Desember 2020 31 December 2020					
	Macet Loss	Jumlah Total	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	Macet Loss	Jumlah Total
	-	-	-	-	-	-	-	-
	-	84,049	95,857	-	-	-	-	95,857
	-	-	-	-	-	-	-	-
	990	1,897,701	1,848,078	-	-	-	-	1,848,078
	-	-	-	-	-	-	-	-
	-	6,444	58,947	-	-	-	-	58,947
	-	-	-	-	-	-	-	-
	990	2,266,447	2,564,757	-	-	-	-	2,564,757
	-	4,466,626	2,222,033	-	-	-	-	2,222,033
	66	2,382,983	644,523	-	-	-	71	644,594
	-	3,967	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	13,559,044	13,155,552	-	21,071	-	-	13,176,623
	-	1,085,705	92,635	-	-	-	-	92,635



No	POS-POS POST	INDIVIDUAL INDIVIDUAL			
		31 Desember 2021 31 December 2021			
		Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful
4	Surat Berharga yang dijual dengan janji dibeli kembali (<i>Repo</i>) Claims on securities purchased under agreement to resell (<i>Repo</i>)				
a.	Rupiah IDR	-	-	-	-
b.	Valuta asing Foreign Exchange	-	-	-	-
5	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (<i>Reverse Repo</i>) Claims on securities purchased under agreement to resell (<i>Reverse Repo</i>)				
a.	Rupiah IDR	3,129,032	-	-	-
b.	Valuta asing Foreign Exchange	-	-	-	-
6	Tagihan akseptasi Acceptance claims	163,983.00	-	-	-
7	Kredit yang diberikan dan pembiayaan yang diberikan Loans given and financing provided				
a.	Debitur Usaha Mikro, Kecil dan Menengah (UMKM) Micro, Small and Medium Enterprises (MSME) Debtors				
	Rupiah IDR	8,348,738	148,309	22,167	12,305
	Valuta asing Foreign Exchange				
b.	Bukan debitur UMKM Not a MSME debtor				
i.	Rupiah i. IDR	82,506,029	1,964,325	180,912	44,896
ii.	Valuta asing ii. Foreign Exchange	1,009,576	-	-	-
c.	Kredit yang direstrukturisasi **) Restructured Credit **)				
i.	Rupiah i. IDR	3,341,479	246,808	49,023	13,676
ii.	Valuta asing ii. Foreign Exchange				
8	Penyertaan modal Equity capital	-	-	-	-

	INDIVIDUAL INDIVIDUAL							
	31 Desember 2021 31 December 2021		31 Desember 2020 31 December 2020					
	Macet Loss	Jumlah Total	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	Macet Loss	Jumlah Total
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	3,129,032	10,121,400	-	-	-	-	10,121,400
	-	-	-	-	-	-	-	-
	-	163,983	52,802	-	-	-	-	52,802
	540,543	9,072,062	7,462,256	199,810	19,477	13,189	601,541	8,296,273
			-	-	-	-	2,412	2,412
	384,911	85,081,07	78,194,548	1,616,241	12,823	38,364	555,886	80,417,862
	-	1,009,576	67,457	-	-	-	-	67,457
	65,936	3,716,922	2,291,053	264,268	1,449	2,312	45,218	2,604,300
			503,101	6,645	-	-	1,703	511,449
	-	-	34,327	-	6,806	-	990	42,123



No	POS-POS POST	INDIVIDUAL INDIVIDUAL			
		31 Desember 2021 31 December 2021			
		Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful
9	Tagihan Lainnya Other Receivables	-	-	-	-
10	Komitmen dan kontinjensi Commitments and contingencies				
a.	Rupiah IDR	5,049,512	13,355	1,506	-
b.	Valuta asing Foreign Exchange	5,296	-	-	-
TOTAL TOTAL		125,051,904	2,372,797	253,608	70,877
III INFORMASI LAIN/OTHER INFORMATION					
1	Total aset bank yang dijaminkan: Total pledged bank assets:				
a.	Pada Bank Indonesia At Bank Indonesia	-	-	-	-
b.	Pada pihak lain On the other party	-	-	-	-
2	Agunan yang diambil alih Foreclosed collateral	-	-	-	-
TOTAL INFORMASI LAIN TOTAL OTHER INFORMATION		-	-	-	-
TOTAL TOTAL		127,313,285	2,372,797	257,684	70,877

Struktur Permodalan

Kebijakan Manajemen dan Dasar Pemilihan Kebijakan Manajemen atas Struktur Modal

Kebijakan terhadap struktur modal yaitu cadangan dari laba yaitu sebesar 55% dan direncanakan melakukan penerbitan obligasi sub ordinasi untuk menambah kebutuhan modal serta rencana Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (PMT HMETD).

Beberapa perkembangan peraturan yang signifikan mempengaruhi kondisi operasional dan bisnis bank **bjb** ke depan antara lain tercermin dari terbitnya Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 tentang Bank Umum. Berdasarkan POJK tersebut bank **bjb** yang sebelumnya dalam kategori Bank Umum berdasarkan Kegiatan Usaha (BUKU) III menjadi Kelompok Bank Berdasarkan Modal Inti (KBMI) 2 (Bank dengan Modal Inti lebih dari Rp6 triliun sampai dengan Rp14 triliun). Masuknya modal inti bank **bjb** dalam kategori KBMI 2 membuat kegiatan usaha yang

Capital Structure

Management Policy and the Basis of Management Policy for Capital Structure

Policies on capital structure, namely reserves from profits, amounting to 55% and planned to issue subordination bonds to increase capital requirements and plans to Increase Capital Without Pre-emptive Rights (PMT HMETD).

Several regulatory developments that significantly affect the operational and business conditions of bank **bjb** going forward, among others, are reflected in the issuance of Financial Services Authority Regulation Number 12/POJK.03/2021 concerning Commercial Banks. Based on the POJK, bank **bjb**, which was previously in the category of Commercial Banks based on Business Activities (BUKU) III, becomes Bank Group Based on Core Capital (KBMI) 2 (Banks with Core Capital of more than IDR6 trillion to IDR14 trillion). The inclusion of bank **bjb** core capital in the KBMI 2 category

	INDIVIDUAL INDIVIDUAL							
	31 Desember 2021 31 December 2021		31 Desember 2020 31 December 2020					
	Macet Loss	Jumlah Total	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Substandard	Diragukan Doubtful	Macet Loss	Jumlah Total
	-	-	-	-	-	-	-	-
	1,291	5,065,664	5,698,144	32,654	4,103	-	341	5,735,242
	-	5,296	27,552	-	-	-	-	27,552
	995,193	128,744,379	120,567,383	2,119,618	65,729	53,865	1,208,162	124,014,757
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	53,673	-	-	-	-	-	57,832
	-	53,673	-	-	-	-	-	57,832
	996,183	131,064,499	123,132,140	2,119,618	65,729	53,865	1,208,162	126,637,346

dapat dilakukan oleh bank **bjb** menjadi lebih luas, serta dapat meningkatkan kepercayaan nasabah dalam melakukan aktivitas kegiatan perbankan melalui bank **bjb**. Per akhir Desember 2021, modal inti bank **bjb** (*audited*) mencapai Rp11,37 triliun (individu) Rp12,48 triliun (konsolidasi) dan berada pada kategori BUKU 3. Strategi permodalan yang efektif, kuat dan efisien telah menjadi fokus manajemen seiring dengan terus bertumbuhnya bank **bjb** menjadi bank yang semakin besar dan semakin kuat.

Komponen permodalan bank didominasi oleh komponen permodalan yang bersifat permanen, dimana komponen modal inti merupakan komponen terbesar dalam struktur permodalan bank. Pada posisi bulan Desember 2021, rasio modal inti bank **bjb** baik secara individual dan konsolidasi terhadap total ATMR bank mencapai 17,78% dan 17,90%. Rasio tersebut berada di atas ketentuan yang ditetapkan oleh Bank Indonesia dengan batasan minimum yaitu 6% baik secara individual maupun konsolidasi. Perhitungan rasio modal inti utama (*Common Equity Tier 1 Ratio*) terhadap total ATMR bank baik secara individual dan konsolidasi di bulan Desember 2021 mencapai 13,87% dan 14,25% yang berada di atas ketentuan yang telah ditetapkan Bank Indonesia dengan batasan minimum yaitu 4,50%.

makes the business activities that can be carried out by bank **bjb** become wider, and can increase customer confidence in carrying out their banking activities through bank **bjb**. As of the end of December 2021, bank **bjb**'s core capital (*audited*) reached IDR11.37 trillion (individual) IDR12.48 trillion (consolidated) and was in the BUKU 3 category. An effective, strong and efficient capital strategy has become the focus of management in line with continued growth of bank **bjb** is becoming a bigger and stronger bank.

The capital component of the bank is dominated by the permanent capital component, where the core capital component is the largest component in the bank's capital structure. In the position in December 2021, the ratio of bank **bjb** core capital both individually and consolidated to the bank's total RWA reached 17.78% and 17.90%, respectively. This ratio is above the stipulation set by Bank Indonesia with a minimum limit of 6%, both individually and on a consolidated basis. The calculation of the main core capital ratio (*Common Equity Tier 1 Ratio*) to the total RWA of banks both individually and consolidated in December 2021 reached 13.87% and 14.25%, which are above the provisions set by Bank Indonesia with a minimum limit of 4.50%.



Rincian Struktur Modal

Sesuai dengan Peraturan OJK, Struktur permodalan Bank terdiri dari Modal Inti (*Tier 1*) dan Modal Pelengkap (*Tier 2*).

Capital Structure Details

In accordance with OJK Regulations, the Bank's capital structure consists of Core Capital (*Tier 1*) and Supplementary Capital (*Tier 2*).

Tabel 1.a Pengungkapan Kuantitatif Struktur Permodalan Bank Umum

Table of 1.a Disclosure of Quantitative Capital Structure of Commercial Banks

(dalam jutaan Rupiah/in IDR million)

Komponen Modal Capital Component		2021		2020	
		Bank	Konsolidasi Consolidation	Bank	Konsolidasi Consolidation
(1)	(2)	(3)	(4)	(5)	(6)
I Komponen Modal Capital Component					
A	Modal inti Core capital	11,376,232	12,479,599	10,331,264	11,373,591
	1. Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan <i>Tier 2r</i> Capital instruments in the form of shares or other that meet Tier 2 requirements	2,459,697	2,459,697	2,459,697	2,459,697
	2. Cadangan umum PPKA atas aset produktif yang wajib dihitung (paling tinggi 1,25% ATMR Risiko Kredit) PPKA general reserves for productive assets that must be calculated (maximum 1.25% RWA Credit Risk)	10,805,236	10,102,108	9,761,768	9,074,761
	3. Modal Inovatif 3. Innovative Capital	-	-	-	-
	4. Faktor Pengurang Modal Inti 4. Core Capital Reduction Factor	(1,897,701)	(82,206)	(1,890,201)	(160,867)
	5. Kepentingan Non Pengendali 5. Non-Controlling Interests	-	-	-	-
B	Modal Pelengkap Supplementary Capital	3,314,973	3,376,404	2,465,057	2,507,606
	1 Level Atas (<i>Upper Tier 2</i>) 1 Level Up (<i>Upper Tier 2</i>)	2,529,579	2,529,579	2,465,057	2,507,606
	2 Level Bawah (<i>Lower Tier 2</i>) Maksimum 50% Modal Inti 2 Lower Level (<i>Lower Tier 2</i>) Maximum 50% Core Capital	785,394	846,825	-	-
	3 Faktor Pengurang Modal Pelengkap 3 Complementary Capital Reduction Factors	-	-	-	-
C	Faktor Pengurang Modal inti dan Modal Pelengkap Deducting Factors for Core and Supplementary Capital	-	-	-	-
	Eksposur Sekuritisasi Securitization Exposure	-	-	-	-
D	Modal Pelengkap Tambahan Yang Memenuhi Persyaratan (<i>Tier 3</i>) Additional Eligible Supplementary Capital (<i>Tier 3</i>)	-	-	-	-

Komponen Modal Capital Component		2021		2020	
		Bank	Konsolidasi Consolidation	Bank	Konsolidasi Consolidation
(1)	(2)	(3)	(4)	(5)	(6)
E	Modal Pelengkap Tambahan Yang Dialokasikan Untuk Mengantisipasi Risiko Pasar Additional Supplementary Capital Allocated to Anticipate Market Risk	-	-	-	-
II	Total Modal Inti dan Modal Pelengkap (A + B - C) Total Core Capital and Supplementary Capital (A + B - C)	14,682,205	15,856,003	12,796,321	13,881,197
III	Total Modal Inti, Modal Pelengkap, dan Modal Pelengkap Tambahan Yang Dialokasikan Untuk Mengantisipasi Risiko Pasar (A + B - C + E) Total Core Capital, Supplementary Capital, and Additional Supplementary Capital Allocated to Anticipate Market Risk (A + B - C + E)	14,682,205	15,856,003	12,796,321	13,881,197
IV	Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Kredit Risk Weighted Assets (RWA) For Credit Risk	62,831,484	67,746,000	55,895,035	59,346,475
V	Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Operasional Risk Weighted Assets (RWA) for Operational Risk	13,518,484	14,237,345	13,210,823	13,916,283
VI	Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Pasar Risk Weighted Assets (RWA) For Market Risk	6,208,142	6,208,142	4,817,264	4,817,264
A	Metode Standar Standard Method	6,208,142	88,191,487		
B	Metode Internal Internal Method	-	-		
VII	Rasio Kewajiban Penyediaan Modal Minimum Untuk Risiko Kredit, Risiko Operasional Dan Risiko Pasar [III: (IV + V + VI)] Minimum Capital Adequacy Ratio for Credit Risk, Operational Risk and Market Risk [III: (IV + V + VI)]	17.78%	17.90%	17.31%	17.78%

Ikatan Material Terkait Investasi Barang Modal

Selama tahun 2021, bank **bjb** tidak memiliki ikatan material terkait investasi barang modal.

Investasi Barang Modal

Investasi berupa Barang Modal (*capital expenditure*) merupakan aktivitas pengeluaran dana yang digunakan untuk membeli sejumlah aset tetap atau menambah nilai aset tetap yang diharapkan dapat memberikan nilai manfaat di masa depan.

Material Committee Related to Capital Goods Investment

During 2021, bank **bjb** has no material commitments related to capital goods investment.

Capital Goods Investment

Investment in the form of capital goods (*capital expenditure*) is an activity to disburse funds that are used to buy a number of fixed assets or add value to fixed assets that are expected to provide benefits in the future.



Jenis dan Nilai Investasi Barang Modal

Jenis dan investasi barang modal disajikan dalam tabel berikut.

Types and Value of Capital Goods Investment

Types and investments of capital goods are presented in the following Table.

Tabel Penambahan Aset Tetap Kempemilikan Langsung Yang Dimiliki Bank

Table of Addition of Fixed Assets to Direct Ownership of the Bank

(dalam jutaan Rupiah/in IDR million)

Jenis Type	Nilai Tahun 2021 Value in 2021	Nilai Tahun 2020 Value in 2020
Tanah Soil	-	60,183
Bangunan Building	6,736	9,202
Perlengkapan Equipment	76,067	73,649
Kendaraan Vehicle	131	17,049
Aset dalam penyelesaian Assets in progress	179,033	304,704
Total	261,967	464,787

Tujuan Investasi Barang Modal

bank **bjb** melakukan investasi barang modal dalam bentuk aset tetap berupa tanah, bangunan, perlengkapan/inventaris kantor dan kendaraan, dengan tujuan untuk mendukung kelancaran kegiatan operasional. Investasi barang modal tahun 2021 terbesar terkonsentrasi pada inventaris kantor dalam rangka pemenuhan permintaan-permintaan seluruh unit kerja, *support* perluasan jaringan kantor dari Divisi Jaringan dan Layanan, Divisi Operasional, *support* peningkatan teknologi dari Divisi Teknologi Informasi.

Purpose of Investment of Capital Goods

bank **bjb** invested in capital goods in the form of fixed assets in the form of land, buildings, office equipment/inventory and vehicles, with the aim of supporting smooth operations. The largest investment in capital goods in 2021 was concentrated in office inventory in order to meet the demands of all work units, support the expansion of the office network from the Network and Service Division, Operations Division, support for technology improvement from the Information Technology Division.

Komitmen dan Kontijensi

bank **bjb** memiliki komitmen dan kontijensi. Ikhtisar komitmen dan kontijensi Bank yang dinyatakan dalam nilai kontrak sebagai berikut.

Commitment and Contingency

bank **bjb** has commitment and contingencies. Summary of the Bank's commitments and contingencies stated in the contract value as follows.

Tabel Komitmen dan Kontijensi

Table of Commitment and Contingency

(dalam jutaan Rupiah/in IDR million)

Keterangan	2021	2020	Description
TAGIHAN KOMITMEN/COMMITMENT CLAIMS			
Fasilitas pinjaman/pembiayaan yang belum di tarik	109,836	108,000	Undrawn loan/financing facilities
Lainnya	6,082,023	5,053,250	Others
Total Tagihan Komitmen	6,191,859	5,161,250	Total Commitment Claims

Keterangan	2021	2020	Description
LIABILITAS KOMITMEN/COMMITMENT LIABILITIES			
Fasilitas kredit kepada debitur yang belum digunakan	5,026,727	5,048,124	Unused credit facilities granted to debtors
Kontrak Penjualan Surat Berharga	-	4,580,537	Securities Sales Contract
<i>Irrevocable letters of credit</i> yang masih berjalan	102,912	95,711	Irrevocable letters of credit that are still in progress
Total Liabilitas Komitmen	5,129,639	9,724,372	Total Commitment Liabilities
TAGIHAN KONTINJENSI/CONTINGENT CLAIM			
Tagihan bunga dan margin piutang dalam penyelesaian	-	547,166	Interest and margin receivables in progress
Lainnya	8,437	7,888	Others
Total Tagihan Kontinjensi	8,437	555,054	Total Contingent Claims
LIABILITAS KONTINJENSI/CONTINGENT LIABILITIES			
Garansi yang diterbitkan	756,359	948,008	Issued warranty
Lainnya	7,838	7,838	Other
Total Liabilitas Kontinjensi	764,197	955,846	Total Contingent Liabilities

Informasi dan Fakta Material Setelah Tanggal Laporan Akuntan

Tidak terdapat informasi dan fakta material yang signifikan setelah tanggal laporan akuntan yang berpengaruh terhadap posisi keuangan bank **bjb** per tanggal 31 Desember 2021.

Information and Material Facts After the Date of Accountant Reports

There is no significant material information and facts after the date of the accountant's report that affects the Company financial position as of December 31, 2021.

Prospek Usaha dan Strategi Ke Depan Tahun 2022

Tantangan makro ekonomi global dan nasional selama tahun 2020 hingga semester I tahun 2021 dihadapkan pada tantangan yang sulit dan tidak mudah. Varian baru dari COVID-19 menyerang di hampir di 200 negara dunia sehingga menciptakan kembali gelombang kedua dari serangan virus Corona ini. Kemelut kesehatan yang merupakan dampak dari mutasi virus ini tidak dapat dihindari yakni memberikan tekanan luar biasa terhadap perekonomian global dan nasional. Kebijakan penanganannya melalui pembatasan mobilitas memicu ketidakpastian pasar keuangan global.

Secara umum kondisi ekonomi global di tahun 2022 diperkirakan akan membaik yang didukung peningkatan mobilitas dan stimulus kebijakan di berbagai negara serta kemajuan penanganan COVID-19. Atas hal tersebut berbagai lembaga keuangan internasional memproyeksikan perekonomian dunia akan tumbuh dikisaran 4,3% - 4,4% untuk tahun 2022.

Business Prospects and Future Strategies In 2022

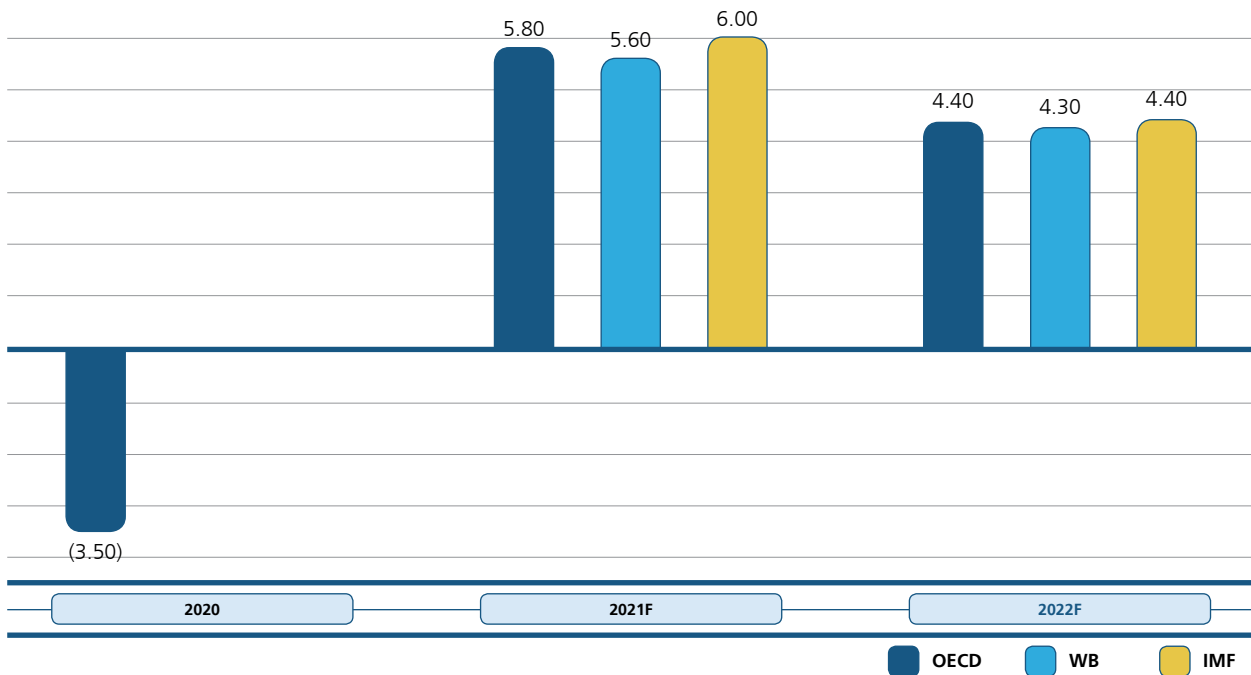
Global and national macroeconomic challenges during 2020 until the first semester of 2021 were faced with difficult and not easy challenges. The new variant of COVID-19 attacked in almost 200 countries of the world, creating a second wave of this Corona virus attack. The health crisis which became the impact of this virus mutation was unavoidable, thus, it put tremendous pressure on the global and national economy. The policy of handling it through restrictions on mobility triggered uncertainty in global financial markets.

In general, global economic conditions in 2022 were expected to improve, supported by increased mobility and policy stimulus in various countries as well as progress in handling COVID-19. For this reason, various international financial institutions projected that the world economy will grow in the range of 4.3% - 4.4% for 2022.



Grafik Proyeksi Pertumbuhan Ekonomi Global (% YoY)

Graph of Global Economic Growth Projection



Sumber: World Bank, Organisation for Economic Co-operation and Development (OECD), International Monetary Fund (IMF)
 Source: Bank, Organisation for Economic Co-operation and Development (OECD), International Monetary Fund (IMF)

Dari sisi domestik, perekonomian dalam negeri mulai menunjukkan perbaikan yang diperkirakan terus menguat pada tahun 2022. Kebijakan pemerintah tahun 2022 akan berfokus untuk melakukan pemantapan pemulihan sosial ekonomi sebagai penguatan pondasi yang mendukung pelaksanaan reformasi struktural secara lebih optimal. Terdapat empat poin kebijakan Pemerintah untuk melaksanakan penguatan fondasi dimaksud yaitu:

1. Melanjutkan upaya pemantapan pemulihan ekonomi dengan tetap memprioritaskan sektor kesehatan untuk mendorong efektivitas penanganan COVID-19 sebagai kunci pemulihan ekonomi
2. Menjaga keberlanjutan program perlindungan sosial untuk memperkuat pondasi kesejahteraan sosial, mencegah kemiskinan dan kerentanan akibat dampak COVID-19, termasuk memperkuat daya ungkit UMKM dan dunia usaha agar mampu bangkit kembali lebih kuat dan berdaya tahan
3. Mendukung peningkatan produktivitas dengan perbaikan kualitas Sumber Daya Manusia (SDM) melalui peningkatan kualitas pendidikan, penguatan sistem kesehatan yang terintegrasi dan handal, serta penguatan program perlindungan sosial sepanjang hayat.
4. Optimalisasi pendapatan, penguatan *spending better* dan inovasi pembiayaan sebagai kunci dalam rangka konsolidasi kebijakan fiskal yang adil dan berkelanjutan.

Di tahun 2022 perekonomian domestik diproyeksikan akan membaik dan pandemi lebih terkendali sejalan dengan akselerasi program vaksinasi dan program penguatan perekonomian seperti

From the domestic side, the domestic economy started to show improvement which was expected to continue to strengthen in 2022. The government's policy in 2022 will focus on strengthening socio-economic recovery as a strengthening of the foundation that supports the implementation of structural reforms more optimally. There are four points of Government policy to implement the strengthening of the said foundation, namely:

1. Continuing efforts to solidify economic recovery while prioritizing the health sector to encourage the effectiveness of handling COVID-19 as the key to economic recovery
2. Maintaining the sustainability of social protection programs to strengthen the foundation of social welfare, preventing poverty and vulnerability due to the impact of COVID-19, including strengthening the leverage of MSMEs and the business world to be able to rise again stronger and more resilient.
3. Supporting increased productivity by improving the quality of Human Resources (HR) through improving the quality of education, strengthening an integrated and reliable health system, and strengthening lifelong social protection programs.
4. Optimizing income, strengthening *spending better* and financing innovation as the keys to consolidating a fair and sustainable fiscal policy.

In 2022, the domestic economy was projected to improve and the pandemic to be more controlled in line with the acceleration of vaccination programs and economic strengthening programs such

pemberian insentif, subsidi, dan optimalisasi serta inovasi *vehicle* Pemerintah pada BUMN dan Badan Layanan Umum (BLU), yang berperan dalam peningkatan layanan publik dan mendukung pertumbuhan ekonomi. Hal tersebut akan berdampak pada kenaikan permintaan domestik di tahun 2022 yang akan mendorong tingkat inflasi kembali pada pola normal yang didukung dengan stabilitas nilai tukar rupiah yang terjaga.

Secara keseluruhan, perekonomian Indonesia di tahun 2022 diproyeksi mampu tumbuh sebesar 5,2%. Dari sisi pengeluaran, konsumsi rumah tangga yang memberikan kontribusi sekitar 54% terhadap perekonomian diperkirakan mampu kembali ke level pertumbuhan normalnya. Hal ini didorong oleh pola aktivitas dan mobilitas masyarakat yang lebih baik pasca pemulihan dari eskalasi pandemi COVID-19 baik di tahun 2020 maupun 2021. Sementara itu, konsumsi Pemerintah pada tahun 2022 mampu tumbuh positif sebesar 2,8%–4,5% seiring terkendalinya pandemi yang memungkinkan sebagian besar fungsi pelayanan publik dapat berjalan normal.

Dengan mempertimbangkan berbagai dinamika, risiko ketidakpastian, prospek pemulihan ekonomi global dan nasional, maka berikut proyeksi indikator asumsi makro dan industri perbankan untuk tahun 2022.

as providing incentives, subsidies, and optimizing and innovating Government vehicles for SOEs and Public Service Agencies (BLU), which play a role in improving public services and support economic growth. This will have an impact on increasing domestic demand in 2022 which will push the inflation rate back to a normal pattern supported by maintained stability in the rupiah exchange rate.

Overall, the Indonesian economy in 2022 was projected to grow by 5.2%. On the expenditure side, household consumption, which contributes around 54% to the economy, is estimated to be able to return to its normal growth level. This is driven by better patterns of activity and community mobility after recovery from the escalation of the COVID-19 pandemic in both 2020 and 2021. Meanwhile, Government consumption in 2022 is able to grow positively by 2.8%–4.5% as it is controlled a pandemic that allows most public service functions to run normally.

By considering dynamics, risk of uncertainty, prospects for global and national economic recovery, the following are the projections of indicators for macro assumptions and the banking industry for 2022.

Proyeksi Indikator Makro Indonesia di Tahun 2022

Projection of Indonesia's Macro Indicators in 2022

No.	Indikator Ekonomi Economic Indicators	Outlook 2022	RAPBN 2022	APBN 2022
1	Pertumbuhan Ekonomi Economic Growth	5.2%	4.60% -5.40%	5.20%
2	Inflasi Inflation	2.9%	2.00% -4.00%	3.00%±1%
3	Nilai Tukar (Rp/1 USD) Exchange Rate (Rp/1 USD)	Rp14,200 - Rp14,600	Rp14,100-Rp14,500	Rp14.350
4	BI 7-Day RR BI 7-Day RR	3.75% -4.25%	3.50% ±1%	3.50% ±1%

Sumber:

- Nota Keuangan dan APBN Tahun Anggaran 2022
- Bloomberg 21 September 2021
- *Statement* Gubernur BI Perry Wijaryo "Ramalan BI soal Ekonomi 2022 dan Kebijakan Suku Bunga – cnbcindonesia.com 22 Juli 2021
- *Statement* Gubernur BI Perry Wijaryo "BI Proyeksi Inflasi 2022 Bisa Capai 4%" – bisnis.com 25 Agustus 2021

Source:

- Financial Notes and State Budget for Fiscal Year 2022
- Bloomberg 21 September 2021
- BI Governor's *Statement* Perry Wijaryo "BI Forecast on the 2022 Economy and Interest Rate Policy – cnbcindonesia.com 22 July 2021
- BI Governor Perry Wijaryo's *Statement* "BI Projection of 2022 Inflation Can Reach 4%" – Bisnis.com August 25, 2021

Proyeksi Industri Perbankan Tahun 2022

Banking Industry Projection for 2022

Uraian Description	Proyeksi Bank Indonesia Bank Indonesia Projections	Proyeksi OJK OJK Projection
Pertumbuhan Kredit Credit Growth	7,00% -9,00%	9,00%
Pertumbuhan DPK TPF Growth	-	9,00%

Sumber:

- Statistik Perbankan Indonesia (SPI OJK)
- *Statement* Gubernur BI Perry Wijaryo "BI targetkan kredit perbankan tumbuh 7-9%" –bisnis.com 05 Juli 2021
- *Statement* Ketua OJK Wimboh Santoso "OJK prediksi tahun 2022 kredit perbankan akan tumbuh lebih tinggi" –kontan.co.id 02 Juni 2021

Source:

- Indonesia Banking Statistics (SPI OJK)
- BI Governor Perry Wijaryo's *statement* "BI targets bank credit to grow 7-9%" –bisnis.com 05 July 2021
- FSA Chairman Wimboh Santoso's *statement* "The FSA predicts that bank credit will grow higher in 2022" –kontan.co.id 02 June 2021



Dengan ketidakpastian tersebut bank **bjb** yakin memiliki prospek yang baik serta peluang untuk terus tumbuh secara berkelanjutan. Peluang yang dimiliki bank **bjb** antara lain sebagai berikut:

1. Penurunan GWM oleh Bank Indonesia diprediksi akan membuat likuiditas perbankan bertambah sehingga bank **bjb** dapat memanfaatkan penurunan GWM ini untuk melakukan ekspansi kredit.
2. Berdasarkan skala pasar, sebagian besar Kantor Cabang bank **bjb** masih menjadi *market nichers* di wilayah operasionalnya sehingga masih memiliki peluang yang cukup besar untuk meningkatkan pangsa pasarnya baik dari sisi aset, dana pihak ketiga, maupun kredit.
3. Semakin meningkatnya literasi keuangan masyarakat melalui program yang dicanangkan oleh BI dan OJK dalam rangka menerapkan kebijakan keuangan inklusif sebagai suatu bentuk pendalaman layanan keuangan (*financial service deepening*) yang ditujukan kepada masyarakat *in the bottom of the pyramid* untuk memanfaatkan produk dan jasa keuangan formal seperti sarana menyimpan uang yang aman (*keeping*), *transfer*, menabung maupun pinjaman dan asuransi.
4. Kegiatan ekonomi yang cukup tinggi Propinsi Jawa Barat, Banten dan DKI Jakarta merupakan potensi pengembangan perkreditan dan pendanaan.
5. Dukungan dari Pemerintah Daerah secara konsisten dan berkesinambungan dalam mengembangkan bank **bjb** sebagai penggerak dan pendorong laju perekonomian di daerah.
6. Otoritas Jasa Keuangan mengumumkan bahwa penerapan standar industri perbankan sesuai Basel III *Reforms* akan ditunda menjadi 1 Januari 2021, kebijakan ini berdampak bagi permodalan bank **bjb**. Dengan adanya penundaan ini akan memberikan ruang likuiditas dan permodalan bank **bjb** sehingga fungsi utama Bank sebagai penyeimbang sektor keuangan akan tetap terjaga.

Berdasarkan hal yang telah dijabarkan di atas, bank **bjb** optimis untuk dapat senantiasa meningkatkan kinerja dalam jangka pendek maupun jangka panjang secara berkelanjutan. Hal ini didasarkan pada kekuatan yang dimiliki oleh bank **bjb** yaitu:

1. Sebagai intitusi pengelola keuangan kas daerah, bank **bjb** memiliki akses yang luas dalam menghimpun dan menyalurkan dana masyarakat serta tercatat sebagai perusahaan publik yang melantai di Bursa efek Indonesia (BEI) sejak tahun 2010.
2. Memiliki basis nasabah yang loyal dalam jumlah yang sangat besar yaitu Aparatur Sipil Negara (ASN), para pensiunan dan masyarakat lokal, terutama di wilayah Jawa Barat dan Banten.
3. Berada di Propinsi Jawa Barat dan Banten yang mempunyai sumber daya alam yang luas, sumber daya manusia, kawasan industri besar serta kegiatan ekonomi yang terus berkembang.
4. Memiliki jaringan kantor yang relatif menyebar di 14 (empat belas) Provinsi terutama Jawa Barat dan Banten serta Jakarta yang merupakan pusat perekonomian Indonesia.
5. Telah ditunjuknya bank **bjb** sebagai Bank Operasional II (BO II) yang melaksanakan penyaluran gaji Pemerintah Pusat yang ditempatkan di daerah.

With the uncertainty that exists in the banking world, bank **bjb** has the opportunity to grow. The opportunities owned by bank **bjb** include the following:

1. The decrease in statutory reserves by Bank Indonesia was predicted to increase banking liquidity so that bank **bjb** could take advantage of this reduction in reserve requirements to expand credit.
2. Based on market scale, most of bank **bjb** branch offices were still market nichers in its operational areas so that they still had ample opportunity to increase their market share in terms of assets, third party funds, and credit.
3. Increasing public financial literacy through programs launched by BI and FSA in order to implement financial inclusion policies as a form of financial service deepening aimed at the public in the bottom of the pyramid to utilize formal financial products and services such as a means of saving money safely (*keeping*), transfers, savings as well as loans and insurance
4. High economic activity in the provinces of West Java, Banten and DKI Jakarta were potential for credit and funding development.
5. Consistent and continuous support from the Regional Government in developing bank **bjb** as a driving force for the economic rate of the region.
6. The Financial Services Authority announced that the application of the banking industry standard according to Basel III Reforms was postponed to January 1, 2021, this policy had an impact on bank **bjb**'s capital. This delay provided room for liquidity and bank **bjb**'s capital so that the Bank's main function as a balancer for the financial sector could be maintained.

Based on the matters described above, bank **bjb** is optimistic to be able to continuously improve its performance in the short and long term in a sustainable manner. This is based on the strengths possessed by bank **bjb** namely:

1. As a regional cash management institution, bank **bjb** has broad access in collecting and channeling public funds and has been listed as a public company that has been listed on the Indonesia Stock Exchange (IDX) since 2010.
2. Has a very large base of loyal customers, namely the State Civil Service (ASN), retirees and local communities, especially in West Java and Banten.
3. Located in the Province of West Java and Banten, which have extensive natural resources, human resources, large industrial areas and growing economic activities.
4. Having a network of offices that are relatively spread out in 14 (fourteen) Provinces, especially West Java and Banten and Jakarta, which are the centers of the Indonesian economy.
5. bank **bjb** has been appointed as Operational Bank II (BO II) which conducts distribution of central government salaries which are placed in the regions.

6. Transformasi *digital* bank **bjb** melalui pengembangan layanan berbasis *digital* seperti transaksi **bjb** Digi menjadi lebih mudah, karena fitur layanan terintegrasi melalui sistem *mobile*, seperti *Internet Banking-bjb* Net, *SMS Banking-bjb* SMS, **bjb** info.
7. Memiliki program pemberdayaan yang dikenal dengan Pemberdayaan Ekonomi Masyarakat Terpadu (PESAT) yang mencakup program Pesat Sehat dan Produktif, Program Pesat kapasitas Usaha dan Program Pesat Wirausaha Baru dalam rangka untuk meningkatkan kompetensi dan kapasitas pelaku Usaha Mikro, Kecil dan Menengah (UMKM).

bank **bjb** senantiasa melakukan kolaborasi dan sinergi dengan berbagai pihak, baik Pemerintah, BUMN/BUMD maupun swasta. Sebagai mitra strategis Pemerintah Daerah, bank **bjb** terus menebarkan inspirasi kepada setiap generasi dan memantapkan kinerjanya di tengah berbagai tantangan yang dihadapi terutama pandemi COVID-19.

Untuk menjaga pencapaian kinerja bank **bjb** di tahun 2022, dibutuhkan formula yang dituangkan dalam bentuk Arahan Strategi Direksi Tahunan (ASDT) guna menjadi pedoman rencana kerja bagi seluruh unit kerja. Arahan Strategi Direksi Tahunan (ASDT) Tahun 2022 merupakan arahan kebijakan dan strategi yang akan dijalankan selama satu tahun sebagai pedoman bagi seluruh unit kerja dalam menyusun rencana kerja dan anggaran dalam rencana bisnis. Berikut adalah arahan strategi Direksi Tahunan (ASDT) bank **bjb** tahun 2022 yang telah ditetapkan sebagai pedoman untuk menjalankan aktivitas usaha dalam rangka meningkatkan kinerja. Adapun ASDT tahun 2022 diuraikan sebagai berikut:

1. Ekspansi kredit yang berkelanjutan dan memaksimalkan potensi *value chain*.
 - a. Ekspansi pertumbuhan kredit produktif yang berkelanjutan.
 - b. Ekspansi kredit konsumen, kredit ritel dan KPR yang berkelanjutan.
 - c. Menjaga ekspansi kredit yang berkualitas dan berkelanjutan.
2. Peningkatan dana pihak ketiga dan dana lainnya untuk menjaga likuiditas Bank.
 - a. Meningkatkan pertumbuhan Dana Pihak Ketiga (DPK) terutama produk CASA pada sektor ritel melalui optimalisasi bisnis pada segmen *Business to Government* (B to G), *Business to Business* (B to B) dan *Business to Customer* (B to C) yang bertujuan untuk menjadikan bank **bjb** sebagai bank transaksional dan *partner* bisnis utama nasabah.
 - b. Meningkatkan *market share* dan *positioning* bank **bjb** melalui pengembangan dan peningkatan kualitas produk dan layanan yang berbasis *customer centric* dan *digital*.
 - c. Meningkatkan bisnis ritel *treasury* khususnya transaksi surat berharga kepada nasabah.
 - d. Memperkuat likuiditas melalui kerjasama bisnis dengan *counterparty* antara lain *term loan*.

6. bank **bjb** digital transformation through the development of digital-based services such as **bjb** Digi transactions is made easier, because the service features are integrated through the mobile system, such as Internet Banking-**bjb** Net, SMS Banking-**bjb** SMS, **bjb** info.
7. Having an empowerment program known as Integrated Community Economic Empowerment (PESAT) which includes the Healthy and Productive Rapid Program, the Rapid Business Capacity Program and the New Entrepreneurial Rapid Program in order to increase the competence and capacity of Micro, Small and Medium Enterprises (MSMEs) entrepreneurs.

bank **bjb** always collaborates and synergizes with various parties, both the Government, BUMN/BUMD and the private sector. As a strategic partner of the Regional Government, bank **bjb** continues to spread inspiration to every generation and strengthen its performance in the midst of various challenges faced, especially the COVID-19 pandemic.

To maintain the achievement of bank **bjb** performance in 2022 a formula is needed that is set forth in the form of the Annual Director's Strategic Direction (ASDT) to become a work plan guideline for all work units. The strategic direction of the Annual Directors (ASDT) in 2022 is the direction of policies and strategies that will be carried out for one year as a guideline for all work units in preparing work plans and budgets in business plans. The following is the strategic direction of the bank **bjb** Annual Directors (ASDT) in 2022 which has been established as a guideline for carrying out business activities in order to improve performance. The ASDT 2022 could be described as follows:

1. Sustainable loans expansion and maximizing value chain potential.
 - a. Sustainable expansion of productive loans growth.
 - b. Continuous expansion of consumer loans, retail loans and mortgages.
 - c. Maintain quality and sustainable loans expansion.
2. Increasing in third party funds and other funds to maintain Bank liquidity.
 - a. Increasing the growth of Third Party Funds (DPK), especially CASA products in the retail sector through business optimization in the Business to Government (B to G), Business to Business (B to B) and Business to Customer (B to C) segments which aimed to make banks **bjb** as a transactional bank and customer's main business partner.
 - b. Increasing the market share and positioning of bank **bjb** through the development and improvement of the quality of products and services based on customer centric and digital.
 - c. Increasing the treasury retail business, especially securities transactions to customers.
 - d. Strengthening liquidity through business cooperation with counterparties, including term loans.



3. Transformasi layanan *digital* yang mendukung terhadap peningkatan kinerja Bank.
4. Mendorong profitabilitas Bank melalui optimalisasi pendapatan bunga dan non bunga serta efisiensi biaya.
 - a. Optimalisasi pendapatan bunga dan non bunga
 - b. Penerapan *cost efficiency* (efisiensi biaya)
5. Memperkuat struktur modal dan mendorong peningkatan produktivitas SDM untuk mendukung pertumbuhan bisnis.
 - a. Menjaga Komposisi struktur modal secara organik dan anorganik untuk menunjang ekspansi bisnis.
 - b. Peningkatan produktivitas sumber daya manusia
6. Meningkatkan penerapan *Governance, Risk and Compliance* (GRC) yang efektif untuk mendukung bisnis Bank.

3. Digital service transformation supporting the Bank's performance improvement.
4. Encouraging the Bank's profitability through optimizing interest and non-interest income as well as cost efficiency.
 - a. Optimizing interest and non-interest income
 - b. Implementation of cost efficiency
5. Strengthening the capital structure and encouraging increased productivity of human resources to support business growth.
 - a. Maintaining the composition of the capital structure organically and inorganically to support business expansion.
 - b. Increasing productivity of human resources
6. Improving the implementation of effective Governance, Risk and Compliance (GRC) to support the Bank's business.

Pencapaian Target dan Target ke Depan

Pencapaian Target 2021

Realisasi rencana bisnis periode 2021 disajikan dalam bentuk perbandingan target dan pencapaian kinerja bank **bjb** Desember 2021.

Perbandingan Target dan Realisasi Keuangan

Secara umum, pencapaian target bank **bjb** pada tahun 2021 telah menunjukkan hasil yang baik. Adapun perbandingan target dan realisasi disajikan sebagai berikut.

Tabel Perbandingan Target dan Realisasi Keuangan

Table of Comparison of Financial Target and Realization

(dalam jutaan Rupiah/in IDR million)

No	Pos-pos Keuangan Utama Main Financial Outposts	Target 31 Desember 2021 Target December 31, 2021	Realisasi 31 Desember 2021 Realization December 31, 2021	Pencapaian Achievement
1	2	3	4	5=4/3*100%
KEUANGAN/FINANCE				
1.	Aset Asset	140,317,250	158,356,097	112.86%
2.	Dana Pihak Ketiga Third-party funds	102,667,682	113,528,599	110.58%
	Giro Current Account	20,980,500	26,008,800	123.97%
	Tabungan Savings	23,991,507	24,685,441	102.89%

Achievements of Targets and Targets Plan

Achievements of Targets of 2021

The realization of the 2021 business plan is presented in the form of a comparison of targets and achievement of the Company performance in December 2021.

Comparison of Targets and Financial Realization

In general, bank **bjb**'s target achievement in 2021 has shown good results. The comparison of targets and realizations is presented as follows.

No	Pos-pos Keuangan Utama Main Financial Outposts	Target 31 Desember 2021 Target December 31, 2021	Realisasi 31 Desember 2021 Realization December 31, 2021	Pencapaian Achievement
1	2	3	4	5=4/3*100%
	Simpanan Berjangka Time Deposit	57,695,675	62,834,358	108.91%
3.	Kredit yang diberikan Credit granted	95,696,439	95,813,046	100.12%
4.	Pendapatan Bunga dan Syariah Interest and Sharia Income	6,862,885	7,900,527	115.12%
5.	Laba Tahun Berjalan Current year profit	2,136,152	2,018,654	94.50%
6.	Ekuitas Equity	16,198,736	13,084,033	80.77%
RASIO KEUANGAN (BANK ONLY, %)/FINANCIAL RATIO				
1.	NIM	5.46%	5.84	106.96%
2.	ROA	1.66%	1.73	104.22%
3.	ROE	18.10%	18.01	99.50%
4.	NPL (Gross)	1.60%	1.24	77.50%
5.	NPL (Nett)	0.67%	0.41	61.19%
6.	CAR	18.01%	17.89	99.33%

bank **bjb** pada tahun 2021 berhasil melampaui target aset sebesar 112,86% dengan realisasi mencapai Rp158,36 triliun. Pencapaian dana pihak ketiga sebesar 110,58% yang berada di atas target, yang didukung juga dengan pencapaian giro sebesar 123,97%, tabungan sebesar 102,89% dan simpanan berjangka sebesar 108,91%. Hal ini menunjukkan bahwa semakin tingginya tingkat kepercayaan masyarakat kepada bank **bjb** walaupun masih dalam kondisi pandemi.

Pencapaian target kredit yang diberikan juga berada di atas target yaitu sebesar 100,12%. Pencapaian kredit dipengaruhi oleh pertumbuhan kredit korporasi dan komersial serta kredit konsumen. Dengan melakukan penyaluran kredit yang sangat *prudent* ini NPL *gross* bank **bjb** dapat terjaga di level 1,24% atau lebih rendah dari target sebesar 1,60%.

Demikian pula dengan pencapaian pendapatan bunga dan syariah yang melampaui target sebesar 115,12%. Sedangkan dari sisi laba, pencapaian laba tahun berjalan sebesar 94,50% sedikit berada di bawah target yang ditetapkan. Dari sisi rasio, rasio NIM dan ROA berada di atas target dengan masing-masing pencapaian sebesar 106,96% dan 104,22%. Ke depannya bank **bjb** akan senantiasa melakukan evaluasi pelaksanaan strategi yang telah ditetapkan, sehingga kinerja bank **bjb** di masa yang akan datang akan senantiasa mengalami peningkatan secara berkelanjutan.

bank **bjb** in 2021 managed to exceed the asset target of 112.86% with realization reaching IDR158.36 trillion. The achievement of third party funds was 110.58% which was above the target, which was also supported by the achievement of current accounts of 123.97%, savings of 102.89% and time deposits of 108.91%. This shows that the level of public trust in bank **bjb** is getting higher even though it is still in a pandemic condition.

The achievement of the loan target provided was also above the target of 100.12%. Credit achievement was influenced by growth in corporate and commercial loans as well as consumer loans. By disbursing very prudent loan, bank **bjb** gross NPL can be maintained at the level of 1.24% or lower than the target of 1.60%.

Likewise, the achievement of interest and sharia income which exceeded the target of 115.12%. Meanwhile, in terms of profit, the achievement of profit for the year of 94.50% was slightly below the set target. In terms of ratios, the NIM and ROA ratios were above the target with achievements of 106.96% and 104.22%, respectively. In the future, bank **bjb** will always evaluate the implementation of the strategies that have been set, so that the performance of bank **bjb** in the future will always experience continuous improvement.



Perbandingan Target dan Realisasi Pemasaran

Uraian perbandingan target dan realisasi pemasaran bank **bjb** tahun 2021 disajikan sebagai berikut.

Comparison of Marketing Targets and Realization

The description of the comparison of target and realization of bank **bjb** marketing in 2021 is presented as follows.

Tabel Perbandingan Target dan Realisasi Pemasaran

Table of Comparison of Marketing Targets and Realizations

No	Produk/Aktivitas Baru New Products/Activities	Deskripsi Description	Realisasi Realization
1.	Cardless system	Transaksi perbankan yang memungkinkan nasabah melakukan penarikan dan setoran uang di ATM ataupun gerai yang sudah bekerjasama dengan bank bjb tanpa Kartu ATM dengan <i>source of fund</i> bisa dari tabungan ataupun dari uang elektronik berbasis <i>server</i> bank bjb (digi Cash).	Terealisasi di tahun 2021 untuk fitur bjb <i>Cardless On Us</i> dan <i>source of fund</i> Tabungan.
	Cardless system	Banking transactions that allow customers to withdraw money at ATMs or outlets that have collaborated with bank bjb without an ATM card with the source of funds can be from savings or from bank bjb server-based electronic money (digi Cash).	Realized in 2021 for the bjb Cardless On Us feature and the Savings source of fund.
2.	bjb onboarding system	bjb on boarding merupakan layanan yang ditunjukan kepada nasabah berupa pembukaan rekening <i>funding (dana)</i> dan <i>lending</i> (pinjaman) via perangkat <i>mobile</i> .	Belum terealisasi pada tahun 2021 dikarenakan masih dalam tahap penyesuaian pentest aplikasi bjb Onboarding
	bjb onboarding system	bjb Onboarding is a service aimed at customers in the form of opening an account via a mobile device.	It has not been realized in 2021 because it is still in the pentest stage of adjusting the bjb Onboarding application
3.	bjb TRX (<i>ewallet bjb</i>)	bjb TRX merupakan layanan perbankan elektronik bank bjb yang digunakan oleh nasabah bank bjb untuk memproses transaksi non tunai menggunakan QR Code, atau media non tunai lainnya.	Belum terealisasi pada tahun 2021 dikarenakan aktivitas baru tersebut dimasukkan ke dalam RPAB <i>Smart Mobile Banking</i> tahun 2022.
	bjb TRX (<i>ewallet bjb</i>)	bjb TR X is a bank bjb electronic banking service used by bjb customers to process noncash transactions using QR codes or other media.	Not yet realized in 2021 because the new activity is included in the RPAB Smart Mobile Banking in 2022.
4.	<i>Direct Debit</i> bank bjb .	Fitur <i>direct debit</i> merupakan salah satu cara yang dapat mempermudah masyarakat dalam melakukan transaksi karena dapat diakses melalui <i>mobile</i> atau website pada aplikasi <i>merchant e-commerce</i> untuk menyelesaikan kewajiban pembayaran belanja pada <i>merchant e-commerce</i> .	Belum terealisasi pada tahun 2021 dikarenakan menunggu kesiapan dari sisi <i>Cash Management System (CMS)</i> untuk selanjutnya dilakukan proses <i>User Acceptance Test (UAT)</i> .
	Direct Debit bank bjb .	The direct debit feature is one way that can make it easier for people to make transactions because it can be accessed via a mobile or website on an e-commerce merchant application to complete shopping payment obligations at e-commerce merchants.	Not yet realized in 2021 due to waiting for the readiness of the Cash Management System (CMS) for further User Acceptance Test (UAT) process.
5.	Kerjasama dengan pihak ketiga yang menyediakan Layanan Perbankan Elektronik (LPE) dan/ atau Layanan Perbankan <i>Digital</i> (LPD) atau kerjasama dengan <i>fintech</i> .	Kerjasama dengan pihak ketiga yang menyediakan Layanan Perbankan Elektronik (LPE) dan/atau Layanan Perbankan <i>Digital</i> (LPD) atau kerjasama dengan <i>fintech</i> .	Belum terealisasi pada tahun 2021 dikarenakan Orion Go dalam proses persiapan <i>piloting</i> .
	Collaboration with third parties that provide Electronic Banking Services (LPE) and/or Digital Banking Services (LPD) or collaboration with <i>fintechs</i> .	Cooperation with third parties providing Electronic Banking Services (LPE) and/or Digital Banking Services (LPD) or cooperation with <i>fintech</i> .	Not yet realized in 2021 due to Orion Go is in the process of piloting preparations.

No	Produk/Aktivitas Baru New Products/Activities	Deskripsi Description	Realisasi Realization
6.	<i>Social media banking</i> Social media banking	<i>Social media banking</i> merupakan <i>Enhancement</i> pada aplikasi bjb Digi yang terintegrasi dengan social media Social media banking is an enhancement to the bjb Digi application that is integrated with social media.	Belum terealisasi pada tahun 2021 dikarenakan <i>on progress</i> tahapan pengadaan dan terdapat perubahan nama RPAB <i>Smart Mobile Banking</i> di tahun 2022. It has not been realized in 2021 due to the progress of the procurement stage and there is a change in the name of RPAB Smart Mobile Banking in 2022.
7.	Pengembangan QRIS dan pengembangan dari regulator lainnya QRIS development and development from other regulators	<i>Customer Presented Mode</i> merupakan metode pembayaran dimana QR ditampilkan oleh customer dan dapat di scan oleh <i>merchant Crossborder</i> merupakan pengembangan QRIS agar dapat transaksi di luar wilayah Indonesia Customer Presented Mode is a payment method where the QR is displayed by the customer and can be scanned by the merchant. Crossborder is a QRIS development for transactions outside the territory of Indonesia	Belum terealisasi pada tahun 2021 dikarenakan pada tahun tersebut masih dalam antrian pengerjaan project dan di tahun 2022 aktivitas baru tersebut akan dikerjakan pada <i>project Smart Mobile Banking</i> . Not yet realized in 2021 due to in that year it was still in the queue for project work and in 2022 the new activity will be carried out on the Smart Mobile Banking project.
8.	<i>Transfer dana.</i> Transfer of funds.	Transfer dana merupakan kegiatan yang bertujuan memindahkan sejumlah dana yang berasal dari pengirim kepada penerima dengan memanfaatkan jasa penyelenggara berupa lembaga bank maupun lembaga keuangan bukan bank, <i>transfer</i> dana dilakukan dari antar individu maupun perusahaan. Funds transfer is an activity that aims to transfer a number of funds originating from the sender to the recipient by utilizing the service providers in the form of bank institutions and non-bank financial institutions. Fund transfers are made between individuals and companies.	Belum terealisasi pada tahun 2021 dikarenakan aktivitas baru tersebut dimasukkan ke dalam RPAB <i>Smart Mobile Banking</i> tahun 2022. It has not been realized in 2021 because the new activity is included in the RPAB Smart Mobile Banking in 2022.
9.	Perluasan Jaringan Internasional. International Network Expansion	Perluasan jaringan internasional dalam hal perluasan <i>acceptance</i> transaksi. Expansion of the international network in terms of expanding acceptance transactions	Belum terealisasi pada tahun 2021 dikarenakan aktivitas baru tersebut dimasukkan ke dalam RPAB Pengembangan QRIS dan pengembangan dari regulator lainnya tahun 2022. It has not been realized in 2021 because these new activities are included in the RPAB for QRIS Development and developments from other regulators in 2022.
10.	Kerjasama dengan <i>Best Winner</i> (<i>Remittance agent</i> Taiwan) Collaboration with Best Winner (<i>Remittance agent</i> Taiwan)	Kerjasama remitansi dengan <i>remittance agent</i> <i>Best Winner</i> menggunakan aplikasi bjb <i>quickcash</i> . Collaboration of remittances with best winner remittance agents using the bjb quickcash application.	Aplikasi <i>quickcash</i> untuk mengakomodir transaksi kiriman uang dari Taiwan melalui <i>Best Winner</i> sudah dalam tahap <i>live production</i> dan siap untuk digunakan. Namun sehubungan dengan adanya pergantian kepengurusan dari pihak <i>Best Winner</i> , maka saat ini pihak <i>Best Winner</i> masih dalam proses pengenalan kembali terkait pengoperasian Aplikasi <i>quickcash</i> oleh pengurus <i>Best Winner</i> yang baru serta persiapan infrastruktur sistem pengumpulan dana dari PMI oleh pihak <i>Best Winner</i> . The quickcash application to accommodate remittance transactions from Taiwan through Best Winner was already in the live production stage and was ready to be used. However, due to the change in management from the Best Winner, at this time the Best Winner was still in the process of reintroduction regarding the operation of the Quickcash Application by the new Best Winner management and the preparation of the infrastructure for the fund collection system from PMI by the Best Winner.



No	Produk/Aktivitas Baru New Products/Activities	Deskripsi Description	Realisasi Realization
11.	Penerbitan obligasi subordinasi melalui Penawaran Umum Berkelanjutan (PUB) III. Issuance of Subordinated Bonds through a Continuous Public Offering (PUB) III	Dengan Struktur Permodalan yang lebih baik maka akan mendukung pertumbuhan kredit dan pertumbuhan aset Bank. With a better capital structure, it will support credit growth and growth of Bank assets.	Telah terealisasi dengan nilai transaksi Rp993.923.163.866 It has been realized with a transaction value of IDR993.923.163.866
12.	Transaksi surat berharga secara ritel kepada nasabah. Retail Securities Transactions to customers.	Transaksi Surat Berharga (SB) untuk nasabah adalah aktivitas transaksi pembelian maupun penjualan surat berharga yang dilakukan di pasar sekunder oleh nasabah dengan nominal tertentu melalui bank. Securities Transaction (SB) for customers is a transaction activity of buying and selling securities carried out on the secondary market by a customer with a certain nominal value through a Bank.	bank bjb mendapatkan ijin OJK untuk melakukan transaksi surat berharga untuk nasabah pada tanggal 13 Juli 2021. Target transaksi surat berharga untuk nasabah di tahun 2021 belum ditetapkan. Terealisasi dengan volume transaksi sebesar Rp951.247.000.000 dan <i>nilai fee based</i> sebesar Rp2.600.566.000 bank bjb obtained FSA permission to conduct securities transactions for customers on July 13, 2021. The target for securities transactions for customers in 2021 had not been set. Realized with a transaction volume of IDR951.247.000.000 and a fee-based value of IDR2.600.566.000
13.	Penambahan <i>device</i> (alat transaksi Agen bjb BiSA) aplikasi bjb BiSA versi android. Adding a device (transaction tool for the bjb BiSA Agent) the android version of the bjb BiSA application	Penambahan pemasaran layanan laku pandai yang dapat di jual oleh bank. Additional marketing through smart behavior services that can be sold by banks	Belum terealisasi karena terkait perbaikan <i>penetration test</i> yang belum selesai. It has not been realized because it is related to the unfinished penetration test repair.
14.	Pemasaran produk reksa dana melalui kerjasama dengan manager investasi. Mutual Fund Product Marketing in collaboration with Investment Managers.	Penambahan pemasaran produk reksa dana yang dapat dijual melalui bank bjb bekerjasama dengan manager investasi. Additional marketing of mutual fund products that can be sold through bank bjb in collaboration with the Investment Manager.	Terealisasi dengan penambahan produk reksadana terproteksi (Reksadana Terproteksi Syailendra Capital Protected Fund 48) bekerjasama dengan PT Syailendra Capital. This was realized by adding a protected mutual fund product (Sailendra Capital Protected Fund 48) in collaboration with PT Syailendra Capital.
15.	Pemasaran produk <i>bancassurance</i> melalui kerjasama dengan perusahaan asuransi. Marketing of bankassurance products in collaboration with insurance companies	Penambahan produk asuransi melalui kerjasama dengan perusahaan asuransi berupa produk asuransi tradisional dan/atau unit link melalui model bisnis referensi tidak dalam rangka produk bank dan/atau model bisnis distribusi. Addition of insurance products through cooperation with insurance companies in the form of traditional insurance products and/or unit links through a non-reference business model in the framework of bank products and/or distribution business models	Terealisasi dengan adanya kerjasama baru dengan PT Allianz Life Indonesia (untuk produk Proteksi Optima Care dan Proteksi Maxima Care), PT PT BNI Life Insurance (untuk produk Solusi Proteksi Prima) dan PT Equity Life Indonesia (untuk produk Asuransi Warisan Keluarga dan Asuransi Multi Guna). This was realized with a new collaboration with PT Allianz Life Indonesia (for Optima Care Protection and Maxima Care Protection), PT BNI Life Insurance (for Prima Protection Solutions) and PT Equity Life Indonesia (For Family Inheritance Insurance and Multi Purpose Insurance products).

No	Produk/Aktivitas Baru New Products/Activities	Deskripsi Description	Realisasi Realization
16.	Consumer e-loan (bjb GenCash).	Bjb GenCash merupakan proses penyaluran kredit konsumen dengan menggunakan proses bisnis secara <i>digital</i> melalui aplikasi	Belum terealisasi pada tahun 2021 dan masih dalam tahap pengembangan.
	Consumer e-loan (bjb GenCash).	bjb Gen Cash is a consumer credit distribution process using a digital business process through an application.	It has not been realized in 2021 and is still in the development stage.
17.	Layanan bjb Internet Banking Corporate (IBC).	Layanan bjb Internet Banking Corporate (IBC) yang akan diluncurkan International Transfer, International Transfer adalah menu untuk kiriman uang atau transfer uang antar bank untuk negara yang berbeda.	Belum dapat terealisasi di tahun 2021 disebabkan karena proses pengembangan pada aplikasi TIP-FX belum selesai dimana saat ini aplikasi TIP-FX yang digunakan untuk proses jual beli mata uang asing belum bisa dilakukan secara <i>host to host</i> .
	Internet Banking Corporate (IBC) service	The bjb Internet Banking Corporate (IBC) service that will be launched for international transfers. International transfer is a menu for money transfers or money transfers between banks for different countries	It cannot be realized in 2021 because the development process for the TIP-FX application has not been completed, where currently the TIP-FX application which is used for the process of buying and selling foreign currencies cannot be carried out on a host-to-host basis.
18.	Penawaran Umum Terbatas I (PUT I).	Penawaran Umum Terbatas I (PUT) adalah program penambahan modal perseroan melalui penerbitan saham baru dengan memberikan Hak Memesan Efek Terlebih Dahulu (HMETD) kepada setiap pemegang saham sesuai rasio tertentu terhadap persentase kepemilikan sahamnya.	bank bjb melakukan Penawaran Umum Terbatas I (PUT) dengan perkiraan nilai emisi Rp925.000.000.000. Target pelaksanaan PUT I adalah satu tahun terhitung setelah mendapatkan perserujuan dalam RUPS Tahunan Tahun Buku 2020 tanggal 6 April 2021. bank bjb mendapatkan izin efektif penyertaan pendaftaran dari OJK pada tanggal 21 Februari 2022.
	Limited Public Offering I (PUT I)	Limited Public Offering I (PUT I) is a program to increase the Company's capital through the issuance of new shares by granting Pre-emptive Rights (HMETD) to each shareholder according to a certain ratio to the percentage of share ownership.	bank bjb conducted a Limited Public Offering I (PUT) with an estimated emission value of IDR925.000.000.000. The target for the implementation of the PUT I is one year after obtaining approval at the 2020 Fiscal Year Annual GMS on April 6, 2021. bank bjb obtained an effective permit for registration from the OJK on February 21, 2022.
19.	Pemasaran produk <i>bancassurance</i> referensi dalam rangka produk bank melalui kerjasama dengan perusahaan asuransi.	<i>Bancassurance</i> referensi dalam rangka produk bank melalui kerjasama dengan perusahaan asuransi, baik asuransi jiwa, umum dan juga kerugian berupa produk asuransi jiwa kredit dan asuransi kerugian agunan maupun asuransi kredit melalui model bisnis referensi dalam rangka produk bank.	Telah terealisasi - bank bjb dengan PT Asuransi Tugu Pratama Indonesia untuk Produk Asuransi Kebakaran PKS No. 125/PKS/DIR-OPE/2021 atau 98/PKS/06/ERL-ATPI/X/2021 tanggal 28 September 2021. - bank bjb dengan PT Asuransi Cakrawala Proteksi Indonesia untuk Produk Asuransi Kendaraan Bermotor PKS No. 135/PKS/DIR-OPE/2021 atau 224/PKS-ACP/Bank-HO/XI/2021 tanggal 22 November 2021.



No	Produk/Aktivitas Baru New Products/Activities	Deskripsi Description	Realisasi Realization
	Marketing of Reference Bancassurance Products in the Framework of Bank Products Through Collaboration with Insurance Companies.	Reference bancassurance in the framework of bank products through cooperation with insurance companies, both life and general insurance, as well as losses in the form of credit life insurance and collateral loss insurance and credit insurance through the reference business model in the framework of bank products.	It has been realized - bank bjb with PT Asuransi Tugu Pratama Indonesia for PKS Fire Insurance Products No. 125/PKS/DIR-OPE/2021 or 98/PKS/06/ERL-ATPI/X/2021 dated 28 September 2021. - bank bjb with PT Asuransi Cakrawala Proteksi Indonesia for Motor Vehicle Insurance Products PKS No. 135/PKS/DIR-OPE/2021 or 224/PKS-ACP/Bank-HO/XI/2021 dated 22 November 2021.
20.	Sinergi perbankan dengan bank bjb syariah. Banking synergy with bank bjb sharia.	Sinergi perbankan dengan bank bjb dalam bidang terkait penghimpunan dana dan pemasaran berupa: - LSBU Dana Filantropi Islami - LSBU Autodebet - LSBU ATM G2 - LSBU QRIS sebagai <i>acquirer</i> - Sinergi Perbankan bidang promosi Synergy between banking and bank bjb in areas related to fundraising and marketing in the form of: - LSBU Islamic Philanthropy Fund - LSBU Autodebit - LSBU ATM G2 - LSBU QRIS as <i>acquirer</i> - Promotional Banking Synergy	- LSBU Dana Filantropi Islami: Dalam proses pengembangan dan pembuatan <i>draft</i> Perjanjian Kerja Sama (PKS) - LSBU Autodebet: Dalam proses finalisasi <i>draft</i> BRD - LSBU ATM G2: Penyesuaian spesifikasi dari bjb syariah - LSBU QRIS sebagai <i>acquirer</i> : Tidak dilanjutkan. - Sinergi Perbankan bidang promosi: Dalam proses <i>review draft</i> materi kerjasama promosi untuk produk LSBU Haji. - Islamic Philanthropy Fund LSBU: In the process of developing and drafting a Cooperation Agreement (PKS) - LSBU Autodebit: In the process of finalizing the BRD draft - LSBU ATM G2: Adjusting the specifications of the sharia bjb - LSBU QRIS as <i>acquirer</i> : Discontinued. - Promotional Banking Synergies: In the process of reviewing the draft of promotional cooperation materials for LSBU Haji products.
21.	Penggunaan sistem transaksi <i>electronic trading platform-multimatching system</i> dalam melakukan transaksi antar bank. The use of an electronic trading platform-multimatching system for conducting transactions between banks.	Implementasi ETP- <i>Electronic trading platform multimatching system</i> merupakan salah satu dari <i>key deliverables</i> inisiatif utama Badan Pengelolaan dan Pengembangan Usaha (BPPU)-2025, yaitu mendorong digitalisasi dan penguatan Instrumen Pasar Keuangan (IPK). Inisiatif tersebut menjadi prioritas mengingat urgensi IPK yang andal, efisien, aman, dan terintegrasi merupakan landasan utama untuk mendukung terciptanya pasar uang Indonesia yang modern dan maju. The implementation of the ETP-Electronic trading platform multimatching system became one of the key deliverables of the main initiative of the Business Management and Development Agency (BPPU)-2025, namely encouraging digitization and strengthening of Financial Market Instruments (IPK). This initiative was a priority considering the urgency of a reliable, efficient, secure and integrated IPK was the main foundation to support the creation of a modern and advanced Indonesian money market.	Terealisasi 2.066 transaksi: 1. Transaksi <i>reverse repo</i> dengan total nominal Rp366 triliun. 2. Transaksi <i>deposit facility</i> dengan total nominal Rp516 triliun 3. Transaksi <i>term deposit</i> dengan total nominal Rp141 triliun. Realized 2,066 transactions: 1. Reverse repo transactions with a total nominal value of IDR366 trillion. 2. Deposit facility transactions with a total nominal value of IDR516 trillion 3. Term deposit transactions with a total nominal value of IDR 141 trillion.

Perbandingan Target dan Realisasi Struktur Modal (*Capital Structure*)

Secara total, pencapaian target total modal inti dan modal pelengkap bank **bjb** berhasil melampaui target mencapai 110,75% dengan realisasi sebesar Rp15,94 triliun. Hal tersebut antara lain dipengaruhi oleh kebijakan untuk pemenuhan modal yang dilakukan melalui penerbitan obligasi subordinasi dan penyisihan laba tahun lalu.

Comparison of Target and Capital Structure Realization

In total, the achievement of the target for total core capital and complementary capital of bank **bjb** managed to exceed the target of reaching 110.75% with a realization of IDR. 15.94 trillion. This was influenced, among other things, by the policy to fulfill capital which was carried out through the issuance of subordinated bonds and last year's profit allowance.

Tabel Perbandingan Target dan Realisasi Struktur Modal

Table of Comparison of Target and Realized Capital Structure

(dalam jutaan Rupiah/in IDR million)

Uraian Description	2021		
	Target	Realisasi Realization	Pencapaian Achievement
Modal inti Core capital	10,636,088	12,563,168	118.12%
Modal Pelengkap Supplementary Capital	3,756,925	3,376,404	89.87%
Total Modal Inti dan Modal Pelengkap Total Core Capital and Supplementary Capital	14,393,013	15,939,572	110.75%

Perbandingan Target dan Realisasi Pengembangan SDM

Rencana pengembangan SDM disesuaikan dengan pertumbuhan dan kebutuhan bisnis bank **bjb**. Sesuai dengan rencana pengembangan organisasi untuk mendukung perkembangan bisnis, maka anggaran realisasi biaya pengembangan SDM yang telah dikeluarkan bank **bjb** selama tahun 2021 adalah sebagai berikut.

Comparison of Targets and Realization of HR Development

HR development plans are tailored to the growth and business needs of bank **bjb**. In accordance with the organizational development plan to support business development, the budget for the realization of learning costs that have been issued by bank **bjb** during 2021 is as follows.

Tabel Biaya Pengembangan SDM Tahun 2021

Table of HR Development Costs in 2021

(dalam Rupiah penuh/in full Rupiah)

Uraian Description	Realisasi 2021 2021 Realization	Target Anggaran Budget Target	Pencapaian % Achievement %
Pendidikan dan Pelatihan - Honor Pengajar Education and Training - Teacher Honors	1,160,458,828	3,839,875,200	30.22%
Pendidikan dan Pelatihan - Alat Tulis dan Perlengkapan Education and Training - Stationery and Supplies	3,096,042,956	13,165,286,400	23.52%
Pendidikan dan Pelatihan - Pendidikan Ekstern DN Education and Training - External Education DN	5,825,545,841	9,051,134,400	64.36%
Pendidikan dan Pelatihan - Pendidikan Ekstern LN Education and Training - External Education LN	152,707,800	639,979,200	23.86%



Uraian Description	Realisasi 2021 2021 Realization	Target Anggaran Budget Target	Pencapaian % Achievement %
Pendidikan dan Pelatihan - Perpustakaan Education and Training - Libraries	91,218,190	125,000,000	72.97%
Pendidikan dan Pelatihan - Honor Pengajar Ekstern Education and Training - External Teacher Honors	12,916,088,703	34,193,174,400	37.77%
Pendidikan dan Pelatihan - Uang Saku Diklat Education and Training - Education and Training Allowance	2,141,876,861	17,233,725,600	12.43%
Pendidikan dan Pelatihan - Transportasi Diklat Education and Training - Education and Training Transportation	341,894,917	4,936,982,400	6.93%
Pendidikan dan Pelatihan - Konsumsi Diklat Education and Training - Consumption of Education and Training	156,365,980	1,097,107,200	14.25%
Pendidikan dan Pelatihan - Beasiswa Education and Training - Scholarships	556,150,020	1,500,000,000	37.08%
Pendidikan dan Pelatihan - Akomodasi Education and Training - Accommodation	7,504,673,714	28,250,510,400	26.56%
Pendidikan dan Pelatihan - Modulasi Education and Training - Modulation	641,764,500	1,313,000,000	48.88%
Pendidikan dan Pelatihan - Buletin Education and Training - Bulletin	-	120,000,000	0.00%
Pendidikan dan Pelatihan - Uang Saku Perjalanan Dinas Education and Training - Official Travel Allowance	94,250,000	1,874,224,800	5.03%
Total	34,679,038,310	117,340,000,000	29.55%

Pencapaian realisasi biaya pembelajaran tahun 2020 sebesar 29,55%, berada di bawah target anggaran karena pelaksanaan pembelajaran didominasi oleh metode *online learning* dengan metode **bjb flash** (*self learning*) dan **bjb e-class** (*Online interactive learning via zoom meeting/google meet* dan sebagainya) melalui optimalisasi utilisasi *E-Learning bjb University (Elbu)*. Program pembelajaran tahun 2021 dipengaruhi kondisi pandemi dan kewajiban penerapan protokol kesehatan COVID-19.

Target ke Depan (Proyeksi) 2021

Manajemen bank **bjb** telah menyusun Rencana Bisnis Bank untuk tahun 2022 dengan mempertimbangkan kondisi ekonomi saat ini dan proyeksi perekonomian di tahun 2022, baik dari segi makro maupun mikro.

Tabel Asumsi dalam Menyusun Proyeksi

Table of Assumptions in Preparing Projections

No.	Indikator Ekonomi Economic Indicators	Outlook 2021	RAPBN 2022
1	Pertumbuhan Ekonomi Economic Growth	- 4.3	5.0 – 5.5
2	Inflasi Inflation	1.8 – 2.5	3.0

The achievement of realization of learning costs in 2020 was 29.55%; it was below the budget target because the implementation of learning was dominated by online learning methods with the **bjb flash** (*self learning*) and **bjb e-class** (*Online interactive learning via zoom meeting/google meet* methods and so on) through optimization of **bjb University (Elbu)** E-Learning utilization. The learning program for 2021 was affected by the pandemic conditions and the obligation to implement the COVID-19 health protocol.

Future Target (Projection) 2021

The management of bank **bjb** has prepared a Bank Business Plan for 2022 by considering the current economic conditions and economic projections in 2022, both in terms of macro and micro.

No.	Indikator Ekonomi Economic Indicators	Outlook 2021	RAPBN 2022
3	Nilai Tukar (Rp/1 USD) Exchange Rate (Rp/1 USD)	14.350	14.200 – 14.600
4	Tingkat Suku Bunga SUN 10 tahun 10-year SUN Interest Rate	6.82	6.34 – 7.24
5	Harga Minyak (USD/Barrel) Oil Price (USD/Barrel)	63	55 – 65

Sumber: Badan Pusat Statistik dan Rencana Anggaran Pendapatan dan Belanja Negara (RAPBN) Tahun Anggaran 2022.
Source: Central Statistics Agency and State Revenue and Expenditure Budget Plan (RAPBN) for Fiscal Year 2022.

Proyeksi Keuangan

Uraian proyeksi keuangan bank **bjb** tahun 2022 disajikan sebagai berikut.

Financial Projections

Description of bank **bjb** financial projections for 2022 is presented as follows.

Tabel Proyeksi Keuangan 2022

Table of 2022 Financial Projection

(dalam jutaan Rupiah/in IDR million)

No	Pos-pos Keuangan Utama Main Financial Outposts	Proyeksi 2022 2022 Projection
KEUANGAN/FINANCE		
1.	Aset Asset	154,594,963
2.	Dana Pihak Ketiga Third-party funds	113,863,380
3.	Kredit yang diberikan Credit granted	104,574,962
4.	Pendapatan Bunga dan Syariah Interest Income and Sharia	8,132,722
5.	Laba Tahun Berjalan Current year profit	1,779,179
6.	Ekuitas Equity	18,695,287
RASIO KEUANGAN/FINANCIAL RATIO		
1.	NIM	5.52%
2.	ROA	1.61%
3.	ROE	17.62%
4.	NPL (Gross)	1.60%
5.	NPL (Nett)	0.69%
6.	CAR	18.42%



Proyeksi Struktur Modal (*Capital Structure*)

Uraian proyeksi struktur modal bank **bjb** tahun 2022 disajikan sebagai berikut.

Tabel Proyeksi Struktur Modal Tahun 2022

Table of Projected Capital Structure in 2022

(dalam jutaan Rupiah/in IDR million)

Struktur Modal Capital Structure	Proyeksi 2022 2022 projection
Modal inti Core capital	12,191,833
Modal Pelengkap Supplementary Capital	4,074,875
Total Modal Inti dan Modal Pelengkap Total Core Capital and Supplementary Capital	16,266,708

Proyeksi Kebijakan Dividen

Kebijakan pembagian dividen mengikuti mekanis Rapat Umum Pemegang Saham Tahunan (RUPST) bank **bjb**. Dalam penentuan dividen bagi pemegang saham, bank **bjb** selalu memperhatikan proyeksi pertumbuhan bisnis kedepannya sehingga kecukupan modal perusahaan selalu terpenuhi sesuai dengan target yang telah ditetapkan.

Proyeksi Pemasaran Tahun 2022

Uraian proyeksi pemasaran bank **bjb** tahun 2022 disajikan sebagai berikut.

Tabel Proyeksi Pemasaran Tahun 2022

Table of Marketing Projection for 2022

No	Produk/Aktivitas baru New Products/Activities	Deskripsi Description
1.	bjb Onboarding System bjb Onboarding System	bjb Onboarding merupakan layanan yang ditujukan kepada nasabah berupa pembukaan rekening via perangkat <i>mobile</i> . bjb Onboarding is a service aimed at customers in the form of opening an account via a mobile device.
2.	<i>Direct Debit</i> bank bjb Direct Debit bank bjb	Fitur <i>Direct Debit</i> merupakan salah satu cara yang dapat mempermudah masyarakat dalam melakukan transaksi karena dapat diakses melalui <i>mobile</i> atau <i>website</i> pada aplikasi <i>merchant e-commerce</i> untuk menyelesaikan kewajiban pembayaran belanja pada <i>merchant e-commerce</i> . The direct debit feature is one way that can make it easier for people to make transactions because it can be accessed via a mobile or website on an e-commerce merchant application to complete shopping payment obligations at e-commerce merchants
3.	Pengembangan QRIS dan pengembangan dari regulator lainnya. QRIS development and development from other regulators.	<i>Customer presented mode</i> merupakan metode pembayaran dengan QR ditampilkan oleh <i>customer</i> dan dapat di scan oleh <i>merchant</i> . <i>Crossborder</i> merupakan pengembangan QRIS agar dapat transaksi di luar wilayah Indonesia. Customer Presented Mode is a payment method where the QR is displayed by the customer and can be scanned by the merchant. Crossborder is a QRIS development for transactions outside the territory of Indonesia
4.	<i>Smart Mobile Banking</i> . Smart Mobile Banking.	Merupakan <i>enhancement</i> pada aplikasi bjb digi: penambahan fitur pembukaan rekening <i>online</i> , <i>e-wallet bjb</i> dan <i>social media banking</i> . An enhancement to the bjb digi application: the addition of online account opening features, bjb e-wallet and social media banking.

Capital Structure Projection

Description of the projected capital structure of bank **bjb** in 2022 is presented as follows.

Dividend Policy Projection

The dividend distribution policy follows the mechanism of the bank **bjb** Annual General Meeting of Shareholders (AGMS). In determining dividends for shareholders, bank **bjb** always pays attention to future business growth projections so that the company's capital adequacy is always met in accordance with the set targets.

Marketing Projections In 2022

Description of bank **bjb** marketing projections for 2022 is presented as follows.

No	Produk/Aktivitas baru New Products/Activities	Deskripsi Description
5.	<i>Contactless Visa.</i> Contactless Visa.	Pengembangan kartu ATM berlogo visa untuk dapat digunakan secara nirsentuh. Development of an ATM card with a visa logo to be used contactless.
6.	Pemasaran Produk Bancassurance referensi dalam rangka produk bank melalui kerjasama dengan perusahaan asuransi. Marketing of Reference Bancassurance Products in the Framework of Bank Products Through Collaboration with Insurance Companies.	Bancassurance referensi dalam rangka produk bank melalui kerjasama dengan perusahaan asuransi, baik asuransi jiwa, umum dan juga kerugian berupa produk asuransi jiwa kredit dan asuransi kerugian agunan maupun asuransi kredit melalui model bisnis referensi dalam rangka produk bank (Tugu). Reference bancassurance in the framework of bank products through cooperation with insurance companies, both life and general insurance, as well as losses in the form of credit life insurance and collateral loss insurance and credit insurance through the reference business model in the framework of bank products.
7.	Pemasaran Produk Reksa Dana melalui kerjasama dengan Manager Investasi. Mutual Fund Product Marketing in collaboration with Investment Managers	Pemasaran produk reksa dana melalui kerjasama dengan manager investasi. Additional marketing of mutual fund products that can be sold through bank bjb in collaboration with the Investment Manage.
8.	Pemasaran Produk Reksa Dana melalui kerjasama dengan Manager Investasi. Marketing of bankassurance products in collaboration with insurance companies	Penambahan produk asuransi melalui kerjasama dengan perusahaan asuransi berupa produk asuransi tradisional dan/atau unit <i>link</i> melalui model bisnis referensi tidak dalam rangka produk bank dan/atau model bisnis distribusi. Addition of insurance products through cooperation with insurance companies in the form of traditional insurance products and/or unit links through a non-reference business model in the framework of bank products and/or distribution business models
9.	bjb Paylater. bjb Paylater.	bjb Paylater adalah produk pembiayaan jangka pendek untuk transaksi pada platform digital yang bersifat multiguna, Produk ini rencananya akan diberikan pada debitur dengan kriteria pembelanjaan retail pada <i>online merchant</i> ataupun transaksi lain seperti pembiayaan pajak dan tagihan. bjb Paylater is a short-term financing product for transactions on multipurposes digital platforms, this product is planned to be given to debtors with retail spending criteria at online merchants or other transactions such as tax and bill financing.
10.	Penawaran Umum Terbatas II (PUT II). Limited Public Offering II (PUT II).	Penawaran umum terbatas II (PUT) adalah program penambahan modal perseroan melalui penerbitan saham baru dengan memberikan Hak Memesan Efek Terlebih Dahulu (HMETD) kepada setiap pemegang saham sesuai rasio tertentu terhadap persentase kepemilikan sahamnya. Limited Public Offering II (PUT) is a program to increase the company's capital through the issuance of new shares by granting Pre-emptive Rights (HMETD) to each shareholder according to a certain ratio to the percentage of their share ownership.
11.	Penerbitan Efek Bersifat Utang dan/atau Sukuk (EBUS) dalam rangka penyaluran KPR Tapera Tahun 2022. Issuance of Debt Securities and/or Sukuk (EBUS) for the purpose of distributing Tapera Mortgages in 2022.	Penerbitan efek bersifat utang tanpa melakukan penawaran umum kepada BP Tapera, kemudian BP Tapera melalui bank <i>custodian</i> akan mencairkan nominal dana penyaluran pembiayaan KPR Tapera kepada bank bjb . Issuance of debt securities without making a public offering to BP Tapera, then BP Tapera through the custodian bank will disburse the nominal funds for distributing Tapera mortgage financing to bank bjb .
12.	Kerjasama dengan Bank BRI. Cooperation with Bank BRI.	Kerjasama remitansi dengan Bank BRI melalui mekanisme <i>Sharing API</i> untuk mengakomodir transaksi penerimaan uang dari luar negeri ke rekening bank bjb Remittance cooperation with Bank BRI through the <i>Sharing API</i> mechanism to accommodate transactions for receiving money from abroad to bank bjb accounts
13.	<i>Onboarding Self Service Banking Machine</i> (SSBM). Onboarding Self Service Banking Machine (SSBM).	<i>Software</i> yang digunakan untuk mengakomodir perangkat <i>Self Service Banking Machine</i> (SSBM). Software used to accommodate Self Service Banking Machine (SSBM) devices.

Proyeksi Pengembangan SDM Tahun 2022

Dalam pengembangan karir dan kompetensi pegawai, Bank berkomitmen secara berkelanjutan untuk membangun talenta dan memastikan perencanaan suksesi secara berkelanjutan. Untuk itu telah disusun kerangka strategi dengan nama *Human Capital Strategic Plan* (HCSP) yang ditopang oleh 3 Pillars, yaitu *Base Pillars*, *Upright Pillars* dan *Sturdy Pillars*. Untuk Rencana Pengembangan Sumber Daya Manusia tahun 2022, Divisi *Human Capital* telah menyusun rencana pengembangan SDM melalui program akselerasi yang mencakup 3 (tiga) pokok utama yaitu

HR Development Projections in 2022

In developing employee careers and competencies, the Bank committed to continuously developing talent and ensuring sustainable succession planning. For this reason, a strategic framework called the *Human Capital Strategic Plan* (HCSP) was prepared, and it was supported by 3 Pillars, namely the *Base Pillars*, *Upright Pillars* and *Sturdy Pillars*. For the *Human Resources Development Plan* for 2022, the *Human Capital Division* has prepared a HR development plan through an acceleration program that includes 3 (three) main points,



kompetensi, kinerja, serta karir pegawai, adapun program rencana pengembangan sumber daya manusia tahun 2022 sebagai berikut:

1. Branch Manager Development Program (BMDP)

Program pengembangan pegawai di level managerial yang ditujukan bagi *Manager/Pin*. KCP/Pin Grup melalui Pendidikan dan Pelatihan yang bertujuan untuk peningkatan kompetensi dan mempersiapkan pegawai menjadi *successor* pejabat eksekutif di level pemimpin cabang.

2. Staff Development Program (SDP)

Program pengembangan karir yang bertujuan mempersiapkan pegawai yang memiliki kompetensi untuk memenuhi jenjang jabatan di level *officer*.

3. Information Technology and Digital Banking Development Program

Program pengembangan pegawai yang diperuntukan bagi pegawai internal bank **bjb** yang memiliki minat dan kemampuan di bidang *information technology* dan *digital banking* untuk mendukung strategi transformasi *digital* bank **bjb**.

4. Account Officer Development Program (AODP)

Program pengembangan karir yang diperuntukkan bagi para pegawai *level assistant* di bidang bisnis yang dipersiapkan untuk mengisi jabatan-jabatan *critical* di bidang bisnis dan akan berkarir serta memiliki spesialisasi di bidang bisnis.

5. Professional Supporting Development Program (PSDP)

Program pengembangan pegawai dalam rangka pemenuhan kebutuhan pegawai untuk jabatan *Dealer* – Divisi *Treasury* yang sumber kandidat berasal dari pegawai eksisting bank **bjb** baik dari internal Divisi *Treasury* maupun unit kerja lainnya yang memiliki kompetensi dan potensi di bidang *Treasury* khususnya *dealer*.

6. Acceleration Program

Merupakan program akselerasi level *assistant grade 1*, melalui kenaikan grade 1 tingkat dengan tujuan untuk meningkatkan motivasi para pegawai yang berkinerja baik.

7. Manager Development Program (MDP)

Program pengembangan dan percepatan karir yang ditujukan bagi *talent-talent* terbaik bank **bjb** di level *first line management* (minimal level jabatan *officer* di rentang *grade 6-9*) untuk dipersiapkan menjadi calon-calon *manager* yang berkualitas, untuk selanjutnya akan diberikan pendidikan dan pelatihan secara komprehensif serta lebih difokuskan pada area bisnis.

Dalam rangka percepatan peningkatan kompetensi, kinerja dan karir pegawai, beberapa program akselerasi karir masih menjadi *concern* manajemen dalam menjalankan “*strategic talent management*”. Namun untuk mempersiapkan diri dalam menjawab tantangan di era *digital* dan *financial technology* melalui munculnya perusahaan-perusahaan keuangan berbasis teknologi atau *financial technology (fintech)*, mendorong industri perbankan untuk melakukan digitalisasi dan inovasi dalam teknologi khususnya transaksi.

namely competence, performance, and employee careers, while the human resource development plan program for 2022 is as follows:

1. Branch Manager Development Program (BMDP)

Employee development program at Managerial Level aimed at Managers/Pins. KCP/PinGroup through Education and Training which aims to increase competence and prepare employees to become Successors of Executive Officers at Branch Manager Level.

2. Staff Development Program (SDP)

A career development program that aims to prepare competent employees to fulfill positions at the officer level.

3. Information Technology and Digital Banking Development Program

Employee development program intended for bank **bjb** internal employees who have interests and abilities in the fields of Information Technology and Digital Banking to support bank **bjb**'s Digital Transformation strategy.

4. Account Officer Development Program (AODP)

A career development program intended for assistant level employees in the business field who are prepared to fill critical positions in the business field and will have a career and specialize in the business field.

5. Professional Supporting Development Program (PSDP)

Employee development program in order to meet the needs of employees for the position of Dealer - Treasury Division where the source of candidates comes from existing bank **bjb** employees both from internal Treasury Division and other work units who have competence and potential in the field of Treasury, especially Dealers.

6. Acceleration Program

It is an acceleration program for grade 1 assistant level, through grade 1 level increase with the aim of increasing the motivation of employees who perform well.

7. Manager Development Program (MDP)

Career development and acceleration program aimed at bank **bjb**'s best talents at the first line management level (at least officer level in the grade 6-9) range to be prepared to become qualified candidates for managers, for further comprehensive education and training more focused on the business area.

In order to accelerate the improvement of employee competence, performance and career, several programs of career accelerations still become a management concern in carrying out “*strategic talent management*”. However, the preparation to answer challenges in the digital era and financial technology was through the emergence of technology-based financial companies or financial technology (*fintech*), encourage the banking industry to digitize and innovate in technology, especially transactions.

Dalam merespon hal tersebut, bank **bjb** sebagai Bank Nasional perlu untuk mempersiapkan sekaligus meningkatkan kemampuan para ahli teknologi yang ada, bank **bjb** telah melaksanakan program pengembangan internal di bidang *Information and Technology* melalui *Information Technology Development Program* (ITDP) agar memiliki kemampuan yang setara dengan pasar dan dapat bersaing dengan industri perbankan maupun perusahaan berbasis teknologi atau *Financial Technology* (Fintech).

Selain itu, guna mengoptimalkan penyerapan potensi transaksi *treasury* dan pasar modal serta peningkatan dan percepatan kuantitas serta kualitas sumber daya manusia pada bidang *treasury*, bank **bjb** melaksanakan *dealer treasury program* dengan harapan menciptakan SDM yang unggul, handal dan tangguh yang mampu menjawab tantangan persaingan bisnis yang semakin kompleks.

In response to this, bank **bjb** as a National Bank needs to prepare and improve the capabilities of existing technology experts, bank **bjb** has implemented an internal development program in the field of *Information and Technology* through the *Information Technology Development Program* (ITDP) in order to have capabilities equivalent to the market and can compete with the banking industry and technology-based companies or *Financial Technology* (Fintech).

In addition, in order to optimize the absorption of potential treasury transactions and the capital market as well as to increase and accelerate the quantity and quality of human resources in the treasury sector, bank **bjb** implements a *dealer treasury program* with the hope of creating superior, reliable and resilient human resources capable of responding to the challenges of increasingly competitive business. complex.

Kebijakan, Pengumuman dan Pembayaran Dividen

Kebijakan Dividen

Dividen diputuskan melalui Rapat Umum Pemegang Saham Tahunan (RUPST). bank **bjb** memiliki kebijakan dividen yang didasarkan pada pemenuhan kepentingan pemegang saham serta rencana pengembangan usaha. Pembagian dividen sesuai dengan hasil RUPST tahun buku 2020 bahwa 56% dari laba bersih tahun buku 2020 ditetapkan sebagai dividen tunai dan dibagikan kepada seluruh pemegang saham yang tercatat sesuai dengan ketentuan yang berlaku dan 44% dari laba bersih tahun buku 2020 ditetapkan sebagai saldo laba.

Pengumuman dan Pembayaran Dividen

Berdasarkan Keputusan RUPST bank **bjb** melaksanakan pengumuman dan pembagian dividen sebagaimana diuraikan sebagai berikut.

Tabel Pengumuman dan Pembayaran Dividen

Table of Announcement and Payment of Dividends

Uraian Description	Tahun Buku 2020 Fiscal Year 2020	Tahun Buku 2019 Fiscal Year 2019	Tahun Buku 2018 Fiscal Year 2018
Laba Bersih (jutaan Rp) Net Profit (IDR million)	1,682,122	1,541,854	1,531,235
Dividen (jutaan Rp) Dividend (IDR million)	941,965	925,043	879,588
Dividen Per Saham (Rp) Dividend Per Share (IDR)	95,74	94.02	89.4
Jumlah lembar saham (lembar) Number of shares (shares)	9,838,787,161	9,838,787,161	9,838,787,161

Policy, Announcements and Payment of Dividend

Dividend Policy

Dividends are decided through the Annual General Meeting of Shareholders (AGMS). bank **bjb** has a dividend policy based on meeting the interests of shareholders and business development plans. Dividend distribution in accordance with the results of the AGMS for the financial year 2020 that 56% of net profit for fiscal year 2020 was determined as cash dividend, and distributed to all registered shareholders in accordance with applicable regulations and 44% of net profit for fiscal year 2020 was determined as retained earnings.

Announcement and Payment of Dividend

Based on the resolution of the AGMS, bank **bjb** carried out the announcement and distribution of dividends as described below.



Uraian Description	Tahun Buku 2020 Fiscal Year 2020	Tahun Buku 2019 Fiscal Year 2019	Tahun Buku 2018 Fiscal Year 2018
Dividend Pay Out Ratio (%) Dividend Pay Out Ratio (%)	56.00%	60.00%	57.44%
Tanggal Pengumuman Announcement Date	06 April 2021 06 April 2021	16 April 2020 16 April 2020	30 April 2019 30 April 2019
Tanggal Pembayaran Payment date	7 Mei 2021 7 May 2021	20 Mei 2020 20 May 2020	28 Mei 2019 28 May 2019

Dividen tunai akan dibagikan kepada pemegang saham yang namanya tercatat dalam Daftar Pemegang Saham bank **bjb** (DPS) atau *recording date* pada tanggal 16 April 2021 dan/atau pemilik saham bank **bjb** pada sub rekening efek di PT Kustodian Sentral Efek Indonesia ("KSEI") pada penutupan perdagangan saham di Bursa Efek Indonesia tanggal 16 April 2021.

Bagi Pemegang Saham yang sahamnya dimasukkan dalam penitipan kolektif KSEI, pembayaran dividen tunai dilaksanakan melalui KSEI dan akan didistribusikan ke dalam rekening perusahaan Efek dan/atau Bank Kustodian pada tanggal 7 Mei 2021. Bukti pembayaran dividen tunai akan disampaikan oleh KSEI kepada Pemegang Saham melalui Perusahaan Efek dan/atau Bank Kustodian tempat Pemegang Saham membuka rekeningnya. Sedangkan bagi Pemegang Saham yang sahamnya tidak dimasukkan dalam penitipan kolektif KSEI maka pembayaran dividen tunai akan ditransfer ke rekening Pemegang Saham.

Atas pembayaran dividen tunai kepada pemegang saham akan dilakukan pemotongan Pajak Penghasilan sesuai dengan ketentuan perpajakan yang berlaku pada saat *recording date*. Pajak Penghasilan atas dividen yang diterima oleh pemegang saham yang bersangkutan (jika ada), dilaksanakan oleh masing-masing pemegang saham.

Bagi Pemegang Saham yang merupakan Wajib Pajak Dalam Negeri yang berbentuk badan hukum yang belum mencantumkan Nomor Pokok Wajib Pajak ("NPWP") diminta menyampaikan NPWP kepada KSEI atau Biro Administrasi Efek/BAE PT Datindo Entrycom ("BAE") dengan alamat Jl. Hayam Wuruk no.28 Jakarta 10120 paling lambat tanggal 16 April 2021 pada pukul 16.00 WIB.

Bagi Pemegang Saham yang merupakan Wajib Pajak Luar Negeri yang pemotongan pajaknya akan menggunakan tarif berdasarkan Persetujuan Penghindaran Pajak Berganda ("P3B") wajib memenuhi persyaratan Peraturan Direktur Jenderal Pajak No. PER-25/PJ/2018 tentang Tata Cara Penerapan Persetujuan Penghindaran Pajak Berganda serta menyampaikan dokumen bukti rekam atau tanda terima DGT/SKD yang telah diunggah ke laman Direktorat Jenderal Pajak kepada KSEI atau BAE sesuai ketentuan dan peraturan KSEI terkait batas waktu penyampaian DGT. Tanpa adanya dokumen dimaksud, dividen tunai yang dibayarkan akan dikenakan PPh Pasal 26 sebesar 20%.

Cash dividends will be distributed to shareholders whose names are recorded in the Register of Shareholders of bank **bjb** (DPS) or recording date on April 16, 2021 and/or owners of bank **bjb** shares in securities sub accounts at PT Kustodian Sentral Efek Indonesia ("KSEI") on closing of stock trading on the Indonesia Stock Exchange on April 16, 2021.

For Shareholders whose shares are placed in KSEI's collective custody, cash dividend payments will be made through KSEI and will be distributed to the accounts of Securities companies and/or Custodian Banks on May 7, 2021. Evidence of cash dividend payments will be submitted by KSEI to Shareholders through Securities Companies, and/or the Custodian Bank where the Shareholders open their accounts. Meanwhile, for Shareholders whose shares are not included in KSEI's collective custody, the cash dividend payment will be transferred to the Shareholders' account.

For the payment of cash dividends to shareholders, income tax was deducted in accordance with the tax provisions in force at the recording date. Income Tax on dividends received by the shareholders concerned (if any) was implemented by each shareholder.

Shareholders who became Domestic Taxpayers in the form of legal entities that had not included their Taxpayer Identification Number ("NPWP") were requested to submit their NPWP to KSEI or the Securities Administration Bureau/BAE PT Datindo Entrycom ("BAE") at the address Jl. Hayam Wuruk no.28 Jakarta 10120 no later than April 16, 2021 at 16.00 WIB.

Shareholders who are Overseas Taxpayers whose tax withholding will use the rate based on the Double Taxation Avoidance Agreement ("P3B") must comply with the requirements of the Director General of Taxes Regulation No. PER-25/PJ/2018 regarding Procedure for the Application of Double Taxation Avoidance Agreement and submitting the document of record or receipt of DGT/SKD that had been uploaded to the website of the Directorate General of Taxes to KSEI or BAE in accordance with KSEI's rules and regulations regarding the deadline for submitting DGT. Without this document, the cash dividend paid was the subject to Article 26 Income Tax of 20%.

Apabila setelah tanggal *recording date*, terbit peraturan pelaksana baru terkait perpajakan atas dividen yang berlaku surut meliputi tanggal *recording date* dan pemotongan Pajak Penghasilan atas dividen telah dilakukan sebelumnya, maka jika terdapat kelebihan pemotongan pajak penghasilan atas dividen terkait pelaksanaan peraturan pelaksana baru tersebut, penyelesaian pengembalian pajak dilakukan melalui mekanisme pengembalian pajak yang seharusnya tidak terhutang sesuai dengan ketentuan perpajakan yang berlaku yang dilakukan oleh masing-masing pemegang saham yang terdampak peraturan tersebut.

Bagi pemegang saham yang sahamnya disimpan dalam penitipan kolektif KSEI, bukti pemotongan pajak dividen tunai dapat diambil di Perusahaan Efek dan/atau Bank Kustodian tempat pemegang saham membuka rekening efek. Bagi pemegang saham warkat/*script*, bukti pemotongan pajak dividen tunai diambil di Biro Administrasi Efek Perseroan, yaitu PT DATINDO ENTRYCOM, Jl. Hayam Wuruk no.28 Jakarta 10120.

Bagi Perusahaan Efek dan/atau Bank Kustodian yang memiliki catatan elektronik untuk saham Perseroan dalam penitipan kolektif KSEI, diminta untuk menyerahkan data pemegang saham dan dokumen status pajaknya kepada KSEI dalam jangka waktu 1 (satu) hari setelah tanggal pencatatan Daftar Pemegang Saham atau sesuai dengan ketentuan KSEI.

Apabila terdapat masalah perpajakan dikemudian hari atau klaim atas dividen tunai yang telah dibayarkan kepada dan diterima oleh pemegang saham yang sahamnya disimpan dalam penitipan kolektif KSEI selain kondisi pada butir 6, diminta untuk menyelesaikannya dengan Perusahaan Efek dan/atau Bank Kustodian tempat pemegang saham membuka rekening efek dengan merujuk pada ketentuan perpajakan yang berlaku.

If after the recording date, a new implementing regulation regarding taxation on dividends was issued retroactively including the recording date, and the withholding of Income Tax on dividends was made previously, then if there was an excess of income tax withholding on dividends related to the implementation of the new implementing regulation, the completion of the tax refund was carried out through a tax refund mechanism that should not be owed in accordance with the applicable tax provisions carried out by each shareholder affected by the regulation.

For shareholders whose shares were kept in KSEI's collective custody, proof of withholding cash dividends tax could be collected at the Securities Company and/or Custodian Bank where the shareholders opened securities accounts. For scrip/script shareholders, proof of withholding cash dividends was collected at the Company's Securities Administration Bureau, namely PT DATINDO ENTRYCOM, Jl. Hayam Wuruk no. 28 Jakarta 10120.

For Securities Companies and/or Custodian Banks that have electronic records for the Company's shares in the collective custody of KSEI were required to submit shareholder data and tax status documents to KSEI within 1 (one) day after the date of registration of the Shareholders Register or in accordance with the provisions KSEI.

If there were future tax issues or claims for cash dividends that had been paid to and received by shareholders whose shares were kept in KSEI's collective custody other than the conditions in point 6, they were requested to settle them with the Securities Company and/or Custodian Bank where the shareholders opened securities accounts with reference to the applicable tax provisions.

Tabel Rincian Jadwal Pembayaran Dividen Tunai

Table of Details of Cash Dividend Payment Schedule

Keterangan Description	Tanggal Date
TAHUN BUKU 2020/FISCAL YEAR 2020	
Tanggal Pengumuman Dividen Tahun Buku 2020 Announcement Date of Fiscal Year 2020 Dividend	06 April 2021 06 April 2021
Akhir Periode Perdagangan Saham Dengan Hak Dividen (Cum Dividen) End of Trading Period Shares With Dividend Rights (Cum Dividend)	
Pasar Reguler dan Negosiasi Regular Market and Negotiation	14 April 2021 14 April 2021
Pasar Tunai Cash Market	16 April 2021 16 April 2021
Awal Periode Perdagangan Saham Tanpa Hak Dividen (Ex Dividen) Beginning of Stock Trading Period Without Dividend Rights (Ex Dividend)	
Pasar Reguler dan Negosiasi Regular Market and Negotiation	15 April 2021 15 April 2021



Keterangan Description	Tanggal Date
Pasar Tunai Cash Market	19 April 2021 19 April 2021
Tanggal Daftar Pemegang Saham yang berhak Dividen (<i>Recording Date</i>) List of Shareholders entitled to Dividends (<i>Recording Date</i>)	16 April 2021 16 April 2021
Tanggal Pembayaran Dividen Tunai Tahun Buku 2020 Cash Dividend Payment Date for Financial Year 2020	7 Mei 2021 7 May 2021
TAHUN BUKU 2019/FISCAL YEAR 2019	
Tanggal Pengumuman Dividen Tahun Buku 2019 2019 Fiscal Year Dividend Announcement Date	16 April 2020 16 April 2020
Akhir Periode Perdagangan Saham Dengan Hak Dividen (<i>Cum Dividen</i>) End of Trading Period Shares With Dividend Rights (<i>Cum Dividend</i>)	
Pasar Reguler dan Negosiasi Regular Market and Negotiation	24 April 2020 24 April 2020
Pasar Tunai Cash Market	28 April 2020 28 April 2020
Awal Periode Perdagangan Saham Tanpa Hak Dividen (<i>Ex Dividen</i>) Beginning of Stock Trading Period Without Dividend Rights (<i>Ex Dividend</i>)	
Pasar Reguler dan Negosiasi Regular Market and Negotiation	27 April 2020 27 April 2020
Pasar Tunai Cash Market	29 April 2020 29 April 2020
Tanggal Daftar Pemegang Saham yang berhak Dividen (<i>Recording Date</i>) List of Shareholders entitled to Dividends (<i>Recording Date</i>)	28 April 2020 28 April 2020
Tanggal Pembayaran Dividen Tunai Tahun Buku 2019 Cash Dividend Payment Date for Fiscal Year 2019	20 Mei 2020 20 May 2020

Realisasi Penggunaan Dana Hasil Penawaran Umum

Sesuai dengan POJK Nomor 30/POJK.04/2015 tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum, bank **bjb** telah melaporkan realisasi penggunaan dana hasil penawaran umum sebagai berikut:

Realization of the Use of Public Offering Funds

In accordance with POJK Number 30/POJK.04/2015 concerning Report on the Realization of the Use of Proceeds from the Public Offering, bank **bjb** has reported the realization of the use of proceeds from the public offering as follows:

Tabel Realisasi Hasil Penawaran

Table of Realization of Bid Results

(dalam Rupiah penuh/in full IDR)

No.	Jenis Penawaran Umum Public Offer Type	Tanggal Efektif Effective date	Nilai Realisasi Hasil Penawaran Umum Realized Value of Public Offering Results			Rencana Penggunaan Dana Menurut Prospektus Plan for Use of Funds According to the Prospectus		Realisasi Penggunaan Dana Menurut Prospektus Actual Use of Funds According to the Prospectus		Sisa Dana Hasil Penawaran Umum Remaining Funds from Public Offering
			Jumlah Hasil Penawaran Umum Total Proceeds of Public Offering	Biaya Penawaran Umum Public Offering Fee	Hasil Bersih Net Result	Ekspansi Kredit Credit Expansion	Total	Ekspansi Kredit Credit Expansion	Total	
1	2	3	4	5	6	7	8	9	10	11
1	Penawaran Umum Berkelanjutan Obligasi Subordinasi Berkelanjutan III Tahap I Tahun 2021 Shelf Registration Subordinated Bonds III Phase I 2021	15 Juli 2021 15 July 2021	1.000.000.000.000	6.076.836.134	993.923.163.866	993.923.163.866	993.923.163.866	993.923.163.866	993.923.163.866	-
Total			1.000.000.000.000	6.076.836.134	993.923.163.866	993.923.163.866	993.923.163.866	993.923.163.866	993.923.163.866	-

Penggunaan dan hasil penawaran umum telah terealisasi sepenuhnya. Dana hasil penawaran umum obligasi setelah dikurangi biaya-biaya emisi, seluruhnya dipergunakan bank **bjb** untuk ekspansi kredit dalam rangka pengembangan bisnis sesuai rencana penggunaan dana yang diungkapkan dalam prospektus dan telah dilaporkan kepada Otoritas Jasa Keuangan (OJK).

The use and proceeds of the public offering were fully realized. The proceeds from the bond public offering after deducting issuance costs, were entirely used by bank **bjb** for credit expansion in the context of business development in accordance with the planned use of funds disclosed in the prospectus and had been reported to the Financial Services Authority (OJK).

Informasi Material Mengenai Investasi, Ekspansi, Penggabungan/Peleburan Usaha, Divestasi, Akuisisi, Atau Restrukturisasi Hutang/Modal

Sepanjang tahun 2021, bank **bjb** tidak melakukan kegiatan investasi, ekspansi, penggabungan/peleburan usaha, divestasi, akuisisi atau restrukturisasi hutang dan modal.

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

Throughout 2021, bank **bjb** did not carry out investment, expansion, business merger/consolidation activities, divestment, acquisition or debt and capital restructuring.

Informasi Material yang Mengandung Benturan Kepentingan dan/atau Transaksi Dengan Pihak Afiliasi

Transaksi material adalah setiap transaksi yang dilakukan oleh Perusahaan Terbuka atau Perusahaan Terkendali yang memenuhi batasan nilai sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan (POJK) No.17/POJK.04/2020 Tentang Transaksi Material dan Perubahan Kegiatan Usaha.

Material Information Containing Conflict of Interest and/or Transactions With Affiliated Parties

A material transaction is any transaction made by a Public Company or a Controlled Company that meets the value limit as stipulated in the Financial Services Authority Regulation (POJK) No.17/POJK.04/2020 concerning Material Transactions and Changes in Business Activities.

Lingkup Transaksi:

Perusahaan Terbuka yang melakukan Transaksi Material dalam:

- a. 1 (satu) kali transaksi; atau
- b. Suatu rangkaian transaksi untuk suatu tujuan atau kegiatan tertentu, wajib memenuhi ketentuan sebagaimana diatur dalam POJK No.17/POJK.04/2020.

Scope of Transaction:

Public Company that conducts Material Transactions in:

- a. 1 (one) transaction; or
- b. A series of transactions for a specific purpose or activity, must comply with the provisions as stipulated in POJK No.17/POJK.04/2020.

Batasan Nilai:

- (1) Suatu transaksi dikategorikan sebagai Transaksi Material apabila nilai transaksi sama dengan 20% (dua puluh persen) atau lebih dari ekuitas Perusahaan Terbuka.
- (2) Transaksi berupa perolehan dan pelepasan atas perusahaan atau segmen operasi dikategorikan sebagai Transaksi Material dalam hal:
 - a. Nilai transaksi sama dengan 20% (dua puluh persen) atau lebih dari ekuitas Perusahaan Terbuka;
 - b. Total aset yang menjadi objek transaksi dibagi total aset Perusahaan Terbuka nilainya sama dengan atau lebih dari 20% (dua puluh persen);
 - c. Laba bersih objek transaksi dibagi dengan laba bersih Perusahaan Terbuka nilainya sama dengan atau lebih dari 20% (dua puluh persen); atau
 - d. Pendapatan usaha objek transaksi dibagi dengan pendapatan usaha Perusahaan Terbuka nilainya sama dengan atau lebih dari 20% (dua puluh persen).

Value Limitation:

- (1) A transaction is categorized as a Material Transaction if the transaction value is equal to 20% (twenty percent) or more of the equity of the Public Company.
- (2) Transactions in the form of acquisitions and disposals of companies or operating segments are categorized as Material Transactions in terms of:
 - a. The transaction value is equal to 20% (twenty percent) or more of the equity of the Public Company;
 - b. The total assets that are the object of the transaction divided by the total assets of the Public Company are equal to or more than 20% (twenty percent);
 - c. The net profit of the object of the transaction is divided by the net profit of the Public Company whose value is equal to or more than 20% (twenty percent); or
 - d. The operating income of the object of the transaction is divided by the operating income of the Public Company whose value is equal to or more than 20% (twenty percent).



(3) Dalam hal transaksi sebagaimana dimaksud pada (1) dan (2) dilakukan oleh Perusahaan Terbuka yang mempunyai ekuitas negatif, transaksi dikategorikan sebagai Transaksi Material apabila nilai transaksi sama dengan 10% (sepuluh persen) atau lebih dari total aset Perusahaan Terbuka.

Transaksi Benturan Kepentingan

Berdasarkan POJK Nomor 42/POJK.04/2020 Tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan yang di maksud benturan kepentingan adalah perbedaan antara kepentingan ekonomis perusahaan terbuka dengan kepentingan ekonomis pribadi anggota Direksi, anggota Dewan Komisaris, Pemegang Saham Utama, atau Pengendali yang dapat merugikan Perusahaan Terbuka dimaksud.

Transaksi benturan kepentingan adalah transaksi yang dilakukan oleh perusahaan terbuka atau perusahaan terkendali dengan setiap pihak, baik dengan afiliasi maupun pihak selain afiliasi yang mengandung benturan kepentingan.

bank **bjb** telah memiliki pedoman benturan kepentingan untuk dapat menangani situasi benturan kepentingan yang dihadapi, dalam rangka menjalankan kegiatan usaha Bank yang ditetapkan melalui Surat Keputusan Direksi nomor 1217/SK/DIR-KP/2015 tanggal 28 Desember 2015 tentang Pedoman Benturan Kepentingan, Surat Keputusan Direksi nomor 0077/SK/DIR-CS/2019 tanggal 14 Januari 2019 tentang Kebijakan Tata Tertib Kerja Direksi, Surat Keputusan Dewan Komisaris nomor 10/SK/DKO/2019 tanggal 04 Desember 2019 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris.

Setiap pegawai Bank yang berpotensi atau telah berada dalam situasi benturan kepentingan wajib membuat laporan mengenai situasi Benturan Kepentingan yang akan/sedang dihadapinya, melalui surat deklarasi yang disampaikan kepada pihak pengelola situasi Benturan Kepentingan untuk kemudian diberikan rekomendasi. Selain itu seluruh pengungkapan yang tertuang di dalam laporan mengenai situasi Benturan Kepentingan dan rekomendasi yang diberikan atas pengungkapan situasi Benturan Kepentingan tersebut ditembuskan kepada Divisi Kepatuhan dan APU PPT untuk dilakukan pemantauan dan evaluasi terhadap implementasi atas pengelolaan Benturan Kepentingan di lingkungan bank **bjb**.

Sepanjang tahun 2021, tidak terdapat transaksi material yang mengandung kategori benturan kepentingan.

Transaksi Pihak Afiliasi

Berdasarkan POJK Nomor 42/POJK.04/2020 yang dimaksud afiliasi adalah:

1. Hubungan keluarga karena perkawinan dan keturunan sampai derajat kedua, baik secara horizontal maupun vertikal;

(3) In the event that the transactions as referred to in (1) and (2) are conducted by a Public Company that has negative equity, the transaction is categorized as a Material Transaction if the transaction value is equal to 10% (ten percent) or more of the total assets of the Public Company.

Conflict of Interest Transactions

Based on POJK Number 42/POJK.04/2020 concerning Affiliated Transactions and Conflict of Interest Transactions which is meant by conflict of interest is the difference between the economic interests of a publicly listed company and the personal economic interests of members of the Directors, members of the Board of Commissioners, Major Shareholders, or Controlling that may harm the said Public Company.

Conflict of interest transactions are transactions carried out by public companies or controlled companies with each party, both affiliates and parties other than affiliates that contain conflicts 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 the Decree of the Directors number 1217/SK/DIR-KP/2015 dated December 28, 2015 concerning Guidelines for Conflict of Interest, Directors Decree. number 0077/SK/DIR-CS/2019 dated January 14, 2019 concerning Directors' Work Procedures Policy, Board of Commissioners Decree number 10/SK/DKO/2019 dated December 4, 2019 concerning the Board of Commissioners Work Guidelines and Procedures.

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 then be given a recommendation. The official providing recommendation is the highest official at each related level. Conflicts of interest faced by the Directors are discussed at the Directors Meeting. 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-CFT to monitor and evaluate the implementation of Conflict of Interest management within bank **bjb**.

During 2021, there were no material transactions that contained a category of conflict of interest.

Affiliate Party Transactions

Based on POJK Number 42/POJK.04/2020, what is meant by affiliates are:

1. Family relations due to marriage and descent up to the second degree, both horizontally and vertically;

2. Hubungan antara pihak dengan pegawai, direktur, atau komisaris dari pihak tersebut;
3. Hubungan antara 2 (dua) perusahaan di mana terdapat 1 (satu) atau lebih anggota direksi atau dewan komisaris yang sama;
4. Hubungan antara perusahaan dan pihak, baik langsung maupun tidak langsung, mengendalikan atau dikendalikan oleh perusahaan tersebut;
5. Hubungan antara 2 (dua) perusahaan yang dikendalikan, baik langsung maupun tidak langsung, oleh pihak yang sama; atau
6. Hubungan antara perusahaan dan pemegang saham utama.

Transaksi Afiliasi adalah setiap aktivitas dan/atau transaksi yang dilakukan oleh perusahaan terbuka atau perusahaan terkendali dengan Afiliasi dari perusahaan terbuka atau Afiliasi dari anggota Direksi, anggota Dewan Komisaris, Pemegang Saham Utama, atau Pengendali, termasuk setiap aktivitas dan/atau transaksi yang dilakukan oleh Perusahaan Terbuka atau Perusahaan Terkendali untuk kepentingan afiliasi dari Perusahaan Terbuka atau afiliasi dari anggota Direksi, anggota Dewan Komisaris, Pemegang Saham Utama, atau Pengendali.

Sepanjang tahun 2021, tidak terdapat transaksi material dengan pihak afiliasi.

Transaksi Pihak Berelasi

Dalam menjalankan usahanya, bank **bjb** dan entitas anak melakukan transaksi dengan pihak-pihak berelasi seperti yang didefinisikan dalam PSAK No. 7 (Revisi 2015) tentang "Pengungkapan Pihak-pihak Berelasi".

Suatu pihak dianggap berelasi dengan Bank dan entitas anak jika:

- i. Suatu pihak yang secara langsung atau tidak langsung yang melalui satu atau lebih perantara, suatu pihak (i) mengendalikan atau dikendalikan oleh atau berada di bawah pengendalian bersama dengan Bank dan entitas anak; (ii) memiliki pengaruh signifikan atas Bank dan entitas anak; atau (iii) memiliki pengendalian bersama atas Bank dan entitas anak;
- ii. Suatu pihak yang berada dalam kelompok usaha yang sama dengan Bank dan entitas anak
- iii. Suatu pihak yang merupakan ventura bersama di mana Bank dan entitas anak sebagai venturer;
- iv. Suatu pihak adalah anggota dari personil manajemen kunci Bank dan entitas anak;
- v. Suatu pihak adalah anggota keluarga dekat dari individu yang diuraikan dalam butir (i) atau (iv);
- vi. Suatu pihak adalah entitas yang dikendalikan, dikendalikan bersama atau dipengaruhi signifikan oleh beberapa entitas, langsung maupun tidak langsung, individu seperti diuraikan dalam butir (iv) atau (v);
- vii. Suatu pihak adalah suatu program imbalan pasca kerja untuk imbalan kerja dari Bank dan entitas anak atau entitas terkait Bank dan entitas anak

2. The relationship between the party and the employee, director, or commissioner of that party;
3. Relationship between 2 (two) companies where there are 1 (one) or more members of the same directors or commissioners;
4. The relationship between the company and the parties, either directly or indirectly, controlling or being controlled by the company;
5. Relationship between 2 (two) companies that are controlled, directly or indirectly, by the same party; or
6. The relationship between the company and the major shareholders.

Affiliated Transaction is any activity and/or transaction conducted by a public company or controlled company with Affiliates of a public company or Affiliates of members of the Directors, members of the Board of Commissioners, Major Shareholders, or Controlling, including every activity and/or transaction conducted by the Company Public or Controlled Company for the interest of affiliates of the Public Company or affiliates of members of the Directors, members of the Board of Commissioners, Major Shareholders, or Controlling Shareholders.

Throughout 2021, there were no material transactions with affiliated parties.

Transaction of Related Parties

In carrying out its business, the Company and subsidiaries conduct transactions with related parties as defined in PSAK No. 7 (Revised 2015) concerning "Disclosure of Related Parties".

A party is considered to be related to the Bank and its subsidiaries if:

- i. A party directly or indirectly through one or more intermediaries, a party (i) controls or controlled by or are under joint control with the Bank and subsidiaries; (ii) has significant influence over the Bank and its subsidiaries; or (iii) has joint control over the Bank and subsidiaries;
- ii. A party that is in the same business group as the Bank and subsidiaries
- iii. A party which is a joint venture in which the Bank and subsidiary is a venturer;
- iv. A party is a member of the Bank's key management personnel and subsidiaries;
- v. A party is a close family member of the individual described in paragraph (i) or (iv);
- vi. A party is a controlled entity, jointly controlled or significantly influenced by several entities, directly or indirectly, individuals as described in clause (iv) or (v);
- vii. A party is a post-employment benefit plan for employee benefits from the Bank and subsidiaries or related entities of the Bank and subsidiaries



Transaksi dengan pihak-pihak berelasi dilakukan dengan syarat dan kondisi yang sama dengan transaksi-transaksi dengan pihak ketiga. Transaksi yang dilakukan Bank dan entitas anak telah memenuhi peraturan Otoritas Jasa Keuangan (Badan Pengawas Pasar Modal dan Lembaga Keuangan) No. IX.E.1 tentang "Transaksi Afiliasi dan Benturan Kepentingan Transaksi Tertentu". Pada saat transaksi-transaksi tersebut dilakukan.

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan yang relevan dan rinciannya telah disajikan dalam Laporan Keuangan.

Nama Pihak yang Bertransaksi dan Sifat Hubungan

Dalam kegiatan normal usaha, bank **bjb** dan entitas anak melakukan transaksi dengan pihak berelasi karena hubungan kepemilikan dan/atau kepengurusan. Semua transaksi dengan pihak-pihak berelasi telah dilakukan dengan kebijakan dan syarat yang telah disepakati bersama.

No.	Pihak-Pihak Berelasi Related Parties	Sifat Hubungan Istimewa Nature of Special Relationship	Transaksi Transaction
1	Pemerintah Provinsi Jawa Barat West Java Provincial Government	Pemegang saham pengendali Controlling shareholders	a. Giro b. Simpanan nasabah c. Kredit yang diberikan a. Current Account b. Customer deposits c. Credit granted
2	Manajemen kunci Key management	Hubungan pengendalian kegiatan perusahaan Company activity control relationship	a. Kredit yang diberikan b. Simpanan nasabah a. Credit granted b. Customer deposits
3	BPR dan PD-LPK BPR and PD-LPK	Hubungan kepemilikan melalui Pemerintah provinsi dan kabupaten Ownership relationship through provincial and district governments	a. Penyertaan saham b. Simpanan dari bank lain a. Share investment b. Deposits from other banks
4	PT Asuransi Bangun Askrida	Hubungan kepemilikan melalui Pemerintah provinsi dan kabupaten Ownership relationship through provincial and district governments	a. Asuransi aset tetap a. Fixed asset insurance

Kewajaran dan Alasan Dilakukannya Transaksi

Transaksi dengan pihak-pihak berelasi dilakukan dengan syarat dan kondisi yang sama dengan transaksi-transaksi dengan pihak ketiga (*arm's length*). Transaksi yang dilakukan Bank dan entitas anak telah memenuhi peraturan Otoritas Jasa Keuangan (Badan Pengawas Pasar Modal dan Lembaga Keuangan) No. IX.E.1 tentang "Transaksi Afiliasi dan Benturan Kepentingan Transaksi Tertentu" pada saat transaksi-transaksi tersebut dilakukan. Kewajaran transaksi dengan pihak berelasi telah dilakukan secara wajar sesuai peraturan perundang-undangan. Transaksi dilakukan atas dasar alasan kebutuhan bank **bjb** dan bebas dari konflik kepentingan.

Transactions with related parties are carried out on the same terms and conditions as transactions with third parties. Transactions conducted by the Bank and its subsidiaries have fulfilled the regulations of the Financial Services Authority (Capital Market and Financial Institution Supervisory Agency) No. IX.E.1 concerning "Affiliated Transactions and Conflicts of Interest of Certain Transactions". at the time the transactions are made.

All material transactions and balances with related parties are disclosed in the notes to the relevant financial statements and the details have been presented in the Financial Statements.

Name of the Transacting Parties and Nature of Relationship

In the normal course of business, the Company and subsidiaries conduct transactions with related parties due to ownership and/or management relations. All transactions with related parties have been carried out with agreed mutually agreed policies and conditions.

Fairness and Reasons for the Transaction

Transactions with related parties are conducted with the same terms and conditions as transactions with third parties (*arm's length*). Transactions conducted by the Bank and its subsidiaries have complied with the Financial Services Authority (Capital Market and Financial Institution Supervisory Agency) No. IX.E.1 concerning "Affiliated Transactions and Conflicts of Interest of Certain Transactions" at the time the transactions are made. The fairness of transactions with related parties has been carried out properly in accordance with statutory regulations. Transactions are carried out on the grounds of the need for a Company and free from conflicts of interest.

Realisasi Transaksi Pihak Berelasi

Tabel berikut menunjukkan jumlah agregat dari transaksi pihak yang berelasi (selain manajemen kunci) pada tanggal-tanggal 31 Desember 2021 dan 2020:

Realization of Related Party Transactions

The following table shows the aggregate amount of related party transactions (other than key management) as of December 31, 2021 and 2020:

Tabel Transaksi dengan Pihak Berelasi Selain Manajemen Kunci

Table of Transactions with Related Parties Apart from Key Management

(dalam jutaan Rupiah/in IDR million)

Keterangan	31 Desember 2021 31 December 2021	31 Desember 2020 31 December 2020	Description
ASET/ASSET			
Kredit yang diberikan	405,744	217,937	Credit granted
Penyertaan saham	42,124	42,124	Share investment
Total aset dari pihak – pihak berelasi	447,868	260,061	Total assets of related parties
Cadangan kerugian penurunan nilai dari pihak-pihak berelasi	(4,090)	7,196	Allowance for impairment losses dari pihak-pihak berelasi
Total aset dari pihak -pihak berelasi - neto	443,778	252,865	Total assets of related parties - net
Persentase total aset pihak be relasi terhadap total aset - neto	0.27%	0.21%	Percentage of related party's total assets to total assets - net
LIABILITAS/LIABILITY			
Simpanan nasabah dan simpanan nasabah syariah	21,753,123	9,272,177	Customer deposits and sharia customer deposits
Simpanan dari bank lain	55,052	94,279	Deposits from other banks
Dana syirkah temporer	24,962	7,059	Temporary syirkah funds
Total liabilitas dan dana syirkah temporer kepada pihak-pihak berelasi	21,833,137	9,373,515	Total liabilities and temporary syirkah funds to related parties
Persentase total liabilitas dan dana syirkah temporer pihak berelasi terhadap total liabilitas dan total dana syirkah temporer	14,65%	7,27%	Percentage of total liabilities and temporary syirkah funds related parties to total liabilities and total temporary syirkah funds
PENDAPATAN BUNGA DAN BAGI HASIL/INTEREST INCOME AND PROFIT SHARING			
Kredit yang diberikan dan pembiayaan/ piutang syariah	30,805	36,266	Loans granted and sharia financing/ receivables
Total pendapatan bunga dan syariah dari pihak-pihak berelasi	30,805	36,266	Total interest and sharia income from related parties
Persentase terhadap total pendapatan bunga dan syariah	0.28%	0.29%	Percentage of total interest and sharia income
BEBAN BUNGA DAN BONUS/INTEREST EXPENSE AND BONUS			
Simpanan nasabah, simpanan nasabah syariah, dan dana syirkah temporer	278,412	402,000	Customer deposits, sharia customer deposits, and temporary syirkah funds
Simpanan dari bank lain	1,085	3,035	Deposits from other banks
Total beban bunga dan bonus dari pihak - pihak berelasi	279,497	405,035	Total interest expense and bonuses from related parties
Persentase terhadap total beban bunga dan bonus	6.18%	6.61%	Percentage of total interest expense and bonuses



Selain itu, adapun realisasi transaksi dengan manajemen kunci diuraikan dalam tabel sebagai berikut.

In addition, the realization of transactions with key management is described in the following table.

Tabel Transaksi dengan Manajemen Kunci

Table of Transactions With Key Management

(dalam jutaan Rupiah/in IDR million)

Keterangan	31 Desember 2021 31 December 2021	31 Desember 2020 31 December 2020	Description
ASET/ASSET			
Kredit yang diberikan dan piutang/ pembiayaan syariah dari manajemen kunci	105,133	95,186	Loans and receivables/sharia financing from key management
Cadangan kerugian penurunan nilai dari manajemen kunci	142	134	Allowance for impairment losses from key management
Total kredit yang diberikan dan piutang/ pembiayaan syariah dari manajemen kunci	104,991	95,052	Total loans and receivables/sharia financing from key management
Persentase terhadap total aset	0,06%	0.07%	Percentage to total assets
LIABILITAS DAN DANA SYIRKAH TEMPORER/LIABILITIES AND TEMPORARY SYIRKAH FUNDS			
Simpanan nasabah dan simpanan nasabah syariah	82,683	39,454	Customer deposits and sharia customer deposits
Persentase terhadap total liabilitas dan dana syirkah temporer	0.06%	0.03%	Percentage of total liabilities and temporary syirkah funds
PENDAPATAN BUNGA DAN BAGI HASIL/INTEREST INCOME AND PROFIT SHARING			
Kredit yang diberikan dan piutang/ pembiayaan syariah	5,230	5,350	Loans and receivables/sharia financing
Persentase terhadap total pendapatan bunga dan syariah	0,05%	0.04%	Percentage of total interest and sharia income
BEBAN BUNGA DAN BONUS/INTEREST EXPENSE AND BONUS			
Simpanan nasabah dan simpanan nasabah syariah	1,034	1,897	Customer deposits and sharia customer deposits
Persentase terhadap total beban bunga dan bonus	0.02%	0.03%	Percentage of total interest expense and bonuses
BEBAN GAJI DAN TUNJANGAN/SALARY AND ALLOWANCE EXPENSE			
Direksi	58,799	58,799	Directors
Dewan Komisaris	22,461	22,461	board of Commissioners
Karyawan kunci	86,653	86,653	Key employees
Sub total	167,913	167,913	Sub-Total
Imbalan pasca kerja jangka panjang			
Direksi	3,386	3.386	Directors

Keterangan	31 Desember 2021 31 December 2021	31 Desember 2020 31 December 2020	Description
Dewan Komisaris	332	332	board of Commissioners
Karyawan kunci	124,966	124.966	Key employees
SubTotal	128,684	128.684	Sub-Total
Imbalan pasca kerja jangka panjang lainnya			Other long-term post-employment benefits
Karyawan kunci	6,080	6.080	Key employees
Total	302,677	302.677	Total
Persentase terhadap total beban tenaga kerja dan tunjangan karyawan	11.47%	11,47%	Percentage of total labor load and employee benefits

Kebijakan Mekanisme Reviu atas Transaksi dan Pemenuhan Peraturan dan Ketentuan Terkait

Seperti telah disampaikan pada bagian Transaksi Benturan Kepentingan, bank **bjb** telah memiliki kebijakan mengenai transaksi benturan kepentingan, termasuk transaksi dengan pihak berelasi. Transaksi material diputuskan oleh pejabat tertinggi di setiap level terkait dan dalam Rapat Direksi untuk situasi benturan kepentingan yang terkait dengan Direksi. Transaksi material dengan pihak berelasi diputuskan dengan senantiasa memperhatikan prinsip kehati-hatian dan independen serta telah memenuhi ketentuan Otoritas Jasa Keuangan maupun peraturan perundang-undangan lain yang berlaku.

Selama tahun 2021, tidak terdapat pelanggaran atas peraturan perundang-undangan terkait dengan transaksi dengan pihak berelasi serta tidak terdapat transaksi yang mengandung benturan kepentingan.

Perubahan Peraturan Perundang-Undangan dan Dampaknya Terhadap Bank

Perubahan peraturan perundang-undangan yang berpengaruh terhadap bank **bjb** beserta dampak perubahan dan informasi penyesuaian yang dilakukan bank **bjb** terhadap perubahan tersebut selama tahun 2021 adalah sebagai berikut:

Review Mechanism Policy for Transactions and Meeting Regulations and Related Provisions

As stated in the Conflict of Interest Transaction section, Company has a policy regarding conflict of interest transactions, including transactions with related parties. Material transactions are decided by the highest level officials at each related level and in the Directors' Meeting for situations of conflict of interest related to the Directors. Material transactions with related parties are decided by always observing the precautionary and independent principles and have fulfilled the provisions of the Financial Services Authority and other applicable laws and regulations.

During 2021, there were no violations of the laws and regulations related to transactions with related parties and there were no transactions containing conflicts of interest.

Changes to Law Regulation and Their Impact on Banks

Changes in laws and regulations that affect bank **bjb** along with the impact of changes and information on adjustments made by bank **bjb** to these changes during 2021 are as follows:
Table of Changes in Legislation 2021



Tabel Perubahan Peraturan Perundang-Undangan Tahun 2021

Table of Changes in Legislation 2021

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About	
1	Undang-Undang Nomor 7 Tahun 2021	29 Oktober 2021	Harmonisasi Peraturan Perpajakan	

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
- Perubahan terhadap beberapa ketentuan Undang-Undang Nomor 6 Tahun 1983 tentang Ketentuan Umum dan Tata Cara Perpajakan sebagaimana telah diubah terakhir kali dengan Undang-Undang Nomor 16 Tahun 2009 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Nomor 5 Tahun 2008 tentang Perubahan Keempat atas Undang-undang nomor 6 Tahun 1983 tentang Ketentuan Umum dan Tata Cara Perpajakan: - Bunga dari PPh yang tidak atau kurang dibayar dalam 1 (satu) Tahun Pajak dan bunga dari PPh yang tidak atau kurang dipotong atau dipungut ditetapkan oleh Menkeu berdasarkan suku bunga acuan ditambah 20% (dua puluh persen) dan dibagi 12 (dua belas) yang berlaku pada tanggal dimulainya perhitungan sanksi; - Perubahan terhadap alasan penerbitan Surat Tagihan Pajak; - Dalam hal keberatan Wajib Pajak ditolak atau dikabulkan sebagian, Wajib Pajak dikenai sanksi administrasi denda 300% dari jumlah pajak berdasarkan keputusan keberatan dikurangi dengan pajak yang telah dibayar sebelum mengajukan keberatan; - Dalam hal permohonan banding ditolak atau dikabulkan sebagian, Wajib Pajak dikenai sanksi administratif berupa denda sebesar 60% (enam puluh persen) dari jumlah pajak berdasarkan Putusan Banding dikurangi dengan pembayaran pajak yang telah dibayar sebelum mengajukan keberatan; - Dalam hal Putusan Peninjauan Kembali yang menyebabkan jumlah pajak yang masih harus dibayar bertambah, dikenai sanksi administratif berupa denda sebesar 60% (enam puluh persen) dari jumlah pajak berdasarkan Putusan Peninjauan Kembali dikurangi dengan pembayaran pajak yang telah dibayar sebelum mengajukan keberatan. - Perubahan terhadap Undang-Undang Nomor 7 Tahun 1983 tentang Pajak Penghasilan sebagaimana telah diubah terakhir kali dengan Undang-Undang Nomor 36 Tahun 2008 tentang Perubahan Keempat atas Undang-Undang Nomor 7 Tahun 1983 tentang Pajak Penghasilan: - Salah satu objek PPh adalah penggantian atau imbalan berkenaan dengan pekerjaan atau jasa yang diterima atau diperoleh termasuk gaji, upah, tunjangan, honorarium, komisi, bonus, gratifikasi, uang pensiun, atau imbalan dalam bentuk lainnya termasuk natura dan/atau kenikmatan; - Biaya penggantian atau imbalan yang diberikan dalam bentuk natura dan/atau kenikmatan tidak lagi merupakan unsur perhitungan besaran penghasilan kena pajak bagi wajib pajak dalam negeri dan bentuk usaha tetap; - Penghasilan Tidak Kena Pajak per tahun diberikan paling sedikit: - Rp54.000.000,00 untuk diri Wajib Pajak orang pribadi; - Rp4.500.000,00 tambahan untuk Wajib Pajak yang kawin; - Rp54.000.000,00 tambahan untuk seorang isteri yang penghasilannya digabung dengan penghasilansuami; - Rp4.500.000,00 tambahan untuk setiap anggota keluarga sedarah dan keluarga semenda dalam garis keturunan lurus serta anak angkat, yang menjadi tanggungan sepenuhnya, paling banyak 3 (tiga) orang untuk setiap keluarga. - Penyesuaian besaran batasan peredaran bruto tidak dikenai Pajak Penghasilan ditetapkan dengan Peraturan Menteri Keuangan setelah dikonsultasikan dengan DPR; - Penggantian atau imbalan sehubungan dengan pekerjaan atau jasa yang diberikan dalam bentuk natura dan kenikmatan, kecuali penyediaan makanan dan minuman bagi seluruh pegawai serta penggantian atau imbalan dalam bentuk natura dan kenikmatan di daerah tertentu dan yang berkaitan dengan pelaksanaan pekerjaan yang diatur dengan atau berdasarkan Peraturan Menteri Keuangan tidak lagi merupakan objek yang tidak boleh dikurangkan dalam menentukan besarnya Penghasilan Kena Pajak bagi Wajib Pajak dalam negeri dan bentuk usaha tetap; - Terhadap bangunan permanen yang mempunyai masa manfaat lebih dari 20 tahun, penyusutan atas pengeluaran untuk pembelian, pendirian, penambahan, perbaikan atau perubahan dilakukan dalam bagian yang sama besar, sesuai dengan masa manfaatnya; - Penyusutan atas harta berwujud yang dimiliki dan digunakan dalam bidang usaha tertentu dapat diatur tersendiri; - Amortisasi atas pengeluaran untuk memperoleh harta tak berwujud dan pengeluaran lainnya dimulai pada bulan dilakukannya pengeluaran, kecuali untuk bidang usaha tertentu; - Dalam hal harta tak berwujud memiliki masa manfaat lebih dari 20 tahun, maka amortisasi dilaksanakan sesuai ketentuan Undang-undang ini atau sesuai dengan masa manfaat yang sebenarnya berdasarkan pembukuan Wajib Pajak; - Tarif Pajak untuk wajib pajak badan dalam negeri dan bentuk usaha tetap sebesar 22% yang mulai berlaku pada tahun pajak 2022; - Tarif Pajak dapat diubah dengan Peraturan Pemerintah (PP) setelah disampaikan oleh pemerintah kepada DPR untuk dibahas dan disepakati dalam penyusunan RAPBN; - Wajib Pajak badan dalam negeri yang berbentuk PT dengan jumlah keseluruhan saham yang disetor diperdagangkan pada bursa efek di Indonesia paling sedikit 40% (dan memenuhi persyaratan tertentu berdasarkan PP) dapat memperoleh tarif sebesar 3% lebih rendah dari tarif yang telah ditetapkan;	Terdapat beberapa perubahan terkait ketentuan dalam bidang perpajakan terutama terkait dengan Tarif Pengenaan PPh dan PPN bagi Wajib Pajak Badan, serta ketentuan terkait Program Pengungkapan Sukarela yang dilakukan oleh Wajib Pajak.

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About	

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
3. Perubahan terhadap Undang-Undang Nomor 8 Tahun 1983 tentang Pajak Pertambahan Nilai Barang dan Jasa dan Pajak Penjualan atas Barang Mewah sebagaimana telah diubah terakhir kali dengan Undang-Undang Nomor 42 Tahun 2009 tentang Perubahan Ketiga atas Undang-Undang Nomor 8 Tahun 1983 tentang Pajak Pertambahan Nilai Barang dan Jasa dan Pajak Penjualan atas Barang Mewah: a. Jasa Keuangan dihapus sebagai salah satu jenis jasa yang tidak dikenai Pajak Pertambahan Nilai; b. Tarif PPN: 1) Sebesar 11% mulai tanggal 1 April 2022; 2) 12 % yang mulai berlaku paling lambat tanggal 1 Januari 2025; Tarif tersebut dapat diubah paling rendah 5% dan paling tinggi 15%; c. Pajak terutang tidak dipungut sebagian atau seluruhnya atau dibebaskan dari pengenaan pajak baik untuk sementara waktu maupun selamanya diberikan terbatas untuk tujuan: 1) Mendorong ekspor dan hilirisasi industri yang merupakan prioritas nasional; 2) Menampung kemungkinan perjanjian dengan negara lain dalam bidang perdagangan dan investasi, konvensi internasional yang telah diratifikasi, serta kelaziman internasional lainnya; 3) mendorong peningkatan kesehatan Masyarakat melalui pengadaan vaksin dalam rangka program vaksinasi nasional; 4) Meningkatkan pendidikan dan kecerdasan bangsa dengan membantu tersedianya buku pelajaran umum, kitab suci, dan buku pelajaran agama dengan harga yang relatif terjangkau masyarakat; 5) Mendorong pembangunan tempat ibadah; 6) Menjamin terlaksananya proyek pemerintah yang dibiayai dengan hibah dan/atau dana pinjaman luar negeri; 7) Mengakomodasi kelaziman internasional dalam importasi Barang Kena Pajak tertentu yang dibebaskan dari pungutan Bea Masuk; 8) Membantu tersedianya Barang Kena Pajak dan/atau Jasa Kena Pajak yang diperlukan dalam rangka penanganan bencana alam dan bencana nonalam yang ditetapkan sebagai bencana alam nasional dan bencana nonalam nasional; 9) Menjamin tersedianya angkutan umum di udara untuk mendorong kelancaran perpindahan arus barang dan orang di daerah tertentu yang tidak tersedia sarana transportasi lainnya yang memadai, yang perbandingan antara volume barang dan orang yang harus dipindahkan dengan sarana transportasi yang tersedia sangat tinggi; dan/atau 10) Mendukung tersedianya barang dan jasa tertentu yang bersifat strategis dalam rangka pembangunan nasional, antara lain: a) Barang kebutuhan pokok yang sangat dibutuhkan oleh rakyat banyak; b) Jasa pelayanan kesehatan medis tertentu dan yang berada dalam sistem program jaminan kesehatan nasional; c) Jasa pelayanan sosial; d) Jasa keuangan; e) Jasa asuransi; f) Jasa pendidikan; g) Jasa angkutan umum di darat dan di air serta jasa angkutan udara dalam negeri yang menjadi bagian tidak terpisahkan dari jasa angkutan luar negeri; dan h) Jasa tenaga kerja. 4. Ketentuan terkait Program Pengungkapan Sukarela Wajib Pajak: a. Wajib Pajak dapat mengungkapkan harta bersih yang belum atau kurang diungkapkan dalam surat pernyataan harta untuk pengampunan Pajak sepanjang Direktur Jenderal Pajak belum menemukan data dan/atau informasi mengenai harta dimaksud sebagai tambahan penghasilan dan dikenai Pajak Penghasilan yang bersifat final; b. Wajib Pajak juga mengungkapkan harta bersih melalui surat pemberitahuan pengungkapan harta dan disampaikan kepada Dirjen Pajak sejak tanggal 1 Januari 2022 sampai dengan tanggal 30 Juni 2022; c. Wajib Pajak yang menyatakan mengalihkan harta bersih ke dalam wilayah Negara Kesatuan Republik wajib mengalihkan harta dimaksud paling lambat tanggal 30 September 2022. d. Wajib Pajak yang menyatakan menginvestasikan harta bersih pada kegiatan usaha sektor pengolahan sumber daya alam atau sektor energi terbarukan di dalam wilayah Negara Kesatuan Republik Indonesia; dan/atau pada surat berharga negara, wajib menginvestasikan harta bersih dimaksud paling lambat tanggal 30 September 2023;	



No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About
1	Law Number 7 of 2021	October 29, 2021	Harmonization of Tax Regulations

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
1. Amendments to several provisions of Law Number 6 of 1983 concerning General Provisions and Tax Procedures as lastly amended by Law Number 16 of 2009 concerning Stipulation of Government Regulations in Lieu of Law Number 5 of 2008 concerning Fourth Amendment to Laws Number 6 of 1983 concerning General Provisions and Tax Procedures: a. Interest on income tax that is not or underpaid within 1 (one) Fiscal Year and interest on income tax that is not or less withheld or collected is determined by the Minister of Finance based on the reference interest rate plus 20% (twenty percent) and divided by 12 (twelve) in force, on the date of commencement of the calculation of sanctions; b. Changes to the reasons for issuing Tax Collection Letters; c. In the event that the Taxpayer's objection is rejected or partially granted, the Taxpayer is subject to an administrative sanction of a fine of 300% of the total tax based on the decision on the objection minus the tax paid before filing the objection; d. In the event that the appeal application is rejected or partially granted, the Taxpayer is subject to an administrative sanction in the form of a fine of 60% (sixty percent) of the total tax based on the Appeal Decision less the tax payment that has been paid before filing the objection; e. In the event that the Judicial Review Decision causes the amount of tax still to be paid to increase, an administrative sanction is imposed in the form of a fine of 60% (sixty percent) of the total tax based on the Review Decision minus the tax payment that has been paid prior to filing an objection. 2. Amendments to Law Number 7 of 1983 concerning Income Tax as lastly amended by Law Number 36 of 2008 concerning Fourth Amendment to Law Number 7 of 1983 concerning Income Tax: a. One of the objects of income tax is the replacement or compensation related to work or services received or obtained including salaries, wages, allowances, honoraria, commissions, bonuses, gratuities, pensions, or other forms of compensation including in-kind and/or enjoyment; b. The cost of replacement or compensation provided in kind and/or enjoyment is no longer an element of calculating the amount of taxable income for domestic taxpayers and permanent establishments; c. Non-Taxable Income per year is given at least: 1) IDR54,000,000.00 for an individual Taxpayer; 2) IDR4,500,000,000.00 additional for married Taxpayers; 3) IDR54.000.000.00 additional for a wife whose income is combined with the husband's income; 4) IDR4,500,000,000.00 additional for each blood family member and family by marriage in a straight line and adopted children, who are fully dependent, for a maximum of 3 (three) people for each family. d. The adjustment of the amount of gross turnover limit not subject to Income Tax shall be stipulated by a Regulation of the Minister of Finance after consultation with the DPR; e. Reimbursement or remuneration in connection with work or services provided in kind and enjoyment, except for the provision of food and drinks for all employees as well as reimbursement or compensation in kind and enjoyment in certain areas and relating to the implementation of work regulated by or based on a Regulation of the Minister of Finance is no longer an object that cannot be deducted in determining the amount of Taxable Income for domestic Taxpayers and permanent establishments; f. For permanent buildings that have a useful life of more than 20 years, depreciation on expenses for the purchase, establishment, additions, repairs or changes shall be made in equal parts, according to their useful lives; g. Depreciation of tangible assets owned and used in certain business fields can be regulated separately; h. Amortization of expenditure to acquire intangible assets and other expenses begins in the month the expenditure is made, except for certain business fields; i. In the event that an intangible asset has a useful life of more than 20 years, the amortization is carried out in accordance with the provisions of this Law or in accordance with the actual useful life based on the Taxpayer's books; j. Tax rate for domestic corporate taxpayers and permanent establishments is 22% which will come into effect in the fiscal year 2022; k. Tax rates can be changed by Government Regulation (PP) after being submitted by the government to the DPR to be discussed and agreed upon in the preparation of the RAPBN; l. Domestic corporate taxpayers in the form of PT with the total number of paid-up shares traded on a stock exchange in Indonesia at least 40% (and meeting certain requirements based on PP) may receive a tariff of 3% lower than the stipulated rate;	There were several changes related to the provisions in the field of taxation, especially related to the Tariff for the Imposition of Income Tax and VAT for Corporate Taxpayers, as well as provisions related to the Voluntary Disclosure Program conducted by Taxpayers.



No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About	

	Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
3.	Amendment to Law Number 8 of 1983 concerning Value Added Tax on Goods and Services and Sales Tax on Luxury Goods as last amended by Law Number 42 of 2009 concerning Third Amendment to Law Number 8 of 1983 concerning Value Added Tax Goods and Services and Sales Tax on Luxury Goods: - Financial Services are removed as one type of service that is not subject to Value Added Tax; - VAT rate: 11% starting April 1, 2022; 12% which takes effect no later than January 1, 2025; The rate can be changed to a minimum of 5% and a maximum of 15%; - Taxes payable are not collected in whole or in part or exempt from tax imposition either temporarily or permanently given limited for the purposes of: - Encouraging exports and industrial downstreaming which is a national priority; - Accommodating possible agreements with other countries in the field of trade and investment, ratified international conventions, and other international customs; - encouraging the improvement of public health through the procurement of vaccines within the framework of the national vaccination program; - Improving the education and intelligence of the nation by assisting the availability of general textbooks, holy books, and religious textbooks at relatively affordable prices for the community; - Encouraging the construction of places of worship; - Ensuring the implementation of government projects financed by grants and/or foreign loan funds; - Accommodating international customs in the importation of certain Taxable Goods that are exempt from Import Duties; - Assisting the availability of Taxable Goods and/or Taxable Services needed in the context of handling natural disasters and non-natural disasters that are designated as national natural disasters and national non-natural disasters; - Ensuring the availability of public transportation in the air to encourage the smooth movement of the flow of goods and people in certain areas where other adequate transportation facilities are not available, where the ratio between the volume of goods and people that must be moved with the available transportation facilities is very high; and/or - Supporting the availability of certain strategic goods and services in the context of national development, including: - There are many basic necessities that are needed by many people; - Certain medical health services and those within the national health insurance program system; - Social services; - Financial services; - Insurance services; - Education services; - Public transportation services on land and in water as well as domestic air transportation services which are an inseparable part of foreign transportation services; and - Labor services.	
4.	Provisions regarding the Taxpayer Voluntary Disclosure Program: - Taxpayers may disclose net assets that have not been or are not disclosed in the statement of assets for Tax amnesty as long as the Director General of Taxes has not found data and/or information regarding the said assets as additional income and is subject to final Income Tax; - Taxpayers also disclose net assets through a notification letter for disclosure of assets and submitted to the Director General of Taxes from January 1, 2022 to June 30, 2022; - A Taxpayer who declares to transfer net assets into the territory of the Republic of Indonesia is obliged to transfer the said assets no later than September 30, 2022. - Taxpayer who declares that he invests net assets in business activities in the natural resource processing sector or in the renewable energy sector within the territory of the Unitary State of the Republic of Indonesia; and/or in state securities, must invest the said net assets no later than September 30, 2023;	



No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About	
2	Peraturan Pemerintah Nomor 18 Tahun 2021	2 Februari 2021	Hak Pengelolaan, Hak Atas Tanah, Satuan Rumah Susun, dan Pendaftaran Tanah	
2	Government Regulation Number 18 of 2021	February 2, 2021	Management Rights, Land Rights, Flat Units, and Land Registration	

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
- Hak Pengelolaan tidak dapat dijadikan jaminan utang dengan dibebani hak tanggungan - Hak guna usaha dapat dijadikan jaminan utang dengan dibebani hak tanggungan. - Hak guna bangunan di atas Tanah Negara dan Tanah Hak Pengelolaan diberikan untuk jangka waktu paling lama 30 (tiga puluh) tahun, diperpanjang untuk jangka waktu paling lama 20 (dua puluh) tahun, dan diperbarui untuk jangka waktu paling lama 30 (tiga puluh) tahun. - Hak guna bangunan di atas Tanah hak milik diberikan untuk jangka waktu paling lama 30 (tiga puluh) tahun dan dapat diperbarui dengan akta pemberian hak guna bangunan di atas hak milik. - Permohonan perpanjangan jangka waktu hak guna bangunan dapat diajukan setelah tanahnya sudah digunakan dan dimanfaatkan sesuai dengan tujuan pemberian haknya atau paling lambat sebelum berakhirnya jangka waktu hak guna bangunan. - Permohonan pembaruan hak guna bangunan diajukan paling lama 2 (dua) tahun setelah berakhirnya jangka waktu hak guna bangunan. - Penggunaan dan pemanfaatan bidang tanah yang dipunyai oleh pemegang Hak Atas Tanah dibatasi oleh: - Batas ketinggian sesuai koefisien dasar bangunan dan koefisien lantai bangunan yang diatur dalam rencana tata ruang; - Batas kedalaman yang diatur dalam rencana tata ruang atau sampai dengan kedalaman 30 meter dari permukaan Tanah dalam hal belum diatur dalam rencana tata ruang. - Hak guna bangunan dan hak pakai pada ruang atas tanah atau ruang bawah tanah terhapus apabila: - Berakhirnya jangka waktu sebagaimana ditetapkan dalam keputusan pemberian, perpanjangan, atau pembaruan hak nya; - Dibatalkan haknya oleh Menteri sebelum jangka waktunya berakhir karena: - Tidak memenuhi kewajiban atau melanggar larangan; - Tidak terpenuhinya syarat atau kewajiban yang tertuang dalam perjanjian pemanfaatan Hak Pengelolaan Ruang Atas Tanah atau Ruang Bawah Tanah; - Cacat administrasi; - Putusan pengadilan yang telah memperoleh kekuatan hukum tetap; - Diubah haknya menjadi Hak Atas Tanah lain; - Dilepaskan secara sukarela oleh pemegang haknya sebelum jangka waktu berakhir; - Dicabut berdasarkan Undang-Undang Bangunan/satuan ruangnya dan/atau tanahnya musnah dan tidak dapat digunakan atau dimanfaatkan lagi; - Berakhirnya perjanjian pemberian hak atau pemanfaatan tanah untuk hak guna bangunan atau hak pakai di atas hak milik atau Hak Pengelolaan; - Pemegang hak sudah tidak memenuhi syarat sebagai subjek hak. - Penyelenggaraan dan pelaksanaan pendaftaran tanah dapat dilakukan secara elektronik; - Penerapan pendaftaran tanah elektronik dilakukan secara bertahap dengan mempertimbangkan kesiapan sistem elektronik yang dibangun oleh kementerian; - Pembuatan akta Pejabat Pembuat Akta Tanah dapat dilakukan secara elektronik. - Hasil pendaftaran tanah elektronik itu berupa data, informasi elektronik, dan dokumen elektronik yang mana hasil cetaknya dapat dijadikan alat bukti hukum yang sah. - Alat bukti tertulis Tanah bekas milik adat yang dimiliki oleh perorangan Wajib didaftarkan dalam jangka waktu paling lama 5 (lima) tahun sejak berlakunya Peraturan Pemerintah ini. - Dalam hal jangka waktu sebagaimana dimaksud di atas berakhir maka alat bukti tertulis Tanah bekas milik adat dinyatakan tidak berlaku dan tidak dapat digunakan sebagai alat pembuktian Hak Atas Tanah dan hanya sebagai petunjuk dalam rangka Pendaftaran Tanah. - Surat keterangan tanah, surat keterangan ganti rugi, surat keterangan desa, dan lainnya yang sejenis yang dimaksudkan sebagai keterangan atas penguasaan dan pemilikan Tanah yang dikeluarkan oleh kepala desa/lurah/camat hanya dapat digunakan sebagai petunjuk dalam rangka Pendaftaran Tanah.	- Terdapat perubahan terkait dengan ketentuan pembatasan penggunaan dan pemanfaatan bidang tanah; - Terdapat perubahan terkait dengan pembatalan dan penghapusan Hak Pengelolaan dan HGB; - Penegasan terhadap jangka waktu perlindungan HGB - Mengakomodir ketentuan penerapan pendaftaran tanah elektronik. - Terdapat ketentuan kewajiban pendaftaran tanah bekas milik adat, sehingga Bank agar memperhatikan agunan bank bjb yang masih berupa Girik.



No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About
3	Peraturan Pemerintah Nomor 35 Tahun 2021	2 Februari 2021	Perjanjian Kerja Waktu Tertentu, Alih Daya, Waktu Kerja Dan Waktu Istirahat, Dan Pemutusan Hubungan Kerja

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
b. The depth limit stipulated in the spatial plan or up to a depth of 30 meters from the ground surface in the event that it has not been regulated in the spatial plan. 8. The right to use the building and the right to use the space above the ground or basement is deleted if:: a. The expiration of the period as stipulated in the decision to grant, extend, or renew his rights; b. His rights are canceled by the Minister before the term expires because: - Failure to fulfill obligations or violate restrictions; - Non-fulfillment of the conditions or obligations contained in the agreement on the utilization of the Right to Management of the Upper Land or Underground Space; - Administrative defects; - Court decisions that have obtained permanent legal force; - Changed its rights to other Land Rights; - Released voluntarily by the right holder before the expiry of the term; - Revoked based on the Law on the building/spatial unit and/or the land is destroyed and cannot be used or utilized again; - The end of the agreement to grant rights or use of land for building use rights or usufructuary rights over ownership rights or management rights; - The right holder no longer meets the requirements as the subject of the right. 9. The administration and implementation of land registration can be done electronically; 10. The application of electronic land registration is carried out in stages by considering the readiness of the electronic system built by the ministry; 11. The deed of the Land Deed Making Official can be done electronically. 12. The results of the electronic land registration are in the form of data, electronic information, and electronic documents where the printed results can be used as legal evidence. 13. Written evidence of ex-customary land owned by individuals must be registered within a maximum period of 5 (five) years from the enactment of this Government Regulation. 14. In the event that the period of time as referred to above expires, the written evidence of land belonging to adat is declared null and void and cannot be used as a means of proving Land Rights and only as a guide in the context of Land Registration. 15. Land certificates, certificates of compensation, village certificates, and other similar types which are intended as information on land control and ownership issued by the village head/lurah/camat can only be used as instructions in the context of land registration.	
1. PKWT yang berdasarkan jangka waktu berlaku selama maksimal 5 tahun, PKWT dapat diperpanjang beberapa kali apabila pekerjaan yang dilaksanakan belum selesai, dengan ketentuan jangka waktu keseluruhan PKWT serta perpanjangannya tidak lebih dari 5 tahun; 2. PKWT berdasarkan selesainya suatu pekerjaan tertentu didasarkan atas kesepakatan para pihak. Dalam hal pekerjaan tertentu yang diperjanjikan dalam PKWT belum dapat diselesaikan maka jangka waktu PKWT dilakukan perpanjangan hingga selesainya pekerjaan; 3. PKWT yang berdasarkan jangka waktu apabila dilakukan melebihi waktu 5 (lima) tahun, maka demi hukum menjadi PKWTT dan masa kerja Pekerja tetap dihitung sejak terjadinya hubungan kerja berdasarkan PKWT; 4. Perusahaan harus melaporkan secara daring/online PKWT kepada Kementerian Ketenagakerjaan paling lama 3 (tiga) hari sejak penandatanganan PKWT atau dalam hal pencatatan PKWT secara daring belum tersedia maka pencatatan PKWT dilakukan oleh Pengusaha secara tertulis di dinas yang menyelenggarakan urusan pemerintahan di bidang ketenagakerjaan kabupaten/kota, paling lama 7 (tujuh) hari kerja sejak penandatanganan PKWT; 5. Pengusaha wajib memberikan pekerja/buruh uang kompensasi saat berakhirnya PKWT. Uang kompensasi diberikan kepada pekerja/buruh yang telah mempunyai masa kerja paling sedikit 1 bulan secara terus-menerus. PKWT yang diperpanjang, maka uang kompensasi akan diberikan saat masa perpanjangan berakhir; 6. Besarnya uang kompensasi ditentukan sebagai berikut: a. PKWT selama 12 (dua belas) bulan secara terus menerus, diberikan sebesar 1 (satu) bulan Upah. b. PKWT selama 1 (satu) bulan atau lebih tetapi kurang dari 12 (dua belas) bulan, dihitung secara proporsional dengan perhitungan: Masa kerja/12 x 1 Bulan Upah c. PKWT selama lebih dari 12 (dua belas) bulan, dihitung secara proporsional dengan perhitungan: Masa kerja/12 x 1 Bulan Upah 7. Upah Per Bulan yang Digunakan sebagai Dasar Perhitungan Pembayaran Uang Kompensasi adalah Upah Pokok dan Tunjangan Tetap; 8. Dalam hal upah di perusahaan tidak menggunakan komponen Upah Pokok dan tunjangan tetap, maka dasar perhitungannya Upah tanpa tunjangan; 9. Dalam hal upah di perusahaan terdiri atas Upah Pokok dan tunjangan tidak tetap, maka dasar perhitungannya Upah Pokok; 10. Dalam hal PKWT berdasarkan selesainya suatu pekerjaan lebih cepat penyelesaiannya dari lamanya waktu yang diperjanjikan dalam PKWT, maka uang kompensasi dihitung sampai dengan saat selesainya pekerjaan; 11. Apabila salah satu pihak dalam hal ini pekerja ataupun perusahaan mengakhiri hubungan kerja yang mana masa kontrak belum berakhir, maka pengusaha wajib memberikan uang kompensasi yang besarnya dihitung berdasarkan jangka waktu PKWT yang telah dilaksanakan oleh pekerja.	1. Terdapat perubahan terkait dengan jangka waktu penggunaan PKWT yaitu PKWT yang berdasarkan jangka waktu berlaku selama maksimal 5 tahun, dapat diperpanjang yang perpanjangannya tidak lebih dari 5 tahun; 2. Terdapat pengaturan mengenai pemberian kompensasi bagi PKWT.



No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About	
3	Government Regulation Number 35 of 2021	February 2, 2021	Certain Time Employment Agreements, Outsourcing, Working Time and Rest Time, and Termination of Employment	
4	Peraturan Pemerintah Nomor 36 Tahun 2021	2 Februari 2021	Pengupahan	

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
1. PKWT based on a maximum period of 5 years, the PKWT can be extended several times if the work carried out has not been completed, provided that the entire period of the PKWT and its extension is not more than 5 years; 2. PKWT based on the completion of a certain work based on the agreement of the parties. In the event that certain work agreed in the PKWT cannot be completed, the PKWT period is extended until the completion of the work; 3. PKWT based on a period of time if it is carried out more than 5 (five) years, then by law it becomes PKWTT and the working period of the Worker is still calculated from the occurrence of the employment relationship based on the PKWT; 4. The company must report the PKWT online to the Ministry of Manpower no later than 3 (three) days from the signing of the PKWT or in the event that the online PKWT registration is not yet available, the PKWT registration is carried out by the Employer in writing at the office that carries out government affairs in the district/city manpower sector. , no later than 7 (seven) working days since the signing of the PKWT; 5. Employers are required to provide workers/laborers with compensation when the PKWT expires. Compensation money is given to workers/laborers who have worked continuously for at least 1 month. If the PKWT is extended, the compensation will be given when the extension period ends; 6. The amount of compensation is determined as follows: a. PKWT for 12 (twelve) months continuously, given 1 (one) month Wage. b. PKWT for 1 (one) month or more but less than 12 (twelve) months, calculated proportionally with the calculation: Working period/12 x 1 Month Wages c. PKWT for more than 12 (twelve) months, calculated proportionally with the calculation: Working period/12 x 1 Month Wages 7. Monthly Wages Used as the Basis for Compensation Payments are Basic Wages and Fixed Allowances; 8. In the event that wages in the company do not use the components of Basic Wage and fixed allowances, the basis for calculating Wages without allowances; 9. In the event that the wages in the company consist of the Basic Wage and non-fixed allowances, the basis for calculating the Basic Wage is; 10. In the event that the PKWT is based on the completion of a job faster than the length of time agreed in the PKWT, then the compensation is calculated until the completion of the work; 11. If one of the parties, in this case the worker or the company, terminates the employment relationship in which the contract period has not yet expired, then the employer is obliged to provide compensation money, the amount of which is calculated based on the PKWT period that has been implemented by the worker.	1. There were changes related to the period of use of PKWT, namely PKWT which was valid for a maximum period of 5 years, which could be extended for no more than 5 years; 2. There were arrangements regarding the provision of compensation for PKWT.
1. Kebijakan pengupahan meliputi: a. Upah minimum; b. Struktur dan skala Upah; c. Upah kerja lembur; d. Upah tidak masuk kerja dan/atau tidak melakukan pekerjaan karena alasan tertentu; e. Bentuk dan cara pembayaran Upah; f. Hal-hal yang dapat diperhitungkan dengan Upah; g. Upah sebagai dasar perhitungan atau pembayaran hak dan kewajiban lainnya. 2. Upah minimum ditetapkan berdasarkan kondisi ekonomi dan ketenagakerjaan yang meliputi paritas daya beli, tingkat penyerapan tenaga kerja, dan median upah; 3. Penetapan Upah Minimum (UM) terdiri atas: a. Upah Minimum Provinsi; b. Upah Minimum Kabupaten/Kota dengan syarat tertentu (pertumbuhan ekonomi daerah atau inflasi Kabupaten/Kota bersangkutan). 4. Penyesuaian nilai upah minimum dilakukan setiap tahun dan ditetapkan pada rentang nilai tertentu di antara batas atas dan batas bawah upah minimum pada wilayah yang bersangkutan; 5. Pengusaha wajib menyusun dan menerapkan struktur dan skala Upah di Perusahaan dengan memperhatikan kemampuan Perusahaan dan produktivitas. Struktur dan skala Upah wajib diberitahukan kepada seluruh Pekerja/Buruh secara perorangan. Struktur dan Skala Upah ini harus dilampirkan oleh Perusahaan pada saat mengajukan permohonan: a. Pengesahan dan pembaruan Peraturan Perusahaan; atau b. Pendaftaran, perpanjangan dan pembaruan Perjanjian Kerja Bersama; 6. Bagi Pengusaha yang melanggar ketentuan Pembayaran Tunjangan Hari Raya (THR), Pembagian Uang Service pada Usaha Tertentu, Penyusunan dan Penerapan Struktur dan Skala Upah, Pemberian Bukti Pembayaran Upah dikenakan sanksi administratif berupa: a. Teguran tertulis; b. Pembatasan kegiatan usaha; c. Penghentian sementara sebagian atau seluruh alat produksi; d. Pembekuan kegiatan usaha.	Bank agar memperhatikan ketentuan mengenai upah minimum yang harus dibayarkan kepada tenaga kerja.



No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About
4	Government Regulation Number 36 of 2021	February 2, 2021	Remuneration
5	Peraturan Pemerintah Nomor 37 Tahun 2021	2 Februari 2021	Penyelenggaraan Program Jaminan Kehilangan Pekerjaan
5	Government Regulation Number 37 of 2021	February 2, 2021	Implementing Job Loss Guarantee Program
6	Peraturan Pemerintah Nomor 44 Tahun 2021	2 Februari 2021	Pelaksanaan Larangan Praktek Monopoli dan Persaingan Usaha

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
- Wage policies include: - Minimum wage; - Wage structure and scale; - Overtime wages; - Wages do not come to work and/or do not do work for certain reasons; - Form and method of payment of Wages; - Things that can be calculated with Wages; - Wages as the basis for calculating or paying other rights and obligations. - The minimum wage is determined based on economic and labor conditions which include purchasing power parity, labor absorption rate, and median wage; - Determination of Minimum Wage (UM) consists of: - The minimum wage is determined based on economic and labor conditions which include purchasing power parity, labor absorption rate, and median wage; - Determination of Minimum Wage (UM) consists of: - The minimum wage value is adjusted annually and is set at a certain value range between the upper and lower limits of the minimum wage in the region concerned; - Employers are required to compile and implement the structure and scale of Wages in the Company by taking into account the Company's capabilities and productivity. The structure and scale of Wages must be notified to all Workers/Labourers individually. This Wage Structure and Scale must be attached by the Company at the time of submitting the application: - Ratification and renewal of Company Regulations; or - Registration, extension and renewal of Collective Labor Agreements; - For Entrepreneurs who violate the provisions for Payment of Holiday Allowances (THR), Distribution of Service Fees in Certain Businesses, Preparation and Implementation of Wage Structure and Scale, Provision of Evidence of Wage Payments, they are subject to administrative sanctions in the form of: - written warning; - Restrictions on business activities; - Temporary suspension of part or all of the means of production; - Suspension of business.	Banks had to pay attention to the provisions regarding the minimum wage paid to workers.
- Pemerintah memberikan jaminan sosial kepada pekerja/buruh yang mengalami PHK dalam bentuk uang tunai, akses informasi pasar kerja, dan pelatihan kerja melalui program JKP yang diselenggarakan oleh BPJS Ketenagakerjaan; - Pengaturan terkait JKP meliputi: - Tata Cara Pendaftaran; - Iuran dan Tata Cara Pembayaran iuran; - Manfaat JKP; - Sumber Pendanaan JKP; - Pengusaha wajib mengikutsertakan Pekerja/Buruh sebagai Peserta dalam program JKP;	Bank mengikutsertakan pegawai dalam program jaminan kehilangan pekerjaan.
- The government provides social security to workers/laborers who have been laid off in the form of cash, access to job market information, and job training through the JKP program organized by BPJS Ketenagakerjaan; - JKP-related arrangements include: - Registration Procedures; - Contributions and Fee Payment Procedures; - JKP benefits; - JKP Funding Sources; - Employers are required to include Workers/Labourers as Participants in the JKP program;	The Bank included employees in the job loss insurance program.
- Terhadap Pelaku Usaha yang melanggar ketentuan Undang-Undang, dikenakan sanksi berupa tindakan administratif yang dijatuhkan: - Sesuai dengan tingkat atau dampak pelanggaran yang dilakukan oleh Pelaku Usaha; - Dengan memperhatikan kelangsungan kegiatan usaha dari Pelaku Usaha; dan/atau - Dengan dasar pertimbangan dan alasan yang jelas. - Sanksi administratif yang dijatuhkan dapat berupa: - penetapan pe;nbatalan Perjanjian; - perintah kepada Pelaku Usaha untuk mcnghentikan integrasi vertikal; - perintah kepada Pelaku Usaha untuk menghentikan kegiatan yang terbukti menimbulkan praktek Monopoli, menyebabkan persaingan usaha tidak sehat, dan/atau merugikan masyarakat; - perintah kepada Pelaku Usaha untuk menghentikan penyalahgunaan posisi dominan; - penetapan pembatalan atas penggabungan atau peleburan badan usaha dan pengambilalihan saham; - penetapan pembayaran ganti rugi; dan/atau - Pengenaan denda, paling sedikit Rp1.000.000.000,00 (satu miliar rupiah), dengan memperhatikan ketentuan mengenai besaran denda sebagaimana diatur dalam Peraturan Pemerintah ini.	Bank agar memperhatikan sanksi yang dijatuhkan bagi pelaku usaha yang melanggar ketentuan Larangan Praktek Monopoli dan Persaingan Usaha.



No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About
6	Government Regulation Number 44 of 2021	February 2, 2021	Implementation of the Prohibition of Monopolistic Practices and Business Competition
7	Peraturan Pemerintah Nomor 64 Tahun 2021	29 April 2021	Badan Bank Tanah
7	Government Regulation Number 64 of 2021	April 29, 2021	Land Bank Agency
8	Peraturan Pemerintah Nomor 91 Tahun 2021	30 Agustus 2021	Pajak Penghasilan atas Penghasilan Berupa Bunga Obligasi yang Diterima atau Diperoleh Wajib Pajak Dalam Negeri dan Bentuk Usaha Tetap
8	Government Regulation Number 91 of 2021	August 30, 2021	Income Tax on Income in the Form of Interest on Bonds Received or Obtained by Domestic Taxpayers and Permanent Establishments

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
- Implementation of the Prohibition of Monopolistic Practices and Business Competition - In accordance with the level or impact of the violation committed by the Business Actor; - By taking into account the continuity of business activities of the Business Actor; and/or - With clear considerations and reasons. - The administrative sanctions imposed can be in the form of: - determination of the cancellation of the Agreement; - orders to Business Actor to stop vertical integration; - orders to Business Actor to stop activities that are proven to give rise to Monopolistic practices, cause unfair business competition, and/or harm the public; - orders to Business Actor to stop abuse of dominant position; - stipulation of cancellation of merger or consolidation of business entities and acquisition of shares; - determination of compensation payment; and/or - The imposition of a fine of at least IDR1,000,000,000.00 (one billion rupiah), with due observance of the provisions regarding the amount of the fine as regulated in this Government Regulation.	Banks had to pay attention to the sanctions imposed on business actors who violated the provisions on the Prohibition of Monopolistic Practices and Business Competition.
- Bank Tanah dapat bekerja sama dengan pihak lain dalam menyelenggarakan kegiatan perencanaan, perolehan, pengadaan, pengelolaan, pemanfaatan, dan pendistribusian tanah. - Kerja sama sebagaimana dimaksud dapat dilakukan dengan Pemerintah Pusat, Pemerintah Daerah, lembaga negara, badan usaha milik negara, badan usaha milik daerah, badan usaha, badan hukum milik negara, badan hukum swasta, masyarakat, koperasi, dan/atau pihak lain yang sah. - Dalam melakukan kerja sama sebagaimana dimaksud Bank Tanah dapat menerima tanah titipan dan mengelola dalam bentuk kerja sama usaha. - The Land Bank may cooperate with other parties in carrying out the activities of planning, acquiring, procuring, managing, utilizing, and distributing land. - The cooperation referred to can be carried out with the Central Government, Regional Government, state institutions, state-owned enterprises, regional-owned enterprises, business entities, state-owned legal entities, private legal entities, communities, cooperatives, and/or other legitimate parties. - In carrying out the cooperation as referred to in the Land Bank, the Land Bank may receive the land entrusted and manage it in the form of a business cooperation.	Mengakomodir ketentuan kerjasama bank tanah dengan pihak lain dalam menyelenggarakan kegiatan perencanaan, perolehan, pengadaan, pengelolaan, pemanfaatan, dan pendistribusian tanah. Accommodating the provisions of land bank cooperation with other parties in carrying out planning, acquisition, procurement, management, utilization and distribution activities of land.
- Atas penghasilan berupa Bunga Obligasi yang diterima atau diperoleh wajib pajak dalam negeri dan bentuk usaha tetap dikenai pajak penghasilan yang bersifat final, tarif PPh tersebut sebesar 10% dari dasar pengenaan pajak penghasilan; - Dasar pengenaan PPh atas Penghasilan Berupa Bunga Obligasi yang Diterima atau Diperoleh Wajib Pajak Dalam Negeri dan Bentuk Usaha Tetap: - Bunga dari Obligasi dengan kupon, sebesar jumlah bruto sesuai dengan masa kepemilikan Obligasi; - Diskonto dari Obligasi dengan kupon, sebesar selisih lebih harga jual atau nilai nominal di atas harga perolehan Obligasi, tidak termasuk bunga berjalan; - Diskonto dari Obligasi tanpa bunga, sebesar selisih lebih harga jual atau nilai nominal di atas harga perolehan Obligasi. - Income in the form of Bond Interest received or earned by domestic taxpayers and permanent establishment is subject to final income tax, the income tax rate is 10% of the basic income tax imposition; - The basis for imposition of PPh on Income in the form of Interest on Bonds Received or Obtained by Domestic Taxpayers and Permanent Establishments: - Interest from Bonds with coupons, amounting to the gross amount according to the Bond holding period; - Discounts from the Bonds with coupons, amounting to the excess of the selling price or nominal value over the purchase price of the Bonds, excluding current interest; - Discount from the Bonds without interest, amounting to the difference between the selling price or the nominal value above the purchase price of the Bonds.	Bank agar memperhatikan besaran dan dasar pengenaan PPh atas Penghasilan berupa Bunga Obligasi yang diterima atau diperoleh Wajib Pajak dalam Negeri dan Bentuk Usaha Tetap. Banks had to pay attention to the amount and basis for imposition of PPh on Income in the form of Interest on Bonds received or obtained by Domestic Taxpayers and Permanent Establishments.



No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About	
9	Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021	30 Juli 2021	Bank Umum	

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
1. Setiap pihak wajib mendapat izin dari OJK untuk melakukan kegiatan penghimpunan dana dari masyarakat dalam bentuk simpanan; 2. Untuk mencapai tujuan Bank BHI atau KCBLN dalam jangka panjang, Bank BHI atau KCBLN wajib menyusun rencana korporasi (<i>corporate plan</i>) untuk jangka waktu 5 (lima) tahun dan menyampaikannya kepada OJK; 3. Penyusunan rencana korporasi dikecualikan bagi Bank Perantara; 4. Pengaturan pendirian Bank BHI ini berlaku bagi pendirian Bank BHI yang dilakukan setelah POJK tentang Bank Umum ini berlaku. 5. Perizinan pendirian Bank BHI dilakukan dalam 2 (dua) tahap yaitu persetujuan prinsip dan izin usaha; 6. Pengaturan terkait persyaratan bagi pihak yang dapat menjadi pemilik Bank BHI, perubahan permodalan dan perubahan komposisi kepemilikan saham Bank BHI; 7. Pengaturan dan tata cara terkait direksi, dewan komisaris, dan pejabat eksekutif bagi Bank BHI atau KCBLN, serta pemimpin KPBLN; 8. Pengaturan mengenai jaringan kantor Bank BHI, yaitu: a. Jaringan kantor Bank BHI terdiri dari Kantor Pusat (KP), Kantor Wilayah (Kanwil), Kantor Cabang (KC), Kantor Cabang Pembantu (KCP), Kantor Fungsional (KF), dan Kantor di Luar Negeri, serta untuk memperluas layanan kepada nasabah, Bank BHI dapat menyediakan Terminal Perbankan Elektronik (TPE); b. Mekanisme dan tata cara terkait pembukaan kantor, perubahan status kantor, pemindahan alamat kantor (termasuk pemindahan sementara), penutupan kantor (termasuk penutupan sementara) dan kewenangan OJK dalam penundaan atau pembatalan jaringan kantor Bank BHI. 9. Pengaturan mengenai mekanisme perubahan nama dan perubahan logo Bank BHI; 10. Perizinan perubahan bentuk badan hukum Bank BHI dilakukan dalam 2 (dua) tahap yaitu persetujuan prinsip dan persetujuan pengalihan izin usaha. 11. Mekanisme dan tata cara pembukaan kantor, perubahan status kantor, pemindahan alamat kantor (termasuk pemindahan sementara), penutupan kantor (termasuk penutupan sementara) bagi KCBLN, mengacu pada mekanisme dan tata cara yang berlaku bagi Bank BHI (dengan penyesuaian penamaan jaringan kantor); 12. Terdapat kewenangan OJK dalam penundaan atau pembatalan terkait jaringan kantor Bank BHI; 13. Sinergi perbankan bertujuan untuk mendukung efisiensi dan optimalisasi sumber daya bank, mendukung kegiatan investasi dan pertumbuhan ekonomi, serta mendorong upaya penguatan konsolidasi bank umum; 14. Bank BHI dapat melakukan Sinergi Perbankan, yang berlaku untuk Bank BHI dan bank umum yang melaksanakan kegiatan usaha berdasarkan prinsip syariah, meliputi sinergi: a. Bank dalam kelompok usaha bank berupa: - Bank BHI sebagai perusahaan induk; - Bank BHI sebagai pelaksana perusahaan induk; atau; - Bank BHI dalam kelompok usaha bank yang bukan sebagai perusahaan induk atau pelaksana perusahaan induk, dengan Bank BHI atau bank umum yang melaksanakan kegiatan usaha berdasarkan prinsip syariah dalam struktur kelompok usaha bank; b. PSP berupa Bank BHI dengan Bank BHI atau bank umum yang melaksanakan kegiatan usaha berdasarkan prinsip syariah; dan/atau c. Bank BHI sebagai perusahaan induk terhadap lembaga jasa keuangan nonbank sebagai perusahaan anak. 15. Dalam melaksanakan Sinergi Perbankan, kedua belah pihak harus membuat perjanjian kerja sama secara tertulis. 16. Mekanisme penyampaian perizinan dan laporan dalam POJK ini diutamakan dengan penyampaian secara daring: a. Permohonan untuk memperoleh izin dan/atau penyampaian informasi dan dokumen terkait perizinan, disampaikan melalui sistem perizinan OJK dengan tata cara sesuai dengan Peraturan OJK mengenai perizinan secara elektronik di sektor jasa keuangan; b. Pelaporan pelaksanaan, disampaikan melalui sistem pelaporan OJK dengan tata cara sesuai dengan Peraturan OJK mengenai pelaporan bank umum melalui sistem pelaporan OJK, dan jangka waktu pelaporan disesuaikan pada periode laporan pelaksanaan aktivitas yang dilaporkan telah terealisasi efektif. c. Penyampaian terkait: - informasi dan/atau data lain, atau - dalam hal fitur dalam sistem perizinan dan/atau sistem pelaporan belum tersedia atau dalam hal sistem perizinan dan/atau sistem pelaporan terdapat keadaan kahar (kegagalan sistem), maka penyampaian dilakukan melalui sistem persuratan OJK; d. Jika sistem persuratan OJK terdapat keadaan kahar (kegagalan sistem), penyampaian dilakukan secara luring kepada OJK;	Ketentuan tersebut mengatur Bank Umum sekurang-kurangnya terkait dengan: 1. Penyusunan rencana korporasi; 2. Modal minimum mendirikan bank BHI; 3. Perizinan pendirian bank BHI; 4. Jaringan kantor bank BHI; 5. Pelaporan kepada regulator; 6. Modal inti pengelompokan bank BHI; 7. Pelaksanaan Sinergi Perbankan; 8. Mekanisme penyampaian perizinan dan laporan



No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About	
9	Financial Services Authority Regulation Number 12/POJK.03/2021	July 30, 2021	commercial banks	

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
17. Berdasarkan Modal Inti, Bank dikelompokkan menjadi 4 (empat) KBMI: - KBMI 1: Modal Inti sampai dengan Rp6.000.000.000.000,00 (enam triliun rupiah); - KBMI 2: Modal Inti lebih dari Rp6.000.000.000.000,00 (enam triliun rupiah) sampai dengan Rp14.000.000.000.000,00 (empat belas triliun rupiah); - KBMI 3: Modal Inti lebih dari Rp14.000.000.000.000,00 (empat belas triliun rupiah) sampai dengan Rp70.000.000.000.000,00 (tujuh puluh triliun rupiah); - KBMI 4: Modal Inti lebih dari Rp70.000.000.000.000,00 (tujuh puluh triliun rupiah). 18. Terhadap pemangku kepentingan lain (antara lain Bank Indonesia, Kementerian terkait) yang memiliki pengaturan atas pengelompokan bank 5/5 umum berdasarkan kegiatan usaha yang disesuaikan dengan Modal Inti yang dimiliki atau disebut BUKU, dapat menyesuaikan pengaturan terkait dengan pengelompokan bank sesuai KBMI. Sebagai panduan, pengelompokan berdasarkan BUKU jika dikaitkan dengan KBMI, dapat menjadi: a. BUKU 1 dapat disetarakan dengan KBMI 1; b. BUKU 2 dapat disetarakan dengan KBMI 1; c. BUKU 3 dapat disetarakan dengan KBMI 2 atau KBMI 3; dan d. BUKU 4 dapat disetarakan dengan KBMI 3 atau KBMI 4. 19. Bank BHI dan KCBLN tetap dapat mempertahankan jaringan kantor dan kegiatan usaha yang telah memperoleh persetujuan OJK sebelum Peraturan OJK ini berlaku. 20. Bank BHI dan KCBLN yang memiliki kantor kas, payment point, atau kas keliling dapat mencatatkan sebagai KCP bagi Bank BHI atau mencatatkan sebagai kantor di bawah KCP bagi KCBLN, atau disesuaikan dengan rencana dan kebijakan jaringan kantor Bank BHI atau KCBLN (dipertahankan dengan mencatatkan sebagai KCP, diubah status kantor, atau ditutup). 21. Mekanisme penyampaian risalah RUPS kepada OJK. 22. Mekanisme bagi Bank BHI atau KCBLN yang akan melakukan kegiatan operasional di luar hari kerja operasional, pada hari libur, dan/atau tidak beroperasi pada hari kerja. 23. Penyesuaian pengaturan terkait ketentuan prudensial sebagai dampak dari pengelompokan bank menjadi KBMI; 24. Ketentuan mengenai tim likuidasi atau tim penyelesai yang telah dibentuk bagi Bank BHI atau KCBLN yang dicabut izin usaha sebelum POJK ini berlaku, dinyatakan tetap berlaku sampai dengan berakhirnya tugas dan fungsi tim likuidasi atau tim penyelesai; 25. Proses perizinan kelembagaan Bank BHI, KCBLN, atau KPBLN yang masih dalam proses pada saat POJK ini berlaku, tetap mengacu pada peraturan perundang-undangan yang berlaku sebelum POJK ini berlaku. 26. Bank BHI atau KCBLN yang telah memiliki rencana korporasi pada saat POJK ini berlaku, menyampaikan rencana korporasi dimaksud kepada OJK paling lama 14 (empat belas) hari kerja sejak POJK ini berlaku.	These provisions regulated Commercial Banks at least related to: 1. Preparation of corporate plans; 2. Minimum capital to establish a BHI bank; 3. Licensing for the establishment of a BHI bank; 4. BHI bank office network; 5. Reporting to regulators; 6. Core capital for grouping BHI banks; 7. Implementation of Banking Synergy; 8. Mechanism for submitting permits and reports



No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About	

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
13. Banking synergy aims to support efficiency and optimization of bank resources, support investment activities and economic growth, and encourage efforts to strengthen commercial bank consolidation; 14. Bank BHI can perform Banking Synergy, which applies to Bank BHI and commercial banks that carry out business activities based on sharia principles, including synergies: a. Banks in the bank business group are: - Bank BHI as the holding company; - Bank BHI as the executor of the holding company; or; - Bank BHI in a bank business group that is not a holding company or implementing a holding company, with Bank BHI or a commercial bank carrying out business activities based on sharia principles in the structure of a bank business group; b. PSP in the form of Bank BHI with Bank BHI or commercial banks that carry out business activities based on sharia principles; and/or c. Bank BHI as a holding company to non-bank financial service institutions as a subsidiary company. 15. In implementing Banking Synergy, both parties must make a written cooperation agreement. 16. The mechanism for submitting permits and reports in this POJK is prioritized by submitting online: a. Applications to obtain permits and/or submission of information and documents related to licensing, are submitted through the OJK licensing system in accordance with OJK Regulations regarding electronic licensing in the financial services sector; b. The implementation report is submitted through the OJK reporting system in accordance with the OJK Regulation concerning commercial bank reporting through the OJK reporting system, and the reporting period is adjusted to the reporting period on which the reported activity implementation has been realized effectively. c. Related submissions: - other information and/or data, or - in the event that the features in the licensing system and/or reporting system are not yet available or in the case of the licensing system and/or reporting system there is a force majeure (system failure), then the submission is made through the OJK mailing system; d. If the FSA's mailing system has force majeure (system failure), the submission is made offline to OJK; 17. Based on Core Capital, Banks are grouped into 4 (four) KBMI: - KBMI 1: Core Capital up to IDR6,000,000,000,000.00 (six trillion rupiah); - KBMI 2: Core capital of more than IDR6,000,000,000,000.00 (six trillion rupiahs) up to IDR14,000,000,000,000.00 (fourteen trillion rupiahs); - KBMI 3: Core capital of more than IDR14,000,000,000,000.00 (fourteen trillion rupiahs) up to IDR70,000,000,000,000.00 (seventy trillion rupiahs); - KBMI 4: Core capital is more than IDR70,000,000,000,000.00 (seventy trillion rupiah). 18. Other stakeholders (among others Bank Indonesia, relevant Ministries) that have regulations on the grouping of general 5/5 banks based on business activities adjusted to the Core Capital owned or called BUKU, can adjust the arrangements related to bank grouping according to the KBMI. As a guide, grouping based on BUKU if it is associated with KBMI, can be: a. Commercial Banks by Business Activities 1 can be equated with KBMI 1; b. Commercial Banks by Business Activities 2 can be equated with KBMI 1; c. Commercial Banks by Business Activities 3 can be equated with KBMI 2 or KBMI 3; and d. Commercial Banks by Business Activities 4 can be equated with KBMI 3 or KBMI 4. 19. Bank BHI and KCBLN can still maintain office networks and business activities that have obtained OJK approval before this FSA Regulation comes into effect. 20. Bank BHI and KCBLN which have a cash office, payment point, or mobile cash office can register as a KCP for Bank BHI or register as an office under KCP for KCBLN, or be adjusted to the plans and policies of the Bank BHI or KCBLN office network (maintained by registering as KCP, changed office status, or closed). 21. The mechanism for submitting the minutes of the GMS to the OJK. 22. Mechanisms for Bank BHI or KCBLN that will carry out operational activities outside of operational working days, on holidays, and/or not operating on working days. 23. Adjustment of regulations related to prudential provisions as a result of grouping banks into KBMI; 24. The provisions regarding the liquidation team or settlement team that have been formed for Bank BHI or KCBLN whose business licenses have been revoked before this POJK takes effect, are declared to remain in effect until the end of the duties and functions of the liquidation team or settlement team; 25. The institutional licensing process for Bank BHI, KCBLN, or KPBLN which is still in process at the time this POJK takes effect, still refers to the laws and regulations that were in effect before this POJK took effect. 26. Bank BHI or KCBLN which already has a corporate plan at the time this POJK comes into effect, submits the said corporate plan to the OJK no later than 14 (fourteen) working days after this POJK takes effect.	



No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About
10	Peraturan Otoritas Jasa Keuangan Nomor 3/POJK.04/2021	22 Februari 2021	Penyelenggaraan Kegiatan di Bidang Pasar Modal
10	Financial Services Authority Regulation Number 3/POJK.04/2021	February 22, 2021	Implementation of Activities in the Capital Market Sector
11	Peraturan Otoritas Jasa Keuangan Nomor 14/POJK.03/2021	30 Juli 2021	Perubahan Atas Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.03/2018 tentang Penilaian Kembali Bagi Pihak Utama Lembaga Jasa Keuangan
11	Financial Services Authority Regulation Number 14/POJK.03/2021	July 30, 2021	Amendment to Financial Services Authority Regulation Number 34/POJK.03/2018 concerning Reassessment for Main Parties of Financial Services Institutions

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
- Bank umum dapat menjalankan usaha sebagai Kustodian di bidang Pasar Modal setelah mendapat persetujuan dari Otoritas Jasa Keuangan; - Kegiatan usaha sebagai Wali Amanat dapat dilakukan oleh bank umum; - Pihak yang melakukan Penawaran Umum Efek bersifat ekuitas wajib: - mencatatkan Efek bersifat ekuitasnya pada Bursa Efek; dan - Mendaftarkan Efek bersifat ekuitasnya pada penitipan kolektif di Lembaga Penyimpanan dan Penyelesaian. - Perubahan Status Perusahaan Terbuka Menjadi Perseroan yang Tertutup: - Atas permohonan Perusahaan Terbuka (<i>voluntary go private</i>); - Atas perintah OJK; dan - Atas permohonan oleh Bursa Efek. - Commercial banks may operate as Custodians in the Capital Market sector after obtaining approval from the Financial Services Authority; - Business activities as Trustee can be carried out by commercial banks; - The party conducting the Public Offering of Equity Securities must: - listing its equity Securities on the Stock Exchange; and - Registering its equity Securities in collective custody at the Depository and Settlement Institution. - Changes in the Status of a Public Company to a Closed Company: - At the request of a Public Company (<i>voluntary go private</i>); - On the orders of OJK; and - Upon application by the Stock Exchange.	- Bank agar memperhatikan bahwa Bank umum dapat menjalankan usaha sebagai kustodian dan wali amanat; - Terdapat ketentuan terkait kewajiban bagi pihak yang melakukan penawaran umum efek; - Terdapat ketentuan terkait pengaturan perubahan status perusahaan terbuka menjadi perseroan yang tertutup. - Banks had to pay attention that commercial banks could run their business as custodians and trustees; - There were provisions related to the obligations of parties conducting a public offering of securities; - There were provisions regarding the regulation of changing the status of a public company to a closed company.
- Penambahan kriteria/cakupan Pejabat Eksekutif pada Bank; - Penambahan cakupan indikasi keterlibatan dan/atau bertanggung jawab atas permasalahan integritas, kelayakan keuangan, reputasi keuangan, dan/atau kompetensi dalam penilaian kembali Pihak Utama, yaitu: - Menghambat atau mengganggu: - upaya dan pelaksanaan kewenangan Otoritas Jasa Keuangan; dan/atau b) upaya dari Pihak Utama LJK dan/atau pihak lain, dalam penanganan permasalahan solvabilitas dan/atau likuiditas LJK; dan/atau - permasalahan integritas, kelayakan keuangan, reputasi keuangan, dan/atau kompetensi lain yang bertentangan dengan ketentuan peraturan perundang-undangan; - Hasil akhir penilaian kembali tanpa mengikuti seluruh langkah penilaian kembali (4 langkah) dengan pertimbangan tertentu (penetapan hasil akhir penilaian kembali secara cepat); - Jangka waktu penyampaian tanggapan dari Pihak Utama kurang dari 10 (sepuluh) hari kerja dengan pertimbangan tertentu; - Penambahan pengaturan bahwa Pihak Utama yang ditetapkan dengan predikat Tidak Lulus dalam penilaian kembali diperlakukan sebagai pihak terkait LJK sebagaimana pengaturan Batas Maksimum Pemberian Kredit (BMPK), Batas Maksimum Penyediaan Dana atau Batas Maksimum Penyaluran Dana (BMPD), Batas Maksimum Pemberian Pembiayaan (BMPP), dengan jangka waktu sesuai jangka waktu larangan terhadap Pihak Utama yang ditetapkan dengan predikat Tidak Lulus; - Penambahan pengaturan pengenaan jangka waktu larangan sehubungan penambahan cakupan penilaian kembali pada Bab II. - Addition of criteria/coverage of Executive Officers at the Bank; - Additional coverage of indications of involvement and/or responsibility for issues of integrity, financial feasibility, financial reputation, and/or competence in the reassessment of the Main Party, namely: - Inhibits or interferes with: - efforts and implementation of the authority of the Financial Services Authority; and/or b) the efforts of the LJK Main Party and/or other parties, in handling the solvency and/or liquidity problems of the LJK; and/or - problems of integrity, financial feasibility, financial reputation, and/or other competencies that are contrary to the provisions of laws and regulations; - The final result of the reassessment without following all the reassessment steps (4 steps) with certain considerations (quick determination of the final reassessment result); - The period of submission of responses from the Main Party is less than 10 (ten) working days with certain considerations; - Additional regulation that the Main Party determined with the Disqualification title in the reassessment is treated as a related party to the LJK as stipulated in the Maximum Lending Limit (BMPK), Maximum Provision of Funds or Maximum Distribution of Funds (BMPD), Maximum Financing Limit (BMPP), with a period of time according to the prohibition period against the Main Party which is determined with the predicate of Not Passing; - Addition of setting the imposition of a period of prohibition in connection with the addition of the scope of the reassessment in Chapter II.	Bank agar memperhatikan bahwa terdapat penambahan ketentuan sebagai berikut: - Kriteria/cakupan Pejabat Eksekutif Bank; - Cakupan indikasi keterlibatan dan/atau bertanggung jawab atas permasalahan integritas, kelayakan keuangan, reputasi keuangan, dan/atau kompetensi dalam penilaian kembali Pihak Utama - Pihak Utama yang ditetapkan dengan predikat Tidak Lulus dalam penilaian kembali diperlakukan sebagai pihak terkait LJK - Pengenaan jangka waktu larangan sehubungan penambahan cakupan penilaian kembali Banks had to pay attention that there were additional provisions as follows: - Criteria/scope of Bank Executive Officers; - The scope of indications of involvement and/or responsibility for issues of integrity, financial feasibility, financial reputation, and/or competence in the reassessment of Key Parties - The Main Party determined with the Disability predicate in the reassessment is treated as a party related to LJK - Imposition of a period of prohibition in connection with increasing the scope of the reassessment



No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About	
12	Surat Edaran Otoritas Jasa Keuangan Nomor 12/SEOJK.03/2021	31 Maret 2021	Rencana Bisnis Bank Umum	
12	Financial Services Authority Circular Letter Number 12/SEOJK.03/2021	March 31, 2021	Commercial Bank Business Plan	

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
1. Penyampaian Rencana Bisnis, Laporan Realisasi Rencana Bisnis, dan Laporan Pengawasan Rencana Bisnis secara daring melalui sistem pelaporan OJK (APOLO); 2. Penyesuaian format proyeksi laporan keuangan menjadi mengacu pada Laporan Bank Umum Terintegrasi; 3. Penyesuaian format berdasarkan kebutuhan pengawasan terkini, antara lain perubahan rasio dan jenis kegiatan usaha yang menjadi fokus rencana pemberian kredit (berfokus pada sektor dan/atau produk tertentu); dan 4. Penyesuaian format rencana penerbitan produk dan/atau pelaksanaan aktivitas baru yang menjadi bersifat strategis; 5. Bank Umum wajib menyampaikan Rencana Bisnis, Laporan Realisasi Rencana Bisnis, dan Laporan Pengawasan Rencana Bisnis. Cakupan Rencana Bisnis paling sedikit meliputi: a. ringkasan eksekutif; b. kebijakan dan strategi manajemen; c. penerapan manajemen risiko dan kinerja bank saat ini; d. proyeksi laporan keuangan beserta asumsi yang digunakan; e. proyeksi rasio-rasio dan pos-pos tertentu lainnya; f. rencana pendanaan; g. rencana penanaman dana; h. rencana penyertaan modal; i. rencana permodalan; j. rencana pengembangan organisasi dan sumber daya manusia; k. rencana penerbitan produk dan/atau pelaksanaan aktivitas baru; l. rencana pengembangan dan/atau perubahan jaringan kantor; dan m. informasi lainnya. 6. Dalam hal Bank Umum melakukan penyesuaian dan/atau perubahan atas Rencana Bisnis tahun 2021, Bank Umum menyampaikan penyesuaian dan/atau perubahan tersebut kepada OJK secara luring dengan format sebagaimana yang digunakan dalam penyusunan Rencana Bisnis tahun 2021	Bank agar melakukan penyesuaian terkait dengan pelaporan realisasi RBB sesuai dengan ketentuan tersebut Banks had to make adjustments related to reporting the realization of Bank Business Plan in accordance with these provisions



No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About
13	Surat Edaran Otoritas Jasa Keuangan Nomor 3/SEOJK.03/2021	30 Juli 2021	Pelaporan dan Permintaan Informasi Debitur Melalui Sistem Layanan Informasi Keuangan
13	Financial Services Authority Circular Letter Number 3/SEOJK.03/2021	July 30, 2021	Reporting and Requesting Debtor Information Through the Financial Information Service System
14	Surat Edaran Otoritas Jasa Keuangan Nomor 15/SEOJK.07/2021	24 Mei 2021	Laporan Lembaga Alternatif Penyelesaian Sengketa
14	Financial Services Authority Circular Letter Number 15/SEOJK.07/2021	May 24, 2021	Reports of Alternative Dispute Resolution Agencies

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
1. Penyesuaian SEOJK sehubungan dengan penyempurnaan POJK SLIK mencakup: a. Tambahan pelapor SLIK; b. Batasan permintaan informasi dan prosedur permintaan tambahan (top up) informasi debitur; c. Permintaan informasi secara daring oleh debitur; d. Prosedur pengunduran diri pelapor SLIK; e. Prosedur pendaftaran user SLIK; dan f. Kelengkapan dokumen penggunaan informasi debitur. 2. Penyempurnaan pedoman pelaporan SLIK, mencakup: a. Penyesuaian sandi referensi dengan integrasi pelaporan – ANTASENA mencakup informasi sektor ekonomi, rincian informasi fasilitas, golongan pihak ketiga, negara, dan jenis valuta; b. Tambahan referensi untuk mengakomodir kredit atau pembiayaan yang direstrukturisasi dalam rangka kebijakan stimulus.	Terdapat penambahan ketentuan terkait dengan pelaporan SLIK. There were additional provisions related to SLIK reporting.
1. SEOJK adjustments in connection with the improvement of POJK SLIK include: a. Additional SLIK reporting; b. Limitation of requests for information and procedures for requesting additional (top up) debtor information; c. Online requests for information by debtors; d. Procedure for the resignation of the SLIK reporter; e. SLIK user registration procedure; and f. Completeness of documents for the use of debtor information. 2. Improvements to the SLIK reporting guidelines, including: a. Adjustment of reference code with reporting integration – ANTASENA includes information on economic sector, details on facility information, third party class, country, and type of currency; b. Additional references to accommodate restructured loans or financing in the context of stimulus policies.	Mengakomodir ketentuan terkait dengan pelaporan LAPS Sektor Jasa Keuangan. Accommodating provisions related to the reporting of the Financial Services Sector LAPS.



No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About	
15	Surat Edaran Otoritas Jasa Keuangan Nomor 16/SEOJK.04/2021	29 Juni 2021	Bentuk dan Isi Laporan Tahunan Emiten Atau Perusahaan Publik	
15	Financial Services Authority Circular Letter Number 16/SEOJK.04/2021	June 29, 2021	Forms and Contents of the Issuer's or Public Company's Annual Report	

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
- Isi Laporan Tahunan paling sedikit memuat: - ikhtisar data keuangan penting; - informasi saham (jika ada); - laporan Direksi; - laporan Dewan Komisaris; - profil Emiten atau Perusahaan Publik; - analisis dan pembahasan manajemen; - tata kelola Emiten atau Perusahaan Publik; - tanggung jawab sosial dan lingkungan Emiten atau Perusahaan Publik; - laporan keuangan tahunan yang telah diaudit; dan - surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan. - Informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan merupakan Laporan Keberlanjutan (<i>Sustainability Report</i>) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, paling sedikit memuat: - penjelasan strategi keberlanjutan; - ikhtisar aspek keberlanjutan (ekonomi, sosial, dan lingkungan hidup); - profil singkat Emiten atau Perusahaan Publik; - penjelasan Direksi; - tata kelola keberlanjutan; - kinerja keberlanjutan; - verifikasi tertulis dari pihak independen, jika ada; - lembar umpan balik (feedback) untuk pembaca, jika ada; dan - tanggapan Emiten atau Perusahaan Publik terhadap umpan balik laporan tahun sebelumnya. - Kewajiban penyusunan Laporan Keberlanjutan sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (<i>Sustainability Report</i>) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II SEOJK ini. - The contents of the Annual Report shall at least contain: - overview of important financial data; - stock information (if any); - the report of the Directors; - the report of the Board of Commissioners; - the profile of the Issuer or Public Company; - management analysis and discussion; - governance of Issuers or Public Companies; - social and environmental responsibility of the Issuer or Public Company; - audited annual financial report; and - statement letter of members of the Directors and members of the Board of Commissioners regarding the responsibility for the Annual Report. - Information disclosed in the social and environmental responsibility section is a Sustainability Report as referred to in the Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, containing at least : - explanation of the sustainability strategy; - an overview of sustainability aspects (economic, social, and environmental); - brief profile of the Issuer or Public Company; - explanation of the Directors; - sustainability governance; - sustainability performance; - written verification from an independent party, if any; - feedback sheet for readers, if any; and - the response of the Issuer or Public Company to the previous year's report feedback. - The requirement for the preparation of a Sustainability Report in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies is as contained in Attachment II to this SEOJK.	- Mengatur mengenai isi laporan tahunan Emiten atau Perusahaan Publik; - Terdapat informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan yang merupakan Laporan Keberlanjutan (<i>Sustainability Report</i>). - Regulating the contents of the annual report of the Issuer or Public Company; - There was information disclosed in the social and environmental responsibility section which was a Sustainability Report.



No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About
16	Surat Edaran Otoritas Jasa Keuangan Nomor 24/SEOJK.03/2021	7 Oktober 2021	Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Kredit Dengan Menggunakan Pendekatan Standar Bagi Bank Umum
16	Financial Services Authority Circular Letter Number 24/SEOJK.03/2021	October 7, 2021	Calculation of Risk Weighted Assets for Credit Risk Using the Standard Approach for Commercial Banks
17	Surat Edaran Otoritas Jasa Keuangan Nomor 32/SEOJK.03/2021	27 Desember 2021	Perubahan Atas Surat Edaran Otoritas Jasa Keuangan Nomor 9/SEOJK.03/2019 tentang Penilaian Kembali Bagi Pihak Utama Bank

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
1. Penyusunan Surat Edaran Otoritas Jasa Keuangan tentang Pedoman Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar bagi Bank Umum (SEOJK ATMR Risiko Kredit) dilatarbelakangi oleh adanya revisi standar pemenuhan modal minimum untuk risiko kredit sebagaimana diatur dalam standar Basel III: Finalising postcrisis reforms (Basel III Reforms) yang diterbitkan oleh <i>Basel Committee on Banking Supervision</i> (BCBS). Standar dimaksud berlaku secara internasional sejak 1 Januari 2023. 2. Dalam SEOJK ATMR Risiko Kredit diatur mengenai tata cara perhitungan ATMR Risiko Kredit dengan menggunakan pendekatan standar, yang antara lain mencakup perhitungan tagihan bersih, penetapan bobot risiko sesuai kategori portofolio, serta pengakuan teknik mitigasi risiko kredit. 3. Terdapat perubahan dalam rangka meningkatkan ketahanan permodalan dan sensitivitas terhadap risiko yang tercermin dari beberapa hal berikut: a. Bobot risiko lebih granular dan dibagi menjadi lebih banyak bucket; b. Terdapat klasifikasi kategori portofolio yang lebih beragam; dan c. Terdapat keharusan due diligence terhadap pihak lawan untuk memastikan pemahaman atas profil risiko dan karakteristik dari pihak lawan serta telah dikenakan bobot risiko yang sesuai (tidak hanya bergantung pada peringkat eksternal) 4. ATMR Risiko Kredit dengan menggunakan pendekatan standar sesuai SEOJK ini pertama kali diperhitungkan dalam rasio KPMM sejak 1 Januari 2023. 1. The preparation of the Financial Services Authority Circular Letter concerning Guidelines for Calculation of Risk-Weighted Assets for Credit Risk Using the Standard Approach for Commercial Banks (SEOJK RWA Credit Risk) was motivated by the revision of the minimum capital fulfillment standards for credit risk as stipulated in the Basel III standard: Finalizing postcrisis reforms (Basel III Reforms) issued by the Basel Committee on Banking Supervision (BCBS). The standard is valid internationally since January 1, 2023. 2. In the SEOJK Credit Risk RWA, it is regulated on the procedure for calculating Credit Risk RWA using a standard approach, which includes calculating net receivables, determining risk weights according to portfolio category, as well as recognizing credit risk mitigation techniques. 3. There are changes in order to increase capital resilience and sensitivity to risk as reflected in the following: a. Risk weights are more granular and are divided into more buckets; b. There is a more diverse classification of portfolio categories; and c. There is a need for due diligence on the counterparty to ensure an understanding of the risk profile and characteristics of the counterparty and has been subjected to an appropriate risk weighting (not only dependent on external ratings) 4. RWA Credit Risk using the standard approach in accordance with SEOJK was first calculated in the CAR ratio since January 1, 2023.	Terdapat perubahan perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Kredit Dengan Menggunakan Pendekatan Standar Bagi Bank Umum There was a change in the calculation of Risk Weighted Assets for Credit Risk Using the Standard Approach for Commercial Banks
1. Penyesuaian definisi Pihak Utama Pengurus, Pejabat Eksekutif dan prinsip kehati-hatian di sektor jasa keuangan dan/atau prinsip pengelolaan LJK yang baik bagi Bank; 2. Penambahan cakupan indikasi permasalahan yaitu menghambat atau mengganggu upaya dan pelaksanaan kewenangan OJK dan/atau upaya dari Pihak Utama Bank dan/atau pihak lain dalam penanganan permasalahan solabilitas dan/atau likuiditas Bank dan permasalahan lainnya yang bertentangan dengan ketentuan peraturan perundang-undangan; 3. Penetapan hasil akhir penilaian kembali tanpa mengikuti seluruh langkah penilaian kembali (4 Tahap) dan penetapan jangka waktu penyampaian tanggapan dari Pihak Utama kurang dari 10 (sepuluh) hari kerja, dengan pertimbangan tertentu; 4. Penambahan konsekuensi hasil akhir penilaian kembali yaitu perlakuan sebagai pihak terkait bagi Pihak Utama yang ditetapkan Tidak Lulus yang mengacu pada peraturan BMPK/BMPD/BMPP beserta penerapan jangka waktu larangan; 5. Pemberlakuan ketentuan dalam SEOJK Perubahan SEOJK PKPU ini juga berlaku terhadap proses penilaian kembali yang sedang dilaksanakan terhadap Pihak Utama berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.03/2018 tentang Penilaian Kembali bagi Pihak Utama Lembaga Jasa Keuangan (POJK PKPU) dan POJK Perubahan POJK PKPU. a. Pihak yang termasuk dalam daftar pihak yang dilarang untuk menjadi Pihak Utama atau Pihak Utama yang ditetapkan dengan predikat Tidak Lulus berdasarkan: - PBI Nomor 12/23/PBI/2010 tentang Uji Kemampuan dan Kepatutan (Fit and Proper Test); - PBI Nomor 14/6/PBI/2012 tentang Uji Kemampuan dan Kepatutan (Fit and Proper Test) Bank Syariah dan Unit Usaha Syariah; - PBI Nomor 14/9/PBI/2012 tentang Uji Kemampuan dan Kepatutan (Fit and Proper Test) Bank Perkreditan Rakyat; atau - POJK PKPU; b. SEOJK Perubahan SEOJK PKPU ini mulai berlaku pada tanggal ditetapkan	1. Mengakomodir ketentuan terkait penetapan hasil akhir penilaian kembali tanpa mengikuti seluruh langkah penilaian kembali (4 Tahap) dan penetapan jangka waktu penyampaian tanggapan dari Pihak Utama kurang dari 10 (sepuluh) hari kerja; 2. Terdapat penambahan ketentuan terkait konsekuensi bagi Pihak Utama yang ditetapkan Tidak Lulus penilaian kembali.



No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About
17	Financial Services Authority Circular Letter Number 32/SEOJK.03/2021	December 27, 2021	Amendment to Financial Services Authority Circular Letter Number 9/SEOJK.03/2019 concerning Reassessment for Bank Main Parties
18	Surat Keputusan Direksi PT Bursa Efek Indonesia Nomor Kep-00015/BEI/01-2021	29 Januari 2021	Perubahan Peraturan Nomor I-E Tentang Kewajiban Penyampaian Informasi

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
- Adjustment of the definition of the Main Management Party, Executive Officers and the principle of prudence in the financial services sector and/or the principles of good LJK management for Banks; - Increasing the scope of indications of problems, namely hindering or interfering with the efforts and implementation of the authority of the OJK and/or efforts of the Bank's Main Parties and/or other parties in handling solvency and/or liquidity problems of the Bank and other problems that are contrary to the provisions of laws and regulations; - Determination of the final results of the reassessment without following all the reassessment steps (4 Stages) and determining the time period for submitting responses from the Main Party of less than 10 (ten) working days, with certain considerations; - The addition of the consequences of the final reassessment result, namely the treatment as a related party for the Main Party who is determined to Not Pass which refers to the BMPK/BMPD/ BMPP regulations along with the imposition of a period of prohibition; - The application of the provisions in the SEOJK Amendment to the SEOJK PKPU also applies to the reassessment process that is being carried out on the Main Parties based on the Financial Services Authority Regulation Number 34/POJK.03/2018 concerning Reassessment for the Main Parties of Financial Services Institutions (POJK PKPU) and POJK Amendments to POJK PKPU. - Parties included in the list of parties who are prohibited from becoming the Main Party or the Main Party determined with the Disqualification predicate based on: - PBI Number 12/23/PBI/2010 concerning the Fit and Proper Test; - PBI Number 14/6/PBI/2012 concerning Fit and Proper Test for Islamic Banks and Sharia Business Units; - PBI Number 14/9/PBI/2012 concerning the Fit and Proper Test of Rural Banks; or - POJK PKPU; treated as a related party to the Bank as referred to in POJK Amendment to POJK PKPU - SEOJK This amendment to SEOJK PKPU shall come into effect on the date of stipulation	- Accommodating provisions related to the determination of the final reassessment result without following all the reassessment steps (4 Stages) and determining the time period for submitting responses from the Main Party of less than 10 (ten) working days; - There were additional provisions regarding the consequences for the Main Party determined not to have passed the reassessment.
- Perusahaan Tercatat wajib menyampaikan laporan, informasi dan/atau tanggapan atas permintaan penjelasan yang diminta oleh Bursa sebagaimana dimaksud dalam Peraturan ini melalui sistem pelaporan elektronik yang ditentukan Bursa. - Perusahaan Tercatat bertanggung jawab penuh atas penggunaan dan penyalahgunaan sistem pelaporan elektronik. - Perusahaan Tercatat wajib menjaga kerahasiaan informasi material yang belum menjadi konsumsi publik, termasuk memastikan pihak-pihak yang terkait dengan informasi material tersebut ikut menjaga kerahasiaannya - Laporan dan informasi yang wajib disampaikan oleh Perusahaan Tercatat melalui sistem pelaporan elektronik adalah seluruh laporan dan informasi yang bersifat final untuk disampaikan kepada publik - Laporan berkala dan/atau laporan insidental wajib disampaikan oleh Perusahaan Tercatat kepada Bursa paling lambat bersamaan dengan penyampaian informasi tersebut kepada public. - Dalam rangka melakukan pemantauan atas kewajiban penyampaian informasi oleh Perusahaan Tercatat, maka Bursa dapat melakukan: - Permintaan penjelasan atau informasi dari Perusahaan Tercatat dan/atau pihak terkait lainnya, baik secara lisan maupun tertulis melalui media elektronik maupun sarana lain yang ditetapkan oleh Bursa; - Kunjungan lapangan (site visit); - Suspensi Efek di seluruh pasar atau di pasar tertentu, untuk waktu tertentu. Suspensi Efek yang dimaksud dalam ketentuan ini dilakukan untuk memungkinkan penyebaran informasi secara luas di Bursa dan bukan merupakan sanksi terhadap Perusahaan Tercatat. - Dalam hal Bursa menyampaikan permintaan penjelasan secara tertulis kepada Perusahaan Tercatat sebagaimana dimaksud dalam ketentuan Peraturan ini, maka Perusahaan Tercatat wajib memberikan tanggapan tertulis atas hal-hal yang dipertanyakan Bursa, paling lambat 2 (dua) Hari Bursa setelah diterimanya permintaan penjelasan dari Bursa. - Perusahaan Tercatat wajib menyimpan laporan sebagaimana dimaksud dalam bentuk asli tercetak (hardcopy) - Laporan yang disampaikan Perusahaan Tercatat melalui sistem pelaporan elektronik wajib memuat informasi yang sama dengan informasi yang dimuat dalam laporan yang disimpan oleh Perusahaan Tercatat - Dalam hal terdapat perbedaan informasi dalam laporan yang tersimpan dalam pangkalan data Bursa dengan informasi sebagaimana dimaksud dalam Peraturan ini, maka informasi yang digunakan sebagai acuan adalah informasi yang tersimpan dalam pangkalan data Bursa - Dalam hal Perusahaan Tercatat mencatatkan Efek Bersifat Ekuitas dan Efek Bersifat Utang dan/ atau Sukuk maka Perusahaan Tercatat hanya wajib menyampaikan laporan sebanyak 1 (satu) kali saja untuk jenis laporan yang sama - Laporan, informasi dan/atau tanggapan atas permintaan penjelasan yang diminta oleh Bursa sebagaimana dimaksud dalam Peraturan ini wajib disampaikan ke Bursa dalam Bahasa Indonesia dan bahasa Inggris	- Bursa mewajibkan emiten menyampaikan penjelasan paling lambat satu hari setelah efek bersifat ekuitasnya dalam pemantauan atau UMA - Bursa mewajibkan pelaporan perubahan nama emiten. - Tanggapan atas permintaan penjelasan dari bursa wajib disampaikan paling lambat dua hari bursa - Emiten wajib menyampaikan perubahan laporan bulanan kegiatan registrasi kepemilikan saham dan waran pada hari ke-10 bulan berikutnya

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About	

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
13. Dalam hal batas waktu penyampaian laporan sebagaimana dimaksud dalam Peraturan ini jatuh pada hari libur, maka Perusahaan Tercatat wajib menyampaikan laporan dimaksud paling lambat pada Hari Bursa berikutnya setelah hari libur tersebut. 14. Khusus untuk penyampaian laporan keuangan wajib dilakukan menggunakan format Extensible Business Reporting Language (XBRL) sesuai formulir yang terdapat dalam sistem pelaporan elektronik 15. Dalam hal Perusahaan Tercatat telah menyampaikan Laporan Tahunan dalam jangka waktu 3 (tiga) bulan setelah tahun buku perusahaan berakhir maka Perusahaan Tercatat tersebut tetap wajib menyampaikan Laporan Keuangan Auditasi tahunan sebagaimana diatur dalam Peraturan ini 16. Perusahaan Tercatat wajib menyampaikan laporan kepada Bursa mengenai penggunaan dana hasil penawaran umum setiap 6 (enam) bulan sampai dana hasil penawaran umum tersebut selesai direalisasikan sebagaimana yang dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 30/POJK.04/2015 tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum, berikut penjelasan yang memuat tujuan penggunaan dana hasil penawaran umum seperti yang disajikan di prospektus atau perubahan penggunaan dana sesuai dengan persetujuan RUPS atas perubahan penggunaan dana, dan realisasi untuk masing-masing tujuan penggunaan dana per tanggal laporan 17. Perusahaan Tercatat wajib menyampaikan laporan bulanan kegiatan registrasi kepemilikan saham paling lambat pada hari ke-10 (sepuluh) bulan berikutnya yang paling kurang memuat: - Nama dan alamat Pemegang Saham Pengendali serta jumlah saham yang dimiliki; - Nama dan alamat pemegang saham yang memiliki 5% (lima perseratus) atau lebih saham Perusahaan Tercatat serta jumlah saham yang dimiliki; - Jumlah saham yang dimiliki oleh masing-masing direksi dan komisaris Perusahaan Tercatat; - Jumlah keseluruhan pemegang saham; - Nama penerima manfaat akhir dari kepemilikan saham (ultimate beneficial ownership); - Dalam hal Pemegang Saham Pengendali sebagaimana dimaksud dalam Peraturan ini merupakan Perseroan Terbatas yang bukan Perusahaan Tercatat, maka laporan registrasi sebagaimana dimaksud dalam Peraturan ini mencakup pula informasi mengenai nama dan alamat Pemegang Saham Pengendali dari Perseroan Terbatas tersebut serta jumlah saham yang dimilikinya 18. Perusahaan Tercatat wajib menyampaikan laporan insidental kepada publik mengenai hal-hal yang berkaitan dengan Perusahaan Tercatat dan/atau anak perusahaan yang laporan keuangannya dikonsolidasikan dengan laporan keuangan Perusahaan Tercatat dan/atau induk perusahaan yang dapat mempengaruhi harga Efek Perusahaan Tercatat dan/atau keputusan investasi pemodal, sesegera mungkin paling lambat 2 (dua) Hari Bursa setelah terjadinya hal-hal tersebut kecuali diatur lain dalam Peraturan Otoritas Jasa Keuangan 19. Setiap adanya perubahan Anggaran Dasar baik perubahan Anggaran Dasar yang cukup dilaporkan kepada instansi berwenang maupun perubahan Anggaran Dasar yang harus mendapatkan persetujuan dari instansi yang berwenang wajib disampaikan keterbukaan informasinya, paling lambat pada Hari Bursa berikutnya setelah bukti pemberitahuan perubahan Anggaran Dasar atau persetujuan atas perubahan Anggaran Dasar tersebut diterima oleh Perusahaan Tercatat 20. Dalam hal terjadi perubahan nama Perusahaan Tercatat, maka Perusahaan Tercatat wajib menyampaikan keterbukaan informasi dengan melampirkan bukti persetujuan dari instansi yang berwenang atas perubahan nama tersebut, paling lambat 2 (dua) Hari Bursa berikutnya setelah diperolehnya persetujuan sebagaimana dimaksud 21. Perusahaan Tercatat wajib menyampaikan keterbukaan informasi paling lambat 2 (dua) Hari Bursa berikutnya setelah terjadi hal-hal sebagai berikut: - Perubahan alamat Perusahaan Tercatat, alamat e-mail Perusahaan Tercatat, Nomor Pokok Wajib Pajak (NPWP), nomor telepon atau nomor faksimili Perusahaan Tercatat yang berhubungan dengan penyelenggaraan penyebaran informasi kepada publik - Penunjukan atau penggantian Sekretaris Perusahaan - Penunjukan, penggantian atau pemutusan hubungan kontrak pengelolaan administrasi Efek dengan BAE beserta alasan perubahannya 22. Dalam hal transaksi Perdagangan Efek Perusahaan Tercatat masuk dalam kategori Unusual Market Activity (UMA) sebagaimana yang disampaikan melalui Pengumuman Bursa, maka Perusahaan Tercatat tersebut paling lambat 1 (satu) Hari Bursa setelah Pengumuman Bursa tersebut, wajib menyampaikan penjelasan mengenai perkembangan terkini yang dimiliki Perusahaan Tercatat tentang: - Informasi material yang sebelumnya telah diumumkan ke Publik; - Informasi material yang belum disampaikan ke Publik; - Kebenaran/ketidakbenaran atas sebagian/seluruh dari informasi yang menyangkut Perusahaan Tercatat yang beredar sebagai rumor atau beredar di media massa 23. Yang dimaksud dengan UMA adalah aktivitas perdagangan dan/atau pergerakan harga suatu Efek yang tidak biasa pada suatu kurun waktu tertentu di Bursa yang menurut penilaian Bursa berpotensi mengganggu terselenggaranya perdagangan Efek yang teratur, wajar dan efisien.	5. Emiten menyampaikan informasi atau fakta material paling lambat dua hari bursa setelah kejadian 6. Laporan penggunaan dana hasil penawaran umum wajib disampaikan setiap 6 bulan sekali 7. Kewajiban menyampaikan public expose paling kurang 1 tahun sekali. Namun dalam hal Perusahaan Tercatat telah menyampaikan informasi bersamaan dengan penyampaian Laporan Keuangan Auditasi tahunan, maka Emiten dianggap telah memenuhi kewajiban Public Expose tahunan sebagaimana dimaksud dalam Peraturan ini



No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About	
18	Decree of the Directors of the Indonesia Stock Exchange Number Kep-00015/BEI/01-2021	January 29, 2021	Amendment to Regulation Number I-E Regarding Obligation to Submit Information	

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
24. Dalam hal terjadi saham hilang atau musnah atau rusak, maka Perusahaan Tercatat dapat menyampaikan informasi ke Bursa mengenai terjadinya saham hilang atau musnah atau rusak tersebut dan Bursa mengumumkan informasi tersebut paling lambat 1 (satu) Hari Bursa setelah Bursa menerima surat pemberitahuan dari Perusahaan Tercatat 25. Dalam hal Perusahaan Tercatat telah menyampaikan informasi sebagaimana dimaksud dalam Peraturan ini bersamaan dengan penyampaian Laporan Keuangan Auditan tahunan, maka Perusahaan Tercatat dianggap telah memenuhi kewajiban Public Expose tahunan sebagaimana dimaksud dalam Peraturan ini. 1. The Listed Company is required to submit reports, information and/or responses to requests for explanations requested by the Exchange as referred to in this Rule through the electronic reporting system determined by the Exchange. 2. The Listed Company is fully responsible for the use and misuse of the electronic reporting system. 3. The Listed Company is obligated to maintain the confidentiality of material information that has not become public consumption, including ensuring that parties related to the material information participate in maintaining its confidentiality. 4. Reports and information that must be submitted by the Listed Company through the electronic reporting system are all final reports and information to be submitted to the public 5. Periodic reports and/or incidental reports must be submitted by the Listed Company to the Exchange at the latest simultaneously with the submission of such information to the public. 6. In order to monitor the obligation to submit information by the Listed Company, the Exchange may: - Request for explanation or information from the Listed Company and/or other related parties, either orally or in writing through electronic media or other means determined by the Exchange; - Field visits (site visits); - Suspension of Securities in the entire market or in certain markets, for a certain time. The Securities Suspension as referred to in this provision is carried out to enable the dissemination of information widely on the Exchange and does not constitute a sanction against the Listed Company. 7. In the event that the Exchange submits a written request for explanation to the Listed Company as referred to in the provisions of this Rule, the Listed Company is required to provide a written response to the matters questioned by the Exchange, no later than 2 (two) Exchange Days after receiving the request for explanation from the Exchange. 8. The Listed Company is obliged to keep the report as referred to in the original printed form (hardcopy). 9. Reports submitted by the Listed Company through the electronic reporting system must contain the same information as the information contained in the reports kept by the Listed Company. 10. In the event that there is a difference in the information in the report stored in the Exchange database with the information as referred to in this Rule, the information used as a reference shall be the information stored in the Exchange database. 11. In the event that the Listed Company lists Equity Securities and Debt Securities and/or Sukuk, the Listed Company is only required to submit a report 1 (one) time for the same type of report. 12. Reports, information and/or responses to requests for explanations requested by the Exchange as referred to in this Rule must be submitted to the Exchange in Indonesian and English. 13. In the event that the deadline for submitting the report as referred to in this Rule falls on a holiday, the Listed Company must submit the said report no later than the following Exchange Day after the holiday. 14. Specifically for the submission of financial reports, it must be done using the Extensible Business Reporting Language (XBRL) format according to the form contained in the electronic reporting system. 15. In the event that the Listed Company has submitted the Annual Report within 3 (three) months after the company's financial year ends, the Listed Company is still required to submit the annual Audited Financial Report as regulated in this Regulation. 16. The Listed Company is required to submit a report to the Exchange regarding the use of the proceeds from the public offering every 6 (six) months until the proceeds from the public offering have been realized as referred to in the Financial Services Authority Regulation Number 30/POJK.04/2015 concerning the Report on the Realization of the Use of Proceeds from the Offering. General, the following is an explanation that contains the purpose of using the proceeds from the public offering as presented in the prospectus or changes in the use of funds in accordance with the approval of the GMS for changes in the use of funds, and the realization for each purpose of using the funds as of the report date.	1. The Exchange required issuers to submit an explanation no later than one day after their equity securities were under monitoring or UMA 2. The Exchange required reporting on the name change of the issuer. 3. Responses to requests for clarification from the exchange must be submitted no later than two trading days 4. Issuers were required to submit changes to the monthly report on registration of share ownership and warrants on the 10th day of the following month 5. Issuers submitted material information or facts no later than two trading days after the incident 6. Reports on the use of proceeds from the public offering must be submitted every 6 months 7. Obligation to submit public expose at least once a year. However, in the event that the Listed Company submitted information along with the submission of the annual Audited Financial Report, the Issuer was deemed to have fulfilled the obligations of the annual Public Expose as referred to in this Regulation.

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About	

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
17. The Listed Company is required to submit a monthly report on share ownership registration activities no later than the 10 (ten) day of the following month which at least contains: a. Name and address of the Controlling Shareholder and the number of shares owned; b. Name and address of the shareholder who owns 5% (five percent) or more of the shares of the Listed Company and the number of shares owned; c. The number of shares owned by each director and commissioner of the Listed Company; d. Total number of shareholders; e. Name of the ultimate beneficial owner of the shares; f. In the event that the Controlling Shareholder as referred to in this Regulation is a Limited Liability Company that is not a Listed Company, the registration report as referred to in this Regulation shall also include information regarding the name and address of the Controlling Shareholder of the Limited Liability Company and the number of shares owned. 18. The Listed Company is required to submit incidental reports to the public regarding matters relating to the Listed Company and/or its subsidiaries whose financial statements are consolidated with the financial statements of the Listed Company and/or parent company that may affect the price of the Listed Company's Securities and/or investment decisions of investors, as soon as possible no later than 2 (two) Exchange Days after the occurrence of such matters unless otherwise provided for in the Financial Services Authority Regulation 19. Any changes to the Articles of Association, both changes to the Articles of Association that are sufficient to be reported to the authorized agency or changes to the Articles of Association that must obtain approval from the competent authority, must be disclosed in information, no later than the following Exchange Day after proof of notification of changes to the Articles of Association or approval of amendments to the Articles of Association. received by the Listed Company 20. In the event of a change in the name of the Listed Company, the Listed Company must submit information disclosure by attaching proof of approval from the competent agency for the change of name, no later than 2 (two) Exchange Days after obtaining the approval as referred to 21. The Listed Company is required to submit information disclosure no later than the following 2 (two) Exchange Days after the following events occur: a. Change of address of the Listed Company, e-mail address of the Listed Company, Taxpayer Identification Number (NPWP), telephone number or facsimile number of the Listed Company related to the implementation of information dissemination to the public b. Appointment or replacement of the Corporate Secretary c. Appointment, replacement or termination of the Securities administration management contract with the Registrar and the reasons for the change 22. In the event that the Securities Trading transaction of the Listed Company is included in the Unusual Market Activity (UMA) category as submitted through the Exchange Announcement, the Listed Company is no later than 1 (one) Exchange Day after the Exchange Announcement, must submit an explanation regarding the latest developments owned by the Listed Company. about: a. Material information that has previously been announced to the Public; b. Material information that has not been submitted to the Public; c. Truth/untruth of some/all of the information concerning the Listed Company which is circulated as rumors or circulated in the mass media 23. What is meant by UMA is trading activity and/or unusual price movement of a Securities at a certain period of time on the Exchange which according to the Exchange's assessment has the potential to interfere with the regular, fair and efficient implementation of Securities trading. 24. In the event that shares are lost or destroyed or damaged, the Listed Company may submit information to the Exchange regarding the occurrence of such lost or destroyed or damaged shares and the Exchange shall announce the information no later than 1 (one) Exchange Day after the Exchange receives a notification letter from the Listed Company. 25. In the event that the Listed Company has submitted the information as referred to in this Regulation along with the submission of the annual Audited Financial Report, then the Listed Company is deemed to have fulfilled the obligations of the annual Public Expose as referred to in this Regulation.	



No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About
19	Surat Keputusan Direksi PT Bursa Efek Indonesia Nomor: Kep-00101/BEI/12-2021	21 Desember 2021	Perubahan Peraturan Nomor I-A tentang Pencatatan Saham Dan Efek Bersifat Ekuitas Selain Saham Yang Diterbitkan Oleh Perusahaan Tercatat

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
1. Efek Bersifat Ekuitas yang dapat dicatatkan di Bursa sebagaimana yang diatur dalam ketentuan ini meliputi: a. Saham; dan b. Efek Bersifat Ekuitas Selain Saham yang menyertai Penawaran Umum Saham antara lain waran dan turunan-turunan saham lainnya yang diterbitkan oleh Perusahaan Tercatat untuk dikonversi menjadi saham Perusahaan Tercatat tersebut. 2. Perusahaan Tercatat wajib mencatatkan seluruh saham yang dikeluarkannya dan telah disetor penuh (<i>company listing</i>), kecuali ditentukan lain oleh peraturan perundang-undangan. 3. Saham yang dapat diperdagangkan di Bursa termasuk Saham <i>Free Float</i> adalah saham yang dalam bentuk tanpa warkat (<i>scripless</i>). Adapun yang dimaksud Saham <i>Free Float</i> adalah: a. Dimiliki oleh pemegang saham kurang dari 5% (lima perseratus) dari seluruh saham tercatat; b. Bukan dimiliki oleh Pengendali dan Afiliasi dari perusahaan; c. Bukan dimiliki oleh anggota dewan komisaris atau anggota direksi; dan d. Bukan saham yang telah dibeli kembali oleh perusahaan 4. Perusahaan Tercatat dilarang melakukan <i>stock split</i> atau <i>reverse stock</i> paling singkat 12 (dua belas) bulan sejak: a. saham Perusahaan Tercatat tersebut dicatatkan di Bursa; atau b. Perusahaan Tercatat melakukan <i>stock split</i> atau <i>reverse stock</i> terakhir. 5. Calon Perusahaan Tercatat baik yang akan mencatatkan saham di Papan Utama maupun di Papan Pengembangan wajib memenuhi persyaratan sebagai berikut: a. Badan Hukum berbentuk Perseroan Terbatas (PT). b. Pernyataan Pendaftaran yang disampaikan ke Otoritas Jasa Keuangan telah menjadi efektif. c. Dalam hal Calon Perusahaan Tercatat merupakan anak perusahaan atau induk perusahaan dari Perusahaan Tercatat, yang mengakibatkan terkonsolidasinya laporan keuangan kedua Perusahaan Tercatat tersebut, maka Calon Perusahaan Tercatat wajib menyampaikan dokumen mengenai terpenuhi atau tidaknya kondisi sebagai berikut: - Jika terjadi putus hubungan Afiliasi antara Calon Perusahaan Tercatat dengan Perusahaan Tercatat, masing-masing perusahaan mampu menjalankan kegiatan operasinya secara layak berdasarkan penilaian Penilai yang terdaftar di Otoritas Jasa Keuangan; dan - Berdasarkan laporan keuangan proforma Perusahaan Tercatat yang telah diperiksa oleh Akuntan Publik yang terdaftar di Otoritas Jasa Keuangan (tanpa mengonsolidasi dengan laporan keuangan Calon Perusahaan Tercatat), Perusahaan Tercatat tetap mampu memenuhi persyaratan Pencatatan d. Harga saham pada saat Pencatatan perdana paling sedikit Rp100,00 (seratus rupiah); e. Dalam hal Calon Perusahaan Tercatat merencanakan penerbitan waran bersamaan dengan Pencatatan awal saham, maka harga pelaksanaan hak atas waran ditetapkan paling sedikit 90% (sembilan puluh perseratus) dari harga penawaran saham atau harga perdana dan paling sedikit sama dengan harga nominal. f. Calon Perusahaan Tercatat yang akan melakukan Penawaran Umum perdana, wajib membuat perjanjian penjaminan emisi dengan Penjamin Emisi Efek dalam rangka Penawaran Umum dalam bentuk kesanggupan penuh (<i>full commitment</i>). g. Calon Perusahaan Tercatat wajib mendaftarkan Efek Bersifat Ekuitas di KSEI. 6. Perusahaan Tercatat yang telah tercatat di Papan Utama, untuk tetap berada di Papan Utama wajib memenuhi persyaratan sebagai berikut: a. Memenuhi salah satu dari kriteria sebagai berikut: - Tidak membukukan rugi bersih selama 2 (dua) tahun berturut-turut; atau - Membukukan laju pertumbuhan majemuk tahunan (<i>compound annual growth rate</i>) atas pendapatan usaha paling sedikit 20% (dua puluh perseratus) selama 3 (tiga) tahun terakhir. b. Tidak membukukan ekuitas negatif pada laporan keuangan terakhir. c. Jumlah pemegang saham lebih dari 750 (tujuh ratus lima puluh) Nasabah pemilik SID. d. Saham <i>Free Float</i> memenuhi ketentuan sebagai berikut: - Saham <i>Free Float</i> 10% (sepuluh perseratus) atau lebih, maka Nilai Kapitalisasi Saham dari Saham <i>Free Float</i> lebih dari Rp200.000.000.000,00 (dua ratus miliar rupiah); atau - Saham <i>Free Float</i> kurang dari 10% (sepuluh perseratus), maka Nilai Kapitalisasi Saham dari Saham <i>Free Float</i> lebih dari Rp1.000.000.000.000,00 (satu triliun rupiah). e. Memenuhi salah satu dari kriteria sebagai berikut: - Rasio harga terhadap laba per saham (<i>price to earning</i>) perusahaan tidak lebih dari 3 (tiga) kali lipat rasio harga terhadap laba per saham (<i>price to earning</i>) pasar; - Rasio harga terhadap nilai buku (<i>price to book value</i>) saham tidak lebih dari 3 (tiga) kali lipat rasio harga terhadap nilai buku (<i>price to book value</i>) pasar; atau - Nilai Kapitalisasi Saham paling sedikit Rp12.000.000.000.000,00 (dua belas triliun rupiah). f. Tidak mendapatkan sanksi peringatan tertulis III dari Bursa selama 1 (satu) tahun terakhir g. Laporan Keuangan Audit tahunan memperoleh opini tanpa modifikasi selama 2 (dua) tahun buku terakhir secara berturut-turut. 7. Persyaratan perpindahan Pencatatan saham dari Papan Pengembangan ke Papan Utama: a. Telah melakukan kegiatan operasi secara komersial dalam usaha utama (<i>core business</i>) yang sama paling singkat selama 36 (tiga puluh enam) bulan terakhir;	1. Berdasarkan ketentuan Peraturan ini, maka Efek Bersifat Ekuitas yang dapat dicatatkan di Bursa meliputi: a. Saham; dan b. Efek Bersifat Ekuitas Selain Saham yang menyertai Penawaran Umum Saham antara lain waran dan turunan-turunan saham lainnya yang diterbitkan oleh Perusahaan Tercatat untuk dikonversi menjadi saham Perusahaan Tercatat tersebut. 2. Perusahaan Terbuka yang berencana mencatatkan saham di Bursa menggunakan beberapa persyaratan umum sebagai berikut: a. <i>Net Tangible Asset</i> (NTA); b. Persyaratan seperti akumulasi laba sebelum pajak; c. Pendapatan usaha; d. Total asset; atau e. Akumulasi arus kas dari aktivitas operasi yang masing-masing dikombinasikan dengan nilai kapitalisasi pasar tertentu. 3. Bursa tidak mengenakan sanksi bagi Perusahaan Tercatat yang belum memenuhi persyaratan jumlah saham <i>free float</i> dan jumlah pemegang saham dalam jangka waktu relaksasi selama 2 tahun sejak diberlakukan Peraturan I-A ini. 4. Persyaratan untuk dapat tetap tercatat di papan utama, terdiri dari: a. Persyaratan yang berlaku mulai 2 Mei 2022: - Tidak membukukan ekuitas negatif pada laporan keuangan terakhir; - Pemenuhan salah satu kriteria rasio harga terhadap laba per saham atau rasio harga terhadap nilai buku, atau nilai kapitalisasi saham; - Tidak mendapatkan sanksi peringatan tertulis III dari Bursa selama 1 tahun terakhir b. Persyaratan yang berlaku mulai 2 Mei 2025, memenuhi salah satu kriteria sebagai berikut: - Tidak membukukan rugi bersih selama 2 tahun berturut-turut - Membukukan laju pertumbuhan majemuk tahunan (<i>compound annual growth rate</i>) atas pendapatan usaha paling sedikit 20% selama 3 tahun



No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About
19	Decree of the Directors of the Indonesia Stock Exchange Number: Kep-00101/BEI/12-2021	December 21, 2021	Amendment to Rule Number I-A concerning Listing of Shares and Equity Securities Other than Shares Issued by the Listed Company

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
b. Kegiatan operasi secara komersial sebagaimana dimaksud dalam ketentuan VII.3.1. Peraturan ini dibuktikan dengan telah membukukan pendapatan usaha selama 3 (tiga) tahun terakhir; c. Laporan Keuangan Auditan tahunan memperoleh opini tanpa modifikasi selama 2 (dua) tahun buku terakhir; d. Memenuhi salah satu syarat sebagai berikut: - Memiliki laba sebelum pajak pada 1 (satu) tahun buku terakhir dan Aset Berwujud Bersih (Net Tangible Asset) paling sedikit Rp250.000.000.000,00 (dua ratus lima puluh miliar rupiah); - Memiliki akumulasi laba sebelum pajak pada 2 (dua) tahun buku terakhir paling sedikit Rp100.000.000.000,00 (seratus miliar rupiah) dan Nilai Kapitalisasi Saham paling sedikit Rp1.000.000.000.000,00 (satu triliun rupiah); - Memiliki pendapatan usaha pada 1 (satu) tahun buku terakhir paling sedikit Rp800.000.000.000,00 (delapan ratus miliar rupiah) dan Nilai Kapitalisasi Saham paling sedikit Rp8.000.000.000.000,00 (delapan triliun rupiah); - Memiliki total aset pada 1 (satu) tahun buku terakhir paling sedikit Rp2.000.000.000.000,00 (dua triliun rupiah) dan Nilai Kapitalisasi Saham paling sedikit Rp4.000.000.000.000,00 (empat triliun rupiah); atau - Memiliki arus kas dari aktivitas operasi kumulatif pada 2 (dua) tahun buku terakhir paling sedikit Rp200.000.000.000,00 (dua ratus miliar rupiah) dan Nilai Kapitalisasi Saham paling sedikit Rp4.000.000.000.000,00 (empat triliun rupiah). e. Tidak mengalami kondisi dan/atau peristiwa dan/atau gugatan atau perkara yang secara material diperkirakan dapat mempengaruhi kelangsungan usaha Perusahaan Tercatat; f. memiliki tata kelola perusahaan yang baik sesuai dengan bidang usaha dari Perusahaan Tercatat dan sesuai dengan peraturan perundang-undangan di bidang Pasar Modal. 8. Setiap Perusahaan Tercatat wajib membayar biaya Pencatatan awal pada saat awal Pencatatan dan biaya Pencatatan tahunan setiap tahun, serta biaya Pencatatan saham tambahan apabila mencatatkan saham tambahan. 1. Equity Securities that may be listed on the Exchange as regulated in this provision include: a. Shares;and b. Equity Securities Other than Shares accompanying the Public Offering include warrants and other share derivatives issued by the Listed Company to be converted into shares of the Listed Company. 2. The Listed Company is required to list all issued and fully paid shares (company listing), unless otherwise stipulated by laws and regulations. 3. Shares that can be traded on the Exchange, including Free Float Shares, are shares that are in scripless form. What is meant by Free Float Shares are: a. Owned by less than 5% (five percent) of the total listed shares; b. Not owned by the Contoller and Affiliates of the company; c. Not owned by members of the board of commissioners or members of the Directors; and d. Not shares that have been bought back by the company 4. The Listed Company is prohibited from conducting stock split or reverse stock for a minimum period of 12 (twelve) months since: a. the shares of the Listed Company are listed on the Exchange; or b. The Listed Company performs the last stock split or reverse stock. 5. Prospective Listed Companies that will either list shares on the Main Board or on the Development Board must meet the following requirements: a. Legal Entity in the form of a Limited Liability Company (PT). b. The Registration Statement submitted to the Financial Services Authority has become effective. c. In the event that the Prospective Listed Company is a subsidiary or holding company of the Listed Company, which results in the consolidation of the financial statements of the two Listed Companies, the Prospective Listed Company must submit documents regarding whether or not the following conditions are met: - If there is a termination of the Affiliate relationship between the Prospective Listed Company and the Listed Company, each company is able to carry out its operations properly based on the assessment of the Appraiser registered with the Financial Services Authority; and - Based on the pro forma financial statements of the Listed Company that have been audited by a Public Accountant registered with the Financial Services Authority (without consolidating with the financial statements of the Prospective Listed Company), the Listed Company is still able to meet the Listing requirements. d. The share price at the time of initial listing is at least Rp. 100.00 (one hundred rupiah);	1. Based on the provisions of this Rule, the Equity Securities that might be listed on the Exchange include: a. Shares;and b. Equity Securities Other than Shares accompanying the Public Offering included warrants and other share derivatives issued by the Listed Company to be converted into shares of the Listed Company. 2. A Public Company that planed to list shares on the Exchange uses the following general requirements: a. Net Tangible Asset (NTA); b. Requirements such as accumulated profit before tax; c. Operating revenues; d. Total assets; or e. The accumulation of cash flows from operating activities, each of which is combined with a certain market capitalization value. 3. The Exchange did not impose sanctions on Listed Companies that did not meet the requirements for the number of free float shares and the number of shareholders within a relaxation period of 2 years since the enactment of this Regulation I-A. 4. Requirements to remain listed on the main board, consisting of: a. Terms that will be applied from 2 May 2022: - Not recorded negative equity in the latest financial statements;

No	Peraturan Regulation	Tanggal Berlaku Effective date	Tentang About	

Uraian Pokok Pengaturan Description Pokok Pengaturan Main Setting Description	Informasi Penyesuaian Yang Dilakukan bank bjb Information on Adjustments Made by bank bjb
e. In the event that the Prospective Listed Company plans to issue warrants at the same time as the initial listing of shares, the exercise price of the rights to the warrants is set at least 90% (ninety percent) of the share offering price or initial price and at least equal to the nominal price. f. A prospective Listed Company that will conduct an Initial Public Offering, is required to enter into an underwriting agreement with the Underwriter for the Public Offering in the form of full commitment. g. Prospective Listed Companies are required to register Equity Securities at KSEI. 6. A Listed Company that has been listed on the Main Board, to remain on the Main Board must meet the following requirements: a. Meets one of the following criteria: - Not posting a net loss for 2 (two) consecutive years; or - To record the compound annual growth rate of operating income of at least 20% (twenty percent) for the last 3 (three) years. b. Not posted negative equity in the last financial statement. c. The number of shareholders is more than 750 (seven hundred and fifty) Customers who own SID. d. Free Float Shares meet the following conditions: - Free Float Shares 10% (ten percent) or more, then the Share Capitalization Value of Free Float Shares is more than IDR200,000,000,000.00 (two hundred billion rupiah); or - Free Float Shares are less than 10% (ten percent), then the Share Capitalization Value of Free Float Shares is more than IDR1,000,000,000,000.00 (one trillion rupiah). e. Meets one of the following criteria: - The company's price to earnings per share (price to earnings) ratio is not more than 3 (three) times the market price to earnings per share (price to earnings) ratio; - The price to book value ratio of shares is not more than 3 (three) times the market price to book value ratio; or - Share Capitalization Value of at least IDR12,000,000,000,000.00 (twelve trillion rupiahs). f. Did not receive a third written warning sanction from the Exchange for the last 1 (one) year g. The annual Audited Financial Report obtains an opinion without modification for the last 2 (two) consecutive financial years. 7. Requirements to move Listing of shares from Development Board to Main Board: a. Has carried out commercial operations in the same core business for at least the last 36 (thirty six) months; b. Commercial operations as referred to in provision VII.3.1. This regulation is proven by having recorded operating income for the last 3 (three) years; c. The annual Audited Financial Report obtains an opinion without modification for the last 2 (two) financial years; d. Meet one of the following conditions: - Have profit before tax in the last 1 (one) financial year and Net Tangible Assets of at least IDR250,000,000,000.00 (two hundred and fifty billion rupiahs); - Have accumulated profit before tax in the last 2 (two) financial years of at least IDR100,000,000,000.00 (one hundred billion rupiah) and a Capitalization Value of at least IDR1,000,000,000,000.00 (one trillion rupiah); - Have operating income in the last 1 (one) financial year of at least IDR800,000,000,000.00 (eight hundred billion rupiah) and Share Capitalization Value of at least IDR8,000,000,000,000.00 (eight trillion rupiah); - Have total assets in the last 1 (one) financial year of at least IDR2,000,000,000,000.00 (two trillion rupiah) and Share Capitalization Value of at least IDR4,000,000,000,000.00 (four trillion rupiah); or - Have a cash flow from cumulative operating activities in the last 2 (two) financial years of at least IDR200,000,000,000.00 (two hundred billion rupiah) and a Capitalization Value of at least IDR4,000,000,000,000.00 (four trillion rupiah). e. Not experiencing conditions and/or events and/or lawsuits or cases that are materially expected to affect the business continuity of the Listed Company; f. have good corporate governance in accordance with the line of business of the Listed Company and in accordance with the laws and regulations in the Capital Market sector. 8. Each Listed Company is required to pay the initial Listing fee at the beginning of the Listing and the annual Listing fee every year, as well as the additional Listing fee for listing additional shares.	- Fulfillment of one of the criteria for the ratio of price to earnings per share or the ratio of price to book value, or share capitalization value; - Did not receive a third written warning sanction from the Exchange for the last 1 year b. Requirements that will be effective from 2 May 2025, meet one of the following criteria: - Not posting a net loss for 2 consecutive years - Recording the compound annual growth rate of operating income of at least 20% for 3 years



Perubahan peraturan perundang-undangan yang telah dijabarkan di atas tidak memiliki dampak kuantitatif yang signifikan terhadap Laporan Keuangan bank **bjb**.

Perubahan Kebijakan Akuntansi

Alasan Perubahan Kebijakan Akuntansi

Perubahan kebijakan akuntansi dilakukan dalam rangka mematuhi Pernyataan Standar Akuntansi Keuangan (PSAK) yang berlaku yang relevan dengan operasi bank **bjb** dan Entitas Anak.

Perubahan dan Dampak Kebijakan Akuntansi

Berikut amendemen dan penyesuaian atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2021, dengan penerapan dini diperkenankan yaitu:

- PSAK 22 (Amendemen 2019): Kombinasi Bisnis tentang Definisi Bisnis;
- Amendemen PSAK 71, Amendemen PSAK 55, Amendemen PSAK 60, Amendemen PSAK 62
- dan Amendemen PSAK 73 tentang Reformasi Acuan Suku Bunga – Tahap 2;
- PSAK 110 (Penyesuaian 2020): Akuntansi Sukuk
- PSAK 111 (Penyesuaian 2020): Akuntansi Wa'd;
- PSAK 112: Akuntansi Wakaf;
- PSAK 1 (Penyesuaian Tahunan 2021): Penyajian Laporan Keuangan;
- PSAK 13 (Penyesuaian Tahunan 2021) : Properti Investasi;
- PSAK 48 (Penyesuaian Tahunan 2021): Penurunan Nilai Aset
- PSAK 66 (Penyesuaian Tahunan 2021): Pengaturan Bersama; dan
- ISAK 16 (Penyesuaian Tahunan 2021): Perjanjian Konsesi Jasa.

Implementasi standar-standar tersebut tidak memiliki dampak yang signifikan terhadap jumlah yang dilaporkan di periode berjalan atau tahun sebelumnya terhadap laporan keuangan.

Tingkat Kesehatan Bank

Mengacu pada Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 14/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum. Tingkat Kesehatan Bank adalah hasil penilaian kondisi Bank yang dilakukan terhadap Risiko dan kinerja Bank.

The changes to the laws and regulations described above did not have a significant quantitative impact on bank **bjb**'s Financial Statements.

Accounting Policy Changes

Reasons for Accounting Policy Changes

Changes in accounting policies were made in order to comply with the applicable Statement of Financial Accounting Standards (PSAK) relevant to the operations of bank **bjb** and its Subsidiaries.

Accounting Policy Changes and Impact

The following amendments and adjustments to the standards that are effective for the period starting on or after January 1, 2021, with early application are permitted, namely:

- PSAK 22 (Amendment 2019): Business Combination on Definition of Business;
- Amendment to PSAK 71, Amendment to PSAK 55, Amendment to PSAK 60, Amendment to PSAK 62
- and Amendment to PSAK 73 concerning Reform of Interest Rate Reference – Phase 2;
- PSAK 110 (Adjustment 2020): Accounting for Sukuk
- PSAK 111 (Adjustment 2020): Wa'd Accounting;
- PSAK 112: Accounting for Waqf;
- PSAK 1 (Annual Adjustment 2021): Presentation of Financial Statements;
- PSAK 13 (Annual Adjustment 2021): Investment Properties;
- PSAK 48 (Annual Adjustment 2021): Impairment of Asset Value
- PSAK 66 (Annual Adjustment 2021): Joint Arrangements; and
- ISAK 16 (Annual Adjustment 2021): Service Concession Agreement.

The implementation of these standards did not have a significant impact on the amounts reported in the current period or the previous year on the financial statements.

Bank Soundness Level

Referring to the Financial Services Authority (SEOJK) Circular Letter Number 14/SEOJK.03/2017 dated March 17, 2017 concerning Assessment of the Soundness of Commercial Banks. Bank Soundness Level was the result of an assessment of the condition of the Bank which was carried out on the Risk and performance of the Bank.

Bank wajib melakukan penilaian Tingkat Kesehatan Bank secara *self assessment* untuk posisi akhir bulan Juni dan Desember. Penilaian Tingkat Kesehatan dengan pendekatan Risiko (*Risk-Based Bank Rating*) tersebut dilakukan dengan cakupan penilaian terhadap faktor-faktor:

- Profil Risiko
- Tata Kelola
- Rentabilitas
- Permodalan

Peringkat Komposit Tingkat Kesehatan Bank ditetapkan berdasarkan analisis yang komprehensif dan terstruktur dengan memperhatikan materialitas dan signifikansi masing-masing faktor penilaian.

Peringkat Komposit Tingkat Kesehatan Bank dikategorikan sebagai berikut:

- Peringkat Komposit 1 (PK-1) mencerminkan kondisi Bank yang secara umum Sangat Sehat.
- Peringkat Komposit 2 (PK-2) mencerminkan kondisi Bank yang secara umum Sehat.
- Peringkat Komposit 3 (PK-3) mencerminkan kondisi Bank yang secara umum Cukup Sehat.
- Peringkat Komposit 4 (PK-4) mencerminkan kondisi Bank yang secara umum Kurang Sehat.
- Peringkat Komposit 5 (PK-5) mencerminkan kondisi Bank yang secara umum Tidak Sehat.

Hasil penilaian secara *self assessment* Peringkat Komposit Tingkat Kesehatan bank **bjb** per 31 Desember 2020 dan 31 Desember 2021 adalah sebagai berikut:

Tabel Tingkat Kesehatan Bank

Table of Bank Soundness Level

Faktor Penilaian Rating Factor	Peringkat Komposit Composite Rating	
	31 Desember 2021 December 31, 2021	31 Desember 2020 December 31, 2020
Profil Risiko Risk Profile	2	2
Tata Kelola Governance	2	2
Rentabilitas Profitability	2	2
Permodalan Capital	2	2
Peringkat komposit Composite rating	2	2

Banks are required to carry out a thorough assessment of the Bank Soundness Level self-assessment for positions at the end of June and December. Bank Soundness Level Assessment with a Risk approach (*Risk-Based Bank Rating*) is carried out with the scope of the assessment to factors:

- Risk Profile
- Governance
- Profitability
- Capital

The Bank Soundness Composite Rating is determined based on a comprehensive and structured analysis by taking into account the materiality and significance of each assessment factor.

The Bank Soundness Composition Rating is categorized as follows:

- Composite Rating 1 (PK-1) reflects the condition of the Bank which is generally Very Healthy.
- Composite Rating 2 (PK-2) reflects the condition of the Bank which is generally Healthy.
- Composite Rating 3 (PK-3) reflects the condition of the Bank which is generally Fairly Healthy.
- Composite Rating 4 (PK-4) reflects the condition of the Bank which is generally Unsound.
- Composite Rating 5 (PK-5) reflects the condition of the Bank which is generally Unhealthy.

The results of the self-assessment of bank **bjb**'s Composite Soundness Rating as of 31 December 2020 and 31 December 2021 are as follows:



Peringkat Komposit Tingkat Kesehatan bank **bjb** posisi 31 Desember 2021 berada pada PK 2 (Sehat). Kondisi bank **bjb** secara umum sehat, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya. Hal ini tercermin dari peringkat faktor penilaian antara lain profil risiko, penerapan tata kelola, rentabilitas, dan permodalan yang secara umum baik. Dalam hal terdapat kelemahan, maka secara umum kelemahan tersebut kurang signifikan.

Informasi Kelangsungan Usaha

Hal-Hal yang Berpotensi Berpengaruh Signifikan Terhadap Kelangsungan Usaha

Berdasarkan hasil penilaian manajemen atas kemampuan bank **bjb** untuk melanjutkan kelangsungan usaha di masa yang akan datang, diketahui bahwa bank **bjb** tidak memiliki hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha bank **bjb**.

Assessment Manajemen atas Hal-Hal yang Berpengaruh Signifikan Terhadap Kelangsungan Usaha

Manajemen secara rutin melakukan evaluasi dan *assessment* terkait dengan kemampuan dan pencapaian target kinerja dari seluruh unit sesuai dengan rencana bisnis bank yang telah disusun. Evaluasi dilakukan secara berkala untuk setiap level meliputi produktivitas, profitabilitas serta indikator-indikator utama yang tertuang dalam *Key Performance Indikator* (KPI) unit kerja. Berdasarkan hasil penilaian dan evaluasi yang rutin dilakukan secara berkala, manajemen bank **bjb** berkeyakinan bahwa bank **bjb** memiliki sumber daya untuk melakukan kegiatan usaha dimasa mendatang. bank **bjb** tidak memiliki ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan bank **bjb** untuk mempertahankan kelangsungan usaha.

Asumsi yang Digunakan Manajemen dalam Melakukan Assessment

Dalam melaksanakan penilaian atas kemampuan bank **bjb** untuk melanjutkan kelangsungan usaha di masa yang akan datang, digunakan beberapa asumsi dan pertimbangan. Asumsi dan pertimbangan tersebut antara lain kinerja keuangan, tingkat kecukupan modal, likuiditas, solvabilitas, profitabilitas, dan efisiensi bank **bjb**, permasalahan internal dan perkara hukum yang dihadapi bank **bjb**, serta kondisi ekonomi mikro dan makro pada saat ini dan masa yang akan datang.

The Composite Rating of bank **bjb**'s Health Level on December 31, 2021 is at PK 2 (Healthy). The condition of bank **bjb** is generally healthy, so it is considered capable of facing significant negative effects from changes in business conditions and other external factors. This is reflected in the ratings of the assessment factors, including risk profile, implementation of good governance, profitability, and generally good capital. In the event that there are weaknesses, in general these weaknesses are less significant.

Business Continuous Information

Significant Potential Towards of Business Continuity

Based on the results of management's assessment of the bank's ability to continue business continuity in the future, it is known that the bank's **bjb** does not have things that have the potential to significantly influence the business continuity of the bank's **bjb**.

Management Assessment of Significant Influences on Business Continuity

Management routinely conducts evaluations and assessments related to the ability and achievement of performance targets of all units in accordance with the bank's business plan that has been prepared. Evaluations are conducted periodically for each level including productivity, profitability and key indicators as stipulated in the work unit's Key Performance Indicators (KPI). Based on the results of regular evaluations and evaluations carried out regularly, the management of the Company believes that the Company has the resources to conduct business activities in the future. Company has no material uncertainty which can raise significant doubts about the ability of the Company to maintain business continuity.

Assumptions Used in Management in Assessment

In carrying out an assessment of the Company ability to continue business continuity in the future, several assumptions and considerations are used. These assumptions and considerations include financial performance, the level of capital adequacy, liquidity, solvency, profitability, and efficiency of the Company, internal problems and legal cases faced by the Company, and current and future micro and macro economic conditions.

Aspek Perpajakan

Publikasi Pembayaran Pajak

bank **bjb** dalam kegiatan operasionalnya telah menjalankan tata kelola perusahaan yang baik (*Good Corporate Governance*) yang dilakukan secara transparan dan akuntabel khususnya dalam mengelola hak dan kewajiban perpajakannya, hak dan kewajiban perpajakannya dilakukan sesuai dengan peraturan yang berlaku.

Pembayaran Pajak

Total pembayaran pajak periode Januari sampai dengan Desember 2021, adalah sebagai berikut.

Tabel Pembayaran Pajak

Table of Tax Payment

(dalam Rupiah penuh/in full IDR)

Uraian Pajak Tax Description	Tahun 2021 Year 2021
PPh Pasal 25 Income Tax Article 25	478,363,774,988
PPh Pasal 29 Income Tax Article 29	69,036,842,499
PPh Pasal 21 Income Tax Article 21	408,544,237,448
PPh Pasal 23/26 Income Tax Article 23/26	21,537,306,883
PPh Pasal 4 ayat (2) Income Tax Article 4 paragraph (2)	390,426,394,751
PPN	5,490,005,635
Total	1,373,398,562,204

Ketidakpatuhan Dalam Pembayaran Pajak

Pada periode 2021, tidak terdapat ketidakpatuhan bank **bjb** dalam kewajiban membayar pajak (NIHIL).

Aspect of Taxation

Tax Payment Publication

Company in its operational activities has carried out good corporate governance (*Good Corporate Governance*) which is carried out transparently and accountably, especially in managing taxation rights and obligations, taxation rights and obligations are carried out in accordance with applicable regulations.

Payment of Taxes

The total tax payments for the period of January to December 2021 are as follows.

Non-Compliance in Tax Payment

In the 2021 period, there was no non-compliance with bank **bjb** in the obligation to pay taxes (Nil).

Larangan, Batasan dan/atau Hambatan Signifikan untuk Melakukan Penyediaan Dana Antara Bank dan Entitas Lain Dalam Suatu Kelompok Usaha

Bank 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.

Prohibitions, Limitations and/or Significant Obstacles to the Provision of Funds Between Banks and Other Entities In A Business Groups

The Bank and its subsidiaries have complied with Bank Indonesia provisions concerning the Maximum Lending Limit (BMPK) in accordance with the Financial Services Authority Regulation of the Republic of Indonesia Number 32/POJK.03/2018 concerning the Maximum Lending Limit (BMPK) and Provision of Large Funds for Commercial Banks and POJK No. . 38/POJK.03/2019 Regarding Amendments to POJK No. 32/POJK.03/2018 concerning LLL and Provision of Large Funds for Commercial Banks.



Tabel Transaksi kepada Pihak Tekait

Table of Transactions to Related Parties

No	Penyedia Dana Fund Provider	Jumlah 2021 Total 2021		Jumlah 2020 Total 2020	
		Number of Account (NoA)	Nominal (dalam jutaan Rupiah) Nominal (in IDR million)	Number of Account (NoA)	Nominal (dalam jutaan Rupiah) Nominal (in IDR million)
1	Kepada Pihak Terkait To Related Parties	586	236,248	102	232,285
2	Kepada 50 Debitur Inti To 50 Core Debtors				
a.	Individu Individual	-	-	-	-
b.	Grup Group	79	4,142,769	-	-
	Total Debitur Inti Total Core Debtors	79	4,142,769	-	-

Transaksi Spot dan Transaksi Derivatif

Uraian transaksi *spot* dan transaksi derivatif disajikan sebagai berikut.

Spot Transactions and Derivative Transactions

The descriptions of spot transactions and derivative transactions are presented as follows.

Tabel Laporan Transaksi Spot dan Transaksi Derivatif

Table of Spot Transaction Reports and Derivative Transactions

(dalam jutaan Rupiah/in IDR million)

No	Transaksi Transaction	BANK				
		2021				
		Nilai Notional Notional Value	Tujuan Purpose		Tagihan dan Kewajiban Derivatif Derivative Claims and Liabilities	
			Trading	Hedging	Tagihan Bill	Kewajiban Obligation
A. TERKAIT DENGAN NILAI TUKAR/RELATED TO EXCHANGE RATES						
1.	Spot/Spot	-	-	-	-	-
2.	Forward/Forward	43,142	-	-	-	10
3.	Option/Option a. Jual/a. Sell b. Beli/b. Buy	-	-	-	-	-
4.	Future/Future	-	-	-	-	-
5.	Swap/Swap	20,000,000	-	-	-	3,958
6.	Lainnya/Others	-	-	-	-	-
B. TERKAIT DENGAN SUKU BUNGA/RELATED TO INTEREST RATE						
1.	Forward/Forward	-	-	-	-	-
2.	Option/Option a. Jual/a. Sell b. Beli/b. Buy	-	-	-	-	-

No	Transaksi Transaction	BANK				
		2021				
		Nilai Notional Notional Value	Tujuan Purpose		Tagihan dan Kewajiban Derivatif Derivative Claims and Liabilities	
			Trading	Hedging	Tagihan Bill	Kewajiban Obligation
3.	Future/Future	-	-	-	-	-
4.	Swap/Swap	-	-	-	-	-
5.	Lainnya/Others	-	-	-	-	-
C.	LAINNYA/OTHERS	-	-	-	-	-
	Jumlah/Total	20,043,142	-	-	-	3,968

No	Transaksi Transaction	BANK				
		2020				
		Nilai Notional Notional Value	Tujuan Purpose		Tagihan dan Kewajiban Derivatif Derivative Claims and Liabilities	
Trading	Hedging		Tagihan Bill	Kewajiban Obligation		
A. TERKAIT DENGAN NILAI TUKAR/RELATED TO EXCHANGE RATES						
1.	Spot/Spot	-	-	-	-	-
2.	Forward/Forward	158,778	-	-	-	10
3.	Option/Option a. Jual/a. Sell b. Beli/b. Buy	-	-	-	-	-
4.	Future/Future	-	-	-	-	-
5.	Swap/Swap	-	-	-	-	-
6.	Lainnya/Others	-	-	-	-	-
B. TERKAIT DENGAN SUKU BUNGA/RELATED TO INTEREST RATE						
1.	Forward/Forward	-	-	-	-	-
2.	Option/Option a. Jual/a. Sell b. Beli/b. Buy	-	-	-	-	-
3.	Future/Future	-	-	-	-	-
4.	Swap/Swap	-	-	-	-	-
5.	Lainnya/Others	-	-	-	-	-
C. LAINNYA/OTHERS						
		-	-	-	-	-
Jumlah/Total		158,778	-	-	-	10



Struktur Permodalan dan Praktik Manajemen Risiko

**Capital Structure and
Risk Management Practices**





Strategi permodalan yang efektif, kuat dan efisien telah menjadi fokus manajemen seiring dengan terus bertumbuhnya bank **bjb** menjadi bank yang semakin besar dan semakin kuat

An effective, strong and efficient capital strategy has become the focus of management as bank **bjb** continues to grow into a bigger and stronger bank.



Struktur Permodalan

Capital Structure



Beberapa perkembangan peraturan yang signifikan mempengaruhi kondisi operasional dan bisnis bank **bjb** ke depan antara lain tercermin dari terbitnya Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 tentang Bank Umum. Berdasarkan POJK tersebut bank **bjb** yang sebelumnya dalam kategori Bank Umum berdasarkan Kegiatan Usaha (BUKU) III menjadi Kelompok Bank Berdasarkan Modal Inti (KBMI) 2 (Bank dengan Modal Inti lebih dari Rp6 triliun sampai dengan Rp14 triliun). Masuknya modal inti bank **bjb** dalam kategori KBMI 2 membuat kegiatan usaha yang dapat dilakukan oleh bank **bjb** menjadi lebih luas, serta dapat meningkatkan kepercayaan nasabah dalam melakukan aktivitas kegiatan perbankannya melalui bank **bjb**. Per akhir Desember 2021, modal inti bank **bjb** (*audited*) mencapai Rp11,45 triliun (individu) Rp12,56 triliun (konsolidasi) dan berada pada kategori KBMI 2. Strategi permodalan yang efektif, kuat dan efisien telah menjadi fokus manajemen seiring dengan terus bertumbuhnya bank **bjb** menjadi bank yang semakin besar dan semakin kuat.

Several regulatory developments that significantly affect the operational and business conditions of bank **bjb** going forward are reflected in the issuance of Financial Services Authority Regulation Number 12/POJK.03/2021 concerning Commercial Banks. Based on the POJK, bank **bjb**, which was previously in the category of Commercial Banks based on Business Activities (BUKU) III, becomes Bank Group Based on Core Capital (KBMI) 2 (Banks with Core Capital of more than IDR6 trillion to IDR14 trillion). The inclusion of bank **bjb** core capital in the KBMI 2 category makes the business activities that can be carried out by bank **bjb** become wider, and can increase customer confidence in carrying out banking activities through bank **bjb**. As of the end of December 2021, bank **bjb**'s core capital (*audited*) reached IDR11.45 trillion (Bank Only) IDR12.56 trillion (consolidated) and was in the KBMI 2 category. An effective, strong and efficient capital strategy has become the focus of management in line with continued growth bank **bjb** is becoming a bigger and stronger bank.



Komponen permodalan bank **bjb** didominasi oleh komponen permodalan yang bersifat permanen, dimana komponen modal inti merupakan komponen terbesar dalam struktur permodalan bank. Pada posisi bulan Desember 2021, rasio modal inti bank **bjb** baik secara individual dan konsolidasi terhadap total ATMR bank mencapai 17,89% dan 18,07%. Rasio tersebut berada diatas ketentuan yang ditetapkan oleh Bank Indonesia dengan batasan minimum yaitu 6% baik secara individual maupun konsolidasi. Perhitungan rasio modal inti utama (*Common Equity Tier 1 Ratio*) terhadap total ATMR bank baik secara individual dan konsolidasi di bulan Desember 2021 mencapai 13,87% dan 14,25% yang berada di atas ketentuan yang telah ditetapkan Bank Indonesia dengan batasan minimum yaitu 4,50%.

Kecukupan Permodalan

Sebagai salah satu pengungkapan Basel II Pilar III, Otoritas Jasa Keuangan telah menerbitkan Surat Edaran Otoritas Jasa Keuangan Nomor 26/SEOJK.03/2016 tanggal 14 Juli 2016 perihal Kewajiban Penyediaan Modal Minimum sesuai Profil Risiko dan Pemenuhan *Capital Equivalency Maintained Assets* (CEMA). Sehubungan hal tersebut, bank **bjb** telah mengembangkan dan menerapkan metodologi untuk penerapan *Internal Capital Adequacy Assessment Process* (ICAAP) dimana metodologi tersebut telah dibahas dan disetujui dalam Komite Manajemen Risiko bank **bjb**. Laporan rasio kecukupan penyediaan modal minimum sesuai Profil Risiko dilaporkan secara berkala kepada Dewan Komisaris dan Direksi sebagai salah satu bentuk kepatuhan terhadap ketentuan Surat Edaran Otoritas Jasa Keuangan tersebut.

Pengukuran internal yang dilakukan bank **bjb** telah memperhitungkan Pilar I dan Pilar II yaitu rasio kecukupan modal bank minimum sesuai profil risiko baik secara individual maupun konsolidasi di bulan Desember 2021 mencapai 9,23% dimana hasil pengukuran profil risiko bank pada periode tersebut berada pada level peringkat komposit *Low to Moderate*. Pada posisi bulan Desember 2021, rasio kecukupan

The capital component of bank **bjb** was dominated by a permanent capital component, in which the core capital component was the largest component in the bank's capital structure. In the position in December 2021, the ratio of bank **bjb**'s core capital both individually and consolidated to the bank's total RWA reached 17.89% and 18.07%, respectively. This ratio was above the provisions set by Bank Indonesia with a minimum limit of 6%, both individually and on a consolidated basis. The calculation of the main core capital ratio (*Common Equity Tier 1 Ratio*) to the total RWA of banks both individually and consolidated in December 2021 reached 13.87% and 14.25%, above the provisions set by Bank Indonesia with a minimum limit of 4.50%.

Adequacy of Capital

As one of the Basel II Pillar III disclosures, the Financial Services Authority has issued a Financial Services Authority Circular Letter Number 26/SEOJK.03/2016 dated July 14, 2016 concerning Minimum Capital Requirements in accordance with Risk Profile and Fulfillment of Capital Equivalency Maintained Assets (CEMA). In this regard, bank **bjb** has developed and implemented a methodology for implementing the Internal Capital Adequacy Assessment Process (ICAAP) where the methodology has been discussed and approved in bank **bjb**'s Risk Management Committee bank **bjb**. The report on the minimum capital adequacy ratio in accordance with the Risk Profile is reported regularly to the Board of Commissioners and Directors as a form of compliance with the provisions of the Financial Services Authority Circular.

Internal measurements carried out by bank **bjb** considered Pillar I and Pillar II, namely the minimum bank capital adequacy ratio according to the risk profile both individually and consolidated in December 2021 reaching 9.23% in which the results of the measurement of the bank's risk profile for that period were at the composite Low to Moderate rating level. In the position in December 2021, the



modal minimum bank baik secara individual sebesar 17,91% serta konsolidasi sebesar 18,08% sehingga rasio kecukupan modal bank tersebut berada diatas ketentuan rasio kecukupan modal bank minimum sesuai profil risiko bank yaitu 9,24%.

Sejalan telah diterbitkannya POJK Nomor 11/POJK.03/2016 tanggal 29 Januari 2016 perihal Kewajiban Penyediaan Modal Minimum Bank Umum, saat ini bank **bjb** telah mempersiapkan infrastruktur yang baik dan efektif dalam rangka memastikan implementasi POJK tersebut tidak mengganggu ekspansi bisnis dan aktivitas operasional bank **bjb**. Sesuai POJK tersebut, bank harus menyediakan rasio kecukupan modal minimum sesuai profil risiko bank ditambah dengan *Capital Conservation Buffer*, *Countercyclical Buffer* dan *Capital Surcharge* untuk *Domestic Systemically Important Bank* (D-SIB). *Capital Conservation Buffer* tersebut diperlukan oleh bank sebagai upaya penyangga (*buffer*) dalam menghadapi kerugian akibat kondisi krisis, sedangkan *Countercyclical Buffer* dibutuhkan bank sebagai tambahan modal penyangga untuk mengantisipasi kerugian apabila terjadi pertumbuhan kredit perbankan yang berlebihan sehingga berpotensi mengganggu stabilitas sistem keuangan.

bank **bjb** selalu melakukan perbaikan dan pengembangan baik dari segi produk dan jasa serta peningkatan infrastruktur manajemen risiko bank **bjb** melalui analisis yang komprehensif disertai dengan riset yang memadai sehingga dapat menjaga agar aktivitas bisnis dan operasional bank **bjb** tetap *prudent* dan berada dalam batas toleransi risiko bank **bjb**. Selain itu pula, bank **bjb** telah menetapkan *risk appetite* dan *risk tolerance* agar kecukupan permodalan yang dimiliki bank **bjb** masih memadai dan mampu mengcover kerugian ataupun potensi risiko kerugian yang timbul dari aktivitas operasional bank **bjb**.

Pengelolaan modal risiko kredit bank **bjb** berpedoman pada Surat Edaran Otoritas Jasa Keuangan Nomor 42/SEOJK.03/2016 tanggal 28 September 2016 perihal Pedoman Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar. Penetapan bobot risiko pada perhitungan ATMR mengacu kepada bobot risiko sesuai ketentuan Otoritas Jasa Keuangan dimaksud.

Dalam mengukur ATMR Risiko Pasar, bank **bjb** masih mempergunakan format *standardized method* yang meliputi perhitungan risiko suku bunga dan risiko nilai tukar. Sesuai dengan pedoman yang ditetapkan oleh Bank Indonesia, risiko pasar yang wajib dihitung oleh Bank adalah risiko suku bunga di *trading book* dan risiko nilai tukar di *trading book* dan *banking book*. Sebagai upaya ke tahap pengembangan internal model, bank **bjb** telah memiliki sistem informasi OPICS Risk yang berfungsi dalam mengukur *Value at Risk*, dan sensitivitas risiko dari *portfolio dealing room* untuk setiap efek yang dikategorikan ke dalam *Trading Book*.

Perhitungan kecukupan modal risiko operasional masih menggunakan metode *basic indicator approach* (BIA) yang dilakukan sesuai dengan ketentuan dari regulator. Berdasarkan metode tersebut, Perusahaan mengalokasikan modal minimum untuk risiko operasional berdasarkan *historical data* yaitu sebesar rata-rata dari

minimum capital adequacy ratio for banks both individually was 17.91%, and consolidated was 18.08% so that the bank's capital adequacy ratio was above the minimum bank capital adequacy ratio according to the bank's risk profile, namely 9.24%.

In line with the issuance of POJK Number 11/POJK.03/2016 dated January 29, 2016 concerning the Minimum Capital Requirement for Commercial Banks, currently bank **bjb** has prepared a good and effective infrastructure in order to ensure the implementation of the POJK does not disrupt the business expansion and operational activities of bank **bjb**. In accordance with the POJK, banks must provide a minimum capital adequacy ratio according to bank **bjb**'s risk profile plus a Capital Conservation Buffer, Countercyclical Buffer and Capital Surcharge for D-SIB (Domestic Systemically Important Bank). The Capital Conservation Buffer is needed by banks as a buffering effort in dealing with losses due to crisis conditions, while the Countercyclical Buffer is needed by banks as additional buffer capital to anticipate losses in the event of excessive bank credit growth that has the potential to disrupt financial system stability.

bank **bjb** always makes improvements and developments both in terms of products and services as well as improving bank **bjb**'s risk management infrastructure through comprehensive analysis accompanied by adequate research so that it can maintain activities bank **bjb**'s business and operations remain prudent and are within the limits of bank risk tolerance. In addition, bank **bjb** has determined risk appetite and risk tolerance so that the capital adequacy of bank **bjb** is still sufficient and able to cover losses or potential risk of losses arising from bank operational activities.

The management of bank **bjb** credit risk is guided by the Financial Services Authority Circular Letter Number 42/SEOJK.03/2016 dated 28 September 2016 concerning Guidelines for Calculating Risk Weighted Assets for Risk for Credit Risk by Using a Standardized Approach. The determination of risk weight in the calculation of RWA refers to the risk weight in accordance with the provisions of the Financial Services Authority in question.

In measuring Market Risk RWA, banks still use the standardized method format which includes the calculation of interest rate risk and exchange rate risk. In accordance with the guidelines set by Bank Indonesia, market risks that must be calculated by bank **bjb** are interest rate risk in the trading book and exchange rate risk in the trading book and banking book. As an effort to develop the internal model, bank **bjb** has an OPICS Risk information system that functions in measuring Value at Risk, and risk sensitivity from dealing room portfolio for each securities categorized in the Trading Book.

Calculation of capital adequacy for operational risk still uses the Basic Indicator Approach (BIA) method which is carried out in accordance with the provisions of the regulator. Based on this method, bank **bjb** allocates a minimum capital for operational risk based on historical data, which is the average of the total

penjumlahan pendapatan bruto (*gross income*) tahunan selama 3 (tiga) tahun terakhir (yang positif) dikali tarif yang berlaku yaitu 15%. Perhitungan kecukupan modal risiko operasional tersebut menjadi dasar dalam perhitungan ATMR Risiko Operasional.

annual gross income for the last 3 (three) years (positive) times the applicable tariff of 15%. The calculation of operational risk capital adequacy is the basis for calculation of Operational Risk RWA.

Pengungkapan Kuantitatif

Quantitative Disclosure

Tabel 1.a Pengungkapan Kuantitatif Struktur Permodalan Bank Umum

Table 1.a Quantitative Disclosure of Commercial Bank Capital Structure

(dalam jutaan Rupiah/n IDR million)

Komponen Modal Capital Components		2021		2020	
		Bank	Konsolidasi Consolidation	Bank	Konsolidasi Consolidation
KOMPONEN MODAL/CAPITAL COMPONENTS					
Modal inti/Core Capital		11,376,232	12,479,599	10,331,264	11,373,591
A	1. Modal Disetor/Paid in Capital	2,459,697	2,459,697	2,459,697	2,459,697
	2. Cadangan Tambahan Modal/Additional Capital Reserves	10,805,236	10,102,108	9,761,768	9,074,761
	3. Modal Inovatif/Innovative Capital	-	-	-	-
	4. Faktor Pengurang Modal Inti/Core Capital Reduction Factors	(1,897,701)	(82,206)	(1,890,201)	(160,867)
	5. Kepentingan Non Pengendali/Non-controlling Interests	-	-	-	-
Modal Pelengkap/Complementary Capital		3,314,973	3,376,404	2,465,057	2,507,606
B	1. Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan Tier 2/Capital instruments in the form of shares or other that meet Tier 2 requirements	2,529,579	2,529,579	2,465,057	2,507,606
	2. Cadangan umum PPKA atas aset produktif yang wajib dihitung (paling tinggi 1,25% ATMR Risiko Kredit) PPKA general reserves for productive assets that must be calculated (maximum 1.25% RWA Credit Risk)	785,394	846,825	-	-
	3. Faktor Pengurang Modal Pelengkap/Complementary Capital Reduction Factors	-	-	-	-
Faktor Pengurang Modal inti dan Modal Pelengkap/Deduction Factors for Core Capital and Complementary Capital		-	-	-	-
C	Eksposur Sekuritisasi/Securitization Exposures	-	-	-	-
Modal Pelengkap Tambahan Yang Memenuhi Persyaratan (Tier 3)/Additional Complementary Capital Meets Requirements (Tier 3)		-	-	-	-
D					
Modal Pelengkap Tambahan Yang Dialokasikan Untuk Mengantisipasi Risiko Pasar/Additional Supplementary Capital Allocated To Anticipate Market Risks		-	-	-	-
E					
Total Modal Inti dan Modal Pelengkap (A + B - C)/Total Core Capital and Supplementary Capital (A + B - C)		14,682,205	15,856,003	12,796,321	13,881,197
Total Modal Inti, Modal Pelengkap, dan Modal Pelengkap Tambahan Yang Dialokasikan Untuk Mengantisipasi Risiko Pasar (A + B - C + E)/Total Core Capital, Supplementary Capital, and Additional Supplementary Capital Allocated to Anticipate Market Risk (A + B - C + E)		14,682,205	15,856,003	12,796,321	13,881,197
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Kredit/Risk Weighted Assets For Credit Risk		62,831,484	67,746,000	55,895,035	59,346,475
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Operasional/Risk Weighted Assets For Operational Risk		13,518,484	14,237,345	13,210,823	13,916,283
Aset Tertimbang Menurut Risiko (ATMR) Untuk Risiko Pasar/Risk Weighted Assets For Market Risk		6,208,142	6,208,142	4,817,264	4,817,264
A	Metode Standar/Standard Method	6,208,142	88,191,487		
B	Metode Internal/Internal Method	-	-		
Rasio Kewajiban Penyediaan Modal Minimum Untuk Risiko Kredit, Risiko Operasional Dan Risiko Pasar (III: (IV + V + VI))/Minimum Capital Requirement Ratio for Credit Risk, Operational Risk and Market Risk (III: (IV + V + VI))		17.78%	17.90%	17.31%	17.78%



Praktik Manajemen Risiko

Risk Management Practices

Pengungkapan Eksposur Risiko dan Penerapan Manajemen Risiko

Risiko Kredit

bank **bjb** menerapkan proses yang ketat pada setiap penyusunan maupun perubahan atas setiap ketentuan internal bank. Penyusunan maupun perubahan atas KPB, SOP, Pedoman, maupun Petunjuk Teknis perkreditan dilakukan melalui tahapan berjenjang yang dimulai dari pembahasan pada level teknis hingga melalui persetujuan Direksi. bank **bjb** juga telah memiliki standar baku dalam alur penyusunan ketentuan sehingga dapat menghasilkan kualitas yang baik. Setiap penyusunan maupun perubahan atas Kebijakan, SOP, Pedoman dan Petunjuk Teknis perkreditan senantiasa melalui pembahasan bersama Divisi yang terkait sehingga memenuhi kecukupan identifikasi dan mitigasi risiko serta ketentuan yang berlaku.

bank **bjb** saat ini telah memiliki *portfolio guideline* serta menetapkan (*risk appetite*) dan toleransi risiko (*risk tolerance*) berdasarkan pertimbangan kekuatan permodalan serta target pendapatan kredit. Tingkat risiko yang akan diambil (*risk appetite*) merupakan tingkat dan jenis risiko yang bersedia diambil oleh Bank dalam rangka mencapai sasaran Bank. Toleransi risiko (*risk tolerance*) merupakan tingkat dan jenis risiko yang dapat di tolerir secara maksimum ditetapkan oleh Bank. Toleransi risiko menjadi penjabaran dari tingkat risiko yang akan diambil.

Adapun terkait dengan limit kewenangan memutus kredit, saat ini bank **bjb** telah menerapkan mekanisme keputusan kredit secara berjenjang sesuai dengan tingkat risiko yang tercermin dari plafond pengajuan fasilitas kredit.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Dalam analisa kredit, bank **bjb** telah menerapkan proses identifikasi atas potensi risiko yang melekat. Proses identifikasi tersebut menjadi lebih optimal dengan dibentuknya Divisi Credit Risk yang khusus melaksanakan review dan analisa lanjutan atas proses pengajuan fasilitas kredit yang telah disusun oleh bagian bisnis.

Sebagai bentuk identifikasi atas risiko kredit, bank **bjb** telah mengembangkan adanya kajian independen yang berisi analisa atas perkembangan portofolio kredit, *Non Performing Loan* (NPL), *Root Cause Credit* serta prediksi perkembangan kualitas kredit dengan mempertimbangkan kesiapan infrastruktur pendukungnya.

Disclosure of Risk Exposures and Application of Risk Management

Credit Risk

bank **bjb** applies a strict process for each preparation and amendment to each bank's internal regulations. The preparation and amendment to the KPB, the Guidelines and credit SOPs are carried out through a tiered phase which starts from discussion at the technical level to through the approval of the Directors. bank **bjb** also owned a standard in the flow of provisions so that it could produce good quality. Every preparation or amendment to policies, SOPs, guidelines and technical guidelines for credit was always discussed with the relevant divisions so as to meet the adequacy of risk identification and mitigation as well as applicable regulations.

bank **bjb** has now set (risk appetite) and risk tolerance (risk tolerance) based on consideration of capital strength and credit income targets. The level of risk to be taken (risk appetite) is the level and type of risk that is willing to be taken by bank **bjb** in order to achieve bank **bjb**'s goals. Risk tolerance is the level and type of risk that is maximally determined by bank **bjb**. Risk Tolerance is the translation of the level of risk to be taken.

As for the credit limit, bank **bjb** has implemented a tiered credit decision mechanism in accordance with the level of risk that is reflected in the credit facility ceiling.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, And The Risk Management Information System

In the credit analysis, bank **bjb** has implemented a process of identifying potential inherent risks. The identification process has become more optimal with the formation of a Credit Risk Division that specializes in carrying out further reviews and analysis of the credit facility application process prepared by the business department.

As a form of identification of credit risk, bank **bjb** has developed an independent study that contains an analysis of the development of credit portfolios, Non-Performing Loans (NPLs), Root Cause Credit and predictions of credit quality development by considering the readiness of supporting infrastructure

Dalam melakukan pengukuran risiko, bank **bjb** mengembangkan model risiko kredit melalui penggunaan *Internal Credit Risk Rating* (ICRR) dan *Internal Credit Risk Scoring* (ICRS) pada setiap pengajuan kredit.

Adapun *rating* dan *scoring* yang dimiliki oleh bank **bjb** meliputi:

- Segmen Korporasi dan Komersial
- Segmen Konsumer
- Segmen UMKM
- Segmen KPR

ICRR adalah suatu alat bantu dalam mengukur risiko kredit dalam bentuk suatu model yang digunakan untuk memprediksi tingkat kemungkinan kegagalan pembayaran oleh debitur atas fasilitas kredit yang diberikan. ICRR Mengklasifikasikan entitas perusahaan/korporasi secara sistematis ke dalam suatu kelas risiko (*grading* atau peringkat). Penggunaan ICRR bertujuan untuk menentukan peringkat bagi debitur yang mencerminkan besaran *Probability of Default* (PD). Debitur dengan rating terbaik memiliki *Probability of Default* yang mendekati nol. Adapun untuk kredit dengan *rating* lebih rendah, akan memiliki *Probability of Default* yang meningkat

Tingkatan rating debitur dinyatakan dengan huruf yang meliputi 20 (dua puluh) peringkat berbeda yaitu:

In measuring risk, bank **bjb** develops a credit risk model through the use of the *Internal Credit Risk Rating* (ICRR) and *Internal Credit Risk Scoring* (ICRS) for each credit application.

The rating and scoring owned by bank **bjb** include:

- Corporate and Commercial Segments
- Consumer Segment
- MSME segment
- KPR segment

ICRR is a tool in measuring credit risk in the form of a model used to predict the likelihood of payment defaults by debtors on credit facilities provided. ICRR Classifies systematic corporate/corporate entities into a risk class (*grading* or rating). The use of ICRR aims to determine the rating for debtors that reflects the amount of *Probability of Default* (PD). Debtors with the best rating have a *Probability*.

Debtor rating levels are stated in letters covering 20 (twenty) different ratings, namely:

Rating	Keterangan/Description
AAA	<i>Outstanding</i>
AA+	<i>Strong</i>
AA	<i>Strong</i>
AA-	<i>Strong</i>
A+	<i>Good</i>
A	<i>Good</i>
A-	<i>Good</i>
BBB+	<i>Average</i>
BBB	<i>Average</i>
BBB-	<i>Average</i>
BB+	<i>Acceptable</i>
BB	<i>Acceptable</i>
BB-	<i>High Risk</i>
B+	<i>High Risk</i>
B	<i>Watch List</i>
B-	<i>Watch List</i>



Rating	Keterangan/Description
CCC+	<i>Special Mention</i>
CCC	<i>Special Mention</i>
CCC-	<i>Substandard</i>
D	<i>Doubtful</i>

Adapun penerapan ICRS menjadi suatu alat bantu rekomendasi keputusan persetujuan atau penolakan atas pengajuan fasilitas kredit. Dengan menggunakan ICRS maka Bank dapat memproses kredit dengan lebih baik, obyektif dan standar, serta dengan waktu proses relatif lebih cepat.

Sebagai bentuk lain dari pengukuran risiko kredit, bank **bjb** telah melakukan estimasi kerugian yang telah diperkirakan (*Expected Loss*) serta besar kerugian yang tidak diperkirakan (*Unexpected Loss*). *Expected Loss* (EL) adalah besaran kerugian secara statistik yang diperkirakan timbul secara rata-rata dari perkiraan kerugian yang secara umum terjadi. EL didapatkan dari perhitungan Eksposur pada saat *default* (EAD), kerugian pada saat default (LGD) dan probabilitas terjadinya default (PD), yang diestimasi dari data probabilitas *default* secara historis. Sementara itu *Unexpected Loss* (UL) merupakan deviasi dari rata-rata kerugian. Perhitungan UL diperoleh dari data volatilitas secara historis (*historical volatility*) atas data *default*.

bank **bjb** juga telah mengembangkan proses pemantauan risiko yang dilakukan secara berkala melalui penerbitan laporan *Root Cause of Credit Risk* (RCCR) yang disampaikan kepada Direksi dan seluruh Divisi terkait. Laporan *Root Cause of Credit Risk* (RCCR) berisi analisa perkembangan portofolio beserta kualitas kreditnya, serta tingkat konsentrasi kredit baik berdasarkan sektor ekonomi, maupun debitur inti. Melalui laporan ini bank **bjb** mengembangkan mekanisme identifikasi berkala atas potensi penurunan kualitas suatu portofolio kredit sehingga menjadi masukan dalam penyusunan strategi Manajemen Risiko. Dengan demikian maka penanganan atas kemungkinan penurunan kualitas portofolio kredit dapat segera ditindaklanjuti sehingga menjadi *Early Warning Signal* (EWS).

Disamping itu bank **bjb** secara berkala melakukan analisa *stress test* yang meliputi beberapa skenario utama yaitu:

- **Portfolio Concentration Stress Test (Specific Market Crisis)**
Perhitungan *stress test* dengan pendekatan portfolio concentration bertujuan untuk menghitung perubahan *Probability of Default* (PD) yang diakibatkan memburuknya kolektibilitas seluruh kredit.
- **Macro Economy Stress Test (General Market Crisis)**
Perhitungan *stress test* dengan menggunakan analisa makro ekonomi bertujuan untuk mengetahui perubahan *Probability of Default* (PD) yang disebabkan oleh adanya pergerakan Kurs USD/IDR, perubahan Suku Bunga Acuan, serta perubahan Tingkat Inflasi dan Gross Domestic Product (GDP).

The application of ICRS becomes a decision of approval or rejection of credit facility applications. By using ICRS, bank **bjb** can process credit better, objectively and standards, and with a relatively faster processing time.

As another form of credit risk measurement, bank **bjb** has estimated the estimated loss (*Expected Loss*) as well as the amount of an unexpected loss (*Unexpected Loss*). *Expected Loss* (EL) is the amount of a statistically estimated loss arising on average from the estimated losses that generally occur. EL is obtained from the calculation of Exposure at the time of default (EAD), losses at the time of default (LGD) and probability of occurrence of default (PD), which is estimated from historical default probability data. Meanwhile *Unexpected Loss* (UL) is the deviation from the average loss. UL calculations are obtained from historical volatility data on default data.

bank **bjb** has also developed a risk monitoring process that is carried out periodically through the issuance of the *Root Cause of Credit Risk* (RCCR) report submitted to the Directors and all relevant Divisions. The *Root Cause of Credit Risk* (RCCR) report contains an analysis of the development of the portfolio and its credit quality, as well as the level of credit concentration based on the economic sector and core debtors. Through this report bank **bjb** develops a periodic identification mechanism for the potential deterioration in the quality of a credit portfolio so that it becomes input in the preparation of a Risk Management strategy. Thus, the handling of the possibility of decreasing the quality of the loan portfolio can be immediately followed up so that it becomes an *Early Warning Signal* (EWS).

Besides this, bank **bjb** regularly conducts *stress test* analysis which covers several main scenarios, namely:

- **Portfolio Concentration Stress Test (Specific Market Crisis)**
Calculation of stress tests using the portfolio concentration approach aims to calculate changes in *Probability of Default* (PD) resulting from the deteriorating collectibility of all loans.
- **Macro Economy Stress Test (General Market Crisis)**
Calculation of stress tests using macroeconomic analysis aims to determine changes in *Probability of Default* (PD) caused by movements in the USD/IDR exchange rate, changes in Reference Interest Rates, as well as changes in the Inflation Rate and Gross Domestic Product (GDP).

- **Reverse Stress Test**

Apabila pada pelaksanaan *stress test* pada umumnya bertujuan untuk menghitung dampak perubahan makro ekonomi yang telah ditentukan sebelumnya terhadap perubahan nilai NPL, *Profit and Loss* serta CAR, dan Aktiva Tertimbang Menurut Risiko (ATMR) maka perhitungan *stress test* dengan skenario *reverse* bertujuan untuk mengetahui perubahan kondisi makro ekonomi yang berdampak pada penurunan nilai CAR hingga berada di bawah ketentuan.

- **Bottom Up Stress Test**

bank **bjb** secara berkala melakukan *stress test* ketahanan permodalan bank dimana pada tahun 2021, bank **bjb** terlibat dalam penyusunan *Bottom Up Stress Test* (BUST). Pelaksanaan *stress test* dilakukan dengan pendekatan kategori portfolio level dan bertujuan untuk menghitung pengaruh kondisi *shock* makro ekonomi terhadap peningkatan PD (*Probability of Default*) secara *bankwide* serta pencapaian laba dan permodalan bank. 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 PD sebagai *dependent variable*. Disamping itu, dengan memperhatikan perkembangan penyebaran COVID-19 secara global yang berdampak mengganggu kinerja perbankan, bank **bjb** telah melaksanakan uji ketahanan (*stress test*) dengan beberapa skenario *stress test* yang berdampak kepada kinerja bank, diantaranya pengaruh melemahnya nilai tukar Rupiah akibat COVID-19, penurunan kolektibilitas debitur Korporasi & Komersial yang terdampak COVID-19 serta beberapa debitur yang akan direstrukturisasi terkait stimulus COVID-19. Adapun berdasarkan hasil perhitungan *stress test* diketahui bahwa perubahan aspek eksternal tersebut tidak berdampak secara signifikan terhadap penurunan *Capital Adequacy Ratio* (CAR) sehingga dapat dikatakan bahwa permodalan cukup memadai dalam menghadapi gejala perubahan faktor eksternal.

Sistem Pengendalian Intern yang Menyeluruh

bank **bjb** telah memiliki sistem pengendalian intern untuk manajemen risiko kredit dengan berpedoman pada SE OJK Nomor 34/SEOJK.03/2016 tanggal 1 September 2016 Tentang Penerapan Manajemen Risiko bagi Bank umum.

Dalam pelaksanaannya, sistem pengendalian intern untuk risiko kredit mencakup penerapan atas hal-hal sebagai berikut:

- Dipenuhinya kecukupan Kebijakan, Pedoman dan Prosedur bidang perkreditan;
- Dilakukannya *review* oleh unit kerja independen atas rancangan Kebijakan, Pedoman dan Prosedur bidang perkreditan;

- **Reverse Stress Test**

If the implementation of stress tests generally aims to calculate the impact of predetermined macroeconomic changes on changes in the value of NPLs, Profit and Loss and CAR, and Risk Weighted Assets (RWA), the calculation of stress tests with a reverse scenario aims to determine changes in macro conditions economics that have an impact on the decline in the value of the CAR to be below the provisions.

- **Bottom Up Stress Test**

bank **bjb** periodically conducted stress tests on the resilience of bank capital where in 2021, bank **bjb** was involved in the preparation of the Bottom Up Stress Test (BUST). The stress test was carried out using a portfolio level category approach and aimed to calculate the effect of macroeconomic shock conditions on the increase in PD (*Probability of Default*) bankwide and the achievement of bank profits and capital. The calculation was carried out using a satellite model including both productive and non-productive loans in all economic sectors. The satellite model was a multiple regression calculation that related macroeconomic conditions as the independent variable and PD as the dependent variable. In addition, considering the development of the spread of COVID-19 globally which brought an impact on disrupting banking performance, bank **bjb** carried out a stress test with several stress test scenarios that had an impact on bank performance, including the effect of the weakening of the Rupiah exchange rate due to COVID-19, a decrease in the collectibility of Corporate & Commercial debtors affected by COVID-19 as well as several debtors that was restructured due to the COVID-19 stimulus. Meanwhile, based on the results of the stress test calculation, it is known that changes in external aspects did not have a significant impact on the decrease in the Capital Adequacy Ratio (CAR) so that the capital was adequate in dealing with changes in external factors.

Comprehensive Internal Control System

bank **bjb** already has an internal control system for credit risk management based on SE OJK Number 34/SEOJK.03/2016 dated September 1, 2016 concerning Application of Risk Management for commercial banks.

In its implementation, the internal control system for credit risk includes the application of the following matters:

- Fulfillment of the adequacy of Credit Policy, Guidelines and Procedures in the field of credit;
- Conduct a review by an independent work unit on the draft Credit Policy, Guidelines and Procedures;



- Dilakukannya review/kaji ulang atas metode pengukuran risiko oleh Divisi Manajemen Risiko yang mencakup penilaian kesesuaian metode, dan asumsi yang digunakan untuk mengukur risiko;
- Kaji ulang atas kepatuhan Bank terhadap ketentuan internal dan eksternal bidang perkreditan.

Dalam rangka optimalisasi pengendalian intern, maka bank **bjb** juga telah melakukan pemisahan fungsi yang jelas antara unit bisnis dan unit yang melaksanakan pengendalian sehingga bank **bjb** telah menerapkan *segregation of duty* dan *dual control* dalam melakukan keputusan kredit. Pengendalian intern untuk manajemen risiko kredit juga mencakup pengawasan oleh Dewan Komisaris dan Direksi secara berkala melalui pelaporan yang disampaikan oleh Divisi Manajemen Risiko maupun pelaksanaan *Risk Management Committee* (RMC) yang beranggotakan Direksi serta pejabat eksekutif terkait. Adapun pelaksanaan rapat Komite Pemantau Risiko (KPR) telah dilaksanakan secara berkala yang ditujukan untuk memantau perkembangan eksposur risiko kredit sesuai dengan perkembangan terkini.

Pengungkapan Kuantitatif Risiko Kredit

Pengungkapan Tagihan Bersih Berdasarkan Wilayah – Bank Secara Individual

Tabel 2.1.a Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual

Table 2.1.a Disclosure of Net Claims by Region - Bank individually

(dalam jutaan Rupiah/in IDR million)

No	Kategori Portofolio	31 Desember 2021/31 December 2021					
		Tagihan Bersih Berdasarkan Wilayah					
		Net Claims by Area					
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Wilayah 4 Area 4	Wilayah 5 Area 5	Total
1	Tagihan Kepada Pemerintah	28,975,655					28,975,655
2	Tagihan Kepada Entitas Sektor Publik	6,171,241	197,782			388,811,960	395,180,983
3	Tagihan Kepada - Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
4	Tagihan Kepada Bank	5,735,436	374,581	72,969	152,368	351,378	6,686,732
5	Kredit Beragun Rumah Tinggal	6,919,698	362,576	96,203	59,691	116,528	7,554,696
6	Kredit Beragun Properti Komersial	4,777	83				4,860
7	Kredit Pegawai atau Pensiunan	59,915,416	1,205,724	656,220	260,220	170,251	62,207,831
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	5,406,371	185,391	125,909	15,867	75,972	5,809,510
9	Tagihan Kepada Korporasi	15,930,123	379,114	84,162	381,477	66,403	16,841,279
10	Tagihan Yang Telah Jatuh Tempo	423,084	8,786	3,019	452		435,341
11	Aset Lainnya	7,876,384	65,277	14,612	13,116	9,656	7,979,045
12	Eksposur di Unit Syariah	-	-	-	-	-	-
	Total	137,358,185	2,779,314	1,053,094	883,191	389,602,148	531,675,932

- Conducting a review/review of the risk measurement method by the Risk Management Division which includes an assessment of the suitability of the method, and the assumptions used to measure risk
- Review bank **bjb**'s compliance with internal and external provisions in the credit sector.

In the context of optimizing internal control, bank **bjb** has also performed a clear separation of functions between business units and units that carry out control so that bank **bjb** has implemented segregation of duty and dual control in making credit decisions. Internal control for credit risk management also includes supervision by the Board of Commissioners and the Directors on a regular basis through reporting submitted by the Risk Management Division and the implementation of the Risk Management Committee (RMC) consisting of Directors and related executive officers. The implementation of Risk Monitoring Committee (KPR) meetings has been held periodically aimed at monitoring the development of credit risk exposures in accordance with the latest developments

Credit Risk Quantitative Disclosure

Disclosure of Net Claims by Region - Bank individually



	31 Desember 2020/31 December 2020					Portfolio Category
	Tagihan Bersih Berdasarkan Wilayah Net Claims by Area					
	Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Wilayah 4 Area 4	Total	
	-	-	-	-	-	Claims to Government
	5,613,444	172,999	-	-	5,786,443	Claims on Public Sector Entities
	-	-	-	-	-	Claims on Multilateral Development Banks and International Institutions
	2,061,665	412,349	11,903	622,899	3,108,816	Claims on Banks
	5,912,142	292,999	83,652	104,865	6,393,658	Home-backed mortgage loans
	39,507	-	-	-	39,507	Commercial Property Backed Loans
	57,397,344	1,216,642	665,890	442,823	59,722,699	Employee/Retiree Loans
	5,601,226	193,540	124,855	111,580	6,031,201	Claims on Micro, Small Business and Retail Portfolios
	5,719,310	159,190	76,334	325,182	6,280,016	Claims on the Corporation
	-	-	-	-	-	Claims That Have Been Due Date
	-	-	-	-	-	Other Assets
	-	-	-	-	-	Exposure to Sharia Business Units
	82,344,638	2,447,719	962,634	1,607,348	87,362,340	Total



Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak – Bank Secara Individual

Disclosure of Net Claims Based on Remaining Contract Period - Bank individually

Tabel 2.2.a Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual

Table 2.2.a Disclosure of Net Claims Based on Remaining Contract Period - Bank individually

(dalam jutaan Rupiah/in IDR million)

No	Kategori Portofolio	31 Desember 2021/31 December 2021					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Receivables based on the Remaining Term of the Contract					
		<1 Tahun <1 Year	> 1 Tahun s.d 3 Tahun > 1 Year up to 3 Year	> 3 Tahun s.d 5 Tahun > 3 Year up to 5 Year	>5 Tahun >5 Year	Non Kontraktual Non-Contractual	Total
1	Tagihan Kepada Pemerintah	18,475,602	2,142,497	1,581,816	6,775,740	-	28,975,655
2	Tagihan Kepada Entitas Sektor Publik	4,276,232	762,345		1,330,446	-	6,369,023
3	Tagihan Kepada - Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
4	Tagihan Kepada Bank	4,592,476	778,117	1,243,185	72,954	-	6,686,732
5	Kredit Beragun Rumah Tinggal	37,386	266,927	407,742	6,842,641	-	7,554,696
6	Kredit Beragun Properti Komersial			4,860		-	4,860
7	Kredit Pegawai atau Pensiunan	977,709	5,893,738	8,900,610	46,435,774	-	62,207,831
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	2,631,471	1,608,378	1,238,299	331,362	-	5,809,510
9	Tagihan Kepada Korporasi	13,180,980	1,218,172	1,324,316	1,117,811	-	16,841,279
10	Tagihan Yang Telah Jatuh Tempo	435,341				-	435,341
11	Aset Lainnya	-	-	-	-	7,979,045	7,979,045
12	Eksposur di Unit Syariah	-	-	-	-	-	-
Total		44,607,197	12,670,174	14,700,828	62,906,728	7,979,045	142,863,972

Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi – Bank Secara Individual

Disclosures of Net Claims by Economic Sector - Individual Banks

Tabel 2.3.a Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual

Table 2.3.a Disclosures of Net Claims by Economic Sector - Individual Banks

(dalam jutaan Rupiah/in IDR million)

No	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Claims to Government	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan Kepada Bank Multilateral dan Lembaga Internasional Claims on Multilateral Banks and International Institutions	Tagihan Kepada Bank Claims on Banks	Kredit Beragun Rumah Tinggal Residential mortgage backed loans
(1)	(2)	(3)	(4)	(5)	(6)	(7)
POSISI TANGGAL LAPORAN 2021/POSITION OF THE 2021 REPORT DATE						
1	Pertanian, perburuan dan Kehutanan Agriculture, hunting and forestry	-	82,711	-	-	-
2	Perikanan/Fishery	-	-	-	-	-

	31 Desember 2020/31 December 2020						Portfolio Category
	Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Receivables based on the Remaining Term of the Contract						
	<1 Tahun <1 Year	> 1 Tahun s.d 3 Tahun > 1 Year up to 3 Year	> 3 Tahun s.d 5 Tahun > 3 Year up to 5 Year	>5 Tahun >5 Year	Non Kontraktual Non- Contractual	Total	
	-	-	-	-	-	-	Claims to Government
	4,320,741	585,697	-	880,005	-	5,786,443	Claims on Public Sector Entities
	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institutions
	401,801	1,828,521	817,176	61,318	-	3,108,816	Claims on Banks
	24,874	470,315	460,537	5,437,932	-	6,393,658	Home-backed mortgage loans
	39,507	-	-	-	-	39,507	Commercial Property Backed Loans
	755,103	9,176,283	8,589,158	41,202,154	-	59,722,698	Employee/Retiree Loans
	2,723,421	1,874,509	871,750	561,520	-	6,031,200	Claims on Micro, Small Business and Retail Portfolios
	3,544,503	1,752,575	667,271	315,669	-	6,280,018	Claims on the Corporation
	-	-	-	-	-	-	Claims That Have Been Due Date
	-	-	-	-	-	-	Other Assets
	-	-	-	-	-	-	Exposure to Sharia Business Units
	11,809,950	15,687,900	11,405,892	48,458,598	-	87,362,340	Total

	Kredit Beragun Properti Komersial Commercial Property Backed Loans	Kredit Pegawai/ Pensiunan Employee/ RetirementCredit	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small and Retail Portfolios	Tagihan Kepada Korporasi Claims on Corporations	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	Aset Lainnya Other Assets	Eksposur di Unit Syariah (apabila ada) Exposure in the Sharia Unit (if any)
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
-	-	746	731,757	300,606	3,971	-	-
-	-	-	-	-	-	-	-



No	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Claims to Government	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan Kepada Bank Multilateral dan Lembaga Internasional Claims on Multilateral Banks and International Institutions	Tagihan Kepada Bank Claims on Banks	Kredit Beragun Rumah Tinggal Residential mortgage backed loans	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
3	Pertambangan dan Penggalian Mining and excavation	-	-	-	-	-	
4	Industri pengolahan/Processing industry	-	907,657	-	-	-	
5	Listrik, Gas dan Air/Electricity, Gas and Water	-	22,950	-	-	-	
6	Konstruksi/Construction	-	2,539,966	-	-	-	
7	Perdagangan besar dan eceran Wholesale and retail trade	-	1,830,024	-	7,001		
8	Penyediaan akomodasi dan penyediaan makan minum/Provision of accommodation and provision of food and drink	-	-	-	-	-	
9	Transportasi, pergudangan dan komunikasi Transportation, warehousing and communication	-	-	-	-	-	
10	Perantara keuangan/Financial intermediaries	-	-	-	-	-	
11	Real estate, usaha persewaan dan jasa perusahaan Real estate, rental business and business services	-	-	-	1,000	986	
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib/Government Administration, defense and mandatory social security	-	-	-	-	-	
13	Jasa pendidikan/Educational services	-	-	-	-	-	
14	Jasa kesehatan dan kegiatan sosial Health services and social activities	-	-	-	945	-	
15	Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya/Community services, social culture, entertainment and other individuals	-	-	-	-	-	
16	Jasa perorangan yang melayani rumah tangga Individual services serving households	-	-	-	-	-	
17	Badan internasional dan badan ekstra internasional lainnya/International agencies and other extra international agencies	-	-	-	-	-	
18	Kegiatan yang belum jelas batasannya Activities that have no clear boundaries	-	-	-	-	-	
19	Bukan Lapangan Usaha/Not a Business Field	-	-	-	-	-	
20	Lainnya/Others	28,975,655	985,715		6,677,786	7,553,710	
Total		28,975,655	6,369,023	-	6,686,732	7,554,696	
POSISI TANGGAL LAPORAN 2020/POSITION OF THE 2020 REPORT DATE							
1	Pertanian, perburuan dan Kehutanan Agriculture, hunting and forestry	-	93,657	-	-	-	
2	Perikanan/Fishery	-	-	-	-	-	
3	Pertambangan dan Penggalian Mining and excavation	-	-	-	-	-	
4	Industri pengolahan/Processing industry	-	354,713	-	-	-	
5	Listrik, Gas dan Air/Electricity, Gas and Water	-	24,630	-	-	-	
6	Konstruksi/Construction	-	2,670,384	-	-	-	
7	Perdagangan besar dan eceran Wholesale and retail trade	-	1,094,501	-	-	-	

	Kredit Beragun Properti Komersial Commercial Property Backed Loans	Kredit Pegawai/ Pensiunan Employee/ RetirementCredit	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small and Retail Portfolios	Tagihan Kepada Korporasi Claims on Corporations	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	Aset Lainnya Other Assets	Eksposur di Unit Syariah (apabila ada) Exposure in the Sharia Unit (if any)
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	43,611	44,717	1,094	-	-
	4,777	520	370,948	3,247,474	337,401	-	-
	-	-	53,602	24,676	-	-	-
	-	669	1,581,876	1,344,775	32,158	-	-
	-	128,766	2,217,043	1,857,392	43,996	-	-
	-	-	-	-	-	-	-
	-	65,735	751,766	81	-	-	-
	-	-	-	-	-	-	-
	-	29	416,494	287,184	12,074	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	10,346	322,802	379,026	141	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	83	62,066,755	5,642	8,603,663	4,425	-	-
	4,860	62,207,831	5,809,510	16,841,279	435,341	-	-
	-	30	655,553	103,302	-	-	-
	-	-	-	-	-	-	-
	-	-	29,439	43,835	-	-	-
	-	578	503,018	1,054,461	-	-	-
	-	-	24,573	73,625	-	-	-
	-	119	2,027,301	415,549	-	-	-
	39,507	42,446	1,990,961	1,382,414	-	-	-



No	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Claims to Government	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan Kepada Bank Multilateral dan Lembaga Internasional Claims on Multilateral Banks and International Institutions	Tagihan Kepada Bank Claims on Banks	Kredit Beragun Rumah Tinggal Residential mortgage backed loans
(1)	(2)	(3)	(4)	(5)	(6)	(7)
8	Penyediaan akomodasi dan penyediaan makan minum/Provision of accommodation and provision of food and drink	-	-	-	-	-
9	Transportasi, pergudangan dan komunikasi Transportation, warehousing and communication	-	687,821	-	1,085	-
10	Perantara keuangan/Financial intermediaries	-	-	-	-	-
11	Real estate, usaha persewaan dan jasa perusahaan Real estate, rental business and business services	-	-	-	180,228	1,574
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib/Government Administration, defense and mandatory social security	-	-	-	-	-
13	Jasa pendidikan/Educational services	-	-	-	-	-
14	Jasa kesehatan dan kegiatan sosial Health services and social activities	-	-	-	25,375	-
15	Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya/Community services, social culture, entertainment and other individuals	-	-	-	-	-
16	Jasa perorangan yang melayani rumah tangga Individual services serving households	-	-	-	-	-
17	Badan internasional dan badan ekstra internasional lainnya/International agencies and other extra international agencies	-	-	-	-	-
18	Kegiatan yang belum jelas batasannya Activities that have no clear boundaries	-	-	-	-	-
19	Bukan Lapangan Usaha/Not a Business Field	-	-	-	-	-
20	Lainnya/Others	-	860,738	-	2,902,127	6,392,082
Total		-	5,786,444	-	3,108,815	6,393,656

Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah – Bank Secara Individual

Disclosure of Claims and Reserves by Region - Bank individually

Tabel 2.4.a Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual

Table 2.4.a Disclosure of Claims and Reserves by Region - Bank individually

(dalam jutaan Rupiah/in IDR million)

No	Keterangan	31 Desember 2021/31 December 2021					
		Tagihan Berdasarkan Wilayah Net Bill by Region					
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Wilayah 4 Area 4	Wilayah 5 Area 5	Total
1	Tagihan	129,827,576	2,769,276	1,046,105	882,360	775,486	135,300,803
2	Tagihan yang mengalami penurunan nilai	-	-	-	-	-	-
	a. Belum jatuh tempo	548,429	39,518	12,009	11,398	2,133	613,487
	b. Telah jatuh tempo	515,202	53,398	8,777	7,478	-	584,855

	Kredit Beragun Properti Komersial Commercial Property Backed Loans	Kredit Pegawai/ Pensiunan Employee/ RetirementCredit	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small and Retail Portfolios	Tagihan Kepada Korporasi Claims on Corporations	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	Aset Lainnya Other Assets	Eksposur di Unit Syariah (apabila ada) Exposure in the Sharia Unit (if any)
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-	-	-
	-	-	67,942	446,843	-	-	-
	-	-	-	-	-	-	-
	-	33	426,392	367,269	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	11,756	287,356	398,390	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	59,667,737	18,667	1,994,329	-	-	-
	39,507	59,722,699	6,031,202	6,280,017	-	-	-

	31 Desember 2020/31 December 2020						Information
	Tagihan Berdasarkan Wilayah Net Bill by Region						
	Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Wilayah 4 Area 4	Wilayah 5 Area 5	Total	
	83,908,948	2,557,578	978,161	852,633	798,262	89,095,582	Claims
	-	-	-	-	-	-	Claims that have been impaired
	1,116,491	95,667	16,742	12,895	1,897	1,243,692	a. Not yet due
	-	-	-	-	-	-	b. Mature



No	Keterangan	31 Desember 2021/31 December 2021					
		Tagihan Berdasarkan Wilayah Net Bill by Region					
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Wilayah 4 Area 4	Wilayah 5 Area 5	Total
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Individual	1,300,536	79,005	15,914	18,362	12,677	1,426,494
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif	329,715	17,206	3,575	18,367	4,797	373,660
5	Tagihan yang dihapus buku	5,700,901	120,030	13,671	30,570	42,841	5,908,013

Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi – Bank Secara Individual

Disclosure of Receivables and Allowances by Economic Sector - Individual Banks

Tabel 2.5.a Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual

Table 2.5.a Disclosure of Receivables and Allowances by Economic Sector - Individual Banks

(dalam jutaan Rupiah/in IDR million)

No	Sektor Ekonomi Economic Sector	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Decreased Claims		Cadangan Kerugian Penurunan Nilai (CKPN) Individual Allowance for impairment losses (CKPN) Individual	Cadangan Kerugian Penurunan Nilai (CKPN) Kolektif Reserve for impairment losses (CKPN) Collective	Tagihan yang dihapus buku Deleted Book Claims
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Matured			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
POSISI TANGGAL LAPORAN 2021/POSITION OF THE 2021 REPORT DATE							
1	Pertanian, perburuan dan Kehutanan/Agriculture, hunting and forestry	1,124,613	2,508	17,426	20,758	10,145	-
2	Perikanan/Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and excavation	95,281	-	7,632	6,942	3,614	-
4	Industri pengolahan Processing industry	5,119,365	12,664	29,455	280,398	39,050	-
5	Listrik, Gas dan Air Electricity, Gas and Water	100,591	-	-	599	1,633	-
6	Konstruksi/Construction	5,799,554	19,687	288,989	371,118	48,661	-
7	Perdagangan besar dan eceran Wholesale and retail trade	6,196,461	17,844	163,350	190,376	79,319	-
8	Penyediaan akomodasi dan penyediaan makan minum Provision of accommodation and provision of food and drink	-	-	-	-	-	-
9	Transportasi, pergudangan dan komunikasi Transportation, warehousing and communication	815,900	152	168	2,157	10,070	-
10	Perantara keuangan Financial intermediaries	-	-	-	-	-	-
11	Real estate, usaha persewaan dan jasa perusahaan Real estate, rental business and business services	740,776	17,772	20,323	47,785	8,909	-

	31 Desember 2020/31 December 2020						Information
	Tagihan Berdasarkan Wilayah Net Bill by Region						
	Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Wilayah 4 Area 4	Wilayah 5 Area 5	Total	
	354,562	15,881	-	5,278	-	375,721	Allowance for impairment losses (CKPN) - Individual
	1,209,749	93,978	15,527	23,528	14,740	1,357,522	Allowance for impairment losses (CKPN) - Collective
	256,397	7,621	2,997	2,565	2,440	272,020	Deleted Book Claims

No	Sektor Ekonomi Economic Sector	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Decreased Claims		Cadangan Kerugian Penurunan Nilai (CKPN) Individual Allowance for impairment losses (CKPN) Individual	Cadangan Kerugian Penurunan Nilai (CKPN) Kolektif Reserve for impairment losses (CKPN) Collective	Tagihan yang dihapus buku Deleted Book Claims
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Matured			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib/Government Administration, defense and mandatory social security	-	-	-	-	-	-
13	Jasa pendidikan Educational services	-	-	-	-	-	-
14	Jasa kesehatan dan kegiatan sosial/Health services and social activities	716,397	5,834	3,330	11,462	5,937	-
15	Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya Community services, social culture, entertainment and other individuals	-	-	-	-	-	-
16	Jasa perorangan yang melayani rumah tangga/Individual services serving households	-	-	-	-	-	-
17	Badan internasional dan badan ekstra internasional lainnya International agencies and other extra international agencies	-	-	-	-	-	-
18	Kegiatan yang belum jelas batasannya/Activities that have no clear boundaries	-	-	-	-	-	-
19	Bukan Lapangan Usaha Not a Business Field	-	-	-	-	-	-
20	Lainnya/Others	114,591,868	537,026	54,182	494,913	166,321	5,908,013
Total		135,300,806	613,487	584,855	1,426,508	373,659	5,908,013



No	Sektor Ekonomi Economic Sector	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Decreased Claims		Cadangan Kerugian Penurunan Nilai (CKPN) Individual Allowance for impairment losses (CKPN) Individual	Cadangan Kerugian Penurunan Nilai (CKPN) Kolektif Reserve for impairment losses (CKPN) Collective	Tagihan yang dihapus buku Deleted Book Claims
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Matured			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
POSISI TANGGAL LAPORAN 2020/POSITION OF THE 2020 REPORT DATE							
1	Pertanian, perburuan dan Kehutanan/Agriculture, hunting and forestry	886,046	22,645	-	6,140	27,365	-
2	Perikanan/Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and excavation	203,417	127,747	-	124,273	5,870	-
4	Industri pengolahan Processing industry	1,989,340	44,293	-	20,048	56,523	-
5	Listrik, Gas dan Air Electricity, Gas and Water	124,763	-	-	-	1,935	-
6	Konstruksi/Construction	5,520,786	349,811	-	147,088	260,345	-
7	Perdagangan besar dan eceran Wholesale and retail trade	4,805,884	183,026	-	9,983	246,073	-
8	Penyediaan akomodasi dan penyediaan makan minum Provision of accommodation and provision of food and drink	-	-	-	-	-	-
9	Transportasi, pergudangan dan komunikasi Transportation, warehousing and communication	1,221,242	67	-	-	17,552	-
10	Perantara keuangan Financial intermediaries	-	-	-	-	-	-
11	Real estate, usaha persewaan dan jasa perusahaan Real estate, rental business and business services	1,053,925	64,986	-	21,938	56,490	-
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib/Government Administration, defense and mandatory social security	-	-	-	-	-	-
13	Jasa pendidikan Educational services	-	-	-	-	-	-
14	Jasa kesehatan dan kegiatan sosial/Health services and social activities	742,073	6,934	-	-	19,197	-
15	Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya Community services, social culture, entertainment and other individuals	-	-	-	-	-	-

No	Sektor Ekonomi Economic Sector	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Decreased Claims		Cadangan Kerugian Penurunan Nilai (CKPN) Individual Allowance for impairment losses (CKPN) Individual	Cadangan Kerugian Penurunan Nilai (CKPN) Kolektif Reserve for impairment losses (CKPN) Collective	Tagihan yang dihapus buku Deleted Book Claims
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Matured			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
16	Jasa perorangan yang melayani rumah tangga/Individual services serving households	-	-	-	-	-	-
17	Badan internasional dan badan ekstra internasional lainnya International agencies and other extra international agencies	-	-	-	-	-	-
18	Kegiatan yang belum jelas batasannya/Activities that have no clear boundaries	-	-	-	-	-	-
19	Bukan Lapangan Usaha Not a Business Field	-	-	-	-	-	-
20	Lainnya/Others	72,548,106	444,183	-	46,250	666,172	272,020
Total		89,095,582	1,243,692	-	375,720	1,357,522	272,020

Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai – Bank Secara Individual

Disclosure of Reserve Mutation Details For Impairment Loss – Bank Individual

Tabel 2.6.a Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual

Table 2.6.a Disclosure of Reserve Mutation Details Impairment Loss – Bank Individual

(dalam jutaan Rupiah/in IDR million)

No	Keterangan Description	31 Desember 2021 31 December 2021	31 Desember 2020 31 December 2020
		CKPN	CKPN
1	Saldo awal CKPN/Initial CKPN balance	1,755,670	679,864
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) Establishment (recovery) of CKPN in the current period (Net)	-	-
	2.a Pembentukan CKPN pada periode berjalan 2.a Establishment of CKPN in the current period	1,370,601	995,633
	2.b Pemulihan CKPN pada periode berjalan 2.b Recovery of CKPN in the current period	(800,543)	(868,490)
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan CKPN which is used to delete books on bills on the current platform	(534,057)	(286,385)
4	Pembentukan (pemulihan) lainnya pada periode berjalan Other formation (recovery) in the current period	1,791,671	1,212,619
Saldo akhir CKPN/CKPN Ending balance		1,755,670	1,733,242



Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat – Bank Secara Individual

Disclosure of Net Claims by Portfolio Category and Rating Scale - Bank individually

Tabel 3.1.a Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual

Table 3.1.a Disclosure of Net Claims by Portfolio Category and Rating Scale - Bank individually

(dalam jutaan Rupiah/in IDR million)

31 Desember 2021/31 December 2021							
No	Kategori Portofolio Portfolio Category	Tagihan Bersih/Net Bill					
		Lembaga Pemeringkat Rating Agency	Peringkat Jangka Panjang Long Term Rating				
		Standards and Poor's	AAA	AA+ s.d AA- AA+ up to AA-	A+ s.d A- A+ up to A-	BBB+ s.d BBB- BBB+ up to BBB-	
		Fitch Rating	AAA	AA+ s.d AA- AA+ up to AA-	A+ s.d A- A+ up to A-	BBB+ s.d BBB- BBB+ up to BBB-	
		Moody's	Aaa	Aa1 s.d Aa3 Aa1 up to Aa3	A1 s.d A3 A1 up to A3	Baa1 s.d Baa3 Baa1 up to Baa3	
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) up to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) up to A-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) up to BBB-(idn)	
		PT. ICRA Indonesia	[Idr] AAA	[Idr]AA+ s.d [Idr]AA- [Idr]AA+ up to [Idr]AA-	[Idr]A+ s.d [Idr]A- [Idr]A+ up to [Idr]A-	[Idr]BBB+ s.d [Idr]BBB- [Idr]BBB+ up to [Idr]BBB-	
		PT Pemeringkat Efek Indonesia	idAAA		idA+ s.d id A- idA+ up to id A-	id BBB+ s.d id BBB- id BBB+ up to id BBB-	
1	Tagihan Kepada Pemerintah Claims to Government		-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities		22,950	-	2,313,647	1,771,382	
3	Tagihan Kepada - Bank Pembangunan Multilateral dan Lembaga Internasional/Claims on - Multilateral Development Banks and International Agencies		-	-	-	-	
4	Tagihan Kepada Bank/Claims on Banks		1,221,913	61,981	80,331	614,635	
5	Kredit Beragun Rumah Tinggal Residential mortgage backed loans		-	-	-	-	
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans		-	-	-	-	
7	Kredit Pegawai atau Pensiunan Employee or Retirement Credit		-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel/Claims on Micro, Small, and Retail Portfolios		-	-	-	-	
9	Tagihan Kepada Korporasi Claims on Corporations		141,803	846,081	1,631,644	629,671	
10	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date		-	-	-	-	
11	Aset Lainnya/Other Assets		-	-	-	-	
12	Eksposur di Unit Syariah Exposure in the Sharia Unit		-	-	-	-	

	31 Desember 2021/31 December 2021								
	Tagihan Bersih/Net Bill								
	Peringkat Jangka Panjang Long Term Rating			Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat No Rating	Total
	BB+ s.d BB- BB+ up to BB-	B+ s.d B- B+ up to B-	Kurang dari B- Less than B-	A-1	A-2	A-3	Kurang dari A-3 Less than A-3		
	BB+ s.d BB- BB+ up to BB-	B+ s.d B- B+ up to B-	Kurang dari B- Less than B-	F1+ s.d F1 F1+ up to F1	F2	F3	Kurang dari F3 Less than F3		
	Ba1 s.d Ba3 Ba1 up to Ba3	B1 s.d B3 B1 up to B3	Kurang dari B3 Less than B3	P-1	P-2	P-3	Kurang dari P-3 Less than P-3		
	BB+(idn) s.d BB-(idn) BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn) B+(idn) up to B-(idn)	Kurang dari B-(idn) Less than B-(idn)	F1+(idn) s.d F1(idn) F1+(idn) up to F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Less than F3(idn)		
	[Idr]BB+ s.d [Idr]BB- [Idr]BB+ up to [Idr]BB-	[Idr]B+ s.d [Idr]B- [Idr]B+ up to [Idr]B-	Kurang dari [Idr]B- Less than [Idr]B-	[Idr]A1+ s.d [Idr]A1 [Idr]A1+ up to [Idr]A1	[Idr]A2+ s.d [Idr]A2 [Idr]A2+ up to [Idr]A2	[Idr]A3+ s.d [Idr]A3 [Idr]A3+ up to [Idr]A3	Kurang dari [Idr]A3 Less than [Idr]A3		
	id BB+ s.d id BB- id BB+ up to id BB-	id B+ s.d id B- id B+ up to id B-	Kurang dari idB- Less than idB-	idA1	idA2	idA3 s.d id A4 idA3 up to id A4	Kurang dari idA4 Less than idA4		
	-	-	-	-	-	-	-	28,975,655	28,975,655
	82,711	-	92,255	-	-	-	-	2,086,078	6,369,023
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	4,707,872	6,686,732
	-	-	-	-	-	-	-	7,554,696	7,554,696
	-	-	-	-	-	-	-	4,860	4,860
	-	-	-	-	-	-	-	62,207,831	62,207,831
	-	-	-	-	-	-	-	5,809,510	5,809,510
	-	-	35,477	-	-	-	-	13,556,603	16,841,279
	-	-	330,195	-	-	-	-	105,037	435,341
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-



Tabel 3.1.a Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual

Table 3.1.a Disclosure of Net Claims by Portfolio Category and Rating Scale - Bank individually

(dalam jutaan Rupiah/in IDR million)

31 Desember 2020/31 December 2020							
No	Kategori Portofolio Portfolio Category	Tagihan Bersih/Net Bill					
		Lembaga Pemeringkat Rating Agency	Peringkat Jangka Panjang Long Term Rating				
		Standards and Poor's	AAA	AA+ s.d AA- AA+ up to AA-	A+ s.d A- A+ up to A-	BBB+ s.d BBB- BBB+ up to BBB-	
		Fitch Rating	AAA	AA+ s.d AA- AA+ up to AA-	A+ s.d A- A+ up to A-	BBB+ s.d BBB- BBB+ up to BBB-	
		Moody's	Aaa	Aa1 s.d Aa3 Aa1 up to Aa3	A1 s.d A3 A1 up to A3	Baa1 s.d Baa3 Baa1 up to Baa3	
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) up to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) up to A-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) up to BBB-(idn)	
		PT. ICRA Indonesia	[Idr] AAA	[Idr]AA+ s.d [Idr]AA- [Idr]AA+ up to [Idr]AA-	[Idr]A+ s.d [Idr]A- [Idr]A+ up to [Idr]A-	[Idr]BBB+ s.d [Idr]BBB- [Idr]BBB+ up to [Idr]BBB-	
		PT Pemeringkat Efek Indonesia	idAAA		idA+ s.d id A- idA+ up to id A-	id BBB+ s.d id BBB- id BBB+ up to id BBB-	
1	Tagihan Kepada Pemerintah Claims to Government		-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities		-	-	-	-	
3	Tagihan Kepada - Bank Pembangunan Multilateral dan Lembaga Internasional/Claims on - Multilateral Development Banks and International Agencies		-	-	-	-	
4	Tagihan Kepada Bank/Claims on Banks		1,074,181	151,958	1,446,790	280,050	
5	Kredit Beragun Rumah Tinggal Residential mortgage backed loans		-	-	-	-	
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans		-	-	-	-	
7	Kredit Pegawai atau Pensiunan Employee or Retirement Credit		-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel/Claims on Micro, Small, and Retail Portfolios		-	-	-	-	
9	Tagihan Kepada Korporasi Claims on Corporations		857,316	626,753	182,038	312,161	
10	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date		-	-	-	-	
11	Aset Lainnya/Other Assets		-	-	-	-	
12	Eksposur di Unit Syariah Exposure in the Sharia Unit		-	-	-	-	

31 Desember 2020/31 December 2020									
Tagihan Bersih/Net Bill									
Peringkat Jangka Panjang Long Term Rating				Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat No Rating	Total
BB+ s.d BB- BB+ up to BB-	B+ s.d B- B+ up to B-	Kurang dari B- Less than B-		A-1	A-2	A-3	Kurang dari A-3 Less than A-3		
BB+ s.d BB- BB+ up to BB-	B+ s.d B- B+ up to B-	Kurang dari B- Less than B-		F1+ s.d F1 F1+ up to F1	F2	F3	Kurang dari F3 Less than F3		
Ba1 s.d Ba3 Ba1 up to Ba3	B1 s.d B3 B1 up to B3	Kurang dari B3 Less than B3		P-1	P-2	P-3	Kurang dari P-3 Less than P-3		
BB+(idn) s.d BB-(idn) BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn) B+(idn) up to B-(idn)	Kurang dari B-(idn) Less than B-(idn)		F1+(idn) s.d F1(idn) F1+(idn) up to F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Less than F3(idn)		
[Idr]BB+ s.d [Idr]BB- [Idr]BB+ up to [Idr]BB-	[Idr]B+ s.d [Idr]B- [Idr]B+ up to [Idr]B-	Kurang dari [Idr]B- Less than [Idr]B-		[Idr]A1+ s.d [Idr]A1 [Idr]A1+ up to [Idr]A1	[Idr]A2+ s.d [Idr]A2 [Idr]A2+ up to [Idr]A2	[Idr]A3+ s.d [Idr]A3 [Idr]A3+ up to [Idr]A3	Kurang dari [Idr]A3 Less than [Idr]A3		
id BB+ s.d id BB- id BB+ up to id BB-	id B+ s.d id B- id B+ up to id B-	Kurang dari idB- Less than idB-		idA1	idA2	idA3 s.d id A4 idA3 up to id A4	Kurang dari idA4 Less than idA4		
-	-	-		-	-	-	-	15,454,651	15,454,651
-	-	-		-	-	-	-	5,895,918	5,895,918
-	-	-		-	-	-	-	-	-
-	-	-		-	-	-	-	4,353,285	7,306,264
-	-	-		-	-	-	-	6,471,333	6,471,333
-	-	-		-	-	-	-	40,215	40,215
-	-	-		-	-	-	-	60,212,121	60,212,121
-	-	-		-	-	-	-	6,185,549	6,185,549
-	-	95,178		-	-	-	-	8,829,172	10,902,618
-	-	-		-	-	-	-	-	-
-	-	-		-	-	-	-	-	-
-	-	-		-	-	-	-	-	-



Tabel 3.1.b Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual

Table 3.1.b Disclosure of Net Receivables by Portfolio Category and Rating Scale - Bank individually

(dalam jutaan Rupiah/in IDR million)

31 Desember 2020/31 December 2020							
No	Kategori Portofolio Portfolio Category	Tagihan Bersih/Net Bill					
		Lembaga Pemeringkat Rating Agency	Peringkat Jangka Panjang Long Term Rating				
		Standards and Poor's	AAA	AA+ s.d AA- AA+ up to AA-	A+ s.d A- A+ up to A-	BBB+ s.d BBB- BBB+ up to BBB-	
		Fitch Rating	AAA	AA+ s.d AA- AA+ up to AA-	A+ s.d A- A+ up to A-	BBB+ s.d BBB- BBB+ up to BBB-	
		Moody's	Aaa	Aa1 s.d Aa3 Aa1 up to Aa3	A1 s.d A3 A1 up to A3	Baa1 s.d Baa3 Baa1 up to Baa3	
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) up to AA-(idn)	A+(idn) s.d A-(idn) A+(idn) up to A-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) up to BBB-(idn)	
		PT. ICRA Indonesia	[Idr] AAA	[Idr]AA+ s.d [Idr]AA- [Idr]AA+ up to [Idr]AA-	[Idr]A+ s.d [Idr]A- [Idr]A+ up to [Idr]A-	[Idr]BBB+ s.d [Idr]BBB- [Idr]BBB+ up to [Idr]BBB-	
		PT Pemeringkat Efek Indonesia	idAAA		idA+ s.d id A- idA+ up to id A-	id BBB+ s.d id BBB- id BBB+ up to id BBB-	
1	Tagihan Kepada Pemerintah Claims to Government		-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities		-	-	-	-	
3	Tagihan Kepada - Bank Pembangunan Multilateral dan Lembaga Internasional/Claims on - Multilateral Development Banks and International Agencies		-	-	-	-	
4	Tagihan Kepada Bank/Claims on Banks		1,074,181	151,958	1,446,790	280,050	
5	Kredit Beragun Rumah Tinggal Residential mortgage backed loans		-	-	-	-	
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans		-	-	-	-	
7	Kredit Pegawai atau Pensiunan Employee or Retirement Credit		-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel/Claims on Micro, Small, and Retail Portfolios		-	-	-	-	
9	Tagihan Kepada Korporasi Claims on Corporations		857,316	626,753	182,038	312,161	
10	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date		-	-	-	-	
11	Aset Lainnya/Other Assets		-	-	-	-	
12	Eksposur di Unit Syariah Exposure in the Sharia Unit		-	-	-	-	

31 Desember 2020/31 December 2020									
Tagihan Bersih/Net Bill									
Peringkat Jangka Panjang Long Term Rating				Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat No Rating	Total
BB+ s.d BB- BB+ up to BB-	B+ s.d B- B+ up to B-	Kurang dari B- Less than B-		A-1	A-2	A-3	Kurang dari A-3 Less than A-3		
BB+ s.d BB- BB+ up to BB-	B+ s.d B- B+ up to B-	Kurang dari B- Less than B-		F1+ s.d F1 F1+ up to F1	F2	F3	Kurang dari F3 Less than F3		
Ba1 s.d Ba3 Ba1 up to Ba3	B1 s.d B3 B1 up to B3	Kurang dari B3 Less than B3		P-1	P-2	P-3	Kurang dari P-3 Less than P-3		
BB+(idn) s.d BB-(idn) BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn) B+(idn) up to B-(idn)	Kurang dari B-(idn) Less than B-(idn)		F1+(idn) s.d F1(idn) F1+(idn) up to F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Less than F3(idn)		
[Idr]BB+ s.d [Idr]BB- [Idr]BB+ up to [Idr]BB-	[Idr]B+ s.d [Idr]B- [Idr]B+ up to [Idr]B-	Kurang dari [Idr]B- Less than [Idr]B-		[Idr]A1+ s.d [Idr]A1 [Idr]A1+ up to [Idr]A1	[Idr]A2+ s.d [Idr]A2 [Idr]A2+ up to [Idr]A2	[Idr]A3+ s.d [Idr]A3 [Idr]A3+ up to [Idr]A3	Kurang dari [Idr]A3 Less than [Idr]A3		
id BB+ s.d id BB- id BB+ up to id BB-	id B+ s.d id B- id B+ up to id B-	Kurang dari idB- Less than idB-		idA1	idA2	idA3 s.d id A4 idA3 up to id A4	Kurang dari idA4 Less than idA4		
-	-	-		-	-	-	-	15,454,651	15,454,651
-	-	-		-	-	-	-	5,895,918	5,895,918
-	-	-		-	-	-	-	-	-
-	-	-		-	-	-	-	4,353,285	7,306,264
-	-	-		-	-	-	-	6,471,333	6,471,333
-	-	-		-	-	-	-	40,215	40,215
-	-	-		-	-	-	-	60,212,121	60,212,121
-	-	-		-	-	-	-	6,185,549	6,185,549
-	-	95,178		-	-	-	-	8,829,172	10,902,618
-	-	-		-	-	-	-	-	-
-	-	-		-	-	-	-	-	-
-	-	-		-	-	-	-	-	-



Tabel 3.2.a. Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Derivatif

Table 3.2.a. Counterparty Credit Risk Disclosure: Derivative Transactions

(dalam jutaan Rupiah/in IDR million)

No.	Variabel yang Mendasari	31 Desember 2021/31 December 2021								
		Notional Ammount			Tagihan Derivatif Derivative Receivables	Kewajiban Derivatif Derivative Liabilities	Tagihan Bersih Sebelum MRK Net Bill Before MRK	MRK	Tagihan Bersih Setelah MRK Net Bill Before MRK	
		≤ 1 Tahun ≤ 1 Year	>1 Tahun - ≤5 Tahun >1 Year - ≤5 Year	>5 Tahun >5 Year						
BANK SECARA INDIVIDUAL/BANK INDIVIDUALLY										
1	Suku Bunga	-	-	-	-	-	-	-	-	
2	Nilai Tukar	-	-	-	-	-	-	-	-	
3	Lainnya	-	-	-	-	-	-	-	-	
	Total	-	-	-	-	-	-	-	-	
		-	-	-	-	-	-	-	-	
BANK SECARA KONSOLIDASI/BANK CONSOLIDATED										
1	Suku bunga	-	-	-	-	-	-	-	-	
2	Nilai Tukar	-	-	-	-	-	-	-	-	
3	Saham	-	-	-	-	-	-	-	-	
4	Emas	-	-	-	-	-	-	-	-	
5	Logam selain Emas	-	-	-	-	-	-	-	-	
6	Lainnya	-	-	-	-	-	-	-	-	
	Total	-	-	-	-	-	-	-	-	

**Pengungkapan Risiko Kredit Pihak Lawan:
Transaksi Reverse Repo – Bank Secara
Individual**

**Disclosure of Counterparty Credit Risk:
Individual Repo-Bank Transactions**

Tabel 3.2.b.1. Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Repo - Bank secara Individual

Table 3.2.b.1. Disclosure of Counterparty Credit Risk: Individual Repo-Bank Transactions

(dalam jutaan Rupiah/in IDR million)

No	Kategori Portofolio	31 Desember 2021/31 December 2021			
		Nilai Wajar SSB Repo Fair Value of SSB Repo	Kewajiban Repo Repos Liabilities	Tagihan Bersih Net Claims	ATMR RWA
1	Tagihan Kepada Pemerintah	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-
4	Tagihan Kepada Bank	-	-	-	-
5	Tagihan Kepada Usaha Mikro dan Portofolio Ritel	-	-	-	-
6	Tagihan Kepada Korporasi	-	-	-	-
7	Eksposur di Unit Usaha Syariah (apabila ada)	-	-	-	-
	Total	-	-	-	-

	31 Desember 2020/31 December 2020								Underlying Variables
	Notional Ammount			Tagihan Derivatif Derivative Receivables	Kewajiban Derivatif Derivative Liabilities	Tagihan Bersih Sebelum MRK Net Bill Before MRK	MRK	Tagihan Bersih Setelah MRK Net Bill Before MRK	
	≤ 1 Tahun ≤ 1 Year	>1 Tahun - ≤5 Tahun - >1 Year - ≤5 Year	>5 Tahun >5 Year						
	-	-	-	-	-	-	-	-	Interest Rate
	-	-	-	-	-	-	-	-	Exchange Rate
	-	-	-	-	-	-	-	-	Others
	-	-	-	-	-	-	-	-	Total
	-	-	-	-	-	-	-	-	Interest Rate
	-	-	-	-	-	-	-	-	Exchange Rate
	-	-	-	-	-	-	-	-	Stock
	-	-	-	-	-	-	-	-	Gold
	-	-	-	-	-	-	-	-	Metal other than Gold
	-	-	-	-	-	-	-	-	Others
	-	-	-	-	-	-	-	-	Total

31 Desember 2020/31 December 2020					Portfolio Category
Nilai Wajar SSB Repo Fair Value of SSB Repo	Kewajiban Repo Repo Liabilities	Tagihan Bersih Net Claims	ATMR RWA		
-	-	-	-		Claims to Government
-	-	-	-		Claims on Public Sector Entities
-	-	-	-		Claims on Multilateral Development Banks and International Institutions
-	-	-	-		Claims on Banks
-	-	-	-		Claims on Micro and Retail Portfolios
-	-	-	-		Claims on Corporations
-	-	-	-		Exposure in the Sharia Business Unit (if any)
-	-	-	-		Total



Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Reverse Repo – Bank Secara Konsolidasi dengan Perusahaan Anak

Disclosure of Counterparty Credit Risk: Reverse Repo Transaction – Consolidated Bank with Subsidiaries

Tabel 3.2.c.1. Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Reverse Repo - Bank secara Individual

Table 3.2.c.1. Disclosure of Counterparty Credit Risk: Reverse Repo Transactions - Bank individually

(dalam jutaan Rupiah/in IDR million)

No	Kategori Portofolio	31 Desember 2021/31 December 2021			
		Tagihan Bersih Net Claims	Nilai MRK MRK Value	Tagihan Bersih Setelah MRK Net Claims After MRK	ATMR Setelah MRK RWA After MRK
1	Tagihan Kepada Pemerintah	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-
4	Tagihan Kepada Bank	-	-	-	-
5	Tagihan Kepada Usaha Mikro dan Portofolio Ritel	-	-	-	-
6	Tagihan Kepada Korporasi	-	-	-	-
7	Eksposur di Unit Usaha Syariah (apabila ada)	-	-	-	-
Total		-	-	-	-

Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit – Bank Secara Individual

Disclosure of Net Claims Based on Risk Weight After Calculating the Impact of Credit Risk Mitigation - Bank individually

Tabel 4.1.a. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual

Table 4.1.a. Disclosure of Net Claims Based on Risk Weight After Calculating the Impact of Credit Risk Mitigation - Bank individually

(dalam jutaan Rupiah/in IDR million)

No.	Kategori Portofolio Category	31 Desember 2021/31 December 2021									
		Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation									
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
A EKSPOSUR NERACA/BALANCE SHEET EXPOSURE											
1	Tagihan Kepada Pemerintah Claims to Government	28,975,655	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	-	-	-	-	-

31 Desember 2020/31 December 2020					Portfolio Category
	Tagihan Bersih Net Claims	Nilai MRK MRK Value	Tagihan Bersih Setelah MRK Net Claims After MRK	ATMR Setelah MRK RWA After MRK	
-	-	-	-	-	Claims to Government
-	-	-	-	-	Claims on Public Sector Entities
-	-	-	-	-	Claims on Multilateral Development Banks and International Institutions
-	-	-	-	-	Claims on Banks
-	-	-	-	-	Claims on Micro and Retail Portfolios
-	-	-	-	-	Claims on Corporations
-	-	-	-	-	Exposure in the Sharia Business Unit (if any)
-	-	-	-	-	Total

	ATMR RWA	Beban Modal Capital Expenses	31 Desember 2020/31 December 2020										ATMR RWA	Beban Modal Capital Expenses
			Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation											
			0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others		
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)



No.	Kategori Portofolio Portfolio Category	31 Desember 2021/31 December 2021										
		Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation										
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank Claims on Banks	-	6,565,416	-	-	-	120,893	-	-	-	-	
5	Kredit Beragun Rumah Tinggal Residential mortgage backed loans	-	6,565,416	-	-	-	120,893	-	-	-	-	
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	636,890	2,381,982	4,535,545	-	-	-	-	-	
7	Kredit Pegawai/ Pensiunan Employee/ Retirement Credit	-	-	-	-	-	-	-	4,838	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ Claims on Micro, Small and Retail Portfolios	-	-	-	-	-	62,205,726	-	-	-	-	
9	Tagihan kepada Korporasi Receivables on Corporations	-	-	-	-	-	-	5,806,998	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Matured Claims	-	-	-	-	-	-	-	-	-	-	
11	Aset Lainnya Other Assets	3,686,646	-	-	-	-	-	-	3,622,157	53,673	-	
12	Eksposur di Unit Usaha Syariah (apabila ada) Exposure in the Sharia Business Unit (if any)	-	-	-	-	-	-	-	-	-	-	
	Total Eksposur Neraca Total Balance Sheet Exposure	32,662,301.00	7,576,247.00	636,890.00	2,381,982.00	4,535,545.00	70,759,039.00	5,806,998.00	17,264,520.00	614,479.00	-	
B	EKSPOSUR KEWAJIBAN KOMITMEN/KONTINJENSI PD TRANSAKSI REKENING ADMINISTRATIF COMMITMENT/CONTINGENT LIABILITY EXPOSURE IN ADMINISTRATIVE ACCOUNT TRANSACTIONS											
1	Tagihan Kepada Pemerintah Claims to Government	165										
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	3,871	-	-	-	-	

	ATMR RWA	Beban Modal Capital Expenses	31 Desember 2020/31 December 2020											ATMR RWA	Beban Modal Capital Expenses
			Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation												
			0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others			
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	2,189,148	-	-	7,161,583	-	-	-	144,681	-	-	-	-	2,439,102	-	
	2,189,148	-	-	-	718,841	2,264,261	3,488,231	-	-	-	-	-	2,264,966	-	
	2,644,046	-	-	-	-	-	-	-	-	40,215	-	-	40,215	-	
	4,838	-	-	-	-	-	-	60,212,121	-	-	-	-	30,106,061	-	
	31,102,863	-	-	-	-	-	-	-	6,185,549	-	-	-	3,953,308	-	
	4,005,129	-	-	1,484,069	-	-	-	494,199	-	8,829,172	95,178	-	9,515,852	-	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	3,702,667	-	-	-	-	-	-	-	-	4,157,940	-	-	4,157,940	-	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	62,393,381.55	-	15,454,651	8,761,062	718,841	2,264,261	3,488,231	66,631,509	6,185,549	13,027,327	95,178	-	55,390,780	-	
			-	-	-	-	-	-	-	-	-	-	-	-	
	1,936	-	-	-	-	-	57,135	-	-	-	-	-	28,568	-	



No.	Kategori Portofolio Portfolio Category	31 Desember 2021/31 December 2021										
		Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation										
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank/Claims on Banks	-	-	-	-	-	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal Residential mortgage backed loans	-	-	-	-	-	-	-	-	-	-	
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-	-	-	-	-	-	
7	Kredit Pegawai/ Pensiunan Employee/ Retirement Credit	-	-	-	-	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/Claims on Micro, Small and Retail Portfolios	-	-	-	-	-	-	-	-	-	-	
9	Tagihan kepada Korporasi Receivables on Corporations	-	-	-	-	-	-	-	434,583	-	-	
10	Tagihan yang Telah Jatuh Tempo Matured Claims	-	-	-	-	-	-	-	-	525	-	
11	Eksposur di Unit Usaha Syariah (apabila ada) Exposure in the Sharia Business Unit (if any)	-	-	-	-	-	-	-	-	-	-	
	Total Eksposur TRA Total TRA Exposure	165					3,871		434,583	525		
C	EKSPOSUR AKIBAT KEGAGALAN PIHAK LAWAN (COUNTER PARTY CREDIT RISK) EXPOSURE DUE TO COUNTER PARTY CREDIT RISK											
1	Tagihan Kepada Pemerintah Claims to Government	3,144,677	-	-	-	-	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	10	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	

	ATMR RWA	Beban Modal Capital Expenses	31 Desember 2020/31 December 2020											ATMR RWA	Beban Modal Capital Expenses
			Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation												
			0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others			
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	-	-	263,200	-	-	-	-	-	-	-	263,200	-	-	-	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	-	-	1,563,908	-	-	-	-	-	-	-	1,563,908	-	-	-	
434,583	-	-	-	-	-	1,151,346	-	-	-	-	-	-	475,688	-	
788	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
437,306			-	-	-	1,151,346	57,135	-	-	1,827,108	-	-	504,256	-	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5			-	-	-	-	-	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	



No.	Kategori Portofolio Portfolio Category	31 Desember 2021/31 December 2021										
		Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation										
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
4	Tagihan Kepada Bank/Claims on Banks	-	3,958	-	-	-	-	-	-	-	-	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/Claims on Micro, Small and Retail Portfolios	-	-	-	-	-	-	-	-	-	-	
6	Tagihan kepada Korporasi Receivables on Corporations	-	-	-	-	-	-	-	-	-	-	
7	Eksposur di Unit Usaha Syariah (apabila ada) Exposure in the Sharia Business Unit (if any)	-	-	-	-	-	-	-	-	-	-	
	Total Eksposur Counterparty Credit Risk Total Counterparty Credit Risk Exposure	3,144,677	3,958	-	-	-	10	-	-	-	-	

Tabel 4.2.a. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual

Table 4.2.a. Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Individual Banks

(dalam jutaan Rupiah/in IDR million)

No.	Kategori Portofolio	31 Desember 2021/31 December 2021						
		Tagihan bersih Net Bill	Bagian Yang Dijamin Dengan Posrt Guaranteed With				Bagian Yang Tidak Dijamin Parts Not Guaranteed	
			Agunan Collateral	Garansi Waranty	Asuransi Kredit Credit Insurance	Lainnya Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)- [[4)+(5)+(6)+(7)]	
A EKSPOSUR NERACA/BALANCE SHEET EXPOSURES								
1	Tagihan Kepada Pemerintah	28,975,655	-	-	-	-	28,975,655	
2	Tagihan Kepada Entitas Sektor Publik	6,369,021	-	-	-	-	6,369,021	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	6,686,309	-	-	-	-	6,686,309	
4	Tagihan Kepada Bank	7,554,417	-	-	-	-	7,554,417	
5	Kredit Beragun Rumah Tingal	4,838	-	-	-	-	4,838	
6	Kredit Beragun Properti Komersial	62,205,726	-	-	-	-	62,205,726	
7	Kredit Pegawai/Pensiunan	5,806,998	-	-	636,579	-	5,170,418	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	16,837,920	-	-	-	-	16,837,920	
9	Tagihan kepada Korporasi	6,369,021	-	-	-	-	6,369,021	

	ATMR RWA	Beban Modal Capital Expenses	31 Desember 2020/31 December 2020										ATMR RWA	Beban Modal Capital Expenses
			Tagihan Bersih Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables on the Impact of Credit Risk Mitigation											
			0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others		
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
	791.6		-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	797		-	-	-	-	-	-	-	-	-	-	-	-

	31 Desember 2020/31 December 2020						Portfolio Category
	Tagihan bersih Net Bill	Bagian Yang Dijamin Dengan Posrt Guaranteed With				Bagian Yang Tidak Dijamin Parts Not Guaranteed	
		Agunan Collateral	Garansi Waranty	Asuransi Kredit Credit Insurance	Lainnya Others		
	(3)	(4)	(5)	(6)	(7)	(8) = (3)- [(4)+(5)+(6)+(7)]	
	15,454,651	-	-	-	-	-	Claims to Government
	5,895,918	-	-	-	-	-	Claims on Public Sector Entities
	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institutions
	7,306,264	-	-	-	-	-	Claims on Banks
	6,471,333	-	-	-	-	-	Residential Mortgage Backed Loans
	40,215	-	-	-	-	-	Commercial Property Backed Loans
	60,212,121	-	-	-	-	-	Employee/Retirement Credit
	6,185,549	-	-	-	-	-	Claims on Micro, Small and Retail Portfolios
	10,902,618	-	-	-	-	-	Receivables on Corporations



No.	Kategori Portofolio	31 Desember 2021/31 December 2021						
		Tagihan bersih Net Bill	Bagian Yang Dijamin Dengan Posrt Guaranteed With				Bagian Yang Tidak Dijamin Parts Not Guaranteed	
			Agunan Collateral	Garansi Waranty	Asuransi Kredit Credit Insurance	Lainnya Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)- [(4)+(5)+(6)+(7)]	
10	Tagihan yang Telah Jatuh Tempo	434,641	-	-	-	-	434,641	
11	Aset Lainnya	3,675,830	-	-	-	-	3,675,830	
12	Eksposur di Unit Usaha Syariah (apabila ada)	-	-	-	-	-	-	
	Total Eksposur Neraca	134,875,525	-	-	636,579	-	137,914,775	
B EKSPOSUR REKENING ADMINISITRATIF/ADMINISTRATIVE ACCOUNT EXPOSURES								
1	Tagihan Kepada Pemerintah							
2	Tagihan Kepada Entitas Sektor Publik	1,936	-	-	-	-	1,936	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	
4	Tagihan Kepada Bank	-	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	
9	Tagihan kepada Korporasi	434,583	-	-	-	-	434,583	
10	Tagihan yang Telah Jatuh Tempo	788	-	-	-	-	788	
11	Eksposur di Unit Usaha Syariah (apabila ada)							
	Total Eksposur Rekening Administratif	437,306	-	-	-	-	437,306	
C EKSPOSUR COUNTERPARTY CREDIT RISK/COUNTERPARTY CREDIT RISK EXPOSURE								
1	Tagihan Kepada Pemerintah							
2	Tagihan Kepada Entitas Sektor Publik	5	-	-	-	-	5	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional							
4	Tagihan Kepada Bank	792	-	-	-	-	792	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel							
6	Tagihan kepada Korporasi							
	Eksposur di Unit Usaha Syariah (apabila ada)							
	Total Exposure Counterparty Credit Risk	797	-	-	-	-	797	

	31 Desember 2020/31 December 2020						Portfolio Category
	Tagihan bersih Net Bill	Bagian Yang Dijamin Dengan Posrt Guaranteed With				Bagian Yang Tidak Dijamin Parts Not Guaranteed	
		Agunan Collateral	Garansi Waranty	Asuransi Kredit Credit Insurance	Lainnya Others		
	(3)	(4)	(5)	(6)	(7)	(8) = (3)- [(4)+(5)+(6)+(7)]	
-	-	-	-	-	-	-	Matured Claims
4,157,940	-	-	-	-	-	-	Other Assets
-	-	-	-	-	-	-	Exposure in the Sharia Business Unit (if any)
116,626,609	-	-	-	-	-	-	Total Balance Sheet Exposure
-	-	-	-	-	-	-	Claims to Government
57,135	-	-	-	-	-	-	Claims on Public Sector Entities
-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institutions
526,400	-	-	-	-	-	-	Claims on Banks
-	-	-	-	-	-	-	Residential Mortgage Backed Loans
-	-	-	-	-	-	-	Commercial Property Backed Loans
-	-	-	-	-	-	-	Employee/Retirement Credit
3,127,816	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolios
1,151,346	-	-	-	-	-	-	Receivables on Corporations
-	-	-	-	-	-	-	Matured Claims
-	-	-	-	-	-	-	Exposure in the Sharia Business Unit (if any)
3,035,589	-	-	-	-	-	-	Total Administrative Account Exposures
-	-	-	-	-	-	-	Claims to Government
-	-	-	-	-	-	-	Claims on Public Sector Entities
-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institutions
-	-	-	-	-	-	-	Claims on Banks
-	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolios
-	-	-	-	-	-	-	Receivables on Corporations
-	-	-	-	-	-	-	Exposure in the Sharia Business Unit (if any)
-	-	-	-	-	-	-	Total Counterparty Credit Risk Exposure



Pengungkapan Transaksi Sekuritisasi - Bank secara Individual

Disclosure of Securitization Transactions - Bank Individually

Tabel 5.1.a. Pengungkapan Transaksi Sekuritisasi - Bank secara Individual

Table 5.1.a. Disclosure of Securitization Transactions - Bank Individually

(dalam jutaan Rupiah/in IDR million)

No.	Eksposur Sekuritisasi	31 Desember 2021/31 December 2021					
		Nilai aset yang disekuritisasi The value of assets being securitized	Nilai aset yang disekuritisasi yang mengalami penurunan nilai The value of the assets being securitized has decreased in value		Laba/rugi dari aktivitas sekuritisasi Profit/loss from securitization activities	ATMR RWA	Pengurang Modal Capital Deduction
			Tidak jatuh tempo Not Due	Belum jatuh tempo Not Yet Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Bank bertindak Sebagai Kreditor Asal -jenis eksposur (contoh: tagihan beragun rumah tinggal)	-	-	-	-	-	-
2	Bank bertindak Sebagai Kredit Pendukung a. Fasilitas penanggung risiko pertama -Jenis eksposur (contoh: tagihan beragun rumah tinggal))	-	-	-	-	-	-
	b. Fasilitas penanggung risiko kedua -Jenis eksposur (contoh: tagihan beragun rumah tinggal))	-	-	-	-	-	-
3	Bank Bertindak Sebagai Penyedia Fasilitas Likuiditas -Jenis eksposur (contoh: tagihan beragun rumah tinggal))	-	-	-	-	-	-
4	Bank Bertindak Sebagai Penyedia Fasilitas Jasa -Jenis eksposur (contoh: tagihan beragun rumah tinggal))	-	-	-	-	-	-
5	Bank Bertindak Sebagai Penyedia Bank Kostudian -Jenis eksposur (contoh: tagihan beragun rumah tinggal))	-	-	-	-	-	-
6	Bank Bertindak Sebagai Pemodal a. Senior tranche -Jenis eksposur (contoh: tagihan beragun rumah tinggal))	-	-	-	-	-	-
	b. Junior tranche -Jenis eksposur (contoh: tagihan beragun rumah tinggal))	-	-	-	-	-	-

	31 Desember 2020/31 December 2020						Securitization Exposures
	Nilai aset yang disekuritisasi The value of assets being securitized	Nilai aset yang disekuritisasi yang mengalami penurunan nilai The value of the assets being securitized has decreased in value		Laba/rugi dari aktivitas sekuritisasi Profit/loss from securitization activities	ATMR RWA	Pengurang Modal Capital Deduction	
		Tidak jatuh tempo Not Due	Belum jatuh tempo Not Yet Due				
	(9)	(10)	(11)	(12)	(13)	(14)	
-	-	-	-	-	-	-	bank bjb acts as the Originator – type of exposure (example: claims secured by residential houses)
-	-	-	-	-	-	-	bank bjb acts as a Supporting Credit a. First risk insurance facility – Type of exposure (example: claims secured by residential houses)
-	-	-	-	-	-	-	b. Second risk insurance facility – Type of exposure (example: claims secured by residential houses))
-	-	-	-	-	-	-	Bank Acting as Liquidity Facility Provider – Type of exposure (example: claims secured by residential houses)
-	-	-	-	-	-	-	Bank Acting as Service Facility Provider – Type of exposure (example: bills secured by residential houses)
-	-	-	-	-	-	-	Bank Acting as a Provider for a Custodian Bank – Type of exposure (example: bills secured by residential houses)
-	-	-	-	-	-	-	Bank Acting as Investor a. Senior tranche – Exposure type (example: claims secured by residential houses)
-	-	-	-	-	-	-	b. Junior tranche – Exposure type (example: claims secured by residential houses)



Tabel 5.2.a. Pengungkapan Ringkasan Aktivitas Transaksi Sekuritisasi Bank Bertindak Sebagai Kreditur Asal - Bank secara Individual

Table 5.2.a. Disclosure Summary of Bank Securitization Transaction Activities Acting as Originator - Bank Individually

(dalam jutaan Rupiah/in IDR million)

No	Understanding asset	31 Desember 2021 31 December 2021		31 Desember 2020 31 December 2020	
		Nilai aset yang disekuritisasi The value of the assets being securitized	Keuntungan (kerugian) Penjualan Gain (loss) on sales	Nilai aset yang disekuritisasi The value of the assets being securitized	Keuntungan (kerugian) Penjualan Gain (loss) on sales
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan Kepada Pemerintah/Claims to Government	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik/Claims on Public Sector Entities	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/Claims on Multilateral Development Banks and International Institutions	-	-	-	-
4	Tagihan Kepada Bank/Claims on Banks	-	-	-	-
5	Kredit Beragun Rumah Tinggal/Residential mortgage backed loans	-	-	-	-
6	Kredit Beragun Properti Komersial/Commercial Property Backed Loans	-	-	-	-
7	Kredit Pegawai/Pensiunan/Employee/Retirement Credit	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small and Retail Portfolios	-	-	-	-
9	Tagihan Kepada Korporasi/Claims on Corporations	-	-	-	-
10	Aset Lainnya/Other Assets	-	-	-	-
11	Eksposur di Unit Usaha Syariah (apabila ada) Exposure in the Sharia Business Unit (if any)	-	-	-	-
Total		-	-	-	-

Perhitungan ATMR Risiko Kredit Pendekatan Standar: Pengungkapan Eksposur Aset di Neraca – Bank Secara Individual

Calculation of RWA for Credit Risk Standardized Approach: Disclosure of Asset Exposure in Balance Sheet - Bank Individually

Tabel 6.1.1. Pengungkapan Eksposur Aset di Neraca

Table 6.1.1. Disclosure of Asset Exposures in the Balance Sheet

(dalam jutaan Rupiah/in IDR million)

No	Kategori Portofolio Portfolio Category	31 Desember 2021 31 December 2021			31 Desember 2020 31 December 2020		
		Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK	Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK
1	Tagihan Kepada Pemerintah Claims to Government	28,975,655	-	-	15,454,651	-	-
2	Tagihan Kepada Entitas Sektor Publik/Claims on Public Sector Entities	6,369,021	3,177,626	3,177,626	5,895,918	2,913,336	2,913,336
3	Tagihan Kepada Bank Multilateral dan Lembaga Internasional/Claims on Multilateral Banks and International Institutions	6,686,309	2,189,148	2,189,148	-	-	-

No	Kategori Portofolio Portfolio Category	31 Desember 2021 31 December 2021			31 Desember 2020 31 December 2020		
		Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK	Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK
4	Tagihan Kepada Bank Claims on Banks	7,554,417	2,644,046	2,644,046	7,306,264	1,504,657	2,439,102
5	Kredit Beragun Rumah Tinggal Residential mortgage backed loans	4,838	4,838	4,838	6,471,333	2,727,003	2,264,966
6	Kredit Beragun Properti Komersial/Commercial Property Backed Loans	62,205,726	31,102,863	31,102,863	40,215	40,215	40,215
7	Kredit Pegawai Employee Loans	5,806,998	4,355,248	4,005,129	60,212,121	30,106,061	30,106,061
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/Claims on Micro, Small and Portfolio Enterprises Retail	16,837,920	14,915,888	14,915,888	6,185,549	4,639,162	3,953,308
9	Tagihan Kepada Korporasi Claims on Corporations	6,369,021	3,177,626	3,177,626	10,902,618	9,515,852	9,515,852
10	Tagihan Yang Telah Jatuh Tempo/Matured Claims	434,641	651,178	651,178	-	-	-
11	Aset Lainnya/Other Assets	7,362,476	7,362,476	3,702,667	4,157,940	4,157,940	4,157,940
Total		142,238,001	66,403,310	62,393,382	116,626,609	55,604,225	55,390,780

Perhitungan ATMR Risiko Kredit Pendekatan Standar: Pengungkapan Eksposur Kewajiban Komitmen/Kontijensi pada Transaksi Rekening Adminstratif – Bank Secara Individual

Calculation of RWA for Credit Risk Standard Approach: Disclosure of Exposure of Commitment/Contingent Liabilities in Administrative Account Transactions - Bank Individually

Tabel 6.1.2. Pengungkapan Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif
Table 6.1.2. Disclosure of Commitment/Contingent Liability Exposures in Off-balance sheet transactions

(dalam jutaan Rupiah/in IDR million)

No	Kategori Portofolio Portfolio Category	31 Desember 2021 31 December 2021			31 Desember 2020 31 December 2020		
		Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK	Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK
1	Tagihan Kepada Pemerintah Claims to Government	165	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik/Claims on Public Sector Entities	3,871	1,936	1,936	57,135	25,711	28,568
3	Tagihan Kepada Bank Multilateral dan Lembaga Internasional/Claims on Multilateral Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	-	-	-	526,400	263,200	-



No	Kategori Portofolio Portfolio Category	31 Desember 2021 31 December 2021			31 Desember 2020 31 December 2020		
		Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK	Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK
5	Kredit Beragun Rumah Tinggal Residential mortgage backed loans	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial/Commercial Property Backed Loans	-	-	-	-	-	-
7	Kredit Pegawai Employee Loans	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/Claims on Micro, Small and Portfolio Enterprises Retail	-	-	-	3,127,816	1,563,908	-
9	Tagihan Kepada Korporasi Claims on Corporations	434,583	434,583	434,583	1,151,346	460,538	475,688
10	Tagihan Yang Telah Jatuh Tempo/Claims That Have Been Due Date	525	788	788	-	-	-
Total		439,144	437,306	437,306	3,035,589	2,313,357	504,256

Perhitungan ATMR Risiko Kredit Pendekatan Standar: Pengungkapan Eksposur Yang Menimbulkan Risiko Kredit Akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) – Bank Secara Individual

Calculation of RWA for Credit Risk Standard Approach: Disclosure of Exposures that Cause Credit Risk Due to Counterparty Credit Risk - Bank Individually

Tabel 6.1.3. Pengungkapan Eksposur yang menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) Individual

Table 6.1.3. Disclosure of Exposures that give rise to Credit Risk due to Failure of Individual Counterparty Credit Risk

(dalam jutaan Rupiah/in IDR million)

No	Kategori Portofolio Portfolio Category	31 Desember 2021 31 December 2021			31 Desember 2020 31 December 2020		
		Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK	Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK
1	Tagihan Kepada Pemerintah Claims to Government	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik/Claims on Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada Bank Multilateral dan Lembaga Internasional/Claims on Multilateral Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	-	-	-	-	-	-

No	Kategori Portofolio Portfolio Category	31 Desember 2021 31 December 2021			31 Desember 2020 31 December 2020		
		Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK	Tagihan Bersih Net Claims	ATMR Sebelum MRK RWA Before MRK	ATMR setelah MRK RWA After MRK
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small and Retail Portfolios	-	-	-	-	-	-
6	Tagihan Kepada Korporasi Claims on Corporations	-	-	-	-	-	-
Total		-	-	-	-	-	-

Perhitungan ATMR Risiko Kredit Pendekatan Standar: Pengungkapan Eksposur Yang Menimbulkan Risiko Kredit Akibat Kegagalan Setelemen (Settlement Risk) – Bank Secara Individual

Calculation of RWA for Credit Risk Standard Approach: Disclosure of Exposures That Cause Credit Risk Due to Failure of Settlement (Settlement Risk) - Bank Individually

Tabel 6.1.4 Pengungkapan Eksposur yang menimbulkan Risiko Kredit akibat Kegagalan Setelmen (Settlement Risk)

Table 6.1.4 Disclosure of Exposures that give rise to Credit Risk due to Settlement Risk

(dalam jutaan Rupiah/in IDR million)

No	Kategori Portofolio Portfolio Category	31 Desember 2021 31 December 2021			31 Desember 2020 31 December 2020		
		Nilai Eksposur Score Exposure	Faktor Pengurang Modal Inti Deduction Core Capital factor	ATMR setelah MRK RWA after MRK	Nilai Eksposur Score Exposure	Faktor Pengurang Modal Inti Deduction Core Capital factor	ATMR setelah MRK RWA after MRK
1	Delivery versus payment Delivery versus payment	-	-	-	-	-	-
	a. Beban Modal 8% (5-15 hari) Capital Expense 8% (5-15 days)	-	-	-	-	-	-
	b. Beban Modal 50% (16-30 hari) Capital Expense 50% (16-30 days)	-	-	-	-	-	-
	c. Beban Modal 75% (31-45 hari) Capital Expense 75% (31-45 days)	-	-	-	-	-	-
	d. Beban Modal 100% (lebih dari 45 hari)/Capital Expense 100% (more than 45 days)	-	-	-	-	-	-
2	Non-Delivery versus payment Non-Delivery versus payment	-	-	-	-	-	-
Total		-	-	-	-	-	-



Perhitungan ATMR Risiko Kredit Pendekatan Standar: Pengungkapan Eksposur Sekuritisasi – Bank Secara Individual

Calculation of RWA for Credit Risk Standardized Approach: Disclosure of Securitization Exposures - Bank Individually

Tabel 6.1.5. Pengungkapan Eksposur Sekuritisasi

Disclosure

(dalam jutaan Rupiah/in IDR million)

No	Jenis Transaksi Type of Transaction	31 Desember 2021 31 December 2021		31 Desember 2020 31 December 2020	
		Faktor Pengurang Modal Inti Deduction Core Capital factor	ATMR RWA	Faktor Pengurang Modal Inti Deduction Core Capital factor	ATMR RWA
1	Fasilitas Kredit Pendukung yang memenuhi persyaratan Supporting Credit Facilities that meet the requirements	-	-	-	-
2	Fasilitas Kredit Pendukung yang tidak memenuhi persyaratan Supporting Credit Facilities that do not meet the requirements	-	-	-	-
3	Fasilitas Likuiditas Pendukung yang memenuhi persyaratan Supporting Liquidity Facilities that meet the requirements	-	-	-	-
4	Fasilitas Likuiditas Pendukung yang tidak memenuhi persyaratan Supporting Liquidity Facilities that do not meet the requirements	-	-	-	-
5	Pembelian Efek Beragam Aset yang memenuhi persyaratan Purchase of various assets that meet the requirements	-	-	-	-
6	Pembelian Efek Beragam Aset yang tidak memenuhi persyaratan Purchase of various assets that do not meet the requirements	-	-	-	-
7	Eksposur Sekuritas yang tidak tercakup dalam ketentuan Bank Indonesia mengenai prinsip-prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum Securities exposures that are not covered by Bank Indonesia regulations regarding prudential principles in asset securitization activities for commercial banks	-	-	-	-
Total		-	-	-	-

Perhitungan ATMR Risiko Kredit Pendekatan Standar: Pengungkapan Total Pengukuran Risiko Kredit – Bank Secara Individual

Calculation of RWA for Credit Risk Standard Approach: Disclosure of Total Credit Risk Measurement - Bank Individually

Tabel 6.1.7. Pengungkapan Total Pengukuran Risiko Kredit Individual

Table 6.1.7. Disclosure of Total Individual Credit Risk Measurement

(dalam jutaan Rupiah/in IDR million)

	31 Desember 2021 31 December 2021	31 Desember 2020 31 December 2020
Total ATMR Risiko Kredit/Total Credit Risk RWA	62,393,382	55,895,035
Total Faktor Pengurang Modal/Total Capital Deduction Factor	-	(2,383,708)

Risiko Pasar

Risiko pasar adalah risiko yang timbul atas portfolio pada posisi neraca dan rekening administratif termasuk transaksi derivatif, akibat perubahan secara keseluruhan dari kondisi pasar, termasuk Risiko perubahan harga *option*.

Komponen risiko pasar meliputi:

- Risiko Suku Bunga adalah risiko akibat perubahan harga instrumen keuangan dari posisi *trading book* yang disebabkan oleh pergerakan sensitivitas risiko (*risk factor*) pada setiap instrumen atau akibat perubahan nilai ekonomis modal (*economic value of equity*) Bank dari aktivitas *banking book* yang disebabkan oleh perubahan suku bunga.
- Klasifikasi risiko suku bunga mencakup pula risiko suku bunga dari posisi *banking book* yang antara lain meliputi *repricing risk*, *yield curve risk*, *basis risk*, dan *optionality risk*.
- Risiko nilai tukar adalah risiko akibat perubahan nilai posisi terbuka valuta asing klasifikasi *trading book* atau akibat perubahan posisi devisa neto Bank (*banking book*) yang disebabkan oleh perubahan nilai tukar valuta asing.

Risiko pasar timbul dari pergerakan/perubahan tingkat suku bunga dan/atau nilai tukar yang mempengaruhi posisi keuangan Bank khususnya terhadap rasio permodalan. Secara garis besar, manajemen risiko pasar terbagi menjadi 2 (dua) yaitu manajemen risiko pasar *trading book* dan manajemen risiko pasar *banking book*. Sumber risiko pasar *trading book* timbul dari aktivitas *dealing room* Divisi Treasuri akibat posisi terbuka Bank yang terekspos pergerakan suku bunga atau nilai tukar valuta asing.

Sumber risiko pasar *banking book* timbul antara lain disebabkan oleh perubahan struktur portofolio neraca dan rekening administratif Bank yang sensitif terhadap pergerakan suku bunga sehingga berdampak terhadap pendapatan bunga bersih dan yang disebabkan pula karena perubahan struktur portofolio neraca dan rekening administratif Bank yang sensitif terhadap pergerakan nilai tukar yang tercermin dari posisi devisa neto bank.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi bertanggungjawab atas efektivitas penerapan manajemen risiko pasar di Bank. Terkait wewenang dan tanggung jawab pengawasan aktif Dewan Komisaris dan Direksi bank **bjb**, Dewan Komisaris dan Direksi selalu memperoleh informasi yang jelas mengenai evaluasi dan penerapan manajemen risiko eksposur risiko pasar, pemantauan limit secara harian serta langkah-langkah yang diambil oleh Risk Taking Unit khususnya terkait adanya pelampauan limit.

Dalam pelaksanaan pengawasannya, Dewan Komisaris dibantu oleh Komite Pemantau Risiko (KPR) Bank secara berkala melakukan pengawasan melalui koordinasi dengan satuan kerja manajemen

Market Risk

Market Risk is the risk arising from the portfolio in the balance sheet and administrative account positions including derivative transactions, due to overall changes in market conditions, including the risk of changes in option prices.

Components of market risk include:

- Interest Rate Risk is the risk due to changes in financial instrument prices from Trading Book positions caused by risk factor movements on each instrument or due to changes in the economic value of capital of bank **bjb** from Banking Book activities caused by changes in interest rates.
- Classification of interest rate risk also includes interest rate risk from the banking book position, which includes repricing risk, yield curve risk, basis risk, and optionality risk.
- Exchange Rate Risk is the risk due to changes in the value of open positions in the Trading Book classification or due to changes in the position of bank **bjb**'s Net Open Exchange (Banking Book) caused by changes in foreign exchange rates.

Market risk arises from movements/changes in interest rates and/or exchange rates that affect the financial position of banks, especially towards capital ratios. Broadly speaking, market risk management is divided into 2 (two), namely trading book market risk management and banking book market risk management. The source of trading book market risk arises from the Dealing Room of the Treasury Division due to bank **bjb**'s open position exposed to movements in interest rates or foreign exchange rates.

Sources of banking book market risk arise, among others, due to changes in the structure of bank **bjb**'s balance sheet and administrative accounts which are sensitive to interest rate movements so that it has an impact on net interest income and which is also caused by changes in the structure of bank **bjb**'s balance sheet and administrative accounts which are sensitive to exchange rate movements reflected by bank **bjb**'s Net Open Position.

Active Supervision of the Board of Commissioners and Directors

The Board of Commissioners and Directors are responsible for the effectiveness of the application of Market Risk Management in bank **bjb**. Related to the authority and responsibility of active supervision of bank **bjb** Board of Commissioners and Directors, the Board of Commissioners and Directors always obtain clear information regarding the evaluation and application of risk management for market risk exposure, daily monitoring of limits and steps taken by the Risk Taking Unit, especially related to the existence of limit exceeding.

In carrying out its supervision, the Board of Commissioners is assisted by bank **bjb**'s Risk Monitoring Committee (KPR) periodically conducts supervision in coordination with the Risk Management



risiko. Media koordinasi yang digunakan dapat berupa laporan pemantauan risiko oleh SKMR yang disampaikan kepada Komite Pemantau Risiko ataupun melalui media rapat antara kedua belah pihak. Pada implementasinya, pelaksanaan rapat yang diadakan umumnya membahas penerapan manajemen risiko di bank **bjb** menyangkut diantaranya penerapan pengukuran *risk tolerance* risiko pasar, pembahasan profil risiko yang bersifat material, serta kecukupan dan evaluasi metodologi dan/atau tools pengukuran risiko pasar yang dipergunakan satuan kerja manajemen risiko.

Pengawasan yang dilakukan oleh Direksi adalah melalui pemantauan penerapan limit *treasury* secara berkala baik terjadi pelampauan limit (breach limit) maupun tidak terjadi pelampauan limit, dan melakukan persetujuan atas limit yang bersifat baru ataupun setelah dilakukan perubahan. Sedangkan pembahasan eksposur risiko pasar dibahas dalam rapat Komite Manajemen Risiko (*Risk Management Committee*). Sejalan dengan kebijakan manajemen risiko pasar mengenai tahapan eskalasi pelampauan limit, setiap pelampauan limit akan diinformasikan dan disetujui apabila terjadi kondisi abnormal dalam Komite Manajemen Risiko (RMC). Pengelolaan risiko pasar tersebut disusun ke dalam bentuk kebijakan, prosedur, limit risiko dan hasil keputusan lainnya terkait dengan pengelolaan risiko pasar. Limit risiko pasar dan *risk appetite* Bank dievaluasi secara periodik atau sewaktu-waktu diperlukan untuk dilakukan evaluasi sesuai dengan perubahan lingkungan bisnis Bank.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

Sebagai penerapan manajemen risiko pasar yang bersifat dinamis, satuan kerja manajemen risiko bank melakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank secara berkala. Evaluasi pedoman pengukuran limit risiko pasar oleh satuan kerja manajemen risiko secara berkala dan dilakukan pembahasan dengan risk taking unit (Divisi Treasury) dan selanjutnya akan diajukan kepada Direksi untuk persetujuan atas pedoman dimaksud.

Terkait dengan evaluasi penetapan limit *dealing room treasury* dan ALM yang diajukan oleh Divisi Treasury, satuan kerja manajemen risiko melakukan evaluasi terhadap limit tersebut dengan metodologi yang telah disahkan dalam pedoman manajemen risiko bank. Limit untuk level portofolio *treasury* dievaluasi minimal satu tahun sekali atau dapat dilakukan lebih sering jika terdapat pergerakan volatilitas harga pasar atau perubahan *business plan risk taking unit*. Evaluasi analisa tersebut sekurang-kurangnya memuat informasi mengenai latar belakang perubahan limit, kondisi saat ini, dasar perhitungan dalam melakukan perubahan limit, kepatuhan terhadap regulasi dan dampak terhadap modal.

Work Unit. The coordination media used can be in the form of risk monitoring reports by SKMR submitted to the Risk Monitoring Committee or through media meetings between the two parties. In its implementation, the meeting held generally discusses the application of risk management in bank **bjb** involving among others the application of market risk risk tolerance measurement, discussion of material risk profiles, as well as the adequacy and evaluation of methodologies and/or market risk measurement tools used by the Risk Management Work Unit.

Supervision conducted by the Directors is through periodic monitoring of the application of Treasury limits, both breach limits and no exceeding limits, and approval of new limits or after changes are made. While the discussion of market risk exposures was discussed in a Risk Management Committee meeting. In line with market risk management policies regarding the escalation stages of limit exceeding, every limit exceeding will be informed and approved if abnormal conditions occur in the Risk Management Committee (RMC) Market risk management is arranged in the form of policies, procedures, risk limits and other decision results related to market risk management. Market risk limits and bank risk appetite are evaluated periodically or at any time needed to be evaluated in accordance with changes in bank **bjb**'s business environment.

Adequacy of Policies, Procedures and Limit Determination

As a dynamic application of market risk management, bank **bjb**'s Risk Management Work Unit regularly updates and evaluates bank risk management policies and guidelines. Evaluate guidelines for measuring market risk limits by the Risk Management Work Unit on a regular basis and discuss with the risk taking unit (Treasury Division) and subsequently will be submitted to the Directors for approval of the guidelines referred to.

In connection with the evaluation of the determination of the Dealing Room Treasury and ALM limits proposed by the Treasury Division, the Risk Management Work Unit evaluates these limits using the methodology that has been approved in bank **bjb**'s risk management guidelines. Limit for treasury portfolio level is evaluated at least once a year or can be done more frequently if there is a movement in market price volatility or changes in business plan risk taking units. Evaluation of the analysis contains at least information on the background of changes in limits, current conditions, the basis for calculating changes in limits, compliance with regulations and the impact on capital.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Dalam melakukan penerapan manajemen risiko melalui proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko, serta sistem informasi manajemen risiko untuk risiko pasar sebagaimana Surat Edaran Otoritas Jasa Keuangan Nomor 34/SEOJK.03/2016 tanggal 1 September 2016, Bank melakukan penerapan manajemen risiko yaitu:

1. Identifikasi Risiko Pasar

Proses identifikasi risiko pasar meliputi identifikasi dari karakteristik produk baru, identifikasi sumber risiko pasar yang dapat berdampak kepada transaksi yang akan dilakukan oleh *dealing room treasury*. Proses identifikasi risiko yang disesuaikan dengan risiko pasar melekat pada aktivitas bisnis bank yang meliputi risiko suku bunga antara lain *repricing risk*, *yield curve risk*, *basis risk*, dan *optionality risk* dan untuk risiko nilai tukar antara lain tercermin dari besarnya eksposur transaksional. Satuan kerja manajemen risiko juga melakukan *review* atau evaluasi atas produk maupun aktivitas yang terekspos pengaruh pergerakan variabel pasar.

2. Pengukuran Risiko Pasar

Pengelolaan portofolio Divisi Treasuri tanpa adanya dasar pertimbangan dan penilaian risiko akan mengakibatkan kerugian di atas toleransi bank dalam menyerap kerugian. Salah satu cara dalam menanggulangi kejadian risiko yang dapat menyebabkan kerugian di atas toleransi risiko bank adalah penggunaan toleransi risiko atau limit transaksi yang diperkenankan manajemen Bank. Pengajuan limit oleh Divisi Treasuri sebagai *risk taking unit* harus mendapatkan kajian risiko secara terukur oleh Divisi Manajemen Risiko. Pengajuan limit ini bertujuan untuk mempermudah manajemen bank **bjb** dalam memahami risiko yang dihadapi serta pengelolaan risikonya.

Pengajuan limit harus meliputi kriteria-kriteria sebagai berikut: Divisi Treasuri sebagai *risk taking unit* menerapkan "*trading*" dan "*hedging*" secara berkala sebagai bagian dari proses pengelolaan bisnis *treasury* khususnya bidang *treasury trading*. Pada konteks limit berbasis risiko ini, yang ditentukan adalah limit yang berkaitan dengan aktivitas *treasury*. Dalam proses penerapan limit dilakukan usaha pendekatan dimana terdapat komponen-komponen yang mendukung diantaranya:

a. Rencana Bisnis

- Rencana bisnis harus secara luas mencantumkan tujuan dari limit yang diminta, target pasar, pendapatan yang diharapkan dan kebutuhan akan modal. Rencana tersebut harus mengkuantifikasi cara bagaimana limit tersebut akan dipergunakan, contoh "*trading*" atau "*hedging*".
- Aplikasi limit harus mengidentifikasi mata uang dan pasar spesifik yang menjadi eksposur terhadap tujuan unit bisnis.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, And Risk Management Information System

In implementing Risk Management through the process of identifying, measuring, monitoring and controlling Risk, as well as the Risk Management information system for Market Risks as stated in Bank Indonesia Circular Letter Number 13/23/DPNP dated October 25, 2011, bank **bjb** implements risk management, namely:

1. Market Risk MeasurementMarket Risk Identification

The process of identifying market risk includes identification of the characteristics of new products, identification of sources of market risk that can have an impact on transactions that will be carried out by the Dealing Room Treasury. The risk identification process that is adjusted to Market Risk is inherent in bank **bjb**'s business activities which includes interest rate risk including repricing risk, yield curve risk, basis risk, and optionality risk and for exchange rate risk, among others, reflected in the magnitude of transactional exposure. The Risk Management Work Unit also reviews or evaluates products and activities that are exposed to the influence of market variable movements.

2. Market Risk Measurement

Management of the Treasury Division's portfolio without a basis for consideration and risk assessment will result in losses above bank **bjb**'s tolerance in absorbing losses. One way to overcome risk events that can cause losses above bank risk tolerance is to use risk tolerance or transaction limits that are allowed by bank management. Submission of limits by the Treasury Division as a risk-taking unit must obtain a measurable risk assessment by the Risk Management Division. Submission of this limit aims to facilitate management bank **bjb** in understanding the risks faced and managing the risks.

Submission of limits must include the following criteria:

Treasury Division as a risk taking unit implements "*trading*" and "*hedging*" regularly as part of the Treasury business management process, especially in the field of Treasury Trading. In the context of this risk-based limit, what is determined is the limit relating to Treasury activities. In the process of applying limits, an attempt is made to approach where there are supporting components including :

a. Business Plan

- The business plan must broadly state the objectives of the requested limit, target market, expected income and capital requirements. The plan must qualify how the limit will be used, for example "*trading*" or "*hedging*".
- The limit application must identify specific currencies and markets that are exposure to the objectives of the business unit.



b. Persyaratan Modal dan Proyeksi Pendapatan

- Divisi Treasuri meminta masukan dari Divisi Manajemen Risiko dalam mengukur alokasi modal yang harus disediakan dalam memitigasi potensi kerugian yang akan timbul.
- Divisi Treasuri harus memberikan proyeksi pendapatan yang berhubungan dengan aplikasi limit. Proyeksi tersebut akan memudahkan Direksi dalam proses pengambilan keputusan persetujuan limit.

c. Penggunaan historis

Divisi Treasuri dapat memberikan analisa *trend market outlook* dengan penggunaan historis yang ada atas eksposur risiko atau limit yang akan diterapkan. Prosedur kerja pengukuran limit unit bisnis Treasuri mempertimbangkan beberapa aspek yang dinilai cukup berpotensi dalam menimbulkan kejadian risiko. Komponen yang mendasari dalam pengukuran limit memuat yaitu:

- Faktor sensitivitas risiko pasar setiap aktivitas treasuri terdapat risiko yang melekat (*risk inherent*) dimana proses dalam pengukuran risiko harus didasarkan pada sensitivitas risiko yang melekat pada aktivitas transaksi *treasury*. Faktor sensitivitas risiko pasar meliputi yaitu PV01, *duration* dan volatilitas transaksi.
- Kecukupan Data
Kecukupan data diperlukan sebagai kecukupan prosedur analisis statistik dan agar analisis pengukuran terhadap risiko menghasilkan *output* yang memadai dan sesuai dengan eksposur risiko yang dihadapi oleh Bank. Data yang diperlukan adalah data historis yang dibutuhkan guna memperkuat suatu analisis pengukuran limit risiko.
- Pengukuran *Value at Risk*
Model *Value at Risk* tersebut dipergunakan dalam mengukur dan menganalisa risiko transaksi *treasury* secara komprehensif dan terukur. Misalnya, penggunaan VaR (*value at risk*) untuk mengukur kerugian/*budget loss* atas aktivitas transaksi *treasury trading* selain itu kegunaan model ini juga dapat mengukur perkiraan kerugian terburuk yang dapat dialami Bank dalam selang waktu tertentu pada kondisi pasar yang normal dan tingkat kepercayaan tertentu.

Beberapa strategi pengelolaan risiko pasar yang dilakukan bank **bjb** adalah mencakup sistem dan prosedur dengan menggunakan teknik *mark to market*, *mark to model Value at Risk* (VaR), *stress testing*, *repricing gap* and *duration gap model* atau metoda lain yang sesuai untuk mendapatkan nilai wajar eksposur secara berkala, sekaligus merupakan *platform* yang tepat untuk menilai posisi risiko.

Pada saat ini bank **bjb** menerapkan metode yang mampu mengukur risiko terhadap nilai tukar yaitu dengan menggunakan model nilai tukar Var EWMA (*Exponential Weighted Moving Average*) yang dilengkapi dengan *fundamental analysis* dan *historical simulation* untuk menangkap tingkat risiko nilai tukar yang tercermin dalam posisi valuta neto. bank **bjb** juga telah membangun model pengukuran risiko tingkat suku bunga dengan

b. Capital Requirements and Projection of Income

- The Treasury Division requests input from the Risk Management Division in measuring capital allocation that must be provided in mitigating potential losses that will arise
- T The Treasury Division must provide income projections related to limit applications. This projection will facilitate the Directors in the decision process for approval of limits.

c. Historical Use

The Treasury Division can provide an analysis of market outlook trends with existing historical use of risk exposures or limits to be applied. The work procedure for measuring Treasury business unit limits considers several aspects that are considered to be quite potential in causing risk events. The underlying component in the measurement limit loading namely:

- Market risk sensitivity factors Each Treasury activity has inherent risk (*risk inherent*) where the process of measuring risk must be based on the risk sensitivity inherent in Treasury transaction activities. Market risk sensitivity factors include PV01, Duration and transaction volatility.
- Data Adequacy
Adequacy of data is needed as an adequate statistical analysis procedure and so that the measurement of risk analysis produces adequate output and is in accordance with the risk exposures faced by bank **bjb**. The data needed is historical data needed to strengthen an analysis of risk limit measurements.
- Measurement of Value at Risk
The Value at Risk model is used in measuring and analyzing Treasury transaction risk in a comprehensive and measurable manner. For example, the use of VaR (*value at risk*) to measure losses/*budget loss* on Treasury trading transaction activities. In addition, the use of this model can also measure the estimated worst losses that can be experienced by bank **bjb** in certain intervals under normal market conditions and a certain level of confidence.

Some of the market risk management strategies undertaken by bank **bjb** include systems and procedures using Mark To Market, Value at Risk (VaR) techniques, Stress Testing, Repricing Gap & Duration Gap Models or other appropriate methods to obtain fair value of periodic exposures, as well as being the right platform for assessing risk positions.

At this time bank **bjb** applies a method that is able to measure risk to the exchange rate, namely by using the EWMA Var Exchange Rate Model (*Exponential Weighted Moving Average*) which is equipped with to capture the exchange rate risk level reflected in the Net Open Position. bank **bjb** has also developed a model for measuring interest rate risk using a methodology that can capture interest rate risk from portfolio assets and liabilities that are

menggunakan metodologi yang dapat menangkap risiko suku bunga dari portofolio aset dan kewajiban yang sensitive terhadap perubahan suku bunga serta menentukan besaran risiko terhadap bank melalui pengukuran *interest rate risk in the banking book* yang meliputi *repricing profile*, *duration gap*, *Economic Value of Equity* (EVE) dan *sensitivitas Net interest income* (NII). Dalam proses pengukuran potensi kerugian baik itu suku bunga dan nilai tukar dari transaksi-transaksi *treasury* diukur melalui VaR simulasi historis baik secara sistem (*OPICS Risk*) maupun manual. Pengujian kelayakan internal VaR simulasi historis melalui *back testing* VaR versus *profit/loss treasury* dan dilakukan secara berkala.

Pemantauan Risiko Pasar

Aktivitas manajemen risiko dalam melakukan proses pemantauan aktivitas bisnis antara lain melalui:

1. Adanya *Risk Management Agency* (RMA) yang berfungsi untuk melakukan proses manajemen risiko pasar *trading book* melalui pemantauan limit *treasury* secara harian, misalnya ketentuan GWM, open *position*, *budget loss*, *risk sensitivity limit*, dan lain-lain. Sebagai upaya proses pemantauan yang efektif dan akurat, bank telah memiliki sistem *OPICS Risk* yang berfungsi dalam mengukur eksposur risiko *trading book* yang dilakukan oleh *dealing room treasury*.
2. Pemantauan risiko nilai tukar *banking book* dilakukan melalui pemantauan posisi valuta neto per 30 (tiga puluh) menit serta secara harian agar berada dalam toleransi limit internal bank dan regulasi Bank Indonesia.
3. Pemantauan risiko suku bunga *banking book* dilakukan melalui pengukuran *repricing GAP*, *duration GAP*, dan *Economic Value of Equity* (EVE) untuk melihat sensitivitas portofolio aktiva dan pasiva Bank dalam menghadapi perubahan suku bunga di masa datang.
4. Melakukan evaluasi terhadap eksposur risiko yang dimiliki oleh Bank.
5. Apabila terjadi pelampauan limit, Divisi Manajemen Risiko segera melakukan pelampauan tersebut kepada Direksi.

Pengendalian Risiko Pasar

Strategi yang diambil oleh bank **bjb** dalam proses pengendalian risiko pasar, antara lain melalui *hedging*, *squaring position*, *back-to-back* dan cara lain yang bertujuan untuk meng-*offset* suatu transaksi/posisi yang mengalami kerugian serta stress testing guna melihat ketahanan posisi keuangan bank **bjb** dalam menghadapi kondisi krisis. Selain itu pula dapat digunakan untuk mentransfer risiko yang dimiliki *dealing room treasury* Bank sepanjang transfer risiko tersebut masih berada dalam *risk limit* Bank. Bank juga membatasi atau melarang jenis transaksi atau instrumen tertentu untuk ditransaksikan oleh bisnis unit, serta mengurangi risiko dengan cara memberikan batas maksimum transaksi atau portofolio sesuai dengan *risk appetite* Bank.

sensitive to changes in interest rates and determine the amount of risk to banks through Repricing Profile, Duration GAP, and Economic Value of Equity (EVE) and Net interest income sensitivity (NII). In the process of measuring potential losses both interest rates and exchange rates of Treasury transactions are measured through historical VaR simulation both systemically (*OPICS Risk*) and manually. Testing the internal feasibility of historical VaR simulations through back testing VaR vs Profit/Loss Treasury and is conducted regularly.

Market Risk Monitoring

Risk management activities in carrying out the process of monitoring business activities include:

1. The existence of an RMA (Risk Management Agency) that functions to carry out the trading book market risk management process through daily monitoring of Treasury limits, for example the statutory reserve requirement, open positions, budget loss, risk sensitivity limits, etc. As an effort to monitor the process effectively and accurately, bank **bjb** has an *OPICS Risk* system that functions in measuring trading book risk exposure by the Treasury dealing room.
2. Banking book exchange risk monitoring is carried out through monitoring the Net Open Position per 30 minutes and on a daily basis to be within the tolerance limits of bank **bjb**'s internal limits and Bank Indonesia regulations.
3. Banking book interest rate risk monitoring is carried out through measurement of GAP Repricing, Duration GAP, and Economic Value of Equity (EVE) to see the sensitivity of bank assets and liabilities portfolio in the face of changes in interest rates in the future.
4. Evaluate the risk exposures held by banks.
5. In the event of exceeding the limit, the Risk Management Division immediately conducts exceeding this to the Directors.

Market Risk Control

Strategies taken by banks in the process of controlling market risk include hedging, squaring positions, back-to-back and other means aimed at offsetting a transaction/position that has a loss and stress testing in order to see the resilience of bank **bjb**'s financial position in facing crisis conditions. In addition, it can also be used to transfer risks owned by the Treasury bank's dealing room as long as the risk transfer is still within bank **bjb**'s risk limit. bank **bjb** also limits or prohibits certain types of transactions or instruments to be transacted by business units, and reduces risk by providing a maximum limit of transactions or portfolios in accordance with bank **bjb**'s risk appetite.



Sistem Pengendalian Intern yang Menyeluruh

Dalam rangka pengembangan penerapan manajemen risiko yang dinamis, satuan kerja manajemen risiko selalu melakukan evaluasi atas kebijakan, prosedur dan limit risiko pasar secara berkala. Sebagai upaya pengendalian risiko pasar berupa kecukupan kebijakan dan prosedur satuan kerja manajemen risiko, kaji ulang atas kebijakan dan prosedur dilakukan oleh unit independen baik di internal ataupun pihak eksternal.

Pelaksanaan kaji ulang dan evaluasi terhadap pengukuran risiko yang dilakukan oleh Divisi Manajemen Risiko meliputi:

- Kesesuaian kebijakan, desain proses manajemen risiko, sistem informasi, dan pelaporan manajemen risiko bank dengan kebutuhan bisnis Bank, serta perkembangan peraturan dan praktek terbaik (*best practice*) terkait manajemen risiko.
- Metode, asumsi, dan variabel yang digunakan untuk mengukur risiko dan menetapkan limit risiko pasar.
- Perbandingan antara asumsi yang digunakan dalam metode pengukuran risiko yang dipergunakan dengan kondisi yang sebenarnya/aktual.
- Perbandingan antara limit yang ditetapkan dengan eksposur yang sebenarnya/aktual.

Hasil kaji ulang Satuan Kerja Manajemen Risiko (Divisi Manajemen Risiko) yang telah dikaji ulang oleh Satuan Kerja Audit Intern (SKAI) akan disampaikan dalam Komite Manajemen Risiko (RMC) untuk kemudian diminta persetujuannya kepada Direksi. Pembahasan tersebut dilakukan pula dengan Dewan Komisaris yang dibantu oleh Komite Pemantau Risiko. Kaji ulang yang dilakukan oleh Satuan Kerja Audit Intern (SKAI) meliputi:

- Keandalan kerangka manajemen risiko, yang mencakup kebijakan, struktur organisasi, alokasi sumber daya, desain proses manajemen risiko, sistem informasi, dan pelaporan risiko bank.
- Proses pemantauan yang dilakukan oleh satuan kerja manajemen risiko.
- Evaluasi atas metodologi pengukuran satuan kerja manajemen risiko.

Comprehensive Internal Control System

In the context of developing a dynamic application of risk management, the Risk Management Unit always evaluates market risk policies, procedures and limits on a regular basis. As an effort to control market risk in the form of adequacy of policies and procedures of the Risk Management Work Unit, reviews of policies and procedures are carried out by independent units, both internal and external parties.

The review and evaluation of risk measurements carried out by the Risk Management Division include:

- Conformity of policies, design of Risk Management processes, information systems, and reporting of bank risk management with bank **bjb**'s business needs, as well as the development of regulations and best practices related to Risk Management;
- The methods, assumptions and variables used to measure risk and determine market risk limits;
- Comparison between assumptions used in the risk measurement method used and actual/actual conditions;
- Comparison between specified limits and actual/actual exposures;

The results of the Risk Management Work Unit (Risk Management Division) which have been reviewed by the Internal Audit Work Unit (SKAI) will be submitted to the Risk Management Committee (RMC) for approval from the Directors. The discussion was also conducted with the Board of Commissioners, assisted by the Risk Monitoring Committee. The review conducted by the Internal Audit Work Unit (SKAI) includes:

- Reliability of the Risk Management framework, which includes policies, organizational structure, resource allocation, design of the Risk Management process, information systems, and Bank Risk reporting;
- The monitoring process carried out by the Risk Management Work Unit;
- Evaluation of the measurement methodology of the Risk Management Work Unit;

Pengungkapan Kuantitatif Risiko Pasar

Quantitative Disclosure of Market Risk

Tabel 7.1. Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar

Table 7.1. Disclosure of Market Risks Using the Standard Method

(dalam jutaan Rupiah/in IDR million)

No	Jenis Risiko Type of Risk	31 Desember 2021 31 December 2021		31 Desember 2020 31 December 2020	
		Bank		Bank	
		Beban Modal Capital Charges	ATMR RWA	Beban Modal Capital Charges	ATMR RWA
1	Risiko Suku Bunga/Interest Rate Risk	-	-	-	-
	a. Risiko Spesifik/Specific Risks	469,086	5,863,574	374,506	4,681,331
	b. Risiko Umum/General Risk	16,981	212,261	-	-

No	Jenis Risiko Type of Risk	31 Desember 2021 31 December 2021		31 Desember 2020 31 December 2020	
		Bank		Bank	
		Beban Modal Capital Charges	ATMR RWA	Beban Modal Capital Charges	ATMR RWA
2	Risiko Nilai Tukar/Exchange Rate Risk	10,585	132,307	10,875	135,933
3	Risiko Ekuitas/Equity Risk	-	-	-	-
4	Risiko Komoditas/Commodity Risk	-	-	-	-
5	Risiko <i>Option</i> /Option Risk	-	-	-	-
Total		496,651	6,208,142	385,381	4,817,264

Risiko Likuiditas

Risiko likuiditas adalah risiko akibat ketidakmampuan bank untuk memenuhi kewajiban yang timbul atau kewajiban yang telah jatuh tempo. Risiko ini terjadi akibat kegagalan pengelolaan sumber dana dan penanaman dana (*mismatch*) atau kekurangan likuiditas (*shortage*) yang mengakibatkan bank tidak mampu memenuhi kewajiban keuangannya pada waktu yang telah ditetapkan. Risiko likuiditas dapat dikategorikan sebagai berikut:

- Risiko likuiditas pasar, yaitu risiko yang timbul karena bank tidak mampu melakukan *offsetting* posisi tertentu dengan harga pasar karena kondisi likuiditas pasar yang tidak memadai atau terjadi gangguan di pasar (*market disruption*).
- Risiko likuiditas pendanaan, yaitu risiko yang timbul karena bank tidak mampu mencairkan asetnya atau memperoleh pendanaan dari sumber dana lain.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi bertanggungjawab atas efektivitas penerapan manajemen risiko likuiditas di Bank. Terkait wewenang dan tanggung jawab pengawasan aktif Dewan Komisaris dan Direksi bank **bjb**, Dewan Komisaris dan Direksi selalu memperoleh informasi yang jelas mengenai evaluasi dan penerapan manajemen risiko eksposur risiko likuiditas, pemantauan limit secara harian serta langkah- langkah yang diambil oleh *risk taking unit* khususnya terkait adanya pelanggaran limit. Dalam pelaksanaan pengawasannya, Dewan Komisaris dibantu oleh Komite Pemantau Risiko (KPR) bank yang secara berkala melakukan pengawasan melalui koordinasi dengan satuan kerja manajemen risiko. Media koordinasi yang digunakan dapat berupa laporan pemantauan risiko oleh SKMR yang disampaikan kepada Komite Pemantau Risiko maupun melalui media rapat antara kedua belah pihak. Adapun rapat yang diadakan tersebut pada umumnya membahas penerapan manajemen risiko di bank **bjb** menyangkut diantaranya penerapan pengukuran *risk tolerance* risiko likuiditas, *stress testing* likuiditas, pembahasan profil risiko likuiditas yang bersifat material, dan kecukupan metodologi pengukuran yang dipergunakan satuan kerja manajemen risiko. Pengawasan yang dilakukan oleh Direksi yaitu memantau penerapan limit *treasury* secara berkala baik terjadi pelanggaran limit (*breach limit*) maupun tidak terjadi pelanggaran limit, melakukan persetujuan

Liquidity Risk

Liquidity Risk is the risk due to the inability of banks to meet obligations that arise or obligations that are due. This risk occurs due to the failure of the management of the source of funds and investment of funds (*mismatch*) or lack of liquidity (*shortage*) which results in bank **bjb** not being able to meet its financial obligations at the specified time. Liquidity risk can be categorized as follows :

- Market Liquidity Risk, the risk arising because banks are unable to offsetting certain positions at market prices due to inadequate market liquidity conditions or market disruption;
- Funding Liquidity Risk, the risk arising because banks are unable to disburse their assets or obtain funding from other funding sources.

Active Supervision of the Board of Commissioners and Directors

The Board of Commissioners and the Directors were responsible for the effectiveness of the implementation of liquidity risk management in bank **bjb**. Regarding the powers and responsibilities of active supervision of the Board of Commissioners and Directors of bank **bjb**, the Board of Commissioners and Directors always obtained clear information regarding the evaluation and implementation of risk management for liquidity risk exposure, daily limit monitoring as well as steps taken by the risk taking unit, especially in relation to the existence of exceedance of limit. In implementing its supervision, the Board of Commissioners was assisted by bank **bjb**'s Risk Monitoring Committee (KPR), which regularly performed supervision through coordination with the risk management work unit. The coordination media used could be in the form of risk monitoring reports by SKMR which were submitted to the Risk Monitoring Committee or through media meetings between the two parties. The meetings held generally discuss the application of risk management at bank **bjb**, including the application of risk tolerance measurement for liquidity risk, stress testing of liquidity, discussion of material liquidity risk profiles, and the adequacy of the measurement methodology used by the risk management work unit. Supervision was carried out by the Directors, namely monitoring the implementation of treasury



atas limit yang bersifat baru ataupun perubahannya. Pembahasan tentang pengelolaan risiko likuiditas seperti komposisi deposito, *maturity profile* bank dilakukan dalam Rapat *Asset Liability Committee* (ALCO) sedangkan pembahasan eksposur risiko likuiditas seperti profil risiko likuiditas yang bersifat material, *liquidity stress testing*, dan eksposur risiko likuiditas lainnya dibahas dalam rapat Komite Manajemen Risiko (RMC).

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

Sebagai upaya menghadapi permasalahan likuiditas mendasar, bank **bjb** telah memiliki kebijakan dan pedoman terkait penerapan manajemen risiko likuiditas. Kebijakan dan pedoman tersebut memuat diantaranya prosedur pengukuran risiko likuiditas, *stress testing* likuiditas yang memuat skenario *general market crisis* dan *bank specific crisis* dan Pedoman Rencana Pendanaan Darurat (CFP). Penetapan limit likuiditas yang berjalan di bank **bjb** yaitu penetapan limit *primary reserve*, *secondary reserve*, *excess reserve* GWM, *excess to total funding ratio* dan *limit harian Liquidity coverage ratio* sedangkan untuk penetapan pagu kas di Cabang Operasional dilakukan oleh Divisi Operasi.

Satuan kerja manajemen risiko selalu melakukan evaluasi atas kebijakan, prosedur dan analisis kinerja bank **bjb** terhadap limit yang diterapkan. Adapun perubahan limit dilakukan oleh *risk taking unit* untuk kemudian dilakukan evaluasi melalui pengukuran yang telah distandarisi oleh satuan kerja manajemen risiko.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, Serta Sistem Informasi Manajemen Risiko

Kebijakan risiko likuiditas mencakup risiko yang menyebabkan bank menderita kerugian akibat meningkatnya biaya dana atau adanya hambatan/keterbatasan dalam memenuhi kewajiban yang jatuh tempo. Sebagian besar transaksi finansial atau komitmen mempunyai dampak terhadap likuiditas bank. Oleh karena itu, bank sangat rentan terhadap masalah likuiditas, baik bagi bank itu sendiri maupun pengaruhnya terhadap industri perbankan secara keseluruhan. Bank berkewajiban memenuhi kewajiban keuangannya secara tepat waktu sehingga bank harus mampu memelihara suatu tingkat likuiditas yang memadai setiap waktu.

Dalam menentukan limit risiko likuiditas, bank memperhatikan kondisi likuiditas dari aktiva-pasiva bank. Likuiditas yang cukup besar perlu dikelola secara baik dan dijadikan indikator dalam menerapkan limit risiko likuiditas untuk mendukung upaya peningkatan profitabilitas bank, karena likuiditas yang cukup besar justru akan meningkatkan *idle fund* dan akan merugikan bagi bank terutama bank yang didanai nasabah korporasi. *Gap* likuiditas secara historis dapat dijadikan patokan dalam menentukan limit risiko likuiditas bagi bank. Penerapan limit likuiditas yang berjalan

limits on a regular basis whether there was a breach limit or there was no exceeding the limit, approving new limits or changes. Discussions on liquidity risk management such as the composition of core depositors, bank maturity profiles were conducted at the Asset Liability Committee (ALCO) meeting, while discussions on liquidity risk exposures such as material liquidity risk profiles, liquidity stress testing, and other liquidity risk exposures were discussed in the Risk Management Committee (RMC) meeting.

Adequacy of Policies, Procedures and Limit Determination

As an effort to deal with fundamental liquidity problems, bank **bjb** had policies and guidelines related to the implementation of liquidity risk management. The policies and guidelines included procedures for measuring liquidity risk, liquidity stress testing including scenarios of general market crisis and bank specific crisis and Guidelines for Emergency Funding Plans (CFP). The determination of the current liquidity limit at bank **bjb** was the determination of the limit of primary reserve, secondary reserve, excess reserve requirement, excess to total funding ratio and daily limit of Liquidity coverage ratio while the determination of the cash ceiling in Operational Branch was carried out by the Operations Division.

The risk management work unit always evaluates the policies, procedures and performance analysis of bank **bjb** against the applied limits. The limit changes are carried out by the risk taking unit and then evaluated through standardized measurements by the risk management work unit.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, and the Risk Management Information System

Liquidity risk policies include risks that cause banks to suffer losses due to increased funding costs or the presence of obstacles/limitations in meeting obligations that are due. Most financial transactions or commitments have an impact on bank liquidity. Therefore, banks are very vulnerable to liquidity problems, both for bank **bjb**'s themselves and their effects on bank **bjb** industry as a whole. Banks are required to meet their financial obligations in a timely manner so that banks must be able to maintain an adequate level of liquidity at all times

In determining the liquidity risk limit, bank **bjb** considered the liquidity condition of bank **bjb**'s assets. Large liquidity needed to be managed properly and used as an indicator in implementing liquidity risk limits to support efforts to increase bank profitability, because sufficiently large liquidity would actually increase idle funds and would be detrimental to banks, especially banks funded by corporate customers. The liquidity gap had historically been used as a benchmark in determining the liquidity risk limit for a bank. The implementation of the current liquidity limit at the

di bank yaitu penetapan limit *primary reserve*, *secondary reserve*, *ekses reserve GWM*, *ekses to total funding ratio* dan *limit harian Liquidity coverage ratio (LCR)* sedangkan untuk penetapan pagu kas di Cabang Operasional dilakukan oleh Divisi Operasi.

Saat ini bank sedang mengembangkan sistem informasi pengukuran risiko likuiditas seperti *maturity profile* yang terintegrasi. Satuan kerja manajemen risiko bersama *risk taking unit* dalam tahapan integrasi sistem informasi maturity profile tersebut selalu diadakan rapat sebagai upaya mengetahui utilisasi progres yang telah dilakukan. Sistem pelaporan *maturity profile* valas telah terintegrasi dan tervalidasi dengan memadai sehingga pelaporannya tidak memerlukan proses manual lagi.

Sebagai langkah koordinasi manajemen bank dalam menghadapi kejadian krisis likuiditas dikemudian hari, bank sedang menyusun Tim Manajemen Krisis Likuiditas (*Liquidity Crisis Management Team*) sebagai langkah antisipatif dalam menyikapi krisis likuiditas dengan menjalankan prosedur rencana pendanaan darurat sesuai dengan kerangka kerja *contingency funding plan scenario*.

Dalam proses pemantauan limit *risk taking unit*, satuan kerja manajemen risiko selalu melakukan pemantauan limit secara harian dan dilaporkan kepada Direksi secara berkala. Adapun apabila terjadi eskalasi pelampauan limit maka akan segera dilaporkan kepada Direksi termasuk upaya *contingency plan* yang akan dilakukan oleh *risk taking unit*. Terkait menuju implementasi Basel III yang terfokus kepada permasalahan likuiditas, satuan kerja manajemen risiko bekerja sama dengan unit bisnis dan *supporting unit* melakukan pengukuran dampak Basel III terhadap bank **bjb** dengan melakukan simulasi perhitungan *Liquidity Coverage Ratio (LCR)* dan *Net Stable Funding Ratio (NSFR)* yang dibutuhkan oleh bank **bjb** agar terhindari dari dampak risiko likuiditas dan kepatuhan internal maupun eksternal.

Sistem Pengendalian Intern yang Menyeluruh

Dalam rangka pengembangan penerapan manajemen risiko yang dinamis, satuan kerja manajemen risiko selalu melakukan evaluasi atas kebijakan, prosedur dan limit risiko likuiditas secara berkala. Sebagai upaya pengendalian risiko pasar berupa kecukupan kebijakan dan prosedur satuan kerja manajemen risiko, kaji ulang atas kebijakan dan prosedur dilakukan oleh unit independen baik di internal ataupun pihak eksternal. satuan kerja manajemen risiko pun melakukan *stress testing* likuiditas bank **bjb** dan memberikan informasi kondisi kecukupan aset likuid yang dipandang memadai untuk meng-cover penarikan dana oleh nasabah secara tiba-tiba dan dalam jumlah besar. Laporan tersebut diinformasikan kepada Direksi dan *risk taking unit* agar mendapatkan *feed back* dan menciptakan *risk awareness*.

bank became the determination of the limit of primary reserve, secondary reserve, excess reserve requirement, excess to total funding ratio and daily limit of Liquidity coverage ratio (LCR), while the determination of cash ceiling in Operational Branch was carried out by the Operations Division.

Currently, bank **bjb** developed a liquidity risk measurement information system, such as an integrated maturity profile. The risk management work unit together with the risk taking unit in the integration stage of the maturity profile information system were always held in meetings as an effort to determine the utilization of progress that has been made. The foreign currency maturity profile reporting system had been adequately integrated and validated so that reporting did not require manual processing anymore.

As a coordinating step for bank management in facing future liquidity crises, bank **bjb** is preparing a Liquidity Crisis Management Team as an anticipatory step in responding to the liquidity crisis by carrying out emergency funding plan procedures in accordance with the Contingency Funding Plan Scenario framework.

In the process of monitoring the Risk Taking Unit limit, the Risk Management Unit always monitors the limits on a daily basis and is reported to the Directors periodically. Meanwhile, in the event of an escalation in excess of the limit, it will be immediately reported to the Directors, including a contingency plan that will be carried out by the Risk Taking Unit. Related to the implementation of Basel III which is focused on liquidity issues, the Risk Management Work Unit in collaboration with the Business Unit and Supporting Unit measures the impact of Basel III on banks by simulating the calculation of the LCR ratio (Liquidity Coverage Ratio) and NSFR (Net Stable Funding Ratio) which needed by banks to avoid the effects of liquidity risk and internal and external compliance.

Comprehensive Internal Control System

In the context of developing a dynamic application of risk management, the Risk Management Unit always evaluates policies, procedures and liquidity risk limits on a regular basis. As an effort to control market risk in the form of adequacy of policies and procedures of the Risk Management Work Unit, reviews of policies and procedures are carried out by independent units, both internal and external parties. The Risk Management Work Unit conducts stress testing of bank **bjb** liquidity and provides information on the adequacy of liquid assets that are deemed adequate to cover sudden and large withdrawals of funds by customers. The report is informed to the Directors and risk taking units in order to get feed back and create risk awareness.



Pengungkapan Kuantitatif Risiko Likuiditas

Profil Maturitas Rupiah – Bank secara Individual Individual Pengungkapan Profil Maturitas Rupiah

Quantitative Disclosure of Liquidity Risk

Rupiah Maturity Profile – Bank Individually Disclosure of Rupiah Maturity Profile - Bank Consolidated with Individual

Tabel 9.1.a. Pengungkapan Profil Maturitas Rupiah - Bank secara Individual

Table 9.1.a. Disclosure of Rupiah Maturity Profile – Bank Individually

(dalam jutaan Rupiah/in IDR million)

Uraian	Nilai Tercatat Carrying Value	Tidak mempunyai Tanggal Jatuh Tempo Does not have a Due Date	<1 bln <1 month	1 bulan < x < 3 bulan 1 month < x < 3 months
ASET/ASSETS				
Kas	3,747,644	3,747,644	-	-
Giro Pada Bank Indonesia - Bruto	11,900,072	-	11,900,072	-
Giro Pada Bank Lain - Neto	2,691,231	-	2,691,231	-
PPBI dan PPBL -Neto	11,426,506	-	11,426,506	-
Surat Berharga -Neto	16,972,982	-	1,654,148	6,473,598
Efek Beli dengan janji dijual kembali (reverse repo)	3,129,032	-	3,129,032	-
Wesel Ekspor dan tagihan lainnya	381,090	-	60,958	298,750
Kredit Yang Diberikan-net	94,003,674	-	1,731,838	5,334,196
Pembiayaan Syariah-net	6,289,521	-	254,377	261,748
Tagihan Akseptasi-net	162,367	-	28,990	110,239
Tagihan Derivatif	3,967	3,967	-	-
Penyertaan Saham -Net	40,821	40,821	-	-
Bunga yang masih akan diterima	1,062,076	-	1,062,076	-
Aset Lain-lain - neto	22,678	22,678	-	-
Total	151,833,661	3,815,110	33,939,228	12,478,531
LIABILITAS/LIABILITIES				
liabilitas segera	1,804,558	1,804,558	-	-
Simpanan Nasabah	113,791,910	50,813,033	19,176,844	22,036,580
Simpanan Nasabah Syariah	615,116	615,116	-	-
Simpanan dari bank lain	1,581,477	-	1,361,817	99,042
Efek yang dijual dengan janji dibeli kembali (repo)	-	-	-	-
Liabilitas akseptasi	163,983	-	30,605	110,240
Kewajiban Derivatif	-	-	-	-
Efek Hutang Yang Diterbitkan -Neto	2,403,547	-	-	-
Pinjaman Yang diterima	12,161,667	-	2,239,979	2,800,488
Bunga yang masih harus dibayar	168,674	-	168,674	-
Liabilitas Lain-lain	1,640,432	1,640,432	-	-
Subordinasi	2,988,495	-	-	-
Total	137,319,859	54,873,139	22,977,919	25,046,350
Perbedaan jatuh tempo	14,513,802	-	10,961,309	-
		51,058,029		12,567,819

	3 bulan < x < 12 bulan 3 months < x < 12 months	1 tahun < x < 2 tahun 1 year < x < 2 years	2 tahun < x < 5 tahun 2 years < x < 5 years	> 5 tahun > 5 years	Description
	-	-	-	-	Cash
	-	-	-	-	Current accounts with Bank Indonesia - Gross
	-	-	-	-	Current accounts with other banks - Net
	-	-	-	-	Placements with Bank Indonesia and other banks - Net
	833,853	1,093,722	3,811,077	3,106,584	Marketable securities - Net
	-	-	-	-	Marketable securities purchased under agreements to resell
	21,382	-	-	-	Bills and other receivables
	7,958,578	4,738,660	17,951,687	56,288,715	Loans - Net
	335,465	316,539	1,257,664	3,863,728	Sharia financing
	23,138	-	-	-	Acceptances receivable - net
	-	-	-	-	Derivatives receivable
	-	-	-	-	Investments in shares - net
	-	-	-	-	Interest receivables
	-	-	-	-	Other assets - net
	9,172,416	6,148,921	23,020,428	63,259,027	Total
	-	-	-	-	Obligations due immediately
	20,097,164	1,668,289	-	-	Deposits from customers
	-	-	-	-	Deposits from customers - sharia
	107,968	12,650	-	-	Deposits from other banks
	-	-	-	-	Marketable securities sold under repurchase agreement
	23,138	-	-	-	Acceptances payable
	-	-	-	-	Derivative Liabilities
	532,251	912,985	958,311	-	Debt securities issued - net
	4,006,828	2,811,034	81,320	222,018	Borrowings
	-	-	-	-	Interest payable
	-	-	-	-	Other liabilities
	305,823	-	1,361,339	1,321,333	Subordinated
	25,073,172	5,404,958	2,400,970	1,543,351	Total
	-	-	-	-	
	15,900,756	743,963	20,619,458	61,715,676	Maturity gap



Tabel 9.1.a. Pengungkapan Profil Maturitas Rupiah - Bank secara Individual

Table 9.1.a. Disclosure of Rupiah Maturity Profile - Bank Individually

(dalam jutaan Rupiah/in IDR million)

31 Desember 2020/31 December 2020									
POS-POS POST	Saldo Balance	JATUH TEMPO *)/DUE DATE *)							
		Sampai dengan 1 minggu Up to 1 week	>1 minggu sampai dengan 2 minggu > 1 week to 2 weeks	>2 minggu sampai dengan 1 bulan > 2 weeks to 1 month	>1 bulan sampai dengan 3 bulan > 1 month to 3 months	>3 bulan sampai dengan 6 bulan >3 moth to 6 month	>6 bulan sampai dengan 12 bulan >6 month to 12 month	>12 bulan >12 month	
I. NERACA/BALANCE									
A. Aset/Asset									
1	Kas/Cash	3,603,607	-	-	-	-	-	-	3,603,607
2	Penempatan pada Bank Indonesia Placement with Bank Indonesia	-							
a.	Giro/Current Account	7,541,327	-	-	-	-	-	-	7,541,327
b.	SBI/SBI	-	-	-	-	-	-	-	-
c.	Lainnya (Depo Facility, Term Deposit & Reverse Repo)/Others (Depo Facility, Term Deposit & Reverse Repo)	-	-	-	-	-	-	-	-
3	Penempatan pada bank lain Placement with other banks	3,069,560	2,033,181	-	-	190,000	-	-	846,379
4	Surat Berharga **)/Securities **)								
a.	SUN/SUN								
1)	Diperdagangkan/Traded	408,251	21	-	-	-	-	-	408,230
2)	Tersedia untuk dijual Available For Sale	5,910,469	-	-	-	-	-	70,193	5,840,276
3)	Dimiliki hingga jatuh tempo Held To Maturity	2,973,227	2,235,878	-	-	-	60,257	121,071	556,021
4)	Pinjaman yang diberikan dan piutang/Loans and Receivables	-	-	-	-	-	-	-	-
b.	Surat berharga korporasi Corporate Securities								
1)	Diperdagangkan/Traded	3,032,267	3,032,267	-	-	-	-	-	-
2)	Tersedia untuk dijual Available For Sale	-	-	-	-	-	-	-	-
3)	Dimiliki hingga jatuh tempo Held To Maturity	722,010	-	20,316		168,707	155,604	117,379	260,004
4)	Pinjaman yang diberikan dan piutang/Loans and Receivables	-	-	-	-	-	-	-	-
c.	Lainnya/Others	-	-	-	-	-	-	-	-
5	Kredit yang Diberikan/Loans Given								
a.	Belum Jatuh Tempo/Not Yet Due	89,095,582	62,649,487	867,854	985,468	2,544,156	2,727,333	3,113,224	16,208,060
b.	Sudah Jatuh Tempo ***)/Expired ***)	-	-	-	-	-	-	-	-
6	Tagihan Lainnya/Other Receivables	-		-	-	-	-	-	-
a.	Tagihan atas Surat Berharga yang dibeli dengan janji dijual kembali (RR) Claims on Securities purchased under agreement to resell (RR)	10,121,400	10,121,400	-	-	-	-	-	-
b.	Lainnya/Others	52,801	7,433	2,093	2,841	29,527	10,907	-	-
7	Lain-lain/Others	-	-	-	-	-	-	-	-
B. Kewajiban/Obligation									
1	Dana Pihak Ketiga/Third Party Fund								
a.	Giro/Current Account	19,163,117	-	-	-	-	-	-	19,163,117
b.	Tabungan/Savings	22,266,568	-	-	-	-	-	-	22,266,568
c.	Simpanan Berjangka/Time Deposits								
1)	Deposito on call/Deposito on call	-	-	-	-	-	-	-	-
2)	Deposito Berjangka/Time Deposit	58,129,335	12,807,449	5,263,570	13,878,593	10,417,373	4,521,669	11,026,468	214,213
3)	Lainnva/Others	-	-	-	-	-	-	-	-

31 Desember 2020/31 December 2020									
POS-POS POST	Saldo Balance	JATUH TEMPO *)/DUE DATE *)							
		Sampai dengan 1 minggu Up to 1 week	>1 minggu sampai dengan 2 minggu > 1 week to 2 weeks	>2 minggu sampai dengan 1 bulan > 2 weeks to 1 month	>1 bulan sampai dengan 3 bulan > 1 month to 3 months	>3 bulan sampai dengan 6 bulan >3 moth to 6 month	>6 bulan sampai dengan 12 bulan >6 month to 12 month	>12 bulan >12 month	
2 Kewajiban kepada Bank Indonesia Obligations to Bank Indonesia	-	-	-	-	-	-	-	-	-
3 Kewajiban kepada bank lain Obligations to other banks	1,847,886	774,074	96,802	470,830	309,904	157,703	37,723	850	
4 Surat Berharga yang Diterbitkan Securities Issued									
a. Obligasi/Bond	3,236,456	-	-	-	-	-	832,454	2,404,002	
b. Subordinasi/Subordination	-	-	-	-	-	-	-	-	
c. Lainnya/Others	-	-	-	-	-	-	-	-	
5 Pinjaman yang Diterima/Loans Received									
a. Pinjaman Subordinasi Subordinated Loans	-	-	-	-	-	-	-	-	
b. Lainnya/Others	10,709,758	-	-	-	-	1,500,000	1,220,000	7,989,758	
6 Kewajiban Lainnya/Other Obligations									
a. Kewajiban atas Surat Berharga yang dijual dengan janji dibeli kembali (Repo) Obligations for securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	
b. Lainnya/Others	-	-	-	-	-	-	-	-	
7 Lain-lain/Others	-	-	-	-	-	-	-	-	
C. Selisih Aset dengan Kewajiban dalam Neraca/Difference between Assets and Liabilities in the Balance Sheet	11,177,381	66,498,144	(4,470,109)	(13,361,114)	(7,794,887)	(3,225,271)	(9,694,778)	(16,774,604)	
II. REKENING ADMINISTRATIF ADMINISTRATIVE ACCOUNT									
A. Tagihan Rekening Administratif Claims on Administrative Account									
1 Komitmen/Commitment									
a. Fasilitas pinjaman yang belum ditarik Undisbursed loans	108,000	-	-	-	-	-	-	108,000	
b. Posisi pembelian spot dan derivatif yang masih berjalan/Outstanding spot and derivative purchases	-	-	-	-	-	-	-	-	
1) Spot/Spot	-	-	-	-	-	-	-	-	
2) Derivatif/Derivative	1	-	-	-	-	-	-	1	
c. Lainnya/Others	5,053,250							5,053,250	
2 Kontijensi/Contingencies	7,888	-	-	-	-	-	-	7,888	
B. Kewajiban Rekening Administratif Administrative Account Obligations									
1 Komitmen/Commitment									
a. Fasilitas Kredit yang belum ditarik Unused loan facilities	4,755,803	-	-	-	-	-	-	4,755,803	
b. Irrevocable L/C yang masih berjalan Irrevocable L/C that is still running	95,711	-	-	-	-	-	-	95,711	
c. Posisi penjualan spot dan derivatif yang masih berjalan/Outstanding spot and derivative purchases	-	-	-	-	-	-	-	-	
1) Spot/Spot	-	-	-	-	-	-	-	-	
2) Derivatif/Derivative	-	-	-	-	-	-	-	-	
d. Lainnya/Others	4,580,537	-	-	-	-	-	-	4,580,537	
2 Kontijensi/Contingencies	978,065	-	-	-	-	-	-	978,065	



31 Desember 2020/31 December 2020									
POS-POS POST	Saldo Balance	JATUH TEMPO *)/DUE DATE *)							
		Sampai dengan 1 minggu Up to 1 week	>1 minggu sampai dengan 2 minggu > 1 week to 2 weeks	>2 minggu sampai dengan 1 bulan > 2 weeks to 1 month	>1 bulan sampai dengan 3 bulan > 1 month to 3 months	>3 bulan sampai dengan 6 bulan >3 moth to 6 month	>6 bulan sampai dengan 12 bulan >6 month to 12 month	>12 bulan >12 month	
C. Selisih Tagihan dan Kewajiban dalam Rekening Administratif Difference between Claims and Obligations in Administrative Accounts	(5,240,977)	-	-	-	-	-	-	-	(5,240,977)
Selisih ((IA-IB) + (IIA-IIB)) Difference ((IA-IB) + (IIA-IIB))	5,936,404	66,498,144	(4,470,109)	(13,361,114)	(7,794,887)	(3,225,271)	(9,694,778)	(22,015,581)	
Selisih Kumulatif Cumulative Difference	5,936,404	66,498,144	(4,470,109)	(13,361,114)	(7,794,887)	(3,225,271)	(9,694,778)	(22,015,581)	

Risiko Operasional

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian-kejadian eksternal yang mempengaruhi operasional bank. Risiko operasional melekat kepada seluruh aktivitas bank, oleh karena itu risiko operasional tidak dapat dihilangkan namun dapat dikendalikan melalui mitigasi risiko yang memadai. Dampak kerugian dari risiko operasional dapat berupa kerugian keuangan atau kerugian non keuangan.

Bank melakukan tata kelola mengenai pengelolaan risiko operasional yang dilakukan melalui *three line of defense* yaitu *risk taking unit* sebagai lini pertahanan pertama, unit kerja *risk management* sebagai lini pertahanan kedua, serta Internal Audit sebagai lini pertahanan ketiga.

Lini pertahanan pertama memiliki tanggung jawab untuk memastikan bahwa seluruh proses operasional yang dilakukan telah sesuai dengan kebijakan dan prosedur yang berlaku, melakukan identifikasi risiko operasional serta melakukan mitigasi atas peristiwa kejadian risiko operasional. Lini pertahanan kedua yang berfungsi untuk mendukung dan memastikan unit kerja pada lini pertahanan pertama telah melakukan pengelolaan risiko secara efektif. Lini pertahanan ketiga memiliki peran untuk memastikan proses pengelolaan risiko operasional yang dilakukan oleh lini pertahanan pertama dan kedua telah berlangsung secara efektif dalam memitigasi kejadian risiko yang sudah terjadi maupun yang bersifat potensial agar tidak menimbulkan potensi kerugian bagi Bank.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi melakukan pengawasan aktif atas manajemen risiko operasional, antara lain melalui Komite Risiko baik yang berada pada level komisaris maupun direksi. Dalam

Operational Risk

Operational risk was the risk due to inadequate and/or malfunctioning internal processes, human error, system failure, and/or external events that affected bank operations. Operational risk was inherent in all bank activities, therefore operational risk could not be eliminated but could be controlled through adequate risk mitigation. The impact of losses from operational risk could be in the form of financial losses or non-financial losses.

bank **bjb** implemented governance regarding operational risk management through three lines of defense, namely the risk taking unit as the first line of defense, the risk management work unit as the second line of defense, and Internal Audit as the third line of defense.

The first line of defense has the responsibility to ensure that all operational processes carried out are in accordance with applicable policies and procedures, identify operational risks and mitigate operational risk events. The second line of defense, which functions to support and ensure that work units on the first line of defense have effectively carried out risk management. The third line of defense has the role to ensure the operational risk management process carried out by the first and second line of defense has been carried out effectively in mitigating risk events that have already occurred and that are potential in nature so as not to cause potential losses to bank **bjb**.

Active Supervision of the Board of Commissioners and Directors

The Board of Commissioners and the Directors carry out active oversight of operational risk management, including through the Risk Committee both at the level of commissioners and

pelaksanaan pengawasan aktif yang dilakukan Dewan Komisaris, dilakukan melalui Komite Pemantau Risiko. Sementara pada tingkat Direksi dilakukan melalui Komite Manajemen Risiko yang antara lain membahas mengenai kebijakan manajemen risiko bank. Dalam rangka meminimalisir kejadian *fraud*, Direksi melakukan sosialisasi kepada seluruh karyawan mengenai pencegahan terkait *fraud* sebagai langkah untuk meningkatkan awareness karyawan mengenai kejadian *fraud*. Selain itu, sebagai upaya dalam peningkatan *awareness* terhadap risiko operasional bank menerbitkan *comic strip* “Kang Risman” secara rutin yang berisi mengenai penerapan manajemen risiko operasional pada setiap aktivitas bank **bjb**.

bank **bjb** memiliki unit kerja independen yang melaksanakan pengelolaan manajemen risiko operasional secara *bankwide* yaitu Grup Risiko Operasional yang berada dibawah Divisi Manajemen Risiko. Unit ini memiliki peran dalam menetapkan standar dan kebijakan pengelolaan risiko operasional, dan berhubungan serta berkoordinasi dengan seluruh unit bisnis dan *supporting* unit untuk memastikan langkah mitigasi yang dilakukan telah cukup dan memadai untuk mencegah potensi risiko operasional.

bank **bjb** melakukan pengelolaan risiko operasional pada seluruh aktivitas, dimana seluruh karyawan wajib berperan serta dalam mengelola risiko operasional pada unit kerja masing-masing serta memperhatikan kontrol yang efektif untuk mengantisipasi kemungkinan terjadinya risiko yang dapat merugikan bank **bjb**.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

bank **bjb** telah memiliki kebijakan serta pedoman manajemen risiko operasional yang secara berkala dilakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko bank tersebut. Selain itu bank **bjb** juga telah memiliki kebijakan lain terkait manajemen risiko operasional, diantaranya kebijakan manajemen risiko, kebijakan sistem pengendalian internal, kebijakan *anti fraud*, kebijakan *business continuity management* yang didalamnya meliputi *business continuity plan* sebagai prosedur kelangsungan usaha Bank, *emergency response plan* sebagai prosedur tanggap darurat bencana dalam rangka penyelamatan data dan asset serta *disaster recovery plan* sebagai prosedur kelangsungan sistem dan infrastruktur pendukung teknologi informasi, kebijakan pengelolaan teknologi informasi. Di samping itu terkait dengan kebijakan pengembangan produk dan aktivitas baru terlebih dahulu dilakukan analisa untuk menilai risiko yang melekat terhadap aktivitas/produk tersebut.

bank **bjb** memiliki prosedur operasional untuk proses aktivitas kegiatan operasional bank **bjb** yang harus dilaksanakan oleh setiap unit kerja dengan memperhatikan sistem pengendalian intern yang memadai sehingga dapat meminimalisir kemungkinan terjadinya risiko operasional pada bank **bjb**. Selain itu bank **bjb** memiliki kebijakan terkait limit kewenangan dalam kegiatan operasional, pemisahan tugas dan tanggung jawab pada setiap level jabatan, serta adanya *approval* untuk setiap eskalasi.

directors. In the implementation of active supervision carried out by the Board of Commissioners, conducted through the Risk Monitoring Committee. While at the Directors level, it is carried out through the Risk Management Committee while discussing bank **bjb**'s risk management policies. In order to minimize the incidence of fraud, the Directors conducts socialization to all employees regarding fraud prevention as a step to increase employee awareness regarding fraud events. In addition, as an effort to increase awareness of operational risk, the bank regularly published the comic strip “Kang Risman” containing the implementation of operational risk management in every bank **bjb** activity.

bank **bjb** owned an independent work unit that carried out bank-wide operational risk management, namely the Operational Risk Group, which was under the Risk Management Division. This unit had a role in setting standards and policies for operational risk management, and in liaising and coordinating with all business units and supporting units to ensure adequate and adequate mitigation measures were taken to prevent potential operational risks.

bank **bjb** managed operational risk in all activities, where all employees were required to participate in managing operational risk in their respective work units and pay attention to effective controls to anticipate possible risks that may harm bank **bjb**.

Adequacy of Policies, Procedures and Limit Determination

bank **bjb** has policies and operational risk management guidelines which are regularly updated and evaluated on bank **bjb**'s risk management policies and guidelines. In addition, bank **bjb** also has other policies related to operational risk management, including anti-fraud policies, Business Continuity Management policies which include the Business Continuity Plan as a Bank's business continuity procedure, Emergency Response Plan as a disaster emergency response procedure in the context of saving data and assets and Disaster Recovery Plan as a procedure for the continuity of systems and infrastructure supporting information Technology, Information Technology management policies. Besides that, related to product development policies and new activities, an analysis is first carried out to assess the risks inherent in these activities/products.

bank **bjb** has operational procedures for the process of bank operational activities that must be carried out by each work unit by taking into account adequate internal control systems so as to minimize the possibility of operational risk at bank **bjb**. In addition bank **bjb** has a policy related to authority limits in operational activities, segregation of duties and responsibilities at each level of position, as well as approval for each escalation



Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, Serta Sistem Informasi Manajemen Risiko

Dalam mendukung penerapan majemen risiko operasional untuk proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko, bank **bjb** telah mengembangkan alat bantu manajemen risiko yaitu:

- *Risk Control Self Assessment* (RCSA) merupakan penilaian sendiri untuk mengukur eksposur risiko dari kumpulan *risk register* sebagai analisis potensi risiko dari kegiatan operasional bank **bjb**. Penilaian RCSA mencakup assessment untuk sistem pengendalian risiko yang telah diimplementasikan bank **bjb**.
- *Key Risk Indicator* merupakan tools yang digunakan untuk mengukur eksposur risiko melalui pengukuran terhadap indikator risiko yang ditetapkan sebagai *key risk* sebagai *early warning* dalam mendeteksi potensi- potensi risiko.
- *Loss event database* merupakan pengumpulan data peristiwa risiko yang terjadi. Data ini bertujuan sebagai pemenuhan internal *loss database* sehingga bank **bjb** memiliki data kerugian yang pernah terjadi pada bank **bjb** selain itu data tersebut juga dapat digunakan untuk pengukuran kecukupan modal dengan metode yang lebih *advance*.

Disamping itu bank menerapkan pelaksanaan *Focus Group Discussion* (FGD) mengenai *issue* risiko operasional beserta upaya pengendalian yang secara rutin dilakukan oleh masing-masing unit kerja. Proses identifikasi, pengukuran, pemantauan dan pengendalian risiko operasional tersebut diperlukan dukungan infrastruktur dan sumber daya manusia yang memadai sesuai dengan lingkup dan kompleksitas bisnis bank **bjb**. Untuk pengukuran risiko operasional yang terkait dengan alokasi modal dan ATMR risiko operasional, maka bank **bjb** dilakukan perhitungan dengan metode *Basic Indicator Approach* sesuai dengan ketentuan dari regulator.

Pengungkapan Kuantitatif Risiko Operasional

Pengungkapan Kuantitatif Risiko Operasional - Bank secara Individual

Tabel Tabel 8.1.a. Pengungkapan Kuantitatif Risiko Operasional - Bank secara Individual

Table 8.1.a. Quantitative Disclosure of Operational Risk - Individual Banks

(dalam jutaan Rupiah/in IDR million)

No	Kategori Portfolio Portfolio Category	31 Desember 2021 31 December 2021			31 Desember 2020 31 December 2020		
		Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (Average Of The Past 3 Years)	Beban Modal Capital Expenses	ATMR RWA	Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (Average Of The Past 3 Years)	Beban Modal Capital Expenses	ATMR RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Pendekatan Indikator Dasar Basic Indicator Approach	7,209,858	1,081,479	13,518,484	7,045,772	1,056,866	13,210,823
Total Eksposur/Total Exposure		7,209,858	1,081,479	13,518,484	6,898,179	7,045,772	1,056,866

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, and the Risk Management Information System

In supporting the implementation of the operational risk management for the process of identifying, measuring, monitoring and controlling Risk, bank **bjb** has developed risk management tools, namely:

- Risk Control Self Assessment (RCSA) is a selfassessment to measure risk exposures from a collection of risk registers as an analysis of potential risks from bank operations. The RCSA assessment includes an assessment for the risk control system that bank **bjb** has implemented.
- Key Risk Indicator is a tool used to measure risk exposures through measurement of risk indicators that are set as key risks as an early warning in detecting potential risks.
- Loss Event Database is a collection of risk event data that occurs. This data aims as a fulfillment of the internal loss database so that bank **bjb** has data on losses that have occurred at bank **bjb** besides the data can also be used to measure.

In addition, the bank implemented a Focus Group Discussion (FGD) regarding operational risk issues and control efforts routinely carried out by each work unit. The process of identifying, measuring, monitoring and controlling operational risk required adequate infrastructure and human resources support in accordance with the scope and complexity of bank **bjb**'s business. For operational risk measurement related to capital allocation and operational risk RWA, bank **bjb** calculated it using the Basic Indicator Approach method in accordance with the provisions of the regulator.

Quantitative Disclosure of Operational Risk

Quantitative Disclosure Of Operational Risk - Bank Individually

Adapun pengungkapan kuantitatif risiko operasional sebagai berikut:

1. Pengungkapan Kuantitatif Risiko Operasional - Bank secara Individual
Meliputi: Laporan *Audited* dari Divisi Pengendalian Keuangan
2. Pengungkapan Kuantitatif Risiko Operasional - Bank secara Konsolidasi dengan Perusahaan Anak
Meliputi: Laporan *Audited* dari Divisi Pengendalian Keuangan

Dalam penyajian informasi mengenai risiko operasional yang dihadapi, bank **bjb** telah menyusun beberapa pelaporan-pelaporan mengenai eksposur risiko operasional diantaranya yaitu profil risiko operasional secara *bankwide* yang disusun secara berkala, selain itu bank **bjb** juga membuat laporan secara rutin mengenai kejadian risiko operasional berdasarkan data yang diperoleh dari *tools* manajemen risiko, terdapat juga laporan risiko secara insidental yang dibuat sesuai dengan kebutuhan berdasarkan *risk event* yang terjadi.

Sistem Pengendalian Intern yang Menyeluruh Sistem Pengendalian Internal dalam Penerapan Manajemen Risiko Mencakup

- Prosedur operasional yang sesuai dengan proses aktivitas kegiatan operasional bank **bjb** sehingga dapat meminimalisir kemungkinan terjadinya risiko operasional pada bank **bjb**.
- Kebijakan terkait limit kewenangan dalam kegiatan operasional, pemisahan tugas dan tanggung jawab pada setiap level jabatan, serta adanya *approval* untuk setiap eskalasi.
- Pemisahan fungsi yang jelas antara unit bisnis dan unit pendukung dengan unit yang melaksanakan fungsi pengendalian.

Risiko Hukum

Risiko Hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Kelemahan aspek yuridis antara lain disebabkan adanya tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung, atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan agunan yang tidak sempurna. Risiko hukum antara lain dapat bersumber dari pada operasional, perjanjian dengan pihak ketiga, ketidakpastian hukum dan kelalaian penerapan hukum, hambatan dalam proses litigasi untuk penyelesaian klaim, serta masalah yurisdiksi antar negara.

Pengawasan Aktif Dewan Komisaris dan Direksi

Para pihak yang berkepentingan terkait dengan risiko hukum yaitu Dewan Komisaris, Direksi dan seluruh karyawan bank **bjb**, dimana para pihak tersebut bertanggungjawab dalam pengelolaan risiko hukum. Dewan Komisaris dan Direksi memantau risiko hukum antara lain melalui pelaporan risiko hukum serta laporan lainnya yang berkaitan dengan legal. Dalam pelaksanaan pengelolaan risiko hukum bank **bjb** telah memiliki unit kerja khusus yang menangani permasalahan di bidang hukum yang terdiri dari bagian litigasi dan non litigasi.

The quantitative disclosure of operational risk was as follows:

1. Operational Risk Quantitative Disclosure - Bank Individually
Includes: Audited Report from Financial Control Division
2. Quantitative Disclosure of Operational Risk - Consolidated Bank with Subsidiaries
Includes: Audited Report from Financial Control Division

In presenting information regarding operational risks faced, bank **bjb** has compiled several reports regarding operational risk exposures including bank-wide operational risk profiles which are compiled periodically, besides bank **bjb** also regularly reports on operational risk events based on the data obtained. From risk management tools, there are also incidental risk reports that are made according to the needs based on the risk events that occur.

Internal Control System Throughout the Internal Control System In the Implementation of Risk Management Includes

- Operational procedures in accordance with the process of bank **bjb** operational activities so as to minimize the possibility of operational risk at bank **bjb**.
- Policies related to authority limits in operational activities, separation of duties and responsibilities at each level of position, as well as approval for each escalation.
- Clear separation of functions between business units and supporting units and units that carry out control functions..

Legal Risk

Legal Risk is the risk due to lawsuits and/or weaknesses in juridical aspects. Weaknesses in the juridical aspects include, among others, the existence of lawsuits, the absence of supporting legislation, or weaknesses of the engagement such as non-fulfillment of contract legal requirements and imperfect collateral binding. Legal risks can include operational risks, agreements with third parties, legal uncertainty and negligence in the application of the law, obstacles in the litigation process for settlement of claims, and jurisdictional issues between countries.

Active Supervision of the Board of Commissioners and Directors

Stakeholders related to legal risk are the Board of Commissioners, Directors and all bank **bjb** employees, where the parties are responsible for managing legal risk. The Board of Commissioners and Directors monitor legal risks, among others, through legal risk reporting and other reports relating to the law. In implementing legal risk management, bank **bjb** has a special work unit that handles legal issues that consist of litigation and non-litigation sections. The unit that carries out the legal risk management function is the Legal Division which is under the Operations Directorate and has been separated from the compliance risk management function.



Kecukupan Kebijakan, Prosedur dan Penetapan Limit

bank **bjb** telah memiliki kebijakan serta pedoman manajemen risiko hukum yang secara berkala dilakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko tersebut. Selain itu bank **bjb** juga telah memiliki kebijakan dan prosedur dalam pengelolaan di bidang hukum untuk memastikan bahwa aktivitas bank **bjb** telah sesuai dengan ketentuan perundang-undangan serta peraturan lainnya yang berlaku, sehingga bank **bjb** dapat terhindar dari risiko hukum.

Selain itu bank **bjb** telah memiliki standarisasi dokumen hukum bagi produk dan layanan bank **bjb** yang dilakukan *review* secara berkala sesuai dengan perkembangan bisnis bank **bjb**. Bank juga melakukan kajian risiko hukum untuk setiap produk dan aktivitas baru sebagai langkah untuk memitigasi risiko hukum.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, Serta Sistem Informasi Manajemen Risiko

Dalam kecukupan proses penerapan manajemen risiko, bank **bjb** melakukan identifikasi, pengukuran, pemantauan dan pengendalian atas risiko hukum oleh Divisi Hukum. Divisi Hukum tersebut bertindak sebagai "*legal watch*" yang menyediakan analisis/advis hukum kepada seluruh pegawai pada setiap jenjang organisasi, selain itu juga berfungsi dalam memberikan legal opini dalam setiap perjanjian kerjasama yang akan dilakukan oleh bank **bjb**. Bank dalam melakukan pengelolaan risiko hukum dibantu oleh konsultan hukum untuk penanganan kasus hukum yang terjadi, dimana hal tersebut dilakukan untuk memitigasi dampak risiko hukum yang lebih luas.

Dalam melakukan pengendalian risiko hukum bank **bjb** melakukan beberapa hal diantaranya yaitu:

- Proses kajian hukum dan pemberian opini atas produk serta layanan bank **bjb** termasuk aktivitas dan produk baru
- Terdapat standarisasi dokumen hukum bagi produk dan layanan bank **bjb**
- Kaji ulang terhadap dokumen-dokumen legal yang berlaku yang disesuaikan dengan perkembangan bisnis
- Kebijakan dan prosedur hukum yang memadai
- Melakukan penanganan kasus hukum yang dibantu juga oleh konsultan hukum apabila diperlukan
- Membantu unit-unit terkait dalam penanganan kasus hukum
- Memberikan informasi dan pengetahuan hukum kepada unit-unit terkait
- Mendokumentasikan setiap kejadian risiko hukum dan jumlah potensi kerugian akibat risiko hukum tersebut
- Terdapat fungsi legal pada aktivitas perkreditan dengan adanya unit bisnis legal
- Terdapat fungsi legal pada aktivitas pengadaan barang dan jasa yang membantu dalam proses *drafting* perjanjian kerjasama dengan pihak ketiga

Adequacy of Policies, Procedures and Limit Determination

bank **bjb** has a policy and legal risk management guidelines that are regularly updated and evaluated on bank **bjb**'s risk management policies and guidelines. In addition, bank **bjb** also has policies and procedures in the management of the legal sector to ensure that bank activities are in accordance with statutory provisions and other applicable regulations, so that banks can avoid legal risk.

In addition, banks **bjb** have standardized legal documents for bank products and services, which are regularly reviewed in accordance with bank **bjb** business development. bank **bjb** also conducts legal risk reviews for each new product and activity as a step to mitigate legal risk.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, and the Risk Management Information System

In the adequacy of the process of implementing risk management, banks **bjb** identify, measure, monitor and control legal risks by the Legal Division. The Legal Division acts as a "*legal watch*" which provides legal analysis/advice to all employees at every level of the organization, but also functions in providing legal opinion in any cooperation agreement to be made by bank **bjb**. bank **bjb** in managing legal risk is assisted by legal consultants to handle legal cases that occur, where it is done to mitigate the impact of wider legal risks.

In carrying out legal risk control bank **bjb** does several things including:

- The legal review process and providing opinions on bank **bjb** products and services including new activities and products.
- There are standardized legal documents for bank **bjb** products and services.
- Review of applicable legal documents that are adjusted to business development.
- Adequate legal policies and procedures.
- Handling legal cases that are also assisted by legal consultants if needed.
- Assist related units in handling legal cases.
- Providing information and knowledge.
- Document each legal risk event and the amount of potential loss due to the legal risk
- There was a legal function in loan activities with the existence of a legal business unit
- There was a legal function in goods and services procurement activities assisting in the drafting process of cooperation agreements with third parties

Sistem Pengendalian Intern yang Menyeluruh

Sistem pengendalian internal yang menyeluruh dalam proses pelaksanaan manajemen risiko hukum dilaksanakan secara berkala oleh Divisi Hukum dan berkoordinasi dengan satuan kerja manajemen risiko dan satuan kerja audit internal.

Risiko Kepatuhan

Risiko kepatuhan adalah risiko akibat bank tidak memenuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku. Pengelolaan risiko kepatuhan dilakukan melalui penerapan sistem pengendalian intern yang konsisten.

Pengawasan Aktif Dewan Komisaris dan Direksi

Para pihak yang berkepentingan terkait dengan risiko Kepatuhan yaitu Dewan Komisaris, Direksi dan seluruh karyawan bank **bjb**, dimana para pihak tersebut bertanggungjawab dalam pengelolaan risiko kepatuhan. Penerapan prinsip dan budaya kepatuhan dimulai dari komitmen Dewan komisaris dan Direksi untuk memenuhi seluruh ketentuan yang berlaku. Kepatuhan terhadap ketentuan dan peraturan yang berlaku merupakan tanggung jawab dari seluruh jajaran organisasi termasuk Dewan Komisaris, Direksi dan seluruh karyawan.

Struktur organisasi dalam melakukan pengelolaan risiko kepatuhan, bank **bjb** telah membentuk unit kerja kepatuhan yaitu Divisi Kepatuhan yang bertanggung jawab untuk memastikan bahwa seluruh unit yang ada di bank **bjb** telah mematuhi pada peraturan-peraturan tersebut. Sementara Penanggung jawab atas kepatuhan suatu unit terhadap setiap peraturan yang berlaku berada pada setiap *risk taking unit*.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

bank **bjb** telah memiliki kebijakan serta pedoman manajemen risiko kepatuhan yang secara berkala dilakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko tersebut. Selain itu bank **bjb** juga telah memiliki kebijakan mengenai Kebijakan Program Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT) yang diantaranya membahas mengenai transaksi-transaksi yang mencurigakan serta pengkinian data nasabah, kebijakan mengenai pengendalian gratifikasi yang bekerjasama dengan Komisi Pemberantasan Korupsi (KPK) dan terdapat prosedur kepatuhan untuk unit kerja. Selain itu, Bank telah menerapkan ISO 37001 mengenai sistem manajemen anti penyuapan sebagai upaya bank untuk menerapkan tata kelola yang baik dalam aktivitas bank.

bank **bjb** telah memiliki kebijakan mengenai pelaporan kepatuhan melalui *compliance sheet* kepada unit kerja terkait. Selain itu terkait dengan produk dan aktivitas baru terlebih dahulu dilakukan analisa untuk menilai kepatuhan terhadap ketentuan yang berlaku dalam penerbitan produk/aktivitas tersebut.

Comprehensive Internal Control System

A comprehensive internal control system in the process of implementing legal risk management is carried out regularly by the Legal Division and coordinates with the Risk Management Work Unit and the Internal Audit Work Unit.

Compliance Risk

Compliance Risk is the risk due to bank **bjb** not fulfilling and/or not implementing the applicable laws and regulations. Compliance risk management is carried out through the implementation of a consistent internal control system

Active Supervision of the Board of Commissioners and Directors

Stakeholders associated with Compliance risk are the Board of Commissioners, Directors and all bank **bjb** employees, where the parties are responsible for managing compliance risk. The application of the principle and culture of compliance begins with the commitment of the Board of Commissioners and Directors to meet all applicable provisions. Compliance with applicable rules and regulations

The organizational structure in managing compliance risk, bank **bjb** formed a compliance work unit, namely the Compliance Division which was responsible for ensuring that all units in bank **bjb** had complied with these regulations. Meanwhile, the person in charge of a unit's compliance with every applicable regulation was in each risk taking unit.

Adequacy of Policies, Procedures and Limit Determination

bank **bjb** has a policy and guidelines for compliance risk management that is regularly updated and evaluated on bank **bjb**'s risk management policies and guidelines. In addition, banks also have policies regarding Anti-Money Laundering (APU) and Prevention of Terrorism Funding (PPT) Program policies which include discussing suspicious transactions and updating customer data, Policies on Gratification Control in collaboration with the Corruption Eradication Commission (KPK) and there is a Compliance Procedure for the work unit. In addition, the Bank implemented ISO 37001 regarding the anti-bribery management system as a bank effort to implement good governance in bank activities.

bank **bjb** has a policy on compliance reporting through compliance sheets to related work units. In addition, with regard to new products and activities, analysis is first carried out to assess compliance with the applicable regulations in the issuance of these products/activities.



Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, Serta Sistem Informasi Manajemen Risiko

Dalam kecukupan penerapan proses manajemen risiko, bank **bjb** melakukan identifikasi, pengukuran, pemantauan dan pengendalian atas risiko kepatuhan melalui *risk taking unit*. Dalam melakukan identifikasi serta pengukuran atas risiko kepatuhan dilakukan oleh unit kerja kepatuhan dengan melakukan pemantauan atas penerapan kepatuhan di semua unit kerja.

Dalam melakukan pengendalian risiko kepatuhan bank **bjb** melakukan beberapa hal diantaranya yaitu:

- Melakukan kajian terhadap kebijakan dan prosedur internal bank **bjb**, serta pengajuan produk dan aktivitas baru
- Melakukan sosialisasi peraturan dan perundang-undangan yang berlaku kepada karyawan untuk mendukung terciptanya budaya kepatuhan.
- Melakukan pemantauan atas pelaksanaan prinsip kehati-hatian bank.
- Melakukan pemantauan atas risiko kepatuhan.
- Implementasi Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU- PPT)
- Terdapat kebijakan pengendalian gratifikasi yang dikelola Unit Pengendalian Gratifikasi yang bekerjasama dengan Komisi Pemberantasan Korupsi (KPK) termasuk sosialisasi kepada karyawan untuk meningkatkan *awareness* karyawan terkait pengendalian gratifikasi.
- Melakukan sosialisasi atas peraturan eksternal terbaru kepada unit kerja.

Dalam penyajian informasi mengenai risiko kepatuhan yang dihadapi, bank **bjb** telah menyusun beberapa pelaporan-pelaporan mengenai eksposur risiko kepatuhan diantaranya yaitu profil risiko kepatuhan secara *bankwide* yang disusun secara berkala, selain itu bank **bjb** juga membuat laporan secara rutin mengenai kejadian risiko kepatuhan berdasarkan data yang diperoleh dari *tools* manajemen risiko, terdapat juga laporan penerapan kepatuhan kepada manajemen

Sistem Pengendalian Intern yang Menyeluruh

Sistem pengendalian internal yang menyeluruh dalam proses pelaksanaan manajemen risiko hukum dilaksanakan secara berkala oleh Divisi Kepatuhan dan berkoordinasi dengan Satuan Kerja Manajemen Risiko dan Satuan Kerja Audit Internal.

Risiko Strategik

Risiko strategik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Risiko ini timbul antara lain karena bank menerapkan strategi yang kurang sejalan dengan visi dan misi bank, melakukan analisis lingkungan strategik yang kurang komprehensif dan/atau terdapat

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, and the Risk Management Information System

In the adequacy of the application of risk management processes, bank **bjb** identified, measured, monitored and controled compliance risk through a risk taking unit. The compliance work unit performed identification and measurement of compliance risk by monitoring the implementation of compliance in all work units.

In carrying out risk control, bank **bjb** compliance does several things including:

- Reviewing bank **bjb**'s internal policies and procedures, as well as proposing new products and activities
- Disseminating the rules and regulations that apply to employees to support the creation of a culture of compliance.
- Monitor implementation bank prudential principles.
- Monitor Compliance Risk.
- Implementation of the Anti-Money Laundering and Terrorism Financing Prevention Program (APU-PPT)
- There is a gratification control policy that is managed by the Gratification Control Unit in collaboration with the Corruption Eradication Commission (KPK) including socialization to employees to increase employee awareness regarding gratification control.
- Disseminating the latest external regulations to the work unit.

In presenting information on compliance risks faced, bank **bjb** has compiled several reports on compliance risk exposures including bankwide compliance risk profiles that are periodically compiled, in addition to that bank **bjb** also makes regular reports on compliance risk events based on data obtained from tools risk management, there are also reports on the application of compliance to management.

Comprehensive Internal Control System

A comprehensive internal control system in the process of implementing legal risk management is carried out periodically by the Compliance Division and coordinates with the Risk Management Work Unit and the Internal Audit Work Unit.

Strategic Risk

Strategic Risk is the risk due to inaccuracy in making and/or implementing a strategic decision and failure to anticipate changes in the changing business environment. This risk arises partly because bank **bjb** implements a strategy that is not in line with bank **bjb**'s vision and mission, conducts an analysis of the strategic environment that is less comprehensive and/or there is a discrepancy in the

ketidaksesuaian rencana strategik. Selain itu risiko strategik juga timbul karena kegagalan dalam mengantisipasi perubahan lingkungan bisnis, mencakup kegagalan dalam mengantisipasi perubahan teknologi, perubahan kondisi ekonomi makro, dinamika kompetisi di pasar, dan perubahan kebijakan dari regulator.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi melakukan penetapan serta pengarahan mengenai strategi bisnis bank **bjb** sesuai dengan tugas dan kewenangannya. Dalam melakukan strategi bisnis tersebut disesuaikan dengan tingkat risiko yang dapat diterima oleh bank **bjb**. Selain itu, bank **bjb** juga melakukan penyesuaian strategi- strategi jangka pendek, jangka menengah maupun jangka panjang sejalan dengan arah bisnis dan perkembangan kondisi internal serta perkembangan kondisi eksternal.

Dalam menerapkan strategi bisnis tersebut dituangkan dalam KUDT dan rencana bisnis bank (RBB) yang penyusunannya ditetapkan oleh Direksi dengan meminta persetujuan dari Dewan Komisaris. Direksi mengarahkan kepada masing-masing unit kerja untuk mengimplementasikan rencana bisnis bank **bjb** tersebut untuk mencapai tujuan yang telah ditetapkan.

Dalam melakukan pengelolaan strategi bank **bjb**, Direksi dibantu oleh Divisi Perencanaan Strategis dalam memonitor implementasi strategi bank **bjb** termasuk implementasi rencana bisnis bank **bjb**. Selain itu dilakukan analisa implementasi rencana bisnis dan melaporkan hasil analisa kepada Direksi.

Seluruh unit bisnis/unit pendukung bertanggung jawab dalam membantu Direksi menyusun perencanaan strategik dan mengimplementasikan strategi yang telah ditetapkan secara efektif. Unit-unit tersebut juga bertanggung jawab untuk memastikan bahwa pengelolaan risiko strategik telah sesuai dengan kebijakan yang telah ditetapkan.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

bank **bjb** telah memiliki kebijakan serta pedoman manajemen risiko strategik yang secara berkala dilakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko tersebut. Penyusunan Rencana Bisnis Bank (RBB) merupakan perencanaan strategis untuk mencapai tujuan yang telah bank **bjb** tetapkan. Sehingga dalam penyusunan kebijakan disesuaikan dengan rencana bisnis bank **bjb** yang dapat mendukung dalam pencapaian tujuan strategis bank **bjb**.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, Serta Sistem Informasi Manajemen Risiko

Dalam kecukupan penerapan proses manajemen risiko, bank **bjb** melakukan identifikasi, pengukuran, pemantauan dan pengendalian atas risiko strategik. bank **bjb** melakukan

strategic plan. In addition, strategic risks also arise because of failures in anticipating changes in the business environment, including failures in anticipating technological changes, changes in macroeconomic conditions, dynamics of competition in the market, and changes in policy from the regulator.

Active Supervision of the Board of Commissioners and Directors

The Board of Commissioners and Directors determine and direct bank **bjb**'s business strategy in accordance with its duties and authorities. In carrying out the business strategy, it is adjusted to the level of risk that is acceptable to bank **bjb**. In addition, bank **bjb** also adjusted its short-term, medium-term and long-term strategies in line with the direction of the business and the development of internal conditions and the development of external conditions.

In implementing the business strategy, it is stated in KUDT bank business plan (RBB), the preparation is determined by the Directors by requesting approval from the Board of Commissioners. The Directors directs each work unit to implement bank **bjb**'s business plan to achieve the stated goals.

In managing bank **bjb** strategies, the Directors is assisted by the Strategic Planning Division in monitoring the implementation of bank **bjb** strategies, including the implementation of bank **bjb** business plans. In addition, an analysis is carried out on the implementation of the business plan and reports the results of the analysis to the Directors.

All business units/supporting units are responsible for assisting the Directors in developing strategic plans and implementing the strategies that have been set effectively. These units are also responsible for ensuring that strategic risk management is in accordance with established policies.

Adequacy of Policies, Procedures and Limit Determination

bank **bjb** has a strategic risk management policy and guidelines that are regularly updated and evaluated on bank **bjb**'s risk management policies and guidelines. The preparation of a bank business plan (RBB) is a strategic plan to achieve the goals bank **bjb** has set. So that the preparation of policies tailored to bank **bjb**'s business plan that can support the achievement of bank **bjb**'s strategic objectives.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, and the Risk Management Information System

In the adequacy of the implementation of the risk management process, bank **bjb** identifies, measures, monitors and controls strategic risk. bank **bjb** identifies, measures and monitors strategic



identifikasi, pengukuran dan pemantauan risiko strategi dengan melakukan pemantauan atas pencapaian kinerja bank **bjb** dengan rencana bisnis bank **bjb** yang telah ditetapkan, selain itu bank **bjb** memperhatikan perubahan kondisi lingkungan bisnis untuk dilakukan penyesuaian kepada strategi yang akan diambil oleh bank **bjb**. Bank melakukan pengembangan bisnis dengan memperhatikan tingkat risiko yang dapat diterima oleh bank **bjb**, serta melakukan pemantauan terhadap posisi bisnis bank **bjb**.

Adapun upaya pengendalian yang dilakukan untuk risiko strategi adalah dengan melakukan analisa atas pencapaian kinerja bank **bjb**, mengambil langkah-langkah strategi yang dirasa perlu sebagai respon terhadap perubahan kondisi bisnis, melakukan *business review* atas pencapaian kinerja bisnis secara berkala.

Sistem Pengendalian Intern yang Menyeluruh

Dalam pengendalian internal untuk risiko strategi bank melibatkan seluruh lini bisnis perusahaan serta kegiatan pengendalian yang dipantau pula oleh Unit Kerja Perencanaan Strategis, Satuan Kerja Manajemen Risiko dan Satuan Kerja Audit Internal.

Risiko Reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan *stakeholder* yang bersumber dari persepsi negatif terhadap bank. Hal ini antara lain disebabkan oleh adanya pemberitaan media dan/atau rumor mengenai bank yang bersifat negatif, serta adanya komunikasi bank yang kurang efektif.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi memantau mengenai efektivitas penerapan manajemen risiko reputasi di bank **bjb**. Terkait wewenang dan tanggung jawab pengawasan aktif Dewan Komisaris dan Direksi bank **bjb**, Dewan Komisaris dan Direksi selalu memperoleh informasi yang jelas mengenai evaluasi dan penerapan manajemen risiko eksposur risiko reputasi.

Struktur organisasi untuk melakukan pengelolaan terhadap risiko reputasi, bank **bjb** telah membentuk unit kerja tersendiri yang mengelola risiko reputasi yaitu Divisi *Corporate Secretary*, unit kerja tersebut berfungsi untuk melakukan pengelolaan terhadap reputasi bank **bjb**.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit

bank **bjb** telah memiliki kebijakan serta pedoman manajemen risiko reputasi yang secara berkala dilakukan pembaharuan dan evaluasi atas kebijakan dan pedoman manajemen risiko tersebut.

risk by monitoring the achievement of bank **bjb**'s performance with bank **bjb**'s business plan that has been set, in addition bank **bjb** pays attention to changes in business environment conditions to make adjustments to the strategy to be taken by bank **bjb**, bank **bjb** conducts business development by taking into account the level risks that can be accepted by banks, as well as monitoring bank **bjb**'s business position.

The control measures undertaken for strategic risk are by analyzing the achievement of bank **bjb** performance, taking strategic steps deemed necessary in response to changes in business conditions, conducting business reviews on the achievement of business performance on a regular basis.

Comprehensive Internal Control System

In internal control for strategic risk, the bank involves all lines of the company's business as well as control activities which are also monitored by the Strategic Planning Work Unit, Risk Management Unit and Internal Audit Unit.

Reputation Risk

Reputation Risk is the risk due to a decrease in the level of stakeholder confidence that comes from negative perceptions of bank **bjb**. This is partly due to negative media coverage and/or rumors about bank **bjb**, as well as ineffective bank communications.

Active Supervision of the Board of Commissioners and Directors

The Board of Commissioners and Directors monitor the effectiveness of the implementation of Reputation Risk Management in bank **bjb**. Related to the authority and responsibility of active supervision of bank **bjb** Board of Commissioners and Directors, the Board of Commissioners and Directors always obtain clear information regarding the evaluation and application of risk management for risk exposure to reputation risk.

The organizational structure to manage reputation risk, bank **bjb** has formed a separate work unit that manages reputation risk, namely the Corporate Secretary Division, the work unit functions to manage the reputation of bank **bjb**.

Adequacy of Policies, Procedures and Limit Determination

bank **bjb** has a policy and reputation risk management guidelines that are regularly updated and evaluated on bank **bjb**'s risk management policies and guidelines. bank **bjb** also has a policy

bank **bjb** juga telah memiliki kebijakan mengenai standar pelayanan yang harus dilakukan oleh unit kerja operasional, hal tersebut dilakukan untuk meminimalisir terjadinya risiko reputasi akibat kurang memadainya pelayanan bank **bjb**, terdapat juga kebijakan mengenai penanganan keluhan nasabah. Selain itu, bank **bjb** telah memiliki *call center* sebagai sarana untuk melayani masyarakat yang membutuhkan jasa perbankan serta penyampaian permasalahan terkait dengan bank **bjb**. Terkait hubungan dengan pihak investor bank **bjb** telah memiliki unit kerja *investor relationship* yang melakukan komunikasi dengan pihak investor.

bank **bjb** juga melakukan manajemen risiko reputasi dengan melakukan aktivitas *public relation*, *corporate social responsibility* dan respon yang cepat terhadap penanganan keluhan yang masuk kepada pihak bank **bjb**.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, Serta Sistem Informasi Manajemen Risiko

Dalam kecukupan penerapan proses manajemen risiko, bank **bjb** melakukan identifikasi, pengukuran, pemantauan dan pengendalian atas risiko reputasi. bank **bjb** melakukan proses identifikasi dan pengukuran risiko reputasi dengan memantau jumlah keluhan nasabah kepada bank **bjb** melalui *call center* ataupun petugas bank **bjb** serta memantau mengenai tindakan penyelesaian atas keluhan tersebut, selain itu dilakukan pemantauan juga terhadap jumlah pemberitaan terhadap bank **bjb** yang dimuat di media massa.

Dalam melakukan pengendalian atas risiko reputasi bank **bjb** memiliki *call center* serta mengadakan *coaching* bagi karyawan dengan memberikan training atau pelatihan mengenai standar layanan dengan tujuan bank **bjb** dapat memberikan pelayanan dengan lebih baik kepada nasabah baik eksternal maupun internal sebagai salah satu langkah mitigasi terhadap potensi risiko, selain itu bank **bjb** menekankan kepada seluruh karyawan bahwa reputasi bank **bjb** harus benar-benar dijaga, bank **bjb** juga memberikan informasi yang jelas kepada nasabah mengenai produk/aktivitas bank **bjb** sebagai langkah dalam memitigasi risiko.

Sistem Pengendalian Intern yang Menyeluruh

bank **bjb** telah memiliki unit kerja khusus dalam proses pelaksanaan manajemen risiko reputasi yang mencakup pengawasan secara berkala atas pemberitaan negatif dan keluhan yang berdampak pada reputasi bank **bjb** dan kegiatan pengendalian yang dipantau oleh dipantau oleh Divisi Corporate Secretary, Divisi Jaringan & Layanan dan berkoordinasi dengan Satuan Kerja Manajemen Risiko dan Satuan Kerja Audit Internal.

regarding service standards that must be performed by operational work units, this is done to minimize the risk of reputation due to inadequate bank services, there are also policies regarding handling customer complaints. In addition, bank **bjb** also has a call center as a means to serve people who need banking services and address problems related to banks. In relation to investor relations, bank **bjb** has an investor relations work unit that communicates with investors.

bank **bjb** also manages reputation risk by carrying out public relations activities, corporate social responsibility and rapid responses to handling complaints that come to bank **bjb**.

Adequacy of the Risk Identification, Measurement, Monitoring and Control Process, and the Risk Management Information System

In the adequacy of the implementation of risk management processes, banks identify, measure, monitor and control reputation risk. bank **bjb** carries out the process of identifying and measuring reputational risk by monitoring the number of customer complaints to bank **bjb** through the call center or bank officers and monitoring the resolution of these complaints, in addition to monitoring the number of reporting to bank **bjb** published in the mass media.

In controlling the reputation risk of banks having a call center and holding a coaching clinic for employees by providing training or training on service standards with the aim of bank **bjb** can provide better services to customers both externally and internally as one of the mitigation measures against potential risks, in addition bank **bjb** emphasizes to all employees that bank **bjb**'s reputation must be strictly guarded, bank **bjb** also provides clear information to customers about the products/activities of bank **bjb** as a step in mitigating risk.

Comprehensive Internal Control System

bank **bjb** has a special work unit in the process of implementing reputation risk management which includes regular supervision of negative news and complaints that affect bank **bjb**'s reputation and control activities monitored by the Corporate Secretary Division, Network & Service Division and in coordination with the Risk Management Unit and the Internal Audit Unit.



Sumber Daya Manusia

Human Capital



Dalam menunjang Pengelolaan *Human Capital* (HC) yang efektif dan berkelanjutan, Perseroan telah menyusun dan menetapkan Strategi Besar atau Jangka Panjang yaitu *Human Capital Strategic Plan* (HCSP) 2021-2025

In supporting the effective and sustainable Management of Human Capital (HC), the Company prepared and established a Grand or Long-Term Strategy, namely the Human Capital Strategic Plan (HCSP) 2021-2025



Strategi Manajemen *Human Capital* bank bjb

bank **bjb** Human Capital Management Strategy

Kerangka Konseptual

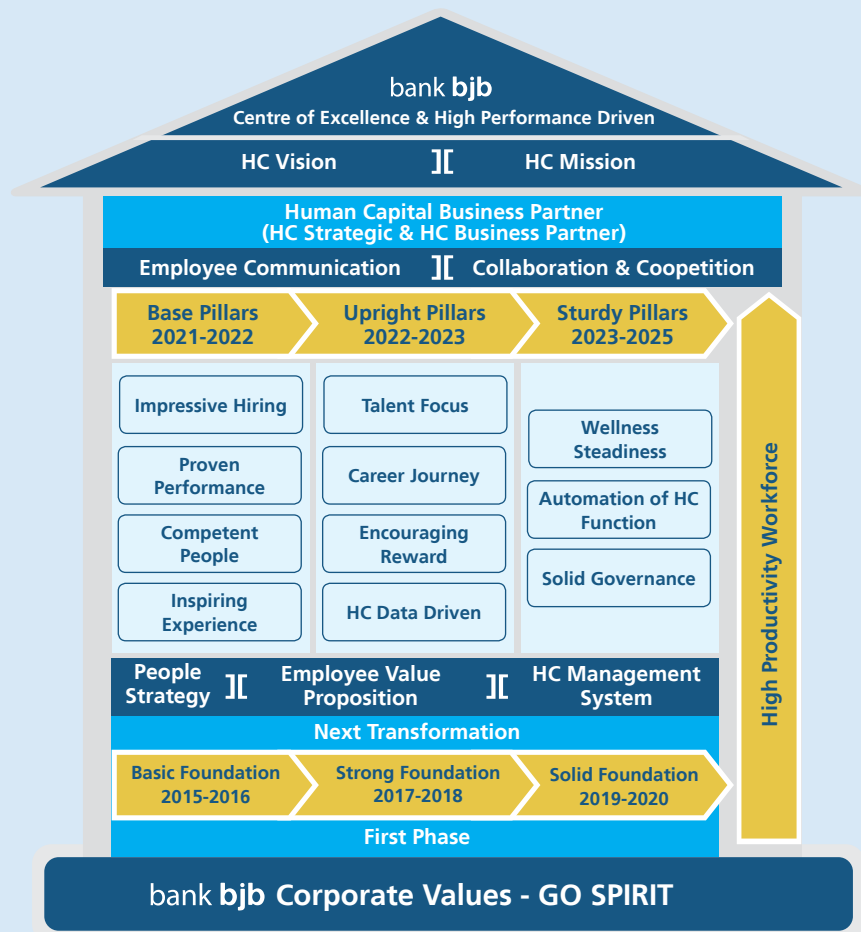
Keberhasilan bank **bjb** dalam mencapai kinerja positif selama tahun 2021 merupakan hasil kerja keras dan komitmen bersama dari seluruh insan bank **bjb**. Kemampuan Perseroan dalam mengimplementasikan berbagai kebijakan strategis secara menyeluruh mulai dari perencanaan kebutuhan tenaga kerja, seleksi dan rekrutmen kandidat, pengembangan karir, manajemen talenta, serta pengelolaan remunerasi Bank yang mumpuni mewujudkan karakteristik insan bank **bjb** yang *Highly Engaged & Highly Productive*.

Dalam menunjang Pengelolaan *Human Capital* (HC) yang efektif dan berkelanjutan, Perseroan telah menyusun dan menetapkan Strategi Besar atau Jangka Panjang yaitu *Human Capital Strategic Plan* (HCSP) 2021-2025 seperti gambar bagan tertera.

Conceptual Framework

The success of bank **bjb** in achieving positive performance during 2021 was the result of hard work and joint commitment of all bank **bjb** human capitals. The Company's ability to implement various strategic policies as a whole started from planning for manpower needs, selection and recruitment of candidates, career development, talent management, and competent Bank remuneration management until realizing the characteristics of bank **bjb** employees who were Highly Engaged & Highly Productive.

In supporting the effective and sustainable Management of Human Capital (HC), the Company prepared and established a Grand or Long-Term Strategy, namely the Human Capital Strategic Plan (HCSP) 2021-2025 as shown in the chart below.



Bagan *Grand Design* HCSP 2021-2025
HCSP *Grand Design* Chart 2021-2025

Visi dan Misi Human Capital

Tantangan Bisnis dan Isu Ekonomi Global beberapa tahun terakhir secara signifikan mempengaruhi Industri Perbankan, sehingga Bank mengantisipasi dan merespon melalui strategi dan akselerasi kinerja bisnisnya. Menyambut dan mendukung strategi Bank tersebut, Perseroan secara responsif turut menyelaraskan Strategi, Visi-Misi pengelolaan *human capital* sebagai fundamental dalam membangun insan *Great People* bank **bjb** yang Unggul, Handal dan Tangguh.

Vision and Mission of Human Capital

Business Challenges and Global Economic Issues in recent years has significantly affected the Banking Industry, so the Bank anticipated and responded through strategies and accelerates its business performance. Welcoming and supporting the Bank's strategy, the Company responsively aligned the Strategy, Vision-Mission of human capital management as a fundamental in building bank **bjb** Great People with Superior, Reliable and Resilient capabilities.

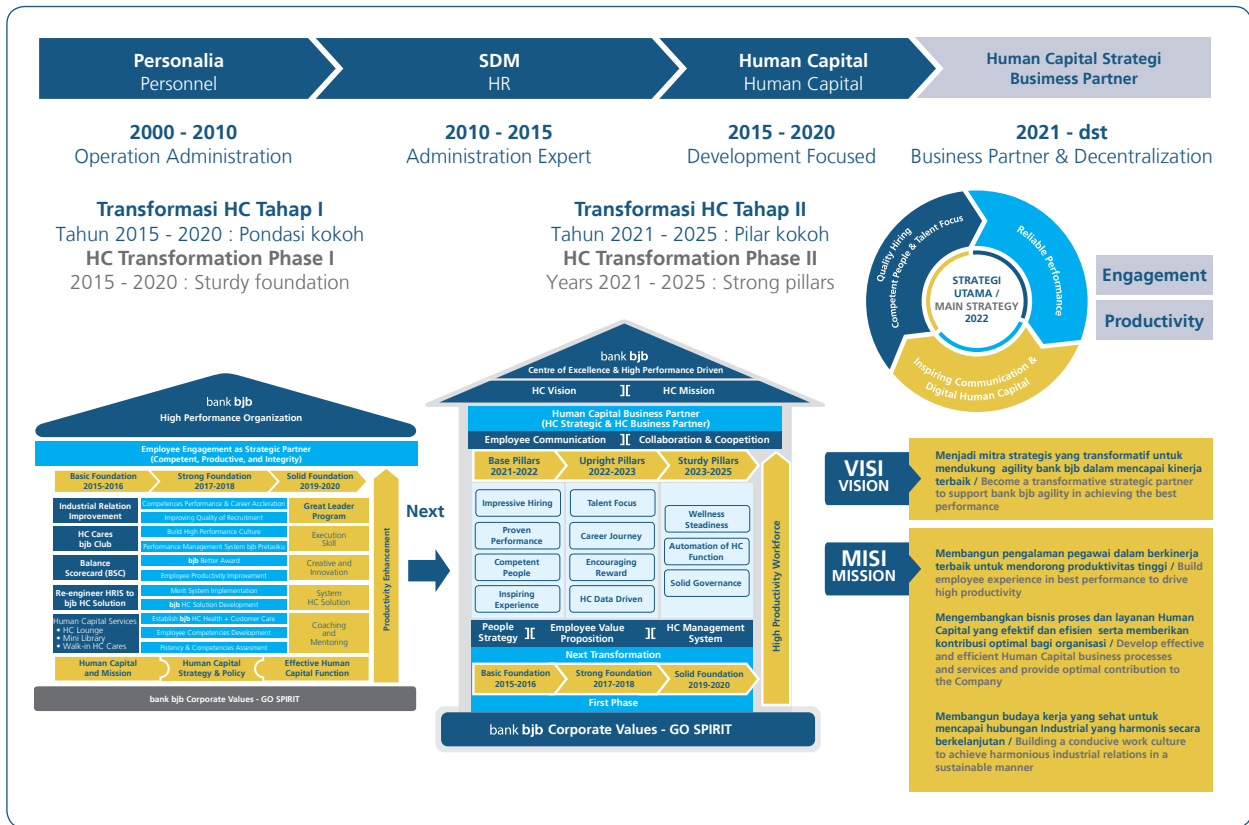


Human Capital Transformation & Life Cycle Programs

Human Capital Strategic Plan (HCSP) 2021-2025 menjadi landasan Perseroan dalam melanjutkan Transformasi *Human Capital* bank **bjb** Tahap Ke-2 (Pilar Kokoh) sebagai *strategic business partner* untuk mendukung Unit Bisnis Bank dalam berinovasi dan meningkatkan kualitas produk dan jasa bank sebagai jawaban atas kebutuhan konsumen. Mengawali fase pertama transformasi lanjutan di tahun 2021 ini berfokus pada peningkatan beberapa hal prioritas yakni *Impressive Hiring*, *Proven Performance*, *Competence People* dan *Inspiring Experience* serta peningkatan layanan pengelolaan *human capital* sesuai dengan siklus *HC Life-Cycle*.

Human Capital Transformation & Life Cycle Programs

Human Capital Strategic Plan (HCSP) 2021-2025 is the Company's foundation in continuing the Human Capital Transformation of bank **bjb** Phase 2 (Sturdy Pillar) as a strategic business partner to support the Bank's Business Units in innovating and improving the quality of bank products and services in response to the needs consumer. Starting the first phase of further transformation in 2021, focusing on improving several priority areas, namely *Impressive Hiring*, *Proven Performance*, *Competence People* and *Inspiring Experience* as well as improving human capital management services in accordance with the *HC Life-Cycle* cycle.



Human Capital Life-Cycle Program

Human Capital Life-Cycle Program



1. *Planning*

Untuk mewujudkan pengelolaan *human capital* yang tepat dan akurat untuk mewujudkan insan *Great People* yang produktif, Perseroan telah menyusun dan menetapkan *Grand Design Human Capital Strategic Plan 2021-2025* serta hal-hal mendukungnya yaitu:

- Visi – Misi
- RBB 2021
- Program Kerja 2020 – 2021
- Capacity Planning

2. *Recruiting*

Untuk menunjang akselerasi bisnis, dengan semangat *impressive hiring* kami meningkatkan proses pencarian *the best talent in class* dengan pemanfaatan teknologi digital dengan variasi proses rekrutmen serta memberikan pengalaman bergabung dengan bank **bjb** yang berbeda.

3. *Compensation & Recognition*

Salah satu bentuk perhatian Perseroan ke pegawainya adalah dengan terus meningkatkan kesejahteraan pegawai melalui evaluasi dan program remunerasi dan benefit yang kompetitif, menarik, sehingga terus mendorong motivasi, *engagement* dan produktivitas pegawai, serta kinerja Perseroan yang lebih optimal.

4. *Performance Management*

Untuk memastikan setiap pegawai dapat optimal berkontribusi bagi pencapaian Bisnis Bank, Perseroan senantiasa untuk terus meningkatkan proses manajemen kinerja secara integrasi baik dari standar kompetensi dan kinerja yang diperlukan, evaluasi secara berkala sistem *performance management* yang serta penguatan layanan digital (**bjb** prestasiku – *anywhere, anytime, any device*).

5. *Development*

Di Tahun 2021 kesempatan pengembangan bagi seluruh insan *Great People* semakin variatif dengan semangat *Successor From Within* sehingga pemenuhan jabatan-jabatan diprioritaskan dari internal dan tentunya didukung dengan program pengembangan dan edukasi berkolaborasi dengan **bjb** University.

6. *Retention*

Upaya Perseroan dalam mempertahankan *talent-talent* terbaiknya melalui kesempatan pengembangan karir dan kompetensi, remunerasi yang kompetitif, serta lingkungan kerja yang baik dan nyaman (*great place to work*).

7. *Separation*

Perseroan memastikan bagi pegawai yang menuju atau telah MPP, pensiun dan berhenti bekerja tetap mendapatkan pelayanan terbaik.

1. *Planning*

In order to realize proper and accurate human capital management to create productive Great People, the Company compiled and determined the Grand Design Human Capital Strategic Plan 2021-2025 and the supporting matters, namely:

- Vision – Mission
- RBB 2021
- Work Plan 2020 – 2021
- Capacity Planning

2. *Recruiting*

To support business acceleration, with the spirit of impressive hiring, bank **bjb** improved the recruitment process for the best talent in class by utilizing digital technology with a variety of recruitment processes and providing different experience in joining bank **bjb**.

3. *Compensation & Recognition*

One form of the Company's attention to its employees was to continue to improve employee welfare through evaluation and competitive, attractive remuneration and benefit programs, to continue to encourage employee motivation, engagement and productivity, as well as more optimal Company performance.

4. *Performance Management*

To ensure that every employee could optimally contribute to the achievement of the Bank's business, the Company continued to improve the performance management process in an integrated manner, both from the required competency and performance standards, periodically evaluating the performance management system as well as strengthening digital services (**bjb** Prestasiku – *anywhere, anytime, any device*).

5. *Development*

In 2021 the development opportunities for all Great People increasingly varied with the spirit of *Successor From Within* so that the fulfillment of positions was prioritized internally and of course supported by development and education programs in collaboration with **bjb** University.

6. *Retention*

The Company's efforts to maintain its best talents through career and competency development opportunities, competitive remuneration, as well as a good and comfortable work environment (*great place to work*).

7. *Separation*

The Company ensured that employees who were headed for or completed MPP, retire and stop working still received the best service.

Optimizing Digital Technology

Dalam menghadapi era *digital* dan perubahan arah bisnis yang semakin cepat, serta sebagai antisipasi menghadapi era VUCA (*Volatility, Uncertainty, Complexity, dan Ambiguity*), Perseroan terus berfokus pada pengembangan digital dan budaya inovasi dengan Menerapkan dan Mengembangkan HC *Digital Ecosystem* sebagai berikut:

Optimizing Digital Technology

In facing the digital era and the rapidly changing business direction, as well as in anticipation of the VUCA (*Volatility, Uncertainty, Complexity, and Ambiguity*) era, the Company continued to focus on digital development and a culture of innovation by Implementing and Developing the HC Digital Ecosystem as follows:

Manajemen *Human Capital*

Human Capital Management

Kebijakan Rekrutmen

Dalam rangka menarik talent terbaik dalam *talent war* masa kini, Perseroan terus meningkatkan kualitas dan kemampuan profesional SDM melalui proses rekrutmen pegawai yang lebih selektif dan kompetitif. Dalam melaksanakan proses rekrutmen, Perseroan berinovasi melalui penggunaan teknologi digital (*E-Recruitment*) yang bertujuan untuk memperluas cakupan penjangkaran kandidat-kandidat terbaik seluruh Indonesia.

Perseroan melaksanakan proses rekrutmen melalui *multi channel* dan bekerjasama dengan lembaga pendidikan tinggi terbaik di Indonesia dalam bentuk partisipasi pada *Job Fair* maupun *Campus Hiring* serta *outreach recruitment program*. Proses rekrutmen tersebut dilaksanakan melalui program perekrutan sebagai berikut:

1. Rekrutmen *First Entry Level*
Program penerimaan pegawai yang diperuntukkan bagi lulusan baru (*fresh graduate*) perguruan tinggi untuk memenuhi kebutuhan pegawai Bank di level jabatan staf (Frontliner/Back Office).
2. Rekrutmen *Information Technology Development Program* (ITDP)
Program penerimaan pegawai melalui pendidikan dan pelatihan yang dirancang khusus bagi lulusan sarjana yang diprioritaskan untuk mengisi posisi jabatan profesional di bidang Teknologi Informasi.
3. Rekrutmen *Officer Development Program*
Program penerimaan pegawai melalui pendidikan dan pelatihan yang dirancang khusus bagi lulusan sarjana dalam rangka membentuk kader-kader calon pemimpin bank **bjb** di masa depan.
4. Rekrutmen *Experience Hire*
Program penerimaan pegawai berpengalaman yang memiliki kompetensi dan pengalaman tertentu serta relevan dengan bidang jabatan tertentu sesuai kebutuhan Bank.
5. Rekrutmen *Outsourcing Hiring Program*
Program penerimaan pegawai yang diperuntukkan kepada para pegawai *outsourcing* yang telah memiliki masa kerja diatas 3 (tiga) tahun untuk memberikan kesempatan untuk mengembangkan diri menjadi calon pegawai yang profesional, handal dan siap bekerja di Bank.
6. Rekrutmen *Account Officer Development Program* (AODP)
Program penerimaan pegawai dengan ruang lingkup pekerjaan dengan keahlian spesifikasi bidang bisnis, baik dana, jasa maupun kredit.

Recruitment Policy

In order to attract the best talent in today's talent competition, the Company continued to improve the quality and professional capabilities of HR through a more selective and competitive employee recruitment process. In carrying out the recruitment process, the Company innovated through the use of digital technology (*E-Recruitment*) which aimed to expand the scope of screening the best candidates throughout Indonesia.

The Company carried out the recruitment process through multi-channels and cooperated with the best universities in Indonesia in the form of participation in Job Fairs and Campus Hiring as well as outreach recruitment programs. The recruitment process was carried out through the following recruitment programs:

1. First Entry Level Recruitment
It was an employee recruitment program intended for fresh graduates of higher education to meet the needs of the Bank's employees at the staff position level (Frontliner/Back Office).
2. Recruitment of Information Technology Development Program (ITDP)
It was an employee recruitment program through profession and training specifically designed for undergraduate graduates prioritized to fill professional positions in the field of Information Technology.
3. Recruitment of Officer Development Program
It was an employee recruitment program through profession and training specifically designed for undergraduate graduates in order to form cadres of future bank **bjb** leaders.
4. Experience Hire Recruitment
It was a program for recruitment of experienced employees who had certain competencies and experiences and were relevant to certain positions according to the needs of the Bank.
5. Recruitment Outsourcing Hiring Program
It was an employee recruitment program intended for outsourced employees who had a working period of more than 3 (three) years to provide opportunities to develop themselves into prospective employees who were professional, reliable and ready to work at the Bank.
6. Account Officer Development Program (AODP) recruitment
It was an employee recruitment program with a scope of work with specific expertise in the business field, both funds, services and credit.



7. Rekrutmen **bjb** Talent Scouting

Program pembinaan dan pendidikan yang diberikan kepada mahasiswa/mahasiswi terbaik dan berprestasi (sesuai dengan kriteria yang ditetapkan Bank) di perguruan tinggi yang bekerjasama dengan Bank guna menciptakan calon pegawai yang profesional, handal dan siap bekerja di bank **bjb**.

Selama tahun 2021, Bank telah merekrut 125 pegawai baru, jumlah penerimaan pegawai tersebut selaras dengan strategi Bank untuk mengoptimalkan dan meningkatkan efektivitas pengelolaan *Human Capital* bank **bjb**.

7. Recruitment of bjb Talent Scouting

It was a coaching and professional program given to the best and outstanding students (according to the criteria set by the Bank) at universities in collaboration with the Bank to create professional, reliable and ready to work prospective employees at bank **bjb**.

During 2021, the Bank recruited 125 new employees; the number of employees was in line with the Bank's strategy to optimize and increase the effectiveness of bank **bjb's** Human Capital management.

Tabel Rekrutmen Tahun 2021

Recruitment Table 2021

No	Jalur Rekrutmen Way of Recruitment	Jumlah (Orang) Amount (Employee)
1	First Entry Level	57
2	Experience Hire	22
3	Officer Development Program	24
4	Account Officer Development Program	22

Kebijakan Pengembangan Karir

Sebagai bagian dari Transformasi *Human Capital* dalam mendukung program akselerasi pengembangan kompetensi, kinerja, hingga karir insan bank **bjb**, telah disusun landasan yang kuat dalam bentuk Standar Operasional Prosedur (SOP) sebagaimana dituangkan dalam Surat Keputusan Direksi No. 0050/SK/DIR-HC/2020 Tanggal 17 Januari 2020.

Perseroan terus berfokus pada Pengembangan karir pegawai sebagai upaya untuk mengembangkan kompetensi pegawai serta memastikan perencanaan suksesi. Hal ini dilakukan dalam rangka meningkatkan kepuasan pegawai dalam bekerja dengan jenjang karir yang jelas. Pengembangan karir dilaksanakan tidak hanya untuk menempatkan pegawai terbaik pada jabatan yang tersedia, tetapi juga untuk mengidentifikasi potensi, dan memastikan bahwa seluruh pegawai mendapatkan kesempatan yang sama (*fair opportunity*) untuk mengembangkan karirnya.

SOP pengelolaan karir ini memuat beberapa hal antara lain:

1. Mengatur tata kelola pengembangan dan pergerakan karir Pegawai, baik secara lateral maupun vertikal agar sesuai dengan kebutuhan dan tujuan strategis Bank.
2. Mengatur penempatan Pegawai untuk pengisian jabatan berdasarkan tingkat kesiapan, kecakapan dan kualifikasi serta kompetensi Pegawai yang disesuaikan dengan kebutuhan Bank.

Carrer Development Policy

As part of the Human Capital Transformation and supporting the accelerated program of competency development, performance, and career development for bank **bjb** employees, a strong foundation had been developed in the form of Standard Operating Procedures (SOP) as stated in the Decree of the Directors No. 0050/SK/DIR-HC/2020 January 17, 2020.

The Company continued to focus on employee career development as an effort to develop employee competencies and ensure succession planning. This was done in order to increase employee satisfaction in working with a clear career path. Career development was carried out not only to place the best employees in available positions, but also to identify potential, and ensure that all employees obtained the same opportunity (*fair opportunity*) to develop their careers.

Career management SOP contains several things, including:

1. Govern the management of employee development and career movements, both laterally and vertically to meet the Bank's strategic needs and objectives.
2. Govern employee placement for vacant positions based on the readiness, skills and qualifications and competencies of the employee adjusted to the needs of the Bank.

3. Mencapai keselarasan antara pengembangan dan pergerakan karir Pegawai sesuai dengan tujuan strategis Bank, sehingga tercipta kestabilan organisasi dan ketersediaan Pegawai untuk mengisi jabatan dalam organisasi.
4. SOP Pengelolaan Karir ini mengatur beberapa hal dengan ruang lingkup sebagai berikut:
 - a. Organisasi, kewenangan dan prosedur dalam pengelolaan karir, yaitu:
 - 1) Promosi
Meliputi penentuan *grade* pegawai, tujuan dari promosi, hingga prosedur yang diatur dalam *Promotion Guidelines*.
 - 2) Rotasi/Mutasi
Mengatur dari tujuan dan pertimbangan hingga prosedur pelaksanaan.
 - 3) Pengisian jabatan sementara.
Mengatur tentang kekosongan jabatan hingga pengisian jabatan yang sifatnya sementara.
 - b. Prosedur serah terima jabatan.
 - c. Penetapan batas usia pensiun Pegawai.
 - d. Panduan pergerakan karir Pegawai.
3. Achieve harmony between the employee career development and movements and the Bank's strategic needs and objectives, so as to create organizational stability and the availability of employees to fill the vacant positions in the organization.
4. Career Management SOP governs several things with the following scope:
 - a. Organizations, authorities and procedures in career management, namely:
 - 1) Promotion
Includes determination of the grade of the employee, the purpose of the promotion, to the procedures set out in the Promotion Guidelines.
 - 2) Rotation/Transfer
Arrange objectives and considerations to implementation procedures.
 - 3) Positioning in temporary vacant positions.
Regulates vacancies to fill temporary positions.
 - b. Handover procedure.
 - c. Decision of employee retirement age.
 - d. Guidelines to employee career movements.

Pengembangan Kompetensi Pegawai

Kebijakan yang diterapkan diseluruh level organisasi bank **bjb** yaitu 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 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.

Berikut adalah data pengembangan kompetensi insan bank **bjb** di tahun 2021.

Berdasarkan Jenis Pelatihan

Based on the type of training

Tipe Pelatihan	Jumlah Pelatihan Total Training	%	Type of Training
<i>In house Training</i>	25,896	83.31%	In house Training
<i>Public</i>	5,187	16.69%	Public
Grand Total	31,083	100%	Grand Total

Employee Competency Development

The policy implemented at all levels of the bank **bjb** organization focused on the principle that every employee had equal opportunities in the career development process in accordance with performance, competence, experience and other established criteria as well as opportunities to receive education and training. This was in accordance with the policies related to employee competency development as stated in the Decree of the Directors No. 0001/SK-DIR/ET/2017 dated 09 February 2017 concerning Guidelines for Education Management. The provisions for the management of Risk Management Certification were contained in Circular Letter Number 007/SE/DIR-ET/2017 dated February 10, 2017 regarding Risk Management Certification.

The following is data on bank **bjb** employee competency development in 2021.



Berdasarkan Kategori Pegawai

Based on Employee Category

Keterangan Information	Jumlah Pegawai Number of Employees		Sudah Pelatihan Had been trained		Belum Pelatihan Had not been trained	
	Absolut	%	Absolut	%	Absolut	%
<i>Business / Business</i>	6.550	87.08%	6,550	87.08%	-	-
<i>Supporting / Supporting</i>	972	12.92%	972	12.92%	-	-
Total	7,522	100.00%	7,522	100.00%	-	-

Catatan:

- Diluar Pengurus Bank
- Persentase Pegawai yang sudah pelatihan dan belum pelatihan, dibandingkan dengan jumlah pegawai pada setiap kategori Pegawai (*Business* dan *Supporting*).
- Sumber data: **bjb University**

Note:

- Outside Bank Management
- Percentage of employees who have been trained and have not been trained, compared to the number of employees in each category of employees (*Business* and *Supporting*).
- Data source: **bjb University**

Berdasarkan Grade Pegawai

Based on Employee Grade

Grade	Sudah Pelatihan Had been trained		Belum Pelatihan Had not been trained		Total
	Jumlah pegawai Number of employees	(%)	Jumlah pegawai Number of employees	(%)	
G1	779	10.36%	-	0.00%	779
G2	2,123	28.22%	-	0.00%	2,123
G3	1,426	18.96%	-	0.00%	1,426
G4	472	6.27%	-	0.00%	472
G5	294	3.91%	-	0.00%	294
G6	557	7.40%	-	0.00%	557
G7	570	7.58%	-	0.00%	570
G8	285	3.79%	-	0.00%	285
G9	183	2.43%	-	0.00%	183
G10	116	1.54%	-	0.00%	116
G11	226	3.00%	-	0.00%	226
G12	222	2.95%	-	0.00%	222
G13	72	0.96%	-	0.00%	72
G14	53	0.70%	-	0.00%	53
G15	61	0.81%	-	0.00%	61
G16	37	0.49%	-	0.00%	37
G17	11	0.15%	-	0.00%	11
G18	8	0.11%	-	0.00%	8
G19	14	0.19%	-	0.00%	14
G20	13	0.17%	-	0.00%	13
TOTAL	7,522	100.00%	0,00%	0.00%	7,522

Catatan:

- Diluar Pengurus Bank
- Sumber data: Sistem Informasi Diklat (SID) – **bjb University**

Notes:

- Outside Bank Management
- Data source: Education and Training Information System (SID) – **bjb University**

Biaya Pengembangan Kompetensi Karyawan Tahun 2021

Employee Competency Development Cost in 2021

Akun Account	Nama Akun Account Name	Realisasi 2021 2021 Realization	Target Anggaran Budget Target	Pencapaian Achievement
947001	947001 – Pendidikan dan Pelatihan – Honor Pengajar Education and Training – Teacher Honors	1,160,458,828	3,839,875,200	30.22%
947003	947003 – Pendidikan dan Pelatihan – Alat Tulis dan Perlengkapan Education and Training – Stationery and Supplies	3,096,042,956	13,165,286,400	23.52%
947005	947005 – Pendidikan dan Pelatihan – Pendidikan Ekstern DN Education and Training – External Education	5,825,545,841	9,051,134,400	64.36%
947006	947006 – Pendidikan dan Pelatihan – Pendidikan Ekstern LN Education and Training – Overseas External Education	152,707,800	639,979,200	23.86%
947009	947009 – Pendidikan dan Pelatihan – Perpustakaan Education and Training – Libraries	91,218,190	125,000,000	72.97%
947013	947013 – Pendidikan dan Pelatihan – Honor Pengajar Ekstern Education and Training – External Teacher Honors	12,916,088,703	34,193,174,400	37.77%
947014	947014 – Pendidikan dan Pelatihan – Uang Saku Diklat Education and Training – Training Allowance	2,141,876,861	17,233,725,600	12.43%
947015	947015 – Pendidikan dan Pelatihan – Transportasi Diklat Education and Training – Education and Training Transportation	341,894,917	4,936,982,400	6.93%
947016	947016 – Pendidikan dan Pelatihan – Konsumsi Diklat Education and Training – Consumption of Education and Training	156,365,980	1,097,107,200	14.25%
947017	947017 – Pendidikan dan Pelatihan – Beasiswa Education and Training – Scholarship	556,150,020	1,500,000,000	37.08%
947018	947018 – Pendidikan dan Pelatihan – Akomodasi Education and Training – Accommodation	7,504,673,714	28,250,510,400	26.56%
947020	947020 – Pendidikan dan Pelatihan – Modulasi Education and Training – Modulation	641,764,500	1,313,000,000	48.88%
947021	947021 – Pendidikan dan Pelatihan – Buletin Education and Training – Bulletin	-	120,000,000	0.00%
947022	947022 – Pendidikan dan Pelatihan – Uang Saku Perjalanan Dinas Education and Training – Official Travel Allowance	94,250,000	1,874,224,800	5.03%

Kebijakan dan Pelaksanaan Penilaian Kinerja

Dalam rangka mendukung pencapaian target kinerja pegawai yang lebih optimal, Perseroan telah menetapkan ketentuan yang mengatur mengenai pelaksanaan *performance management system* melalui **bjb** prestasiku *personal scorecard* yang diharapkan mampu mendorong pegawai untuk meningkatkan kinerja di periode berikutnya.

Policy and Conduct of Performance Evaluation

In order to support the achievement of more optimal employee performance targets, the Company has established regulations governing the implementation of the performance management system through the **bjb** Prestasiku *personal scorecard* which is expected to encourage employees to improve performance in the next period.





Performance management system berbasis *personal scorecard* merupakan sistem pengelolaan kinerja individual pegawai yang menggunakan pendekatan *Balanced Scorecard* (BSC), dengan penjelasan sebagai berikut:

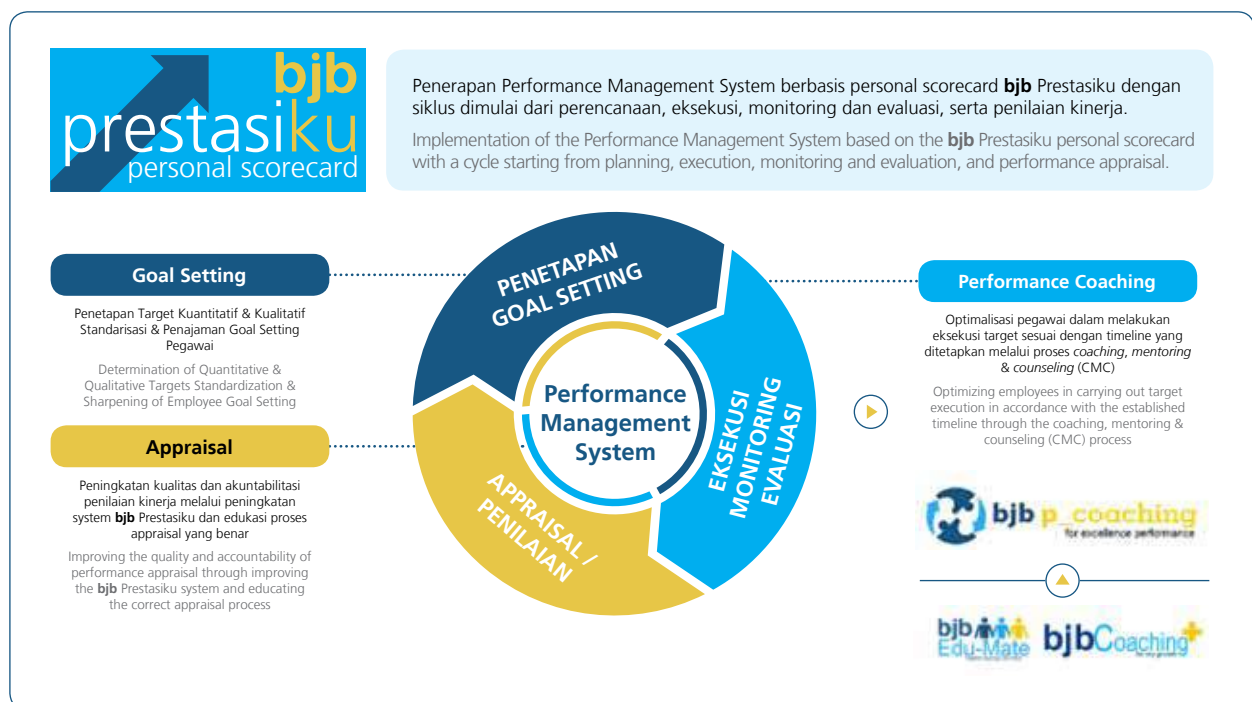
1. Fokus utama dalam penilaian **bjb** prestasiku meliputi:
 - a. *Key Performance Indicator* (KPI) Penetapan target kinerja pegawai (*goal setting*) yang disepakati bersama antara pegawai dengan atasan langsung berdasarkan penetapan tugas/pekerjaan dan tanggung jawab pegawai serta merupakan target turunan (*cascading target*) yang harus memiliki keterkaitan langsung dengan pencapaian target *Balance Scorecard* (BSC) unit kerja.
 - b. Kompetensi Penilaian terhadap kompetensi yang terdiri dari *core competencies* dan *technical competencies* yang berisi mengenai tuntutan pengetahuan, keterampilan serta perilaku yang menunjang kinerja pegawai.
 - c. Faktor Penambah dan Pengurang Nilai Penilaian yang dilakukan terhadap hal-hal yang bersifat kualitatif dapat menambah atau mengurangi penilaian kinerja pegawai, seperti: Predikat *Culture*, Prestasi/*Special Assignment*, Sanksi/Perilaku Indisipliner.
2. Penetapan KPI Pegawai ditetapkan menggunakan 4 (empat) perspektif *Balance Scorecard* yaitu: *Financial*, *Customer*, *Internal Process* and *Learning and Growth*.
3. Penetapan KPI pegawai harus memenuhi kriteria SMART-CC (*Specific*, *Measurable*, *Achievable*, *Realistic*, *Time Bound*, *Consistent* dan *Continuous Improvement*).
4. Penilaian pegawai dilakukan oleh 3 (tiga) pihak yang terdiri dari pegawai (*self-assessment*), Atasan Pertama dan Atasan Kedua dari pegawai sesuai dengan hierarki jabatan pada struktur organisasi bank **bjb**.

The personal scorecard-based performance management system represents an employee performance management system that adopts *Balanced Scorecard* (BSC) approach, with the following description:

1. The main focus in evaluating **bjb** prestasiku includes :
 - a. *Key Performance Indicator* (KPI) which is a decision of a mutually agreed goal setting for employees and direct supervisors based on the assignment of tasks/duties and employee responsibilities and it represents a cascading target that must be directly related to achieving *Balance Scorecard* (BSC) target of the relevant business unit.
 - b. *Competency Assessment* of core competencies that include the demands of knowledge, skills and behaviors that support employee performance.
 - c. Increasing and Reducing Factors for Score Evaluation on matters that are qualitative in nature can increase or decrease employee performance evaluation, such as: *Culture*, *Achievement/Special Assignment*, *Sanctions/Discipline Behavior*.
2. Employee KPI is required to adopt 4 (four) *Balance Scorecard* perspectives, namely: *Financial*, *Customer*, *Internal Process* and *Learning and Growth*.
3. KPIs for employees must meet SMART-CC criteria (*Specific*, *Measurable*, *Achievable*, *Realistic*, *Time Bound*, *Consistent* and *Continuous Improvement*).
4. Employee evaluation is conducted by 3 (three) parties including employees (*self-assessment*), First Supervisor and Second Supervisor of employees in accordance with the hierarchy in the bank **bjb** organizational structure.

Tahapan *Performance Management System*

Stages of *Performance Management System*



Kebijakan Reward and Punishment

Reward

Kemampuan Perseroan dalam mempertahankan *top talent* sangat penting bagi kesuksesan organisasi. Perseroan menyadari bahwa *reward and recognition* perlu dilaksanakan secara berkelanjutan dalam menumbuhkan budaya kerja berbasis kinerja yang menghargai prestasi kerja Pegawai sebagai basis dalam setiap pemberian kompensasi dan *benefit*. Untuk mencapai hal tersebut diperlukan tata kelola terhadap program-program *award* dengan memperhatikan produktivitas, efektivitas, efisiensi dan manajemen risiko untuk menjaga konsistensi kualitas pelaksanaannya sesuai dengan praktik tata kelola perusahaan yang baik. Adapun kebijakan reward yang telah diselenggarakan secara rutin antara lain sebagai berikut:

bjb Better Award

bjb Better Award merupakan program *reward* dan *recognition* yang memberikan apresiasi terhadap pegawai yang memiliki prestasi atas kinerja dan perilaku terbaik. bank **bjb** membangun standar kinerja tinggi kepada pegawai agar mampu bekerja *extra effort* dan *best effort*, serta memiliki *agility* (lincah) dan *resilience* (tangguh). *Best Employee* adalah pegawai yang berprestasi dalam pencapaian kinerja terbaik dan sebagai *role model* dalam perilaku kerja sesuai budaya perusahaan GO SPIRIT.

Salah satu bentuk apresiasi perusahaan terhadap pegawai terbaik/*the best employee* maupun yang memberikan kinerja terbaik dituangkan setiap tahunnya dalam suatu acara yakni **bjb** Better Award. Konsep pelaksanaan **bjb** Better Award adalah penggabungan beberapa program apresiasi kepada pegawai dari masing-masing Unit Kerja ke dalam satu wadah program penghargaan. Penghargaan dibagi menjadi beberapa kategori dengan hadiah berupa Uang Tunai atau Paket Umroh/Perjalanan Religi.

Penghargaan apresiasi diberikan dengan memperhatikan perilaku dan prestasi yang telah ditunjukkan Pegawai dan Unit Kerja dalam performa mendukung pencapaian Perseroan. **bjb** Better Award bertujuan untuk meningkatkan engagement pegawai/Unit Kerja serta menunjukkan bahwa pegawai adalah bagian penting dari organisasi.

Dalam acara **bjb** Better Award terdapat beberapa kategori pemenang, yaitu *the best employee*, *service excellent award* dan *innovation* yang terangkum dalam **bjb** better award dengan penjelasan sebagai berikut:

- a. The Best Employee
Program apresiasi pegawai yang memiliki kinerja terbaik dan berhasil menjadi *role model* dan *change agent* dalam implementasi budaya GO SPIRIT.
- b. Service Excellence Award
Program apresiasi frontliner, officer operasional, dan unit kerja dengan kinerja terbaik dalam memberikan service excellence sesuai standar layanan.

Reward and Punishment Policy

Reward

The Company's ability to retain top talent became very important for the success of the organization. The Company realized that rewards and recognition needed to be implemented on an ongoing basis in order to foster a performance-based work culture that respected employee performance as the basis for providing compensation and benefits. To achieve this, it was necessary to manage award programs by paying attention to productivity, effectiveness, efficiency and risk management to maintain consistency in the quality of their implementation in accordance with good corporate governance practices. The reward policies that had been held regularly included the following:

bjb Better Award

bjb Better Award was a reward and recognition program that gave appreciation to employees who had achievements for the best performance and behavior. bank **bjb** built high performance standards for employees to work with extra effort and best effort, and to be agile and tough. Best Employees were those who excelled in achieving the best performance and as role models in work behavior according to the GO SPIRIT corporate culture.

One form of company appreciation for the best employee and who gives the best performance is given every year in an event, the **bjb** Better Award. The concept of implementing the **bjb** Better Award was the merging of several appreciation programs for employees from each work unit into one award program. The awards were divided into several categories with cash prize or Umrah/Religious Travel Packages.

Appreciation awards were given with due regard to the behavior and achievements shown by employees and work units in supporting the achievements of the Company. **bjb** Better Award aimed to increase employee / work unit engagement and demonstrated that employees were an important part of the organization.

In the **bjb** Better Award event there are several categories of winners, namely the best employee, service excellent award and innovation which are summarized in the **bjb** better award with the following explanation:

- a. The Best Employee
Employee appreciation program that has the best performance and succeeded in becoming a role model and change agent in implementing the GO SPIRIT culture.
- b. Service Excellence Award
Frontliner appreciation program, operational officers, and work units with the best performance in providing service excellence according to service standards.



c. Innovation

Program apresiasi kepada pegawai yang memiliki ide dan implementasi terbaik/kreatif dalam membawa perubahan kepada organisasi menjadi lebih baik.



bjb Scholarship

bjb scholarship merupakan salah satu program *recognition* berupa pemberian beasiswa pendidikan di perguruan tinggi terkemuka kepada pegawai yang secara konsisten telah menunjukkan kinerja terbaiknya serta bagian dari program pengembangan pegawai dalam menciptakan *talent great leader* bank **bjb** yang kompeten sesuai dengan tuntutan perkembangan bisnis di masa depan. Jumlah peserta program **bjb** Scholarship tahun 2021 terdiri dari:

1. Program Beasiswa S2 sebanyak 6 pegawai
2. Program Beasiswa S1 sebanyak 20 pegawai

bjb Scholarship

bjb scholarship was one of the recognition programs in the form of providing educational scholarships at leading universities to employees who consistently showed their best performance as well as part of the employee development program in creating competent great talent leaders of bank **bjb** in accordance with the demands of future business development. The number of participants for the 2021 **bjb** Scholarship program consisted of:

1. Masters Scholarship Program for 6 employees
2. Undergraduate Scholarship Program for 20 employees



Insentif-Insentif

bank **bjb** telah memberikan insentif kepada pegawainya antara lain:

- a. Insentif Prestasi Kerja (IPK) adalah insentif yang diberikan oleh Bank kepada Pegawai dalam bentuk uang sebagai penghargaan berbasis kompetensi dan kinerja untuk memberikan motivasi agar Pegawai mencapai target dan komitmen yang telah ditetapkan.
- b. Bonus Tahunan adalah laba bersih Bank yang disisihkan dan dibagikan kepada Pegawai sebagai bentuk penghargaan atas kinerja yang telah dilakukan selama setahun.

Relational Reward

Relational Reward merupakan bentuk apresiasi dari Perseroan kepada Pegawai sebagai upaya untuk meningkatkan kompetensi Pegawai dan sebagai pengakuan untuk kinerja Pegawai. Jenis-Jenis *Relational Reward* antara lain:

1. Pelatihan dan Pengembangan (*Learning and Development*)
 - a. Pelatihan (*Training*)
 - b. Pengembangan Karir (*Career Development*)
2. Lingkungan Kerja (*Work Environment*)
 - a. Bantuan Hukum
 - b. Santunan Duka
 - c. Penghargaan Masa kerja (*Legacy Award*)
 - d. Program Konseling
 - e. Fasilitas Kredit Pegawai
 - f. **bjb** Great People Peduli

Jaminan Sosial dan Program Pensiun

Jaminan sosial dan program pensiun yang di berikan oleh Perseroan antara lain:

1. Jaminan Sosial
 - a. Jaminan Sosial Tenaga Kerja
 - 1) Jaminan Hari Tua (JHT)
 - 2) Jaminan Kecelakaan Kerja (JKK)
 - 3) Jaminan Kematian (JK)
 - 4) Jaminan Pensiun (JP)
 - 5) Jaminan Kehilangan Pekerjaan (JKP)
 - b. Jaminan Kesehatan Nasional
2. Program Pensiun
 - a. Program Pensiun Manfaat Pasti
 - b. Program Pensiun iuran pasti
 - c. Asuransi Jiwa Pensiun
 - d. Tunjangan Hari Tua

Tunjangan Pegawai

Jenis-Jenis Tunjangan Pegawai yang diberikan oleh Perseroan antara lain:

1. Tunjangan Tetap
 - a. Bekal Cuti Tahunan
 - b. Bekal Istirahat Panjang (Cuti Besar)
 - c. Tunjangan Pajak Penghasilan
 - d. Tunjangan Hari Raya

Incentives

bank **bjb** has provided incentives to its employees, including :

- a. Work Performance Incentives (GPA) are incentives given by the Bank to employees in the form of money as competency and performance-based rewards to motivate employees to achieve the targets and commitments that have been set.
- b. Annual Bonus is the Bank's net profit which is set aside and distributed to employees as a form of appreciation for the performance that has been done for a year.

Relational Reward

Relational Rewards are a form of appreciation from the Company to employees as an effort to improve employee competencies and as recognition for employee performance. Types of Relational Rewards include:

1. Learning and Development
 - a. Training
 - b. Career Development
2. Work Environment
 - a. Legal Aid
 - b. Grief Compensation
 - c. Legacy Award
 - d. Counseling Program
 - e. Employee Credit Facility
 - f. **bjb** Great People Peduli

Social Security and Pension Programs

The following are the social security and pension programs provided by the Company to employees:

1. Social Security
 - a. Social Security
 - 1) Old Age Guarantee (JHT)
 - 2) Work Accident Insurance (JKK)
 - 3) Death Insurance (JK)
 - 4) Pension Guarantee (JP)
 - 5) Job Loss Guarantee (JKP)
 - b. National health insurance
2. Pension Program
 - a. Defined Benefit Pension Plan
 - b. Defined Contribution Pension Program
 - c. Retirement Life Insurance
 - d. Pension

Employee Benefits

The Company provided the employees with employee benefits which include:

1. Fixed Allowance
 - a. Annual leave provision
 - b. Provision for Long Rest (Big Leave)
 - c. Income Tax Allowances
 - d. Holiday allowanceTunjangan Hari Raya



2. Tunjangan Tidak Tetap
 - a. Kendaraan Dinas
 - b. Rumah Dinas
 - c. Pakaian Kerja
 - d. Sarana Komunikasi
 - e. Media Cetak
 - f. Tunjangan Operasional Sekretaris Pengurus
 - g. Tunjangan Lokasi
 - h. Tunjangan Jabatan Pejabat Eksekutif

Fasilitas-Fasilitas

Jenis-Jenis Fasilitas yang diberikan oleh Perseroan antara lain:

1. Fasilitas Seni Budaya, Olahraga, dan Hobi (**bjb** CLUB)
2. Fasilitas Rekreasi
3. Fasilitas Perjalanan Dinas
4. Fasilitas Mutasi Pegawai Ke Luar Kota
5. Fasilitas Kesehatan
6. Fasilitas Detasering

Penghargaan Perusahaan kepada Karyawan

Penghargaan Masa Kerja (*Timeless Engagement*)

Penghargaan kepada pegawai yang telah memasuki masa kerja 15 Tahun dan 30 Tahun berupa uang tunai atau logam mulia yang diselenggarakan pada periode Triwulan ke 3 pada Tahun berjalan. Pada tahun 2021, Bank telah memberikan penghargaan masa kerja 15 Tahun kepada 56 pegawai dan penghargaan masa kerja 30 Tahun kepada 23 orang pegawai.

2. Non-Fixed Allowances
 - a. Service Vehicles
 - b. Official residence
 - c. Work uniform
 - d. Means of Communication
 - e. Print media
 - f. Executive Secretary Operational Allowance
 - g. Location Allowance
 - h. Executive Officer Position Allowance

Facilities

The types of facilities provided by the Company include:

1. Facilities for Arts, Culture, Sports and Hobbies (**bjb** CLUB)
3. Recreation Facilities
4. Official Travel Facilities
5. Employee Transfer Facilities Out of Town
6. Health Facilities
6. Datasering Facility

Company Awards to Employees

Timeless Engagement

Awards to employees entering period of 15 years and 30 years in the form of cash or precious metals held in the 3rd Quarter period of the current year. In 2021, the Bank awarded 15 years of service to 56 employees and 30 years of service to 23 employees.

bank **bjb**

**TIMELESS
ENGAGEMENT**



Penghargaan Purna Bakti (Legacy Award)

Penghargaan berupa uang tunai atau logam mulia yang diberikan kepada pegawai yang telah memasuki masa usia pensiun yang dilaksanakan pada periode Triwulan IV pada Tahun berjalan. Pada Tahun 2021, Bank telah memberikan penghargaan kepada 13 pegawai.

Legacy Award

Awards in the form of cash or precious metals given to employees entering the retirement age period were carried out in the fourth quarter of the current year. In 2021, the Bank awarded 13 employees.



Punishment

Perseroan memiliki kebijakan tentang *punishment* berupa Standar Operasional Prosedur Disiplin Pegawai yang telah mengatur komprehensif tentang kewajiban dan larangan pegawai, jenis sanksi kepegawaian, tata cara pengenaan sanksi kepegawaian dan hal-hal lainnya terkait penegakan disiplin pegawai, termasuk ketentuan pengenaan sanksi kepegawaian.

Dengan adanya Standar Operasional Prosedur Disiplin Pegawai memiliki tujuan untuk:

1. Mengamankan kepentingan Perseroan. Pegawai yang tidak menerapkan disiplin Pegawai akan dihadapkan dengan Sanksi Kepegawaian sebagai upaya korektif untuk mencegah timbulnya kembali peristiwa serupa yang dapat mengganggu kepentingan Perseroan.
2. Menegakkan tata tertib dan disiplin Pegawai di lingkungan Perseroan. Pegawai harus menegakkan disiplin Pegawai yang telah ditetapkan agar terciptanya penerapan prinsip tata kelola perusahaan yang baik (*Good Corporate Governance*) serta menjamin tertib usaha Bank yang sehat, efektif dan efisien.
3. Pembinaan Pegawai. Sanksi Kepegawaian yang diberikan kepada Pegawai merupakan unsur pembinaan yang berfungsi sebagai tindakan represif dan preventif terjadinya tindakan pelanggaran lainnya.

Punishment

The Company has a policy on punishment in the form of Employee Discipline Guidelines which has set comprehensive on the obligations and prohibitions of employees, types of staffing sanctions, procedures for imposing employment sanctions and other matters related to enforcement of employee discipline, including provisions on the imposition of staffing sanctions.

The Disciplinary Guidelines Employees have the objectives to:

1. Securing the interests of the Company
Employees who do not apply Employee discipline will get Staffing Sanctions as a corrective effort to prevent similar incidents that could interfere with the interests of the Company.
2. Upholding the employee order and discipline within the Company
Employees must uphold the discipline of employees that have been determined in order to create the application of the principles of good corporate governance (*Good Corporate Governance*) and ensure orderly business that is healthy, effective and efficient.
3. Employee Development
Staffing sanctions given to employees are an element of guidance that serves as a preventive measure for repetition of violations.



Pemberian Sanksi Karyawan

Pemberian sanksi telah dilaksanakan berdasarkan Pedoman Disiplin Pegawai No. 0139/SK/DIR-HC/2017 yang ditetapkan pada tanggal 4 Mei 2017.

Employee Sanctions

The sanctions have been implemented based on the Employee Discipline Guidelines No. 0139/SK/DIR-HC/2017 which was stipulated on May 4, 2017.

Sanksi yang telah di berikan oleh SDM Berikut Tindak Lanjut atas Pengaduan Pelanggaran dari SKAI

Sanctions that have been given by HR and Follow-up on Complaints of Violations from SKAI

Tahun Year	Jenis Sanksi Type of Sanction			
	Ringan Light	Sedang Medium	Berat Heavy	Jumlah Total
2021	37	35	27	99

Kebijakan Remunerasi

Kebijakan remunerasi merupakan strategi Perseroan dalam memberikan imbalan kepada pegawai dengan berpedoman pada konsep Merit System dan Kinerja Pegawai. Remunerasi bank **bjb** disusun dengan tujuan untuk dapat menarik, mempertahankan, memotivasi, dan meningkatkan keterikatan pegawai agar dapat secara terus menerus memberikan kinerja yang optimal dan mendukung visi, misi serta strategi Bank.

Untuk mengetahui posisi remunerasi bank **bjb** terhadap kondisi pasar, Perseroan secara rutin mengikuti *Annual Salary Survey* yang dilaksanakan oleh konsultan yang independen dan kompeten. Kebijakan remunerasi bank **bjb** memperhatikan *effective best practice* di industri perbankan dan perbandingan terhadap market, namun dengan tetap meningkatkan *value proposition* bank **bjb**.

Digitalisasi Pembayaran Kompensasi

Perubahan Pembayaran Tunjangan dan Fasilitas yang semula *manual upload equation (bulk upload)* menjadi proses transaksi langsung dari aplikasi HCS.

Impact Program:

- Mempercepat proses pembayaran gaji, tunjangan serta fasilitas Pegawai.
- Meminimalisir kendala gangguan jaringan saat proses pembayaran gaji Pegawai.
- Meningkatkan SLA pembayaran fasilitas Pegawai.
- Meningkatkan akurasi penggunaan rekening atas resiko kesalahan penggunaan rekening biaya tidak sesuai peruntukannya.
- Mempermudah pengelolaan pajak penghasilan Pegawai (Pph 21).
- Meningkatkan tertib administrasi pengelolaan dan monitoring tunjangan dan fasilitas pegawai.

Remuneration Policy

The remuneration policy was the Company's strategy in providing rewards to employees based on the concept of the Merit System and Employee Performance. bank **bjb's** remuneration was structured with the aim of being able to attract, retain, motivate, and increase employee engagement so that they could continuously provide optimal performance and support the Bank's vision, mission and strategy.

To find out the position of bank **bjb's** remuneration against market conditions, the Company regularly participated in the Annual Salary Survey carried out by an independent and competent consultant. bank **bjb's** remuneration policy paid attention to effective best practices in the banking industry and comparisons to the market, but still improved bank **bjb's** value proposition.

Digitalization of Compensation Payments

Changes in Payment of Allowances and Facilities which were originally manual upload equations (bulk uploads) to process transactions directly from the HCS application.

Impact Program:

- Speed up the process of paying salaries, allowances and employee facilities.
- Minimizing network disruption problems during the employee salary payment process.
- Increase the SLA for payment of employee facilities.
- Increase the accuracy of account usage for the risk of incorrect use of expense accounts that are not in accordance with their designation.
- Facilitate the management of employee income tax (Pph 21).
- Improve the orderly administration of management and monitoring of employee benefits and facilities.

Kebijakan Pensiun

Dalam melaksanakan program pensiun, Perseroan melaksanakan pengelolaannya melalui Dana Pensiun dan Dana Pensiun Lembaga Keuangan (DPLK). Secara umum ruang lingkup program pensiun terdiri dari dua program, yaitu:

1. Program Pensiun Manfaat Pasti
Program pensiun bagi Pegawai Tetap yang diangkat sampai dengan tahun 2007 diikutsertakan dalam Program Pensiun Manfaat Pasti yang dikelola Dana Pensiun bank **bjb**.
2. Program Pensiun Luran Pasti
Pegawai yang diangkat sebagai Pegawai Tetap mulai dari tanggal 01 Januari 2008 diikutsertakan Program Pensiun Luran Pasti yang dikelola Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb**.

Selain menyelenggarakan program pensiun, Perseroan juga mendaftarkan Pegawai sebagai peserta Program Jaminan Pensiun Kepada Badan Penyelenggara Jaminan Sosial (BPJS) Ketenagakerjaan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku.

Retirement Policy

In implementing the pension program, the Company carries out its management through the Pension Fund and Financial Institution Pension Fund (DPLK). In general, the scope of the pension program consists of two programs, namely:

1. Defined Benefit Pension Plan
Permanent Employees who are appointed up to 2007 included in the Program Defined Benefit Pension which is managed by the bank **bjb** Pension Fund.
2. Defined Contribution Pension
Program Employees who are appointed as Employees Keep starting from January 1, 2008 are included in the Defined Contribution Pension Program which is managed by bank **bjb** Financial Institution Pension Fund (DPLK).

In addition to organizing a pension program, the Company also registers employees as participants in the Pension Security Program with the Employment Social Security Administering Agency (BPJS) in accordance with the provisions of the applicable laws and regulations.

Human Capital as Strategic Business Partner

Human Capital as Strategic Business Partner

Tugas dan peran *Human Capital* sesuai dengan misinya yaitu Membangun *Great People* unggul handal dan tangguh dalam mendukung *agility* bank **bjb** dalam mencapai kinerja terbaik. Dalam perannya sebagai *strategic business partner* *Human Capital* memiliki peran dalam mewujudkan karakteristik insan bank **bjb** yang *Highly Engaged* dan *Highly Productive* serta dapat memberikan kesan terhadap layanan pengelolaan *Human Capital* yang semakin dekat dengan pegawai.

The duties and roles of Human Capital are in accordance with its mission, namely Building Great People who are reliable and strong in supporting bank **bjb's** agility in achieving the best performance. In its role as a strategic business partner, Human Capital has a role in realizing the characteristics of bank **bjb** people who are Highly Engaged and Highly Productive and can give the impression of Human Capital management services closer to employees.



Biaya Pengelolaan Pegawai

Employee Management Costs

Berikut disampaikan Realisasi Biaya Tenaga Kerja (BTK) Tahun 2021:

The following is the Realization of Labor Costs (BTK) in 2021:

Tabel Realisasi Biaya Tenaga Kerja (BTK) Tahun 2021

Table of Realization of Labor Costs (BTK) in 2021

(dalam jutaan / In millions)

Beban Gaji dan Upah Salary and Wages Expense	Realisasi Tahun 2020 2020 Realization	Realisasi Tahun 2021 2021 Realization
Jumlah BTK - Gaji Total BTK - Salary	769,588	825,478
Jumlah BTK - Pph21 Total BTK - Pph21	152,121	189,254
Jumlah BTK - Program Jaminan Hari Tua Total BTK - Old Age Security Program	148,468	155,041
Sub Total Beban Fasilitas Sub Total Facility Expenses	1,373,946	1,512,383
Total	2,444,123	2,682,156

Turnover Pegawai

Employee Turnover

Berikut adalah tingkat *turnover* pegawai dari tahun 2018 sampai dengan 2021.

The following is the employee turnover rate from 2018 to 2021.

Tahun Year	Pegawai <i>Resign</i> Employee Resign	Jumlah Pegawai Number of Employees	Turnover Pegawai Employee Turnover (%)
2021	224	7,535	2.89%
2020	316	7,640	3.97%
2019	462	7,701	6.0%
2018	581	7,654	7.6%

Kebijakan Hubungan Industrial

Industrial Relation Policy

Perseroan berkomitmen untuk membangun dan memelihara Hubungan Industrial yang sehat dan harmonis sebagai sebuah sistem hubungan kerja yang sehat dan konstruktif antara karyawan, Bank dan Pemerintah. Adapun prinsip umum hubungan kepegawaian yang diterapkan di bank **bjb** adalah sebagai berikut:

1. Menciptakan Hubungan Industrial yang harmonis yang dibangun dan dikelola dengan baik, dengan peran aktif pegawai, serikat karyawan, serta organisasi pegawai yang diakui Perseroan.
2. Menciptakan kegiatan yang dapat meningkatkan *level of engagement* Pegawai terhadap Perseroan melalui program-program yang secara efektif mampu memberikan dampak pada perubahan sikap dan perilaku kerja pegawai serta membawa perubahan yang positif bagi kinerja Perseroan.

Pelaksanaan hubungan industrial dibangun atas dasar pemahaman bank **bjb**, Pegawai dan Serikat Karyawan yang melaksanakan hak, kewajiban dan tanggung jawabnya dalam suasana saling menghormati, saling mempercayai, dan tekad untuk saling bekerjasama dengan tujuan menjamin kelangsungan usaha Bank dan perbaikan kesejahteraan pegawai. Praktik hubungan industrial memerlukan berbagai sarana untuk melaksanakannya. Beberapa sarana utama hubungan industrial adalah sebagai berikut:

1. Serikat Pegawai
Perseroan senantiasa tunduk pada Undang-Undang Ketenagakerjaan, hal ini tercermin dari diberikannya kebebasan kepada pegawai untuk bergabung dalam organisasi serikat karyawan. Serikat Karyawan bank **bjb** (SEKAR) merupakan serikat karyawan yang dibentuk untuk menjalin hubungan yang baik antara pegawai dan manajemen bank **bjb**, sehingga tercipta hubungan industrial yang harmonis.
2. Perjanjian Kerjasama
Perseroan telah memiliki Perjanjian Kerjasama (PKB) yang merupakan hasil perundingan antara bank **bjb** dan SEKAR yang memuat syarat-syarat kerja, hak dan kewajiban kedua belah pihak berdasarkan ketentuan perundang-undangan. PKB pertama bank **bjb** berlaku untuk periode 2016 sampai dengan 2018 dan PKB yang saat ini berlaku untuk periode 2021 sampai dengan 2023 yang telah didaftarkan dan mendapat pengesahan dari Kementerian Ketenagakerjaan RI No. 4/ HI.00.01/00.0000.220105006/B/1/2022 tentang Perjanjian Kerja Bersama antara bank **bjb** dengan serikat karyawan bank **bjb** yang ditetapkan pada tanggal 24 Januari 2022.
3. Peraturan Internal dan Eksternal
Perseroan senantiasa patuh dan taat pada regulasi dan peraturan yang berlaku di Indonesia. Selain itu, juga patuh pada ketentuan internal bank **bjb** terkait kebijakan *Human Capital* yang diatur antara lain dalam Standar Operasional

The Company committed to building and maintaining healthy and harmonious Industrial Relations as a system of healthy and constructive working relationships between employees, the Bank and the Government. The general principles of employee relations applied at bank **bjb** were as follows:

1. Creating healthy industrial relations and harmony that are built and well managed, with the active role of employees, Employee Unions, and Management as a unity that collaborates with each other in realizing the Bank's vision and mission.
2. Creating activities that can enhance employee engagement level with the Bank through programs that are effectively capable of making changes in attitudes and work behavior of employees and generating positive changes to the performance of the Bank.

The implementation of industrial relations is built based on an understanding of bank **bjb**, employees, and employee unions who carry out their rights, obligations, and responsibilities in an atmosphere of mutual respect, mutual trust, and determination to cooperate to ensure the continuity of the bank's business and improve employee welfare. The practice of industrial relations requires various means to carry it out. Some of the primary means of industrial relations are as follows:

1. Employee Union
The Company was always subject to the Manpower Act; this was reflected in the freedom given to employees to join employee union organizations. bank **bjb** Employee Union (SEKAR) became an employee union formed to establish good relations between employees and bank **bjb** management, to create harmonious industrial relations.
2. Cooperation agreement
The Company already had a Cooperation Agreement (PKB) as the result of negotiations between bank **bjb** and SEKAR which contained the terms of work, rights and obligations of both parties based on the provisions of the legislation. The first PKB bank **bjb** was valid for the period 2016 to 2018 and the PKB which was currently valid for the period 2021 to 2023 which had been registered and approved by the Ministry of Manpower of the Republic of Indonesia No. 4/ HI.00.01/00.0000.220105006/B/1/2022 concerning Collective Labor Agreement between bank **bjb** and bank **bjb** employee union which was stipulated on January 24, 2022.
3. Internal and External Regulations
The Company always complied with the regulations and regulations that applied in Indonesia. In addition, it also complied with bank **bjb's** internal regulations related to Human Capital policies regulated in the Standard Operating



Prosedur Pengelolaan Penghasilan dan Fasilitas Kepegawaian yang telah diperbaharui dan disetujui pada bulan April 2021.

4. Layanan Konsultasi Pegawai

Perseroan terus berupaya dalam membangun dan meningkatkan *engagement* Pegawai dengan melakukan peningkatan kualitas komunikasi Pegawai yang lebih baik melalui sarana komunikasi kepegawaian yang memberikan konsistensi dalam penyampaian informasi.

Sarana komunikasi kepegawaian berfungsi sebagai wadah Pegawai untuk melakukan diskusi, tukar pikiran, konsultasi, menyampaikan keluhan dan saran mengenai permasalahan kepegawaian yang dialami, serta mengakses informasi terkait dengan produk dan ketentuan kepegawaian, baik sesama Pegawai maupun dengan manajemen melalui Divisi Human Capital.

Sehubungan dengan hal tersebut, Perseroan menghadirkan **bjb** HC Cares sebagai sarana komunikasi kepegawaian yang cepat, tepat, dan akurat untuk memberikan kenyamanan bagi Pegawai dalam bekerja agar meningkatkan *engagement* Pegawai, serta mendorong kontribusi Pegawai secara aktif berpartisipasi dalam membangun hubungan industrial yang strategis dan harmonis demi terwujudnya kinerja Pegawai yang produktif dan inovatif.

5. Penyelesaian Perselisihan Hubungan Industrial

Dalam rangka menciptakan ketenangan bekerja dan berusaha bagi pegawai dan Bank, maka hubungan industrial yang harmonis wajib diupayakan oleh seluruh jajaran bank **bjb**. Salah satu contoh terciptanya ketenangan bekerja dan berusaha adalah bahwa apabila timbul perselisihan dapat diselesaikan dengan sebaik-baiknya di tingkat unit kerja atau perusahaan sesuai dengan ketentuan UU No. 13/2003 dan UU No. 2 Tahun 2004 tentang Penyelesaian Perselisihan Hubungan Industrial.

Procedures for Income Management and Personnel Facilities which had been updated and approved in April 2021.

4. Employee Consulting Service

The Company continued to strive to build and improve employee engagement by improving the quality of employee communication through employee communication facilities that provided consistency in the delivery of information.

The personnel communication facility served as a forum for employees to conduct discussions, exchange ideas, consult, submit complaints and suggestions regarding staffing problems experienced, as well as access information related to products and staffing provisions among employees and with management through the Human Capital Division.

In this regard, the Company presented **bjb** HC Cares as a means of employee communication that was fast, precise, and accurate to provide comfort for employees at work in order to increase employee engagement, as well as encourage employee contributions to actively participate in building strategic and harmonious industrial relations for the realization of Productive and innovative employee performance.

5. Industrial Relations Dispute Settlement

In order to create peace of mind in working and doing business for employees and the Bank, harmonious industrial relations had to be pursued by all levels of bank **bjb**. One example of creating peace of mind in working and doing business was that if a dispute arises, it could be resolved as well as possible at the work unit or company level in accordance with the provisions of Law no. 13/2003 and Law no. 2 of 2004 concerning Settlement of Industrial Relations Disputes.

Unit Penunjang Layanan *Human Capital*

Human Capital Services Support Unit



HC Cares

HC Cares dibentuk sebagai wadah berdiskusi dan sharing, penyampaian saran atau masukan, ide kreatif dan inovasi, serta tempat konsultasi yang saat ini telah memiliki beberapa media dan layanan sebagai berikut:

1. Media HC Cares yaitu HC Cares hotline (022 4228444), HC Cares mail (hccares@bankbjb.co.id) serta HC Cares Walk In (HC Cares Lounge & Private Room, menara bank **bjb**, Jln. Naripan 12-14 Bandung), dan HC Cares Chat Helpdesk (082121666631).
2. Layanan HC Cares yaitu layanan *Coaching and Counseling, Complaint and Suggestions, Facilities dan Ask and Answer, HC Cares Helpdesk*.

HC Cares

HC Cares was established as a forum for discussion and sharing, submitting suggestions or input, creative ideas and innovations, as well as the right place for consultation which currently maintains several media and services as follows:

1. HC Cares Media are HC Cares hotline (022 4228444), HC Cares mail (hccares@bankbjb.co.id) and HC Cares Walk In (HC Cares Lounge and Private Room, bank **bjb** tower, Jalan Naripan 12-14 Bandung), and HC Cares Chat Helpdesk (082121666631).
2. HC Cares services consist of Coaching and Counselling services, Complaint and Suggestions, Facilities and Ask and Answer.



bjb Health+

bjb Health+ merupakan layanan fasilitas kesehatan bagi pegawai dan keluarga pegawai. Tahun 2021 bank **bjb** bekerjasama dengan Yayasan Kesejahteraan Pegawai bank **bjb** dalam memberikan layanan pengobatan ke rekanan rumah sakit, jaminan sosial kesehatan kerja dan bantuan kesehatan khusus sesuai syarat dan ketentuan berlaku.

bjb Health+

bjb Health+ is a health facility service for employees and employees' families. In 2021 bank **bjb** collaborated with the bank **bjb** Employee Welfare Foundation in providing medical services to hospital partners, occupational health social security and special health assistance in accordance with applicable terms and conditions.



bjb Club

Merupakan wadah bagi pegawai untuk menyalurkan minat dan bakat pegawai di bidang olahraga, seni budaya dan hobi agar lebih terorganisir, tertib, dan terarah untuk dikelola dengan baik yang terdiri dari berbagai jenis kegiatan.

bjb Club

It becomes a place for employees to channel their interests and talents in sports, arts and culture and hobbies to be more organized and wellmanaged consisting of various types of activities.



Human Capital Solution (HCS)

HC Solution didesain untuk memudahkan Pegawai dalam melakukan *Self-Service* dalam layanan kepegawaian yang secara otomatis terhubung dengan pusat layanan *Human Capital* dan mendukung perusahaan dalam pengambilan keputusan manajemen yang tepat dan sebagai media pengelolaan fungsi *Human Capital*. Pengembangan HCS Tahun 2021 adalah sebagai berikut:

1. *Engagement Survey*.
2. *Integrated Data* dengan Aplikasi Internal lainnya.
3. Sentralisasi Pembayaran Kompensasi *Benefit* Pegawai.
4. *Modul Flexy Work*.
5. *My Activity*.
6. **bjb** HC News.

HCS Mobile V.02

HCS Mobile merupakan system layanan informasi kepegawaian berbasis aplikasi. Di tahun 2021, HCS Mobile dikembangkan sebagai media informasi dan komunikasi Internal bank **bjb** untuk memudahkan pegawai memperoleh berbagai informasi seputar kepegawaian.

HCS Kehadiranku

HCS Kehadiranku sebagai suatu inovasi layanan kepegawaian alternatif absensi kehadiran pegawai yang semula menggunakan alat *fingerprint* yang rawan dengan penyebaran COVID-19 menjadi *touchless* dan *personal* melalui aplikasi *smartphone* yang terintegrasi ke HCS *Mobile* dan menggunakan Geo Tag.

Human Capital Solution (HCS)

HC Solution is designed to make it easier for Employees to perform *Self-Service* in personnel services that are automatically connected to the Human Capital service center and support companies in making the right management decisions and as a medium for managing the Human Capital function. The development of HCS 2021 is as follows:

1. *Engagement Survey*.
2. *Integrated Data* with other Internal Applications.
3. Centralized Employee Benefit Compensation Payment.
4. *Modul Flexy Work*.
5. *My Activity*.
6. **bjb** HC News.

HCS Mobile V.02

HCS Mobile became an application-based personnel information service system. In 2021, HCS Mobile was developed as an internal information and communication media for bank **bjb** to make it easier for employees to obtain various information about employment.

HCS Kehadiranku

HCS Kehadiranku became an alternative employee attendance service innovation that originally used a fingerprint device that was prone to the spread of COVID-19 to be *touchless* and *personal* through a *smartphone* application integrated into HCS *Mobile* and uses Geo Tag.



HC Cares Menyapa

HC Cares Menyapa merupakan peningkatan layanan sarana komunikasi Divisi Human Capital yang bertujuan untuk lebih memotivasi *Great People* bank **bjb** terutama dalam masa COVID-19 agar *Great People* **bjb** tetap memiliki semangat dan motivasi untuk bekerja secara lebih efektif dan efisien sehingga dapat menjadi pegawai yang produktif.

HC Cares Menyapa

HC Cares Menyapa was an improvement in communication facilities for the Human Capital Division which aimed to further motivate the *Great People* bank **bjb**, especially during the COVID-19 period so that *Great People* **bjb** continued to have the enthusiasm and motivation to work more effectively and efficiently so that they could become productive employees.



bjb News

bjb News merupakan platform yang disediakan di dalam mobile apps HCS Mobile V2 sebagai media informasi dan komunikasi berita, aktivitas, kegiatan di lingkungan bank **bjb** seperti berita inovasi, info-info menarik seputar bank **bjb**, artikel inspiratif dan lain-lainnya.

bjb News

bjb News is a platform provided in the HCS Mobile V2 mobile app as a medium for information and communication of news, activities, activities within bank **bjb** such as innovation news, interesting info about bank **bjb**, inspirational articles and others.



Tim Gugus Tugas Dan Tim Gercep Covid-19

Merupakan sebuah gugus tugas yang dibentuk manajemen bank **bjb** untuk mengkoordinasikan unit kerja dalam upaya mencegah dan menanggulangi dampak penyakit corona agar kegiatan usaha bank tetap dapat beroperasi secara optimal di tengah wabah pandemi.

Tim Gugus Tugas dan Tim Gercep Covid-19

It is a task force formed by bank **bjb** management to coordinate work units in an effort to prevent and overcome the impact of the corona disease so that bank business activities could continue to operate optimally in the midst of a pandemic outbreak.



Media Komunikasi *Human Capital*

Human Capital Communication Media

HC Cares Chat Helpdesk

Media komunikasi melalui aplikasi Whats App yang memudahkan pegawai dalam mengakses informasi kepegawaian dan informasi edukatif lainnya.

HC Cares Chat Helpdesk

Communication media is through the Whats App application which makes it easier for employees to access employment information and other educational information.

HC CARES CHAT HELPDESK



HC Cares Chat Helpdesk adalah layanan terbaru HC Cares yang memungkinkan pegawai untuk menyampaikan pertanyaan, saran, ide kreatif, dan hal lain terkait produk dan layanan Human Capital. Dengan adanya HC Cares Chat Helpdesk akan memudahkan pegawai dalam mengakses informasi-informasi kepegawaian dikarenakan dalam prosesnya menggunakan aplikasi whatsapp.

HC Cares Chat Helpdesk is the latest HC Cares service that allows employees to submit questions, suggestions, creative ideas, and other matters related to Human Capital products and services. With the HC Cares Chat Helpdesk, it will make it easier for employees to access employment information because in the process they use the WhatsApp application.



Beberapa Contoh Design Konten Harian HC Cares Chat Helpdesk Examples of Daily Content Design HC Cares Chat Helpdesk



BJB News

Layanan Informasi yang terintegrasi melalui aplikasi HCS yang memuat informasi terkait kegiatan kepegawaian dan perusahaan (*work life*, *HC Insight & Innovation*, *Great People*, *Berita Keluarga Kita*, *HC In Action*, **bjb** info, *Great Team News*).

BJB News

Integrated Information Services through the HCS application that contains information related to employee and company activities (*work life*, *HC Insight & Innovation*, *Great People*, *Our Family News*, *HC In Action*, **bjb** info, *Great Team News*).

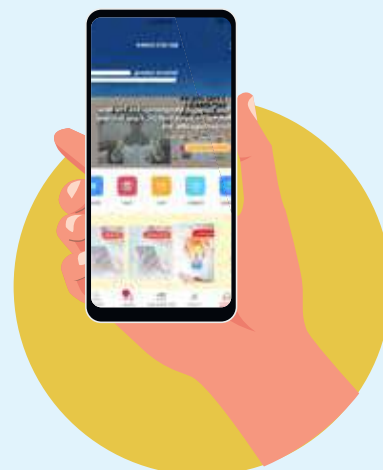
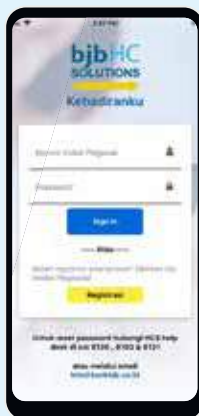
BJB NEWS

BJB News adalah layanan terbaru HC Cares, yang memuat informasi terkait kegiatan seluruh pegawai Kategori materi: BJB News is HC Cares' newest service, which contains information related to the activities of all employees. Material categories:



Seluruh insan bank **bjb** / unit kerja dapat berpartisipasi menjadi kontributor untuk konten BJB News, dengan mengirimkan informasi dan beritanya (Teks dan Photo/ Visual) dengan memuat ulasan terkait aktivitas insan bank **bjb** atau informasi di masing-masing unit kerja.

All bank **bjb** personnel / work units can participate as contributors to BJB News content, by sending information and news (Text and Photo / Visual) by posting reviews related to bank **bjb** personnel activities or information in each work unit.



Ketenagakerjaan, Kesehatan dan Keselamatan Kerja

Employment, Health and Safety

Human Capital sebagai rekanan strategis perusahaan dengan seluruh pegawai bank **bjb** berusaha memfasilitasi baik dari penyusunan ketentuan-ketentuan hingga apa yang menjadi kebutuhan Serikat Karyawan dan dituangkan dalam perjanjian yang disepakati bersama. Berikut kebijakan-kebijakan terkait ketenagakerjaan, kesehatan dan keselamatan kerja di bank **bjb**.

Human Capital as the company's strategic partner with all bank **bjb** employees tried to facilitate both from the preparation of the provisions to the needs of the Employees Union and set forth in a mutually agreed agreement. The following are policies related to employment, occupational health and safety at bank **bjb**.



Ketenagakerjaan

1. Perjanjian Kerja Bersama bank **bjb** dengan Serikat Karyawan Nomor 148/PKS/DIR-HCA/2021 tanggal 13 Desember 2021 yang berlaku sampai dengan tahun 2023.
2. SOP Penghasilan dan Fasilitas Kepegawaian Perseroan memberikan perlindungan masa depan kepada pegawai melalui program:
 - a. Jaminan Hari Tua (JHT) dan/atau Jaminan Pensiun (JP) sesuai ketentuan BPJS Ketenagakerjaan yang berlaku pada Bank.
 - b. Manfaat Pensiun dari Dana Pensiun Bank atau DPLK Bank.
 - c. Asuransi Pensiun dan/atau Asuransi Jiwa (bila tercatat sebagai peserta asuransi).
 - d. Tunjangan Hari Tua (THT) sesuai Peraturan THT.
 - e. Kompensasi pasca kerja yang terdiri dari: Uang Pesangon, Uang PMK dan/atau Uang Penggantian Hak.

Kesehatan dan Keselamatan Kerja

1. Perseroan memberikan Fasilitas pemeriksaan kesehatan secara berkala setiap tahun berupa *General Medical Check-Up* (GMCU) yang bertujuan untuk mengetahui kondisi kesehatan serta mendiagnosis dan mendeteksi dini gejala penyakit yang ditemukan dalam rangka pemeliharaan dan peningkatan taraf kesehatan Pegawai, semua itu diatur di dalam ketentuan SOP Penghasilan dan Fasilitas Kepegawaian.
2. Dalam menjaga keamanan lingkungan Perusahaan, Perseroan telah menerapkan pengelolaan K3 di lingkungan kerja dimana telah dilakukannya sertifikasi peralatan K3 oleh dinas ketenagakerjaan di seluruh unit kerja Bank dan dilakukan *monitoring* secara berkala terkait penerapan K3 tersebut.
3. Untuk menjaga keamanan dari kemungkinan kecelakaan kerja bank **bjb** telah menerapkan pola pengamanan yang dilakukan di lingkungan kantor pusat, diantaranya:
 - a. Menerapkan penjagaan internal seperti ruang kerja (*gate access door*) di setiap pintu masuk ruang kerja, *gate barrier* di *lobby* (Kantor Pusat) sehingga pihak yang tidak berkepentingan yang hendak masuk ke *inner cycle bjb* perlu melewati *port* ijin (baik itu satpam/sekretaris).
 - b. Menerapkan penggunaan kartu visitor gunaantisipasi dan profiling dari pihak tamu (tukar id card dengan kartu visitor).
 - c. Menerapkan pengamanan di area parking berupa implementasi *gate automatic parking*.

Employment

1. bank **bjb** Collective Labor Agreement with Employee Union Number 148/PKS/DIR-HCA/2021 dated December 13, 2021 which is valid until 2023.
2. SOP for Income and Employee Facilities
The Company provides future protection to employees through:
 - a. Old Age Security (JHT) and/or Pension Guarantee (JP) in accordance with BPJS Employment provisions applicable to the Bank.
 - b. Pension Benefit from Bank Pension Fund or Bank DPLK.
 - c. Retirement Insurance and/or Life Insurance (if registered as an insurance participant).
 - d. Old Age Allowance (ENT) according to ENT regulations.
 - e. Post-employment compensation consisting of: severance pay, PMK money and/or entitlement compensation.

Occupational Health and Safety

1. The Company provides health check facilities regularly every year in the form of General Medical Check-Up (GMCU), which aims to determine health conditions as well as diagnose and detect early symptoms of diseases found in the context of maintaining and improving employee health levels, all of which are regulated in the provisions of the Income SOP. and Staffing Facilities.
2. In maintaining the safety of the Company's environment, the Company has implemented K3 management in the work environment where the human resources office has carried out K3 equipment certification in all Bank work units. Periodic monitoring is carried out regarding the implementation of K3.
3. To maintain security from possible work accidents, bank **bjb** has implemented a security pattern carried out in the head office environment, including:
 - a. Implement internal safeguards such as workspaces (*gate access doors*) at every workspace entrance *gate barrier* in the lobby (Head Office) so that unauthorized parties who want to enter the **bjb** inner cycle need to pass through the permitted port (both security guards/secretaries).
 - b. Implement visitor cards for anticipation and profiling from the guests (exchange ID cards with visitor cards).
 - c. Implement security in the parking area in the form of *gate automatic parking*.

Program Strategis *Human Capital* Selama Tahun 2021

Strategic Program of Human Capital During 2021 

Base Pillars 2021-2022

Perseroan meyakini sumber daya manusia harus diterapkan sebagai mitra strategis yang *transformative* dalam mendukung *agility* bank **bjb** dalam mencapai kinerja terbaik. Terkait dengan hal itu, selama tahun 2021, Perseroan telah melaksanakan sejumlah program strategis secara berkesinambungan sesuai *Human Capital Strategic Plan* yaitu **Base Pillars** yang terdiri dari **Impressive Hiring, Proven Performance, Competence People** dan **Inspiring Experience**.

Perseroan telah melaksanakan berbagai program yang bersifat strategis secara berkesinambungan yaitu:

1. Penguatan Fondasi *Human Capital*
 - a. Penetapan dan Implementasi *Human Capital Strategic Plan* (HCSP)
 - b. Pembentukan Grup *Human Capital Business Partner* (HCBP) di Kantor Pusat.
 - c. Evaluasi *Competency Model*.
 - d. Pelaksanaan *Job Evaluation* dan penetapan *Job Grade*.
 - e. Penetapan *Dual Track Career System*.
2. Program penguatan *compliance* dan *good corporate governance* melalui penyesuaian ketentuan kepegawaian dengan Undang-Undang Cipta Kerja.
3. Penguatan Kinerja Pegawai yang Andal (*reliable performance*) melalui evaluasi *Performance Management System*, Insentif dan Bonus.
4. Peningkatan kesejahteraan pegawai melalui prinsip *pay for person, pay for position & pay for performance*.
5. Perundingan dan Penetapan Pembaharuan Perjanjian Kerja Bersama (PKB) antara bank **bjb** dengan Serikat Karyawan (SEKAR) untuk periode 2021 – 2023.
6. Pemenuhan kebutuhan SDM/pegawai untuk menunjang operasional bisnis dengan beberapa mekanisme sebagai berikut:
 - *New Hiring Recruitment*
 - *Experience Hiring Recruitment*
 - *Acceleration Program*
 - *Succession Planning* (Promosi, Rotasi/Mutasi)

Pelaksanaan program-program strategis tersebut selaras dengan HCSP dan *Corporate Plan* menjadi bagian dalam mendukung sebagaimana telah ditetapkan sesuai visi misi Bank.

Base Pillars 2021-2022

The Company believed that human resources had to be applied as a transformative strategic partner in supporting bank **bjb** agility in achieving the best performance. In this regard, during 2021, the Company implemented a number of strategic programs on an ongoing basis in accordance with the Human Capital Strategic Plan, namely Base Pillars consisting of Impressive Hiring, Proven Performance, Competence People and Inspiring Experience.

The Company has implemented various strategic programs on an ongoing basis, namely :

1. Strengthening Human Capital Foundation
 - a. Determination and Implementation of Human Capital Strategic Plan (HCSP)
 - b. Establishment of Human Capital Business Partner (HCBP) Group at Head Office.
 - c. Competency Model Evaluation.
 - d. Implementation of Job Evaluation and determination of Job Grade.
 - e. Establishment of Dual Track Career System.
2. Program to strengthen compliance and good corporate governance through alignment of employment provisions with the Job Creation Act.
3. Strengthening reliable employee performance through evaluation of Performance Management System, Incentives and Bonuses.
4. Improving employee welfare through the principle of pay for person, pay for position & pay for performance.
5. Negotiations and Determination of Renewal of Collective Labor Agreements (PKB) between bank **bjb** and the Employee Union (SEKAR) for the period 2021 – 2023.
6. Fulfillment of HR/employee needs to support business operations with the following mechanisms:
 - New Hiring Recruitment
 - Experience Hiring Recruitment
 - Acceleration Program
 - Succession Planning (Promotion, Rotation/Mutation)

The implementation of these strategic programs is in line with HCSP and the Corporate Plan is part of the support as has been determined according to the Bank's vision and mission.

Program Pengembangan Insan bank bjb Tahun 2021

Development of bank **bjb** Personnel During 2021

Selama Tahun 2021 Perseroan telah mengimplementasikan beberapa program pengembangan pegawai:

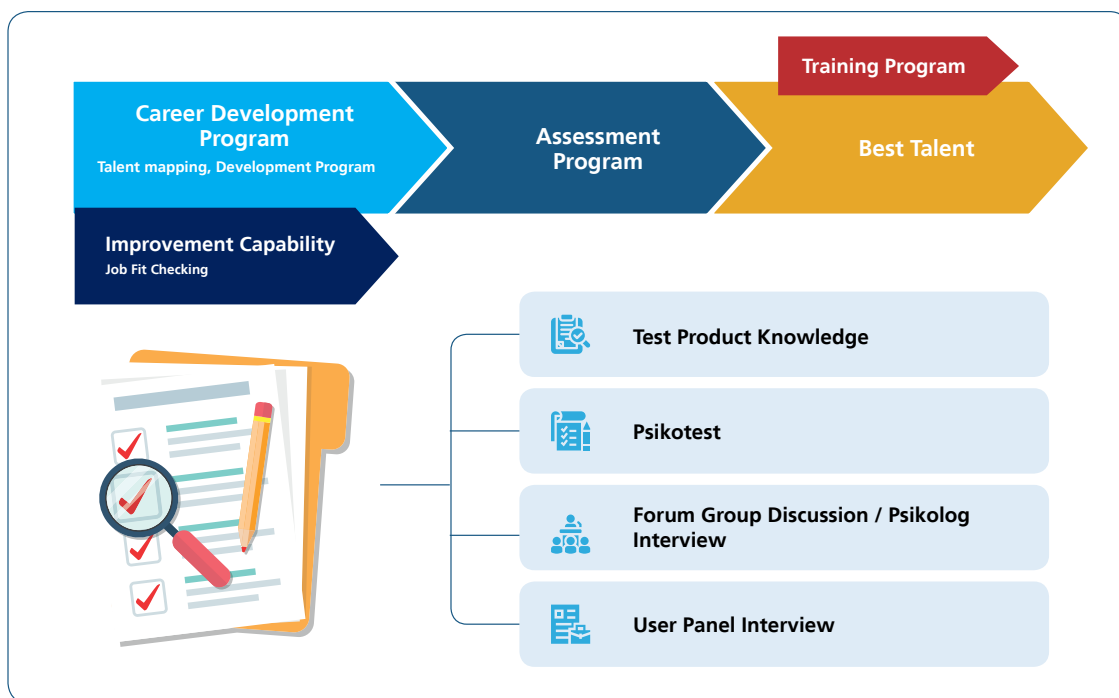
Potential & Competency Assessment

Pelaksanaan identifikasi program *talent management* dan *succession plan* sebagai landasan dalam proses rotasi, mutasi dan promosi pegawai yang terdiri pelaksanaan program *Assessment Successor Mapping*, *Assessment Specialist Program*, *Assessment Development Program* dan *Technical Skill Assessment*.

During 2021 the Company has implemented several employee development programs:

Potential & Competency Assessment

Implementation of the identification of talent management programs and succession plans as the basis for the process of employee rotation, transfer, and promotion consisting of the Assessment Successor Mapping program, Assessment Specialist Program, Assessment Development Program, and Technical Skill Assessment.



Program Pengembangan Pegawai

Program pengembangan yang telah dilaksanakan selama tahun 2021 antara lain:

- Brand Manager Development Program
- Manager Development Program
- Staff Development Program
- Akselerasi *Grade*
- Internal Job Posting

Dalam pelaksanaannya, Perseroan bekerjasama dengan Konsultan Psikolog/*Assessment Center* Eksternal dengan tetap memperhatikan efektivitas biaya serta menjaga objektivitas dalam pelaksanaan identifikasi potensi dan kompetensi pegawai.

Employee Development Program

Development programs that have been implemented during 2021 include:

- Brand Manager Development Program
- Manager Development Program
- Staff Development Program
- Grade Acceleration
- Internal Job Posting

In its implementation, the Company cooperates with an External Psychologist/*Assessment Center* Consultant while still paying attention to cost effectiveness and maintaining objectivity in the implementation of employee potential and competency identification.

Competency dan Capabilities Enrichment Program

Dalam mengembangkan potensi dan kapabilitas insan bank **bjb**, Melalui Divisi Human Capital yang berkolaborasi dengan **bjb University**, menyusun program akselerasi melalui *Online* dan *Offline Class*, serta optimalisasi penggunaan ELBU sebagai media pembelajaran online dan program-program edukasi lainnya seperti Program Pemberian Beasiswa **bjb** Scholarship Pendidikan bagi Pegawai Berprestasi dan Passion Tinggi.

bjb MyFirstStep Development

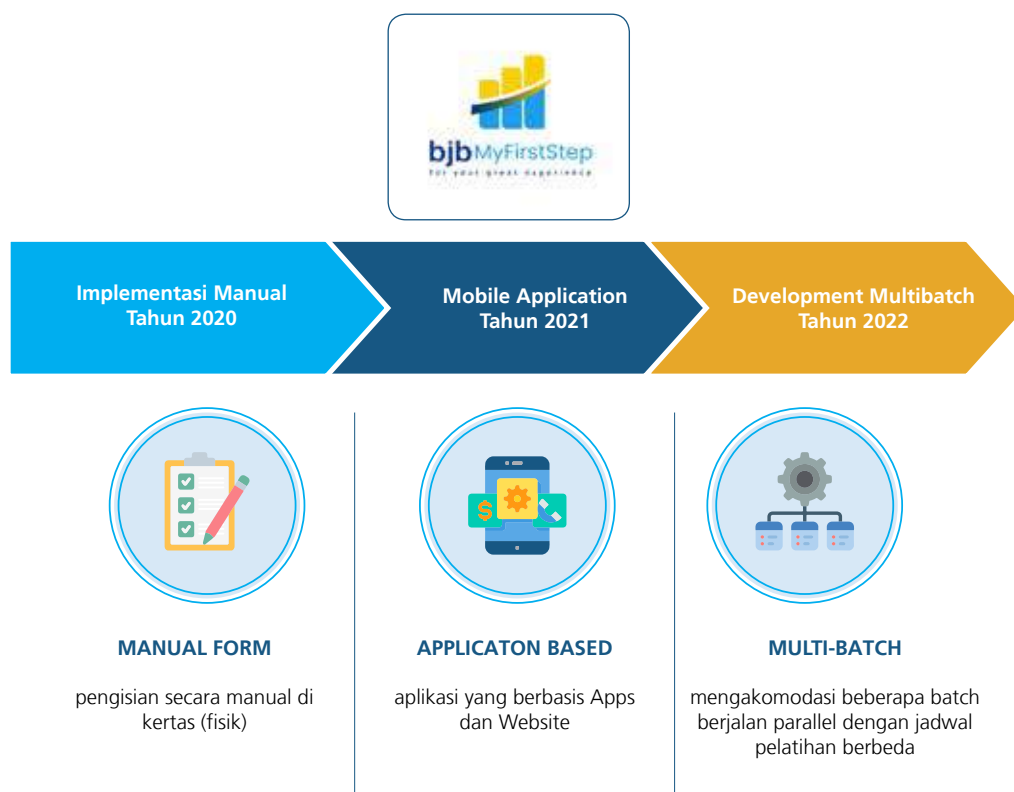
Program pembekalan bagi pegawai baru yang bersifat komprehensif mendukung adaptasi dan interaksi, serta bekerja dengan baik, melalui sistem yang mengakomodir mulai dari proses registrasi sampai dengan pelaksanaan setiap aktivitas, *review*, persetujuan dan *monitoring* secara terintegrasi.

Competency dan Capabilities Enrichment Program

It was performed in developing the potential and capability of bank **bjb** people, through the Human Capital Division in collaboration with **bjb University**, preparing acceleration programs through *Online* and *Offline Classes*, as well as optimizing the use of ELBU as an online learning medium and other educational programs such as the **bjb** Scholarship Program for Educational Scholarships for High Achievement and Passion Employees.

bjb MyFirstStep Development

A comprehensive debriefing program for new employees that supports adaptation and interaction, and works well, through a system that accommodates from the registration process to the implementation of each activity, review, approval and integrated monitoring.



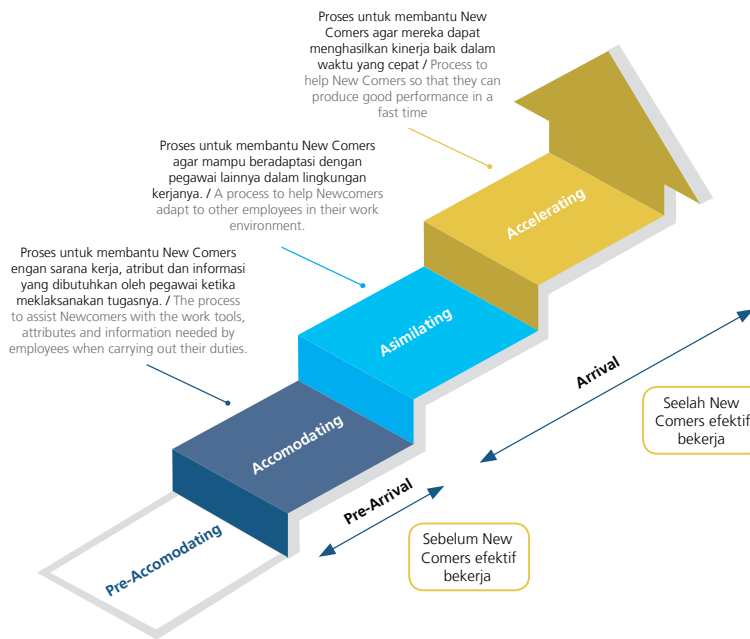
Tahapan Program **bjb** MyFirstStep

1. Pra Accomodating - Accomodating
Proses untuk melengkapi *New Comers* dengan sarana kerja, atribut dan aturan-aturan/informasi yang dibutuhkan oleh pegawai ketika melaksanakan tugasnya.
2. Assimilating
Proses untuk membantu *New Comers* agar mampu beradaptasi dengan pegawai lainnya dalam lingkungan kerjanya.
3. Accelerating
Proses untuk membantu *New Comers* agar mereka dapat menghasilkan kinerja baik dalam waktu yang cepat.

Stages of the **bjb** MyFirstStep Program

1. Pra Accomodating - Accomodating
The process for equipping *New Comers* with work facilities, attributes and rules/information needed by employees when carrying out their duties.
2. Assimilating
Process to help *Newcomers* adapt to other employees in their work environment.
3. Accelerating
Process to help *Newcomers* so that they can produce good performance in a fast time.

TAHAPAN PROGRAM PROGRAM STAGE



Rencana dan Strategi Pengembangan *Human Capital* Tahun 2022

Development Plan of Human Capital in 2022

Rencana Pengembangan Pegawai

Dalam pengembangan karir dan kompetensi pegawai, Perseroan berkomitmen secara berkelanjutan untuk membangun talenta dan memastikan perencanaan suksesi secara berkelanjutan. Untuk itu telah disusun kerangka strategi dengan nama *Human Capital Strategic Plan* (HCSP) yang ditopang oleh 3 (tiga) *Pillars*, yaitu *Base Pillars*, *Upright Pillars* dan *Sturdy Pillars*.

Untuk Rencana Pengembangan Sumber Daya Manusia Tahun 2022, Perseroan telah menyusun rencana pengembangan SDM melalui program akselerasi yang mencakup 3 (tiga) pokok utama yaitu kompetensi, kinerja, serta karir pegawai, adapun program rencana pengembangan sumber daya manusia tahun 2022 sebagai berikut:

Employee Development Plan

In developing employee careers and competencies, the Company committed to continuously developing talent and ensuring sustainable succession planning. For this reason, a strategic framework was prepared under the name *Human Capital Strategic Plan* (HCSP) supported by 3 (three) *Pillars*, namely *Base Pillars*, *Upright Pillars* and *Sturdy Pillars*.

For the Human Resources Development Plan for 2022, the Company prepared a HR development plan through an acceleration program that included 3 (three) main points, namely competence, performance, and employee careers, while the human resource development plan program for 2022 is as follows:

Branch Manager Development Program (BMDP)	Program pengembangan pegawai di Level Managerial yang ditujukan bagi Manager/Pemimpin KCP/Pemimpin Grup melalui Pendidikan dan Pelatihan yang bertujuan untuk peningkatan kompetensi dan mempersiapkan pegawai menjadi <i>Successor</i> Pejabat Eksekutif di Level Pemimpin Cabang. Employee development program at Managerial Level aimed at Managers/Pins. KCP/PinGroup through Education and Training which aims to increase competence and prepare employees to become Successors of Executive Officers at Branch Manager Level.
Staff Development Program (SDP)	Program pengembangan karir yang bertujuan mempersiapkan pegawai yang memiliki kompetensi untuk memenuhi jenjang jabatan di level officer. A career development program that aims to prepare competent employees to fulfill positions at the officer level.
Information Technology & Digital Banking Development Program	Program pengembangan pegawai yang diperuntukkan bagi pegawai internal bank bjb yang memiliki minat dan kemampuan di bidang <i>Information Technology</i> dan <i>Digital Banking</i> untuk mendukung strategi Transformasi Digital bank bjb. Employee development program intended for bank bjb internal employees who have interests and abilities in the fields of Information Technology and Digital Banking to support bank bjb's Digital Transformation strategy
Account Officer Development Program (AODP)	Program pengembangan karir yang diperuntukkan bagi para pegawai level assistant di bidang bisnis yang dipersiapkan untuk mengisi jabatan-jabatan <i>critical</i> di bidang bisnis dan akan berkarir serta memiliki spesialisasi di bidang bisnis. A career development program intended for assistant level employees in the business field who are prepared to fill critical positions in the business field and will have a career and specialize in the business field.
Professional Supporting Development Program (PSDP)	Program pengembangan pegawai dalam rangka pemenuhan kebutuhan pegawai untuk jabatan <i>Dealer</i> – Divisi Treasury dimana sumber kandidat berasal dari pegawai eksisting bank bjb baik dari internal Divisi Treasury maupun unit kerja lainnya yang memiliki kompetensi dan potensi di bidang <i>Treasury</i> khususnya <i>Dealer</i>. Employee development program in order to meet the needs of employees for the position of Dealer - Treasury Division where the source of candidates comes from existing bank bjb employees both from internal Treasury Division and other work units who have competence and potential in the field of Treasury, especially Dealers.
Acceleration Program	Merupakan program akselerasi level <i>assistant grade 1</i>, melalui kenaikan grade 1 tingkat dengan tujuan untuk meningkatkan motivasi para pegawai yang berkinerja baik. It is an acceleration program for grade 1 assistant level, through grade 1 level increase with the aim of increasing the motivation of employees who perform well.
Manager Development Program (MDP)	Program pengembangan dan percepatan karir yang ditujukan bagi talent-talent terbaik bank bjb di level <i>First Line Management</i> (minimal level jabatan Officer di rentang Grade 6-9) untuk dipersiapkan menjadi calon-calon Manager yang berkualitas, untuk selanjutnya akan diberikan pendidikan & pelatihan secara komprehensif serta lebih difokuskan pada area bisnis. Career development and acceleration program aimed at bank bjb's best talents at the First Line Management level (at least Officer level in the Grade 6-9) range to be prepared to become qualified Manager candidates, for further comprehensive education & training and more focused on the business area.

Dalam rangka percepatan peningkatan kompetensi, kinerja dan karir pegawai, beberapa program akselerasi karir masih menjadi *concern* manajemen dalam menjalankan “*strategic talent management*”. Untuk itu, Perseroan mempersiapkan diri dalam menjawab tantangan di era *digital* dengan munculnya perusahaan-perusahaan keuangan berbasis teknologi atau *financial technology (fintech)* dengan melakukan digitalisasi dan inovasi dalam teknologi khususnya transaksi.

Perseroan sebagai bank dengan skala bisnis nasional perlu untuk mempersiapkan sekaligus meningkatkan kemampuan para ahli teknologi yang ada. Perseroan telah melaksanakan program pengembangan internal di bidang *Information & Technology* melalui *Information Technology Development Program (ITDP)* agar memiliki kemampuan yang setara dengan pasar dan dapat bersaing dengan industri perbankan maupun perusahaan berbasis teknologi atau *financial technology (fintech)*.

Selain itu, guna mengoptimalkan penyerapan potensi transaksi *treasury* dan pasar modal serta peningkatan dan percepatan kuantitas serta kualitas sumber daya manusia pada bidang *treasury*, Perseroan melaksanakan *Dealer Treasury Program*.

In order to accelerate employee competency, performance and career improvement, several career acceleration programs are still a management concern in implementing “*strategic talent management*”. However, the programs aim to prepare itself to respond to challenges in the digital and financial technology era, through the emergence of technology-based financial companies or financial technology (*fintech*), encouraging the banking industry to digitize and innovate in technology, especially transactions.

The Company as a bank with a national business scale needs to prepare and improve the capabilities of existing technology experts, bank **bjb** has implemented an internal development program in the field of Information and Technology through the Information Technology Development Program (ITDP) in order to have capabilities equal to the market and be able to compete with the banking industry and technology-based companies or financial technology (*fintech*).

In addition, in order to optimize the potential absorption of treasury and capital market transactions as well as to increase and accelerate the quantity and quality of human resources in the treasury sector, bank **bjb** is implementing a Dealer Treasury



Harapannya yaitu, menciptakan SDM yang unggul, handal dan tangguh yang mampu menjawab tantangan persaingan bisnis yang semakin kompleks.

Program with the hope of creating superior, reliable and resilient human resources capable of responding to the challenges of increasingly competitive business. complex.

Perencanaan *Human Capital* Tahun 2022

Upright Pillars 2022 – 2023

Untuk mendukung pertumbuhan bisnis di masa yang akan datang dan memastikan terjaganya kuantitas dan kualitas Sumber Daya Manusia yang mampu memenangkan persaingan, maka diperlukan strategi pengelolaan *Human Capital* yang tepat dan selaras dengan strategi bank **bjb**. Adapun *Human Capital* berfokus pada Talent Fokus, *Encouraging Reward*, *Career Journey*, *Performance Reliable*, *Digital HC*. Dengan beberapa *milestone* yang akan dilakukan yaitu:

1. Penguatan proses rekrutmen melalui variasi metode seleksi serta utilisasi *Platform Digital (e-recruitment)*, Pengembangan Manajemen Talenta, dan sistem perencanaan suksesi.
2. Penguatan *employer brand* bank **bjb** untuk meng attract dan me retain talent.
3. Penggunaan *People Analytics* serta *data driven* untuk mendukung putusan pengelolaan *Human Capital*.
4. Peningkatan *employee engagement* dengan sistem *reward* dan *career path* yang jelas.
5. Menjadikan bank **bjb** sebagai pilihan tempat berkarir bagi para profesional muda yang memiliki kompetensi unggul.

Human Capital Planning in 2022

Upright Pillars 2022 – 2023

To support business growth in the future and ensure the quantity and quality of Human Resources to win the competition, it is necessary to have an appropriate Human Capital management strategy that is in line with the bank **bjb** strategy. Meanwhile, Human Capital focuses on Talent Focus, Encouraging Reward, Career Journey, Reliable Performance, Digital HC. With several milestones that will be carried out, namely:

1. Strengthening the recruitment process through various selection methods and utilization of Digital Platforms (e-recruitment), Talent Management Development, and succession planning systems.
2. Strengthening bank **bjb's** employer brand to attract and retain talent.
3. Use of People Analytics and data driven to support Human Capital management decisions.
4. Increased employee engagement with a clear reward system and career path.
5. Making bank **bjb** the choice of a career place for young professionals who have superior competence.



Internalisasi Budaya

Culture Internalization

Perseroan berkomitmen untuk terus menjalankan program internalisasi budaya perusahaan secara berkelanjutan. Selama tahun 2021, Bank telah melakukan sosialisasi melalui *awareness session* mengenai program budaya perusahaan antara lain:

1. Program **bjb** Integrity 3 No's

Merupakan salah satu program yang bertujuan untuk mengubah pola pikir dan budaya kerja individu untuk menjadi lebih berintegritas terhadap organisasinya. Program tersebut terdiri dari 3 (tiga) Perilaku yaitu:



a. *No Leak*

Menjaga rahasia bank dan mencegah kebocoran rahasia perusahaan yang meliputi data, informasi, dan dokumen rahasia perusahaan.

b. *No Error*

Berusaha untuk tidak melakukan kesalahan, kelalaian dan perilaku kerja yang tidak sesuai dengan pedoman kerja yang berlaku.

c. *No Fraud*

Berusaha untuk tidak melakukan kecurangan yang disengaja oleh individu maupun kelompok yang dapat merugikan perusahaan.

2. Program Penguatan Tim Internalisasi Budaya Perusahaan (TIB)

a. Pelaksanaan *Review* dan *Update* Tim Internalisasi Budaya Perusahaan di setiap unit kerja.

b. Program *Change Agent Activation* untuk mengesankan dan memberikan *awareness* terhadap pentingnya Budaya Perusahaan untuk mendorong kinerja perusahaan.

c. *Refreshment Change Agent* yaitu program untuk meningkatkan pemahaman mengenai *culture* dan bagaimana cara mengimplementasikan program-program budaya perusahaan yang efektif di masing-masing unit kerja secara virtual dengan Tim Professional di bidang *Culture*.

The Company is committed to continuing to carry out the corporate culture internalization program in a sustainable manner. During 2021, the Bank has conducted socialization through awareness sessions regarding corporate culture programs, including:

1. Program **bjb** Integrity 3 No's

It is a program that aims to change the mindset and work culture of individuals to become more integrated with their organization. The program consists of 3 (three) Behaviors, namely:



a. *No Leak*

Maintain bank secrecy and prevent leakage of company secrets which include confidential company data, information, and documents.

b. *No Error*

Try not to make mistakes, negligence and work behavior that is not in accordance with applicable work guidelines.

c. *No Fraud*

Try not to commit deliberate fraud by individuals or groups that can harm the company.

2. Corporate Culture Internalization Team Strengthening Program (TIB)

a. Implementation of the Review and Update of the Corporate Culture Internalization Team in each work unit.

b. Changing Agent Activation Program to impress and raise awareness of the importance of Corporate Culture to boost company performance.

c. Refreshment Change Agent becomes a program to increase understanding of culture and how to implement effective corporate culture programs in each work unit virtually with a Professional Team in the field of Culture.



3. Program Komunikasi Pegawai

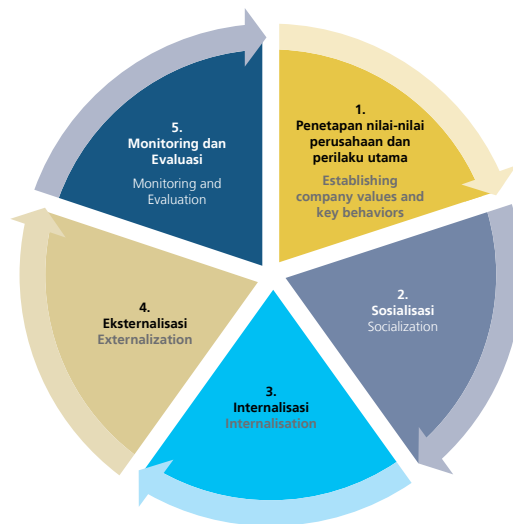
Program yang dilaksanakan dalam rangka meningkatkan pengetahuan dan *Awareness* budaya perusahaan, melalui media Komunikasi yang dimiliki Bank seperti HC Cares Menyapa, HCS News, IG; @bjbgreatpeople, HC Forum, Podcast, HC Information Center.

Implementasi penerapan budaya perusahaan kepada seluruh pegawai bank **bjb** dengan tahapan sebagai berikut:

3. Employee Communication Program

Programs implemented in order to increase knowledge and awareness of corporate culture, through communication media owned by the Bank such as HC Cares Menyapa, HCS News, IG; @bjbgreatpeople, HC Forum, Podcast, HC Information Center.

Implementation of the application of corporate culture to all bank **bjb** employees with the following stages:



1. Penetapan Nilai-Nilai Budaya Perusahaan dan Perilaku Utama
Perumusan Nilai-Nilai Budaya (*Corporate Value*) dan Perilaku Utama Perusahaan dilakukan oleh manajemen dengan menggali nilai-nilai yang tumbuh dan berkembang di dalam

1. Implementation of Corporate Cultural Values and Core Behavior
Corporate Values and the Bank's Code of Conduct are established by management by exploring the values that grow and develop within the Bank. The Bank's corporate culture

perusahaan. Budaya perusahaan bank **bjb** harus selaras dengan visi dan misi bank **bjb** dan adaptif terhadap perubahan dunia perbankan. Oleh karena itu, apabila budaya yang telah ada sudah tidak sejalan dengan visi, misi, dan perkembangan dunia perbankan, maka perlu dilakukan perubahan budaya dengan menggali nilai-nilai baru yang muncul.

2. Sosialisasi

Budaya perusahaan bank **bjb** disosialisasikan kepada seluruh jajaran perusahaan untuk membangun *awareness* serta pemahaman terhadap budaya perusahaan bank **bjb**. Proses sosialisasi ini dilakukan melalui berbagai media seperti buku pedoman, buku saku, arahan pemimpin, *sign wall*, *standing banner*, *training*, pin, dan lainnya. Adapun fungsi sosialisasi dan Langkah-langkah sosialisasi adalah sebagai berikut.

3. Internalisasi

Merupakan tahapan budaya perusahaan bank **bjb** diterapkan oleh seluruh jajaran perusahaan dalam setiap aktifitas sehari-hari. Dalam proses internalisasi, dibutuhkan peran seluruh jajaran pimpinan dan pegawai yang berperan sebagai Tim Internalisasi Budaya (TIB) yang terdiri dari *Change Leader*, *Change Coordinator* dan *Change Agents*.

4. Eksternalisasi

Pada tahapan ini, dampak dari implementasi budaya perusahaan dirasakan oleh lingkungan eksternal (nasabah, masyarakat dan *shareholders*). Seluruh jajaran perusahaan telah mengimplementasikan nilai-nilai budaya perusahaan dengan baik sehingga lingkungan eksternal turut merasakan dampak yang positif dari perubahan budaya tersebut. Untuk mengoptimalkan manfaat yang diperoleh dari perubahan budaya, maka perubahan ini disampaikan pula kepada pihak eksternal melalui program-program budaya yang berkaitan dengan pihak eksternal.

5. Monitoring dan Evaluasi

Monitoring implementasi perubahan budaya dilakukan di setiap Unit Kerja oleh Tim Internalisasi Budaya. Tim internalisasi budaya yang terdiri dari *Change Leader*, *Change Coordinator* dan *Change Agent* memonitor dan mengevaluasi secara berkala penerapan budaya pada unit kerjanya masing-masing kemudian disampaikan laporannya kepada koordinator Tim Internalisasi Budaya di kantor pusat. Adapun kegiatan monitoring dan evaluasi perubahan budaya terdiri dari:

- Penyampaian laporan implementasi program budaya perusahaan secara periodik kepada koordinator Tim Internalisasi Budaya di Kantor Pusat.
- Kunjungan kerja ke Kantor Cabang oleh Tim Internalisasi Budaya.
- Memantau pemahaman budaya perusahaan melalui kuesioner.
- Menyelenggarakan pertemuan berkala bagi para *Change Leader*, *Change Coordinator* dan *Change Agent* untuk *sharing* terkait program budaya.

must align with the vision and mission of bank **bjb** and be adaptive to changes in the banking business. Therefore if the existing culture is in alignment with the vision, mission, and development of the banking industry, it is necessary to perform cultural change by exploring new values that emerge.

2. Socialization

The bank **bjb** corporate culture has been socialized to all levels of the Bank to build awareness and understanding of the bank **bjb** corporate culture. This socialization process is conducted through various media such as guidelines, pocket books, leader's direction, sign wall, standing banner, training, pins, etc. The socialization function and socialization steps are as follows.

3. Internalisation

It is a stage of bank **bjb** corporate culture implemented by all levels of the company in every daily activity. In the internalization process, it takes the role of all levels of leadership and employees who act as the Cultural Internalization Team (TIB) consisting of Change Leaders, Change Coordinators and Change Agents.

4. Externalization

At this stage, the impact of the implementation of corporate culture is felt by the external environment (customers, community and shareholders). All levels of the company have implemented the values of corporate culture well so that the external environment also feels the positive impact of this cultural change. To optimize the benefits derived from cultural change, this change is also conveyed to external parties through cultural programs related to external parties.

5. Monitoring and Evaluation

Monitoring the implementation of cultural change is carried out in each Work Unit by the Cultural Internalization Team. The culture internalization team consisting of Change Leaders, Change Coordinators and Change Agents monitors and evaluates periodically the implementation of culture in their respective work units and then submits the report to the coordinator of the Culture Internalization Team at the head office. The monitoring and evaluation activities of cultural change consist of:

- Submission of reports on the implementation of the corporate culture program periodically to the coordinator of the Cultural Internalization Team at the Head Office.
- Working visit to the Branch Office by the Cultural Internalization Team.
- Monitor understanding of corporate culture through questionnaires.
- Organizing regular meetings for Change Leaders, Change Coordinators and Change Agents to share related cultural programs.

- e. Menyampaikan pengaduan tentang pelanggaran budaya perusahaan pada unit kerjanya masing-masing untuk selanjutnya akan diproses secara wajar. Terhadap individu yang telah melaporkan pengaduan pelanggaran tersebut dan terbukti kebenarannya, akan diberi perlindungan.

- e. Submitting complaints about violations of corporate culture in their respective work units for further processing in a reasonable manner. Individuals who have reported complaints of violations and proven true, will be given protection.



Pelaksanaan Edukasi dan *Sharing*
Implementation of Education and Sharing



Pelaksanaan *Campaign, Forum* dan *Podcast*
Implementation of Campaigns, Forums and Podcasts

Dalam implementasi budaya perusahaan bank **bjb** ini diterapkan *reward* dan *punishment* bagi Unit Kerja, Tim Internalisasi Budaya ataupun pegawai sesuai dengan ketentuan yang berlaku.

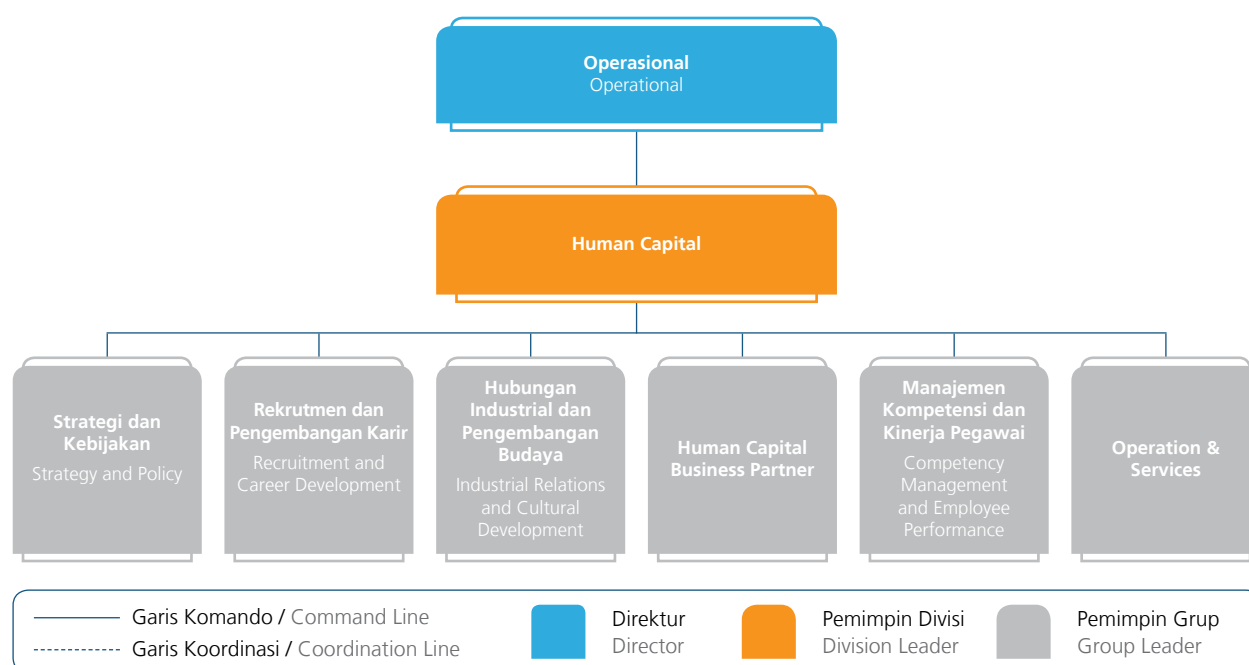
In implementing bank **bjb's** corporate culture, rewards and punishments are applied for the Unit of Work, Culture Internalization Team or employees in accordance with applicable regulations.

Struktur Pengelolaan *Human Capital*

Management Structure of Human Capital

Pelaksanaan pengelolaan *Human Capital* Perseroan dijalankan oleh Divisi Human Capital yang saat ini dipimpin oleh Dadan Yonanda dan disupervisi langsung oleh Direktur Operasional yaitu Tedi Setiawan. Dalam upaya meningkatkan fungsi dan layanan *Human Capital* sebagai mitra strategis yang transformatif untuk mendukung *agility* bank **bjb** dalam mencapai kinerja terbaik, maka dilakukan penyesuaian struktur organisasi, termasuk dalam pengelolaan *Human Capital* sebagaimana dituangkan dalam Surat Keputusan Direksi No.0833/SK/DIR-PST/2021 Tanggal 31 Desember 2021.

The implementation of the Company's Human Capital management is carried out by the Human Capital Division which is currently led by Dadan Yonanda and is directly supervised by the Director of Operations, namely Tedi Setiawan. In an effort to improve the functions and services of Human Capital as a transformative strategic partner to support bank **bjb's** agility in achieving the best performance, there is an alignment of the organizational structure, including in the management of Human Capital as stated in the Decree of the Directors No. 0833/SK/DIR-PST/ 2021 December 31, 2021.



No	Group	Job Description
1.	Grup Rekrutmen dan Pengembangan Karir Recruitment and Career Development Group	Mengkoordinasikan dan memonitor kegiatan identifikasi, perencanaan, seleksi, rekrutmen, penempatan dan pengembangan pegawai guna menunjang kegiatan bisnis dan operasional serta memantau perencanaan dan pengembangan pegawai dilakukan dengan baik, sesuai dengan jumlah dan kompetensi yang dibutuhkan. Coordinating and monitoring employee identification, planning, selection, recruitment, placement and development activities in order to support business and operational activities as well as monitor employee planning and development carried out properly, according to the number and competencies required.
2.	Grup Manajemen Kompetensi & Kinerja Competency and Performance Management Group	Melaksanakan kegiatan identifikasi, perencanaan, implementasi dan evaluasi kebijakan <i>assessment</i> kompetensi serta menyusun kamus dan standar kompetensi jabatan, dan mengelola sistem penilaian kinerja pegawai guna menunjang kegiatan bisnis dan operasional bank serta memantau perencanaan dan pengembangan pegawai sesuai dengan kompetensi yang dibutuhkan. Carrying out identification, planning, implementation and evaluation of competency assessment policies as well as compiling dictionaries and job competency standards, and managing an employee performance appraisal system to support business activities and bank operations as well as monitoring employee planning and development according to the required competencies.



No	Group	Job Description
3.	Grup Hubungan Industrial dan Pengembangan Budaya Industrial Relations and Cultural Development Group	a. Mengkoordinasikan dan memonitor implementasi kegiatan hubungan kepegawaian dan pengakhiran hubungan kerja sesuai dengan ketentuan ketenagakerjaan yang berlaku. b. Mengkoordinasikan pengelolaan budaya terkait pengembangan budaya, penerapan budaya dan internalisasi budaya. a. Coordinating and monitoring the implementation of employment relations activities and termination of employment relationships in accordance with applicable manpower regulations. b. Coordinating cultural management related to cultural development, cultural application and cultural internalization
4.	Grup Operation & Services Operation and Services Group	Mengkoordinasikan dan memonitor kegiatan identifikasi, perencanaan dan implementasi kebijakan kompensasi (gaji, penghargaan, fasilitas dan tunjangan serta pemberian insentif/bonus) dan <i>Human Capital Solution</i> (HCS) sesuai dengan ketentuan ketenagakerjaan yang berlaku. Coordinating and monitoring the identification, planning and implementation of compensation policies (salary, rewards, facilities and allowances as well as incentives / bonuses) and Human Capital Solution (HCS) in accordance with applicable labor regulations
5.	Grup Strategi dan Kebijakan Group Strategy and Policy	Mengkoordinasikan dan memonitor kegiatan identifikasi, perencanaan dan mengelola strategi, kebijakan dan prosedur terkait <i>Human Capital</i> sesuai dengan ketentuan yang berlaku. Coordinating and monitoring the activities of identification, planning and managing strategies, policies and procedures related to Human Capital in accordance with applicable regulations.
6.	Grup <i>Human Capital Business Partner</i> Grup <i>Human Capital Business Partner</i>	Mengelola kegiatan SDM untuk mendukung Kantor Wilayah dan jaringan kantor di wilayahnya untuk mencapai target yang telah ditetapkan sesuai dengan ketentuan yang berlaku. Manage HR activities to support Regional Offices and office networks in their regions to achieve the targets that have been set in accordance with applicable regulations.

Profil Pemimpin Divisi Human Capital

Informasi mengenai Profil Pemimpin Divisi Human Capital bank **bjb** dapat dilihat pada bagian Profil Perusahaan di Laporan Tahunan ini.

Profile of the Human Capital Division Leaders

information concerning the profile of the bank **bjb** Human Capital Division Head is available under Company Profile section in this Annual Report.

Penghargaan atas Pengelolaan Human Capital Human Capital Management Award

Pada tahun 2021, *Human Capital* mendapatkan sejumlah apresiasi dan penghargaan diantaranya adalah:

- The Best – Indonesia HC Director 2021 in Digital Transformation – Economic Review.
- (1st) The Best – Indonesia Human Capital 2021 – Very Excellent.
- (2nd) The Best of The Best – Human Capital – Juara Umum II.
- The Best – Indonesia HC of The Year 2021 – Various Category.
- Juara 1 – Paritrana Award (BPJS Ketenagakerjaan) – Tingkat Provinsi Jawa Barat 2021.
- “Badan Usaha Terbaik 2021” – JKN – BPJS Kesehatan.

In 2021, Human Capital received a number of appreciations and awards including::

- The Best – Indonesia HC Director 2021 in Digital Transformation – Economic Review.
- (1st) The Best – Indonesia Human Capital 2021 – Very Excellent.
- (2nd) The Best of The Best – Human Capital – General Champion II.
- The Best – Indonesia HC of The Year 2021 – Various Category.
- 1st Place – Paritrana Award (BPJS Ketenagakerjaan) – West Java Provincial Level 2021.
- “Best Business Entity 2021” – JKN – BPJS Health.



Nama Penghargaan/Award Name:

The Best - Indonesia HC Director 2021 In Digital Transformation

Penyelenggara/Organizer:

Economic Review



Nama Penghargaan/Award Name:

- (1st) The Best - Indonesia Human Capital 2021 - Very Excellent
- (2nd) The Best of The Best - Human Capital - Juara Umum II
- The Best - Indonesia HC og The Year 2021 - Various Category



Nama Penghargaan/Award Name:

- Juara 1 - Paritrana Award (BPJS Ketenagakerjaan) - Tingkat Provinsi Jawa Barat 2020
- "Badan Usaha Terbaik 2020" - JKN BPJS Kesehatan

Nama Penghargaan/Award Name:

Speaker in M-iClub by Marketeers for Human Capital Digital Transformation



The background image shows a person in a light-colored blazer sitting at a wooden desk, typing on a silver laptop. The desk also holds a dark mug, a stack of books (one with 'United Movie Stars' on the cover), and a blue notebook with an orange pen. Decorative curved lines in purple, blue, and gold are overlaid on the left side of the image.

Teknologi Informasi

Information Technology



bank bjb senantiasa memberikan kontribusi dalam memaksimalkan Teknologi Informasi di Perseroan. Untuk itu, selama tahun 2021 Perseroan telah melakukan beberapa pengembangan baik dari sisi *core banking*, *switching* maupun *networking*.

bank bjb always contributes in maximizing Information Technology in the Company. For this reason, during 2021 the Company has carried out several developments both in terms of core banking, switching and networking.

Manajemen Teknologi Informasi

Information Technology Management



Strategi Manajemen Teknologi Informasi

Information Technology (IT) *Strategic Plan* bank **bjb** berpanduan kepada visi dan misi teknologi informasi (TI) yang diharapkan dapat berujung pada implikasi TI.

VISI

Mendukung pencapaian visi bank **bjb** dengan kinerja terbaik.

MISI

1. Menciptakan dan memberdayakan sumber daya Teknologi Informasi (manusia, proses, teknologi) yang mumpuni untuk memberikan layanan perbankan dan keuangan terkini.
2. Melaksanakan tata kelola Teknologi Informasi yang selaras dengan prinsip-prinsip *Good Corporate Governance* dan *Prudent*.

Information Technology Management Strategy

bank **bjb's** Information Technology (IT) *Strategic Plan* was guided by the vision and mission of information technology (IT) expected to lead to IT implications.

VISION

Supporting the achievement of bank **bjb's** vision with the best performance

MISSION

1. Creating and empowering qualified Information Technology resources (human, process, technology) to provide the latest banking and financial services.
2. Implementing prudent Information Technology governance in line with the principles of *Good Corporate* and *Prudent*.



IT Strategic Plan (7 Digitally Enabler Capability Themes)

1. Agile Planning & Development
2. Process Automation & System Integration
3. Lean & Sustainable Operations
4. Robust Security & Control
5. Organizational Excellence
6. Flexible Distribution
7. Actionable Data Analytics

Implikasi TI

1. IT *Enterprise Architecture* yang kuat untuk mendukung kebutuhan bisnis.
2. Otomasi pada aplikasi dan proses untuk meningkatkan produktivitas dan efisiensi.
3. Data yang terintegrasi, jelas, dan dapat dipercaya untuk membantu pengambilan keputusan bisnis.
4. Infrastruktur dan konektivitas yang handal dan aman.
5. Tata kelola, kebijakan, dan proses TI yang tepat yang mendukung visi dan misi TI.
6. *Delivery channel* yang memberikan "customer experience" yang menyeluruh dan konsisten pada seluruh *channel*.
7. Sumber daya TI yang andal serta fokus terhadap *customer (customer-centric)*.

Inisiatif dan *roadmap* implementasi dirancang berdasarkan beberapa penggerak utama untuk memastikan keselarasan dengan tujuan bisnis. Rencana Strategis Teknologi Informasi (*Information Technology Strategic Plan-ITSP*) adalah dokumen yang menggambarkan visi dan misi Teknologi Informasi (TI) Bank, dan prinsip-prinsip utama yang menjadi acuan dalam penggunaan Teknologi Informasi untuk memenuhi kebutuhan bisnis serta mendukung rencana strategis jangka panjang.

Information Technology (IT) Strategic Plan memastikan bahwa *enterprise IT* memberikan hasil dan layanan optimal yang secara langsung mendukung visi, misi, strategi, dan prioritas organisasi. IT Strategic Plan disusun menggunakan pendekatan yang terstruktur dengan Kerangka kerja sebagai berikut:

IT Strategic Plan (7 Digitally Enabler Capability Themes)

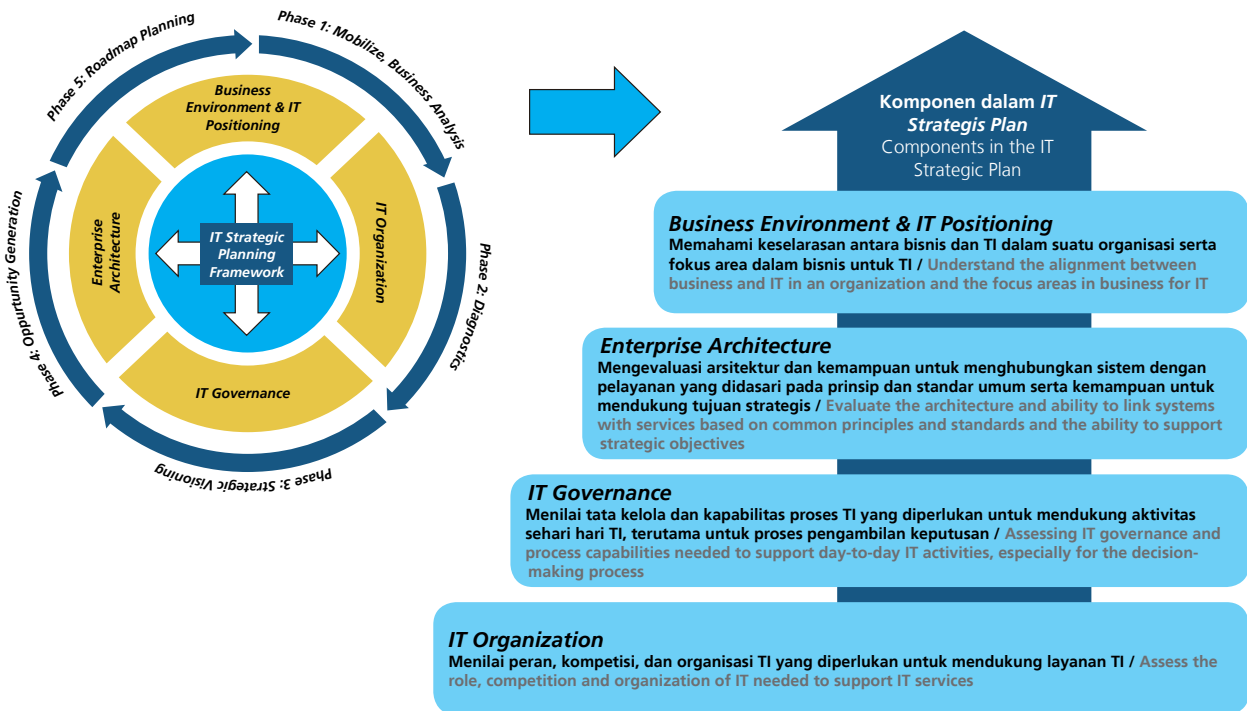
1. Agile Planning & Development
2. Process Automation & System Integration
3. Lean & Sustainable Operations
4. Robust Security & Control
5. Organizational Excellence
6. Flexible Distribution
7. Actionable Data Analytics

IT Implications

1. Strong IT *Enterprise Architecture* to support business needs.
2. Automation of applications and processes to increase productivity and efficiency.
3. Integrated, clear, and reliable data to assist business decision making.
4. Reliable and secure infrastructure and connectivity.
5. Appropriate IT governance, policies and processes supporting the IT vision and mission.
6. Delivery channel providing a comprehensive and consistent "customer experience" across all channels.
7. Reliable and customer focused IT resources (customer-centric).

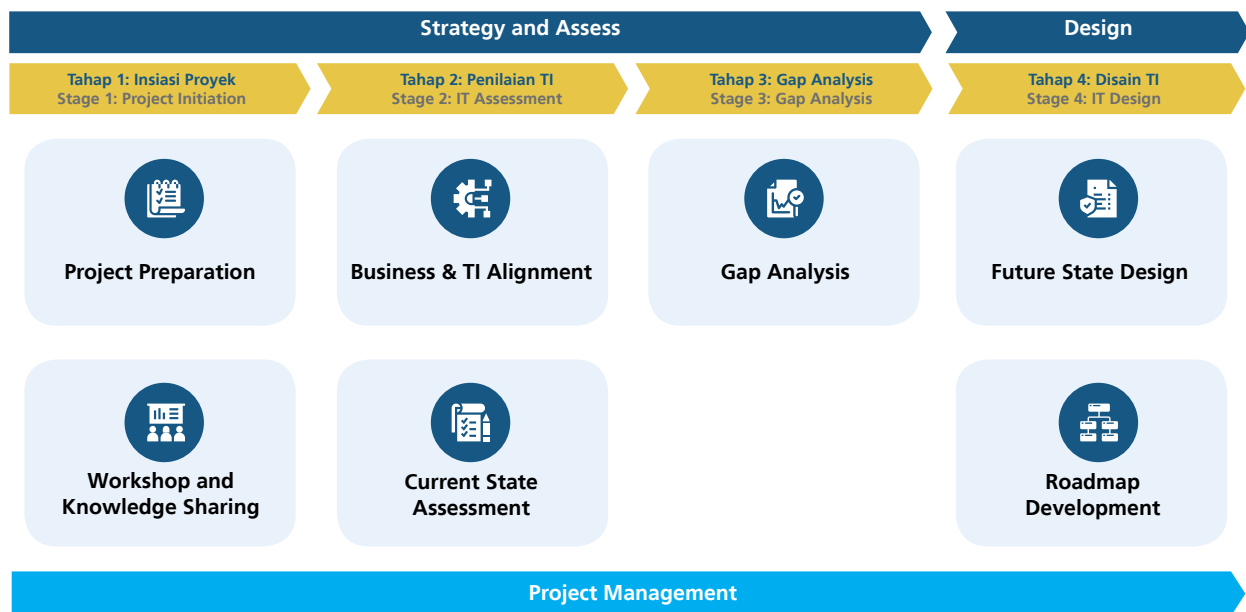
The implementation initiatives and roadmap were designed around several key drivers to ensure alignment with business objectives. The Information Technology Strategic Plan (ITSP) is a document that illustrates the vision and mission of the Bank's Information Technology, and the main principles that serve as a reference in the use of Information Technology to meet business needs and support long-term strategic plans.

The IT Strategic Plan ensured that enterprise IT provided optimal results and services that directly supported the organization's vision, mission, strategy and priorities. The IT Strategic Plan was prepared using a structured approach with the following framework.



IT Strategic Plan disusun menggunakan pendekatan yang terstruktur sebagai berikut:

The IT Strategic Plan was prepared using a structured approach as follows:



Kebijakan Teknologi Informasi dan Penerapannya

Kebijakan Teknologi Informasi berdasar kepada Peraturan Otoritas (POJK) Nomor 38/POJK.03/2016 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum. Kebijakan Teknologi Informasi (KTI) disahkan melalui SK No. 0267/SK/DIR-TI/2019.

Information Technology Policy and its Application

Information Technology Policy is based on the Authority Regulation (POJK) Number 38/POJK.03/2016 concerning the Application of Risk Management in the Use of Information Technology by Commercial Banks. Information Technology Policy (KTI) which was passed through Decree No. 0267/SK/DIR-TI/2019.

Penerapan Kebijakan Teknologi Informasi telah dilaksanakan melalui Pedoman Kerja yang secara umum ditentukan dalam Kebijakan Teknologi Informasi (KTI) dan diturunkan melalui Standar Operasional Prosedur (SOP) lebih rinci. Adapun beberapa cakupan yang terdapat pada KTI adalah sebagai berikut:

- Organisasi dan Kewenangan
- Prinsip Kehati-hatian
- Pengelolaan Teknologi Informasi
- Rencana Pemulihan Bencana
- Pengembangan dan Pengadaan
- Aktivitas Operasional Teknologi Informasi
- Jaringan Komunikasi
- Pengamanan Informasi
- Layanan Perbankan Elektronik
- Audit Intern TI
- Penggunaan Pihak Penyedia Jasa TI
- Penyedia Jasa TI oleh Bank
- Dokumentasi dan Pelaporan

The implementation of Information Technology Policy has been carried out through the Work Guidelines which are generally determined in the Information Technology Policy and derived through Standard Operating Procedures (SOP) in more detail. Some of the scopes contained in IT Policy are as follows:

- Organization and Authority
- Prudential Principles
- Management of Information Technology
- Disaster Recovery Plan
- Development and Procurement
- Information Technology Operational Activities
- Communication network
- Information Security
- Electronic Banking Services
- IT Internal Audit
- Use of IT Service Providers
- IT Service Providers by Banks
- Documentation and Reporting

Infrastruktur Teknologi Informasi

Perseroan telah memiliki Infrastruktur yang dapat bersaing pada era modern salah satunya Perangkat *Storage Network* dan *Security*. Infrastruktur Teknologi Informasi Perseroan didukung oleh fasilitas *Data Center* (DC) dan *Disaster Recovery Center* (DRC) sebagai berikut:

Infrastructure of Information Technology

The Company already has an infrastructure that can compete in the modern era, one of which is Storage Network and Security Devices. The Company's Information Technology infrastructure is supported by the Data Center (DC) and Disaster Recovery Center (DRC) facilities as follows:

Jenis Perangkat	Jumlah / Total	Device Type
Firewall	12	Firewall
Email Security Appliance	1	Email Security Appliance
Environment Monitoring	1	Environment Monitoring
IPS	5	IPS
Switch	35	Switch
Modem	30	Modem
Router	30	Router
FDF	10	FDF
Fiber Converter	4	Fiber Converter
Converter	2	Converter
Encryptor	1	Encryptor
Fail Open Kit	12	Fail Open Kit
CAS	1	CAS
Web Proxy	1	Web Proxy
MVM	1	MVM
ADC	2	ADC
ZPHA	2	ZPHA
SAN	6	SAN



Jenis Perangkat	Jumlah / Total	Device Type
Server	105	Server
Storage	45	Storage
HSM	4	HSM
KVM	3	KVM

Perseroan senantiasa melakukan pemeliharaan secara berkala terhadap infrastruktur yang dimiliki tersebut. Berdasarkan Anggaran Rencana Bisnis Bank Tahun 2021, Perseroan mengalokasikan biaya sebesar Rp951,345 miliar untuk disalurkan sebagai dana ekspansi Teknologi Informasi khususnya dibidang infrastruktur dialokasikan sebesar Rp470.120 miliar. Hingga saat ini alokasi dana yang berhasil diserap untuk pengembangan dan peningkatan dibidang Teknologi Informasi adalah sebesar Rp365.413 miliar.

IT Governance

Penerapan IT Governance di perseroan mengacu pada *Control Objective fo Information Technologies* (COBIT) yang tercantum pada IT *Strategic Plan* 2017 – 2022. COBIT 5 merupakan sebuah kerangka kerja yang disusun dengan mempertimbangkan keselarasan kerja dan standar internasional lainnya seperti *Information Technology Infrastructure Library* (ITIL) V3 (*Service Management Framework*), ISO 27001 (*Information Security Standard*), ISO 31000 (*IT Governance Standard*), *The Open Group Architecture Framework* (TOGAF), serta berbagai kerangka kerja publikasi *Information Systems Audit and Control Association* (ISACA) seperti berbagai kerangka kerja publikasi ISACA seperti *Val IT*, *Risk IT*, dan sebagainya. Hal ini membuat COBIT 5 sebagai sebuah kerangka kerja tata kelola dan manajemen TI yang terintegrasi dan mencakup seluruh proses yang terdapat dalam perusahaan secara menyeluruh.

Selain itu, COBIT juga disusun dengan mempertimbangkan pendekatan *holistic* (menyeluruh), yaitu dengan mengikutsertakan tujuh elemen *enabler* daripada hanya berfokus terhadap proses Teknologi Informasi. Ketujuh *enabler* tersebut yaitu:

1. Prinsip, Kebijakan dan Kerangka Kerja
2. Proses
3. Struktur Organisasi
4. Budaya, etika dan perilaku
5. Informasi
6. Layanan, Infrastruktur dan Aplikasi
7. SDM, keahlian dan kompetensi

Implementasi COBIT di Perseroan adalah sebagai berikut:

1. Penerapan COBIT diimplementasikan pada penyusunan IT *Strategic Plan* tahun 2017 sampai dengan 2022 dengan melakukan pengukuran terhadap kondisi eksisting Divisi *Information Technology* melalui perhitungan COBIT;
2. Penerapan COBIT turut dilaksanakan dalam pemenuhan *project* Teknologi Informasi;

The Company always carries out periodic maintenance of the infrastructure it owns. Based on the Bank's 2021 Business Plan Budget, the Company allocated IDR 951,345 billion to be channeled as Information Technology expansion funds, especially in the infrastructure sector, which was allocated IDR 470,120 billion. Until now, the allocation of funds that had been successfully absorbed for development and improvement in the field of Information Technology reached IDR 365,413 billion.

IT Governance

The implementation of IT Governance in the company referred to Control Objective fo Information Technologies (COBIT) as stated in the 2017- 2022 IT Strategic Plan. COBIT 5 is a framework prepared by considering work alignment and other international standards such as ITIL V3 (*Service Management Framework*), ISO 27001 (*Information Security Standard*), ISO 31000 (*IT Governance Standard*), TOGAF (*Enterprise Architecture Framework*), and various ISACA publication frameworks such as various ISACA publication frameworks such as *Val IT*, *Risk IT*, etc. This makes COBIT 5 an integrated IT governance and management framework that covers the entire process in the company as a whole.

In addition, COBIT was also prepared by considering a holistic approach, which included seven enabler elements rather than just focusing on the Information Technology process. The seven enablers are:

1. Principles, Policies and Frameworks.
2. Process
3. Organizational Structure
4. Culture, ethics and behavior
5. Information
6. Services, Infrastructure and Applications
7. HR, expertise and competence

The implementation of COBIT at bank **bjb** is as follows:

1. COBIT is implemented in the preparation of the 2017-2022 IT Strategic Plan by measuring the existing conditions of the Information Technology Division through COBIT calculations;
2. COBIT implementation is also carried out in fulfilling the Information Technology project;

3. Penerapan ITIL dilaksanakan dalam pelayanan Teknologi Informasi yang mendukung operasional bank **bjb** dalam mencapai visi dan misi perusahaan;
4. Proses standarisasi ISO 27001 dan ISO 20000 mulai dilakukan *assessment* pada awal tahun 2021 yang akan dilanjutkan dengan proses sertifikasi ISO 27001 dan 20000.
5. Kepatuhan Divisi *Information Technology* terhadap Peraturan regulator melalui pemenuhan Laporan terkini penggunaan Teknologi Informasi tahun 2021 yang dilaporkan maksimal 1 (satu) bulan sejak akhir tahun pelaporan.

Pelaporan Teknologi Informasi mengacu kepada POJK No. 38/POJK.03/2016 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum. Salah satunya terdapat pada Pasal 30 yang menyebutkan bahwa Bank wajib melaporkan kondisi terkini penggunaan Teknologi Informasi Paling Lambat 1 (satu) bulan sejak akhir tahun pelaporan.

Langkah-Langkah Pengendalian Risiko Operasional

Dalam melakukan pengendalian risiko operasional di bank **bjb** termasuk risiko penggunaan Teknologi Informasi didalamnya, dilakukan secara komprehensif dan berkelanjutan. Selain itu untuk fungsi tertentu seperti fungsi pengamanan informasi dan fungsi *Business Continuity Plan* (BCP) dilaksanakan dan dipantau semaksimal mungkin dalam rangka mencegah, mendeteksi dan melakukan *corrective action* atas potensi risiko yang teridentifikasi. Sosialisasi *security assessment* dan *penetration testing* terhadap beberapa aplikasi kritikal telah dilaksanakan sebagai bagian mitigasi risiko yang dilakukan oleh Divisi *Information Technology*.

3. Implementation of ITIL is carried out in Information Technology services that support bank **bjb** operations in achieving the company's vision and mission;
4. The ISO 27001 and ISO 20000 standardization processes will begin an assessment in early 2021 which will be followed by the ISO 27001 and 20000 certification processes.
5. Compliance of the Information Technology Division with regulatory regulations through the fulfillment of the latest report on the use of Information Technology in 2021 which is reported a maximum of 1 (one) month from the end of the reporting year

Information Technology Reporting refers to POJK number to the Financial Services Authority (OJK) No. 38/POJK.03/2016 concerning Application of Risk Management in the Use of Information Technology by Commercial Banks. One of them is in Article 30 which states that Banks are required to report the latest conditions of the use of Information Technology no later than 1 (one) month since the end of the reporting year.

Steps of Operational Risk Control

In carrying out operational risk control in the company environment including the risk of using Information Technology therein, the process is carried out comprehensively and continuously. In addition, certain functions such as the information security function and Business Continuity Plan (BCP) function are carried out and monitored as much as possible in order to prevent, detect and carry out corrective actions on identified potential risks. The socialization of security assessment and penetration testing of several critical applications has been carried out as part of risk mitigation undertaken by the Information Technology Division.

Pengembangan Teknologi Informasi Tahun 2021

Development of Information Technology in 2021

Teknologi Informasi yang handal, inovatif, memiliki kecukupan kapasitas dan kemampuan fungsional untuk berkembang secara gradual merupakan salah satu *tools* utama dalam rangka menunjang pencapaian *Business Goals*. Keberadaan Teknologi Informasi diharapkan dapat memberikan kontribusi yang maksimal dalam mendukung:

- Memenuhi kebutuhan bisnis yang dinamis.
- Memberikan keyakinan yang memadai atas keamanan, kelancaran dan efisiensi operasional bank.
- Meningkatkan tingkat ketersediaan layanan dan mengurangi tingkat gangguan layanan.

Information technology that is reliable, innovative, and has sufficient capacity and functional ability to develop gradually becomes one of the main tools in order to support the achievement of Business Goals. The existence of Information Technology is expected to provide maximum contribution in supporting:

- Meet dynamic business needs.
- Provide adequate confidence in the security, smoothness and efficiency of bank operations.
- Increase the level of service availability and reduce the level of service disruption.



Selama tahun 2021, Perseroan telah melakukan beberapa pengembangan baik dari sisi *core banking*, *switching* maupun *networking*. Terdapat beberapa pengembangan aplikasi yang dilakukan antara lain:

- Pengembangan aplikasi *Digital Core Platform* untuk pembukaan rekening *online*.
- Pengembangan Aplikasi Rekening Dana Nasabah (RDN).
- *New Helpdesk Incident Ticketing System* (HITS).
- Fitur Informasi Rekening pada Deposito dan Pinjaman pada **bjb** Mobile.
- Layanan Samsat Digital Nasional (Signal) untuk provinsi Jawa Barat dan Banten.
- Integrasi Layanan Digicash dengan Aplikasi Orion Go (ORIGO).
- Aplikasi Penyaluran Bantuan Sosial dari Pemerintah kepada Masyarakat secara tunai (*Social Fund Transfer*).
- Pengembangan Aplikasi Sistem Informasi Pemerintah Daerah (SIPD).
- Pengembangan Debit Online Pertamina pada EDC Bright.
- ATM Bright melalui Switching Alto.

During 2021, the Company carried out several developments in terms of core banking, switching and networking. There were several application developments carried out, including:

- Development of Digital Core Platform application for online account opening.
- Development of Customer Fund Account (RDN) Application.
- New Helpdesk Incident Ticketing System (HITS).
- Account Information feature on Deposits and Loans on **bjb** Mobile.
- National Digital Samsat Service (Signal) for the provinces of West Java and Banten.
- Integration of Digicash Services with Orion Go App (ORIGO).
- Application for Distribution of Social Assistance from the Government to the Community in cash (Social Fund Transfer).
- Development of Local Government Information System Applications (SIPD).
- Pertamina's Online Debit Development at EDC Bright.
- ATM Bright via Switching Alto,

Langkah Strategis Divisi Information Technology

Strategic Steps of Information Technology Division

Perubahan *marketplace* dan *society*, ekspektasi *customer*, perubahan regulasi, pengaruh globalisasi dan efisiensi menuntut perbankan untuk lebih berfokus kepada layanan yang didukung dengan Teknologi Informasi. Oleh karena itu, arah pengembangan Teknologi Informasi kedepan akan lebih berfokus kepada peningkatan infrastruktur Teknologi Informasi sebagai *key enabler* pengembangan bisnis secara terpadu dan komprehensif antara lain:

- a. Meningkatkan kemampuan layanan perbankan melalui otomatisasi dan integrasi secara menyeluruh sehingga dapat mendukung kebutuhan bisnis.
- b. Melakukan akselerasi pengembangan aplikasi dan perbaikan (*improvement*) fitur-fitur *e-channel*, sebagai *enabler* peningkatan bisnis *transactional banking*.
- c. Peningkatan akurasi, keamanan, dan kenyamanan, dalam bertransaksi menggunakan produk *e-banking* bank **bjb** melalui perbaikan baik secara proses bisnis maupun infrastruktur pendukungnya.
- d. Memperkuat dan memodernisasi sistem infrastruktur Teknologi Informasi yang *reliable* melalui pengembangan *delivery channels* dan optimalisasi sistem *core banking* yang lebih terintegrasi.
- e. Pengelolaan sistem IT yang lebih fokus, terarah dan terintegrasi untuk mendukung pengembangan seluruh segmen bisnis secara keseluruhan, agar dapat mengakselerasi *business process*, meningkatkan kehandalan *electronic channels* serta memberikan solusi layanan IT yang lebih mendekatkan bisnis dengan nasabah.

Market and society changes, customer expectations, regulatory changes, the effects of globalization and efficiency required banks to focus more on services supported by Information Technology. Therefore, the direction of Information Technology development in the future should focus more on improving Information Technology infrastructure as a key enabler of integrated and comprehensive business development, including:

- a. Improving banking service capabilities through automation and comprehensive integration so that it could support business needs.
- b. Accelerating application development and improving *e-channel* features, as an enabler to enhance the transactional banking business.
- c. Improving accuracy, security, and convenience, in transactions using bank **bjb** *e-banking* products through improvements in both business processes and supporting infrastructure.
- d. Strengthening and modernizing reliable Information Technology infrastructure systems through the development of delivery channels and optimization of a more integrated core banking system.
- e. Management of IT systems that are more focused and integrated to support the development of all business segments as a whole, in order to accelerate business processes, increase the reliability of electronic channels and provide IT service solutions that bring business closer to customers.

Implementasi Proyek Teknologi Informasi Tahun 2021

Project Implementation of Information Technology Year 2021

Proyek *Information Technology* Perseroan yang berada dibawah kendali Divisi *Information Technology*, telah disampaikan dalam Rencana Bisnis Bank (RBB) pada awal tahun dan merupakan Implementasi dari Rencana Strategis Teknologi Informasi yang senantiasa selaras dengan Strategi Bisnis bank **bjb** sehingga tujuan bisnis dapat tercapai. Untuk menjawab ketersediaan sistem Teknologi Informasi yang aman, cepat handal dan selaras dengan kebutuhan bisnis, Perseroan memperkuat infrastruktur, jaringan komunikasi dan pengamanan informasi dengan melakukan penambahan dan/atau perubahan didalamnya.

Untuk memastikan kelancaran operasional secara berkelanjutan, Perseroan turut melakukan penyempurnaan pada kebijakan dan prosedur bidang Teknologi Informasi yang sejalan dengan strategi, hukum, regulasi dan bisnis Perseroan.

Terdapat 283 proyek aplikasi yang telah diimplementasikan sepanjang tahun 2021, baik aplikasi baru maupun pengembangan dan perubahan aplikasi yang telah ada. Beberapa contoh *project* yang telah diimplementasikan selama 1 (satu) tahun terakhir adalah sebagai berikut:

1. Aplikasi **bjb** Podcast;
2. Aplikasi Consumer Loan;
3. Aplikasi **bjb** SMART DPLK;
4. Aplikasi **bjb** Aset Management;
5. Aplikasi Referensi dan Dukungan Bank;
6. Aplikasi Sistem Asuransi Terpadu (SAT);
7. Aplikasi Rekening Dana Nasabah (RDN);
8. Aplikasi Pelaporan Perpajakan Domestik;
9. Aplikasi *E-Learning* **bjb** University Mobile;
10. Aplikasi Aplikasi Penyaluran Bantuan Sosial;
11. Aplikasi Pengajuan *Online* Kredit KUR UMKM;
12. Aplikasi *Helpdesk Incident Ticketing System* (HITS);
13. Aplikasi Sistem Informasi Pemerintah Daerah (SIPD);
14. Aplikasi Layanan Pembayaran Samsat Digital Nasional (SIGNAL) *as collecting agent*.

The Company's Information Technology project, under the control of the Information Technology Division, was submitted in the Bank's Business Plan (RBB) at the beginning of the year and was an implementation of the Information Technology Strategic Plan which was always in line with bank **bjb's** Business Strategy so that business goals could be achieved. To respond to the availability of Information Technology systems that were safe, fast, reliable and in line with business needs, the Company strengthened infrastructure, communication networks and information security by making additions and/or changes therein.

To ensure continuous smooth operation, the Company also made improvements to policies and procedures in the field of Information Technology in line with the Company's strategies, laws, regulations and business.

There were 283 application projects that had been implemented throughout 2021, both new applications and development and changes to existing applications. Some examples of projects implemented for the last 1 (one) year were as follows:

1. **bjb** Podcast application;
2. Consumer Loan Application;
3. **bjb** SMART DPLK application;
4. **bjb** Asset Management application;
5. Bank Reference and Support Application;
6. Application of the Integrated Insurance System (SAT);
7. Application for Customer Fund Account (RDN);
8. Domestic Tax Reporting Application;
9. **bjb** University Mobile E-Learning Application;
10. Application for Social Assistance Distribution Application;
11. Online Application for MSME KUR Credit;
12. Helpdesk Incident Ticketing System (HITS) application;
13. Local Government Information System Application (SIPD);
14. National Digital Samsat Payment Service Application (SIGNAL) *as collecting agent*



Mitra Bisnis yang Mendukung Divisi Information Technology

Business Partners Supporting Information Technology Division

Dalam menjalankan fungsinya untuk menjaga layanan Teknologi Informasi dapat tersedia sesuai dengan ekspektasi, Perseroan didukung oleh mitra bisnis yang terpercaya dan ahli di bidangnya. Mitra bisnis tersebut antara lain:

- Dalam mendukung operasional terkait transaksi nasabah melalui ATM, bank **bjb** bekerja sama dengan Artajasa, Prima sehingga nasabah dapat bertransaksi di ATM lain selain ATM milik bank **bjb**.
- Dalam melengkapi fitur *electronic channel* bank **bjb** bekerjasama dengan beberapa mitra bisnis terkait transaksi pembayaran antara lain Samsat, Telkom, PDAM, Indosat XL, dan lainnya.
- Untuk mendukung layanan perbankan yang “*real time on line*” bank **bjb** didukung oleh *Network Provider* yaitu Lintas Arta, Telkom, XL, Icon+, dan Jabar Telematika.
- Perseroan juga bekerjasama dengan beberapa perguruan tinggi untuk melayani pembayaran bagi mahasiswanya, juga bekerja sama dengan beberapa multifinance untuk melayani pembayaran cicilan.

In carrying out its functions to maintain information technology services that can be available in accordance with expectations, the company is supported by trusted business partners and experts in their fields. These business partners include:

- In supporting operations related to customer transactions through ATMs, the company works closely with Artajasa, Prima so that customers can transact at other ATMs other than the company's ATMs.
- In completing the electronic channel features the company cooperates with several business partners related to payment transactions including Samsat, Telkom, PDAM, Indosat XL, and others.
- To support banking services that are “*real time on line*” the company is supported by Network Providers namely Lintas Arta, Telkom, XL, Icon+, and West Java Telematics.
- The company also cooperates with several universities to serve payments for students, also works with several multi-finance companies to service installment payments.

Sertifikasi Sistem Teknologi Informasi

System Certification of Information Technology

Sertifikasi Sistem Teknologi Informasi:

- National Standard Indonesia Chip Card Specification (NSICCS)**
yaitu sebuah standar teknologi yang digunakan oleh Bank Indonesia sebagai standar teknologi untuk Alat Transaksi Menggunakan Kartu (ATMK). NSICCS merupakan sebuah migrasi teknologi untuk kartu berbasis *magnetik stripe* ke kartu berteknologi *chip*. Penggunaan kartu yang dimaksud disini adalah untuk kartu ATM atau debit yang sudah menggunakan *teknologi chip* dan yang sudah melalui proses sertifikasi yang dilakukan melalui *functional test* dan *security test*.
- National Payment Gateway (NPG)**
Sebagai upaya meningkatkan efisiensi dalam penyelenggaraan sistem pembayaran *ritel* dan mikro, Bank Indonesia mendorong industri sistem pembayaran ritel dan mikro untuk mengembangkan *National Payment Gateway (NPG)*. NPG merupakan suatu *switching* nasional untuk berbagai transaksi antar bank yang dilakukan melalui *delivery channel* seperti: ATM, EDC, internet, telepon, dan *mobile payment*. Sistem pembayaran nasional ini memungkinkan transaksi pembayaran *non tunai* dapat diproses di dalam negeri.

Information Technology System Certification:

- National Standard Indonesian Chip Card Specification (NSICCS)**
is a technology standard used by Bank Indonesia as a technology standard for Card-Using Transaction Devices (ATMK). NSICCS is a technology migration for magnetic stripe-based cards to chip technology cards. The use of the cards referred here is for ATM or debit cards that have used chip technology and that have gone through a certification process carried out through functional tests and security tests.
- National Payment Gateway (NPG)**
In an effort to improve efficiency in the operation of retail and micro payment systems, Bank Indonesia is encouraging the retail and micro payment system industry to develop the National Payment Gateway (NPG). NPG is a national switching for various interbank transactions carried out through delivery channels such as: ATM, EDC, internet, telephone and mobile payment. This national payment system allows non-cash payment transactions to be processed domestically.

Perkembangan Struktur dan SDM Divisi Information Technology

Development of Structure and Human Resources in Information Technology Division

Dalam rangka mendukung kebutuhan bisnis, meningkatkan tata kelola TI yang baik, responsive terhadap setiap masalah operasional dan selalu berperan aktif dalam menghasilkan layanan Teknologi Informasi, Perseroan melakukan penambahan pegawai yang sesuai dengan kompetensi Teknologi Informasi. Jumlah Pegawai Divisi *Information Technology* saat ini adalah sejumlah 130 pegawai dengan komposisi sebagai berikut:

In order to support business needs, the company improves good Information Technology governance to be more responsive to every operational problem and always plays an active role in producing Information Technology services. One of the strategies conducted by the company is by adding employees in accordance with competencies in the Information Technology field. Currently there are 130 employees in the Information Technology Division with the following composition:

Tabel Jumlah Pegawai berdasarkan level Jabatan

Table of Total Employees based on Position Level

Jabatan	Jumlah Pegawai Total Employees	Position
Pemimpin Divisi	1	Division Head
Wakil Pemimpin Divisi	2	Vice Division Head
Special Project Officer	1	Special Project Officer
Pemimpin Grup	6	Group Head
Manager	13	Manager
Officer	23	Officer
Staff	84	Staff
Jumlah Pegawai	130	Total Employees

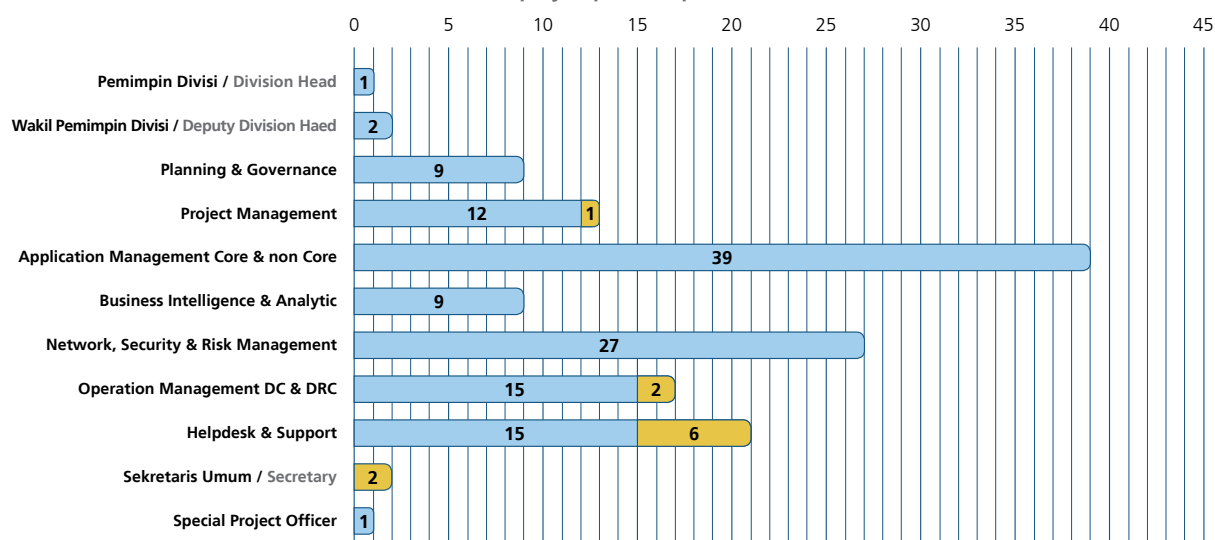
Tabel Jumlah Pegawai berdasarkan bagian (group)

Table of Total Employees based on Division (group)

Detail Pekerjaan	Pegawai Tetap Permanent Employees	Pegawai <i>Outsource</i> Outsourcing Employees	Job Details
Pemimpin Divisi	1	-	Division Head
Wakil Pemimpin Divisi	2	-	Vice Division Head
Planning & Governance	9	-	Planning & Governance
Project Management	12	1	Project Management
Application Management Core & non Core	39	-	Application Management Core & non Core
Business Intelligence & Analytic	9	-	Business Intelligence & Analytic
Network, Security & Risk Management	27	-	Network, Security & Risk Management
Operation Management DC & DRC	15	2	Operation Management DC & DRC
Helpdesk & Support	15	6	Helpdesk & Support
Sekretaris Umum	-	2	Umum/ General Secretary
Special Project Officer	1	-	Special Project Officer
Jumlah Pegawai	130	11	Total Employees



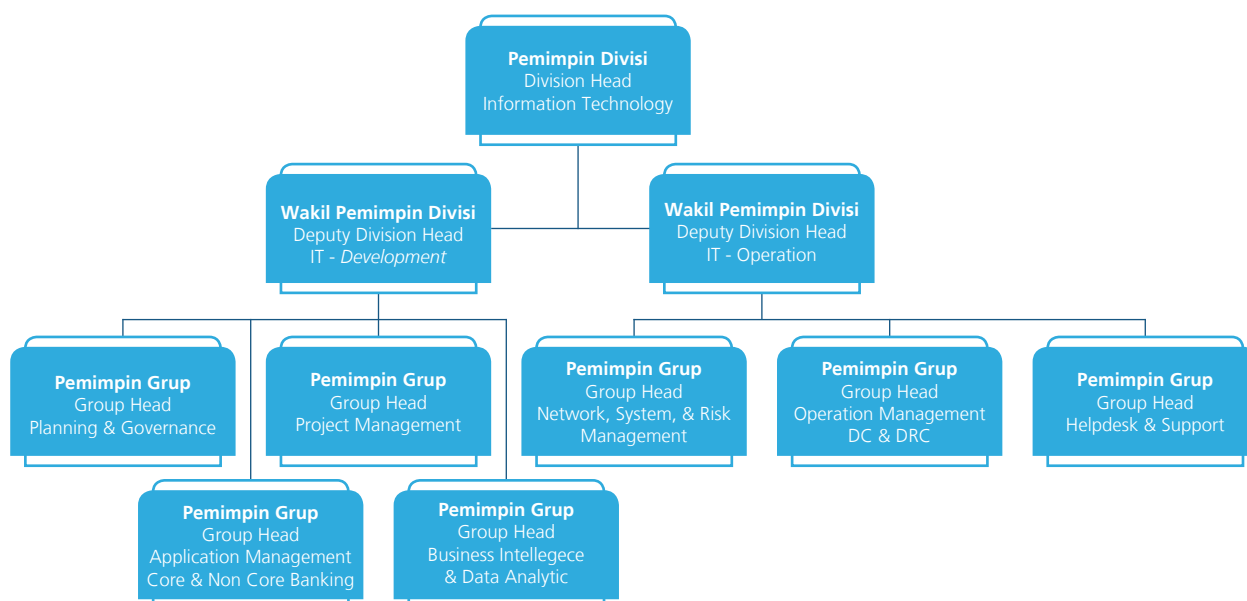
Jumlah Sumber Daya Manusia per Grup Divisi IT
Number of Employee per Group IT Division



	Special Project Officer*	Sekretaris Umum	Helpdesk & Support	Operation Management DC & DRC	Network, Security & Risk Management	Business Intelligence & Analytic	Application Management Core & non Core	Project Management	Planning & Governance	Wakil Pemimpin Divisi	Pemimpin Divisi
Pegawai Tetap / Permanent employee	1		15	15	27	9	39	12	9	2	1
Pegawai Outsourcing		2	6	2				1			

Struktur Organisasi Perseroan telah mengalami penyesuaian di tanggal 31 Desember 2021 sebagaimana tercantum dalam SK nomor 0833/SK/DIR-PST/2021 Tanggal 31 Desember 2021 tentang Struktur Organisasi bank **bjb**, namun berkaitan dengan belum terdapatnya penyesuaian pengisian jabatan pada struktur organisasi terbaru, maka struktur organisasi Divisi IT masih mengacu pada SK nomor 0375-SK-DIR-PST-2021 tanggal 10 Mei 2021 tentang Struktur Organisasi PT Bank Pembangunan Daerah Jawa Barat & Banten, Tbk sebagaimana sebagai berikut:

The Company's Organizational Structure was adjusted on December 31, 2021 as stated in SK number 0833/SK/DIR-PST/2021 dated December 31, 2021 regarding the Organizational Structure of bank **bjb**, but in connection with the absence of adjustment to filling positions in the latest organizational structure, the structure IT Division organization still referred to Decree number 0375-SK-DIR-PST-2021 dated May 10, 2021 regarding the Organizational Structure of PT Bank Pembangunan Daerah Jawa Barat & Banten, Tbk as follows:



Rencana Pengembangan Teknologi Informasi ke Depan

Future Information Technology Development Plans

Perubahan *marketplace* dan *society*, ekspektasi *customer*, perubahan regulasi, pengaruh globalisasi dan efisiensi menuntut perbankan untuk lebih berfokus kepada layanan yang didukung dengan Teknologi Informasi, oleh karena itu, arah pengembangan Teknologi Informasi kedepan akan lebih berfokus kepada peningkatan infrastruktur Teknologi Informasi sebagai *key enabler* pengembangan bisnis secara terpadu dan komprehensif:

- a. Meningkatkan kemampuan layanan perbankan melalui otomatisasi dan integrasi secara menyeluruh sehingga dapat mendukung kebutuhan bisnis.
- b. Melakukan akselerasi pengembangan aplikasi dan perbaikan (*improvement*) fitur-fitur *e-channel*, sebagai *enabler* peningkatan bisnis *transactional banking*.
- c. Peningkatan akurasi, keamanan, dan kenyamanan, dalam bertransaksi menggunakan produk e-banking bank **bjb** melalui perbaikan baik secara proses bisnis maupun infrastruktur pendukungnya.
- d. Memperkuat dan memodernisasi sistem infrastruktur Teknologi Informasi yang reliable melalui pengembangan *delivery channels* dan optimalisasi sistem *core banking* yang lebih terintegrasi.
- e. Pengelolaan sistem IT yang lebih fokus, terarah dan terintegrasi untuk mendukung pengembangan seluruh segmen bisnis secara keseluruhan, agar dapat mengakselerasi *business process*, meningkatkan kehandalan *electronic channels* serta memberikan solusi layanan IT yang lebih mendekatkan bisnis dengan nasabah.

Market and society changes, customer expectations, regulatory changes, the effects of globalization and efficiency require banks to focus more on services supported by Information Technology, therefore, the direction of Information Technology development in the future will focus more on improving Information Technology infrastructure as a key enabler of business development. in an integrated and comprehensive manner:

- a. To improve banking service capabilities through automation and overall integration so that it can support business needs.
- b. To accelerate application development and improving e-channel features, as an enabler for enhancing the transactional banking business.
- c. To increase accuracy, security, and convenience, in making transactions using the bank **bjb** e-banking products through improvements in both business processes and supporting infrastructure.
- d. To strengthen and modernize a reliable Information Technology infrastructure system through developing delivery channels and optimizing a more integrated core banking system.
- e. To get management of IT systems that is more focused, directed and integrated to support the development of all business segments as a whole, in order to accelerate business processes, increase the reliability of electronic channels and provide IT service solutions that bring business and customers closer.

The background of the cover features a photograph of two women in professional attire. The woman in the foreground is wearing a light pink blazer and is looking down at a blue folder on a table. The woman behind her is wearing a tan blazer and is smiling while looking towards the right. In the background, a person's arm is visible holding a white marker, ready to write on a glass wall or whiteboard. The scene is set in a modern office environment with warm lighting. Overlaid on the left side of the image are several curved, semi-transparent decorative lines in shades of purple, blue, and gold.

Tata Kelola Perusahaan

Corporate Governance



Komitmen bank **bjb** dalam pengelolaan Tata Kelola Perusahaan 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 bebas dari penyuapan.

bank **bjb** commitment to good corporate governance was to implement the provisions of SNI ISO 37001:2016 Anti-Bribery 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.



Pencapaian dalam Penerapan Tata Kelola Perusahaan

Achievements in the Implementation of Corporate Governance

bank **bjb** dinobatkan sebagai peraih penghargaan 1st The Best Indonesia GCG Award VI 2021 Category BPD BUKU 3 Public Company dalam ajang bergengsi Indonesia *Good Corporate Governance Award 2021*.

bank **bjb** was awarded as the winner of the 1st The Best Indonesia GCG Award VI 2021 Category BPD Commercial Bank Business Activities 3 Public Company in the prestigious Indonesia Good Corporate Governance Award 2021.



The Indonesian Institute for Corporate Governance (IICG) melalui penilaian program *Corporate Governance Perception Index (CGPI)* melakukan penilaian terhadap GCG bank **bjb** dengan hasil penilaian yaitu bank **bjb** termasuk dalam kategori *Trusted Company* dengan skor 83,74

The Indonesian Institute for Corporate Governance (IICG) through the assessment of the Corporate Governance Perception Index (CGPI) program conducted an assessment of bank **bjb**'s GCG with the results of the assessment that bank **bjb** was included in the Trusted Company category with a score of 83.74



Otoritas Jasa Keuangan selaku pengawas melakukan penilaian Tingkat Kesehatan Bank terhadap bank **bjb** periode Juni 2021, dimana dalam penilaian tersebut termasuk penilaian terhadap GCG dengan hasil penilaian yaitu peringkat 2 atau Baik.

The Financial Services Authority as the supervisor evaluated the Bank Soundness Level of bank **bjb** for the June 2021 period, including the assessment of GCG with an assessment result of rating 2 or Good.



bank **bjb** memperoleh sertifikasi ISO 37001: 2016 tentang Sistem Manajemen Anti Penyuapan
bank **bjb** obtained ISO 37001:2016 certification on Anti-Bribery Management System



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. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum.
4. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Tata Kelola Perusahaan Terbuka.
5. Peraturan Otoritas Jasa Keuangan No. 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.
6. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan.
7. Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik.
8. Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik.
9. 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 GCG Indonesia yang dikembangkan oleh Komite Nasional Kebijakan Governance (KNKG).
4. Pedoman GCG Perbankan Indonesia yang dikembangkan oleh Komite Nasional Kebijakan Governance (KNKG).
5. 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 about Amendments to Law No. 7 of 1992 about Banking.
2. Law of the Republic of Indonesia No. 40 of 2007 about Limited Liability Companies.
3. Financial Services Authority Regulation No. 55/POJK.03/2016 about Governance Determination for Commercial Banks.
4. Financial Services Authority Circular No. 32/SEOJK.04/2015 about Open Corporate Governance.
5. Financial Services Authority Regulation No. 17/POJK.03/2014 about the Implementation of Integrated Risk Management for Financial Conglomerates.
6. Financial Services Authority Regulation No. 18/POJK.03/2014 about the Implementation of Integrated Governance for Financial Conglomerates.
7. Financial Services Authority Regulation No. 8/POJK.04/2015 about Issuer's or Public Companies' Websites.
8. Financial Services Authority Regulation No. 31/POJK.04/2015 about Disclosure of Material Information or Facts by Issuers or Public Companies.
9. Circular of the Financial Services Authority No. 13/SEOJK.03/2017 about the Implementation of Governance for Commercial Banks.

In addition to the conditions required by the various laws and regulations above, 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. Indonesian GCG Guidelines developed by the National Committee on Governance Policy (KNKG).
4. Indonesian Banking GCG Guidelines developed by the National Governance Policy Committee (KNKG).
5. 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.

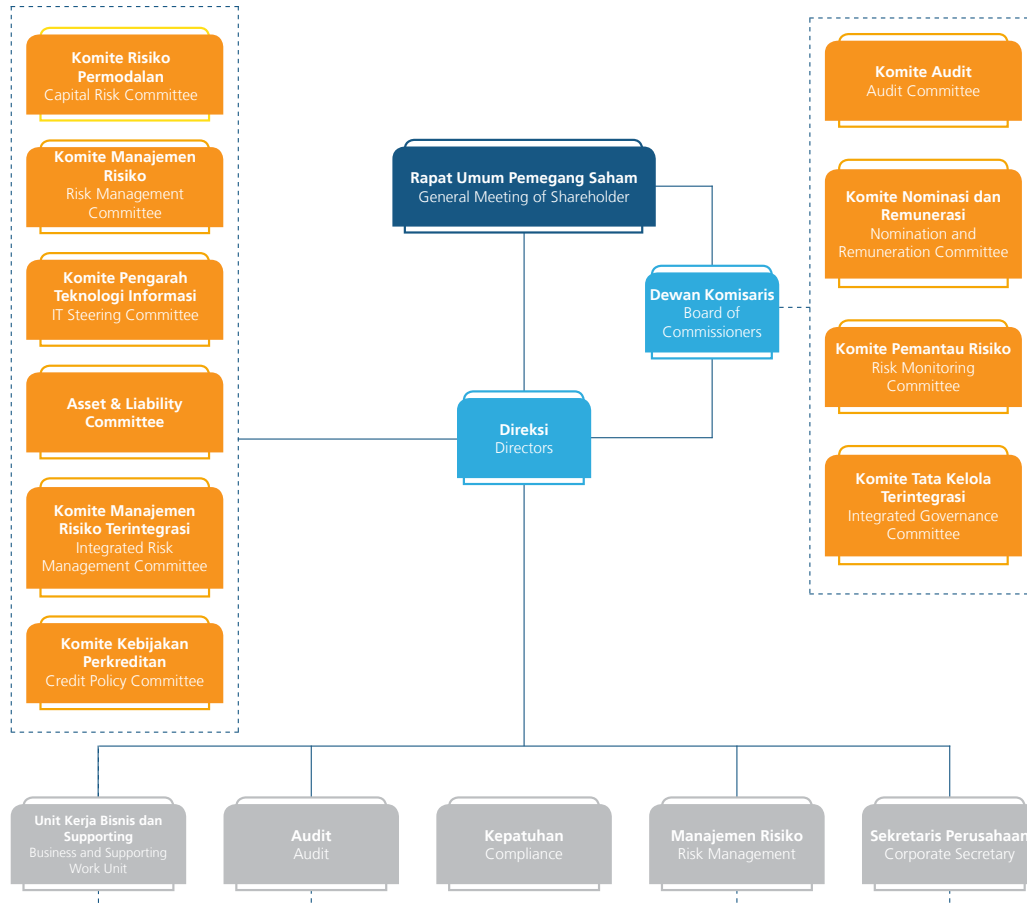
Based on the Law of the Republic of Indonesia Number 40 of 2007 about Limited Liability Companies (PT Law), the Company's Organs consist of General Meeting of Shareholders (GMS), Board of Commissioners, and Directors. The management system follows a two-tier system, namely the Board of Commissioners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

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.

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.

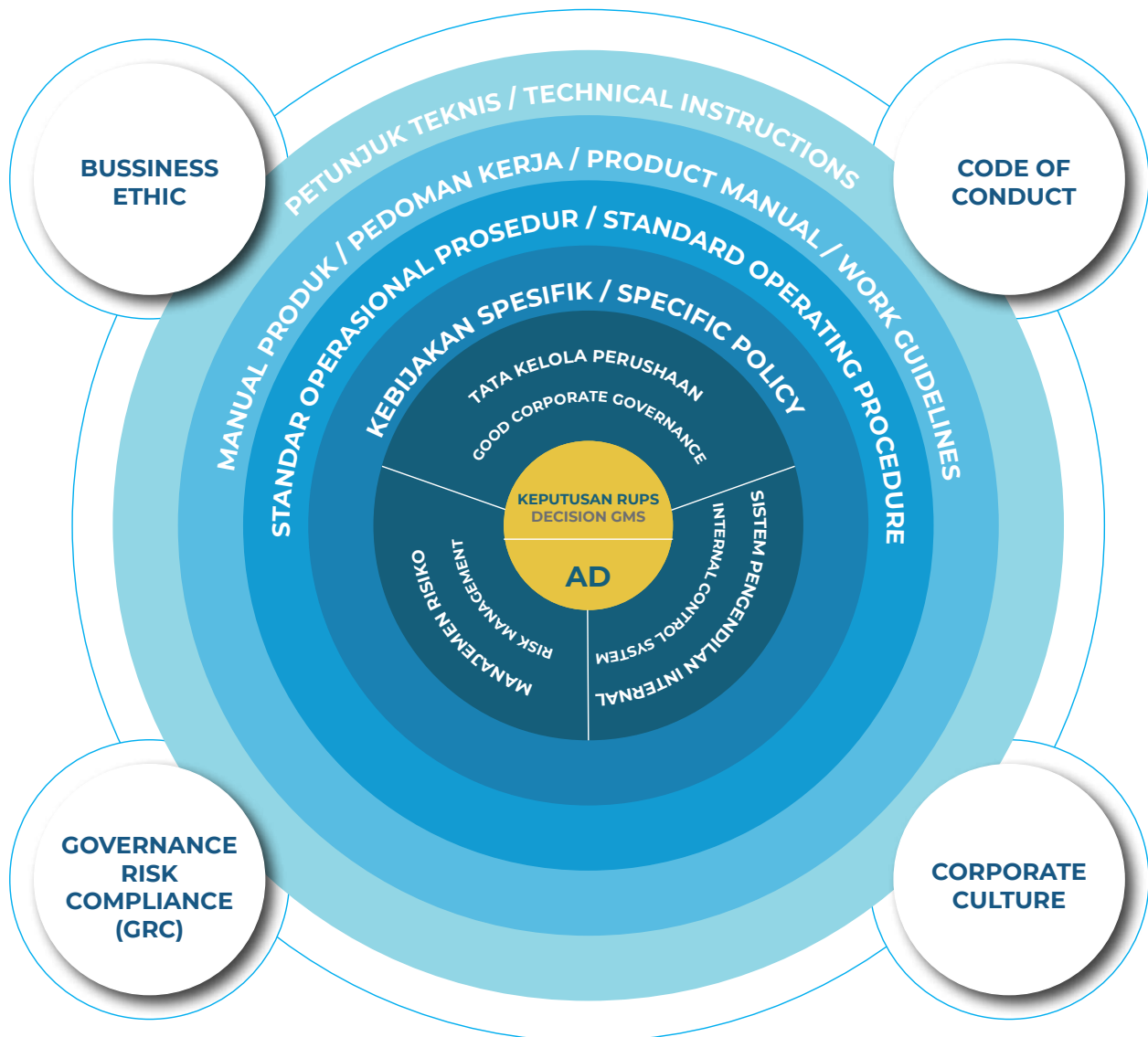


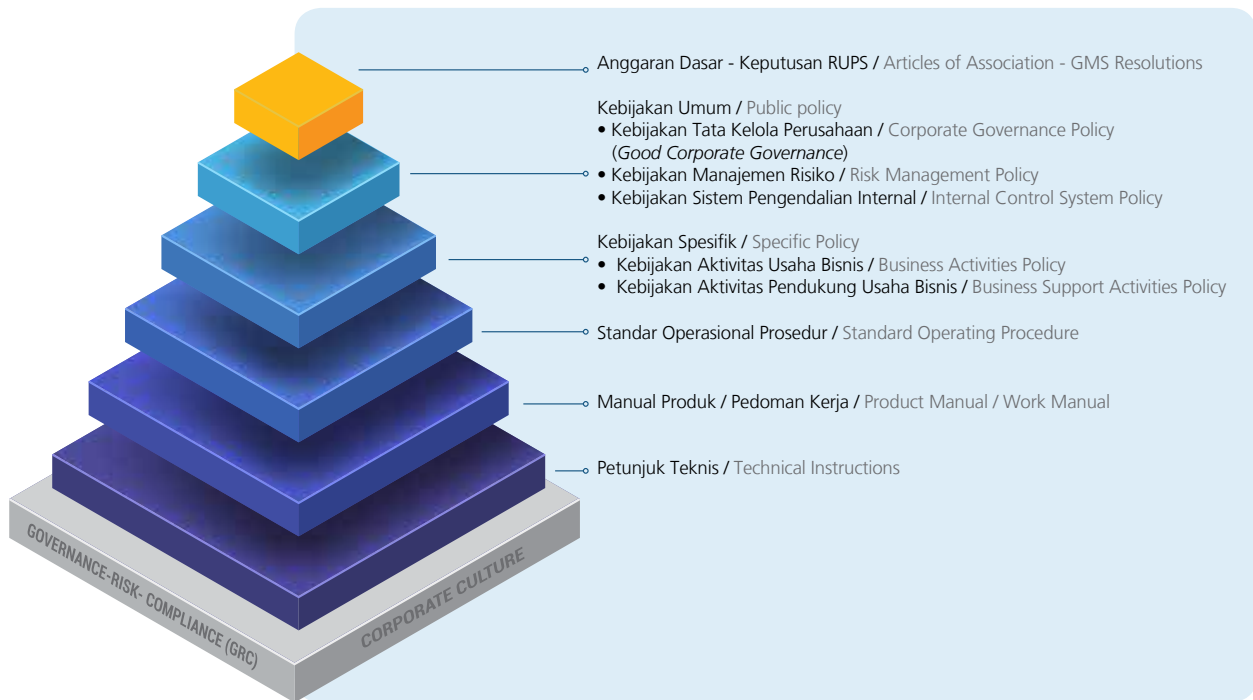
Governance Soft Structure

Dalam menerapkan tata kelola perusahaan yang baik, Perseroan memiliki Arsitektur Kebijakan dan Prosedur adalah suatu kerangka menyeluruh yang menggambarkan hirarki/tata urutan dan pengelompokkan 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. It is a comprehensive framework that describes the hierarchy/order and grouping of policies and procedures based on governance, Risk and Compliance (GRC), and ethics which are implemented in an integrated manner as a direction and implementation achievement of 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 (*prudent 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. Corporate 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 yang khususnya dimiliki oleh Pemerintah Pusat, Pemerintah Provinsi, Kota dan Kabupaten. Sedangkan untuk Saham Seri B yang dimiliki oleh Direksi, Dewan Komisaris, Karyawan Perseroan, Masyarakat dan Pemerintah.

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 Shares which are mainly owned by the Central Government, Provincial Governments, City and District. Meanwhile, Series B is shares which are owned by the Directors, Board of Commissioners, Company Employees, the Community and the Government.

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.
7. Setiap saham memberikan hak kepada pemegang saham untuk mengeluarkan 1 (satu) suara.

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

Hubungan dengan Pemegang Saham dilakukan Perseroan dengan melakukan komunikasi antara Perseroan dengan pemegang saham atau investor dilakukan 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 dengan tujuan 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 Bank. Pelaksanaan fungsi diseminasi informasi tersebut dilakukan oleh bagian Hubungan Investor (*Investor Relations*) di bawah Sekretaris Perusahaan (*Corporate Secretary*).

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 in the GMS.
7. Each share gives the right to shareholders to cast 1 (one) vote.

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 with the aim that shareholders or investors get a clearer understanding of 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 Bank. The information dissemination function is conducted by the Investor Relations section under the 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.

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. Bank 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 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 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 kliping 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

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*, 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. Banks 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 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 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 fiscal year is closed. While Extraordinary GMS can be held at any

sewaktu-waktu berdasarkan kebutuhan untuk membicarakan dan memutuskan mata acara rapat dengan memperhatikan peraturan perundang-undangan yang berlaku dan Anggaran Dasar Perseroan.

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.

Kewenangan RUPS

Kewenangan RUPS meliputi hal-hal sebagai berikut, termasuk namun tidak terbatas pada:

1. Mengangkat dan memberhentikan anggota Dewan Komisaris dan Direksi Perusahaan.
2. Menyetujui Laporan Tahunan dan Laporan Keuangan serta menetapkan penggunaan laba, jika perusahaan mempunyai saldo laba yang positif.
3. Menetapkan gaji berikut fasilitas dan tunjangan anggota Dewan Komisaris dan Direksi.
4. Memutuskan perbuatan hukum untuk melakukan transaksi material dan transaksi benturan kepentingan tertentu sebagaimana dimaksud dalam peraturan perundang-undangan di bidang pasar modal.
5. 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.
6. Menyetujui pengunduran diri anggota Direksi dan anggota Dewan Komisaris.
7. Merubah Anggaran Dasar Perseroan.
8. Memberikan persetujuan pengeluaran Efek Bersifat Ekuitas/ Perubahan Modal Ditempatkan dan Disetor, serta penyetoran saham.
9. Memberikan persetujuan penggabungan, peleburan, pengambilalihan, pemisahan, pengajuan permohonan agar Perseroan dinyatakan pailit dan pembubaran Perseroan.
10. 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.
11. Menetapkan pembagian tugas dan wewenang pengurusan diantara anggota Direksi.

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

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.

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.

Authority of GMS

The authority of the GMS includes the following matters, including but not limited to:

1. To appoint and dismiss members of the Company's Board of Commissioners and Directors.
2. Approve the Annual Report and Financial Statements and determine the use of profits, if the company has a positive profit balance.
3. Determine the salary and facilities and benefits of members of the Board of Commissioners and Directors.
4. Decides legal actions to conduct material transactions and certain conflict of interest transactions as referred to in legislation in the capital market.
5. Decides legal actions to transfer or guarantee debt in whole or more 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, which occur within a period of 1 (one) fiscal year or a longer period of time as stipulated in the Company's Articles of Association.
6. Approve the resignation of members of the Directors and the Board of Commissioners.
7. Change the Company's Articles of Association.
8. To approve the issuance of Equity Securities/ Changes in Issued and Paid-Up Capital, as well as the payment of shares.
9. To approve the merger, consolidation, acquisition, separation and submission of an application so that the Company is declared bankrupt and the liquidation of the Company.
10. Appointment of a Public Accountant and/or granting power of attorney to the Board of Commissioners to appoint a Public Accountant accompanied by an explanation of the reasons for the power of attorney and the criteria or limitations of the Public Accountant.
11. Establish the division of tasks and management authority among members of the Directors.

Process of the GMS

The Annual GMS is held every year no later than 6 (six) months after the Company's fiscal year is closed. Meanwhile, the Extraordinary GMS can be held at any time based on the needs of the Company



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.

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.

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.

The President Commissioner chairs the GMS. If the President Commissioner is absent or vacant, the GMS is chaired by a member of the Board of Commissioners appointed by the Board of Commissioners' Meeting. If all members of the Board of Commissioners are absent or empty, the GMS is chaired by a member of the Directors appointed. If all members of the Directors are absent or empty, the GMS is chaired by Shareholders who are present at the GMS appointed from and by the participants.

Suppose a member of the Board of Commissioners appointed by the Board of Commissioners has a conflict of interest regarding the matter to be decided at the GMS. In that case, the GMS shall be chaired by another member of the Board of Commissioners who does not have a conflict of interest appointed by the Board of Commissioners. If all members of the Board of Commissioners have a conflict of interest, the GMS is chaired by one of the Directors appointed by the Directors.

In case one of the Directors appointed by the Directors has a conflict of interest regarding the matter to be decided at the GMS, the GMS shall be chaired by a member of the Directors who does not have a conflict of interest. If all members of the Directors have a conflict of interest, the GMS is chaired by one of the non-controlling Shareholders elected by the majority of Shareholders present at the GMS.

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.

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.

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.

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 FSA at the request of the Company.
4. Summons for the third GMS are made at the request of the Company and determined by the FSA. In the summons of the third GMS, the second GMS was held and did not reach the attendance quorum.

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.

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 FSA no later than 30 (thirty) days after the GMS is held.



Pelaksanaan RUPS Tahunan 2021 dan Realisasinya

Implementation of the 2021 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 19 Februari 2021 Notified to FSA on 19 February 2021	Diumumkan pada tanggal 26 Februari 2021 melalui Surat Kabar Media Indonesia, situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan Announced on February 26, 2021 through Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company website	Diumumkan pada tanggal 15 Maret 2021 melalui Surat Kabar Media Indonesia, situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan Announced on March 15, 2021 through Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Bursa Efek Indonesia website and the Company website	RUPS Tahunan Tahun Buku 2020 dilaksanakan pada hari Selasa, 06 April 2021 pada pukul 11.01 sampai dengan pukul 13.54 WIB, bertempat di Grand Ballroom Trans Hotel Bandung The 2020 Fiscal Year Annual GMS was held on Tuesday, April 6, 2021, from 11.01 to 13.54 WIB, at the Grand Ballroom of Trans Hotel Bandung	Ringkasan Risalah RUPS Tahunan Tahun Buku 2020 diumumkan pada tanggal 8 April 2021 melalui Surat Kabar Media Indonesia, situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan Summary of Minutes of Annual GMS for Fiscal Year 2020 was announced on April 8, 2021 through Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Indonesia Stock Exchange website and the Company's website	Hasil Rapat Umum Pemegang Saham Tahunan Tahun Buku 2020 diumumkan pada tanggal 8 April 2021 melalui Surat Kabar Media Indonesia, situs web PT KSEI eASY.KSEI, situs web PT Bursa Efek Indonesia dan situs Perseroan The results of the 2020 Annual General Meeting of Shareholders was announced on April 8, 2021 through Media Indonesia Newspaper, PT KSEI eASY.KSEI website, PT Indonesia Stock Exchange website and the Company's website

Kehadiran Lembaga dan Profesi Penunjang Pasar Modal dalam RUPS

Kehadiran lembaga dan profesi penunjang pasar modal dalam RUPS Tahunan Tahun Buku 2020 adalah sebagai berikut:

1. Raden Tedy Suwarman Sarjana Hukum, Notaris di Kota Bandung yang akan membuat Risalah Rapat Umum Pemegang Saham Tahunan dan melakukan perhitungan suara.
2. Kantor Akuntan Publik Amir, Abadi, Jusuf, Mawar dan Rekan, firma anggota RSM Global yang telah melakukan Audit Laporan Keuangan Tahun Buku 2020.
3. Biro Administrasi Efek Perseroan yaitu PT Datindo Entrycom.
4. Konsultan Hukum Perseroan, yaitu:
 - Dindin S. Maolani Sarjana Hukum.
 - Etza Imelda Fitri, Sarjana Hukum, Magister Hukum.

Rekapitulasi Kehadiran pada RUPS Tahunan 2021

Dewan Komisaris dan Direksi yang hadir dalam RUPS Tahunan adalah sebagai berikut:

Attendance of Capital Market Supporting Institutions and Professionals in GMS

The presence of capital market supporting institutions and professions at the 2020 Annual GMS were as follows:

1. Raden Tedy Suwarman Bachelor of Law, Notary in Bandung City who prepared the Minutes of the Annual General Meeting of Shareholders and do the vote count.
2. Public Accounting Firm of Amir, Abadi, Jusuf, Mawar and Co, a member firm of RSM Global that audited the Financial Statements for the Financial Year 2020.
3. The Company's Securities Administration Bureau, namely PT Datindo Entrycom.
4. The Company's Legal Consultants, namely:
 - Dindin S. Maolani, Bachelor of Law.
 - Etza Imelda Fitri, Bachelor of Law, Master of Law.

Attendance Recapitulation at the 2021 Annual GMS

The Board of Commissioners and Directors present at the Annual GMS are as follows.

No.	Nama Name	Jabatan Position	Kehadiran Attendance
1	Farid Rahman	Komisaris Utama Independen / Independent President Commissioner	Hadir / Present
2	Eddy I. M. Nasution	Komisaris / Commissioner	Hadir / Present
3	Muhadi	Komisaris / Commissioner	Hadir / Present
4	Yayat Sutaryat	Komisaris Independen / Independent Commissioner	Hadir / Present
5	Fahlino F. Sjuib	Komisaris Independen / Independent Commissioner	Hadir / Present
6	Yuddy Renaldi	Direktur Utama / President Director	Hadir / Present
7	Agus Mulyana	Direktur Kepatuhan / Director of Compliance	Hadir / Present
8	Nia Kania	Direktur Keuangan dan Manajemen Risiko / Director of Finance and Risk Management	Hadir / Present
9	Suartini	Direktur Konsumer dan Ritel / Director of Consumer and Retail	Hadir / Present
10	Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) / Director of Commercial and Micro, Small and Medium Enterprises (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 2021

Decision and Realization of the 2021 Annual GMS

Agenda Pertama
First Agenda

Persetujuan Laporan Tahunan Direksi mengenai keadaan dan jalannya Perseroan termasuk Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris untuk Tahun Buku 2020 dan pengesahan Laporan Keuangan Perseroan Tahun Buku 2020 sekaligus pemberian pelepasan atau pembebasan tanggung jawab sepenuhnya (*acquitt et de charge*) kepada Direksi dan Dewan Komisaris atas tindakan pengurusan dan pengawasan yang telah dijalankan selama Tahun Buku 2020.

Approval of 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 Fiscal Year 2020 and ratification of the Company's Financial Statements for Fiscal Year 2020 as well as granting full release or acquittal (*acquitt et de charge*) to the Directors and Board of Commissioners for management actions and supervision that has been carried out during the 2020 Fiscal Year.

Hasil Pemungutan Suara

Setuju : 8.250.983.194 Saham (99,92%)
 Terdiri dari : Seri A 7.409.451.504 saham, Seri B 841.531.690 saham
 Tidak Setuju : 0 Saham (0%)
 Abstain : 6.761.300 Saham (0,08%), yang seluruhnya merupakan saham Seri B
 Jumlah Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat adalah 0 (nol) orang.

Voting Results

In Favor : 8.250.983.194 Shares (99,92%)
 Consists of : Series A 7.409.451.504 Shares, Series B 841.531.690 Shares
 Against : 0 Shares (0%)
 Abstain : 6.761.300 Shares (0,08%), which are all Series B shares
 The number of Shareholders who submitted questions and/or provide opinions is 0 (zero) people.

Keputusan

- Menyetujui Laporan Tahunan Direksi mengenai keadaan dan jalannya Perseroan termasuk Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris untuk Tahun Buku 2020.
- Mengesahkan Laporan Keuangan Perseroan untuk Tahun Buku 2020 yang telah diaudit oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar Dan Rekan sesuai dengan laporan nomor 00115/2.1030/AU.1/07/0645-2/1/III/2021 tanggal 10 Maret 2021, dengan opini wajar dalam semua hal yang material.
- Selanjutnya dengan disetujuinya Laporan Tahunan dan disahkannya Laporan Keuangan Perseroan konsolidasian untuk tahun buku 2020 tersebut, maka Rapat memberikan pelepasan atau pembebasan sepenuhnya dari tanggung jawab (*acquitt et de charge*) kepada seluruh anggota Direksi atas tindakan pengurusan dan kepada seluruh anggota Dewan Komisaris atas tindakan pengawasan yang telah dijalankan selama tahun buku 2020 sejauh tindakan tersebut tercermin dalam Laporan Keuangan Perseroan.

Tindak Lanjut: Telah Terealisasi



Decision

1. 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 Fiscal Year 2020.
2. Ratifying the Company's Financial Statements for the Financial Year 2020 audited by the Public Accounting Firm of Amir Abadi Jusuf, Aryanto, Mawar Dan Rekan in accordance with report number 00115/2.1030/AU.1/07/0645-2/1/III/2021 dated March 10, 2021, with a fair opinion in all material respects.
3. Furthermore, with the approval of the Annual Report and the ratification of the Company's consolidated Financial Statements for the 2020 financial year, the Meeting granted full release from responsibilities (acquitted et de charge) to all members of the Directors for their management actions and to all members of the Board of Commissioners for their supervision carried out during the 2020 financial year to the extent that such actions were reflected in the Company's Financial Statements.

Follow-up: It has been realized

Agenda Kedua Second Agenda

Penetapan penggunaan Laba Bersih Perseroan termasuk pembagian dividen untuk Tahun Buku 2020.
Determination of the use of the Company's Net Profit including dividend distribution for the 2020 Fiscal Year.

Hasil Pemungutan Suara

Setuju : 8.257.739.494 Saham (99,99%)
Terdiri dari : Seri A 7.409.451.504 Saham, Seri B 848.287.990 Saham
Tidak Setuju : 0 Saham (0%)
Abstain : 5.000 Saham (0,00%), yang seluruhnya merupakan saham Seri B
Jumlah Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat adalah 0 (nol) orang.

Voting Results

In Favor : 8.257.739.494 Shares (99,99%)
Consists of : Series A 7.409.451.504 Shares, Series B 848.287.990 Shares
Against : 0 Shares (0%)
Abstain : 5.000 Shares (0,00%), which are all Series B shares
The number of Shareholders who submitted questions and/or provide opinions is 0 (zero) people.

Keputusan

Menetapkan penggunaan laba bersih Perseroan tahun buku 2020 sebesar Rp1.682.122.120.349,- sebagai berikut:

1. 56% dari Laba Bersih Tahun Buku 2020 atau setelah pembulatan sebesar Rp941.965.482.794,- atau sebesar Rp95,74 per lembar saham ditetapkan sebagai Dividen Tunai dan dibagikan kepada seluruh pemegang saham yang tercatat sesuai dengan ketentuan yang berlaku. Selanjutnya memberikan kuasa dan wewenang kepada Direksi untuk mengatur tata cara pembayaran Dividen Tunai tersebut.
2. 44% dari Laba Bersih Tahun Buku 2020 atau setelah pembulatan sebesar Rp740.156.637.555,- ditetapkan sebagai Saldo Laba.

Tindak Lanjut: Telah Terealisasi

Decision

Determining the use of the Company's net profit for the fiscal year 2020 of IDR 1.682.122.120.349,- as follows:

1. 56% of Net Profit for Fiscal Year 2020 or after rounding up of IDR 941.965.482.794,- or IDR 95,74 per share was determined as Cash Dividend and distributed to all registered shareholders in accordance with applicable regulations. Furthermore, giving power and authority to the Directors to regulate the procedure for the payment of the Cash Dividend.
2. 44% of the 2020 Fiscal Year Net Profit or after rounding up of IDR 740,156.637,555,- was determined as Retained Earnings.

Follow-up: It has been realized

Agenda Ketiga Third Agenda

Penunjukan Akuntan Publik dan Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan Tahun Buku 2021.
Appointment of a Public Accountant and Public Accounting Firm to audit the Company's Financial Statements for the 2021 Financial Year.

Hasil Pemungutan Suara

Setuju : 8.220.051.954 Saham (99,54%)
Terdiri dari : Seri A 7.409.451.504 Saham, Seri B 810.600.450 Saham
Tidak Setuju : 37.687.540 Saham (0,46%), yang seluruhnya merupakan saham Seri B
Abstain : 5.000 Saham (0,00%), yang seluruhnya merupakan saham Seri B
Jumlah Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat adalah 0 (nol) orang.

Voting Results

In Favor : 8.220.051.954 Shares (99,54%)
Consists of : Series A 7.409.451.504 Shares, Series B 810.600.450 Shares
Against : 37.687.540 Shares (0,46%), which are all Series B shares
Abstain : 5.000 Shares (0,00%), which are all Series B shares
The number of Shareholders who submitted questions and/or provide opinions is 0 (zero) people.

Keputusan

Memberikan kuasa kepada Dewan Komisaris untuk:

1. Menunjuk Akuntan Publik dan Kantor Akuntan Publik untuk melakukan audit Laporan Keuangan Perseroan Tahun Buku 2021.
2. Menetapkan persyaratan lain serta besarnya jasa audit dengan memperhatikan kewajaran serta ruang lingkup pekerjaan audit.

Tindak Lanjut: Telah Terealisasi

Decision

Granting power to the Board of Commissioners to:

1. Appoint a Public Accountant and Public Accounting Firm to audit the Company's Financial Statements for the 2021 Financial Year.
2. Determine other requirements and the amount of audit services by considering the fairness and scope of audit work.

Follow-up: It has been realized

Agenda Keempat Fourth Agenda

Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum Perseroan
Report on the Realization of the Use of Proceeds from the Company's Public Offering

Hasil Pemungutan Suara

Tidak dilakukan pemungutan suara karena bersifat laporan

Jumlah Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat adalah 0 (nol) orang.

Voting Results

No voting was conducted because it was a report

The number of Shareholders who submitted questions and/or provide opinions is 0 (zero) people.

Keputusan

Melaporkan total dana yang dihimpun oleh Perseroan dari Penawaran Umum Berkelanjutan II tahun 2020 adalah sebagai berikut:

1. Jumlah total dana hasil penawaran umum sebesar Rp1.000.000.000.000,-.
2. Jumlah total biaya emisi sesuai hasil audit sebesar Rp9.530.795.876,-.
3. Jumlah total proceed netto sebesar Rp990.469.204.124,-.

Tindak Lanjut: Telah Terealisasi

Decision

Reporting the total funds raised by the Company from the Sustainable Public Offering II in 2020 were as follows:

1. The total amount of proceeds from the public offering was IDR 1.000.000.000.000,-.
2. The total amount of emission costs according to the audit results was IDR 9.530.795.876,-.
3. The total amount of net proceeds was IDR 990.469.204.124,-.

Follow-up: It has been realized

Agenda Kelima Fifth Agenda

Persetujuan atas pengkinian Rencana Aksi (*Recovery Plan*) Perseroan
Approval of the updating of the Company's Recovery Plan.

Hasil Pemungutan Suara

Setuju : 8.257.739.494 Saham (99,99%)

Terdiri dari : Seri A 7.409.451.504 Saham, Seri B 848.287.990 Saham

Tidak Setuju : 0 Saham (0%)

Abstain : 5.000 Saham (0,00%), yang seluruhnya merupakan saham Seri B

Jumlah Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat adalah 0 (nol) orang.

Voting Results

In Favor : 8.257.739.494 Shares (99,99%)

Consists of : Series A 7.409.451.504 Shares, Series B 848.287.990 Shares

Against : 0 Shares (0%)

Abstain : 5.000 Shares (0,00%), which are all Series B shares

The number of Shareholders who submitted questions and/or provide opinions is 0 (zero) people.

Keputusan

1. Menyetujui pengkinian Rencana Aksi (*Recovery Plan*) Perseroan sebagaimana dokumen Rencana Aksi (*Recovery Plan*) yang telah disampaikan kepada Otoritas Jasa Keuangan melalui surat nomor 843/DIR-PST/2020 tanggal 25 November 2020 dalam rangka memenuhi ketentuan Peraturan Otoritas Jasa Keuangan Nomor 14/POJK.03/2017 tentang Rencana Aksi (*Recovery Plan*) bagi Bank Sistemik.
2. Memberikan wewenang dan kuasa kepada Dewan Komisaris dan/atau Direksi untuk menjalankan seluruh tindakan yang diperlukan dalam melaksanakan Rencana Aksi (*Recovery Plan*) sesuai ketentuan yang berlaku.

Tindak Lanjut: Telah Terealisasi

Decision

1. Approving the update of the Company's Recovery Plan as described in the Recovery Plan document which was submitted to the Financial Services Authority by letter number 843/DIR-PST/2020 dated November 25, 2020 in order to comply with the provisions of Financial Services Authority Regulation Number 14 /POJK.03/2017 concerning Recovery Plans for Systemic Banks.
2. Granting authority and power to the Board of Commissioners and/or the Directors to carry out all necessary actions in implementing the Recovery Plan in accordance with applicable regulations.

Follow-up: It has been realized



Agenda Keenam Sixth Agenda

Persetujuan atas rencana penambahan modal Perseroan dengan memberikan Hak Memesan Efek Terlebih Dahulu (HMETD)
Approval of the plan to increase the Company's capital by providing Pre-emptive Rights (HMETD)

Hasil Pemungutan Suara

Setuju : 8.257.739.494 Saham (99,99%)
Terdiri dari : Seri A 7.409.451.504 Saham, Seri B 848.287.990 Saham
Tidak Setuju : 0 Saham (0%)
Abstain : 5.000 Saham (0,00%), yang seluruhnya merupakan saham Seri B
Jumlah Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat adalah 2 (dua) orang.

Voting Results

In Favor : 8.257.739.494 Shares (99,99%)
Consists of : Series A 7.409.451.504 Shares, Series B 848.287.990 Shares
Against : 0 Shares (0%)
Abstain : 5.000 Shares (0,00%), which are all Series B shares
The number of Shareholders who submitted questions and/or provide opinions are 2 (two) peoples.

Keputusan

- Menyetujui Penambahan Modal Dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) dengan menerbitkan sebanyak-banyaknya 925.000.000 saham seri B baru dengan nilai nominal Rp250,- per saham sebagaimana dimaksud Peraturan Otoritas Jasa Keuangan Nomor 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu yang telah diubah dengan Peraturan Otoritas Jasa Keuangan Nomor 14/POJK.04/2019.
- Memberikan kuasa dan wewenang dengan hak substitusi kepada Direksi Perseroan, antara lain meliputi:
 - Menetapkan jumlah saham yang ditawarkan dalam PMHMETD.
 - Menetapkan harga pelaksanaan PMHMETD.
 - Melakukan segala tindakan yang diperlukan dan/atau disyaratkan untuk pelaksanaan PMHMETD dengan memperhatikan peraturan perundangan yang berlaku.
- Memberikan wewenang dan kuasa kepada Dewan Komisaris Perseroan untuk melakukan penyesuaian permodalan Perseroan setelah penerbitan saham dalam rangka PMHMETD dalam suatu Akta Notaris dan selanjutnya melaporkan kepada instansi yang berwenang untuk mendapatkan tanda penerimaan pemberitahuan perubahan permodalan Perseroan serta selanjutnya melakukan segala sesuatu yang dipandang perlu dan berguna untuk keperluan tersebut dengan tidak ada satu pun yang dikecualikan, termasuk untuk mengadakan penambahan dan atau perubahan dalam perubahan Anggaran Dasar tersebut jika hal tersebut dipersyaratkan oleh instansi yang berwenang.

Tindak Lanjut: Telah Terealisasi

Decision

- Approving the Capital Increase with Pre-emptive Rights (PMHMETD) by issuing a maximum of 925,000,000 new B series shares with a nominal value of IDR 250,- per share as referred to in the Financial Services Authority Regulation Number 32/POJK.04/2015 concerning Additions Public Company Capital By Granting Pre-emptive Rights as amended by Financial Services Authority Regulation Number 14/POJK.04/2019.
- Granting power and authority with substitution rights to the Company's Directors, including but not limited to:
 - Determine the number of shares offered in the PMHMETD.
 - Set the price for the exercise of PMHMETD.
 - Take all necessary and/or required actions for the implementation of the PMHMETD by taking into account the applicable laws and regulations.
- Granting authority and power to the Board of Commissioners of the Company to make adjustments to the Company's capital after the issuance of shares in the context of PMHMETD in a Notary Deed and subsequently to report to the competent authority to obtain a receipt of notification of changes in the Company's capital and subsequently do everything that is deemed necessary and useful for this purpose with nothing being excluded, including to make additions and or changes to the amendments to the Articles of Association if this was required by the competent authority.

Follow-up: It has been realized

Agenda Ketujuh Seventh Agenda

Penyesuaian remunerasi Pengurus Perseroan
Adjustment of the remuneration of the Company's Management

Hasil Pemungutan Suara

Setuju : 8.172.990.182 Saham (98,97%)
Terdiri dari : Seri A 7.409.451.504 Saham, Seri B 763.538.678 Saham
Tidak Setuju : 84.749.312 Saham (1,03%), yang seluruhnya merupakan saham Seri B
Abstain : 5.000 Saham (0,00%), yang seluruhnya merupakan saham Seri B
Jumlah Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat adalah 0 (nol) orang.

Voting Results

In Favor : 8.172.990.182 Shares (98,97%)
Consists of : Series A 7.409.451.504 Shares, Series B 763.538.678 Shares
Against : 84.749.312 Shares (1,03%), which are all Series B shares
Abstain : 5.000 Shares (0,00%), which are all Series B shares
The number of Shareholders who submitted questions and/or provide opinions is 0 (zero) people.

Keputusan

1. Menyetujui kenaikan gaji Direktur Utama sebesar 30,77% dari gaji sebelumnya.
2. Menyetujui perubahan komposisi besaran gaji Direktur, Komisaris Utama dan Anggota Dewan Komisaris per bulan menjadi:
 - a. Anggota Direktur 80% dari gaji Direktur Utama.
 - b. Komisaris Utama 60% dari gaji Direktur Utama.
 - c. Anggota Dewan Komisaris 50% dari gaji Direktur Utama.
3. Untuk komponen remunerasi serta fasilitas – fasilitas lainnya bagi Dewan Komisaris dan Direksi Perseroan selain gaji Direktur Utama dan komposisi besaran gaji Direktur, Komisaris Utama dan Anggota Dewan Komisaris, tidak mengalami perubahan dan masih mengacu pada Akta-Akta Remunerasi sebelumnya yang masih berlaku.

Tindak Lanjut: Telah Terealisasi

Decision

1. Approving the increase in the salary of the President Director by 30.77% from the previous salary.
2. Approving changes to the composition of the salaries of Directors, President Commissioners and Members of the Board of Commissioners per month to:
 - a. Members of the Director 80% of the salary of the President Director.
 - b. President Commissioner 60% of the salary of the President Director.
 - c. Members of the Board of Commissioners 50% of the salary of the President Director.
3. For the remuneration component and other facilities for the Board of Commissioners and the Directors of the Company apart from the salary of the President Director and the composition of the salaries of the Director, President Commissioner and Members of the Board of Commissioners, there was no change and still refers to the previous Remuneration Deeds which are still valid.

Follow-up: It has been realized

Agenda Kedelapan Eighth Agenda

Perubahan Pengurus Perseroan
Changes in the Management of the Company

Hasil Pemungutan Suara

Setuju : 7.859.186.508 Saham (95,17%)
 Terdiri dari : Seri A 7.409.451.504 Saham, Seri B 449.735.004 Saham
 Tidak Setuju : 398.552.986 Saham (4,83%), yang seluruhnya merupakan saham Seri B
 Abstain : 5.000 Saham (0,00%), yang seluruhnya merupakan saham Seri B
 Jumlah Pemegang Saham yang mengajukan pertanyaan dan/atau memberikan pendapat adalah 7 (tujuh) orang.

Voting Results

In Favor : 7.859.186.508 Shares (95,17%)
 Consists of : Series A 7.409.451.504 Shares, Series B 449.735.004 Shares
 Against : 398.552.986 Shares (4,83%), which are all Series B shares
 Abstain : 5.000 Shares (0,00%), which are all Series B shares
 The number of Shareholders who submitted questions and/or provide opinions are 7 (seven) peoples.

Keputusan

1. Memberhentikan dengan hormat:
 - a. Eddy I. M. Nasution selaku Komisaris.
 - b. Yayat Sutaryat selaku Komisaris Independen.
 - c. Agus Mulyana selaku Direktur Kepatuhan.
2. Terhitung sejak ditutupnya Rapat dan mengucapkan terima kasih atas sumbangsih tenaga dan pikiran yang diberikan selama menjabat sebagai Pengurus Perseroan. Namun untuk pembebasan tanggung jawab (*acquit et de charge*) terhadap laporan keuangan dan laporan tahunan tahun buku 2021, akan disampaikan bersama-sama dengan Dewan Komisaris dan Direksi lainnya pada Rapat Umum Pemegang Saham Tahunan Tahun Buku 2021.
3. Mengangkat anggota Dewan Komisaris dan Direksi Perseroan sebagai berikut:
 - a. Dedi Taufik selaku Komisaris.
 - b. Tubagus Raditya Indrajaya selaku Komisaris Independen
 - c. Cecep Trisna selaku Direktur Kepatuhan
 terhitung sejak ditutupnya Rapat dan berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) dan memenuhi ketentuan peraturan perundang-undangan yang berlaku.
4. Masa jabatan anggota Dewan Komisaris dan Direksi yang diangkat sebagaimana dimaksud pada angka 2 adalah sesuai ketentuan Anggaran Dasar Perseroan dengan memperhatikan peraturan perundang-undangan di bidang pasar modal.
5. Memberikan kuasa kepada Direksi untuk melakukan pengalihan sementara fungsi kepatuhan sesuai POJK 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, sampai dengan efektifnya Direktur Kepatuhan berdasarkan hasil persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) dan memenuhi ketentuan peraturan perundang-undangan yang berlaku.

Sehingga susunan Pengurus Perseroan menjadi sebagai berikut:

Dewan Komisaris:

- Komisaris Utama Independen	: Farid Rahman
- Komisaris	: Dedi Taufik*
- Komisaris	: Muhadi
- Komisaris Independen	: Tubagus Raditya Indrajaya*
- Komisaris Independen	: Fahlin F. Sjuib

Direksi:

- Direktur Utama	: Yuddy Renaldi
- Direktur Kepatuhan	: Cecep Trisna*
- Direktur Keuangan	: Nia Kania
- Direktur Konsumer dan Ritel	: Suartini
- Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM)	: Nancy Adistyasari
- Direktur Information Technology, Treasury dan International Banking	: Rio Lanasier
- Direktur Operasional	: Tedi Setiawan



- * terhitung sejak ditutupnya Rapat dan berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) dan memenuhi ketentuan peraturan perundang-undangan yang berlaku.
7. Memberikan wewenang dan kuasa kepada Direksi 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.

Tindak Lanjut: Telah Terealisasi

Decision

- Dismissal with honor:
 - Eddy I. M. Nasution as Commissioner.
 - Yayat Sutaryat as Independent Commissioner.
 - Agus Mulyana as Director of Compliance.
- as of the closing of the Meeting and express the greatest gratitude for the contribution of energy and thoughts given while serving as the Company's Management. However, for the release of responsibility (*acquit et de charge*) for the financial statements and the 2021 financial year annual report, it was submitted together with the Board of Commissioners and other Directors at the 2021 Annual General Meeting of Shareholders.
- To appoint members of the Board of Commissioners and Directors of the Company as follows:
 - Dedi Taufik as Commissioner.
 - Tubagus Raditya Indrajaya as Independent Commissioner
 - Cecep Trisna as Director of Compliance
- as of the closing of the Meeting and effective after obtaining approval from the Financial Services Authority on the fit and proper test and complying with the provisions of the applicable laws and regulations.
- The term of office of the appointed members of the Board of Commissioners and the Directors as referred to in number 2 was in accordance with the provisions of the Company's Articles of Association with due observance of the laws and regulations in the capital market sector.
- Granting power to the Directors to temporarily transfer the compliance function in accordance with POJK 46/POJK.03/2017 concerning the Implementation of the Compliance Function of Commercial Banks, until the Director of Compliance became effective based on the approval from the Financial Services Authority on a (fit and proper test) and comply with the provisions of the applicable laws and regulations.

Hence, the composition of the Company's Management was as follows:

Board of Commissioners:

- Independent President Commissioner : Farid Rahman
- Commissioner : Dedi Taufik*
- Commissioner : Muhadi
- Independent Commissioner : Tubagus Raditya Indrajaya*
- Independent Commissioner : Fahlino F. Sjuib

Directors:

- Chief Director : Yuddy Renaldi
- Director of Compliance : Cecep Trisna*
- Director of Finance : Nia Kania
- Director of Consumer and Retail : Suartini
- Director of Commercial and Micro Small and Medium Enterprises (MSMEs) : Nancy Adityasari
- Director of Information Technology, Treasury and International Banking : Rio Lanasier
- Director of Operations : Tedi Setiawan

- * starting from the closing of the Meeting and effective after obtaining approval from the Financial Services Authority on a fit and proper test and complying with the provisions of the applicable laws and regulations.
7. Granting authority and power to the Directors with substitution rights to take all necessary actions related to the decision on the agenda of this Meeting and subsequently notify and/or report to the competent authority and then do everything that was deemed necessary and useful for that purpose without any that were excluded.

Follow-up: It has been realized

Pelaksanaan RUPS Tahunan 2020 dan Realisasinya

Implementation of the 2020 Annual GMS and Its Realization

Pemberitahuan Information	Pengumuman Announcement	Pemanggilan Invitation	Pelaksanaan Implementation	Ringkasan Risalah Summary of Minutes	Hasil RUPS GMS Results
Diberitahukan pada tanggal 7 Februari 2020 kepada OJK. Notified on February 7, 2020 to FSA	Diumumkan pada tanggal 14 Februari 2020, melalui Harian Umum Bisnis Indonesia. Announced on February 14, 2020, through Harian Umum Bisnis Indonesia.	Diumumkan pada tanggal 2 Maret 2020, melalui Harian Umum Bisnis Indonesia. Announced on March 2, 2020, through Harian Umum Bisnis Indonesia.	RUPS tahunan dilaksanakan pada hari Kamis, 16 April 2020 pada pukul 09.40 s/d 13.19 WIB, bertempat di Kantor Pusat bank bjb , Jl. Naripan No. 12-14, Bandung The annual GMS was held on Thursday, April 16 2020 from 09.40 to 13.19 WIB, at the head office of bank bjb , Jl. Naripan No. 12-14, Bandung	Ringkasan Risalah RUPS Tahunan diumumkan Tanggal 20 April 2020 melalui Harian Umum Bisnis Indonesia. The Summary of Minutes of the Annual GMS was announced on April 20, 2020 through Bisnis Indonesia General Daily.	Diumumkan pada tanggal 20 April 2020 melalui Harian Umum Bisnis Indonesia. Announced on April 20, 2020 through Harian Umum Bisnis Indonesia.

Rekapitulasi Kehadiran pada RUPS Tahunan 2020

RUPS Tahunan 2020 yang dihadiri oleh Dewan Komisaris dan Direksi Perseroan serta kehadiran lembaga/profesi penunjang pasar modal. Kehadiran lembaga/profesi penunjang pasar modal dalam RUPS Tahunan 2020 antara lain:

1. Raden Tedy Suwarman, Sarjana Hukum, Notaris di Kota Bandung yang akan membuat Risalah Rapat Umum Pemegang Saham Tahunan dan melakukan perhitungan suara.
2. Kantor Akuntan Publik Amir, Abadi, Jusuf, Mawar dan Rekan, firma anggota RSM Global yang telah melakukan Audit Laporan Keuangan Perseroan untuk Tahun Buku 2019
3. Biro Administrasi Efek Perseroan yaitu PT Datindo Entrycom
4. Konsultan Hukum Perseroan, yaitu:
 - Dindin S. Maolani, Sarjana Hukum
 - Etza Imelda Fitri, Sarjana Hukum, Magister Hukum.

Dewan Komisaris dan Direksi yang hadir dalam RUPS Tahunan adalah sebagai berikut.

Attendance Recapitulation at The 2020 Annual GMS

Annual GMS 2020 attended by the Board of Commissioners and Directors of the Company and the presence of capital market supporting institutions/professions. The presence of capital market supporting institutions/professions at the 2020 Annual GMS include:

1. Raden Tedy Suwarman, Bachelor of Law, Notary in Bandung City who will make Minutes of the Annual General Meeting of Shareholders and do the vote count.
2. Amir, Abadi, Jusuf, Mawar and Rekan's Public Accountant Firm, a member of the Global RSM member who has conducted an Audit of the Company's Financial Statements for Fiscal Year 2019
3. The Company's Securities Administration Bureau, namely PT Datindo Entrycom
4. Company Legal Consultants, namely:
 - Dindin S. Maolani, Bachelor of Laws
 - Etza Imelda Fitri, Bachelor of Laws, Master of Laws.

The Board of Commissioners and Directors present at the Annual GMS are 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	Yayat Sutaryat	Komisaris Independen / Independent Commissioner	Hadir / Present
4	Yuddy Renaldi	Direktur Utama / President Director	Hadir / Present
5	Agus Mulyana	Direktur Kepatuhan / Director of Compliance	Hadir / Present
6	Nia Kania	Direktur Keuangan dan Manajemen Risiko / Director of Finance and Risk Management	Hadir / Present
7	Suartini	Direktur Konsumer dan Ritel / Director of Consumer and Retail	Hadir / Present
8	Rio Lanasier	Direktur Information Technology, Treasury dan International Banking / Director of Information Technology, Treasury and International Banking	Hadir / Present
9	Tedi Setiawan	Direktur Operasional / Director of Operations	Hadir / Present

Keputusan dan Realisasi RUPS Tahunan 2020**Decision and Realization of The 2020 Annual GMS****Agenda Pertama
First Agenda**

Persetujuan Laporan Tahunan Direksi mengenai keadaan dan jalannya Perseroan termasuk Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris untuk Tahun Buku 2019 dan pengesahan Laporan Keuangan Perseroan Tahun Buku 2019 sekaligus pemberian pelepasan atau pembebasan tanggung jawab sepenuhnya (*acquitt et de charge*) kepada Direksi dan Dewan Komisaris atas tindakan pengurusan dan pengawasan yang telah dijalankan selama Tahun Buku 2019.

Approval of the Annual Report of the Directors regarding the condition and operation of the Company including the Report on the Implementation of Supervisory Duties of the Board of Commissioners for the 2019 Financial Year and the ratification of the Company's Financial Statements for the 2019 Financial Year as well as granting full release of responsibility (*acquitt et de charge*) to the Directors and the Board of Commissioners for management actions and supervision that had been carried out during the 2019 Financial Year.

Jumlah Pemegang Saham yang mengajukan Pertanyaan dan/atau memberikan pendapat: -
Number of Shareholders who submitted questions and/or gave opinions: -



Hasil Pemungutan Suara

Setuju : 7.726.880.693 Saham (99,89%) Terdiri dari: Seri A: 7.414.714.661 dan Seri B: 312.166.032
 Tidak Setuju : 0 Saham (0%)
 Abstain : 8.816.800 Saham (0,11%) yang seluruhnya merupakan saham Seri B

Voting Results

In Favor : 7.726.880.693 Shares (99,89%) Consists of : Series A: 7.414.714.661 dan Series B: 312.166.032
 Against : 0 Shares (0%)
 Abstain : 8.816.800 Shares (0,11%) which are all Series B shares

Keputusan:

- Menyetujui Laporan Tahunan Direksi mengenai keadaan dan jalannya Perseroan termasuk Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris untuk Tahun Buku 2019.
- Mengesahkan Laporan Keuangan Perseroan untuk Tahun Buku 2019 yang telah diaudit oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar dan Rekan sesuai dengan laporan nomor 00079/2.1030/AU.1/07/0645-1/1/II/2020 tanggal 28 Februari 2020, dengan opini Wajar Tanpa Pengecualian.
- Selanjutnya dengan disetujuinya Laporan Tahunan dan disahkannya Laporan Keuangan Perseroan Konsolidasian untuk Tahun Buku 2019 tersebut, maka Rapat memberikan pelepasan atau pembebasan sepenuhnya dari tanggung jawab (*acquit et de charge*) kepada seluruh anggota Direksi atas tindakan pengurusan dan kepada seluruh anggota Dewan Komisaris atas tindakan pengawasan yang telah dijalankan selama Tahun Buku 2019 sejauh tindakan tersebut tercermin dalam Laporan Keuangan Perseroan.

Tindak Lanjut: Telah Terealisasi

Decision:

- Approving the Directors' Annual Report regarding the condition and operation of the Company, including the Report on the Implementation of Supervisory Duties of the Board of Commissioners for the 2019 Financial Year.
- Ratifying the Company's Financial Statements for the 2019 Fiscal Year which have been audited by the Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar and Partners in accordance with the report number 00079/2.1030/AU.1/07/0645-1/1/ II/2020 dated February 28, 2020, with Unqualified opinion.
- Furthermore, with the approval of the Annual Report and the ratification of the Company's Consolidated Financial Statements for the 2019 Financial Year, the Meeting granted the release or full release of responsibility (*acquit et de charge*) to all members of the Directors for management actions and to all members of the Board of Commissioners for actions supervision that had been carried out during the 2019 Fiscal Year to the extent that these actions were reflected in the Company's Financial Statements.

Follow-up: Had been realized

Agenda Kedua Second Agenda

Penetapan penggunaan Laba Bersih Perseroan termasuk pembagian dividen untuk Tahun Buku 2019.

Determination of the use of the Company's Net Profits including the distribution of dividends for the 2019 Financial Year

Jumlah Pemegang Saham yang mengajukan Pertanyaan dan/atau memberikan pendapat: 2 (dua) orang

Number of Shareholders who submitted questions and/or gave opinions: 2 (two) people

Hasil Pemungutan Suara

Setuju : 7.735.248.593 Saham (99,99%) Terdiri dari: Seri A: 7.414.714.661 dan Seri B: 320.533.932
 Tidak Setuju : 448.900 Saham (0,01%) Yang seluruhnya merupakan saham Seri B
 Abstain : 0 Saham (0%)

Voting Results

In Favor : 7.735.248.593 Shares (99,99%) Consists of: Series A: 7.414.714.661 dan Series B: 320.533.932
 Against : 448.900 Shares (0,01%) which are all Series B shares
 Abstain : 0 Shares (0%)

Keputusan:

Menetapkan penggunaan laba bersih Perseroan sebesar Rp1.541.853.722.752,- (Satu Triliun Lima Ratus Empat Puluh Satu Miliar Delapan Ratus Lima Puluh Tiga Juta Tujuh Ratus Dua Puluh Dua Ribu Tujuh Ratus Lima Puluh Dua Rupiah) sebagai berikut:

- 60% dari laba bersih Tahun Buku 2019 atau setelah pembulatan sebesar Rp925.042.768.877,- (Sembilan Ratus Dua Puluh Lima Miliar Empat Puluh Dua Juta Tujuh Ratus Enam Puluh Delapan Ribu Delapan Ratus Tujuh Puluh Tujuh Rupiah) atau sebesar Rp94,02,- (Sembilan Puluh Empat Koma Nol Dua Rupiah) per lembar saham ditetapkan sebagai dividen tunai dan dibagikan kepada seluruh pemegang saham yang tercatat sesuai dengan ketentuan yang berlaku. Selanjutnya memberikan kuasa dan wewenang kepada Direksi untuk mengatur tata cara pembayaran dividen tunai tersebut.
- 40% dari laba bersih Tahun Buku 2019 atau setelah pembulatan sebesar Rp616.810.953.875,- (Enam Ratus Enam Belas Miliar Delapan Ratus Sepuluh Juta Sembilan Ratus Lima Puluh Tiga Ribu Delapan Ratus Tujuh Puluh Lima Rupiah) ditetapkan sebagai penguatan CKPN sesuai PSAK 71.

Tindak Lanjut: Telah Terealisasi

Decision:

Determining the use of the Company's net profit in the amount of IDR1,541,853,722,752, - (One Trillion Five Hundred Forty One Billion Eight Hundred Fifty Three Million Seven Hundred Twenty Two Thousand Seven Hundred Fifty Two Rupiah) as follows:

- 60% of net profit for the 2019 Financial Year or after rounding up of IDR925,042,768,877 (Nine Hundred Twenty-Five Billion Forty-Two Million Seven Hundred Sixty Eight Thousand Eight Hundred Seventy-Seven Rupiah) or IDR94.02,- (Ninety-Four Point Zero Two Rupiah) per share is determined as cash dividends and distributed to all registered shareholders in accordance with applicable regulations. Furthermore, giving power and authority to the Directors to regulate the procedure for payment of the cash dividend.
- 40% of the net profit for the 2019 Financial Year or after rounding up of IDR616,810,953,875,- (Six Hundred Sixteen Billion Eight Hundred Ten Million Nine Hundred Fifty Three Thousand Eight Hundred Seventy Five Rupiah) was determined as the strengthening of CKPN in accordance with PSAK 71.

Follow-up: Had been realized

Agenda Ketiga Third Agenda

Penunjukan Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan Tahun Buku 2020.
Appointment of a Public Accounting Firm to audit the Company's Financial Statements for the 2020 Financial Year

Jumlah Pemegang Saham yang mengajukan Pertanyaan dan/atau memberikan pendapat: -
Number of Shareholders who submitted questions and/or gave opinions: -

Hasil Pemungutan Suara

Setuju : 7.722.972.293 Saham (99,84%) Terdiri dari: Seri A: 7.414.714.661 Seri B: 308.257.632
Tidak Setuju : 12.725.200 Saham (0,16%) Yang seluruhnya merupakan saham Seri B
Abstain : 0 Saham (0%)

Voting Results

In Favor : 7.722.972.293 Shares (99,84%) Consists of: Series A: 7.414.714.661 Series B: 308.257.632
Against : 12.725.200 Shares (0,16%) which are all Series B shares
Abstain : 0 Shares (0%)

Keputusan:

Memberikan kuasa kepada Dewan Komisaris untuk:

1. Menunjuk Kantor Akuntan Publik untuk melakukan audit Laporan Keuangan Perseroan Tahun Buku 2020.
2. Menetapkan persyaratan lain serta besarnya jasa audit dengan memperhatikan kewajaran serta ruang lingkup pekerjaan audit.

Tindak Lanjut: Telah Terealisasi

Decision:

Granting power of attorney to the Board of Commissioners to:

1. Appoint a Public Accounting Firm to audit the Company's Financial Statements for the 2020 Fiscal Year.
2. Determine other requirements as well as the amount of audit services by taking into account the fairness and scope of audit work.

Follow-up: It has been realized

Agenda Keempat Fourth Agenda

Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum Perseroan.
Report on the Realization of the Use of Proceeds from the Company's Public Offering.

Jumlah Pemegang Saham yang mengajukan Pertanyaan dan/atau memberikan pendapat: -
Number of Shareholders who submitted questions and/ or gave opinions: -

Hasil Pemungutan Suara

Tidak dilakukan pemungutan suara karena bersifat laporan.

Voting Results

No voting was conducted because it was a report.

Keputusan:

Total dana yang dihimpun oleh Perseroan dari Penawaran Umum Berkelanjutan I Tahap I Tahun 2017, Tahap II Tahun 2018 dan Tahap III Tahun 2019 adalah sebagai berikut:

1. Jumlah total dana hasil penawaran umum sebesar Rp4.500.000.000.000,- (Empat Triliun Lima Ratus Miliar Rupiah).
2. Jumlah total biaya emisi sesuai hasil audit sebesar Rp7.953.483.750,- (Tujuh Miliar Sembilan Ratus Lima Puluh Tiga Juta Empat Ratus Delapan Puluh Tiga Ribu Tujuh Ratus Lima Puluh Rupiah).
3. Jumlah total *proceed netto* sebesar Rp4.492.046.516.250,- (Empat Triliun Empat Ratus Sembilan Puluh Dua Miliar Empat Puluh Enam Juta Lima Ratus Enam Belas Ribu Dua Ratus Lima Puluh Rupiah).

Dari perolehan dana tersebut, dapat diinformasikan bahwa seluruhnya telah dipergunakan untuk ekspansi kredit.

Tindak Lanjut: Telah Terealisasi

Decision:

The total funds raised by the Company from the Continuous Public Offering I Phase I Year 2017, Phase II Year 2018 and Phase III Year 2019 were as follows:

1. The total amount of proceeds from the public offering is IDR4,500,000,000,000 (Four Trillion and Five Hundred Billion Rupiah).
2. The total issuance cost according to the audit results is IDR7,953,483,750 (Seven Billion Nine Hundred Fifty Three Million Four Hundred Eighty Three Thousand Seven Hundred Fifty Rupiah).
3. The total net proceeds of IDR4,492,046,516,250 (Four Trillion Four Hundred Ninety Two Billion Forty Six Million Five Hundred Sixteen Thousand Two Hundred Fifty Rupiah).

From the proceeds of these funds, it can be seen that all of them have been used for credit expansion.

Follow-up: Had been realized



Agenda Kelima Fifth Agenda

Persetujuan atas pengkinian Rencana Aksi (*Recovery Plan*) Perseroan.
Approval of the updating of the Company's Recovery Plan.

Jumlah Pemegang Saham yang mengajukan Pertanyaan dan/atau memberikan pendapat:
Number of Shareholders who submitted questions and/or gave opinions:

Hasil Pemungutan Suara

Pengambilan keputusan dilakukan secara musyawarah untuk mufakat (100% setuju).

Voting Results

Decisions were made by deliberation to reach a consensus (100% agree).

Keputusan:

- Menyetujui pengkinian Rencana Aksi (*Recovery Plan*) Perseroan sebagaimana dokumen rencana aksi (*Recovery Plan*) yang telah disampaikan kepada Otoritas Jasa Keuangan melalui surat nomor 1025/DIR-TRE/2019 tanggal 27 November 2019 dalam rangka memenuhi ketentuan Peraturan Otoritas Jasa Keuangan nomor 14/POJK.03/2017 tanggal 4 April 2017 tentang Rencana Aksi (*Recovery Plan*) Bagi Bank Sistemik.
- Memberikan wewenang dan kuasa kepada Dewan Komisaris dan/atau Direksi untuk menjalankan seluruh tindakan yang diperlukan dalam melaksanakan Rencana Aksi (*Recovery Plan*) sesuai ketentuan yang berlaku.

Tindak Lanjut: Telah Terealisasi

Decision:

- Approving the updating of the Company's Recovery Plan in accordance with the Recovery Plan document that was submitted to the Financial Services Authority through letter number 1025/DIR-TRE/2019 dated November 27, 2019 in order to comply with the provisions of the Financial Services Authority Regulation number 14/POJK.03/2017 dated April 4, 2017 concerning Recovery Plan for Systemic Banks.
- Giving the authority and power to the Board of Commissioners and/or Directors to carry out all necessary actions in implementing the Action Plan (Recovery Plan) in accordance with applicable regulations.

Follow-up: Had been realized

Agenda Keenam Sixth Agenda

Persetujuan atas perubahan Peraturan Dana Pensiun Perseroan.
Approval of changes to the Company's Pension Fund Regulations

Jumlah Pemegang Saham yang mengajukan Pertanyaan dan/atau memberikan pendapat: 4 (empat)
Number of Shareholders who submitted questions and/or gave opinions: 4 (four)

Hasil Pemungutan Suara

Setuju : 5.878.103.445 Saham (75,99%) Terdiri dari: Seri A: 5.875.219.245 Seri B: 2.884.200
Tidak Setuju : 993.070.930 Saham (12,84%) Terdiri dari: Seri A: 675.917.198 Seri B: 317.153.732
Abstain : 864.523.118 Saham (11,17%) Terdiri dari: Seri A: 863.578.218 Seri B: 944.900

Voting Results

In Favor : 5.878.103.445 Shares (75,99%) Consists of: Series A: 5.875.219.245 Series B: 2.884.200
Against : 993.070.930 Shares (12,84%) Consists of: Series A: 675.917.198 Series B: 317.153.732
Abstain : 864.523.118 Shares (11,17%) Consists of: Series A: 863.578.218 Series B: 944.900

Keputusan:

- Menyetujui Kenaikan Manfaat Pensiun Bulanan dengan Nominal Rp200.000,- (dua ratus ribu rupiah) s.d Rp1.000.000,- (satu juta rupiah) sesuai dengan Surat Pernyataan Pendiri Dana Pensiun tanggal 09 April 2020.
- Menyetujui Kenaikan Manfaat Pensiun Lainnya (Tunjangan Hari Raya) sebesar Rp2.000.000,- (dua juta rupiah).
- Menyetujui perubahan usia pensiun dari 55 tahun menjadi 56 tahun.
- Memberikan kuasa dan wewenang kepada Direksi dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara rapat ini sesuai ketentuan yang berlaku.

Tindak Lanjut: Telah Terealisasi

Decision:

- Approving an increase in monthly pension benefits with a nominal value of IDR200,000 (two hundred thousand rupiah) up to IDR1,000,000 (one million rupiah) in accordance with the Pension Fund Founder's Statement Letter dated April 9, 2020.
- Approving an increase in other pension benefits (holiday allowances) of IDR2,000,000 (two million rupiah).
- Approving to change the retirement age from 55 years to 56 years.
- Granting power and authority to the Directors with the right of substitution to take all necessary actions in connection with the resolutions of this meeting agenda in accordance with applicable regulations.

Follow-up: Had been realized

Agenda Ketujuh Seventh Agenda

Penetapan Remunerasi Pengurus Perseroan.

Determination of Remuneration for the Management of the Company.

Jumlah Pemegang Saham yang mengajukan Pertanyaan dan/atau memberikan pendapat: 2 (dua)

Number of Shareholders who submitted questions and/or gave opinions: 2 (two)

Hasil Pemungutan Suara

Setuju : 7.734.303.693 Saham (99,98%) Terdiri dari: Seri A: 7.414.714.661 Seri B: 319.589.032

Tidak Setuju : 448.900 Saham (0,01%) Yang seluruhnya merupakan saham Seri B

Abstain : 994.900 Saham (0,01%) Yang seluruhnya merupakan saham Seri B

Voting Results

In Favor : 7.734.303.693 Shares (99,98%) Consists of: Series A: 7.414.714.661 Series B: 319.589.032

Against : 448.900 Shares (0,01%) which are all Series B shares

Abstain : 994.900 Shares (0,01%) which are all Series B shares

Keputusan:

1. Menyetujui dan menetapkan perubahan salah satu fasilitas Pengurus bank **bjb** yaitu penghargaan/purna jabatan untuk Direksi dan Dewan Komisaris disesuaikan dengan Akta Keputusan RUPS No. 86 tanggal 30 April 2019 sehubungan dengan adanya perubahan masa jabatan Pengurus dalam 1 (satu) periode yang semula 4 (empat) tahun menjadi 5 (lima) tahun sesuai dengan Akta Keputusan RUPS No. 86 pada tanggal 30 April 2019.
2. Komponen remunerasi serta fasilitas – fasilitas lainnya bagi Dewan Komisaris dan Direksi Perseroan tidak mengalami perubahan dan masih mengacu pada Keputusan RUPS No. 785/V/2012 tanggal 9 Mei 2012.

Tindak Lanjut: Telah Terealisasi

Decision:

1. Approving and determining changes to one of the facilities of bank **bjb** Management, namely awards/retirement for the Directors and the Board of Commissioners according to the Deed of GMS Decree No. 86 dated 30 April 2019 in connection with a change in the term of office of the Management in 1 (one) period from 4 (four) years to 5 (five) years in accordance with the Deed of GMS Resolution No. 86 on April 30, 2019.
2. The components of the remuneration and other facilities for the Board of Commissioners and Directors of the Company have not changed and still refer to the Resolution of the GMS No. 785/V/2012 dated May 9, 2012.

Follow-up: Had been realized

Agenda Kedelapan Eighth Agenda

Perubahan Pengurus Perseroan.

Changes in the Management of the Company.

Jumlah Pemegang Saham yang mengajukan Pertanyaan dan/atau memberikan pendapat: 5 (lima) orang

Number of Shareholders who submitted questions and/or gave opinions: 5 (five) people

Hasil Pemungutan Suara

Setuju : 7.693.300.624 Saham (99,45%) Terdiri dari: Seri A: 7.379.251.992 Seri B: 314.048.632

Tidak Setuju : 42.396.869 Saham (0,55%) Terdiri dari: Seri A: 35.462.669 Seri B: 6.934.200

Abstain : 0 Saham (0%)

Voting Results

In Favor : 7.693.300.624 Shares (99,45%) Consists of: Series A: 7.379.251.992 Series B: 314.048.632

Against : 42.396.869 Shares (0,55%) Consists of: Series A: 35.462.669 Series B: 6.934.200

Abstain : 0 Shares (0%)

Keputusan:

1. Membatalkan pengangkatan Beny Riswandi selaku Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) yang diangkat berdasarkan keputusan RUPS Tahunan Tahun Buku 2018 tanggal 30 April 2019.
2. Rapat belum menyetujui pengisian jabatan Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM).
3. Rapat memberikan kewenangan kepada Dewan Komisaris untuk mengusulkan 1 (satu) lagi calon Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) untuk mengikuti penilaian kemampuan dan kepatutan kepada Otoritas Jasa Keuangan.

Dengan demikian, susunan Pengurus Perseroan menjadi sebagai berikut:

Dewan Komisaris :

Komisaris Utama Independen	: Farid Rahman
Komisaris	: Eddy I. M. Nasution
Komisaris	: Muhadi
Komisaris Independen	: Yayat Sutaryat
Komisaris Independen	: Fahlino F. Sjuib

Direksi :

Direktur Utama	: Yuddy Renaldi
Direktur Kepatuhan	: Agus Mulyana
Direktur Keuangan dan Manajemen Risiko	: Nia Kania
Direktur Konsumer dan Ritel	: Suartini
Direktur Information Technology, Treasury dan International Banking	: Rio Lanasier
Direktur Operasional	: Tedi Setiawan



Selanjutnya memberikan wewenang dan kuasa kepada Direksi 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.

Tindak Lanjut: Telah Terealisasi

Decision:

1. Canceling the appointment of Beny Riswandi as Director of Commercial and Micro Small and Medium Enterprises (MSMEs) who was appointed based on the resolution of the 2018 Annual General Meeting of Shareholders on April 30, 2019.
2. The meeting had not approved the filling of the position of Commercial and MSME Director.
3. The meeting authorized the Board of Commissioners to propose 1 (one) more candidate for Commercial and MSME Director to take part in the fit and proper test of the Financial Services Authority.

Thus, the composition of the Management of the Company was as follows:

Board of Commissioner:

Independent President Commissioner	: Farid Rahman
Commissioner	: Eddy I. M. Nasution
Commissioner	: Muhadi
Independent Commissioner	: Yayat Sutaryat
Independent Commissioner	: Fahlino F. Sjuib

Directors:

President Director	: Yuddy Renaldi
Director of Compliance	: Agus Mulyana
Director of Finance and Risk Management	: Nia Kania
Director of Consumer and Retail	: Suartini
Director of Information Technology, Treasury and International Banking	: Rio Lanasier
Director of Operations	: Tedi Setiawan

Furthermore, giving the authority and power to the Directors with the right of substitution to take all necessary actions in relation to the decision on the agenda of this Meeting and then notifying and/or reporting to the competent authority and then doing everything deemed necessary and useful for that purpose without any. none of which was excluded.

Follow up: Had been realized

Pelaksanaan RUPS Luar Biasa Tahun 2020 dan Realisasinya

Implementation of the 2020 Extraordinary GMS and its Realization

Pemberitahuan Information	Pengumuman Announcement	Pemanggilan Invitation	Pelaksanaan Implementation	Ringkasan Risalah Summary of Minutes	Hasil RUPS GMS Result
Diberitahukan pada tanggal 17 Juli 2020 kepada OJK. Notified on July 17, 2020 to FSA	Diumumkan pada tanggal 24 Juli 2020, melalui Harian Umum Bisnis Indonesia. Announced on July 24, 2020, through Harian Umum Bisnis Indonesia.	Diumumkan pada tanggal 10 Agustus 2020, melalui Harian Umum Bisnis Indonesia. Announced on August 10, 2020, through Harian Umum Bisnis Indonesia	RUPS Luar Biasa dilaksanakan pada hari Selasa, 1 September 2020 pada pukul 09.52 s/d 11.43 WIB, bertempat di Grand Ballroom Trans Hotel Bandung, Jl. Gatot Subroto No. 289, Bandung The Extraordinary GMS was held on Tuesday, September 1, 2020 at 09.52-11.43 WIB, at the Grand Ballroom of Trans Hotel Bandung, Jl. Gatot Subroto No. 289, Bandung	Ringkasan Risalah RUPS Luar Biasa diumumkan Tanggal 3 September 2020 melalui Harian Umum Bisnis Indonesia. Summary of Minutes of the Extraordinary GMS was announced on September 3, 2020 through Harian Umum Bisnis Indonesia	Diumumkan pada tanggal 3 September 2020 melalui Harian Umum Bisnis Indonesia. Announced on 3 September 2020 through Harian Umum Bisnis Indonesia

Rekapitulasi Kehadiran Pada RUPS Luar Biasa Tahun 2020

RUPS Luar Biasa Tahun 2020 dihadiri oleh Dewan Komisaris dan Direksi Perseroan serta kehadiran lembaga/profesi penunjang pasar modal. Kehadiran lembaga/profesi penunjang pasar modal dalam RUPS Tahunan 2020 antara lain:

1. Raden Tedy Suwarman, Sarjana Hukum, Notaris di Kota Bandung yang akan membuat Risalah Rapat Umum Pemegang Saham Tahunan dan melakukan perhitungan suara.
2. Kantor Akuntan Publik Amir, Abadi, Jusuf, Mawar dan Rekan, firma anggota RSM Global
3. Kantor Konsultan Hukum Pradjoto and Associates
4. Kantor Jasa Penilai Publik Satria Iskandar Setiawan dan Rekan
5. Biro Administrasi Efek Perseroan yaitu PT Datindo Entrycom
6. Konsultan Hukum Perseroan, yaitu:
 - Dindin S. Maolani, Sarjana Hukum
 - Etza Imelda Fitri, Sarjana Hukum, Magister Hukum.

Dewan Komisaris dan Direksi yang hadir dalam RUPS Luar Biasa Tahun 2020 adalah sebagai berikut.

Attendance Recapitulation at the 2020 Extraordinary GMS

The 2020 Extraordinary GMS was attended by the Board of Commissioners and Directors of the Company as well as the presence of capital market supporting institutions/professions. The presence of capital market supporting institutions/professions at the 2020 Extraordinary GMS includes:

1. Raden Tedy Suwarman, Bachelor of Law, Notary in Bandung City who prepared the Minutes of the Annual General Meeting of Shareholders and do the vote count.
2. Public Accounting Firm Amir, Abadi, Jusuf, Mawar dan Rekan, a member firm of RSM Global
3. Pradjoto and Associates Legal Consulting Firm
4. Satria Iskandar Setiawan and Partners Public Appraisal Service Office
5. The Company's Securities Administration Bureau, namely PT Datindo Entrycom
6. Company Legal Consultants, namely:
 - Dindin S. Maolani, Bachelor of Law
 - Etza Imelda Fitri, Bachelor of Law, Master of Law.

The Board of Commissioners and Directors present at the 2020 Extraordinary GMS are as follows.

No.	Nama Name	Jabatan Position	Kehadiran Attendance
1	Farid Rahman	Komisaris Utama Independen Independent President Commissioner	Hadir Present
2	Eddy I. M. Nasution	Komisaris Commissioner	Hadir Present
3	Muhadi	Komisaris Commissioner	Hadir Present
4	Yayat Sutaryat	Komisaris Independen Independent Commissioner	Hadir Present
5	Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	Hadir Present
6	Yuddy Renaldi	Direktur Utama President Director	Hadir Present
7	Agus Mulyana	Direktur Kepatuhan Director of Compliance	Hadir Present
8	Nia Kania	Direktur Keuangan dan Manajemen Risiko Director of Finance and Risk Management	Hadir Present
9	Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	Hadir Present
10	Rio Lanasier	Direktur Information Technology, Treasury dan International Banking Director of Information Technology, Treasury and International Banking	Hadir Present
11	Tedi Setiawan	Direktur Operasional Director of Operations	Hadir Present



Keputusan dan Realisasi RUPS Luar Biasa Tahun 2020

Decision and Realization of the 2020 Extraordinary GMS

Agenda Pertama First Agenda

Perubahan Anggaran Dasar.
Decision and Realization of the 2020 Extraordinary GMS.

Jumlah Pemegang Saham yang mengajukan Pertanyaan dan/atau memberikan pendapat: 5 (lima) orang
Number of Shareholders who submitted questions and/or gave opinions: 5 (five) people

Hasil Pemungutan Suara

Setuju : 7.333.807.489 Saham (95,89%) Terdiri dari: Seri A: 7.320.936.989 Seri B: 12.870.500
Tidak Setuju : 313.059.775 Saham (4,09%) Yang seluruhnya merupakan saham Seri B
Abstain : 945.400 Saham (0,01%) Yang seluruhnya merupakan saham Seri B

Voting Results

In Favor : 7.333.807.489 Shares (95,89%) Consists of : Series A: 7.320.936.989 Series B: 12.870.500
Against : 313.059.775 Shares (4,09%) which are all Series B shares
Abstain : 945.400 Shares (0,01%) which are all Series B shares

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 to the Company's Articles of Association as proposed.
2. Granting power and authority to the Directors with the right of substitution to take all necessary actions in connection with the decisions on the agenda of this Meeting, including compiling and restating the entire Articles of Association in a Notary Deed and then submitting them to the competent authority for approval and/or sign receipt of notification of amendments to the Articles of Association.

Follow-up: Had been realized

Agenda Kedua Second Agenda

Pengangkatan Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Perseroan.
Appointment of the Director of Commercial and Micro Small and Medium Enterprises (MSMEs) of the Company.

Jumlah Pemegang Saham yang mengajukan Pertanyaan dan/atau memberikan pendapat: 6 (enam) orang
Number of Shareholders who submitted questions and/or gave opinions: 6 (six) people

Hasil Pemungutan Suara

Setuju : 7.350.818.553 Saham (96,12%) Terdiri dari: Seri A: 7.320.936.989 Seri B: 29.881.564
Tidak Setuju : 296.049.211 Saham (3,87%) Yang seluruhnya merupakan saham Seri B
Abstain : 944.900 Saham (0,01%) Yang seluruhnya merupakan saham Seri B

Voting Results

In Favor : 7.350.818.553 Shares (96,12%) Consists of: Series A: 7.320.936.989 Series B: 29.881.564
Against : 296.049.211 Shares (3,87%) which are all Series B shares
Abstain : 944.900 Shares (0,01%) which are all Series B shares

Keputusan:

1. Mengangkat Nancy Adistyari selaku Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) terhitung sejak ditutupnya Rapat ini.
2. Dengan demikian sejak ditutupnya Rapat ini maka susunan Pengurus Perseroan adalah sebagai berikut:

Dewan Komisaris

Komisaris Utama Independen	: Farid Rahman
Komisaris	: Eddy I. M. Nasution
Komisaris	: Muhadi
Komisaris Independen	: Yayat Sutaryat
Komisaris Independen	: Fahllino F. Sjuib

Direksi

Direktur Utama	: Yuddy Renaldi
Direktur Kepatuhan	: Agus Mulyana
Direktur Keuangan dan Manajemen Risiko	: Nia Kania
Direktur Konsumer dan Ritel	: Suartini
Direktur Information Technology, Treasury and International Banking	: Rio Lanasier
Direktur Operasional	: Tedi Setiawan
Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM)	: Nancy Adistyari

3. Memberikan wewenang dan kuasa kepada Direksi 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.
4. Mengusulkan 3 (tiga) orang dari internal Perseroan untuk mengikuti penilaian kemampuan dan kepatutan selaku calon Direksi kepada Otoritas Jasa Keuangan sesuai peraturan yang berlaku dan hasilnya disampaikan pada RUPS berikutnya.

Tindak Lanjut: Telah Terealisasi

Decision:

1. To appoint Ms. Nancy Adistyasari as Commercial and MSME Director as of the closing of this Meeting.
2. Therefore, since the closing of this Meeting, the composition of the Management of the Company is as follows:

Board of Commissioners

Independent President Commissioner	: Farid Rahman
Commissioner	: Eddy I. M. Nasution
Commissioner	: Muhadi
Independent Commissioner	: Yayat Sutaryat
Independent Commissioner	: Fahlino F. Sjuib

Directors

President Director	: Yuddy Renaldi
Director of Compliance	: Agus Mulyana
Director of Finance and Risk Management	: Nia Kania
Director of Consumer and Retail	: Suartini
Director of Information Technology, Treasury dan International Banking	: Rio Lanasier
Director of Operations	: Tedi Setiawan
Director of Commercial and Micro Small and Medium Enterprises (MSMEs)	: Nancy Adistyasari

3. Giving authority and power to the Directors with the right of substitution to take all necessary actions in connection with the decision on the agenda of this Meeting and then notify and/or report to the competent authority and then do everything deemed necessary and useful for that purpose without there was one that was excluded.
4. Proposing 3 (three) internal members of the Company to take part in the fit and proper test as a candidate for the Directors to the Financial Services Authority in accordance with the applicable regulations and the results will be submitted at the next GMS.

Follow-up: Had been realized

Agenda Ketiga Third Agenda

Laporan Perkembangan Uji Tuntas (*Due Diligence*) atas Rencana Penggabungan atau Pengambilalihan Usaha.
Due Diligence Development Report on the Planned Merger or Business Acquisition.

Jumlah Pemegang Saham yang mengajukan Pertanyaan dan/atau memberikan pendapat: -
Number of Shareholders who submitted questions and/or gave opinions: -

Hasil Pemungutan Suara

Tidak dilakukan pemungutan suara karena bersifat laporan.

Voting Results

No voting was conducted because it was a report.

Keputusan:

1. Melaporkan bahwa sampai dengan tanggal diselenggarakannya Rapat, proses Uji Tuntas belum selesai.
2. Melaporkan bahwa seluruh proses tindak lanjut *Letter of Intent* dilaksanakan dengan memperhatikan ketentuan peraturan perundang-undangan yang berlaku dengan mengutamakan kepentingan seluruh *stakeholders*.

Tindak Lanjut: Telah Terealisasi

Decision:

1. To report that as of the meeting date, the Due Diligence process had not been completed.
2. To report that the entire follow-up process to the Letter of Intent was carried out with due observance of the provisions of the prevailing laws and regulations by prioritizing the interests of all stakeholders.

Follow-up: Had been realized



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 Bank. 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 Bank sesuai dengan anggaran dasar dan peraturan perundang-undangan.

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 pedoman dan 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.

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 Bank. 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.

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. Accountable for the implementation of its duties to Shareholders through the GMS.
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 guidelines and work rules 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. 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 lain berdasarkan peraturan perundang-undangan yang berlaku.
12. Menetapkan susunan organisasi dan tata kerja Perseroan melalui persetujuan Dewan Komisaris.
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.
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. 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 Bank 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 Bank's Shareholders as well as remuneration and facilities obtained in accordance with applicable regulations.

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 mengenaik 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.

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 Bank employees.
3. Regulate provisions regarding the provision of legal assistance for Bank 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.
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

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 Bank's Directors mutatis mutandis apply to members of the Board of Commissioners.

Position Duration of the 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 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 book-4 Group Bank.
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

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 Pedoman Kerja Direksi berdasarkan Surat Keputusan Direksi Nomor 0077/SK/DIR-CS/2019 tanggal 14 Januari 2019 tentang Kebijakan Tata Tertib Kerja Direksi yang 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.

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

candidates for Directors and as low as Directors for candidates for President Director who are from the book-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 the book-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 non-company a subsidiary of the Company that is controlled by the 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 members of the Directors and between members of the Directors and members of the Board of Commissioners, there must not be family relations up to the second degree, either in a straight line or sideways, including in-laws and in-laws.

Directors' Work Policies

The Directors has Directors 'Work Guidelines based on Directors' Decree Number 0077/SK/DIR-CS/2019 dated January 14th, 2019 on the Directors Work Procedure Policy which 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.

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



jawab secara efektif, efisien, memperhatikan prinsip-prinsip keterbukaan, akuntabilitas, pertanggungjawaban, independen dan kewajaran, sehingga internal kontrol 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. Nilai-nilai
- IV. Waktu Kerja
- V. Rapat Direksi
- VI. Evaluasi Kinerja
- VII. Pelaporan dan Pertanggungjawaban

Pembidangan Tugas Direksi

Adapun pembidangan tugas Direksi adalah sebagai berikut:

Tabel Pembidangan Tugas Direksi

Table of Duties on the Directors

Nama Name	Jabatan Position	Bidang Tugas Duties
Yuddy Renaldi	Direktur Utama President Director	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 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

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**'s Directors Work Policy are:

- I. Introduction
- II. Organization and Authority
- III. Values
- IV. Working time
- V. Directors' Meeting
- VI. Performance evaluation
- VII. Reporting and Liability

Duties on The Directors

The assignment of duties for the Directors is as follows:

Nama Name	Jabatan Position	Bidang Tugas Duties
Agus Mulyana*	Direktur Kepatuhan Director of Compliance	1. Merumuskan strategi guna mendorong terciptanya budaya kepatuhan Bank. 2. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi.
Cecep Trisna**	Direktur Kepatuhan Director of Compliance	3. Menetapkan sistem dan prosedur kepatuhan yang digunakan untuk menyusun ketentuan dan pedoman internal Bank. 4. 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. 5. Meminimalkan risiko kepatuhan Bank. 6. 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. 7. Melakukan tugas lain yang terkait dengan fungsi kepatuhan.
		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. Establish compliance systems and procedures that are used to prepare internal provisions and guidelines of the Bank. 4. Ensuring that all policies, provisions, systems and procedures, as well as business activities carried out by the Bank are in accordance with the provisions of the Financial Services Authority and the provisions of the legislation. 5. Minimize the Bank's compliance risk. 6. Take precautionary measures so that the policies and/or decisions taken by Bank Directors or branch office leaders from banks domiciled abroad do not deviate from the provisions of the Financial Services Authority and the provisions of the legislation. 7. Perform other tasks related to the compliance function.
Nia Kania	Direktur Keuangan Director of Finance	1. Mengkoordinasikan, mengendalikan, mengembangkan, membina, mengelola serta mengevaluasi pelaksanaan tugas dari bidang-bidang yang berada di bawah tanggung jawabnya agar efektif dengan mengutamakan asas keseimbangan.
Suartini	Direktur Konsumer dan Ritel Director of Consumer atau Retail	2. Mengembangkan program efisiensi, efektivitas dan manajemen mutu dari produk-produk Bank, serta memastikan dilaksanakannya secara konsisten di lingkungan unit kerja masing-masing.
Tedi Setiawan***	Direktur Operasional Director of Operations	3. Memantau serta mengawasi Batas Maksimal Pemberian Kredit atas aktivitas intermediasi Bank.
Rio Lanasier	Direktur Information Technology, Treasury dan International Banking Director of Information Technology, Treasury and International Banking	4. Memonitor kualitas hasil kerja dan kinerja seluruh bidang-bidang di bawahnya agar rencana bisnis yang telah ditetapkan dapat tercapai. 5. Memantau serta mengendalikan penerapan manajemen risiko dan penerapan prinsip tata kelola perusahaan yang baik (<i>Good Corporate Governance</i>) pada bidang-bidang di bawahnya.
Nancy Adistyari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Director of Commercial and Micro Small and Medium Enterprises (MSMEs)	6. Mengevaluasi dan menyetujui rencana kerja masing-masing bidang di bawahnya. 1. Coordinate, control, develop, foster, manage and evaluate the implementation of the tasks of the fields under his responsibility to be effective by prioritizing the principle of balance. 2. Develop an efficiency, effectiveness and quality management program for the Bank's products, as well as ensuring that it is consistently implemented in the environment of each work unit. 3. Monitor and oversee the Legal Lending Limit for Bank intermediation activities. 4. Monitor the quality of the work and the performance of all fields below it so that the business plan that has been determined can be achieved. 5. Monitor and control the application of risk management and the application of the principles of good corporate governance in the fields below. 6. Evaluate and approve the work plan for each field below

* Diberhentikan dengan hormat berdasarkan Keputusan RUPS Tahunan tanggal 6 April 2021.

** Diangkat berdasarkan RUPS Tahunan tanggal 6 April 2021 dan terhitung efektif sejak tanggal 22 Juli 2021 berdasarkan Surat OJK No. SR-65/KR.02/2021.

*** Direktur Operasional Membawahkan Fungsi Kepatuhan Secara Independen berdasarkan Surat Keputusan Direksi Nomor 0289/SK/DIR-PST/2021 tanggal 9 April 2021 tentang Pembagian Fungsi dan Tugas Direksi, kemudian Fungsi Kepatuhan efektif kembali dibawah Direktur Kepatuhan semenjak dinyatakan lulus uji kepatutan dan kelayakan dan mulai efektif menjabat sejak 22 Juli 2021.

* Dismissed with honor based on the Resolution of the Annual GMS on April 6, 2021.

** Appointed based on the Annual GMS on April 6, 2021 and effective as of July 22, 2021 based on FSA Letter No. SR-65/KR.02/2021.

*** The Director of Operations In Charge of the Compliance Function Independently based on the Decree of the Directors Number 0289/SK/DIR-PST/2021 dated April 9, 2021 concerning Division of Functions and Duties of the Directors, then the Compliance Function is effective again under the Director of Compliance since it was declared to have passed the fit and proper test and has been effective since 22 July 2021.



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.

Relationship of The Director's Affiliation

The Directors always act independently, in the sense that they do not have a conflict of interest that can interfere with their ability to carry out their duties independently and critically, both in relation to each other and in relation to the Board of Commissioners. The Directors does not have a financial relationship, management relationship, share ownership and/or family relations with other members of the Board of Commissioners, 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		√		√		√		√		√		√		√
Agus Mulyana*	Direktur Kepatuhan Director of Compliance		√		√		√		√		√		√		√
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 dan International Banking Director of Information Technology, Treasury and International Banking		√		√		√		√		√		√		√

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

* Diberhentikan dengan hormat berdasarkan Keputusan RUPS Tahunan tanggal 6 April 2021.

** Diangkat berdasarkan RUPS Tahunan tanggal 6 April 2021 dan terhitung efektif sejak tanggal 22 Juli 2021 berdasarkan Surat OJK No. SR-65/KR.02/2021.

* Dismissed with honor based on the Resolution of the Annual GMS on April 6, 2021.

** Appointed based on the Annual GMS on April 6, 2021 and effective as of July 22, 2021 based on FSA Letter No. SR-65/KR.02/2021.

Kebijakan Rangkap Jabatan Direksi

Anggota Direksi dilarang merangkap jabatan sebagai anggota Dewan Komisaris, Direksi atau pejabat eksekutif pada bank, perusahaan dan/atau lembaga lain. Tidak termasuk rangkap jabatan apabila anggota Direksi yang bersangkutan bertanggung jawab terhadap pengawasan atas penyertaan pada Perusahaan Anak Bank, menjalankan tugas fungsional sebagai anggota Dewan Komisaris pada Perusahaan anak bukan yang dikendalikan oleh Bank, sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi.

Concurrent Position of Directors

Members of the Directors are prohibited from holding concurrent positions as members of the Board of Commissioners, Directors or executive officers at banks, companies and/or other institutions. Excludes concurrent positions if the member of the Directors concerned is responsible for oversight of the participation in the Bank Subsidiary Company, carries out functional duties as a member of the Board of Commissioners in a subsidiary company not controlled by the Bank, as long as it does not result in the person neglecting the implementation of the duties and responsibilities as a member of the Directors.

Tabel Rangkap Jabatan Direksi

Table of Concurrent Position of Directors

Nama Name	Jabatan Position	Jabatan pada Perusahaan/ Instansi Lain Position in Other Companies/ Agencies	Nama Perusahaan/ Instansi Lain Name of Company /Other Agencies
Yuddy Renaldi	Direktur Utama President Director	-	-
Agus Mulyana*	Direktur Kepatuhan Director of Compliance	-	-
Cecep Trisna**	Direktur Kepatuhan Director of Compliance	-	-
Nia Kania	Direktur Keuangan Director of Finance	-	-



Nama Name	Jabatan Position	Jabatan pada Perusahaan/ Instansi Lain Position in Other Companies/ Agencies	Nama Perusahaan/ Instansi Lain Name of Company /Other Agencies
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	-	-
Tedi Setiawan	Direktur Operasional Director of Operations	-	-
Rio Lanasier	Direktur Information Technology, Treasury, dan International Banking Director of Information Technology, Treasury and International Banking	-	-
Nancy Adistyari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Director of Commercial and Micro Small and Medium Enterprises (MSMEs)	-	-

* Diberhentikan dengan hormat berdasarkan Keputusan RUPS Tahunan tanggal 6 April 2021.

** Diangkat berdasarkan RUPS Tahunan tanggal 6 April 2021 dan terhitung efektif sejak tanggal 22 Juli 2021 berdasarkan Surat OJK No. SR-65/KR.02/2021.

* Dismissed with honor based on the Resolution of the Annual GMS on April 6, 2021.

** Appointed based on the Annual GMS on April 6, 2021 and effective as of July 22, 2021 based on FSA Letter No. SR-65/KR.02/2021.

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 ekonomi 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 Bank atau merugikan keuntungan Bank 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 Bank mempunyai benturan kepentingan dengan kepentingan pribadi seorang anggota Direksi, maka Bank akan diwakili oleh anggota Direksi lainnya dan dalam hal Bank mempunyai kepentingan yang bertentangan dengan kepentingan seluruh anggota Direksi, maka dalam hal ini Bank diwakili oleh Dewan Komisaris.

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

Kepemilikan Saham Direksi

Direksi 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. Kepemilikan saham Direksi dapat dilihat pada tabel di bawah ini.

Tabel Kepemilikan Saham Direksi

Table of Directors' Share Ownership

Nama Name	Jabatan Position	bank bjb bank bjb
Yuddy Renaldi	Direktur Utama President Director	1.010.341
Agus Mulyana*	Direktur Kepatuhan Director of Compliance	1.101.401
Cecep Trisna**	Direktur Kepatuhan Director of Compliance	-
Nia Kania	Direktur Keuangan Director of Finance	1.254.638
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	1.054.638
Tedi Setiawan	Direktur Operasional Director of Operations	562.239
Rio Lanasier	Direktur Information Technology, Treasury, dan International Banking Director of Information Technology, Treasury and International Banking	562.239
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Director of Commercial and Micro Small and Medium Enterprises (MSMEs)	88.690

* Diberhentikan dengan hormat berdasarkan Keputusan RUPS Tahunan tanggal 6 April 2021.

** Diangkat berdasarkan RUPS Tahunan tanggal 6 April 2021 dan terhitung efektif sejak tanggal 22 Juli 2021 berdasarkan Surat OJK No. SR-65/KR.02/2021.

* Dismissed with honor based on the Resolution of the Annual GMS on April 6, 2021.

** Appointed based on the Annual GMS on April 6, 2021 and effective as of July 22, 2021 based on FSA Letter No. SR-65/KR.02/2021.

Rapat Direksi

Kebijakan Rapat

Setiap kebijakan dan keputusan strategis, wajib diputuskan dalam rapat Direksi. Rapat Direksi dapat diadakan setiap waktu bilamana dipandang perlu oleh seorang atau lebih anggota Direksi atau atas permintaan tertulis dari Dewan Komisaris. Rapat Direksi dilaksanakan sekurang-kurangnya 1 (satu) kali dalam 1 (satu) bulan.

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 yang dipilih oleh dan dari anggota Direksi yang hadir. Seorang anggota Direksi dapat diwakili dalam rapat Direksi hanya oleh anggota Direksi lainnya berdasarkan suara kuasa.

Share Ownership of the Directors

The Directors must disclose share ownership of 5% (five percent) or more, both at the Bank and at other companies domiciled inside and outside the country. Directors' share ownership can be seen in the table below.

Meeting of the Directors

Meeting Policy

Every policy and strategic decision must be decided in a meeting of the Directors. Meetings of the Directors may be held at any time if deemed necessary by one or more members of the Directors or at the written request of the Board of Commissioners. Meetings of the Directors are held at least 1 (one) time in 1 (one) month.

The Directors meeting is chaired by the President Director, in the event that the President Director is unable to attend or is unable to attend, which does not need to be proven to a third party, the Directors meeting will be chaired by someone chosen by and from the present Directors. A member of the Directors may be represented at a meeting of the Directors only by other members of the Directors based on a power of attorney.



Rapat Direksi dapat dilaksanakan melalui rapat dengan cara tatap muka atau melalui media *teleconference* atau media lainnya. Rapat Direksi sah dan berhak mengambil keputusan yang mengikat hanya apabila lebih dari setengah dari jumlah anggota Direksi hadir atau diwakili dalam rapat.

Meetings of the Directors can be held through meetings by face to face or through teleconference media or other media. Directors meetings are valid and have the right to make binding decisions only if more than half of the total members of the Directors are present or represented at the meeting.

Rencana Rapat Direksi

Directors Meeting Plan

Bulan Month	Tanggal Date
Januari January	10, 17, 24, 31
Februari February	7, 14, 21
Maret March	7, 14, 21, 28
April April	4, 11, 18, 25
Mei May	9, 23, 30
Juni June	6, 13, 20, 27
Juli July	4, 11, 18, 25
Agustus August	1, 8, 15, 22, 29
September September	5, 12, 19, 26
Oktober October	3, 10, 17, 24, 31
November November	7, 14, 21, 28
Desember December	5, 12, 19, 26

* Jadwal rapat Direksi dapat berubah sewaktu - waktu sesuai dengan kebutuhan.
* The Director's meeting schedule may change at any time according to need.

Rapat Internal Direksi

Internal Meeting of the Directors

Sepanjang tahun 2021, agenda, tanggal dan peserta Rapat Direksi adalah sebagai berikut.

Throughout 2021, the agenda, date and participants of the Directors' Meeting are as follows.

Tabel Rapat Direksi

Table of Directors Meeting

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Participants	Kehadiran Attendance	Alasan ketidakhadiran Absent Reason
1	4 Januari 2021 January 4, 2021	Pembahasan Penambahan Modal bank bjb Melalui Program Penawaran Umum Terbatas (PUT) I Discussion on the Capital Increase of bank bjb through the Limited Public Offering (LPO) Program I	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Agus Mulyana	Hadir Present	
			Rio Lanasier	Hadir Present	
			Nancy Adistyasari	Hadir Present	
2	11 Januari 2021 January 11, 2021	1. Persiapan RUPS Tahunan Tahun 2021 2. Remunerasi Pegawai 3. Pengelolaan SDM dalam Struktur Organisasi 1. Preparation for the 2021 Annual GMS 2. Employee Remuneration 3. HR Management in Organizational Structure	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Agus Mulyana	Hadir Present	
			Rio Lanasier	Hadir Present	
			Nancy Adistyasari	Hadir Present	
3	19 Januari 2021 January 19, 2021	1. Persetujuan Limit Kewenangan Memutus Pengeluaran Biaya Non Bunga 2. Persetujuan Limit Kewenangan Memutus Biaya Pengadaan Tanah dan/atau Bangunan 1. Approval of Limit of Authority to Decide on Non-Interest Expenses 2. Approval of Limit of Authority to Decide Cost of Land and/or Building Procurement	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Agus Mulyana	Hadir Present	
			Rio Lanasier	Hadir Present	
			Nancy Adistyasari	Hadir Present	



No.	Tanggal Date	Agenda Agenda	Peserta Rapat Participants	Kehadiran Attendance	Alasan ketidakhadiran Absent Reason
4	25 Januari 2021 January 25, 2021	Pemenuhan Jabatan Eksekutif dan Evaluasi Pejabat Eksekutif Fulfillment of Executive Position and Evaluation of Executive Officer	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Agus Mulyana	Hadir Present	
			Rio Lanasier	Hadir Present	
			Nancy Adistyasari	Hadir Present	
5	8 Februari 2021 January 8, 2021	1. Kenaikan Gaji Berkala Pegawai Tahun 2021 2. Evaluasi Fasilitas Melahirkan Pegawai 1. Employee Periodic Salary Increase in 2021 2. Evaluation of Employee Birth Facilities	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Agus Mulyana	Hadir Present	
			Rio Lanasier	Hadir Present	
			Nancy Adistyasari	Hadir Present	
6	15 Februari 2021 February 15, 2021	Penyampaian Laporan Rencana Penambahan Modal bank bjb melalui Program Penawaran Umum Terbatas (PUT) I Submission of the bank bjb Capital Increase Plan Report through the Limited Public Offering (LPO) Program I	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Tidak Hadir Not Present	Sakit Sick
			Tedi Setiawan	Hadir Present	
			Agus Mulyana	Hadir Present	
			Rio Lanasier	Hadir Present	
			Nancy Adistyasari	Hadir Present	

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Participants	Kehadiran Attendance	Alasan ketidakhadiran Absent Reason
7	22 Februari 2021 February 22, 2021	Corporate Plan bank bjb Tahun 2021-2025 bank bjb Corporate Plan 2021-2025	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Agus Mulyana	Hadir Present	
			Rio Lanasier	Hadir Present	
			Nancy Adistyasari	Hadir Present	
8	08 Maret 2021 March 08, 2021	Evaluasi Fasilitas Kesehatan Pegawai Employee Health Facility Evaluation	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Agus Mulyana	Hadir Present	
			Rio Lanasier	Hadir Present	
			Nancy Adistyasari	Hadir Present	
9	15 Maret 2021 March 15, 2021	1. Kepengurusan bank bjb Syariah 2. Pengisian Jabatan Pejabat Eksekutif 1. Management of bank bjb Syariah 2. Filling the Position of Executive Officer	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Agus Mulyana	Hadir Present	
			Rio Lanasier	Hadir Present	
			Nancy Adistyasari	Hadir Present	



No.	Tanggal Date	Agenda Agenda	Peserta Rapat Participants	Kehadiran Attendance	Alasan ketidakhadiran Absent Reason
10	22 Maret 2021 March 22, 2021	RBB bank bjb Tahun 2021-2023 Bank Business Plan of bank bjb 2021-2023	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Agus Mulyana	Hadir Present	
			Rio Lanasier	Hadir Present	
			Nancy Adistyasari	Hadir Present	
11	9 April 2021 April 9, 2021	Pembagian Fungsi dan Tugas Direksi bank bjb Division of Functions and Duties of the Directors of bank bjb	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Rio Lanasier	Hadir Present	
			Nancy Adistyasari	Hadir Present	
12	12 April 2021 April 12, 2021	1. Remunerasi Pegawai Penetapan Definitif Pj. Wakil Pemimpin Divisi Corporate Secretary 1. Employee Remuneration 2. Definitive Determination of Acting. Deputy Head of Corporate Secretary Division	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Rio Lanasier	Hadir Present	
			Nancy Adistyasari	Hadir Present	
13	13 April 2021 April 13, 2021	Penggantian Pengurus dan Susunan Pemegang Saham Perusahaan Efek Daerah PT. bjb Sekuritas Replacement of Management and Shareholder Composition of Regional Securities Company PT. bjb Securities	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Rio Lanasier	Hadir Present	
			Nancy Adistyasari	Hadir Present	

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Participants	Kehadiran Attendance	Alasan ketidakhadiran Absent Reason
14	19 April 2021 April 19, 2021	Restrukturisasi Fasilitas Kredit Debitur PT Waskita Karya Restructuring of PT Waskita Karya's Debtor Credit Facilities	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Rio Lanasier	Hadir Present	
			Nancy Adistyasari	Hadir Present	
15	26 April 2021 April 26, 2021	Refreshment Kepegawaian Personnel Refreshment	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Rio Lanasier	Hadir Present	
			Nancy Adistyasari	Hadir Present	
16	3 Mei 2021 May 3, 2021	Penyesuaian Ketentuan Kepegawaian: 1. Usulan Perubahan Ketentuan Human Capital atas Penetapan Undang Undang Cipta Kerja dan Peraturan Pemerintah (Klaster Ketenagakerjaan) 2. Usulan Pelaksanaan Penyesuaian Usia Pensiun Pegawai untuk Jabatan <i>Back Office Grade 1-3</i> Adjustment of Employment Provisions: 1. Proposing Amendment to Human Capital Provisions on the Stipulation of the Job Creation Act and Government Regulations (Employment Cluster) 2. Proposing Implementation of Employee Retirement Age Adjustment for Back Office Positions Grade 1-3	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Rio Lanasier	Hadir Present	
			Nancy Adistyasari	Hadir Present	



No.	Tanggal Date	Agenda Agenda	Peserta Rapat Participants	Kehadiran Attendance	Alasan ketidakhadiran Absent Reason
17	21 Mei 2021 May 21, 2021	Corporate Plan bank bjb tahun 2021-2025 bank bjb corporate plan 2021-2025	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Rio Lanasier	Hadir Present	
			Nancy Adistiyasari	Hadir Present	
18	24 Mei 2021 May 24, 2021	Restrukturisasi Kredit PKPU an. Debitur PT. Sri Rejeki Isman, Tbk. PKPU Credit Restructuring upon Debtor of PT. Sri Rejeki Isman, Tbk.	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Rio Lanasier	Hadir Present	
			Nancy Adistiyasari	Hadir Present	
19	8 Juni 2021 June 8, 2021	1. Perubahan Kebijakan Perkreditan Bank 2. Pembahasan Persiapan Penerapan Sertifikasi ISO 37001 Sistem Manajemen Anti Penyuapan bank bjb 1. Changes in Bank Credit Policy 2. Discussion on Preparation for the Implementation of ISO 37001 Anti-Bribery Management System for bank bjb	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Rio Lanasier	Hadir Present	
			Nancy Adistiyasari	Hadir Present	
20	16 Juni 2021 June 16, 2021	1. Pembahasan Perubahan RBB bank bjb Tahun 2021-2023 2. Corporate Plan bank bjb Tahun 2021-2025 1. Discussion on changes to bank bjb 's Business Plan for 2021-2023 2. bank bjb Corporate Plan 2021-2025	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Rio Lanasier	Hadir Present	
			Nancy Adistiyasari	Hadir Present	

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Participants	Kehadiran Attendance	Alasan ketidakhadiran Absent Reason
21	29 Juni 2021 June 29, 2021	Restrukturisasi Kredit PT Waskita Karya (Persero) Tbk - Perubahan Cara Pembayaran Bunga Credit Restructuring PT Waskita Karya (Persero) Tbk - Changes in Interest Payment Method	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Rio Lanasier	Hadir Present	
			Nancy Adistyasari	Hadir Present	
22	5 Juli 2021 July 5, 2021	Pengelolaan Pegawai Employee Management	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Rio Lanasier	Tidak Hadir Not Present	Sakit Sick
			Nancy Adistyasari	Hadir Present	
23	6 Juli 2021 July 6, 2021	Pengelolaan Karir Pegawai Employee Career Management	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Rio Lanasier	Tidak Hadir Not Present	Sakit Sick
			Nancy Adistyasari	Hadir Present	
24	12 Juli 2021 July 12, 2021	Pengelolaan Karir Pegawai Employee Career Management	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Rio Lanasier	Tidak Hadir Not Present	Sakit Sick
			Nancy Adistyasari	Hadir Present	



No.	Tanggal Date	Agenda Agenda	Peserta Rapat Participants	Kehadiran Attendance	Alasan ketidakhadiran Absent Reason
25	15 Juli 2021 July 15, 2021	Restrukturisasi Kredit PT.Waskita Karya (Persero) Tbk Credit Restructuring PT. Waskita Karya (Persero) Tbk	Yuddy Renaldi	Hadir Present	
			Nia Kania	Hadir Present	
			Suartini	Hadir Present	
			Tedi Setiawan	Hadir Present	
			Rio Lanasier	Tidak Hadir Not Present	Sakit Sick
			Nancy Adistiyasari	Hadir Present	
			Cecep Trisna	Tidak Hadir Not Present	Sakit Sick
26	23 Juli 2021 July 23, 2021	Rencana Penjualan Piutang Cessie Kepada Bank Banten Cessie's Receivable Sales Plan to Bank Banten	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	
27	28 Juli 2021 July 28, 2021	Pembahasan PT Nintec dan PLN PT Nintec and PLN discussion	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	

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Participants	Kehadiran Attendance	Alasan ketidakhadiran Absent Reason
28	2 Agustus 2021 August 2, 2021	1. Restrukturisasi Kredit – PT Andalan Finance Indonesia 2. Penyediaan Jasa Tenaga Alih Daya Banking Support bank bjb Periode Tahun 2021-2024 3. Penetapan Definitif PJ Pejabat Eksekutif 1. Credit Restructuring – PT Andalan Finance Indonesia 2. Provision of Banking Support Outsourcing Services for bank bjb for the period 2021-2024 3. Definitive Appointment of Executive Officer PJ	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	
29	9 Agustus 2021 August 9, 2021	<i>Human Capital Strategic Plan (HCSP) Tahun 2021-2025</i> Human Capital Strategic Plan (HCSP) 2021-2025	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	
30	16 Agustus 2021 August 16, 2021	Calon Direktur Bisnis bank bjb Syariah Candidate for Business Director of bank bjb Syariah	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 Agenda	Peserta Rapat Participants	Kehadiran Attendance	Alasan ketidakhadiran Absent Reason
31	13 September 2021 September 13, 2021	Program Pemberian Keringanan Tunggakan Bunga, Denda, dan Biaya Lainnya Interest Arrears Reduction Program, Fines, and Other Fees	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	
32	27 September 2021 September 27, 2021	Arahan Strategi Direksi Tahunan (ASDT) bank bjb Tahun 2021 bank bjb Annual Strategy Direction (ASD) 2021	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	
33	4 Oktober 2021 October 4, 2021	Inisiatif Program Pengelolaan Human Capital bank bjb bank bjb Human Capital Management Program Initiatives	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	

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Participants	Kehadiran Attendance	Alasan ketidakhadiran Absent Reason
34	5 Oktober 2021 October 5, 2021	Persetujuan Revisi Kebijakan Tata Kelola Approval of Revision of Governance Policy	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	
35	25 Oktober 2021 October 25, 2021	1. Promosi <i>Grade</i> Pejabat Eksekutif dan Penetapan Pejabat Definitif Pejabat Eksekutif 2. Pengadaan Personal Computer untuk Jaringan Kantor bank bjb 3. Persetujuan <i>Limit Switching</i> Sektor Ekonomi Pada Segmen Koporasi & Komersial, Persetujuan Kewenangan Pemutus <i>Limit Switching</i> 1. Promotion of Executive Officer Grade and Definitive Appointment of Executive Officer 2. Procurement of Personal Computers for bank bjb Office Networks 3. Approval of Limit Switching for Economic Sector in the Corporate & Commercial Segment, Approval of Authority for Limit Switching	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	
36	26 Oktober 2021 October 26, 2021	Pengadaan Personal Computer untuk Jaringan Kantor bank bjb Procurement of Personal Computer for bank bjb Office Network	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 Agenda	Peserta Rapat Participants	Kehadiran Attendance	Alasan ketidakhadiran Absent Reason
37	10 November 2021 November 10, 2021	1. Rencana Bisnis Bank (RBB) bank bjb Tahun 2022-2024 2. Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2022-2024 1. Bank Business Plan (RBB) bank bjb for 2022-2024 2. Sustainable Finance Action Plan (SFAP) 2022-2024	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	
38	15 November 2021 November 15, 2021	1. Pengelolaan Kepegawaian Pejabat Eksekutif (Level Pemimpin Cabang) 2. Rencana Aksi (<i>Recovery Plan</i>) bank bjb Tahun 2021 3. <i>Review</i> Tahunan Kebijakan Manajemen Risiko 1. Executive Officer Staffing Management (Branch Leader Level) 2. Action Plan (Recovery Plan) bank bjb 2021 3. Annual Review of Risk Management Policy	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	
39	22 November 2022 November 22, 2022	1. Permohonan Persetujuan Pengalihan Piutang dalam Rangka Penyelamatan dan/atau Penyelesaian Kredit 2. Penyesuaian Struktur Organisasi bank bjb 1. Application for Approval for Transfer of Receivables in the Context of Credit Rescue and/or Settlement 2. Adjustment of bank bjb Organizational Structure	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	

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Participants	Kehadiran Attendance	Alasan ketidakhadiran Absent Reason
40	23 November 2022 November 23, 2022	Permohonan Persetujuan Perubahan Syarat dan Ketentuan Atas Restrukturisasi Kredit PT Waskita Karya Application for Approval of Changes in Terms and Conditions for PT Waskita Karya Credit 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	
41	30 November 2021 November 30, 2021	1. Penugasan Pegawai bjb pada Investee 2. Persetujuan Pemberian Suara atas Voting Homologasi PKPU PT. Sri Rejeki Isman (Sritex) 1. Assignment of bjb employees to Investee 2. Approval of Voting on PKPU Homologation Voting of PT. Sri Fortune Isman (Sritex)	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	
42	13 Desember 2021 December 13, 2021	Review Policy Performance Management System Pegawai Employee Performance Management System Policy Review	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 Agenda	Peserta Rapat Participants	Kehadiran Attendance	Alasan ketidakhadiran Absent Reason
43	23 Desember 2021 December 23, 2021	Pengelolaan Penugasan Pegawai bjb Sekuritas Management of bjb Sekuritas Employee Assignments	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	

Rapat Direksi Bersama Dewan Komisaris

Meeting of Directors with Board of Commissioners

No.	Tanggal Rapat Date of Meeting	Agenda Agenda	Peserta Rapat – Dewan Komisaris Meeting Participants - Board of Commissioners	Kehadiran Attendance	Peserta Rapat - Direksi Meeting Participant – Directors	Kehadiran Attendance
1	13 Januari 2021 January 13, 2021	1. Kinerja Keuangan posisi bulan Desember 2020 2. Penyampaian Laporan Rencana Penambahan Modal bank bjb Melalui Program Penawaran Umum 3. Persiapan RUPS Tahunan Tahun 2021 1. Financial Performance for December 2020 position 2. Submission of the bank bjb Capital Increase Plan Report through the Public Offering Program 3. Preparation for the 2021 Annual GMS	Farid Rahman	Hadir Present	Yuddy Renaldi	Hadir Present
			Fahlino F. Sjuib	Hadir Present	Nia Kania	Hadir Present
			Muhadi	Hadir Present	Suartini	Hadir Present
			Yayat Sutaryat	Hadir Present	Tedi Setiawan	Hadir Present
			Eddy IM Nasution	Hadir Present	Rio Lanasier	Hadir Present
					Nancy Adistiyasari	Hadir Present
					Agus Mulyana	Hadir Present
2	6 April 2021 April 6, 2021	1. Tantiem Tahun Buku 2020 2. Bonus Tahunan Pegawai Tahun Buku 2020 1. Tantiem Fiscal Year 2020 2. Annual Employee Bonus for Fiscal Year 2020	Farid Rahman	Hadir Present	Yuddy Renaldi	Hadir Present
			Fahlino F. Sjuib	Hadir Present	Nia Kania	Hadir Present
			Muhadi	Hadir Present	Suartini	Hadir Present
			Yayat Sutaryat	Hadir Present	Tedi Setiawan	Hadir Present
			Eddy IM Nasution	Hadir Present	Rio Lanasier	Hadir Present
					Nancy Adistiyasari	Hadir Present
					Agus Mulyana	Hadir Present

No.	Tanggal Rapat Date of Meeting	Agenda	Peserta Rapat – Dewan Komisaris Meeting Participants - Board of Commissioners	Kehadiran Attendance	Peserta Rapat - Direksi Meeting Participant – Directors	Kehadiran Attendance
3	14 April 2021 April 14, 2021	Penyesuaian Struktur Organisasi bank bjb Adjustment of bank bjb Organizational Structure	Farid Rahman	Hadir Present	Yuddy Renaldi	Hadir Present
			Fahlino F. Sjuib	Hadir Present	Nia Kania	Hadir Present
			Muhadi	Hadir Present	Suartini	Hadir Present
					Tedi Setiawan	Hadir Present
					Rio Lanasier	Hadir Present
					Nancy Adistyasari	Hadir Present
4	22 Juni 2021 June 22, 2021	1. Persetujuan Perubahan RBB bank bjb Tahun 2021-2023 2. Persetujuan <i>Corporate Plan</i> Tahun 2021-2025 3. Persetujuan Perubahan Kebijakan Perkreditan Bank 1. Approval of Changes in the bank bjb RBB for 2021-2023 2. Approval of the 2021-2025 Corporate Plan 3. Approval of Changes in Bank Credit Policy	Farid Rahman	Hadir Present	Yuddy Renaldi	Hadir Present
			Fahlino F. Sjuib	Hadir Present	Nia Kania	Hadir Present
			Muhadi	Hadir Present	Suartini	Hadir Present
					Tedi Setiawan	Hadir Present
					Rio Lanasier	Hadir Present
					Nancy Adistyasari	Hadir Present
5	26 Juli 2021 July 26, 2021	Penjualan Piutang Cessie Kepada Bank Banten Sales of Cessie's Receivables to Bank Banten	Farid Rahman	Hadir Present	Yuddy Renaldi	Hadir Present
			Fahlino F. Sjuib	Hadir Present	Nia Kania	Hadir Present
			Muhadi	Hadir Present	Suartini	Hadir Present
					Tedi Setiawan	Hadir Present
					Rio Lanasier	Hadir Present
					Nancy Adistyasari	Hadir Present
					Cecep Trisna	Hadir Present



No.	Tanggal Rapat Date of Meeting	Agenda Agenda	Peserta Rapat – Dewan Komisaris Meeting Participants - Board of Commissioners	Kehadiran Attendance	Peserta Rapat - Direksi Meeting Participant – Directors	Kehadiran Attendance
6	15 September 2021 September 15, 2021	Human Capital Strategic Plan 2021-2025 bank bjb Human Capital Strategic Plan 2021-2025 bank bjb	Farid Rahman	Hadir Present	Yuddy Renaldi	Hadir Present
			Fahlino F. Sjuib	Hadir Present	Nia Kania	Hadir Present
			Muhadi	Hadir Present	Suartini	Hadir Present
					Tedi Setiawan	Hadir Present
					Rio Lanasier	Hadir Present
					Nancy Adistyasari	Hadir Present
					Cecep Trisna	Hadir Present
7	8 Desember 2021 December 8, 2021	Persetujuan Penyesuaian Struktur Organisasi Organizational Structure Adjustment Approval	Farid Rahman	Hadir Present	Yuddy Renaldi	Hadir Present
			Fahlino F. Sjuib	Hadir Present	Nia Kania	Hadir Present
			Muhadi	Hadir Present	Suartini	Hadir Present
					Tedi Setiawan	Hadir Present
					Rio Lanasier	Hadir Present
					Nancy Adistyasari	Hadir Present
					Cecep Trisna	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.

Frekuensi dan Kehadiran Rapat Direksi

Selama tahun 2021, Direksi telah mengikuti rapat Internal Direksi sebanyak 43 (empat puluh tiga) kali dengan jumlah agenda sebanyak 59 (lima puluh sembilan) agenda serta Rapat Dewan Komisaris mengundang Direktur terkait dengan agenda tematik sebanyak 37 (tiga puluh tujuh) kali dan Rapat Gabungan Direksi mengundang Dewan Komisaris sebanyak 7 (tujuh) kali. Adapun frekuensi dan kehadiran rapat masing-masing anggota Direksi dapat dilihat pada tabel di bawah ini.

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

Frequency and Attendance of the Directors Meetings

During 2021, the Directors has attended 43 (forty three) Internal Directors meetings with a total of 59 (fifty nine) agendas and Board of Commissioners Meetings have invited Related Director to 37 (thirty seven) agendas and Joint Meetings of the Directors invitation of the Board of Commissioners 7 (seven) times. The frequency and attendance of each member of the Directors can be seen in the table below.

Tabel Frekuensi dan Kehadiran Rapat

Table of Frequency and Attendance of Directors Meetings

Nama Name	Jabatan Position	Rapat Direksi Directors Meeting			Rapat Direksi bersama Dewan Komisaris Meeting of the Directors with the 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	43	43	100%	22	22	100%	1	1	100%
Nia Kania	Direktur Keuangan Director of Finance	43	43	100%	24	24	100%	1	1	100%
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	43	42	97,67%	36	34	94,44%	1	1	100%
Agus Mulyana*	Direktur Kepatuhan Director of Compliance	10	10	100%	11	10	90,91%	1	1	100%
Cecep Trisna**	Direktur Kepatuhan Director of Compliance	19	18	94,74%	16	16	100%	1	1	100%
Tedi Setiawan	Direktur Operasional Director of Compliance	43	43	100%	22	22	100%	1	1	100%
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury and International Banking	43	39	90,70%	23	22	95,65%	1	1	100%
Nancy Adistiyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Director of Commercial and MSME	43	43	100%	23	19	82,61%	1	1	100%

* Diberhentikan dengan hormat berdasarkan Keputusan RUPS Tahunan tanggal 6 April 2021.

** Diangkat berdasarkan RUPS Tahunan tanggal 6 April 2021 dan terhitung efektif sejak tanggal 22 Juli 2021 berdasarkan Surat OJK No. SR-65/KR.02/2021.

* Dismissed with honor based on the Resolution of the Annual GMS on April 6, 2021.

** Appointed based on the Annual GMS on April 6, 2021 and effective as of July 22, 2021 based on FSA Letter No. SR-65/KR.02/2021.



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 2021 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 2021 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	<i>Executive Forum</i> Urgensi Penerapan <i>Good Corporate Governance</i> Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (<i>Blended Learning</i>) <i>Executive Forum</i> Urgency for the Implementation of Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (<i>Blended Learning</i>)	Bandung, 16 Maret 2021 Bandung, March 16, 2021	KPK
		<i>Executive Workshop</i> bank bjb Juni 2021 <i>Executive Workshop</i> bank bjb June 2021	Bali, 02 Juni 2021 Bali, June 02, 2021	bjb University
		<i>Executive Workshop</i> Tahun 2021 <i>Full Commitment and Optimism To Achieve Goals In 2021</i> <i>Executive Workshop</i> 2021 Full Commitment and Optimism to Achieve Goals In 2021	Bandung, 26 Juli 2021 Bandung, July 26, 2021	bjb University
Nia Kania	Direktur Keuangan Director of Finance	<i>Executive Forum</i> Urgensi Penerapan <i>Good Corporate Governance</i> Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (<i>Blended Learning</i>) <i>Executive Forum</i> Urgency for the Implementation of Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (<i>Blended Learning</i>)	Bandung, 16 Maret 2021 Bandung, March 16, 2021	KPK
		<i>Executive Workshop</i> bank bjb Juni 2021 <i>Executive Workshop</i> bank bjb June 2021	Bali, 02 Juni 2021 Bali, June 02, 2021	bjb University
		<i>Refreshment</i> Sertifikasi <i>Treasury Dealer Level Advance</i> <i>Advance Level Dealer Treasury Certification Refreshment</i>	Bandung, 09 Juli 2021 Bandung, July 09, 2021	ACI Indonesia
		<i>Executive Workshop</i> Tahun 2021 <i>Full Commitment and Optimism To Achieve Goals In 2021</i> <i>Executive Workshop</i> 2021 Full Commitment and Optimism to Achieve Goals In 2021	Bandung, 26 Juli 2021 Bandung, July 26, 2021	bjb University
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	<i>Executive Forum</i> Urgensi Penerapan <i>Good Corporate Governance</i> Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (<i>Blended Learning</i>) <i>Executive Forum</i> Urgency for the Implementation of Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (<i>Blended Learning</i>)	Bandung, 16 Maret 2021 Bandung, March 16, 2021	KPK
		<i>Executive Workshop</i> bank bjb Juni 2021 <i>Executive Workshop</i> bank bjb June 2021	Bali, 02 Juni 2021 Bali, June 02, 2021	bjb University
		<i>Executive Workshop</i> Tahun 2021 <i>Full Commitment and Optimism To Achieve Goals In 2021</i> <i>Executive Workshop</i> 2021 Full Commitment and Optimism to Achieve Goals In 2021	Bandung, 26 Juli 2021 Bandung, July 26, 2021	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
Agus Mulyana*	Direktur Kepatuhan Director of Compliance	<i>Executive Forum</i> Urgensi Penerapan <i>Good Corporate Governance</i> Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (<i>Blended Learning</i>) Executive Forum Urgency for the Implementation of Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (<i>Blended Learning</i>)	Bandung, 16 Maret 2021, Bandung, March 16, 2021,	KPK
		Efektivitas Pengawasan Dewan Komisaris Dalam Menjaga Kepatuhan Bank Dalam Menuju Era Pengaturan <i>Principle Based</i> The Effectiveness of Supervision of the Board of Commissioners in Maintaining Bank Compliance in Towards the Era of Principle Based Regulation	Bandung, 25 Maret 2021 Bandung, March 25, 2021	FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan)
Cecep Trisna**	Direktur Kepatuhan Director of Compliance	<i>Workshop</i> dan Uji Sertifikasi Kepatuhan & AML Level Eksekutif Tahun 2021 Executive Level Compliance & AML Certification Workshop and Test 2021	Bandung, 23 September 2021 Bandung, September 23, 2021	LSPP (Lembaga Sertifikasi Profesi Perbankan Indonesia)
		<i>Private Public Speaking Training</i> Private Public Speaking Training	Bandung, 08 November 2021 Bandung, November 08, 2021	Number One Broadcasting School (Vivie Novidia - PT Vidia Insan Emas)
Tedi Setiawan	Direktur Operasional Director of Operations	<i>Developing Your Speaking Skill Course - Intermediate Level</i> (Direktorat Operasional) Developing Your Speaking Skill Course - Intermediate Level (Directorate of Operations)	Bandung, 12 Januari 2021 Bandung, January 12, 2021	Intan Hartianti
		<i>Executive Forum</i> Urgensi Penerapan <i>Good Corporate Governance</i> Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (<i>Blended Learning</i>) Executive Forum Urgency for the Implementation of Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (<i>Blended Learning</i>)	Bandung, 16 Maret 2021 Bandung, March 16, 2021	KPK
		<i>Executive Workshop</i> bank bjb Juni 2021 Executive Workshop bank bjb June 2021	Bali, 02 Juni 2021 Bali, June 02, 2021	bjb University
		<i>Developing Your Speaking Skill Course - Intermediate Level B</i> (Direktorat Operasional) Developing Your Speaking Skill Course - Intermediate Level B (Directorate of Operations)	Bandung, 14 Juni 2021 Bandung, June 14, 2021	Intan Hartianti
		<i>Executive Workshop</i> Tahun 2021 <i>Full Commitment and Optimism To Achieve Goals In 2021</i> Executive Workshop 2021 Full Commitment and Optimism To Achieve Goals In 2021	Bandung, 26 Juli 2021 Bandung, July 26, 2021	bjb University
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury and International Banking	<i>Executive Forum</i> Urgensi Penerapan <i>Good Corporate Governance</i> Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (<i>Blended Learning</i>) Executive Forum Urgency for the Implementation of Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (<i>Blended Learning</i>)	Bandung, 16 Maret 2021 Bandung, March 16, 2021	KPK
		<i>Executive Workshop</i> bank bjb Juni 2021 Executive Workshop bank bjb June 2021	Bali, 02 Juni 2021 Bali, June 02, 2021	bjb University
		<i>Refreshment</i> Sertifikasi <i>Treasury Dealer Level Advance</i> Advance Level Dealer Treasury Certification Refreshment	Bandung, 09 Juli 2021 Bandung, July 09, 2021	ACI Indonesia
		<i>Executive Workshop</i> Tahun 2021 <i>Full Commitment and Optimism To Achieve Goals In 2021</i> Executive Workshop 2021 Full Commitment and Optimism To Achieve Goals In 2021	Bandung, 26 Juli 2021 Bandung, July 26, 2021	bjb University
		Online Short Course - Blockchain Technologies Business Innovation and Application Online Short Course - Blockchain Technologies Business Innovation and Application	Bandung, 08 September 2021 Bandung, September 08, 2021	MIT (Management Executive Education)



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
Nancy Adistyasari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Director of Commercial and Micro, Small and Medium Enterprises (MSMEs)	<i>Executive Forum</i> Urgensi Penerapan <i>Good Corporate Governance</i> Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (<i>Blended Learning</i>) Executive Forum Urgency for the Implementation of Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (Blended Learning)	Bandung, 16 Maret 2021 Bandung, March 16, 2021	KPK
		<i>Executive Class</i> Perusahaan Efek Daerah Regional Securities Company Executive Class	Bandung, 29 April 2021 Bandung, April 29, 2021	BEI (Bursa Efek Indonesia)
		<i>Executive Class</i> Optimalisasi Penerapan Prinsip Syariah Pada Bank Umum Syariah Executive Class Optimizing the Implementation of Sharia Principles in Sharia Commercial Banks	Bandung, 30 April 2021 Bandung, April 30, 2021	PT. Dakara Sarana Excellencia
		<i>Executive Workshop</i> bank bjb Juni 2021 Executive Workshop bank bjb June 2021	Bali, 02 Juni 2021 Bali, June 02, 2021	bjb University
		<i>Executive Workshop</i> Tahun 2021 <i>Full Commitment and Optimism To Achieve Goals In 2021</i> Executive Workshop 2021 Full Commitment and Optimism To Achieve Goals In 2021	Bandung, 26 Juli 2021 Bandung, July 26, 2021	bjb University

* Diberhentikan dengan hormat berdasarkan Keputusan RUPS Tahunan tanggal 6 April 2021.

** Diangkat berdasarkan RUPS Tahunan tanggal 6 April 2021 dan terhitung efektif sejak tanggal 22 Juli 2021 berdasarkan Surat OJK No. SR-65/KR.02/2021.

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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 Buku 2021.
2. Rencana Bisnis Bank 2021- 2023.
3. Anggaran Dasar berupa Akta Pernyataan Keputusan RUPS Luas Biasa Nomor 02 Tanggal 01 September 2020.
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.

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 Financial Services Authority 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 for Fiscal Year 2021.
2. Bank Business Plan 2021-2023.
3. The Articles of Association in the form of a Deed of Resolution of the General Meeting of Shareholders Number 02 dated September 01, 2020.
4. Corporate Governance Policy.
5. Directors' Code of Conduct.
6. Bank Credit Policy.
7. Standard Operating Procedures for Management of Income, Allowances and Facilities for the Board of Commissioners and the Directors.

Program orientasi bagi anggota Direksi baru di tahun 2021 dilaksanakan melalui rapat Direksi.

Keputusan dan Pelaksanaan Tugas Direksi

Selama tahun 2021, Direksi telah mengeluarkan Surat Keputusan sebagai bentuk komitmen Perseroan dalam mengelola Perseroan menjadi lebih baik. Surat Keputusan yang telah diterbitkan antara lain:

1. Surat Keputusan Direksi Nomor 0016/SK/DIR-UMU/2021 tentang Pedoman Pengelolaan Rekanan.
2. Surat Keputusan Direksi Nomor 0018/SK/DIR-KEP/2021 tentang Kebijakan Tata Kelola Bank.
3. Surat Keputusan Direksi Nomor 0050/SK/DIR-HCA/2021 tentang Perubahan Nomenklatur Jabatan terhadap Struktur Organisasi Baru.
4. Surat Keputusan Direksi Nomor 0082/SK/DIR-PPK/2021 tentang Ketentuan Stimulus Perekonomian Nasional Dampak Penyebaran Corona Virus Disease 2019 pada Penyaluran Kredit bank **bjb**.
5. Surat Keputusan Direksi Nomor 0125/SK/DIR-HCA/2021 tentang Kenaikan Gaji Berkala Tahun 2021.
6. Surat Keputusan Direksi Nomor 0212/SK/DIR-PST/2021 tentang Standar Operasional Prosedur Pengembangan Organisasi.
7. Surat Keputusan Direksi Nomor 0213/SK/DIR-HCA/2021 tentang Susunan TEAM TASK FORCE Penggabungan Jaringan Kantor (merger) bank **bjb** tahun 2021.
8. Surat Keputusan Direksi Nomor 0243/SK/DIR-MRI/2021 tentang Parameter Profil Risiko Operasional, Risiko Strategic, Risiko Reputasi, Risiko Kepatuhan, dan Risiko Hukum.
9. Surat Keputusan Direksi Nomor 0277/SK/DIR-CMO/2021 tentang Pembentukan Tim Pembahas Faktor Pengurangan Penilaian *Balance Score Card (BSC)* atas Surat Teguran dan Denda serta *Fraud*.
10. Surat Keputusan Direksi Nomor 0278/SK/DIR-CMO/2021 tentang Pembentukan Tim Pembahas Faktor Pengurangan Penilaian *Balance Score Card (BSC)* atas Transaksi yang Tidak Patut dan Tidak Wajar.
11. Surat Keputusan Direksi Nomor 0373/SK/DIR-TRE/2021 tentang Pencabutan Surat Keputusan Direksi PT Bank Pembangunan Jawa Barat dan Banten, Tbk. Nomor 0440/SK/DIR-TR/2017 tanggal 24 Mei 2017 Tentang Standar Operasional Prosedur Perhitungan dan Pelaporan Suku Bunga Dasar Kredit (SBDK).
12. Surat Keputusan Direksi Nomor 0280/SK/DIR-PKE/2021 tentang Standar Operasional Prosedur Pengeluaran Biaya Non Bunga.
13. Surat Keputusan Direksi Nomor 0330/SK/DIR-CSE/2021 tentang Standar Operasional Prosedur Pengelolaan Penghasilan, Tunjangan dan Fasilitas Dewan Komisaris dan Direksi.

The orientation program for new members of the Directors in 2021 is carried out through a Directors meeting.

Decision and Implementation of the Duties of the Directors

During 2021, the Directors issued a Decree as a form of the Company's commitment in managing the Company for the better. Decrees that have been issued include:

1. Decree of the Directors Number 0016/SK/DIR-UMU/2021 concerning Guidelines for Partner Management.
2. Directors Decree Number 0018/SK/DIR-KEP/2021 concerning Bank Governance Policy.
3. Directors Decree Number 0050/SK/DIR-HCA/2021 concerning Changes in Position Nomenclature to the New Organizational Structure.
4. Decree of the Directors Number 0082/SK/DIR-PPK/2021 concerning Provisions for National Economic Stimulus Impacts on the Spread of Corona Virus Disease 2019 on bank **bjb** loans distribution.
5. Decree of the Directors Number 0125/SK/DIR-HCA/2021 concerning the 2021 Periodic Salary Increase.
6. Decree of the Directors Number 0212/SK/DIR-PST/2021 concerning Standard Operating Procedures for Organizational Development.
7. Decree of the Directors Number 0213/SK/DIR-HCA/2021 concerning the Composition of the TASK FORCE TEAM for bank **bjb** Office Network Merger in 2021.
8. Decree of the Directors Number 0243/SK/DIR-MRI/2021 concerning Parameters of Operational Risk Profile, Strategic Risk, Reputational Risk, Compliance Risk, and Legal Risk.
9. Decree of the Directors Number 0277/SK/DIR-CMO/2021 regarding the Establishment of a Team for Discussion on the Reduction Factors in the Balance Score Card (BSC) Assessment for Reprimand Letters and Fines and Fraud.
10. Decree of the Directors Number 0278/SK/DIR-CMO/2021 concerning the Establishment of a Team for Discussion on Reduction Factors in the Balance Score Card (BSC) Assessment for Improper and Improper Transactions.
11. Decree of the Directors Number 0373/SK/DIR-TRE/2021 concerning Revocation of the Decree of the Directors of PT Bank Pembangunan Jawa Barat and Banten, Tbk. Number 0440/SK/DIR-TR/2017 dated May 24, 2017 concerning Standard Operating Procedures for Calculation and Reporting of Basic Loan Interest Rates (SBDK).
12. Decree of the Directors Number 0280/SK/DIR-PKE/2021 concerning Standard Operating Procedures for Non Interest Expenses.
13. Decree of the Directors Number 0330/SK/DIR-CSE/2021 concerning Standard Operating Procedures for Management of Income, Allowances and Facilities of the Board of Commissioners and Directors.



14. Surat Keputusan Direksi Nomor 0303/SK/DIR-HCA/2021 tentang Standar Operasional Prosedur Pengelolaan Penghasilan dan Fasilitas Kepegawaian.
15. Surat Keputusan Direksi Nomor 0451/SK/DIR-SKA/2021 tentang Pedoman Audit Teknologi Informasi.
16. 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.
17. Surat Keputusan Nomor 0635/SK/DIR-JLA/2021 tentang Standar Operasional Prosedur Layanan Pengaduan Nasabah.
18. Surat Keputusan Direksi Nomor 0656/SK/DIR-UMU/2021 tentang Standar Operasional Prosedur Pengelolaan Aset Tetap & Inventaris dan Logistik.
19. Surat Keputusan Direksi Nomor 0631/SK/DIR-ITE/2021 tentang Pedoman Sistem Manajemen Layanan Teknologi Informasi (SMLTI).
20. Surat Keputusan Direksi Nomor 0632/SK/DIR-ITE/2021 tentang Pedoman Sistem Manajemen Keamanan Informasi (SMKI).
21. Surat Keputusan Direksi Nomor 0823/SK/DIR-MRI/2021 tentang Pedoman Komite Manajemen Risiko Terintegrasi.
22. Surat Keputusan Direksi Nomor 0735/SK/DIR-SKA/2021 tentang Pedoman Audit Umum.
23. Surat Keputusan Direksi Nomor 0684/SK/DIR-SKA/2021 tentang Standar Operasional Prosedur Kontrol Internal.
24. Surat Keputusan Direksi Nomor 0734/SK/DIR-PST/2021 tentang Standar Operasional Prosedur Riset.
25. Surat Keputusan Direksi Nomor 0822/SK/DIR-MRI/2021 tentang Standar Operasional Prosedur Manajemen Risiko.
26. Surat Keputusan Direksi Nomor 0705/SK/DIR-KAP/2021 tentang Kebijakan Tata Kelola Bank.
27. Surat Keputusan Direksi Nomor 0706/SK/DIR-KAP/2021 tentang Standar Operasional Prosedur Fungsi Kepatuhan.
28. Surat Keputusan Direksi Nomor 0728/SK/DIR-KAP/2021 tentang Pedoman Sistem Manajemen Anti Penyuapan (SMAP).
29. Surat Keputusan Direksi Nomor 0821/SK/DIR-MRI/2021 tentang Pedoman Pengakuan Kerugian Risiko Operasional.

Sepanjang tahun 2021, Direksi telah melaksanakan tugas kepengurusan bank **bjb** sebagaimana tercantum di Anggaran Dasar Perseroan, di antaranya:

1. Melaksanakan kepengurusan Bank.
2. Pengelolaan aset dan keuangan Bank.
3. Penyusunan perencanaan perusahaan antara lain RBB 2021.

14. Decree of the Directors Number 0303/SK/DIR-HCA/2021 concerning Standard Operating Procedures for Management of Income and Employee Facilities.
15. Decree of the Directors Number 0451/SK/DIR-SKA/2021 concerning Information Technology Audit Guidelines.
16. Decree of the Directors Number 0500/SK/DIR-HCA/2021 concerning Amendment to the Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 0303/SK/DIR-HCA/2021 concerning Standard Operating Procedures for Management of Income and Personnel Facilities.
17. Decree Number 0635/SK/DIR-JLA/2021 concerning Standard Operating Procedures for Customer Complaints Services.
18. Decree of the Directors Number 0656/SK/DIR-UMU/2021 concerning Standard Operating Procedures for Management of Fixed Assets & Inventory and Logistics.
19. Director's Decree Number 0631/SK/DIR-ITE/2021 concerning Guidelines for Information Technology Service Management System (SMLTI).
20. Decree of the Directors Number 0632/SK/DIR-ITE/2021 concerning Guidelines for Information Security Management Systems (SMKI).
21. Decree of the Directors Number 0823/SK/DIR-MRI/2021 concerning Integrated Risk Management Committee Guidelines.
22. Decree of the Directors Number 0735/SK/DIR-SKA/2021 concerning General Audit Guidelines.
23. Decree of the Directors Number 0684/SK/DIR-SKA/2021 concerning Standard Operating Procedures for Internal Control.
24. Decree of the Directors Number 0734/SK/DIR-PST/2021 concerning Standard Operating Procedures for Research.
25. Decree of the Directors Number 0822/SK/DIR-MRI/2021 concerning Standard Operating Procedures for Risk Management.
26. Decree of the Directors Number 0705/SK/DIR-KAP/2021 concerning Bank Governance Policy.
27. Decree of the Directors Number 0706/SK/DIR-KAP/2021 concerning Standard Operating Procedures for Compliance Function.
28. Decree of the Directors Number 0728/SK/DIR-KAP/2021 concerning Guidelines for Anti-Bribery Management System (SMAP).
29. Decree of the Directors Number 0821/SK/DIR-MRI/2021 concerning Guidelines for Recognition of Operational Risk Losses.

Throughout 2021, the Directors carried out the management duties of bank **bjb** as stated in the Company's Articles of Association, including:

1. Carrying out the management of the Bank.
2. Management of the Bank's assets and finances.
3. Preparing company plans, including the 2021 Bsbk Business Plan.

4. Penyelenggaraan rapat Direksi, menghadiri rapat Dewan Komisaris dan RUPS.
5. Pengawasan 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.

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 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 2021, 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.
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

4. Organizing Directors meetings, attending Board of Commissioners meetings and GMS.
5. Supervision and improvement of internal business processes.
6. Establishing Risk Management and GCG principles.
7. Fulfillment of bank performance targets.
8. Implementation of other duties related to the management of the Bank.

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 Directors is carried out by the Directors through regular Directors meetings. The criteria used in the Directors' assessment of the performance of the Committees under the Directors are based on the performance of the duties of each Committee under the Directors. In 2021, the Directors considered that the committees under the Directors had carried out their duties and responsibilities well.

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. Died.
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



tingkatan atau jenjang organisasi. Dalam melaksanakan tugas, Dewan Komisaris bertanggung jawab kepada RUPS. Pertanggung jawaban Dewan Komisaris kepada RUPS merupakan perwujudan akuntabilitas pengawasan atas pengelolaan 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 wewenang, 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 wajib melaksanakan tugas dan tanggung jawab secara independen.
2. Dewan Komisaris wajib memastikan penerapan tata kelola yang baik terselenggara dalam setiap kegiatan usaha bank pada seluruh tingkatan atau jenjang organisasi.
3. Dewan Komisaris wajib melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi serta memberikan nasihat kepada Direksi.
4. Dalam melaksanakan pengawasan tersebut, Dewan Komisaris wajib mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank oleh Direksi.
5. Dewan Komisaris dilarang ikut serta dalam pengambilan keputusan kegiatan operasional bank, kecuali:
 - a. Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan mengenai batas maksimum pemberian kredit bank umum; dan
 - b. Hal – hal lain yang ditetapkan dalam anggaran dasar Bank atau peraturan perundang – undangan.
6. Pengambilan keputusan kegiatan operasional Bank oleh Dewan Komisaris tersebut, merupakan bagian dari tugas pengawasan oleh Dewan Komisaris sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.
7. Dewan Komisaris wajib memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari satuan kerja audit intern Bank, audit ekstern, hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas lain.

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 bank 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 must carry out their duties and responsibilities independently.
2. The Board of Commissioners must ensure the application of good governance in all bank business activities at all levels of the organization.
3. The Board of Commissioners must exercise supervision over the implementation of the duties and responsibilities of the Directors and provide advice to the Directors.
4. In carrying out the supervision, the Board of Commissioners must direct, monitor and evaluate the implementation of the Bank's strategic policies by the Directors.
5. The Board of Commissioners is prohibited from participating in making decisions on bank operations, except:
 - a. Provision of funds to related parties as stipulated in the provisions concerning the maximum lending limit for commercial banks; and
 - b. Other matters stipulated in the Bank's articles of association or laws and regulations.
6. Decision making on the Bank's operational activities by the Board of Commissioners was part of the supervisory duties by the Board of Commissioners so that it did not negate the responsibility of the Directors for the implementation of the management of the Bank.
7. The Board of Commissioners must ensure that the Directors has followed up on audit findings and recommendations from the Bank's internal audit work unit, external audit, the results of the supervision of the Financial Services Authority and/or the results of supervision of other authorities

8. 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 menunjuk Kantor Akuntan Publik atas rekomendasi Komite Audit untuk melakukan audit atas laporan keuangan Perseroan.
9. Dewan Komisaris wajib membentuk Komite – komite dan memastikan bahwa Komite tersebut telah menjalankan tugasnya secara efektif sesuai dengan peraturan perundangan yang berlaku.
10. Mengkaji dan menyetujui kebijakan-kebijakan yang menurut peraturan perundangan yang berlaku wajib memerlukan persetujuan Dewan Komisaris.
11. Mengkaji pertanggungjawaban Direksi atas pelaksanaan kebijakan-kebijakan yang telah disetujui.
12. Membuat laporan tentang tugas pengawasan yang telah dilakukan selama tahun buku yang baru lampau untuk disampaikan kepada RUPS.
13. Mengevaluasi laporan tahunan yang dipersiapkan oleh Direksi serta menandatangani laporan tersebut. Penelaahan laporan tahunan dilakukan sebelum pelaksanaan RUPS.
14. Dewan Komisaris wajib melaporkan kepada Otoritas Jasa Keuangan paling lambat 7 (tujuh) hari kerja semenjak ditemukannya:
 - a. Pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan; dan
 - 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. Hal-hal yang wajib dilaporkan di atas yang belum atau tidak dilaporkan oleh Bank dan/atau Direktur Kepatuhan kepada Otoritas Jasa Keuangan.
15. 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.
16. Tugas dan Tanggung Jawab Dewan Komisaris selaku Dewan Pengawas DPLK.
 - a. Bertanggung jawab penuh atas pengawasan DPLK.
 - b. Memantau efektivitas penerapan tata kelola dana pensiun.
 - c. Memastikan struktur pengendalian internal dana pensiun telah dapat dilaksanakan dengan baik.
 - d. Melaksanakan tugas dan tanggung jawab Dewan Pengawas sebagaimana diatur dalam Peraturan Dana Pensiun (PDP) dan ketentuan perundang – undangan di bidang dana pensiun secara independen.
8. The Board of Commissioners carries out its duties, responsibilities, and authorities in accordance with the provisions of the Company's Articles of Association, GMS Decrees and the prevailing laws and regulations, including:
 - a. Prepare and conduct periodic evaluations of the Board of Commissioners Charter which are binding for each member of the Board of Commissioners.
 - b. Evaluate and approve the Bank's Business Plan (RBB).
 - c. Based on the GMS decision, the Board of Commissioners appoints a Public Accountant office on the recommendation of the Audit Committee to conduct an audit of the Company's financial statements.
9. The Board of Commissioners must establish Committees and ensure that the Committee has carried out its duties effectively in accordance with applicable laws and regulations.
10. Review and approve policies which according to the applicable laws and regulations require approval from the Board of Commissioners.
11. Review the responsibilities of the Directors for the implementation of agreed policies.
12. Make a report on the supervisory tasks that have been carried out during the new financial year to be submitted to the GMS.
13. Evaluate the annual report prepared by the Directors and sign the report. An annual report review is conducted prior to the GMS.
14. The Board of Commissioners must report to the Financial Services Authority no later than 7 (seven) working days since the discovery of:
 - a. Violations of laws and regulations in the financial and banking sector; and
 - b. Circumstances or estimates of conditions that could endanger the business continuity of the Bank, based on the findings or recommendations of the Committees that assist the Board of Commissioners in supervising the Bank's operations. Matters that must be reported above that have not been or not reported by the Bank and/or Director of Compliance to the Financial Services Authority.
15. Determine and implement a transparent nomination, evaluation and remuneration system for Management after considering the recommendations of the Nomination and Remuneration Committee which are then submitted to obtain GMS approval.
16. Duties and Responsibilities of the Board of Commissioners as the DPLK Supervisory Board.
 - a. Fully responsible for the supervision of DPLK.
 - b. Monitor the effectiveness of implementing pension fund governance.
 - c. Ensuring the internal control structure of pension funds has been implemented properly.
 - d. Carry out the duties and responsibilities of the Supervisory Board as stipulated in the Pension Fund Regulations (PDP) and the provisions of legislation in the field of pension funds independently.



- e. Memastikan pelaksanaan audit internal maupun audit eksternal telah dilaksanakan sesuai dengan ketentuan yang berlaku.
- f. Memastikan tindak lanjut temuan hasil audit dilaksanakan oleh manajemen.
- g. Mengawasi Pelaksana Tugas Pengurus dalam menjaga keseimbangan kepentingan semua pihak, khususnya kepentingan Peserta dan/atau pihak yang berhak memperoleh manfaat.
- h. Memastikan bahwa DPLK memiliki kode etik sebagai pedoman perilaku etis bagi Dewan Pengawas, Pelaksana Tugas Pengurus, dan seluruh karyawan.
- i. Menyusun dan menerapkan mekanisme pengawasan DPLK.
- j. Menyusun laporan hasil pengawasan Dewan Pengawas atas penerapan Tata Kelola Dana Pensiun yang merupakan bagian dari laporan penerapan Tata Kelola Dana Pensiun.

- e. Ensure that internal and external audits are carried out in accordance with applicable regulations.
- f. Ensuring follow-up on audit findings carried out by management.
- g. Overseeing the Implementing Duties of the Management in maintaining the balance of the interests of all parties, in particular the interests of participants and/or parties entitled to benefit.
- h. Ensure that DPLK has a code of ethics as a guideline for ethical behavior for the Supervisory Board, Implementing the Management Duties, and all employees.
- i. Develop and implement a DPLK supervision mechanism.
- j. Prepare a report on the results of the Supervisory Board of the Supervisory Board on the implementation of the Pension Fund Governance which is part of the report on the implementation of the Pension Fund Governance.

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 Umum/BMPK dan hal – hal lain yang ditetapkan dalam anggaran dasar Bank atau peraturan perundangan yang berlaku.
 - c. Kebijakan Bank.
 - d. Struktur organisasi Bank.

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 Bank has the right to enter buildings and yards or other places used or controlled by the Bank 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 Bank'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 Bank or neglecting its obligations or there is an urgent reason for the Bank 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 matters stipulated in the articles of association of the Bank or applicable laws and regulations.
 - c. Bank Policy.
 - d. Bank's organizational structure.

- 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:
 - Penggunaan cadangan untuk penghapusan kredit kepada pihak terkait sebagaimana diatur dalam ketentuan Batas Maksimum Pemberian Kredit Umum/ BMPK atau peraturan perundangan yang berlaku
 - 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.
- 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:
 - 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
 - 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 Bank 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 Bank does not have a single member of the Directors, the Board of Commissioners is temporarily required to take care of the Bank. 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.

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.

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.



Keputusan yang Perlu Mendapat Persetujuan Dewan Komisaris

Keputusan yang perlu mendapatkan persetujuan Dewan Komisaris, antara lain:

1. Rencana Bisnis Bank.
2. Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan Peraturan Otoritas Jasa Keuangan/Bank Indonesia Tentang Batas Maksimum Pemberian Kredit UMUM (BMPK) dan hal – hal lain yang ditetapkan dalam Anggaran Dasar atau Peraturan Peundang – undangan yang berlaku.
3. Susunan organisasi dan tata kerja Perseroan
4. Mengadakan kerjasama Bangun Guna Serah (*Built, Operate and Transfer/BOT*), Bangun Guna Milik (*Built, Operate and Own/BOW*) dan perjanjian-perjanjian lain yang mempunyai sifat yang sama.
5. 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.
6. Melepaskan sebagian atau seluruhnya penyertaan Bank dalam perusahaan atau badan lain.
7. Perbuatan untuk melakukan:
 - a. Penggunaan cadangan untuk penghapusan kredit kepada pihak terkait sebagaimana diatur dalam ketentuan Batas Umum pemberian Kredit Umum/BMPK atau peraturan perundang – undangan yang berlaku.
 - b. Hapus tagih terhadap pokok kredit yang diberikan kepada pihak terkait sesuai dengan peraturan perundangan yang berlaku.
8. Perbuatan hukum untuk mengalihkan atau menjadikan jaminan utang kurang dari 50% (lima puluh persen) dari seluruh jumlah 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
9. Melakukan kegiatan penyertaan modal pada perusahaan lain, dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia dan peraturan perundang-undangan yang berlaku.
10. Persetujuan dalam hal nilai investasi/divestasi yang akan dilakukan oleh Bank adalah material bagi Bank.
11. Kebijakan Perseroan yang memerlukan persetujuan Dewan Komisaris sesuai dengan ketentuan yang berlaku.

Masa Jabatan Dewan Komisaris

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. 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.

Decision That Needs To Agree To The Board of Commissioners

Decisions that need to be approved by the Board of Commissioners include:

1. The Bank Business Plan
2. Provision of funds to related parties as stipulated in the provisions of the Regulation of the Financial Services Authority/ Bank Indonesia concerning the Legal Lending Limit (LLL) and other matters stipulated in the Articles of Association or the prevailing laws and regulations.
3. The organizational structure and work procedures of the Company
4. Conducting Built, Operate and Transfer (BOT), Built, Operate and Own (BOW) and other agreements of the same nature.
5. Taking part in or participate in the Company or other entities or organizing a new company that was not in the context of salvaging accounts receivable, in accordance with applicable regulations.
6. Releasing part or all of the Bank's participation in another company or entity.
7. Actions to do:
 - a. Using reserves for credit write-offs to related parties as stipulated in the General Limits for granting General Credit/LLL or applicable laws and regulations.
 - b. Writing off claims against the principal of credit granted to related parties in accordance with applicable laws and regulations.
8. Legal actions to transfer or guarantee a debt of less than 50% (fifty percent) of the total net assets of the Company, whether in one transaction or several transactions that were independent or related to one another, which occurred within 1 (one) the fiscal year or the longer period as stipulated in the Articles of Association of the Company
9. Conducting equity participation in other companies, by complying with the provisions stipulated by Bank Indonesia and the prevailing laws and regulations.
10. Approval in the event that the investment/ divestment value to be carried out by the Bank was material for the Bank.
11. The Company's policies that required the approval of the Board of Commissioners were in accordance with applicable regulations.

The Board of Commissioners Terms

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. 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.

Komisaris Independen yang telah menjabat selama 2 (dua) periode masa jabatan berturut – turut dapat diangkat kembali pada periode selanjutnya sebagai Komisaris Independen dalam hal:

- a. Rapat anggota Dewan Komisaris menilai bahwa Komisaris Independen tetap dapat bertindak independen; dan
- b. Komisaris Independen menyatakan dalam RUPS mengenai independensi yang bersangkutan. Pernyataan independensi tersebut wajib diungkapkan dalam laporan pelaksanaan tata kelola

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 keputusan 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.
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 dengan anggota Direksi, dibuktikan dengan surat pernyataan.
2. Mantan anggota Direksi Perseroan atau Pejabat Eksekutif Perseroan atau pihak-pihak yang mempunyai kemampuan yang bersangkutan untuk bertindak independen, wajib menjalani masa tunggu (*cooling off*) selama 1 (satu) tahun sebelum menjadi Komisaris Independen pada Perseroan. Ketentuan mengenai masa tunggu (*cooling off*) tersebut tidak berlaku bagi mantan anggota Direksi yang membawahkan fungsi pengawasan atau Pejabat Eksekutif yang melakukan fungsi pengawasan pada Perseroan.
3. Setiap anggota Dewan Komisaris harus memenuhi persyaratan dan ketentuan yang berlaku.
4. Anggota Dewan Komisaris harus profesional dan mempunyai kompetensi yang dapat menunjang pelaksanaan tugas dan fungsinya.

Independent Commissioners who have served for 2 (two) consecutive terms of office may be reappointed in the next period as Independent Commissioners in terms of:

- a. The meeting of the members of the Board of Commissioners considered that the Independent Commissioners could still act independently; and.
- b. The Independent Commissioner stated in the GMS regarding the independency concerned. The statement of independence must be disclosed in the report on the implementation of governance

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. 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 Company's Directors or the Company's Executive officers or parties who have the ability concerned to act independently, must undergo a cooling off period of 1 (one) year before becoming an Independent Commissioner of the Company. The provisions regarding the waiting period (*cooling off*) do not apply to former members of the Directors who carry out the supervisory function or Executive officers who perform supervisory functions at the Company.
3. Each member of the Board of Commissioners must meet the applicable terms and conditions.
4. Members of the Board of Commissioners had to be professional and had competencies that could support the implementation of their duties and functions.



5. Anggota Dewan Komisaris dilarang melakukan rangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris atau pejabat eksekutif.
 - a. Pada lembaga keuangan atau perusahaan keuangan, baik bank maupun bukan bank.
 - b. Pada lebih dari 1 (satu) lembaga bukan keuangan atau perusahaan bukan keuangan, baik yang berkedudukan di dalam maupun luar negeri.
 6. Tidak termasuk rangkap jabatan sebagaimana dimaksud 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 kelompok usaha bank; dan/atau
 - c. Anggota Dewan Komisaris menduduki jabatan pada organisasi atau lembaga nirlaba.
 7. Tugas dalam jabatan dan fungsi sebagaimana dimaksud dapat dilaksanakan sepanjang yang bersangkutan tidak mengabaikan pelaksanaan tugas dan tanggung jawab sebagai Dewan Komisaris bank.
 8. Dalam hal calon komisaris memiliki jabatan rangkap, wajib menyertakan:
 - a. Surat pernyataan pribadi di atas kertas bermeterai atas nama calon anggota Dewan Komisaris yang masih memiliki jabatan rangkap (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 meterai 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 meterai 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
 9. 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)
5. Members of the Board of Commissioners were prohibited from holding concurrent positions as members of the Directors, members of the Board of Commissioners or executive officers.
 - a. In financial institutions or financial companies, both banks and non-banks.
 - b. In more than 1 (one) non-financial institution or non-financial company, either domiciled at home or abroad.
 6. Does not include concurrent positions as referred to in terms of:
 - a. Members of the Board of Commissioners served as members of the Directors, members of the Board of Commissioners or executive officers who carried out supervisory functions in 1 (one) non-bank subsidiary controlled by the bank.
 - b. Non-independent commissioners carried out functional duties of bank shareholders in the form of legal entities in the bank business group; and/or.
 - c. Members of the Board of Commissioners held positions in non-profit organizations or institutions.
 7. Duties in positions and functions as referred to in letter f) could be carried out as long as those concerned did not neglect the implementation of their duties and responsibilities as the Board of Commissioners of the bank.
 8. In the event that the candidate for commissioner has multiple positions, it had to include:
 - a. Personal statement on stamped paper on behalf of a candidate member of the Board of Commissioners who still had a dual position (but was willing to leave the position), stating that he/she would resign from that dual position if approved by FSA as a Bank Manager
 - b. A statement letter from the legal entity that owned the Bank stating that the position concerned was a functional task (for a candidate who had functional duties).
 - c. If the person concerned was a Civil Servant, then he/she was obliged to submit:
 - 1) A personal statement signed on a seal is sufficient that the person concerned did not violate any provisions or laws and regulations relating to the status of Civil Servants, including Law No. 25 of 2009 concerning Public Services.
 - 2) A letter of approval from the direct superior on a sufficient seal which gave approval for the nomination of the concerned member of the Board of Commissioners of the bank and the nomination concerned did not violate the provisions and/or laws and regulations relating to the status of a Civil Servant including Law No. 25 of 2009
 9. Specifically for candidates for Independent Commissioner/ Independent President Commissioner, they had to include:
 - a. Personal statement stating that the person concerned was an independent party to the owner of the bank or PSP (signed on a sufficient seal).

- 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, anggota Direksi dan/atau pemegang saham pengendali atau hubungan lain yang dapat mempengaruhi kemampuannya untuk bertindak independen (ditandatangani di atas meterai cukup)
10. 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.
11. RUPS dapat mengangkat Dewan Komisaris dan dinyatakan efektif setelah lulus penilaian kemampuan dan kepatutan dari Otoritas Jasa Keuangan sesuai dengan ketentuan yang berlaku.
12. 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
13. Calon Komisaris non independen wajib melampirkan bukti kelulusan sertifikasi manajemen risiko level 1 (satu), sedangkan untuk Calon Komisaris Independen wajib melampirkan bukti kelulusan sertifikasi manajemen risiko level 2 (dua).
- b. A personal statement stating that the person concerned had no financial, management, share ownership and/or family relationship with other members of the Board of Commissioners, members of the Directors and/or controlling shareholders or other relationships that might affect his ability to act independently (signed above seal enough)
10. Candidates for the members of the Board of Commissioners proposed in the GMS had to be proposed by Series A Shareholders with valid voting rights, guided by the prevailing laws and regulations.
11. The GMS might appoint the Board of Commissioners and be declared effective after passing the fit and proper test from the Financial Services Authority in accordance with applicable regulations.
12. In the event that a candidate member of the Board of Commissioners had been appointed by the GMS but had not passed the fit and proper test by the Financial Services Authority, then the person concerned did not yet have the rights and obligations as a member of the Board of Commissioners.
13. Candidates for non-independent commissioners had to attach proof of passing level 1 (one) risk management certification, while Candidates for Independent Commissioners had to attach proof of passing level 2 (two) risk management certification.

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 **10/SK/DKO/2019** tanggal 04 Desember 2019 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

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.

Guidelines and Procedures for The Board of Commissioners

The Board of Commissioners of bank **bjb** had a work guideline that guides the Board of Commissioners in carrying out its duties and responsibilities and authorities, these guidelines had been established based on the Decree of the Board of Commissioners Number 10/SK/DKO/2019 dated December 4, 2019 concerning Board Work Guidelines and Rules Commissioner. The contents of the Charter of the Board of Commissioners 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

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.



Berdasarkan Surat Keputusan Dewan Komisaris bank **bjb** Nomor 03/SK/DK/2020 tanggal 23 Juni 2020 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite, Adapun pembagian tugas pengawasan Dewan Komisaris adalah sebagai berikut:

Based on the Decree of the Board of Commissioners of bank **bjb** Number 03/SK/DK/2020 dated June 23, 2020 concerning the Division of Duties and Implementation of the Activities of the Board of Commissioners and Committees, the supervisory duties of the Board of Commissioners are as follows:

Tabel Pembidangan Tugas Dewan Komisaris

Table of Board of Commissioners' Duties

Nama Name	Jabatan Position	Bidang Tugas Duties
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	1. Ketua merangkap anggota Komite Pemantau Risiko. 2. Anggota Komite Audit 3. Anggota Komite Nominasi dan Remunerasi 1. Chairman concurrently a member of the Risk Monitoring Committee. 2. Member of the Audit Committee 3. Member of the Nomination and Remuneration Committee
Eddy I. M. Nasution*	Komisaris Commissioner	1. Anggota Komite Nominasi dan Remunerasi 2. Anggota Komite Pemantau Risiko 3. Anggota Komite Tata Kelola Terintegrasi 1. Member of the Nomination and Remuneration Committee 2. Member of the Risk Monitoring Committee 3. Member of the Integrated Governance Committee
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	1. Ketua merangkap anggota Komite Tata Kelola Terintegrasi. 2. Anggota Komite Nominasi dan Remunerasi 1. The chairman and concurrently member of the Integrated Governance Committee. 2. Member of the Nomination and Remuneration Committee
Muhadi	Komisaris Commissioner	1. Anggota Komite Nominasi dan Remunerasi 2. Anggota Komite Pemantau Risiko 3. Anggota Komite Tata Kelola Terintegrasi 1. Member of the Nomination and Remuneration Committee 2. Member of the Risk Monitoring Committee 3. Member of the Integrated Governance Committee
Yayat Sutaryat*	Komisaris Independen Independent Commissioner	1. Ketua merangkap anggota Komite Audit 2. Ketua merangkap anggota Komite Nominasi dan Remunerasi 3. Anggota Komite Tata Kelola Terintegrasi 1. Chairman concurrently member of the Audit Committee 2. Chairman concurrently member of the Nomination and Remuneration Committee 3. Member of the Integrated Governance Committee

* Diberhentikan dengan hormat berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2020 tanggal 6 April 2021.

* Dismissed with honor based on the Decision of the Annual General Meeting of Shareholders for the Financial Year 2020 dated April 6, 2021.

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:

Affiliates of The Board of Commissioners

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

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

The affiliation relationship between members of the Board of Commissioners, Directors and Controlling Shareholders, can be seen as the table below:

Tabel Hubungan Afiliasi Dewan Komisaris

Table of Affiliation Relations of the Board of Commissioners

Hubungan Keuangan, Keluarga dan Kepengurusan Komisaris Table of Affiliation Relations of the Board of Commissioners															
Nama Name	Jabatan Position	Hubungan Keuangan Dengan Relation of Financial with						Hubungan Keluarga Dengan Relation of Family with						Hubungan Kepengurusan di Perusahaan lain Management Relationship in 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
Farid Rahman	Komisaris Utama Independent President Commissioner		✓		✓		✓		✓		✓		✓		✓
Eddy I. M. Nasution*	Komisaris Commissioner		✓		✓		✓		✓		✓		✓		✓
Fahlino F. Sjuib	Komisaris Independent Commissioner		✓		✓		✓		✓		✓		✓		✓
Muhadi	Komisaris Commissioner		✓		✓		✓		✓		✓		✓		✓
Yayat Sutaryat*	Komisaris Independent Commissioner		✓		✓		✓		✓		✓		✓		✓

* Diberhentikan dengan hormat berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2020 tanggal 6 April 2021.

* Dismissed with honor based on the Decision of the Annual General Meeting of Shareholders for the Financial Year 2020 dated April 6, 2021.

Kebijakan Rangkap Jabatan Dewan Komisaris

Setiap anggota Dewan Komisaris dapat melaksanakan rangkap jabatan sepanjang diperkenankan oleh ketentuan yang berlaku serta Anggaran Dasar Perseroan. Anggota Dewan Komisaris dilarang melakukan rangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif:

1. Pada lembaga keuangan atau perusahaan keuangan, baik bank maupun bukan bank.
2. Pada lebih dari 1 (satu) lembaga bukan keuangan atau perusahaan bukan keuangan baik yang berkedudukan di dalam maupun di luar negeri.

Tidak termasuk rangkap jabatan sebagaimana telah disebutkan di atas dalam hal:

1. 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.

Concurrent Position Policy Board of Commissioners

Each member of the Board of Commissioners can carry out concurrent positions as long as permitted by applicable regulations and the Company's Articles of Association. Members of the Board of Commissioners are prohibited from holding concurrent positions as members of Directors, members of the Board of Commissioners or Executive officers:

1. In financial institutions or financial companies, both banks and non-banks.
2. In more than 1 (one) non-financial institution or non-financial company both domiciled inside and outside the country.

Does not include concurrent positions as mentioned above in terms of:

1. Members of the Board of Commissioners serve as members of the Directors, members of the Board of Commissioners or Executive officers who carry out the supervisory function in 1 (one) non-bank subsidiary company controlled by the Bank.



2. Komisaris non independen menjalankan tugas fungsional dari pemegang saham Bank yang berbentuk badan hukum pada kelompok usaha Bank.
3. Anggota Dewan Komisaris menduduki jabatan pada organisasi atau lembaga nirlaba.

Tugas dalam jabatan dan fungsi sebagaimana dimaksud di atas dapat dilaksanakan sepanjang yang bersangkutan tidak mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Dewan Komisaris Bank.

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

Tabel Rangkap Jabatan Dewan Komisaris

Table of Concurrent Positions of Board of Commissioners

Nama Name	Jabatan Position	Jabatan pada Perusahaan/ Instansi Lain Position in Other Companies/ Agencies	Nama Perusahaan/ Instansi Lain Position in Other Companies/ Agencies
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	Direktur Director	PT Medco Intidnamika
Eddy I. M. Nasution*	Komisaris Commissioner	-	-
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	-	-
Muhadi	Komisaris Commissioner	-	-
Yayat Sutaryat*	Komisaris Independen Independent Commissioner	-	-

*Diberhentikan dengan hormat berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2020 tanggal 6 April 2021.

* Dismissed with honor based on the Decision of the Annual General Meeting of Shareholders for the Financial Year 2020 dated April 6, 2021.

Pengelolaan Benturan Kepentingan Dewan Komisaris

1. Anggota Dewan Komisaris dilarang memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Dewan Komisaris dan/atau anggota Direksi.
2. Dalam hal terjadi benturan kepentingan, anggota Dewan Komisaris dilarang mengambil tindakan yang dapat merugikan Bank atau mengurangi keuntungan Bank dan wajib mengungkapkan benturan kepentingan dalam setiap keputusan.
3. Anggota Dewan Komisaris dilarang memanfaatkan Bank untuk kepentingan pribadi, keluarga dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Bank.
4. Anggota Dewan Komisaris dilarang bertindak sebagai kuasa dari Pemegang Saham dalam pemungutan suara di dalam rapat.
5. Anggota Dewan Komisaris dilarang mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lain yang ditetapkan berdasarkan keputusan RUPS.

2. Non-independent commissioners carry out functional tasks from Bank shareholders in the form of legal entities in the Bank business group.
3. Members of the Board of Commissioners hold positions in non-profit organizations or institutions.

Duties in functions and functions as referred to above can be carried out as long as the person concerned does not neglect the implementation of duties and responsibilities as a member of the Board of Commissioners of the Bank.

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

Management of Conflicts of Interest of the Board of Commissioners

1. Members of the Board of Commissioners are prohibited from having family relations up to the second degree with fellow members of the Board of Commissioners and/or members of the Directors.
2. In the event of a conflict of interest, members of the Board of Commissioners are prohibited from taking actions that could harm the Bank or reduce the profit of the Bank and are required to disclose conflicts of interest in every decision.
3. Members of the Board of Commissioners are prohibited from using the Bank for personal, family and/or other parties' interests which may harm or reduce the Bank's profits.
4. Members of the Board of Commissioners are prohibited from acting as proxy from Shareholders in the vote at the meeting.
5. Members of the Board of Commissioners are prohibited from taking and/or receiving personal benefits from the Bank other than remuneration and other facilities determined based on the resolution of the GMS.

Kepemilikan Saham Dewan Komisaris

Dewan Komisaris telah mengungkapkan Kepemilikan sahamnya baik pada Bank maupun pada Bank lain dan perusahaan lain yang berkedudukan di dalam dan di luar negeri. Kepemilikan saham Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Tabel Kepemilikan Saham Dewan Komisaris

Table of Board of Commissioners' Share Ownership

Nama Name	Jabatan Position	Kepemilikan Saham (lembar) Share Ownership (Share)	
		bank bjb	Perusahaan Lain Other Companies
Farid Rahman	Komisaris Utama Independen Independent President Commissioner	-	-
Eddy I. M. Nasution*	Komisaris Commissioner	-	-
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	-	-
Muhadi	Komisaris Commissioner	2.724.820	-
Yayat Sutaryat*	Komisaris Independen Independent Commissioner	-	-

*Diberhentikan dengan hormat berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2020 tanggal 6 April 2021.

* Dismissed with honor based on the Decision of the Annual General Meeting of Shareholders for the Financial Year 2020 dated April 6, 2021.

Ownership of Board of Commissioners

The Board of Commissioners has disclosed its ownership in both the Bank and other banks and other companies domiciled both at home and abroad. The Board of Commissioners' share ownership can be seen in the table below.

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.

Komisaris Independen Bank ditetapkan paling kurang 50% (lima puluh persen) dari jumlah anggota Dewan Komisaris. Berdasarkan Akta Risalah RUPST nomor 09 tanggal 06 April 2021, jumlah anggota Dewan Komisaris bank **bjb** yang efektif 66,7% dari jumlah Dewan Komisaris. Dengan demikian, jumlah Komisaris Independen tersebut telah memenuhi ketentuan yang ditetapkan Otoritas Jasa Keuangan.

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 Bank's Independent Commissioners were determined to be at least 50% (fifty percent) of the total members of the Board of Commissioners. Based on the Deed of Minutes of the AGMS number 09 dated April 6, 2021, the number of effective members of the Board of Commissioners of bank **bjb** was 66.7% of the total number of the Board of Commissioners. Thus, the number of Independent Commissioners had complied with the provisions set by the Financial Services Authority.

Kriteria Penentuan Komisaris Independen

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

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.

Kriteria Criteria	Komisaris Independen Independent Commissioner		
	Farid Rahman	Fahlino F. Sjuib	Yayat Sutaryat*
Merupakan pihak yang independen terhadap pemilik bank atau PSP. An independent party to the owner of the bank or PSP	✓	✓	✓



Kriteria Criteria	Komisaris Independen Independent Commissioner		
	Farid Rahman	Fahino F. Sjuib	Yayat Sutaryat*
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. Does not have a relationship with the controlling shareholder/majority, financial, management, share ownership and/or family relations with other members of the Board of Commissioners, Directors and/or the Bank, and is free from business relationships or other relationships that can affect its ability to act independently.	✓	✓	✓

*Diberhentikan dengan hormat berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2020 tanggal 6 April 2021.

* Dismissed with honor based on the Decision of the Annual General Meeting of Shareholders for the Financial Year 2020 dated April 6, 2021.

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

All Independent Commissioners of the Company have fulfilled the determined criteria for Independent Commissioners.

Pernyataan Komisaris Independen

Independent Commissioner Statement

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

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

Nama : Farid Rahman
Tempat/tanggal lahir : Bandung 10 April 1985
Alamat domisili : Jl. Sekeloa I No. 17 Tegalrejo Bandung 40132
No. telepon : 081 1234567
Jabatan : Direktur
Nama Perusahaan : PT Medco Indinamika
No. telepon perusahaan : 021 7821671

Dengan ini menyatakan bahwa saya :

- Menupakan pihak yang independen terhadap pemilik bank atau PSP
- 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 yang dapat mempengaruhi kemampuan saya untuk bertindak independen sebagaimana diatur dalam ketentuan pelaksanaan Tata Kelola (Good Corporate Governance) bagi Bank Umum.
- Apabila dikemudian hari, saya ditemukan memiliki hubungan-hubungan sebagaimana dimaksud pada butir 1 di atas, maka saya bersedia melepaskan jabatan Komisaris Utama Independen saya dan bersedia untuk diganti.

Bandung, 8 April 2019


Farid Rahman

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

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

Nama : Fahino F. Sjuib
Tempat/tanggal lahir : Bandung 10 Desember 1983
Alamat domisili : Jl. Sekeloa I No. 17 Tegalrejo Bandung 40132
No. telepon : +62 22 123 4567
Jabatan : Dosen
Nama Perusahaan : Universitas Katolik Parahyangan
No. telepon perusahaan : +62 22 203-2655

Dengan ini menyatakan bahwa saya :

- Menupakan pihak yang independen terhadap pemilik bank atau PSP
- 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 yang dapat mempengaruhi kemampuan saya untuk bertindak independen sebagaimana diatur dalam ketentuan pelaksanaan Tata Kelola (Good Corporate Governance) bagi Bank Umum.
- Apabila dikemudian hari, saya ditemukan memiliki hubungan-hubungan sebagaimana dimaksud pada butir 1 di atas, maka saya bersedia melepaskan jabatan Komisaris Independen saya dan bersedia untuk diganti.

Bandung, 7 April 2019


(Fahino F. Sjuib)



Rapat Dewan Komisaris

Kebijakan Rapat

Dewan Komisaris wajib menyelenggarakan rapat Dewan Komisaris paling kurang 1 (satu) kali dalam 1 (satu) bulan dan wajib dihadiri oleh seluruh anggota Dewan Komisaris secara fisik paling kurang 2 (dua) kali dalam setahun. Dalam hal Komisaris Non Independen tidak dapat menghadiri rapat Dewan Komisaris secara fisik, maka Komisaris Non Independen dapat menghadiri rapat Dewan Komisaris melalui sarana teknologi telekonferensi.

Rapat adalah sah dan berhak mengambil keputusan yang mengikat hanya apabila lebih dari setengah bagian dari jumlah anggota Dewan Komisaris hadir atau diwakili dalam rapat. Pengambilan keputusan pada rapat Dewan Komisaris dilakukan berdasarkan musyawarah mufakat pada pengambilan keputusan dimaksud.

Rapat Internal Dewan Komisaris

RENCANA RAPAT INTERNAL DEWAN KOMISARIS

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

Meeting of Board of Commissioners

Meeting Policy

The Board of Commissioners must hold a Board of Commissioners meeting at least 1 (one) time in 1 (one) month and must be physically attended by all members of the Board of Commissioners at least 2 (two) times a year. In the event that a NonIndependent Commissioner is unable to attend a Board of Commissioners meeting physically, a NonIndependent Commissioner may attend a Board of Commissioners meeting through teleconferencing technology.

Meetings are valid and have the right to make binding decisions only if more than half of the total members of the Board of Commissioners are present or represented at the meeting. Decision making at the Board of Commissioners' meeting is based on consensus agreement on the said decision making.

Internal Meeting of Board of Commissioners

THE INTERNAL MEETING OF THE BOARD OF COMMISSIONERS

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



- 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 Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku.
 - d. Rapat terkait hal – hal tertentu yang sifatnya insidental
2. 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.

REALISASI RAPAT INTERNAL DEWAN KOMISARIS

Sepanjang tahun 2021, agenda, tanggal dan peserta Rapat Dewan Komisaris adalah sebagai berikut.

Tabel Rapat Dewan Komisaris

Table of the Internal Meeting of the Board of Commissioners

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants	Kehadiran Attendance
1	5 Januari 2021 January 5, 2021	Laporan dan Rekomendasi KNR KNR Reports and Recommendations	Farid Rahman	Hadir/Present
			Eddy I. M. Nasution	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present
			Yayat Sutaryat	Hadir/Present
2	3 Februari 2021 February 3, 2021	Laporan dan Rekomendasi KNR KNR Reports and Recommendations	Farid Rahman	Hadir/Present
			Eddy I. M. Nasution	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present
			Yayat Sutaryat	Hadir/Present
3	9 Februari 2021 February 9, 2021	Laporan dan Rekomendasi KNR dan KA KNR and KA Reports and Recommendations	Farid Rahman	Hadir/Present
			Eddy I. M. Nasution	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present
			Yayat Sutaryat	Hadir/Present
4	23 Februari 2021 February 23, 2021	Laporan Pengawasan Dewan Komisaris Terhadap Realisasi RBB Tahun 2020 The Board of Commissioners' Supervision Report on the Realization of the 2020 RBB	Farid Rahman	Hadir/Present
			Eddy I. M. Nasution	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present
			Yayat Sutaryat	Hadir/Present

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

REALIZATION OF THE INTERNAL MEETING OF THE BOARD OF COMMISSIONERS

During 2021, 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
5	9 Maret 2021 March 9, 2021	Laporan dan Rekomendasi KNR KNR Reports and Recommendations	Farid Rahman	Hadir/Present
			Eddy I. M. Nasution	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present
			Yayat Sutaryat	Hadir/Present
6	24 Maret 2021 March 24, 2021	Laporan dan Rekomendasi KNR KNR Reports and Recommendations	Farid Rahman	Hadir/Present
			Eddy I. M. Nasution	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present
			Yayat Sutaryat	Hadir/Present
7	31 Maret 2021 March 31, 2021	Laporan dan Rekomendasi KNR KNR Reports and Recommendations	Farid Rahman	Hadir/Present
			Eddy I. M. Nasution	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present
			Yayat Sutaryat	Hadir/Present
8	5 April 2021 April 5, 2021	Laporan dan Rekomendasi KNR KNR Reports and Recommendations	Farid Rahman	Hadir/Present
			Eddy I. M. Nasution	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present
			Yayat Sutaryat	Hadir/Present
9	7 April 2021 April 7, 2021	Tindak Lanjut Hasil Keputusan RUPS Tahunan Tahun Buku 2020 Follow-up on the Resolutions of the Annual GMS for Fiscal Year 2020	Farid Rahman	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present
10	7 April 2021 April 7, 2021	Laporan dan Rekomendasi KNR KNR Reports and Recommendations	Farid Rahman	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present
11	14 April 2021 April 14, 2021	Laporan dan Rekomendasi KNR KNR Reports and Recommendations	Farid Rahman	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present
12	20 April 2021 April 20, 2021	Laporan dan Rekomendasi KNR KNR Reports and Recommendations	Farid Rahman	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present
13	28 April 2021 April 28, 2021	Pembahasan Laporan KNR KNR Report Discussion	Farid Rahman	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present
14	11 Mei 2021 May 11, 2021	Pembahasan Laporan Komite Audit Discussion of the Audit Committee Report	Farid Rahman	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present



No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants	Kehadiran Attendance
15	25 Mei 2021 May 25, 2021	Pembahasan Laporan KNR KNR Report Discussion	Farid Rahman	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present
16	22 Juni 2021 June 22, 2021	Pembahasan Rekomendasi KNR dan KA Discussion of KNR and KA Recommendations	Farid Rahman	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present
17	4 Agustus 2021 August 4, 2021	Pembahasan Laporan KNR KNR Report Discussion	Farid Rahman	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present
18	10 Agustus 2021 August 10, 2021	Pembahasan Laporan KNR KNR Report Discussion	Farid Rahman	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present
19	24 Agustus 2021 August 24, 2021	Pembahasan laporan pengawasan Dewan Komisaris atas realisasi RBB posisi semester 1 tahun 2021 Discussion on the supervisory report of the Board of Commissioners on the realization of the RBB for the first semester of 2021	Farid Rahman	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present
20	31 Agustus 2021 August 31, 2021	Pembahasan kegiatan komite - komite Dewan Komisaris Discussion on the activities of the committees of the Board of Commissioners	Farid Rahman	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present
21	13 September 2021 September 13, 2021	Paparan Legal Opini Opinion Legal Exposure	Farid Rahman	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present
22	27 Oktober 2021 October 27, 2021	Pembahasan Laporan Komite Audit Discussion of the Audit Committee Report	Farid Rahman	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present
23	11 November 2021 November 11, 2021	Pembahasan Laporan Penerapan Sistem Manajemen Anti Penyuapan (SMAP) Discussion of the Anti-Bribery Management System Implementation Report (SMAP)	Farid Rahman	Hadir/Present
			Fahlino F. Sjuib	Hadir/Present
			Muhadi	Hadir/Present

Rapat Gabungan Dewan Komisaris Mengundang Direksi

Sepanjang tahun 2021, agenda, tanggal dan peserta Rapat Gabungan Dewan Komisaris mengundang Direksi adalah sebagai berikut.

Joint Board of Commissioners Meeting with the Directors

During 2021, the agenda, date and participants of the Joint Meeting of the Board of Commissioners and the Directors are as follows.

Tabel Rapat Gabungan Dewan Komisaris dengan Direksi

Table of Joint Meeting of Board of Commissioners and Directors

No.	Tanggal Rapat Date	Agenda Agenda	Peserta Rapat – Dewan Komisaris Meeting participant – Board of Commissioners	Kehadiran Attendance	Alasan Ketidakhadiran Reason for Absence	Peserta Rapat - Direksi Meeting participant – Directors	Kehadiran Attendance	Alasan Ketidakhadiran Reason for Absence	Keterangan Description
1	5 Januari 2021 January 5, 2021	Pembahasan Revisi kebijakan tata kelola bank bjb Discussion Revision of bank bjb governance policy	Farid Rahman	Hadir/Present		Agus Mulyana	Hadir/Present		Agenda Tematik Direktur Kepatuhan Director of Compliance Thematic Agenda
			Eddy I. M. Nasution	Hadir/Present					
			Fahlino F. Sjuib	Hadir/Present					
			Muhadi	Hadir/Present					
			Yayat Sutaryat	Hadir/Present					
2	5 Januari 2021 January 5, 2021	1. Penyesuaian salah satu fasilitas pengurus 2. Masa Jabatan Direktur Keuangan dan Manajemen Risiko serta Direktur Konsumer dan Ritel 1. Adjustment of one of the management facilities 2. Term of Office of Director of Finance and Risk Management and Director of Consumer and Retail	Farid Rahman	Hadir/Present		Nia Kania	Hadir/Present		Agenda Tematik Direktur Keuangan Finance Director Thematic Agenda
			Eddy I. M. Nasution	Hadir/Present					
			Fahlino F. Sjuib	Hadir/Present					
			Muhadi	Hadir/Present					
			Yayat Sutaryat	Hadir/Present					
3	26 Januari 2021 January 26, 2021	Pengembangan penyaluran dana PEN Development of PEN fund distribution	Farid Rahman	Hadir/Present		Nancy Adityasari	Hadir/Present		Agenda Tematik Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Director of Commercial and Micro, Small and Medium Enterprises (MSMEs) Thematic Agenda
			Eddy I. M. Nasution	Hadir/Present					
			Fahlino F. Sjuib	Hadir/Present					
			Muhadi	Hadir/Present					
			Yayat Sutaryat	Hadir/Present					



No.	Tanggal Rapat Date	Agenda Agenda	Peserta Rapat – Dewan Komisaris Meeting participant – Board of Commissioners	Kehadiran Attendance	Alasan Ketidakhadiran Reason for Absence	Peserta Rapat - Direksi Meeting participant – Directors	Kehadiran Attendance	Alasan Ketidakhadiran Reason for Absence	Keterangan Description
4	26 Januari 2021 January 26, 2021	Kinerja DPLK posisi Desember 2020 Financial Institution Pension Fund (DPLK) performance for December 2020 position	Farid Rahman	Hadir/Present		Suartini	Hadir/Present		Agenda Tematik Direktur Konsumer dan Ritel Director of Consumer and Retail Thematic Agenda
			Eddy I. M. Nasution	Hadir/Present					
			Fahlino F. Sjuib	Hadir/Present					
			Muhadi	Hadir/Present					
			Yayat Sutaryat	Hadir/Present					
5	9 Februari 2021 February 9, 2021	Pembahasan pelaksanaan program APU PPT bank bjb dan laporan <i>financial integrity rating on money laundering & terrorist financing</i> (FIR on ML/TF) Discussion on the implementation of the bank bjb anti money laundering & terrorist financing program and reports on financial integrity rating on money laundering & terrorist financing (FIR on ML/TF)	Farid Rahman	Hadir/Present		Agus Mulyana	Hadir/Present		Agenda Tematik Direktur Kepatuhan Director of Compliance Thematic Agenda
			Eddy I. M. Nasution	Hadir/Present					
			Fahlino F. Sjuib	Hadir/Present					
			Muhadi	Hadir/Present					
			Yayat Sutaryat	Hadir/Present					
6	17 Februari 2021 February 17, 2021	1. Kinerja bank bjb posisi Januari 2021 2. Perkembangan rencana program penawaran umum terbatas (PUT) 1. Performance of bank bjb position January 2021 2. Development of a limited public offering (PUT) program plan	Farid Rahman	Hadir/Present		Yuddy Renaldi	Hadir/Present		
			Eddy I. M. Nasution	Hadir/Present		Nia Kania	Hadir/Present		
			Fahlino F. Sjuib	Hadir/Present		Suartini	Hadir/Present		
			Muhadi	Hadir/Present		Agus Mulyana	Hadir/Present		
			Yayat Sutaryat	Hadir/Present		Tedi Setiawan	Hadir/Present		
						Rio Lanasier	Hadir/Present		
						Nancy Adistyasari	Hadir/Present		

No.	Tanggal Rapat Date	Agenda Agenda	Peserta Rapat – Dewan Komisaris Meeting participant – Board of Commissioners	Kehadiran Attendance	Alasan Ketidakhadiran Reason for Absence	Peserta Rapat - Direksi Meeting participant – Directors	Kehadiran Attendance	Alasan Ketidakhadiran Reason for Absence	Keterangan Description
7	3 Maret 2021 March 3, 2021	Pembahasan Laporan Direksi mengenai Hasil Pemeriksaan atas Dugaan Pelanggaran Disiplin Pegawai Discussion of the Directors' Report regarding the Examination Results on Alleged Violations of Employee Discipline	Farid Rahman	Hadir/Present		Yuddy Renaldi	Hadir/Present		
			Eddy I. M. Nasution	Hadir/Present		Nia Kania	Hadir/Present		
			Fahlino F. Sjuib	Hadir/Present		Suartini	Tidak Hadir/ Not Present	Perjalanan Dinas Official Travel	
			Muhadi	Hadir/Present		Agus Mulyana	Tidak Hadir/ Not Present	Perjalanan Dinas Official Travel	
			Yayat Sutaryat	Hadir/Present		Tedi Setiawan	Hadir/Present		
						Rio Lanasier	Tidak Hadir/ Not Present	Perjalanan Dinas Official Travel	
						Nancy Adityasari	Hadir/Present		
8	9 Maret 2021 March 9, 2021	Pemberian fasilitas kredit kepada pihak terkait an kopkar ZIEBAR Providing loan facilities to related parties and ZIEBAR cooperatives	Farid Rahman	Hadir/Present		Nancy Adityasari	Hadir/Present		Agenda Tematik Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Director of Commercial and Micro, Small and Medium Enterprises (MSMEs) Thematic Agenda
			Eddy I. M. Nasution	Hadir/Present					
			Fahlino F. Sjuib	Hadir/Present					
			Muhadi	Hadir/Present					
			Yayat Sutaryat	Hadir/Present					
9	9 Maret 2021 March 9, 2021	1. Evaluasi Pelaksanaan fungsi kepatuhan dan penerapan fungsi tata kelola Perseroan 2. Lain-lain 1. Evaluation of the implementation of the compliance function and the implementation of the corporate governance function 2. Others	Farid Rahman	Hadir/Present		Agus Mulyana	Hadir/Present		Agenda Tematik Direktur Kepatuhan Director of Compliance Thematic Agenda
			Eddy I. M. Nasution	Hadir/Present					
			Fahlino F. Sjuib	Hadir/Present					
			Muhadi	Hadir/Present					
			Yayat Sutaryat	Hadir/Present					



No.	Tanggal Rapat Date	Agenda Agenda	Peserta Rapat – Dewan Komisaris Meeting participant – Board of Commissioners	Kehadiran Attendance	Alasan Ketidakhadiran Reason for Absence	Peserta Rapat - Direksi Meeting participant – Directors	Kehadiran Attendance	Alasan Ketidakhadiran Reason for Absence	Keterangan Description
10	16 Maret 2021 March 16, 2021	Pembahasan kinerja bank bjb posisi februari 2021 Discussion on the performance of bank bjb for the position of February 2021	Farid Rahman	Hadir/Present		Yuddy Renaldi	Hadir/Present		
			Eddy I. M. Nasution	Hadir/Present		Nia Kania	Hadir/Present		
			Fahlino F. Sjuib	Hadir/Present		Suartini	Hadir/Present		
			Muhadi	Hadir/Present		Agus Mulyana	Hadir/Present		
			Yayat Sutaryat	Hadir/Present		Tedi Setiawan	Hadir/Present		
						Rio Lanasier	Hadir/Present		
11	24 Maret 2021 March 24, 2021	1. Persiapan RUPS Tahunan Tahun Buku 2020 (termasuk laporan program kaderisasi dan penyesuaian remunerasi pengurus) 2. Penyesuaian RBB 1. Preparation of the 2020 Fiscal Year Annual GMS (including reports on the regeneration program and adjustment of the management's remuneration) 2. Bank Business Plan adjustments	Farid Rahman	Hadir/Present		Yuddy Renaldi	Hadir/Present		
			Eddy I. M. Nasution	Hadir/Present		Nia Kania	Hadir/Present		
			Fahlino F. Sjuib	Hadir/Present		Suartini	Hadir/Present		
			Muhadi	Hadir/Present		Agus Mulyana	Hadir/Present		
			Yayat Sutaryat	Hadir/Present		Tedi Setiawan	Hadir/Present		
						Rio Lanasier	Hadir/Present		
12	7 April 2021 April 7, 2021	Pembahasan Kinerja bank bjb Posisi Maret 2021 Discussion on bank bjb performance March 2021 position	Farid Rahman	Hadir/Present		Yuddy Renaldi	Hadir/Present		
			Fahlino F. Sjuib	Hadir/Present		Nia Kania	Hadir/Present		
			Muhadi	Hadir/Present		Suartini	Hadir/Present		
						Agus Mulyana	Hadir/Present		
						Tedi Setiawan	Hadir/Present		
						Rio Lanasier	Hadir/Present		
13	14 April 2021 April 14, 2021	Penyesuaian Struktur Organisasi bank bjb Adjustment of bank bjb Organizational Structure	Farid Rahman	Hadir/Present		Yuddy Renaldi	Hadir/Present		
			Fahlino F. Sjuib	Hadir/Present		Nia Kania	Hadir/Present		
			Muhadi	Hadir/Present		Suartini	Hadir/Present		
						Agus Mulyana	Hadir/Present		
						Tedi Setiawan	Hadir/Present		
						Rio Lanasier	Hadir/Present		
13						Nancy Adistyasari	Tidak Hadir/ Not Present	Perjalanan Dinas Official Travel	

No.	Tanggal Rapat Date	Agenda Agenda	Peserta Rapat – Dewan Komisaris Meeting participant – Board of Commissioners	Kehadiran Attendance	Alasan Ketidakhadiran Reason for Absence	Peserta Rapat - Direksi Meeting participant – Directors	Kehadiran Attendance	Alasan Ketidakhadiran Reason for Absence	Keterangan Description
14	14 April 2021 April 14, 2021	Pemberian Fasilitas Kredit kepada 3 Pihak Terkait an BPR serang, BPR berkah dan artdeco Provision of loan Facilities to 3 Related Parties an BPR Serang, BPR Blessing and Artdeco	Farid Rahman	Hadir/Present		Nancy Adistyasari	Tidak Hadir/ Not Present	Perjalanan Dinas Official Travel	Agenda Tematik Direktur Komersial & UMKM Director of Commercial and Micro, Small and Medium Enterprises (MSMEs) Thematic Agenda
			Fahlino F. Sjuib	Hadir/Present					
			Muhadi	Hadir/Present					
15	27 April 2021 April 27, 2021	Evaluasi Kinerja Investasi DPLK bank bjb Triwulan I Tahun 2021 Evaluation of Financial Institution Pension Fund (DPLK) investment performance of bank bjb in the first quarter of 2021	Farid Rahman	Hadir/Present		Suartini	Hadir/Present		Agenda Tematik Direktur Konsumer dan Ritel Director of Consumer and Retail Thematic Agenda
			Fahlino F. Sjuib	Hadir/Present					
			Muhadi	Hadir/Present					
16	11 Mei 2021 May 11, 2021	Kinerja bank posisi April 2021 Bank performance position April 2021	Farid Rahman	Hadir/Present		Yuddy Renaldi	Hadir/Present		
			Fahlino F. Sjuib	Hadir/Present		Nia Kania	Hadir/Present		
			Muhadi	Hadir/Present		Suartini	Hadir/Present		
						Cecep Trisna	Hadir/Present		
						Tedi Setiawan	Hadir/Present		
						Rio Lanasier	Hadir/Present		
						Nancy Adistyasari	Hadir/Present		
17	27 Mei 2021 May 27, 2021	Pemberian Fasilitas Kredit Kepada Pihak Terkait an PT Jasa Sarana Provision of loan Facilities to Related Parties and PT Jasa Sarana	Farid Rahman	Hadir/Present		Nancy Adityasari	Hadir/Present		Agenda Tematik Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Director of Commercial and Micro, Small and Medium Enterprises (MSMEs) Thematic Agenda
			Fahlino F. Sjuib	Hadir/Present					
			Muhadi	Hadir/Present					



No.	Tanggal Rapat Date	Agenda Agenda	Peserta Rapat – Dewan Komisaris Meeting participant – Board of Commissioners	Kehadiran Attendance	Alasan Ketidakhadiran Reason for Absence	Peserta Rapat - Direksi Meeting participant – Directors	Kehadiran Attendance	Alasan Ketidakhadiran Reason for Absence	Keterangan Description
18	15 Juni 2021 June 15, 2021	Pembahasan kinerja Bank posisi Mei 2021 Discussion on the Bank's performance for the position of May 2021	Farid Rahman	Hadir/Present		Yuddy Renaldi	Hadir/Present		
			Fahlino F. Sjuib	Hadir/Present		Nia Kania	Hadir/Present		
			Muhadi	Hadir/Present		Suartini	Tidak Hadir/ Not Present	Tugas kedinasan lainnya Other Official Duties	
						Cecep Trisna	Hadir/Present		
						Tedi Setiawan	Hadir/Present		
						Rio Lanasier	Hadir/Present		
						Nancy Adistiyasari	Hadir/Present		
19	13 Juli 2021 July 13, 2021	Kinerja Bank posisi Juni 2021 Bank Performance position June 2021	Farid Rahman	Hadir/Present		Yuddy Renaldi	Hadir/Present		
			Fahlino F. Sjuib	Hadir/Present		Nia Kania	Hadir/Present		
			Muhadi	Hadir/Present		Suartini	Hadir/Present		
						Cecep Trisna	Hadir/Present		
						Tedi Setiawan	Hadir/Present		
						Rio Lanasier	Tidak Hadir/ Not Present	Tugas kedinasan lainnya Other Official Duties	
						Nancy Adistiyasari	Hadir/Present		
20	13 Juli 2021 July 13, 2021	Pembahasan Corporate Plan Tahun 2021 - 2025 Discussion of Corporate Plan 2021 - 2025	Farid Rahman	Hadir/Present		Nia Kania	Hadir/Present		Agenda Tematik Direktur Keuangan Director of Finance Thematic Agenda
			Fahlino F. Sjuib	Hadir/Present					
			Muhadi	Hadir/Present					
21	14 Juli 2021 July 14, 2021	Pemberian fasilitas kredit kepada pihak terkait an BPR Karya Utama Jabar Providing loan facilities to related parties and BPR Karya Utama Jabar	Farid Rahman	Hadir/Present		Nancy Adityasari	Hadir/Present		Agenda Tematik Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Director of Commercial and Micro, Small and Medium Enterprises (MSMEs) Thematic Agenda
			Fahlino F. Sjuib	Hadir/Present					
			Muhadi	Hadir/Present					
22	21 Juli 2021 July 21, 2021	Kinerja DPLK bank bjb posisi Juni 2021 Financial Institution Pension Fund (DPLK) bank bjb performance in June 2021	Farid Rahman	Hadir/Present		Suartini	Hadir/Present		Agenda Tematik Direktur Konsumer dan Ritel Director of Consumer and Retail Thematic Agenda
			Fahlino F. Sjuib	Hadir/Present					
			Muhadi	Hadir/Present					

No.	Tanggal Rapat Date	Agenda Agenda	Peserta Rapat – Dewan Komisaris Meeting participant – Board of Commissioners	Kehadiran Attendance	Alasan Ketidakhadiran Reason for Absence	Peserta Rapat - Direksi Meeting participant – Directors	Kehadiran Attendance	Alasan Ketidakhadiran Reason for Absence	Keterangan Description
23	24 Agustus 2021 August 24, 2021	Pembahasan laporan penerapan APUPPT Discussion of the anti money laundering & terrorist financing implementation report	Farid Rahman	Hadir/Present		Cecep Trisna	Hadir/Present		Agenda Tematik Direktur Kepatuhan Director of Compliance Thematic Agenda
			Fahlino F. Sjuib	Hadir/Present					
			Muhadi	Hadir/Present					
24	25 Agustus 2021 August 25, 2021	1. Pembahasan kinerja bank bjb posisi Juli 2021 2. Persiapan fase 1 <i>corporate plan</i> bank bjb menuju elite bank 1. Discussion on the performance of bank bjb for the position of July 2021 2. Preparation of phase 1 bank bjb corporate plan towards elite bank	Farid Rahman	Hadir/Present		Yuddy Renaldi	Hadir/Present		
			Fahlino F. Sjuib	Hadir/Present		Nia Kania	Hadir/Present		
			Muhadi	Hadir/Present		Suartini	Hadir/Present		
						Cecep Trisna	Hadir/Present		
						Tedi Setiawan	Hadir/Present		
						Rio Lanasier	Hadir/Present		
						Nancy Adistyasari	Hadir/Present		
25	31 Agustus 2021 August 31, 2021	Pembahasan pemberian fasilitas kredit kepada pihak terkait an PT Jaswita Jabar Discussion on granting loan facilities to related parties and PT Jaswita Jabar	Farid Rahman	Hadir/Present		Nancy Adityasari	Hadir/Present		Agenda Tematik Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Director of Commercial and Micro, Small and Medium Enterprises (MSMEs) Thematic Agenda
			Fahlino F. Sjuib	Hadir/Present					
			Muhadi	Hadir/Present					
26	7 September 2021 September 7, 2021	Pembahasan Kenaikan <i>Limit Credit Line</i> Kepada bank bjb Syariah Discussion on the increase in the credit line limit to bank bjb Syariah	Farid Rahman	Hadir/Present		Rio Lanasier	Hadir/Present		Agenda Tematik Direktur Information Technology, Treasury dan International Banking Director of Information Technology, Treasury and International Banking Thematic Agenda
			Fahlino F. Sjuib	Hadir/Present					
			Muhadi	Hadir/Present					



No.	Tanggal Rapat Date	Agenda Agenda	Peserta Rapat – Dewan Komisaris Meeting participant – Board of Commissioners	Kehadiran Attendance	Alasan Ketidakhadiran Reason for Absence	Peserta Rapat - Direksi Meeting participant – Directors	Kehadiran Attendance	Alasan Ketidakhadiran Reason for Absence	Keterangan Description
27	14 September 2021 September 14, 2021	1. Pembahasan Kinerja bank bjb Posisi Agustus 2021 2. Potensi dan Optimalisasi Kredit Ritel 1. Discussion on bank bjb performance August 2021 position 2. Potential and Optimization of Retail Loans	Farid Rahman	Hadir/Present		Yuddy Renaldi	Hadir/Present		
			Fahlino F. Sjuib	Hadir/Present		Nia Kania	Hadir/Present		
			Muhadi	Hadir/Present		Suartini	Hadir/Present		
						Cecep Trisna	Hadir/Present		
						Tedi Setiawan	Hadir/Present		
						Rio Lanasier	Hadir/Present		
						Nancy Adistyasari	Hadir/Present		
28	29 September 2021 September 29, 2021	1. Pemberian Fasilitas Kredit Kepada BPR Cipatujah Jabar Perseroda 2. Pemberian Fasilitas Kredit Kepada BPR Cianjur Jabar 3. Pemberian Fasilitas Kredit Kepada BPR Lebak Sejahtera 4. Pemberian Fasilitas Kredit Kepada PT Agro Jabar 1. Provision of loan Facilities to BPR Cipatujah West Java Perseroda 2. Provision of loan Facilities to BPR Cianjur Jabar 3. Provision of loan Facilities to BPR Lebak Sejahtera 4. Providing loan Facilities to PT Agro Jabar	Farid Rahman	Hadir/Present		Nancy Adityasari	Hadir/Present		Agenda Tematik Direktur Komersial dan UMKM Director of Commercial and Micro, Small and Medium Enterprises (MSMEs) Thematic Agenda
			Fahlino F. Sjuib	Hadir/Present					
			Muhadi	Hadir/Present					
29	19 Oktober 2021 October 19, 2021	1. Rapat Kinerja bank bjb Posisi September 2021 2. Pengelompokan dan pemetaan jaringan kantor dalam rangka meningkatkan kualitas pelayanan bank bjb 1. Performance Meeting Position September 2021 2. Grouping and mapping office networks in order to improve service quality	Farid Rahman	Hadir/Present		Yuddy Renaldi	Hadir/Present		
			Fahlino F. Sjuib	Hadir/Present		Nia Kania	Hadir/Present		
			Muhadi	Hadir/Present		Suartini	Hadir/Present		
						Cecep Trisna	Hadir/Present		
						Tedi Setiawan	Hadir/Present		
						Rio Lanasier	Hadir/Present		
						Nancy Adistyasari	Hadir/Present		

No.	Tanggal Rapat Date	Agenda Agenda	Peserta Rapat – Dewan Komisaris Meeting participant – Board of Commissioners	Kehadiran Attendance	Alasan Ketidakhadiran Reason for Absence	Peserta Rapat - Direksi Meeting participant – Directors	Kehadiran Attendance	Alasan Ketidakhadiran Reason for Absence	Keterangan Description
30	27 Oktober 2021 October 27, 2021	Pembahasan Revisi Kebijakan Tata Kelola Bank Discussion on Revision of Bank Governance Policy	Farid Rahman	Hadir/Present		Cecep Trisna	Hadir/Present		Agenda Tematik Direktur Kepatuhan Director of Compliance Thematic Agenda
			Fahlino F. Sjuib	Hadir/Present					
			Muhadi	Hadir/Present					
31	11 November 2021 November 11, 2021	Pembahasan Laporan Penerapan Sistem Manajemen Anti Penyuapan (SMAP) Discussion of the Anti-Bribery Management System Implementation Report (SMAP)	Farid Rahman	Hadir/Present		Cecep Trisna	Hadir/Present		Agenda Tematik Direktur Kepatuhan Director of Compliance Thematic Agenda
			Fahlino F. Sjuib	Hadir/Present					
			Muhadi	Hadir/Present					
32	16 November 2021 November 16, 2021	1. Pembahasan Rencana Bisnis Bank (RBB) bank bjb Tahun 2022 – 2024 2. Pembahasan Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2022 3. Pembahasan Rencana Aksi (Recovery Plan) bank bjb Tahun 2021 1. Discussion on bank bjb 's Bank Business Plan (RBB) 2022 – 2024 2. Discussion on the Sustainable Finance Action Plan (RAKB) for 2022 3. Discussion of bank bjb 's Recovery Plan for 2021	Farid Rahman	Hadir/Present		Yuddy Renaldi	Hadir/Present		
			Fahlino F. Sjuib	Hadir/Present		Nia Kania	Hadir/Present		
			Muhadi	Hadir/Present		Suartini	Hadir/Present		
						Cecep Trisna	Hadir/Present		
						Tedi Setiawan	Hadir/Present		
						Rio Lanasier	Hadir/Present		
						Nancy Adistyasari	Hadir/Present		



No.	Tanggal Rapat Date	Agenda Agenda	Peserta Rapat – Dewan Komisaris Meeting participant – Board of Commissioners	Kehadiran Attendance	Alasan Ketidakhadiran Reason for Absence	Peserta Rapat - Direksi Meeting participant – Directors	Kehadiran Attendance	Alasan Ketidakhadiran Reason for Absence	Keterangan Description
33	17 November 2021 November 17, 2021	1. Pembahasan Kinerja Dana Pensiun Lembaga Keuangan (DPLK) bank bjb Posisi September 2021. 2. Pembahasan Rencana Bisnis Bank (RBB) DPLK bank bjb Tahun 2022 1. Discussion on the Performance of the Financial Institution Pension Fund (DPLK) bank bjb September 2021 position. 2. Discussion on the bank bjb Financial Institution Pension Fund (DPLK) of Business Plan (RBB) for 2022	Farid Rahman Fahlino F. Sjuib Muhadi	Hadir/Present Hadir/Present Hadir/Present		Suartini	Hadir/Present		Agenda Tematik Direktur Konsumer dan Ritel Director of Consumer and Retail Thematic Agenda
34	23 November 2021 November 23, 2021	1. Pembahasan Kinerja Keuangan bank bjb Posisi Oktober 2021 2. Pembahasan Kinerja Keuangan Perusahaan Dalam Konglomerasi Keuangan dan Strategi Pengelolaan BPR Kedepan Dalam Konglomerasi Keuangan bank bjb 1. Discussion of bank bjb 's Financial Performance Position October 2021 2. Discussion of the company's financial performance in the financial conglomerate and the strategy for managing the RB in the future in the bank bjb Financial Conglomerate	Farid Rahman Fahlino F. Sjuib Muhadi	Hadir/Present Hadir/Present Hadir/Present		Yuddy Renaldi Nia Kania Suartini Cecep Trisna Tedi Setiawan Rio Lanasier Nancy Adistiyasari	Hadir/Present Hadir/Present Hadir/Present Hadir/Present Hadir/Present Hadir/Present		

No.	Tanggal Rapat Date	Agenda Agenda	Peserta Rapat – Dewan Komisaris Meeting participant – Board of Commissioners	Kehadiran Attendance	Alasan Ketidakhadiran Reason for Absence	Peserta Rapat - Direksi Meeting participant – Directors	Kehadiran Attendance	Alasan Ketidakhadiran Reason for Absence	Keterangan Description
35	24 November 2021 November 24, 2021	Pembahasan Rencana Bisnis Bank (RBB) DPLK bank bjb Tahun 2022 Discussion on the Bank Business Plan (RBB) of Financial Institution Pension Fund (DPLK) bank bjb for 2022	Farid Rahman	Hadir/Present		Suartini	Hadir/Present		Agenda Tematik Direktur Konsumer dan Ritel Director of Consumer and Retail Thematic Agenda
			Fahlino F. Sjuib	Hadir/Present					
			Muhadi	Hadir/Present					
36	24 November 2021 November 24, 2021	Pembahasan Kebijakan Manajemen Risiko Terintegrasi Integrated Risk Management Policy Discussion	Farid Rahman	Hadir/Present		Cecep Trisna	Hadir/Present		Agenda Tematik Direktur Kepatuhan Director of Compliance Thematic Agenda
			Fahlino F. Sjuib	Hadir/Present					
			Muhadi	Hadir/Present					
37	14 Desember 2021 December 14, 2021	1. Pembahasan Kinerja bank bjb Posisi November 2021 2. Pembahasan Rencana Kelompok Usaha Bank (KUB) 1. Discussion on bank bjb performance November 2021 position 2. Discussion on the Plan of the Bank Business Group (KUB)	Farid Rahman	Hadir/Present		Yuddy Renaldi	Hadir/Present		
			Fahlino F. Sjuib	Hadir/Present		Nia Kania	Hadir/Present		
			Muhadi	Hadir/Present		Suartini	Hadir/Present		
						Cecep Trisna	Hadir/Present		
						Tedi Setiawan	Hadir/Present		
						Rio Lanasier	Hadir/Present		
						Nancy Adistyasari	Hadir/Present		

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.

Frekuensi dan Kehadiran Rapat

Selama tahun 2021, Dewan Komisaris telah melaksanakan Rapat Internal Dewan Komisaris sebanyak 23 (dua puluh tiga) kali, Rapat Gabungan Dewan Komisaris mengundang Direksi sebanyak 37 (tiga puluh tujuh) kali. Adapun frekuensi dan kehadiran masing-masing anggota Dewan Komisaris adalah sebagai berikut:

In addition to attending a joint meeting of the Board of Commissioners inviting the Directors, the Board of Commissioners also participated in a joint meeting of the Directors inviting the Board of Commissioners. The agenda and participants of the Directors 'joint meeting inviting the Board of Commissioners have been presented in the Directors' Meeting section of the Corporate Governance Chapter in this Annual Report.

Frequency and Attendance of Meeting

In 2021, the Board of Commissioners has held Internal Meetings of the Board of Commissioners 23 (twenty-three) times, Joint Meetings of the Board of Commissioners invited the Directors 37 (thirty-seven) times. The frequency and attendance of each member of the Board of Commissioners is as follows:



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 with the 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 Number of Meetings	Jumlah Kehadiran Number of Attendances	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendances	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendances	Persentase Percentage
Farid Rahman	Komisaris Utama Independent President Commissioner	23	23	100%	37	37	100%	1	1	100%
Eddy I. M. Nasution*	Komisaris Commissioner	8	8	100%	11	11	100%	1	1	100%
Fahlino F. Sjuib	Komisaris Independent Commissioner	23	23	100%	37	37	100%	1	1	100%
Muhadi	Komisaris Commissioner	23	23	100%	37	37	100%	1	1	100%
Yayat Sutaryat*	Komisaris Independent Commissioner	8	8	100%	11	11	100%	1	1	100%

* Diberhentikan dengan hormat berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2020 tanggal 6 April 2021.

* Dismissed with honor based on the Decision of the Annual General Meeting of Shareholders for the Financial Year 2020 dated April 6, 2021.

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 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.

Adapun pelatihan dan/atau peningkatan kompetensi Dewan Komisaris selama tahun 2021 adalah sebagai berikut:

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

The policy at all levels of the bank **bjb** organization was that every employee had equal opportunities in the career development process in accordance with performance, competence, experience and other established criteria as well as opportunities to receive education and training. This was in accordance with the policies related to employee competency development as stated in the Decree of the Directors No. 0001/SK-DIR/ET/2017 dated February 09, 2017 concerning Guidelines for Education Management. The provisions for the management of Risk Management Certification were contained in Circular Letter Number 007/SE/DIR-ET/2017 dated February 10, 2017 regarding Risk Management Certification.

The training and/or competency improvement for the Board of Commissioners during 2021 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
Farid Rahman	Komisaris Utama Independent President Commissioner	<i>Executive Forum Urgensi Penerapan Good Corporate Governance Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (Blended Learning)</i> Executive Forum Urgency for the Implementation of Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (Blended Learning)	Bandung, 16 Maret 2021 Bandung, March 16, 2021	KPK
		Efektivitas Pengawasan Dewan Komisaris Dalam Menjaga Kepatuhan Bank Dalam Menuju Era Pengaturan <i>Principle Based</i> The Effectiveness of Supervision of the Board of Commissioners in Maintaining Bank Compliance in Towards the Era of Principle Based Regulation	Bandung, 25 Maret 2021 Bandung, March 25, 2021	FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan)
		<i>Executive Workshop bank bjb Juni 2021</i> Executive Workshop bank bjb June 2021	Bali, 2 Juni 2021 Bali, June 2, 2021	bjb University DNA Production (PT Dinara Nissyera Adikarya)
		<i>Executive Workshop Tahun 2021 Full Commitment and Optimism to Achieve Goals In 2021</i> Executive Workshop 2021 Full Commitment and Optimism to Achieve Goals In 2021	Bandung, 26 Juli 2021 Bandung, July 26, 2021	bjb University
		Penerapan Strategi Anti <i>Fraud</i> Bagi Lembaga Jasa Keuangan Di Era Transformasi Digital Mengacu Pada POJK No. 39/POJK.03/2019 Implementation of Anti-Fraud Strategy for Financial Services Institutions in the Era of Digital Transformation Refers to POJK No. 39/POJK.03/2019	Jakarta, 19 Agustus 2021 Jakarta, August 19, 2021	LMI (Learning Media Indonesia) PT Media Pengembangan Profesi
Eddy I. M. Nasution*	Komisaris Commissioner	<i>Executive Forum Urgensi Penerapan Good Corporate Governance Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (Blended Learning)</i> Executive Forum Urgency for the Implementation of Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (Blended Learning)	Bandung, 16 Maret 2021 Bandung, March 16, 2021	KPK
Fahlino F. Sjuib	Komisaris Independent Commissioner	<i>Executive Forum Urgensi Penerapan Good Corporate Governance Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (Blended Learning)</i> Executive Forum Urgency for the Implementation of Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (Blended Learning)	Bandung, 16 Maret 2021 Bandung, March 16, 2021	KPK
		<i>Executive Workshop bank bjb Juni 2021</i> Executive Workshop bank bjb June 2021	Bali, 2 Juni 2021 Bali, June 2, 2021	bjb University DNA Production (PT Dinara Nissyera Adikarya)
		<i>Executive Workshop Tahun 2021 Full Commitment and Optimism to Achieve Goals In 2021</i> Executive Workshop 2021 Full Commitment and Optimism to Achieve Goals In 2021	Bandung, 26 Juli 2021 Bandung, July 26, 2021	bjb University
		Penerapan Strategi Anti <i>Fraud</i> Bagi Lembaga Jasa Keuangan Di Era Transformasi Digital Mengacu Pada POJK No. 39/POJK.03/2019 Implementation of Anti-Fraud Strategy for Financial Services Institutions in the Era of Digital Transformation Refers to POJK No. 39/POJK.03/2019	Jakarta, 19 Agustus 2021 Jakarta, August 19, 2021	LMI (Learning Media Indonesia) PT Media Pengembangan Profesi



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
Muhadi	Komisaris Commissioner	<i>Executive Forum Urgensi Penerapan Good Corporate Governance Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (Blended Learning)</i> Executive Forum Urgency for the Implementation of Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (Blended Learning)	Bandung, 16 Maret 2021 Bandung, March 16, 2021	KPK
		<i>Executive Workshop bank bjb Juni 2021</i> Executive Workshop bank bjb June 2021	Bali, 2 Juni 2021 Bali, June 2, 2021	bjb University DNA Production (PT Dinara Nissyera Adikarya)
		<i>Executive Workshop Tahun 2021 Full Commitment and Optimism to Achieve Goals In 2021</i> Executive Workshop 2021 Full Commitment and Optimism to Achieve Goals In 2021	Bandung, 26 Juli 2021 Bandung, July 26, 2021	bjb University
		<i>Penerapan Strategi Anti Fraud Bagi Lembaga Jasa Keuangan Di Era Transformasi Digital Mengacu Pada POJK No. 39/POJK.03/2019</i> Implementation of Anti-Fraud Strategy for Financial Services Institutions in the Era of Digital Transformation Refers to POJK No. 39/POJK.03/2019	Jakarta, 19 Agustus 2021 Jakarta, August 19, 2021	LMI (Learning Media Indonesia) PT Media Pengembangan Profesi
Yayat Sutaryat*	Komisaris Independen Independent Commissioner	<i>Executive Forum Urgensi Penerapan Good Corporate Governance Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (Blended Learning)</i> Executive Forum Urgency for the Implementation of Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (Blended Learning)	Bandung, 16 Maret 2021 Bandung, March 16, 2021	KPK

* Diberhentikan dengan hormat berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2020 tanggal 6 April 2021.

* Dismissed with honor based on the Decision of the Annual General Meeting of Shareholders for the Financial Year 2020 dated April 6, 2021.

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.

Selama tahun 2021, tidak terdapat Dewan Komisaris baru sehingga tidak dilaksanakan program orientasi bagi Komisaris baru.

Keputusan dan Pelaksanaan Tugas Dewan Komisaris

Sebagai bagian dari pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris terus berupaya untuk mendorong pelaksanaan pengawasan yang semakin efektif. Selama 2021, Dewan Komisaris telah mengeluarkan beberapa keputusan dan persetujuan, antara lain:

Orientation Program for New Commissioners

The Board of Commissioners introduction program was implemented for members of the Board of Commissioners who had just been appointed by the GMS to obtain information about the Company in supporting the implementation of their duties and responsibilities which were carried out internally by the Board of Commissioners.

During 2021, there is no new Board of Commissioners so there is no orientation program for new Commissioners.

Decision and Implementation of The Board of Commissioners' Tasks

As part of the implementation of its duties and responsibilities, the Board of Commissioners continued to strive to encourage more effective supervision. During 2021, the Board of Commissioners issued several decisions and approvals, including:

1. Surat Keputusan Dewan Komisaris Nomor 01/SK/DKO/2021 tanggal 07 April 2021 tentang Pembagian Tugas dan Pelaksanaan Kegiatan Dewan Komisaris serta Komite-Komite PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
 2. Surat Keputusan Dewan Komisaris Nomor 02/SK/DKO/2021 tanggal 28 April 2021 tentang Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
 3. Surat Keputusan Dewan Komisaris Nomor 03/SK/DKO/2021 tanggal 22 Juni 2021 tentang Revisi Rencana Bisnis Bank (RBB) Tahun 2021 - 2023 PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
 4. Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2021 tanggal 22 Juni 2021 tentang Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
 5. Surat Keputusan Dewan Komisaris Nomor 05/SK/DKO/2021 tanggal 16 November 2021 tentang Persetujuan Atas Rencana Bisnis PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Tahun 2022 - 2024.
 6. Surat Keputusan Dewan Komisaris Nomor 06/SK/DKO/2021 tanggal 28 Desember 2021 tentang Pedoman dan Tata Tertib Kerja Komite Tata Kelola Terintegrasi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
 7. Persetujuan Revisi Kebijakan Tata Kelola Bank.
 8. Persetujuan Rencana Kerja dan Anggaran Satuan Kerja Audit Internal Tahun 2021.
 9. Persetujuan Penyediaan Dana Fasilitas Kredit kepada Pihak Terkait:
 - a) Koperasi Konsumen bank **bjb** Ziebar
 - b) PT BPR Serang
 - c) PD BPR Berkah
 - d) PT Artdeco Sejahtera Abadi
 - e) PT Jasa Sarana
 - f) PT BPR Karya Utama Jabar
 - g) PT BPR Cipatujah Jabar (Perseroda)
 - h) PT Jasa dan Kepariwisata Jabar (Perseroda)
 10. Persetujuan atas publikasi laporan keuangan triwulan bank **bjb**.
 11. Persetujuan Struktur Organisasi bank **bjb**.
 12. Penunjukan Kantor Akuntan Publik terkait:
 - a. Penerbitan *Comfort Letter* dalam rangka Penawaran Umum Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap I Tahun 2021.
 - b. Audit Pengelolaan Dana CSR Tahun 2020.
 - c. Audit Penjatahan dan Biaya Emisi Penawaran Umum Berkelanjutan III (PUB III) Obligasi Subordinasi Tahap I Tahun 2021.
 - d. Audit Laporan Keuangan Tahun Buku 2021.
 - e. Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun Buku 2021.
 - f. Audit Laporan Keuangan dan Penerbitan *Comfort Letter* untuk Program Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD).
1. Decree of the Board of Commissioners Number 01/SK/DKO/2021 dated April 07, 2021 concerning the Division of Duties and Implementation of Activities of the Board of Commissioners and the Committees of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk.
 2. Board of Commissioners Decree Number 02/SK/DKO/2021 dated April 28, 2021 concerning Guidelines and Work Orders for the Risk Monitoring Committee of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk.
 3. Decree of the Board of Commissioners Number 03/SK/DKO/2021 dated June 22, 2021 concerning Revision of Bank Business Plans (RBB) 2021 - 2023 PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk.
 4. Decree of the Board of Commissioners Number 04/SK/DKO/2021 dated June 22, 2021 concerning Guidelines and Work Orders for the Nomination and Remuneration Committee of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk.
 5. Decree of the Board of Commissioners Number 05/SK/DKO/2021 dated November 16, 2021 concerning Approval of the Business Plan of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk Year 2022 - 2024.
 6. Decree of the Board of Commissioners Number 06/SK/DKO/2021 dated December 28, 2021 concerning Guidelines and Work Orders for the Integrated Governance Committee of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk.
 7. Approval of Bank Governance Policy Revision.
 8. Approval of the 2021 Internal Audit Work Plan and Budget.
 9. Approval of Provision of Loan Facility Funds to Related Parties:
 - a) Consumer Cooperative bank **bjb** Ziebar
 - b) PT BPR Serang
 - c) PD BPR Berkah
 - d) PT Artdeco Sejahtera Abadi
 - e) PT Jasa Sarana
 - f) PT BPR Karya Utama West Java
 - g) PT BPR Cipatujah West Java (Perseroda)
 - h) PT Jasa and Tourism Jabar (Perseroda)
 10. Approval on the publication of bank **bjb**'s quarterly financial statements.
 11. Approval of bank **bjb** Organizational Structure.
 12. Appointment of the relevant Public Accounting Firm:
 - a. Issuance of Comfort Letter in the context of Public Offering of Continuous Subordinated Bond III bank **bjb** Phase I 2021.
 - b. 2020 CSR Fund Management Audit.
 - c. Allotment Audit and Continuous Public Offering III (PUB III) Subordinated Bond Phase I 2021 Audit.
 - d. Financial Statement Audit for Financial Year 2021.
 - e. Financial Statement Audit of the Financial Institution Pension Fund (DPLK) bank **bjb** for the 2021 Fiscal Year.
 - f. Audit of Financial Statements and Issuance of Comfort Letters for Capital Increase Program with Pre-emptive Rights (PMHMETD).



13. Persetujuan Revisi Kebijakan Perkreditan Bank.
14. Persetujuan *Corporate Plan* bank **bjb** Tahun 2021 – 2025.
15. Persetujuan pengalihan piutang (*cessie*) kredit konsumen ke Bank Banten dalam rangka penyelamatan dan/atau penyelesaian kredit.
16. Persetujuan Rencana Bisnis DPLK bank **bjb** Tahun 2022.
17. Persetujuan Pemberian Credit Line Kepada Pihak Terkait An. PT Bank Jabar Banten Syariah (**bjb** Syariah).
18. Persetujuan Rencana Aksi (*Recovery Plan*) bank **bjb** Tahun 2021.
19. Persetujuan Rencana Aksi Keuangan Berkelanjutan (RAKB) bank **bjb** Tahun 2022.
20. Evaluasi terhadap kebijakan manajemen risiko bank **bjb**.

Penilaian Kinerja Dewan Komisaris dan Direksi

Penilaian Kinerja Dewan Komisaris dan Direksi untuk tahun 2021 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.

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 2021.

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.

13. Approval of Bank Credit Policy Revision.
14. Approval of bank **bjb** Corporate Plan 2021 – 2025.
15. Approval for the transfer of consumer credit *cessie* to Bank Banten in the context of rescuing and/or settling credit.
16. Approval of bank **bjb** Financial Institution Pension Fund (DPLK) Business Plan 2022.
17. Approval of Credit Line Granting to Related Parties An. PT Bank Jabar Banten Syariah (**bjb** Syariah).
18. Approval of bank **bjb**'s Recovery Plan for 2021.
19. Approval of the bank **bjb**'s Sustainable Finance Action Plan (RAKB) for 2022.
20. Evaluation of bank **bjb** risk management policies.

Performance Assessment of The Board of Commissioners and Directors

Performance appraisal of the Board of Commissioners and Directors for 2021 in accordance with Financial Services Authority 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.

PERFORMANCE ASSESSMENT OF THE BOARD OF COMMISSIONERS

The performance assessment of the Board of Commissioners was assisted by the Nomination and Remuneration Committee which was then submitted to the GMS through the Board of Commissioners' supervisory duties report 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 2021 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.

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 yang mencakup aspek struktur, operasional, pengarahannya, pengawasan dan pelaporan serta pencapaian realisasi Program Kerja/Rencana Kerja Tahunan Dewan Komisaris tahun 2021.

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 2021 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 maupun individu pada tahun 2021 dinilai baik dengan pencapaian nilai sebesar 100%.

PENILAIAN KINERJA DIREKSI

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

Proses pelaksanaan *assessment* terhadap kinerja Direksi oleh Pemegang Saham dilakukan melalui mekanisme Rapat Umum Pemegang Saham (RUPS).

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

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 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 2021.

Parties That Do The Assessment

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

Results of The Board of Commissioner Performance Assessment

The Board of Commissioners compiled and implemented the work program of the Board of Commissioners in 2021 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 2021 are considered good with the achievement of a score of 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.

The process of an assessment implementation to the performance of the Directors by the Shareholders is carried out through the mechanism of the General Meeting of Shareholders (GMS).

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



Kriteria Evaluasi Kinerja Direksi

Kriteria penilaian kinerja Direksi adalah pencapaian atas Rencana Bisnis Bank yang telah ditetapkan.

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.

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 setiap akhir tahun buku. Adapun kriteria penilaian kinerja Komite di bawah Dewan Komisaris berdasarkan rapat dan pelaksanaan tugas komite selama tahun buku. Uraian terkait rapat dan pelaksanaan tugas masing-masing Komite di bawah Dewan Komisaris dijelaskan pada bagian Organ dan Komite di bawah Dewan Komisaris Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini.

Komite Audit

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 2021, Komite Audit telah menjalankan tugas dan tanggungjawabnya dengan baik. Komite Audit telah melaksanakan rapat sebanyak 16 (enam belas) kali dan menjalankan tugasnya yang antara lain:

1. Melakukan evaluasi terhadap rencana kerja tahunan dan anggaran Satuan Kerja Audit Internal (SKAI) Tahun 2021 dan memberikan rekomendasi kepada Dewan Komisaris.
2. Melakukan review dan pemantauan atas pelaksanaan tugas Satuan Kerja Audit Internal (SKAI) yang dilakukan setiap triwulan dan dilaporkan kepada Dewan Komisaris.
3. Pemantauan pemenuhan komitmen tindak lanjut atas Hasil Audit Internal oleh SKAI.

Evaluation Criteria of The Directors Performance

The criteria for evaluating the performance of the Directors is the achievement of the established Bank Business Plan.

Parties That Do The Assessment

The parties that evaluate the performance of the Directors are 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.

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 at the end of each financial year. 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.

Audit Committee

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 2021, the Audit Committee carried out its duties and responsibilities well. The Audit Committee held 16 (sixteen) meetings and carried out its duties, which include:

1. Evaluating the annual work plan and budget of the 2021 Internal Audit Work Unit (SKAI) and providing recommendations to the Board of Commissioners.
2. Reviewing and monitoring the implementation of the duties of the Internal Audit Unit (SKAI) carried out every quarter and reported to the Board of Commissioners.
3. Monitoring the fulfillment of follow-up commitments on Internal Audit Results by SKAI.

4. Melakukan penelitian dan analisis mengenai kelayakan Auditor Ekstern (AP dan KAP) dan memberikan rekomendasi kepada Dewan Komisaris terkait dengan Penunjukan Kantor Akuntan Publik.
5. Melakukan evaluasi terhadap pelaksanaan audit oleh AP dan KAP.
6. Melakukan *review* terhadap laporan keuangan publikasi triwulanan bank **bjb**.
7. Memberikan rekomendasi tentang perbaikan pelaksanaan proses audit dan peningkatan kompetensi auditor.
8. Evaluasi terhadap pelaksanaan tugas Divisi Kepatuhan dalam pemenuhan tindaklanjut Hasil Pemeriksaan Otoritas Jasa Keuangan (OJK) serta hasil pemeriksaan eksternal lainnya.

Komite Nominasi dan Remunerasi

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 2021, Komite Nominasi dan Remunerasi telah menjalankan tugas dan tanggungjawabnya dengan baik. Komite Nominasi dan Remunerasi telah melaksanakan rapat sebanyak 18 (delapan belas) kali dan menjalankan tugasnya yang antara lain:

1. Melakukan proses nominasi untuk jabatan Pengurus pada RUPS Tahunan Tahun Buku 2020.
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

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 2021, Komite Pemantau Risiko telah menjalankan tugas dan tanggungjawabnya dengan baik. Komite Pemantau Risiko telah melaksanakan rapat sebanyak 9 (sembilan) kali sesuai dengan tugas dan tanggung jawabnya antara lain:

1. Memantau Tingkat Kesehatan Bank.
2. Mengevaluasi tingkat risiko melalui penelaahan dan pembahasan Laporan Profil Risiko *self assessment*.
3. Melakukan Evaluasi atas *Net Stable Funding Ratio* (NSFR)
4. Melakukan evaluasi atas *Stress Test* restrukturisasi kredit yang dikaitkan dengan Covid 19.
5. Mengevaluasi Root Cause Credit Risk (RCCR) untuk segmen Kredit Korporasi dan Komersial serta Kredit UMKM.

Nomination and Remuneration Committee

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 2021, the Nomination and Remuneration Committee carried out its duties and responsibilities well. The Nomination and Remuneration Committee held 18 (eighteen) meetings and carried out its duties, which include:

1. Conducting the nomination process for the position of the Management at the 2020 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** management.

Risk Monitoring Committee

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 2021, the Risk Monitoring Committee carried out its duties and responsibilities well. The Risk Monitoring Committee held 9 (nine) meetings in accordance with its duties and responsibilities, including:

1. Monitoring the Bank's Soundness Level.
2. Evaluating the level of risk through the review and discussion of the self-assessment Risk Profile Report.
3. Evaluating the Net Stable Funding Ratio (NSFR)
4. Evaluating the credit restructuring Stress Test associated with Covid 19.
5. Evaluating Root Cause Credit Risk (RCCR) for the Corporate and Commercial Loans and MSME Loans.



6. Melakukan evaluasi terhadap pelaksanaan Fungsi Manajemen Risiko dan Kepatuhan pada Unit DPLK bank **bjb**.

Komite Tata Kelola Terintegrasi

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 2021, Komite Tata Kelola Terintegrasi telah menjalankan tugas dan tanggungjawabnya dengan baik. Komite Tata Kelola Terintegrasi telah melaksanakan rapat sebanyak 7 (tujuh) 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 Direktur yang membawahkan fungsi Pengawasan terhadap Lembaga Jasa Keuangan dalam Konglomerasi Keuangan.
3. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tugas dan fungsi dari Satuan Kerja Audit Internal Terintegrasi, Satuan Kerja Manajemen Risiko Terintegrasi dan Satuan Kepatuhan Terintegrasi.
4. Melakukan pemantauan terhadap Kinerja dan Profil Risiko dari perusahaan anak dan perusahaan terelasi dalam konglomerasi keuangan.
5. Melakukan pengkinian terhadap Pedoman dan Tata Tertib Kerja Komite Tata Kelola Terintegrasi.

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. Komisaris diangkat untuk jangka waktu tertentu dan 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. Anggota Dewan Komisaris berhak untuk mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis mengenai maksud tersebut kepada Dewan Komisaris dengan tembusan kepada Direksi.

6. Evaluating the implementation of the Risk Management and Compliance Function at the bank **bjb** Financial Institution Pension Fund (DPLK) Unit.

Integrated Governance Committee

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 2021, the Integrated Governance Committee carried out its duties and responsibilities well. The Integrated Governance Committee held 7 (seven) meetings and carried out its duties, which include:

1. Monitoring and evaluating the implementation of integrated governance in the bank **bjb** financial conglomerate.
2. Monitoring and evaluating the implementation of the duties and functions of the Director in charge of Supervision of Financial Services Institutions in Financial Conglomerates.
3. Monitoring and evaluating the implementation of the duties and functions of the Integrated Internal Audit Unit, the Integrated Risk Management Unit and the Integrated Compliance Unit.
4. Monitoring the Performance and Risk Profile of subsidiaries and related companies in financial conglomerates.
5. Updating the Guidelines and Work Procedures of the Integrated Governance Committee.

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. Commissioners are appointed for a certain period and end 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. Members of the Board of Commissioners had the right to resign from their positions by notifying in writing of the intent to the Board of Commissioners with a copy to the Directors.

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 tanggungjawabnya sesuai dengan ketentuan anggaran dasar sebagai anggota Dewan Komisaris sampai tanggal pengunduran dirinya berlaku efektif.
7. The Company was required to hold a GMS to decide on the application for resignation of members of the Board of Commissioners within a period of no later than 60 (sixty) days after receipt of the resignation letter. If the GMS was not held within that time period, the resignation of the members of the Board of Commissioners became valid without requiring the approval of the GMS, however, the Company was obliged to submit the resignation report at the upcoming GMS.
 8. If a member of the Board of Commissioners resigned so that the number of members of the Board of Commissioners became less than 3 (three) people, then the resignation was valid if it was determined by the GMS and a new member of the Board of Commissioners had been appointed, thus meeting the minimum requirements for the number of members of the Board of Commissioners.
 9. The member of the Board of Commissioners who resigned was still obliged to complete his/her duties and responsibilities in accordance with the provisions of the articles of association as a member of the Board of Commissioners until the date his resignation became effective.





Kebijakan Keberagaman Dewan Komisaris dan Direksi

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 Dewan Komisaris bank **bjb** mengacu pada SEOJK tersebut.

Pada tahun 2021, keberagaman komposisi Dewan Komisaris Bank tercermin dalam pendidikan, pengalaman kerja dan usia. Dalam komposisi Dewan Komisaris belum terdapat anggota Dewan Komisaris wanita. Hal ini dikarenakan bahwa Bank lebih menekankan pada profesionalitas tanpa memandang gender. Keberagaman komposisi Dewan Komisaris dapat dilihat sebagaimana dalam tabel di bawah ini:

Tabel Keberagaman Komposisi Dewan Komisaris

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Educational Background	Pengalaman Kerja Work Experience	Keahlian Expertise
Farid Rahman	Komisaris Utama Independent President Commissioner	64 Tahun 64 years old	Laki-laki Male	- S1 Ekonomi - S2 Business Administration - Bachelor's Degree in Economics - Masters in Business Administration	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Perbankan Banking
Eddy I. M. Nasution*	Komisaris Commissioner	62 Tahun 62 years old	Laki-laki Male	- S1 Teknik Sipil - S2 Studi Pembangunan - Bachelor's Degree in Civil Engineering - Masters of Development Studies	Memiliki pengalaman kerja di bidang pemerintahan. Have work experience in the government sector.	Managerial Managerial

Policies on Diversity of Board of Commissioners and Directors

The policies on diversity of the bank **bjb**'s Board of Commissioners and Directors Composition refers to the recommendation of the Financial Services Authority Circular Letter 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**'s Board of Commissioners refers to the SEOJK.

In 2021, the diversity of the composition of the Bank's Board of Commissioners is reflected in education, work experience and age. There is no female member of the Board of Commissioners in the composition of the Board of Commissioners. This is because the Bank places more emphasis on professionalism regardless of gender. The diversity of the composition of the Board of Commissioners can be seen in the table below:

Table of Diversity in the Composition of the Board of Commissioners

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Educational Background	Pengalaman Kerja Work Experience	Keahlian Expertise
Fahlino F. Sjuib	Komisaris Independen Independent Commissioner	46 Tahun 46 years old	Laki-laki Male	- S2 Ekonomi - S3 Ekonomi - Master of Economics - Doctor of Economics	Memiliki pengalaman kerja di bidang pendidikan Have work experience in the field of education	Ekonom Economist
Muhadi	Komisaris Commissioner	68 Tahun 68 years old	Laki-laki Male	- S1 Teknik Geodesi - S2 Perencanaan Wilayah dan Kota - Bachelor's Degree in Geodetic Engineering - Masters of Urban and Regional Planning	Memiliki pengalaman kerja di bidang pemerintahan. Have work experience in the government sector.	Managerial Managerial
Yayat Sutaryat*	Komisaris Independen Independent Commissioner	70 Tahun 70 years old	Laki-laki Male	- S1 Hukum dan IPPS - S2 Administrasi Negara - Bachelor's Degree in Law and IPPS - Masters of State Administration	Memiliki pengalaman kerja di bidang pemerintahan. Have work experience in the government sector.	Hukum dan Administrasi Negara Law and State Administration

* Diberhentikan dengan hormat berdasarkan Keputusan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2020 tanggal 6 April 2021.

* Dismissed with honor based on the Decision of the Annual General Meeting of Shareholders for the Financial Year 2020 dated April 6, 2021.

Selain itu, keberagaman komposisi Direksi pada tahun 2021 juga tercermin dalam pendidikan, pengalaman kerja, usia dan jenis kelamin, dapat dilihat sebagaimana dalam tabel di bawah ini:

In addition, the diversity of the composition of the Company's Directors in 2021 which is also reflected in educational background, work experience, age and gender, can be seen in the following table.:

Tabel Keberagaman Komposisi Direksi

Table of Diversity in the Composition of the Directors

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Educational Background	Pengalaman Kerja Work Experience	Keahlian Expertise
Yuddy Renaldi	Direktur Utama President Director	58 Tahun 58 years old	Laki-laki Male	- Sarjana bidang Ekonomi Akutansi - Master bidang Manajemen - Bachelor in Accounting Economics - Master in Management	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Akuntansi, Manajemen Accounting, Management
Agus Mulyana*	Direktur Kepatuhan Director of Compliance	58 tahun 58 years old	Laki-laki Male	- Sarjana bidang Ekonomi - Master bidang Manajemen - Doktor Ilmu Manajemen - Bachelor in Economics - Master in Management - Doctor of Management Science	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Ekonomi, Manajemen Economics, Management
Cecep Trisna**	Direktur Kepatuhan Director of Compliance	55 Tahun 55 years old	Laki-laki Male	- Sarjana bidang Manajemen - Bachelor in Management	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Ekonomi, Kepatuhan dan Manajemen Risiko Economics, Compliance and Risk Management



Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Educational Background	Pengalaman Kerja Work Experience	Keahlian Expertise
Nia Kania	Direktur Keuangan Director of Finance	56 tahun 56 years old	Perempuan Female	Sarjana Bidang Ekonomi Bachelor in Economics	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Ekonomi Economics
Suartini	Direktur Konsumer & Ritel Director of Consumer & Retail	54 tahun 54 years old	Perempuan Female	Sarjana Bidang Statistika	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Statistika, Manajemen Statistics, Management
Tedi Setiawan	Direktur Operasional Director of Operations	56 Tahun 56 years old	Laki-laki Male	- Sarjana bidang Administrasi Negara - Master bidang Manajemen Keuangan	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Administrasi Negara, Manajemen Keuangan. State Admin- istration, Fi-nancial Man-agement.
Rio Lanasier	Direktur Information Technology, Treasury & International Banking Director of Information Technology, Treasury & International Banking	47 tahun 47 years old	Laki-laki Male	- Sarjana bidang Teknik Sipil - Master bidang Civil & Environment Engineering	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Teknik Sipil Civil Engineer-ing
Nancy Adistyarsari	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Director of Commercial and Micro Small and Medium Enterprises (MSMEs)	42 tahun 42 years old	Perempuan Female	- Sarjana Bidang Geofisika dan Meteorologi - Bachelor in Geophysics and Meteorology	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.	Ekonomi Economics

* Diberhentikan dengan hormat berdasarkan Keputusan RUPS Tahunan tanggal 6 April 2021.

** Diangkat berdasarkan RUPS Tahunan tanggal 6 April 2021 dan terhitung efektif sejak tanggal 22 Juli 2021 berdasarkan Surat OJK No. SR-65/KR.02/2021.

* Dismissed with honor based on the Resolution of the Annual GMS on April 6, 2021.

** Appointed based on the Annual GMS on April 6, 2021 and effective as of July 22, 2021 based on FSA Letter No. SR-65/KR.02/2021.

Nominasi dan Remunerasi Dewan Komisaris dan Direksi

Prosedur Nominasi Dewan Komisaris dan Direksi

Dalam melaksanakan nominasi Dewan Komisaris dan Direksi mengacu pada POJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum serta Anggaran Dasar Perseroan.

Nomination and Remuneration of The Board of Commissioners and Directors

Board of Commissioners and Directors Nomination Procedures

In carrying out the nominations the Board of Commissioners and the Directors refer to POJK No. 55/POJK.03/2016 concerning Implementation of Good Corporate Governance for Commercial Banks and the Company's Articles of Association.

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 pada ketentuan yang berlaku yaitu Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam pemberian Remunerasi Bagi Bank Umum serta Surat Edaran Otoritas Jasa Keuangan Nomor 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum dan diturunkan dalam ketunturan internal bank **bjb** dalam 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. 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 perusahaan 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.

The members of the Board of Commissioners and the Directors are appointed and dismissed by the GMS. Candidates for the members of the Board of Commissioners and the Directors are first selected by the Nomination and Remuneration Committee based on the members of the Board of Commissioners following the Articles of Association and applicable regulations. Candidates for members of the Board of Commissioners proposed at the GMS must be proposed by 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 of Board of Commissioners and Directors

Remuneration of Board of Commissioners and Directors shall refer to the prevailing provisions of the Financial Services Authority Regulation No. 45/POJK.03/2015 concerning the implementation of governance in the provision of remuneration for commercial banks and circular letter of Financial Services Authority No. 40/SEOJK.03/2016 concerning the implementation of governance in remuneration for commercial banks and derived in the internal understanding of bank **bjb** in the Decree of the Directors No. 1500/SK/DIR-CS/2018 dated December 14th, 2018 concerning income and Facilities for the Board of Commissioners and directors of PT Bank Pembangunan Jawa Barat and Banten, Tbk. Remuneration for members of the Board of Commissioners and directors is calculated based on the formula stipulated by the GMS. 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.

Remuneration Assignment Procedure

The standard procedure for remuneration setting of Board of Commissioners and BOD is stipulated 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.



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.

Struktur dan Jumlah Nominal/Komponen Remunerasi Dewan Komisaris dan Direksi

Struktur Remunerasi Dewan Komisaris dan Direksi

Remunerasi Dewan Komisaris dan Direksi ditetapkan dengan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Nomor 0330/SK/DIR-CSE/2021 tanggal 22 April 2021 tentang Standar Operasional Prosedur Penghasilan, Tunjangan dan Fasilitas Dewan Komisaris dan Direksi, sesuai dengan ketentuan pada:

1. POJK No. 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.
2. POJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum.
3. SEOJK No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.

Adapun struktur remunerasi anggota Dewan Komisaris dan Direksi adalah sebagai berikut:

Remuneration Determination Indicators

In establishing the indicator of the Board of Commissioners and Directors of bank **bjb** referring to regulation of the Financial Services Authority 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.

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

Remuneration Structure of Board of Commissioners and Directors

The remuneration of the Board of Commissioners and the Directors was determined by the Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk Number 0330/SK/DIR-CSE/2021 dated April 22, 2021 concerning Standard Operating Procedures for Income, Allowances and Facilities for the Board of Commissioners and Directors, in accordance with the provisions on:

1. POJK No. 45/POJK.03/2015 concerning Implementation of Good Corporate Governance in Providing Remuneration for Commercial Banks.
2. POJK No. 55/POJK.03/2016 concerning the Implementation of Good Corporate Governance for Commercial Banks.
3. SE OJK No. 40/SEOJK.03/2016 concerning Implementation of Good Corporate Governance in Providing Remuneration for Commercial Banks.

The remuneration structure of Board of Commissioners and directors are presented as follows:

No.	Jenis Remunerasi/Fasilitas Type of Remuneration/ Facilities	Keterangan Information
1.	Honorarium/Gaji dan Tantiem Honorarium/Salary and Tantiem	
	Honorarium/Gaji Honorarium/Salary	Komisaris Utama Independen 60% dari Direktur Utama Independent President Commissioner 60% of President Director
		Komisaris 50% dari Direktur Utama Commissioner 50% of the President Director
		Direktur Utama 100% President Director 100%
		Direktur 80% dari Direktur Utama Director 80% of President Director

No.	Jenis Remunerasi/Fasilitas Type of Remuneration/ Facilities	Keterangan Information
	Tantiem	- Ditentukan dalam Rapat Umum Pemegang Saham. - Tantiem Direksi diberikan sebagai berikut: Tantiem merupakan remunerasi yang bersifat Variabel dapat diberikan dalam bentuk tunai dan /atau saham <i>Material Risk Takers</i> atas penerima tantiem yang ditetapkan oleh Bank adalah Direksi. Tantiem untuk <i>Material Risk Takers</i> diberikan dengan proporsi sebagai berikut: 90% tunai dan diberikan secara langsung sesuai ketentuan 10% ditangguhkan sebagai <i>Long Term Insentif</i> terdiri dari 5% tunai dan 5% saham. Pemberian <i>Long Term Insentif</i> diberikan dengan jangka waktu penangguhan selama 3 (tiga) tahun. Malus terjadi apabila <i>Material Risk Takers</i> terindikasi Fraud. - Tantiem Dewan Komisaris diberikan sebagai berikut: - Komisaris Utama Independen dan Komisaris Independen diberikan seluruhnya secara langsung dalam bentuk tunai. - Komisaris diberikan 3% dalam bentuk saham dan sisanya diberikan tunai secara langsung. 1. Determined in the General Meeting of Shareholders. 2. The Directors' bonuses were given as follows: Tantiem became a variable remuneration that could be given in the form of cash and/or shares of <i>Material Risk Takers</i> to the recipient of the tantiem determined by the Bank as the Directors. The bonus for <i>Material Risk Takers</i> was given in the following proportions: 90% cash and given directly according to the provisions 10% deferred as Long Term Incentive consisting of 5% cash and 5% shares. Long-Term Incentives were granted with a suspension period of 3 (three) years. Malus occurred when <i>Material Risk Takers</i> were indicated as Fraud. 3. The bonus for the Board of Commissioners was given as follows: - Independent President Commissioner and Independent Commissioner were given entirely directly in the form of cash. - Commissioners were given 3% in the form of shares, and the rest was given in cash directly.
2.	Fasilitas dan Tunjangan Facilities and Benefits	
	Fasilitas Kendaraan Vehicle Facilities	Disediakan Bank dan dapat dimiliki Bank provided and can be owned
	Tunjangan Hari Raya / Holiday allowance	2 (dua) kali honorarium/gaji 2 (two) times honorarium/salary
	Jamuan Makan / Banquet	Diberikan jamuan makan Provided a banquet
	Cuti dan Bekal Cuti Leave and leave provisions	Bagi Direksi diberikan 1 (satu) kali gaji The Directors is given 1 (one) time salary
	Tunjangan Hari Tua Pension	Bank mengikut sertakan Dewan Komisaris dan Direksi dalam program Tunjangan Hari Tua The Bank includes the Board of Commissioners and Directors in the Old Age Allowance program
	Tunjangan Pakaian Dinas Official Wear Allowance	Diberikan 1 (satu) tahun sekali Awarded once a year
	Uang Penghargaan Award Money	Diberikan sesuai masa jabatan Given according to the term of office
	Perjalanan Dinas Official travel	- Bagi Dewan Komisaris Diberikan sebesar 75% dari dinas Direksi. - Bagi Direksi diberikan uang saku perjalanan dinas, akomodasi dan transportasi sesuai ketentuan - For the Board of Commissioners, 75% of the service is given to the Directors. - The Directors is given pocket money for official travel, accommodation and transportation in accordance with the provisions
	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 Dewan Komisaris sesuai formula gaji President Director of 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/istreri dan anak dalam tanggungan maksimum 3 (tiga) anak baik dalam negeri maupun luar negeri / Health facilities including 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	- Bagi Dewan Komisaris disediakan penginapan. - Bagi Direktur Utama sebesar Rp20.000.000, dan Direktur sebesar Rp15.000.000. - For the Board of Commissioners, accommodation is provided. - For the President Director, the amount is Rp. 20,000,000, and the Director is Rp. 15,000,000.



No.	Jenis Remunerasi/Fasilitas Type of Remuneration/ Facilities	Keterangan Information
	Fasilitas Komunikasi Communication Facilities	- Bagi Dewan Komisaris 2 (dua) perangkat. - Bagi Direksi 3 (tiga) perangkat. - For the Board of Commissioners 2 (two) devices. - For the Directors 3 (three) devices.
	Insentif Prestasi Kerja Work Performance Incentives	Diberikan sesuai ketentuan Bank Given according to bank regulations
3.	Bantuan Perlindungan Hukum Legal Protection Assistance	Diberikan sesuai plafon Given according to the ceiling

Paket Remunerasi dan Fasilitas yang Diterima oleh Dewan Komisaris dan Direksi

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

Remuneration Packages and Facilities Received by The Board of Commissioners and Directors

The remuneration package and the facilities received by the Board of Commissioners and directors include the remuneration structure and the 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 Number of Directors Received in 1 year	
	Orang Number of officers	Jumlah (dalam Juta Rupiah) Total (in million Rupiah)	Orang Number of officers	Jumlah (dalam Juta Rupiah) Total (in million Rupiah)
Remunerasi (gaji, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura) Remuneration (salary, routine allowances, tantiem, and other facilities in non-Natura form)	5	28,952	8	77,762
Fasilitas lain dalam bentuk natura (perumahan, transport, asuransi, dan sebagainya) yang dapat dimiliki tidak dapat dimiliki Other facilities in the form of Natura (housing, transport, insurance, etc.) that can be owned cannot be owned	-	-	-	-
Total	5	28,952	8	77,762

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

The remuneration of the Board of Commissioners and the Directors in one year is grouped in the range of income levels as follows.

Tabel Kelompok Jumlah Remunerasi Dewan Komisaris dan Direksi

Table of Group of Amount of Remuneration for the Board of Commissioners and Directors

Jumlah Remunerasi per orang dalam 1 (satu) tahun Total Remuneration Per Person in 1 (one) Year	Jumlah Dewan Komisaris Number of Board of Commissioners	Jumlah Direksi Number of Directors
Di atas Rp2 Miliar Above IDR 2 billion	5	7
Di atas Rp1 Miliar – Rp2 Miliar Above IDR 1 billion – IDR 2 billion	-	1

Jumlah Remunerasi per orang dalam 1 (satu) tahun Total Remuneration Per Person in 1 (one) Year	Jumlah Dewan Komisaris Number of Board of Commissioners	Jumlah Direksi Number of Directors
Di atas Rp500 Juta – Rp1 Milyar Above IDR 500 Million – IDR 1 Billion	-	-
Rp500 Juta ke bawah IDR 500 million and below	-	-

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

Organs and 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 the organ of the Board of Commissioners appointed by the Company whose task is to assist with the smooth running of administrative activities carrying out 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. Pengelolaan administrasi remunerasi dan fasilitas anggota Komite Dewan Komisaris
- c. Laporan administrasi remunerasi Dewan Komisaris dan anggota Komite Dewan Komisaris
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)

Profil Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris dijabat oleh Kenny Noviany Djaenudin. Beliau menjabat sebagai Sekretaris Dewan Komisaris sejak 3 Agustus 2021 berdasarkan Surat Keputusan Direksi Nomor 0544/SK/DIR-HCA/2021.

Kenny Noviany Djaenudin

Sekretaris Dewan Komisaris / Board of Commissioners Secretary



Lahir di Bandung pada tahun 1984, usia 37 tahun per Desember 2021.
Born in Bandung in 1984, 37 years old as of December 2021.



Bandung



Indonesia
Indonesian



- b. Management of remuneration administration and facilities of Committee members of the Commissioners
- c. Report on the remuneration administration of the Board of Commissioners and members of the Board of Commissioners Committee
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)

Board of Commissioners' Secretary Profile

Kenny Noviany Djaenudin became the Secretary to the Board of Commissioners. She has served as Secretary to the Board of Commissioners since August 3, 2021 based on the Decree of the Directors Number 0544/SK/DIR-HCA/2021.



Riwayat Pendidikan

- Sarjana di bidang Ekonomi dari Universitas Padjadjaran Bandung tahun 2008

Educational Background

- Bachelor in Economics from Padjadjaran University Bandung in 2008



Sertifikasi

Sertifikasi Manajemen Risiko Tingkat 2 dari Lembaga Sertifikasi Profesi Perbankan (LSPP)

Certification

Level 2 Risk Management Certification from the Banking Professional Certification Institute (LSPP)



Pengalaman Kerja

Bergabung di Perseroan sejak 2010 dan menempati berbagai posisi jabatan antara lain:

- Officer Kesekretariatan Dewan Komisaris 2015 – 2019
- Manager Kesekretariatan Dewan Komisaris 2019 – 2021
- Pemimpin Grup Kesekretariatan Dewan Komisaris 2021 – saat ini

Work Experience

Joined the Company since 2010 and held various positions including:

- Board of Commissioners Secretariat Officer 2015 – 2019
- Secretariat Manager for the Board of Commissioners 2019 – 2021
- Leader of the Secretariat Group Board of Commissioners 2021 – present



Dasar Hukum Pengangkatan

Surat Keputusan Direksi Nomor 0544/SK/DIR-HCA/2021

Legal Basis of Appointment

Decree of the Directors Number 0544/SK/DIR-HCA/2021

Pengembangan Kompetensi Sekretaris Dewan Komisaris

Competence Development of Secretary Board of Commissioners Competence

Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Manajemen Risiko Operasional & Strategi Pencegahan Deteksi Fraud Berdasarkan Regulasi Terbaru POJK NO. 39/POJK.03/2019 Operational Risk Management & Fraud Detection Prevention Strategy Based on the Latest POJK Regulation NO. 39/POJK.03/2019	Jakarta, 17 Desember 2021 Jakarta, December 17, 2021	LMI (Learning Media Indonesia) PT Media Pengembangan Profesi
bjb Flash Penerapan Anti Pencucian Uang Dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Application of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb	Bandung, 9 November 2021 Bandung, November 9, 2021	bjb University
E Test Sertifikasi Manajemen Risiko Level 2 Tahun 2021 E Test Level 2 Risk Management Certification in 2021	Bandung, 16 Oktober 2021 Bandung, October 16, 2021	LSPP (Lembaga Sertifikasi Profesi Perbankan Indonesia)
<i>Risk Management As Profit Protector</i> Mempertajam Fungsi Manajemen Risiko Guna Mendorong Pertumbuhan Laba Dalam Perspektif Risiko Kredit dan Risiko Operasional Risk Management As Profit Protector Sharpen the Function of Risk Management to Promote Profit Growth in the Perspective of Credit Risk and Operational Risk	Jakarta, 14 Oktober 2021 Jakarta, October 14, 2021	LMI (Learning Media Indonesia) PT Media Pengembangan Profesi
Online Sertifikasi Manajemen Risiko Level 2 Tahun 2021 Online Risk Management Certification Level 2 Year 2021	Bandung, 12 Oktober 2021 Bandung, October 12, 2021	GPS (PT. Gemilang Prima Solusi)
<i>Workshop Dining Etiquette For Professional Corporate Secretary</i> Dining Etiquette Workshop For Professional Corporate Secretary	Bandung, 8 Oktober 2021 Bandung, October 8, 2021	Duta Bangsa
Penerapan Strategi Anti <i>Fraud</i> Bagi Lembaga Jasa Keuangan Di Era Transformasi Digital Mengacu Pada POJK NO. 39/POJK.03/2019 Implementation of Anti-Fraud Strategy for Financial Service Institutions in the Era of Digital Transformation Refers to POJK NO. 39/POJK.03/2019	Jakarta, 19 Agustus 2021 Jakarta, August 19, 2021	LMI (Learning Media Indonesia) PT Media Pengembangan Profesi
Pelatihan Publik Reviu Pedoman Perhitungan Remunerasi, Penerapan Malus, dan <i>Clawback</i> Pada <i>Top Level Management</i> (Komisaris- Direksi). Public Training Review of Remuneration Calculation Guidelines, Application of Malus, and Clawback at Top Level Management (Commissioners- Directors).	Jakarta, 24 Februari 2021 Jakarta, February 24, 2021	RMG (Risk Management Guard)

Pelaksanaan Tugas Sekretaris Dewan Komisaris

The Implementation of The Secretary of The Board of Commissioners

Sepanjang tahun 2021, 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.

During 2021, 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. 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.
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 55/POJK.03/2016 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 07/SK/DK/2019 tanggal 30 Juli 2019 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.
5. Surat Keputusan Dewan Komisaris Nomor 03/SK/DK/2020 tanggal 23 Juni 2020 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.

5. Manage special reports on the implementation of the duties of the Board of Commissioners to external institutions.
6. Coordinate protokoler activities for the Board of Commissioners.
7. Assist the Board of Commissioners and Committees under the Board of Commissioners in preparing the Work Guidelines and Rules of Procedure.
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 Financial Services Authority Regulation 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. Financial Services Authority Regulation (POJK) Number 55/POJK.04/2015 December 25th, 2015 about the Formation and Guidelines for the Implementation of the Audit Committee's Work.
2. Financial Services Authority Regulation Number 55/POJK.03/2016 about Application 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 17th, 2005 about the Establishment of the Audit Committee of PT BANK JABAR.
4. Decree of the Board of Commissioners No. 07/SK/DK/2019 dated July 30th, 2019 about the Distribution of Tasks and Implementation of the Schedule of Activities of the Board of Commissioners and Committees.
5. Decree of the Board of Commissioners Number 03/SK/DK/2020 dated June 23, 2020 concerning the Distribution of Duties and Implementation of the Schedule of Activities for the Board of Commissioners and Committees.

6. 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.

Tugas dan Tanggung Jawab Komite Audit

1. Pengawasan Terhadap Proses Pelaporan Keuangan

Komite audit bertugas melakukan pengawasan terhadap proses pembuatan Laporan Keuangan Bank. Dalam kaitannya dengan hal tersebut, Komite Audit:

- A. Memantau proses pelaporan keuangan untuk memastikan terpenuhinya standar dan kebijakan akuntansi yang berlaku.
- B. Melakukan evaluasi atas informasi keuangan yang akan dikeluarkan oleh Bank seperti laporan keuangan, proyeksi dan informasi keuangan lainnya.
- C. Memeriksa ulang laporan keuangan apakah sudah sesuai dengan standar akuntansi yang berlaku serta apakah sudah konsisten dengan informasi lain yang diketahui oleh anggota Komite Audit secara bulanan, triwulanan dan tahunan.
- D. Melakukan pemantauan atas penetapan metode penilaian *aktiva* dan *passiva*, komitmen dan kontijensi serta cadangan-cadangan yang harus dibentuk.
- E. Melakukan pemantauan atas pos-pos laporan keuangan yang mengandung transaksi-transaksi yang kompleks dan tidak lazim.
- F. Menilai kecukupan pengungkapan transaksi dengan pihak terkait.
- G. Menilai dan memberikan rekomendasi kepada Dewan Komisaris terhadap saran yang diajukan oleh Auditor Eksternal, Direksi dan Auditor Internal jika terdapat perubahan dalam ruang lingkup audit serta prinsip dan standar akuntansi.
- H. Komite Audit mengkomunikasikan kepada Auditor Eksternal, Direksi dan Auditor Internal bila menghadapi penafsiran yang berbeda maupun sesuatu hal yang tidak konsisten.

2. Seleksi dan Penunjukan Kantor Akuntan Publik (KAP) serta Pengawasan Pekerjaannya

Komite Audit dalam memberikan rekomendasi kepada Dewan Komisaris mengenai Kantor Akuntan Publik (KAP) yang akan melakukan audit tahunan sebagai Auditor Eksternal sekurang-kurangnya melakukan, sebagai berikut:

- A. Menyeleksi dan merekomendasikan penunjukan KAP sebagai Auditor Eksternal.
 - 1) Komite Audit menyeleksi dan merekomendasikan calon KAP yang akan melakukan audit Laporan Keuangan Tahunan Bank kepada Dewan Komisaris.
 - 2) Proses seleksi dan penunjukan KAP berpedoman pada peraturan yang berlaku.
 - 3) Komite Audit dapat merekomendasikan untuk pemutusan hubungan kerja dengan auditor eksternal kepada Dewan Komisaris jika terdapat indikasi kuat

6. 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.

Duties and Responsibilities of The Audit Committee

1. Supervision of the Financial Reporting Process

The audit committee was in charge of supervising the process of preparing Bank Financial Statements. In this regard, the Audit Committee:

- A. Monitoring the financial reporting process to ensure its compliance with applicable accounting standards and policies.
- B. Evaluating financial information that will be issued by the Bank such as financial statements, projections and other financial information.
- C. Re-checking the financial reports from the Audit Committee members by adjusting the applicable accounting standards and making it consistent with other information monthly, quarterly and annually.
- D. Monitoring the determination of assessment methods for active and passive methods, commitments, contingencies and reserves that must be created.
- E. Monitoring financial statement items that contain complex and unusual transactions.
- F. Assessing the adequacy of transaction disclosures with related parties.
- G. Assessing and providing recommendations to the Board of Commissioners based on from External Auditors, Directors and Internal Auditors if there are changes in the scope of the audit as well as accounting principles and standards.
- H. Communicating to External Auditors, Directors and Internal Auditors when faced with different interpretations or inconsistent items.

2. Selection and Appointment of Public Accounting Firm and Supervision Work

The Audit Committee in providing recommendations to the Board of Commissioners regarding the Public Accounting Firm which conduct an annual audit in which External Auditor conduct the following minimum actions:

- A. Selecting and recommending the appointment of Public Accounting Firm as an External Auditor.
 - 1) The Audit Committee selects and recommends Public Accounting Firm candidates who will audit the Bank's Annual Financial Report to the Board of Commissioners.
 - 2) The process of selecting and appointing Public Accounting Firm referring to applicable regulations.
 - 3) The Audit Committee may recommend termination of employment with external auditors to the Board



bahwa independensi auditor dapat terganggu atau terbukti bahwa auditor tidak melakukan pemeriksaan sesuai dengan Standar Profesional Akuntan Publik.

B. Mengawasi pekerjaan Auditor Eksternal

- 1) Melakukan evaluasi terhadap Rencana Audit dan kecukupan program audit serta melakukan pengawasan atas pekerjaan Auditor Eksternal serta pemantauan atas tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian internal termasuk kecukupan proses pelaporan keuangan.
- 2) Terlibat dalam dan/atau menerima laporan atas pembahasan temuan audit yang dilakukan oleh Auditor Eksternal dengan manajemen serta membuat laporan tertulis mengenai adanya perbedaan pendapat antara auditor dengan manajemen yang perlu mendapat perhatian Dewan Komisaris.
- 3) Dalam rangka melaksanakan tugas tersebut di atas, Komite Audit sekurang-kurangnya melakukan pemantauan dan evaluasi terhadap;
 - a. Kesesuaian pelaksanaan audit oleh Kantor Akuntan Publik dengan standar yang berlaku
 - b. Kesesuaian laporan keuangan dengan standar akuntansi yang berlaku
 - c. Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan Auditor Eksternal sebagai rekomendasi untuk Dewan Komisaris.
 - d. Memberi masukan kepada Auditor Eksternal agar mengidentifikasi area-area berisiko tinggi.
 - e. Berkonsultasi dengan Auditor Eksternal tanpa kehadiran manajemen tentang pengendalian internal berkenaan dengan identifikasi kemungkinan adanya kelemahan pengendalian internal, serta pemenuhan dan ketepatan laporan keuangan Bank.
 - f. Memastikan agar Auditor Eksternal, dalam kaitannya dengan pelaksanaan audit umum (*general audit*) mengkomunikasikan hal-hal berikut:
 - Tingkat tanggung jawab auditor terhadap pengendalian internal dalam penyajian laporan keuangan.
 - Perubahan kebijakan akuntansi yang signifikan.
 - Kelemahan signifikan dalam desain dan penerapan pengendalian internal.
 - Metode pencatatan, pelaporan dan dampak dari transaksi luar biasa yang signifikan terhadap laporan keuangan.
 - Adanya Fraud ataupun indikasi Fraud serta penyimpangan terhadap peraturan dan perundang-undangan yang berlaku, yang dilakukan oleh manajemen atau pegawai yang berdampak salah saji material dalam laporan keuangan.

of Commissioners if there are strong indications that auditor independence can be disrupted or proven that the auditor has not conducted audits in line with the Professional Standards of Public Accountants.

B. Supervising External Audit Works

- 1) Evaluating the Audit Plan and the adequacy of the audit program and supervise the work of the External Auditor and monitor the follow-up of the audit results in order to assess the adequacy of internal control including the adequacy of the financial reporting process.
- 2) Being involved and/or received a report on the discussion of audit findings from the External Auditor and management and made a written report regarding differences of opinion between the auditor and management that need the attention of the Board of Commissioners.
- 3) In order to perform the above-mentioned tasks, it at least conducts monitoring and evaluation towards;
 - a. Suitability of the audit implementation by the Public Accountant office with applicable standards.
 - b. Compliance of financial statements with applicable accounting standards.
 - c. Follow-up actions by the Directors on the findings of the External Auditor as a recommendation for the Board of Commissioners.
 - d. Input provision to the External Auditor to identify high-risk areas.
 - e. Consultation with the External Auditor without the presence of management of internal control regarding the identification of possible weaknesses in internal control, as well as the completion and accuracy of the Bank's financial reports.
 - f. Conducting general audits with the External Auditor by communicating the following:
 - The auditor's responsibility level for internal control in presenting financial reports.
 - Significant changes in accounting policies.
 - Significant weaknesses in the design and implementation of internal controls.
 - The method of recording, reporting and the impact of significant extraordinary transactions on the financial statements.
 - Fraud or indications of Fraud as well as deviations from applicable laws and regulations done by management or employees that negatively impact on the financial statements.

- Koreksi audit yang signifikan.
 - Prosedur yang dilaksanakan oleh auditor terhadap laporan tahunan yang berisi laporan keuangan audit-an.
 - Ketidakepakatan dengan manajemen tentang penerapan standar akuntansi, lingkup audit, pengungkapan dalam laporan keuangan dan kata-kata yang digunakan auditor dalam laporan auditnya.
 - Adanya perbedaan pendapat antara manajemen dengan auditor eksternal untuk melakukan konsultasi dengan Auditor Eksternal lainnya.
 - Hambatan dalam pelaksanaan audit.
- 4) Melakukan kajian bersama Komisaris, Direksi serta Auditor Eksternal mengenai:
 - a. Laporan Keuangan Tahunan Bank beserta catatan atas laporan keuangan sebelum dipublikasikan.
 - b. Laporan audit dari Auditor Eksternal mengenai Laporan Keuangan Tahunan Bank dan pendapat serta saran dari Auditor Eksternal.
 - c. Temuan penting dan rekomendasi yang dibuat oleh Auditor Eksternal serta memonitor tindak lanjut atas rekomendasi tersebut oleh Direksi dan manajemen.
 - d. Mengkaji surat representasi yang ditandatangani oleh Direksi, serta meyakinkan tidak adanya kesulitan dalam memperoleh surat tersebut dan juga hal-hal spesifik yang ditemui dalam penugasan.
 - e. Menilai pendapat Auditor Eksternal tentang kualitas dan ketepatan penerapan Standar Akuntansi Keuangan yang berlaku bagi perbankan.
 - 5) Komite Audit melakukan evaluasi terhadap Auditor Eksternal mengenai kualifikasi, kinerja dan independensi atas *Partner* Audit dari KAP serta auditor yang ditugaskan untuk melakukan audit keuangan, menerima masukan dari manajemen serta Satuan Kerja Audit Internal atas pekerjaan Auditor Eksternal tersebut.
 - 6) Berdiskusi dengan Dewan Komisaris dan Direksi serta Auditor Eksternal untuk mendapatkan pengertian atas pertimbangan yang digunakan dalam menentukan standar akuntansi beserta aplikasinya.
 - 7) Memastikan adanya pengungkapan yang memadai terhadap standar akuntansi.
- Significant audit corrections.
 - Procedures performed by the auditor on annual reports containing audited financial statements
 - Disagreement with management regarding the application of accounting standards, the scope of the audit, disclosures in the financial statements and words used by the auditor in the audit report.
 - Any differences in opinion between management and external auditors to conduct consultations with other External Auditors.
 - Obstacles in conducting audits.
 - 4) Conducts joint studies with Commissioners, Directors and External Auditors regarding:
 - a. The Bank's Annual Financial Reports along with notes to the financial statements before published.
 - b. Audit report from the External Auditor regarding the Bank's Annual Financial Report as well as opinions and suggestions from the External Auditor.
 - c. Important findings and recommendations made by the External Auditor and the follow-up by the Directors and management from those recommendations.
 - d. Reviewing the representation letter signed by the Directors, and making sure there are no difficulties in obtaining the letter and the specific details encountered during the assignment.
 - e. Assessing the opinion of the External Auditor about the quality and accuracy of the application of Financial Accounting Standards.
 - 5) The Audit Committee evaluates the External Auditor regarding the qualifications, performance and independence of the Audit Partners from the assigned Public Accounting office and the auditors and receives input from management and the Internal Audit Work Unit on the work of the External Auditor.
 - 6) Discussing with the Board of Commissioners and Directors and External Auditors to get an understanding of determining accounting standards and their applications.
 - 7) Ensuring adequate disclosure of accounting standards.

3. Evaluasi Jasa Non-Audit

Untuk menjaga independensi Auditor Eksternal, Komite Audit wajib melakukan evaluasi sebelum memberikan persetujuan awal (*pre-approval*) terhadap jasa non-audit yang akan ditugaskan kepada Auditor Eksternal yang sedang melaksanakan jasa audit. Jasa-jasa non-audit yang mengganggu independensi adalah:

3. Evaluation of Non-Audit service

To maintain the independence of the External Auditor, the Audit Committee must conduct an evaluation before giving pre-approval to non-audit services that will be assigned to the External Auditor. Non-audit services that can interfere its independence are:



- A. Jasa pembukuan atau jasa-jasa lain yang berhubungan dengan catatan akuntansi atau laporan keuangan Bank.
- B. Jasa desain dan implementasi sistem informasi keuangan
- C. Jasa penilaian atau jasa untuk memberikan opini atas kewajaran
- D. Jasa aktuarial
- E. Jasa *outsourcing* internal audit
- F. Jasa fungsi manajemen atau sumber daya manusia
- G. Jasa perantara
- H. Jasa layanan hukum dan jasa keahlian yang tidak berkaitan dengan audit
- I. Jasa konsultasi perpajakan
- J. Jasa lain berdasarkan perundang-undangan yang berlaku dan peraturan Bank Indonesia.

Langkah-langkah yang harus dilaksanakan Manajemen Bank untuk mendapatkan persetujuan awal (*pre-approval*) adalah sebagai berikut:

- A. Direksi, menyampaikan kepada Dewan Komisaris uraian rinci mengenai jenis jasa dan pekerjaan yang akan ditugaskan kepada KAP.
- B. Komite Audit mengevaluasi dan menganalisis jasa non-audit yang akan ditugaskan kepada KAP agar tidak mengganggu independensi atau menimbulkan benturan kepentingan.
- C. Komite Audit hanya dapat menyetujui pemberian jasa *non-audit* tersebut apabila hasil evaluasi tidak menunjukkan adanya gangguan dalam hal independensi atau menimbulkan benturan kepentingan.

Pre-approval terhadap jasa non-audit ini dapat dikecualikan, jika nilai seluruh jasa non-audit tidak lebih dari 5% dari total nilai biaya audit yang dibayarkan Bank kepada KAP dalam tahun fiskal di mana jasa non-audit diberikan.

4. Pengawasan Pengendalian Internal

Komite Audit dan Satuan Kerja Audit Internal melakukan pengawasan atas operasional Bank sesuai dengan fungsi masing-masing agar tidak melanggar peraturan Bank Indonesia, peraturan dan perundang-undangan yang berlaku. Pengawasan tersebut sekurang-kurangnya meliputi:

- A. Komite Audit mendapatkan laporan audit internal secara berkala dari Satuan Kerja Audit Internal sebagai masukan untuk mengidentifikasi kemungkinan adanya kelemahan pengendalian internal.
- B. Dalam rangka meningkatkan efektivitas pengendalian internal, Komite Audit dapat memberikan masukan kepada Manajemen Bank, melalui Dewan Komisaris, *saran tersebut* berkenaan dengan peningkatan kinerja Satuan Kerja Audit Internal.
- C. Mengkaji dan memberikan masukan kepada Dewan Komisaris atas Rencana Kerja Tahunan Audit Internal, termasuk ruang lingkup Audit, serta untuk memastikan bahwa Rencana Kerja Tahunan Audit Internal tersebut sudah mencakup risiko operasional Bank secara Keseluruhan.
- D. Setiap awal tahun, Komite Audit mengevaluasi Program Kerja Audit tahunan yang disusun oleh Satuan Kerja Audit

- A. Bookkeeping services or other services related to accounting records or financial reports of the Bank.
- B. Design and implementation of financial information systems.
- C. Assessment services or services to provide an opinion on fairness.
- D. Actuarial services.
- E. Internal audit outsourcing services.
- F. Management functions or human resources services.
- G. Intermediary services.
- H. Legal services and expert services not related to auditing.
- I. Tax consulting services.
- J. Other services based on applicable laws and Bank Indonesia regulations.

Bank Management must conduct the following steps to get pre-approval:

- A. Directors convey the detailed descriptions of the types of services and tasks to the Board of Commissioners to be assigned to Public Accountants Firm.
- B. Audit Committee evaluates and analyses non-audit services that will be assigned to the Public Accountants Firm to guarantee its independence or to avoid conflicts of interest.
- C. Audit Committee will approve the provision of non-audit services if the evaluation results do not indicate any interferences in case of independence or conflict of interest.

Pre-approval of non-audit services can be excluded if the value of all non-audit services is less than 5% (five percent) from the total audit fees paid by the Bank to the Public Accountants Firm in the fiscal year of the provision of non-audit services.

4. Internal Control Supervision

Audit Committee and Internal Audit Unit supervise the Bank operations to follow Bank Indonesia regulations, as well as applicable regulations and laws. The supervision include at least:

- A. Audit Committee receives periodic internal audit reports from the Internal Audit Unit as inputs to identify possible weaknesses of internal control.
- B. Audit Committee can provide suggestions to Bank Management to improve the effectiveness of the internal control through the Board of Commissioners. The suggestions aim at improving the performance of the Internal Audit Unit.
- C. Review and provide inputs to the Board of Commissioners on Annual Internal Audit Plan including the Audit scope, and ensure that the Internal Audit Annual Work Plan has covered the Bank's overall operational risks.
- D. Audit Committee evaluates the Annual Audit Work Program prepared by the Internal Audit Unit and the

Internal serta ruang lingkup audit, dan merekomendasikan hasil evaluasinya kepada Dewan Komisaris.

- E. Mengkaji dan memberikan pertimbangan kepada Dewan Komisaris atas kesulitan dan hambatan yang dihadapi Audit Internal dalam melaksanakan tugasnya, termasuk hambatan atas lingkup kerja audit dan/atau hambatan akses untuk mendapatkan informasi yang diperlukan.
- F. Komite Audit harus berkoordinasi dengan Satuan Kerja Audit Internal untuk;
 - 1) Mengadakan pertemuan reguler dalam rangka membahas temuan dan/atau hal-hal lain yang mengandung indikasi mengenai kelemahan pengendalian internal, serta kekeliruan penerapan standar akuntansi termasuk melakukan pemantauan tindak lanjut Manajemen Bank atas temuan tersebut.
 - 2) Membahas tanggapan Manajemen Bank atas temuan signifikan dalam operasional bank serta rekomendasi yang diberikan oleh Satuan Kerja Audit Internal terhadap temuan tersebut.
 - 3) Secara tahunan melakukan pemantauan terhadap kode etik profesi, mengevaluasi kegiatan, struktur organisasi dan kualifikasi anggota audit internal.
 - 4) Memperluas evaluasi untuk menilai sifat, lingkup, besaran dan dampak dari kelemahan signifikan pengendalian internal serta pengaruhnya terhadap laporan keuangan.
- G. Melakukan penilaian efektifitas dan independensi Satuan Kerja Audit Internal serta melakukan evaluasi atas aktivitas-aktivitas rutin, penempatan auditor internal, dan struktur organisasi Satuan Kerja Audit Internal.
- H. Merekomendasikan kepada Dewan Komisaris tentang;
 - 1) Perubahan signifikan dalam lingkup kerja audit dari rencana semula, termasuk sumber daya manusia dan anggaran Audit Internal
 - 2) Pemuktahiran Pedoman Kerja Komite Audit
 - 3) Kepatuhan terhadap Pedoman Kerja Komite Audit
- I. Komite Audit atas permintaan Dewan Komisaris dapat merekomendasikan tentang pengangkatan dan pemberhentian Pemimpin Satuan Kerja Audit Internal.

5. Pengawasan Kepatuhan Terhadap Peraturan dan Perundang-undangan

Komite Audit dan Satuan Kerja Kepatuhan dan Hukum sesuai dengan fungsinya masing-masing bertugas untuk memantau kepatuhan operasional Bank terhadap Peraturan dan Perundang-undangan yang berlaku, sekurang-kurangnya meliputi:

- A. Pemantauan dapat dilakukan melalui evaluasi atas temuan, pelaporan atau hasil pemeriksaan yang dilakukan oleh Otoritas Jasa Keuangan, auditor eksternal, satuan kerja Kepatuhan, Satuan Kerja Audit Intern, satuan kerja Manajemen Risiko/Komite Manajemen Risiko.
- B. Apabila terdapat indikasi kuat bahwa telah terjadi pelanggaran terhadap peraturan dan perundang-

scope of the audit and makes recommendations based on the evaluation results to the Board of Commissioners.

- E. Review and give consideration to the Board of Commissioners on the difficulties and obstacles faced by Internal Audit in performing their duties including obstacles of audit works and/or barriers to access the required information.
- F. Audit Committee must coordinate with the Internal Audit Work Unit in order to;
 - 1) Hold regular meetings to discuss findings and/or other matters that contain indications regarding weaknesses of internal control and errors of accounting standards application, as well as monitor Bank Management in following up on these findings.
 - 2) Discuss Bank Management's response toward significant findings of bank operations and recommendations from the Internal Audit Unit.
 - 3) Monitor annually the professional code of ethics, as well as evaluate activities, organizational structure, and qualifications of internal audit members.
 - 4) Expand the evaluation to assess the nature, scope, magnitude, and impact of significant weaknesses in internal control and financial reports.
- G. Assess the effectiveness and independence of the Internal Audit Unit and evaluate routine activities, placement of internal auditors, and the organizational structure of the Internal Audit Unit.
- H. Provide recommendations to the Board of Commissioners regarding;
 - 1) Significant changes in the scope of audit work from the original plan including human resources and Internal Audit budget.
 - 2) Updating guidelines of the Audit Committee works.
 - 3) Compliance towards Audit Committee Working Guidelines
- I. Audit Committee upon request from the Board of Commissioners can recommend the appointment and dismissal of the Head of the Internal Audit Work Unit.

5. Compliance Supervision towards Laws and Regulations

Audit Committee along with Compliance and Legal Work Unit based on their respective function to monitor Bank's operational compliance towards applicable laws and regulations at least:

- A. Monitoring can be done through evaluation of findings, report or the result of examinations conducted by Financial Services Authority, External Auditors, Compliance Work Units, Internal Audit Work Unit, Risk Management Work Unit/Committee.
- B. If there are strong indications of violation from applicable laws and regulations that have occurred, the Audit



undangan yang berlaku, Komite Audit harus melaporkan kepada Dewan Komisaris dan mengusulkan diadakannya investigasi.

6. Penelaahan Pengaduan Pihak Ketiga

Komite Audit tidak hanya menerima informasi yang berasal dari pelaksanaan tugas-tugas rutinnya, akan tetapi juga menerima pengaduan pihak ketiga mengenai akuntansi, pengendalian internal dan *fraud* yang dapat mengganggu operasi Bank.

A. Syarat pengaduan yang dapat diproses lebih lanjut:

- 1) Pengaduan disampaikan secara tertulis.
- 2) Terdapat alibi dan permasalahan yang jelas atas pengaduan yang dibuat.

B. Penelaahan Pengaduan

Dalam menangani pengaduan yang disampaikan oleh pihak ketiga, Komite Audit dapat meminta audit internal untuk menindaklanjutinya.

C. Hasil Penelaahan

Jika dari hasil penelaahan, terbukti bahwa pengaduan yang disampaikan oleh pihak ketiga ternyata benar;

- 1) Komite Audit meneruskan hasil penelaahan kepada Dewan Komisaris.
- 2) Komite Audit memantau tindak lanjut dari hasil penelaahan, jika diminta oleh Dewan Komisaris.

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

8. Pelaksanaan Tugas Khusus

Tugas khusus merupakan tugas diluar rutin sebagaimana diperintahkan oleh Dewan Komisaris, dengan memberikan surat penugasan kepada Komite Audit.

A. Dewan Komisaris memberikan tugas khusus, karena;

- 1) terdapat indikasi adanya ketidakpatuhan terhadap peraturan dan undang-undangan yang berlaku sehingga Komite Audit, dengan persetujuan Dewan Komisaris, memperluas evaluasi dengan melaksanakan Audit Investigasi untuk menentukan dampak dan besarnya kerugian akibat pelanggaran tersebut. Untuk melaksanakan audit investigasi tersebut, Komite Audit dapat meminta bantuan pihak Satuan Kerja Audit Internal atau auditor eksternal.

Committee must report to the Board of Commissioners and propose such investigation.

6. Reviewing Complaints from Third Party

Audit Committee not only receives information from its routine tasks but also complaints from the third parties regarding accounting, internal control and fraud that can hinder Bank operations.

A. The requirements for complaints that can be further processed:

- 1) Complaints that are submitted in written forms.
- 2) Clear alibis and problems exist in the complaints.

B. Reviewing Complaints

In handling complaints submitted by third parties, the Audit Committee may request an Internal Audit Unit to make follow-up actions.

C. Review results

If the review results from the complaints submitted by the third party are proven true;

- 1) Audit Committee conveys the review results to the Board of Commissioners.
- 2) Audit Committee monitors the followup actions if requested by the Board of Commissioners.

7. Implementation of Duties Related to the Implementation of Pension Fund Governance

In terms of implementing pension fund governance, the Audit Committee had the duties and responsibilities as a facilitator for the Supervisory Board (in this case the Board of Commissioners of bank **bjb**) to ensure that:

- a) The structure of internal control of pension funds had been implemented properly.
- b) The implementation of internal audits and external audits had been carried out in accordance with applicable regulations.
- c) Follow up of audit findings was carried out by management

8. Implementation of Special Duties

It covers tasks beyond routine activities as instructed by the Board of Commissioners through an assignment letter to the Audit Committee.

A. Board of Commissioners gives special duties under the following circumstances;

- 1) There are indications of non-compliance towards applicable laws and regulations so that the Audit Committee with approval of the Board of Commissioners expands the evaluation by conducting an Investigative Audit to determine the impact and the number of losses due to the violation. To carry out the audit investigation, the Audit Committee may request assistance from the Internal Audit Work Unit or external auditor.

- 2) terdapat laporan/pengaduan pihak ketiga yang mengindikasikan adanya ketidakpatuhan dan/atau kecurangan.
- B. Pelaksanaan tugas khusus Komite Audit antara lain dapat:
 - 1) Melakukan evaluasi terhadap semua pencatatan termasuk didalamnya risalah rapat Direksi dan risalah rapat Dewan Komisaris, dokumentasi serta informasi lainnya yang diperlukan.
 - 2) Mengajukan pertanyaan kepada Direksi dan stafnya, yang hasilnya dituangkan dalam Berita Acara Tanya Jawab yang ditandatangani oleh kedua belah pihak.
 - 3) Jika dianggap perlu, melakukan audit investigasi yang dilaksanakan bekerjasama dengan Satuan Kerja Audit Internal atau Auditor Eksternal.

Komite Audit memiliki Tanggung jawab diantaranya adalah sebagai berikut:

- A. Memastikan bahwa laporan keuangan Bank dapat dimengerti, transparan dan dapat diandalkan.
- B. Menilai pelaksanaan kegiatan serta hasil audit yang dilakukan oleh Satuan Kerja Audit Internal maupun Auditor Eksternal sehingga dapat mencegah pelaksanaan dan pelaporan yang tidak memenuhi standar.
- C. Melakukan evaluasi kebijakan Bank yang berhubungan dengan kepatuhan terhadap peraturan dan perundang-undangan yang berlaku, etika, benturan kepentingan dan investigasi akan adanya kesalahan maupun kecurangan, melalui Dewan Komisaris memberikan rekomendasi mengenai penyempurnaan sistem pengendalian intern Bank serta pelaksanaannya.
- D. Melakukan evaluasi Rencana Kerja Satuan Kerja Audit Internal, pelaporan dan temuan yang signifikan.
- E. Berkomunikasi dengan Direksi dan Satuan Kerja terkait tentang status, kemajuan dan perkembangan baru pada permasalahan operasional yang dijumpai serta temuan Satuan Kerja Audit Internal.
- F. Memastikan bahwa Satuan Kerja Audit Internal dapat memiliki akses langsung kepada Komite Audit dan mendorong adanya komunikasi di luar rapat komite yang telah dijadwalkan.
- G. Menciptakan jalur komunikasi langsung dengan Auditor Eksternal/pengawas Bank untuk membahas rencana audit, temuan maupun laporan

Wewenang Komite Audit

Komite Audit mempunyai wewenang sebagai berikut

1. Komite Audit diberi wewenang untuk mendapatkan informasi, melalui Dewan Komisaris, mengenai operasional bank, data karyawan, dana, aset serta sumber daya Bank lainnya yang berkaitan dengan pelaksanaan tugasnya.
2. Dalam melaksanakan tugas dan tanggung jawab serta wewenang, Komite Audit bekerja sama dengan Satuan Kerja Audit Internal.
3. Memberi masukan kepada Dewan Komisaris mengenai keperluan perbaikan dalam proses audit internal, eksternal dan laporan keuangan Bank.

- 2) There are reports/complaints from third parties indicating non-compliance and/ or fraud.

- B. Audit Committee's specific duties may include the following:
 - 1) Evaluate all records including the minutes of Directors 'meeting and Board of Commissioners' meeting, documentation and other necessary information.
 - 2) Asking questions to Directors and staff, then the results of which are set forth in the Minutes of Question and Answer signed by both parties.
 - 3) If necessary, conducting an investigative audit in collaboration with the Internal Audit Work Unit or External Auditor.

The Audit Committee had the following responsibilities:

- A. Ensuring that Bank's financial reports are understandable, transparent and reliable.
- B. Assessing audit activities and results conducted by Internal Audit Work Unit and External Auditor to make sure that its implementation and report have met the standards.
- C. Evaluating Bank's policies related to compliance towards applicable laws, regulations, ethics, and conflicts of interest as well as to conduct an investigation on errors or fraud through the Board of Commissioners by providing recommendations to enhance the Bank's internal control system and its implementation.
- D. Evaluating the Work Plan of the Internal Audit Unit as well as reporting and significant findings.
- E. Communicating with the Directors and related Work Units about the status, progress and new developments on the operational problems encountered and the findings from the Internal Audit Work Unit.
- F. Ensuring that Internal Audit Work Unit can have direct access to the Audit Committee and encouraging communication outside the routine committee meetings.
- G. Creating a direct line of communication with the External Auditor/Bank supervisor to discuss the audit plan, findings, and reports

Audit Committee Authority

Audit Committee has the following authorities

1. Obtaining information through the Board of Commissioners regarding bank operations, employee data, funds, assets and other Bank resources relating to the implementation of its duties.
2. In carrying out its duties and responsibilities as well as authority, the Audit Committee works closely with the Internal Audit Unit.
3. Providing inputs to the Board of Commissioners regarding the need for improvement in the processes of internal, external and financial audits of the Bank.



4. Melakukan evaluasi deskripsi mengenai internal kontrol/ audit yang akan dipublikasikan dalam Laporan Keuangan dan Laporan Pelaksanaan Penerapan GCG.
5. Melakukan kajian atas independensi dan objektivitas Auditor Eksternal serta merekomendasikan Auditor Eksternal yang akan dipilih oleh Bank untuk mengaudit laporan keuangan Bank, unit bisnis maupun anak perusahaan.

Pedoman dan Tata Tertib Kerja Komite Audit

Komite Audit mempunyai suatu Pedoman dan Tata Tertib Kerja Komite Audit berdasarkan Surat Keputusan Dewan Komisaris nomor 12/DKO/SK/2019 tanggal 04 Desember 2019 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.

Masa Jabatan Komite Audit

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 Audit

Struktur keanggotaan Komite Audit yaitu:

1. Anggota Komite Audit sekurang-kurangnya terdiri atas:
 - a. Seorang Komisaris Independen;
 - b. Seorang dari Pihak Independen yang memiliki keahlian di bidang keuangan atau akuntansi;
 - c. Seorang dari Pihak Independen yang memiliki keahlian di bidang perbankan atau hukum;
 - d. Anggota Komite Audit yang merupakan Komisaris Independen bertindak sebagai Ketua Komite Audit.
2. Komisaris yang menjabat sebagai Ketua Komite Audit dapat merangkap sebagai Ketua Komite paling banyak pada 1 (satu) Komite lainnya.
3. Dalam melaksanakan tugas sehari-hari, Komite Audit dapat dibantu oleh Kesekretariatan Dewan Komisaris.

Keanggotaan

1. Anggota Komite Audit diangkat oleh Direksi berdasarkan keputusan rapat Dewan Komisaris.
2. Ketua Komite Audit mengusulkan penggantian anggota Komite Audit yang berakhir masa tugasnya, mengundurkan diri atau diberhentikan

4. Evaluating descriptions of internal controls/ audits that will be published in the Financial and GCG Implementation Report.
5. Reviewing independence and objectivity of External Auditor and providing recommendations to the Bank in choosing External Auditor to audit its financial reports, both business units, and subsidiaries.

Rules and Guidelines of Audit Committees

The Audit Committee owned an Audit Committee Charter based on the Decree of the Board of Commissioners Number 12/DKO/SK/2019 dated December 4, 2019 concerning the Audit Committee Charter, which clearly defined the roles, responsibilities and scope of work of the Audit Committee to increase 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.

The Audit Committee's Term of Service

The term of office of committee members under the Board of Commissioners who served 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 years.

Structure, Membership, and Expertise of the Audit Committee

The Audit Committee membership structure:

1. Members of the Audit Committee consist of at least:
 - a. An Independent Commissioner;
 - b. An Independent Party who has expertise in finance or accounting;
 - c. An Independent Party who has expertise in banking or law;
 - d. Members of the Audit Committee are Independent Commissioners as the Head of the Audit Committee.
2. Commissioner who serves as Chairperson of the Audit Committee can concurrently as Chairperson of the Committee at most on 1 (one) of another Committee.
3. The Audit Committee in performing its daily tasks can be assisted by the Secretariat of the Board of Commissioners.

Membership

1. Members of the Audit Committee were appointed by the Directors based on the resolutions of the Board of Commissioners meeting.
2. The Chairman of the Audit Committee proposed the replacement of members of the Audit Committee who have ended their term of office, resigned or been dismissed

Pada awal tahun 2021 komposisi Komite Audit berdasarkan Surat Keputusan Dewan Komisaris Nomor 03/SK/DK/2020 tanggal 23 Juni 2020 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite, adalah sebagai berikut:

In early 2021 the composition of the Audit Committee based on the Decree of the Board of Commissioners Number 03/SK/DK/2020 dated June 23, 2020 regarding the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and the Committees, was as follows:

No.	Nama Name	Jabatan Position	Keterangan Description	Keahlian Expertise
1.	Yayat Sutaryat*	Ketua Merangkap Anggota Chairperson concurrently as a member	Komisaris Independen Independent Commissioner	Keuangan dan Hukum Finance and Law
2.	Farid Rahman	Anggota Member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
3.	Mokhamad Anwar	Anggota Member	Pihak Independen Independent Parties	Ekonomi, Perbankan dan Keuangan Economics, Banking and Finance
4.	Wawan Hernawan	Anggota Member	Pihak Independen Independent Parties	Akuntansi, Manajemen dan Audit Internal. Accounting, Management and Internal Audit.

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham Tahunan bank **bjb** Tahun buku 2020 tanggal 06 April 2021.

* Dismissed with honor based on one of the decisions of the bank **bjb** Annual General Meeting of Shareholders for the financial year 2020 dated April 6, 2021.

Berdasarkan salah satu keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) bank **bjb** Tahun Buku 2020 tanggal 06 April 2021 terjadi perubahan Komposisi Dewan Komisaris, yang kemudian ditindaklanjuti dengan Surat Keputusan Dewan Komisaris No. 01/SK/DKO/2021 tanggal 7 April 2021 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite, sehingga pada periode 31 Desember 2021 komposisi Komite Audit menjadi sebagai berikut:

Based on one of the decisions of the bank **bjb** Annual General Meeting of Shareholders (AGMS) for the Financial Year 2020 dated April 6, 2021, there was a change in the composition of the Board of Commissioners, which was then followed up by the Decree of the Board of Commissioners No. 01/SK/DKO/2021 dated April 7, 2021 regarding the Division of Duties and Implementation of the Schedule of Activities for the Board of Commissioners and the Committees, so that for the period December 31, 2021, the composition of the Audit Committee was as follows:

No.	Nama Name	Jabatan Position	Keterangan Description	Keahlian Expertise
1.	Farid Rahman	Ketua Merangkap Anggota Chairperson concurrently as a member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
2.	Mokhamad Anwar	Anggota Member	Pihak Independen Independent Parties	Ekonomi, Perbankan dan Keuangan Economics, Banking and Finance
4.	Wawan Hernawan	Anggota Member	Pihak Independen Independent Parties	Akuntansi, Manajemen dan Audit Internal. Accounting, Management and Internal Audit.

Profil Komite Audit

Profil Komite Audit per 31 Desember 2021 adalah sebagai berikut.



Farid Rahman

Komisaris Utama Independen / Independent President Commissioner

Profil dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

Periode Jabatan:

30 April 2019 sampai dengan tahun ke 5 sejak tanggal diangkat.

Profile of Audit Committee

The profile of the Audit Committee as of December 31st, 2021, is as follows.

The profile can be seen in the Board of Commissioners Profile section in this Annual Report.

Term of Service:

April 30, 2019 until the 5th year from the date of appointment.



Mokhammad Anwar

Anggota Komite Audit / Member of the Audit Committee



Lahir di Subang pada tanggal 28 Juni 1971, usia 50 tahun per Desember 2020.
Born in Subang in 28 June 1971, 50 years old as of December 2020.



Bandung



Indonesia
Indonesian



Riwayat Pendidikan

- Sarjana di bidang Ekonomi dari Universitas Padjajaran pada tahun 1996.
- Magister di bidang *Finance* dari Universitas Indonesia pada tahun 2003.
- Doktor di bidang *Banking and Finance* dari University of Leicester, School of Business (ULSB), UK.

Educational Background

- Bachelor in Economics from Padjadjaran University in 1996.
- Master in Finance from the University of Indonesia in 2003.
- Doctorate in Banking and Finance from the University of Leicester, School of Business (ULSB), UK.



Sertifikasi

Sertifikasi Manajemen Risiko Level 1 dan 2 dari Lembaga Sertifikasi Profesi Perbankan (LSPP)

Certification

Risk Management Certification Level 1 and 2 from the Banking Professional Certification Institute (LSPP)



Pengalaman Kerja

Beliau menduduki berbagai jabatan penting, antara lain sebagai:

- Kepala Program Studi *Master of Management*, Fakultas Ekonomi dan Bisnis, UNPAD (2018-sekarang)
- Dosen dan Peneliti Fakultas Ekonomi dan Bisnis UNPAD (2003-sekarang)
- Peneliti, *Laboratory of Management* FEB Unpad (LMFEB Unpad) (2003 – sekarang)

Work Experience

He has held various important positions, including:

- Head of Master of Management Study Program, Faculty of Economics and Business, UNPAD (2018-present)
- Lecturer and Researcher of the Faculty of Economics and Business UNPAD (2003-present)
- Researcher, *Laboratory of Management* FEB Unpad (LMFEB Unpad) (2003 – present)



Dasar Hukum Pengangkatan

Diangkat sebagai anggota Komite Audit Perseroan terhitung mulai tanggal 25 Agustus 2016 berdasarkan Surat Keputusan Direksi Nomor 0811/SK/DIR-CS/2016 tanggal 19 Desember 2016 yang telah beberapa kali diperbaharui dan terakhir diperbaharui dengan Surat Keputusan Direksi nomor 0541/SK/DIR-CSE/2020 tanggal 24 Agustus 2020.

Appointment History

Appointed as a member of the Company's Audit Committee as of August 25, 2016, based on the Decree of the Directors Number 0811/SK/DIR-CS/2016 dated December 19, 2016, which has been updated several times and the last was updated by the Decree of the Directors number 0541/SK/DIR-CSE/2020 August 24, 2020.



Periode Menjabat

- Berdasarkan Surat Keputusan Direksi Nomor 0811/SK/DIR-CS/2016 tanggal 19 Desember 2016 Periode Menjabat terhitung mulai tanggal 25 Agustus 2016 sampai dengan 24 Agustus 2017.
- Berdasarkan Surat Keputusan Direksi Nomor 1205/SK/DIR-CS/2017 tanggal 29 Desember 2017 Periode Menjabat terhitung mulai tanggal 25 Agustus 2017 sampai dengan 24 Agustus 2018.
- Berdasarkan Surat Keputusan Direksi Nomor 1076/SK/DIR-CS/2018 tanggal 20 September 2018 Periode Menjabat terhitung mulai tanggal 25 Agustus 2018 sampai dengan 24 Agustus 2020.
- Berdasarkan Surat Keputusan Direksi Nomor 0541/SK/DIR-CSE/2020 tanggal 24 Agustus 2020 Periode Menjabat terhitung mulai tanggal 25 Agustus 2020 sampai dengan 24 Agustus 2022.

Serving Period

- Based on the Decree of the Directors Number 0811/SK/DIR-CS/2016 dated December 19, 2016, the period of office starts from August 25, 2016, until August 24, 2017.
- Based on the Decree of the Directors Number 1205/SK/DIR-CS/2017 dated December 29, 2017, the Serving Period starts from August 25, 2017, to August 24, 2018.
- Based on the Decree of the Directors Number 1076/SK/DIR-CS/2018 dated September 20, 2018, the service period starts from August 25, 2018, to August 24, 2020.
- Based on the Decree of the Directors Number 0541/SK/DIR-CSE/2020 dated August 24, 2020, the term of office starts from August 25, 2020, until August 24, 2022.

**Jabatan Rangkap**

- Direktur/Kepala Program Studi, Master of Management (MM), Fakultas Ekonomi & Bisnis, Universitas Padjadjaran (FEB Unpad) (2018-sekarang).
- Dosen (Professor of *Banking and Finance*), FEB Unpad. (2003 – sekarang)
- Peneliti, *Laboratory of Management FEB Unpad* (LMFEB Unpad) (2003 – sekarang)

Dual position

- Director/Head of Study Program, Master of Management (MM), Faculty of Economics & Business, Padjadjaran University (FEB Unpad) (2018-present).
- Lecturer (Professor of Banking and Finance), FEB Unpad. (2003 – present)
- Researcher, Laboratory of Management FEB Unpad (LMFEB Unpad) (2003 – present)

Wawan Hernawan

Anggota Komite Audit / Member of the Audit Committee



Lahir di Bandung pada tanggal 15 Maret 1963, usia 58 tahun per Desember 2020.
Born in Bandung in 15 March 1963, 58 years old as of December 2020.



Bandung



Indonesia
Indonesian

**Riwayat Pendidikan**

- 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

- D3 Accounting in Corporate Administration Expert Education (PAAP) at Padjadjaran University Bandung in 1986.
- Bachelor in Management from the University of Bandung Raya (UNBAR) in 2014.

**Sertifikasi**

Sertifikasi Manajemen Risiko level 1 dan Level 2 dari Badan Sertifikasi Manajemen Risiko (BSMR)

Certification

Risk Management Certification Level 1 and Level 2 from the Risk Management Certification Agency (BSMR)

**Pengalaman Kerja**

Beliau menduduki berbagai jabatan penting, antara lain sebagai:

- 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)

Work Experience

He has held various important positions, including:

- Head of the Financial Accounting section of bank **bjb** (2009 - 2010)
- Branch Manager of bank **bjb** (2010 – 2012)
- Head of Audit Group Head Office & Regional Office bank **bjb** (2012-2014)
- Head of SD & QA Group Internal Audit bank **bjb**. (2014-2016)

**Dasar Hukum Pengangkatan**

Diangkat sebagai anggota Komite Audit Perseroan terhitung mulai tanggal 03 Juli 2019 berdasarkan Surat Keputusan Dewan Komisaris Nomor 009/SK/DIR-CS/2019 tanggal 4 Januari 2019 dan addendum Perjanjian Kerjasama Nomor 126/PKS/DIR-CS/2019 tanggal 29 Juli 2019 yang telah diperbaharui dengan Surat Keputusan Direksi Nomor 011/SK/DIR-CSE/2021 tanggal 6 Januari 2021.

Appointment History

He was appointed as a member of the Company's Audit Committee effective July 3, 2019, based on the Decree of the Board of Commissioners Number 009/SK/DIR-CS/2019 dated January 4, 2019, and the addendum to the Cooperation Agreement Number 126/PKS/DIR-CS/2019 dated July 29, 2019, which has been updated with the Decree of the Directors Number 011/SK/DIR-CSE/2021 dated January 6, 2021.



Periode Menjabat

- 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 Dewan Komisaris Nomor 011/SK/DIR-CSE/2021 tanggal 06 Januari 2021 periode menjabat terhitung mulai tanggal 01 Januari 2021 sampai dengan tanggal 31 Desember 2022.

Serving Period

- Decree of the Board of Commissioners Number 009/SK/DIR-CS/2019 dated January 4, 2019 period of the office starting from January 1, 2019, to December 31, 2020
- Decree of the Board of Commissioners Number 011/SK/DIR-CSE/2021 dated January 6, 2021. The term of office starts from January 1, 2021, until December 31, 2022.



Jabatan Rangkap

Tidak ada

Dual position

None

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Audit

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

1. Anggota Komite Audit wajib memiliki integritas, akhlak dan moral yang baik, independen, obyektif, tanggung jawab profesi serta memiliki kemampuan, pengetahuan dan pengalaman yang memadai sesuai dengan latar belakang pendidikannya, dan mampu berkomunikasi secara efektif termasuk menyediakan waktu yang cukup untuk melaksanakan tugasnya.
2. Memiliki pengetahuan membaca dan memahami laporan keuangan.
3. Memiliki pengetahuan mengenai lingkungan bisnis Bank, risiko dan kontrol serta memahami tugas, tanggung jawab dan wewenang dari Komite Audit.
4. Memiliki keseimbangan keterampilan dan pengalaman dengan latar belakang yang luas di bidang keuangan, akuntansi, perbankan, atau hukum.
5. Memiliki pengetahuan yang memadai tentang peraturan dan perundang-undangan yang berlaku terkait dengan operasional Bank.
6. Anggota Komite Audit dari Pihak Independen yang memiliki keahlian di bidang keuangan, akuntansi, perbankan, atau hukum apabila memenuhi kriteria sebagai berikut:
 - a. Memiliki pengetahuan di bidang keuangan, akuntansi, perbankan, atau hukum
 - b. Memiliki pengalaman kerja di bidang keuangan, akuntansi, perbankan, atau hukum sedikitnya 5 (lima) tahun.
7. Setiap anggota Komite Audit wajib mempelajari kegiatan Bank sehingga memiliki pengetahuan yang memadai tentang kegiatan Bank.
8. Komite Audit harus melakukan orientasi pada awal masa jabatan untuk memperoleh gambaran operasional Bank serta ruang lingkup kerja, dalam melaksanakan tanggung jawabnya secara efektif.
9. Komite Audit mendapatkan pelatihan secara periodik selama kurun waktu jabatan untuk meningkatkan pengetahuan dan keterampilannya.

Qualification of Education and Work Experience of Audit Committee

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

1. Having integrity, good character, and morals. Being independent, objective, professional, and responsible as well as having adequate abilities, knowledge and experience in accordance with their educational background, and able to communicate effectively and to provide sufficient time to carry out their duties.
2. Having knowledge of reading and understanding financial reports.
3. Having knowledge of the Bank's business environment, risk and control as well as understanding duties, responsibilities and authority of Audit Committee.
4. Having adequate skills and experience with a broad background in finance, accounting, banking, or law.
5. Having adequate knowledge of the applicable laws and regulations related to Bank operations.
6. Coming from Independent Parties who have expertise in finance, accounting, banking, or law and fulfilling the following criteria:
 - a. Having knowledge in finance, accounting, banking, or law
 - b. Have work experience in finance, accounting, banking, or law for at least 5 (five) years.
7. Studying Bank's activities so that they have adequate knowledge about the Bank's activities.
8. Conducting an orientation at the beginning of their term of service to obtain an overview of the Bank's operations and scope of work in order to carry out their responsibilities effectively.
9. Receiving periodic training during the term of service to improve their knowledge and skills.

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

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 Educational Background	Pengalaman Kerja Work Experience
Farid Rahman	Ketua Merangkap Anggota	S1 Manajemen S2 Banking & Finance	Memiliki pengalaman kerja di bidang perbankan.
	Chairperson concurrently as a member	Bachelor's Degree in Management Masters in Banking & Finance	Have work experience in the banking sector.
Mokhamad Anwar	Anggota	S1 Manajemen S2 Finance S3 Banking and Finance	Memiliki pengalaman kerja di bidang pendidikan dan perbankan.
	Member	Bachelor's Degree in Management Masters in Finance Doctoral Degree in Banking and Finance	Has work experience in education and banking.
Wawan Hernawan	Anggota	D3 Akuntansi S1 Manajemen	Memiliki pengalaman kerja di bidang perbankan.
	Member	Diploma in Accounting Bachelor's Degree in Management	Have work experience in the banking sector.

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. Komisaris independen dan Pihak Independen yang menjadi anggota Komite paling kurang 51% (lima puluh satu perseratus) dari jumlah anggota Komite Audit.
3. Anggota Komite Audit tidak mempunyai hubungan afiliasi dengan Bank, Dewan Komisaris, Direksi, atau Rapat Umum Pemegang Saham (RUPS)
4. Tidak memiliki hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank.
5. 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;
6. Tidak mempunyai saham langsung maupun tidak langsung pada Emiten atau Perusahaan Publik;
7. 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;
 - a. Yang dimaksud dengan Pemegang Saham Pengendali adalah badan hukum, orang perseorangan dan/atau kelompok usaha sebagaimana dimaksud dalam ketentuan

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. Independent Commissioners and Independent Parties as the committee members at least 51% (fifty-one percent) of the total members of the Audit Committee.
3. Audit Committee members have no affiliation with the Bank, Board of Commissioners Directors, or General Meeting of Shareholders (GMS).
4. Audit Committee members have no business relations, direct or indirect, related to the Bank's business activities.
5. 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.
6. Audit Committee members have no direct or indirect shares in the Public Company;
7. Independent Parties as Audit Committee refers to a party beyond Bank circle without any financial relationship, management connection, share ownership, and/or family relation with the Board of Commissioners, Directors, and/or Controlling Shareholders or anything that can influence his ability to act independently;
 - a. What is meant by Controlling Shareholders are legal entities, individuals and/or business groups as mentioned in Bank Indonesia guidelines concerning Fit and Proper



Bank Indonesia mengenai Uji Kemampuan dan Kepatutan (*Fit and Proper Test*) Bank Umum. Termasuk dalam pengertian Pemegang Saham Pengendali Bank adalah pemegang saham Bank sampai dengan pengendali terakhir (*ultimate shareholders*) Bank.

- b. Hubungan keuangan yang dimaksud adalah apabila seseorang menerima penghasilan, bantuan keuangan, atau mendapatkan pinjaman dari:
 - i. Anggota Dewan Komisaris dan/atau anggota Direksi Bank
 - ii. Perusahaan yang Pemegang Saham Pengendalinya adalah anggota Dewan Komisaris, dan/atau anggota Direksi Bank
 - iii. Perusahaan yang Pemegang Saham Pengendali Bank.
- c. Hubungan kepengurusan adalah apabila seseorang menduduki posisi sebagai:
 - i. Anggota Dewan Komisaris atau Direksi pada perusahaan dimana anggota Dewan Komisaris menjadi anggota Dewan Komisaris dan/atau anggota Direksi,
 - ii. Anggota Dewan Komisaris atau Direksi pada perusahaan yang Pemegang Saham Pengendalinya adalah anggota Dewan Komisaris dan/atau anggota Direksi Bank,
 - iii. Anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif pada perusahaan Pemegang Saham Pengendali Bank.
- d. Hubungan kepemilikan saham adalah apabila seseorang menjadi pemegang saham pada:
 - i. Perusahaan yang secara bersama-sama dimiliki oleh anggota Dewan Komisaris, Direksi, dan/atau Pemegang Saham Pengendali Bank sehingga bersama-sama menjadi Pemegang Saham Pengendali pada perusahaan tersebut; dan/atau
 - ii. Perusahaan Pemegang Saham Pengendali Bank.
- e. Hubungan keluarga adalah memiliki hubungan keluarga sampai dengan derajat kedua baik hubungan vertikal maupun horizontal, termasuk mertua, menantu dan ipar. Dalam hal Pemegang Saham Pengendali Bank berbentuk badan hukum, maka hubungan keluarga antara Komisaris Independen dengan Pemegang Saham Pengendali Bank dilihat dari hubungan keluarga antara seseorang dengan Pemegang Saham Pengendali dari badan hukum yang merupakan Pemegang Saham Pengendali Bank.
- f. Hubungan dengan Bank yang dapat menghalangi anggota Komite Audit dari Pihak Independen tidak dapat bertindak independen adalah:
 - i. Kepemilikan saham Bank dengan jumlah kepemilikan lebih dari 5% (lima perseratus) dari modal disetor Bank;
 - ii. Menerima atau memberi penghasilan, bantuan keuangan, atau pinjaman dari/kepada Bank yang menyebabkan pihak yang memberi penghasilan, bantuan keuangan atau pinjaman memiliki kemampuan untuk mempengaruhi (*controlling influence*) pihak yang menerima penghasilan, bantuan keuangan atau pinjaman seperti:

Test of Commercial Banks. Included in the understanding of Bank Controlling Shareholders, it covers shareholders up to ultimate shareholders.

- b. Financial relationship means that one receives income, financial assistance, or loan from:
 - i. Members of Board of Commissioners and/or Directors of the Bank.
 - ii. Companies with Controlling Shareholders as members of the Board of Commissioners, and/or Directors of the Bank.
 - iii. Companies with Bank Controlling Shareholders.
- c. Management relationship means that someone occupies a position as:
 - i. Members of Board of Commissioners or Directors in companies where members of Board of Commissioners becoming Board of Commissioners and/or members of Directors,
 - ii. Members of the Board of Commissioners or Directors in companies whose controlling shareholders are members of Board of Commissioners and/or members of Directors of the Bank.
 - iii. Members of the Board of Commissioners, Directors, or Executive officers in Bank Controlling Shareholder company.
- d. Share ownership relationship refers to a person who becomes a shareholder in:
 - i. Companies that are mutually owned by members of the Board of Commissioners, Directors and/or Bank Controlling Shareholders so that they jointly become Controlling Shareholders in the certain company; and or
 - ii. Bank Controlling Shareholder Company.
- e. Family relationships refer to the connection until second level both vertical and horizontal relationships, including fathers in-law, sons-in-law and brother/sisters-in law. In Bank Controlling Shareholder as a legal entity, the family relationship between the Independent Commissioner and Bank Controlling Shareholder is seen from affiliation between a person and Controlling Shareholder.
- f. Relationships with Banks that can hinder Audit Committee members to act independently including;
 - i. Ownership of Bank shares of more than 5% (five percent) of the Bank's paid-up capital;
 - ii. Receiving or giving income, financial assistance, or loans from/to banks that cause the parties who give income, financial assistance or loans have the ability to influence (controlling influence) those who receive income, financial assistance or loans such as:

- Pihak terafiliasi yakni pihak yang memberikan jasanya kepada Bank, antara lain akuntan publik, penilai, konsultan;
 - Transaksi keuangan dengan Bank yang dapat mempengaruhi kelangsungan usaha Bank dan/atau pihak yang melakukan transaksi keuangan, antara lain debitur inti, deposan inti, atau perusahaan yang sebagian besar sumber pendanaannya diperoleh dari Bank.
 - Debitur inti, deposan inti adalah debitur inti, deposan inti sebagaimana dimaksud dalam ketentuan Bank Indonesia mengenai Laporan Berkala Bank Umum
 - Menerima penghasilan dari Bank, kecuali penghasilan yang diterima oleh anggota Komite Audit (Pihak Independen) karena jabatan rangkapnya sebagai anggota Komite lainnya pada Bank yang sama.
8. Anggota Komite Audit dari Pihak Independen tidak merupakan:
- a. Mantan anggota Direksi; atau
 - b. Pejabat Eksekutif Bank; atau
 - c. Pihak-pihak yang mempunyai hubungan dengan Bank yang dapat mempengaruhi kemampuannya untuk bertindak independen.
- Kecuali;
- a. Pihak-pihak yang melakukan fungsi pengawasan antara lain direktur kepatuhan, direktur manajemen risiko, dan Pejabat Eksekutif yang membawahi unit kerja pengawasan, antara lain Pejabat Eksekutif yang membidangi audit intern, kepatuhan, dan manajemen risiko.
 - b. Telah menjalani masa tunggu (*colling off*-tenggang waktu) antara berakhirnya jabatan secara efektif pada Bank, yaitu sejak tanggal efektif dinyatakan berhenti secara tertulis sebagai anggota Direksi atau Pejabat Eksekutif atau pihak-pihak lain yang mempunyai hubungan dengan Bank, dengan tanggal pengangkatan yang bersangkutan secara efektif sebagai anggota Komite Audit dari Pihak Independen) selama 1 (satu) tahun.
9. Anggota Komite Audit dari Pihak Independen dapat merangkap jabatan sebagai Pihak Independen anggota Komite lainnya pada Bank, dan/atau perusahaan lain sepanjang yang bersangkutan;
- a. Memenuhi seluruh kompetensi yang disyaratkan
 - b. Memenuhi kriteria independensi
 - c. Mampu menjaga rahasia Bank
 - d. Memperhatikan kode etik yang berlaku
 - e. Tidak mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Komite
- Affiliated parties who provide services to Bank including public accountants, assessments, consultants.
 - Financial transactions with Bank that can affect the business acquaintance of Bank and/or parties conducting financial transactions, including core debtors, core depositors, or companies, where most of the funding sources are obtained from the Bank.
 - Core debtors, core depositors are core debtors, core depositors as referred to in Bank Indonesia provisions concerning Commercial Bank Periodic Reports.
 - Receiving income from Bank except for income received by members of the Audit Committee (Independent Party) because of his dual position as another Committee member at the same Bank.
8. 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. Parties performing supervisory functions include director of compliance, director of risk management, and Executive officer in charge of supervisory work unit including the Executive officer in charge of internal audit, compliance, and risk management.
 - b. Having undergone a calling off period between effective termination at the Bank, i.e. since effective date declared it stop (written doc) as a member of the Directors or an Executive officer or other parties related to Bank with date of appointment as a member of Audit Committee from an Independent Party for 1 (one) year.
9. 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;
- a. All required competencies
 - b. Independence criteria
 - c. Bank secrecy
 - d. Applicable code of ethics
 - e. Duties and responsibilities as a member of the Committee



Tabel Independensi Komite Audit

Table of Audit Committee Independence

Aspek Independensi Independence Aspects	Farid Rahman	Mokhamad Anwar	Wawan Hernawan
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and the Directors	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Does not have a management relationship in the company, subsidiary, or affiliated company	√	√	√
Tidak memiliki hubungan kepemilikan saham di perusahaan Does not have a share ownership relationship in the company	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Audit Does not have a family relationship with the Board of Commissioners, Directors, and/or fellow members of the Audit Committee	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Do not serve 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:

- A. Komite Audit sekurang-kurangnya mengadakan rapat 1 (satu) kali dalam 1 (satu) bulan dan/atau disesuaikan dengan kebutuhan Bank. Rapat sekurang-kurangnya membahas mengenai;
 - 1) Pengawasan atas proses pelaporan keuangan Bank.
 - 2) Penyeleksian, rekomendasi, penunjukkan serta mengawasi pekerjaan Auditor Eksternal.
 - 3) Evaluasi atas pemberian jasa non-audit yang diberikan pada auditor eksternal yang sedang melakukan audit.
 - 4) Pengawasan atas pengendalian internal bersama-sama dengan Satuan Kerja Audit Internal.
 - 5) Pengawasan atas kepatuhan terhadap Peraturan Bank Indonesia / Peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku bersama-sama dengan Satuan Kerja Kepatuhan dan Hukum.
 - 6) Evaluasi pengaduan dari pihak ketiga akan adanya dugaan *fraud* maupun perilaku tidak terpuji dari segenap organisasi Bank.
 - 7) Pelaksanaan tugas khusus yang diberikan oleh Dewan Komisaris.
- B. 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.
- C. Keputusan Rapat Komite Audit dilakukan berdasarkan musyawarah mufakat.

Audit Committee Meetings

AUDIT COMMITTEE MEETING POLICY

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

- A. The Audit Committee held at least 1 (one) meeting every 1 (one) month and/or according to the Bank's needs. The meeting at least discusses;
 - 1) Supervision of the Bank's financial reporting process.
 - 2) Selection, recommendation, appointment and supervising the work of the External Auditor.
 - 3) Evaluation of the provision of non-audit services provided to external auditors who are conducting audits.
 - 4) Supervision of internal control together with the Internal Audit Unit.
 - 5) Supervision of compliance with Bank Indonesia Regulations/Financial Services Authority Regulations and applicable laws and regulations together with the Compliance and Legal Unit.
 - 6) Evaluation of complaints from third parties regarding allegations of fraud and disgraceful behavior from all Bank organizations.
 - 7) Implementation of special tasks assigned by the Board of Commissioners.
- B. Audit Committee Meeting can make a decision if it is attended by at least 51% (fifty-one percent) of the total number of members including the Independent Commissioner and Independent Party. If the head of the Audit Committee cannot attend, which does not need to be proven to a third party, the Committee member present elects a member as chairperson of the meeting.
- C. The decision of the Audit Committee Meeting is based on the consensus agreement.

- D. Apabila dalam musyawarah tidak tercapai kata mufakat, pengambilan keputusan dapat dilakukan dengan cara pengambilan suara terbanyak.
- E. Dalam kaitannya dengan pemungutan suara;
- 1) Setiap anggota Komite Audit yang hadir berhak mengeluarkan 1 (satu) suara.
 - 2) 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.
 - 3) 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.
 - 4) Suara blanko (kosong) dan suara yang dianggap tidak sah dianggap tidak ada serta tidak dihitung dalam menentukan jumlah suara yang dikeluarkan.
- F. 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.
- G. Hasil rapat Komite Audit wajib dituangkan dalam risalah rapat dan didokumentasikan dengan baik.
- H. Perbedaan pendapat (*disenting opinions*) yang terjadi dalam rapat Komite wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
- I. Kesekretariatan Dewan Komisaris berkewajiban untuk menyiapkan dan mendokumentasikan risalah rapat Komite.
- D. If the consensus agreement is not reached, the decision-making can be done by taking the most votes.
- E. In relation to voting;
- 1) Each Audit Committee member hold 1 (one) vote.
 - 2) 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.
 - 3) 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.
 - 4) Blank votes and invalid votes are considered non-existent (not counted) in determining the number of votes cast.
- F. Audit Committee may ask the Bank's management or employees or other parties to attend meetings and provide necessary information related to the Committee meeting material through the Commissioners.
- G. Results of the Audit Committee meeting must be reported in the minutes of the meeting and properly documented.
- H. Dissenting opinions that occur in Committee meetings must be clearly stated in the minutes of the meeting along with reasons of the dissenting opinions.
- I. Secretariat of Board of Commissioners is obliged to prepare and document minutes of Committee meetings.

AGENDA RAPAT KOMITE AUDIT

Sepanjang tahun 2021, tanggal pelaksanaan, Agenda rapat dan Peserta rapat Komite Audit, sebagai berikut.

AGENDA OF COMMITTEE AUDIT MEETING

Throughout 2021, the implementation of meeting agenda and Audit Committee meeting Participants, are as follows.

Tabel Agenda Rapat Komite Audit

Table of Agenda of Committee Audit Meeting

No	Tanggal Pelaksanaan Rapat Meeting Date	Agenda Agendas	Peserta Rapat Participants
1	12 Januari 2021 January 12, 2021	1. Pembahasan Rencana Kerja dan Anggaran Satuan Kerja Audit Internal Tahun 2021. 2. Pembahasan Rencana Kerja Komite Audit Tahun 2021. 3. Lain-lain. 1. Discussion on the 2021 Internal Audit Work Plan and Budget. 2. Discussion on the 2021 Audit Committee Work Plan. 3. Others.	Yayat Sutaryat Farid Rahman Mokhammad Anwar Wawan Hernawan



No	Tanggal Pelaksanaan Rapat Meeting Date	Agenda Agendas	Peserta Rapat Participants
2	09 Februari 2021 February 09, 2021	- Pembahasan Evaluasi Hasil Audit Internal Periode Triwulan IV Tahun 2020. - Pembahasan Tindakanlanjutan Hasil Audit Internal dan Eksternal Periode TW IV 2020. - Pembahasan Penunjukan Kantor Akuntan Publik untuk Audit Pengelolaan CSR Tahun 2020. - Lain-lain. - Discussion on the Evaluation of Internal Audit Results for the Fourth Quarter of 2020. - Discussion on the Follow-up of Internal and External Audit Results for the Q4 2020 Period. - Discussion on the Appointment of a Public Accountant Firm for the 2020 CSR Management Audit. - Others.	Yayat Sutaryat Farid Rahman Mokhamad Anwar Wawan Hernawan
3	12 Maret 2021 March 12, 2021	Pembahasan Laporan Keuangan Publikasi Periode 31 Desember 2020 Audited Discussion of Published Financial Statements for the Period of December 31, 2020 Audited	Yayat Sutaryat Farid Rahman Mokhamad Anwar Wawan Hernawan
4	13 April 2021 April 13, 2021	Pembahasan Penunjukan KAP Terkait Penerbitan <i>Comfort Letter</i> dalam rangka Penawaran Umum Obligasi Subordinasi Berkelanjutan III bank bjb Tahap I Tahun 2021. Discussion on Appointment of KAP Regarding Issuance of Comfort Letter in the context of Public Offering of Continuous Subordinated Bond III bank bjb Phase I 2021.	Farid Rahman Mokhamad Anwar Wawan Hernawan
6	23 April 2021 April 23, 2021	Pembahasan Laporan Keuangan Publikasi Periode 31 Maret 2021. Discussion of Published Financial Statements for the Period of March 31, 2021.	Farid Rahman Mokhamad Anwar Wawan Hernawan
7	27 April 2021 April 27, 2021	- Pembahasan Evaluasi Hasil Audit Internal Periode Triwulan I Tahun 2021. - Pembahasan Tindakanlanjutan Hasil Audit Internal dan Eksternal Periode TW I 2021. - Lain-lain. - Discussion on Evaluation of Internal Audit Results for the First Quarter of 2021. - Discussion on the Follow-up of Internal and External Audit Results for the First Quarter of 2021. - Others.	Farid Rahman Mokhamad Anwar Wawan Hernawan
8	11 Mei 2021 May 11, 2021	- Pembahasan Penunjukan Kantor Akuntan Publik untuk Audit Penjatahan Biaya Emisi Penawaran Umum Berkelanjutan III (PUB III) Obligasi Subordinasi bank bjb Tahap I tahun 2021. - Pembahasan Pengadaan Jasa Kantor Akuntan Publik (KAP) terkait Program Penambahan Modal bank bjb dengan Memberikan Hak Memesan Efek Terlebih Dahulu (PMHMETD). - Lain-lainnya. - Discussion on Appointment of a Public Accountant Firm for Audit of Allotment Fees for Continuous Public Offering III (PUB III) bank bjb Subordinated Bonds Phase I 2021. - Discussion on the Procurement of Public Accounting Firm (KAP) services related to the bank bjb Capital Increase Program by Private Placement. - Others.	Farid Rahman Mokhamad Anwar Wawan Hernawan
9	8 Juni 2021 June 8, 2021	Pembahasan Evaluasi Pelaksanaan Pemberian Jasa Audit atas Laporan Keuangan dan Portofolio Investasi Dana Pensiun Lembaga Keuangan (DPLK) bank bjb Tahun 2020 oleh Akuntan Publik dan/atau Kantor Akuntan Publik. Discussion on Evaluation of the Implementation of the Provision of Audit Services on Financial Statements and Investment Portfolio of bank bjb Financial Institution Pension Funds (FIPF) in 2020 by Public Accountant and/or Public Accounting Firm.	Farid Rahman Mokhamad Anwar Wawan Hernawan
10	8 Juni 2021 June 8, 2021	Pembahasan Evaluasi Pelaksanaan Pemberian Jasa Audit atas Laporan Keuangan bank bjb tahun 2020 oleh Akuntan Publik dan/atau Kantor Akuntan Publik. Discussion on Evaluation of the Implementation of the Provision of Audit Services on the Financial Statements of bank bjb in 2020 by Public Accountant and/or Public Accounting Firm.	Farid Rahman Mokhamad Anwar Wawan Hernawan

No	Tanggal Pelaksanaan Rapat Meeting Date	Agenda Agendas	Peserta Rapat Participants
11	22 Juni 2021 June 22, 2021	Pembahasan Pengadaan Jasa Kantor Akuntan Publik Untuk Pemeriksaan Laporan Keuangan bank bjb Tahun Buku 2021. Discussion on the Procurement of Public Accounting Firm Services for Auditing the Financial Statements of bank bjb for the 2021 Fiscal Year.	Farid Rahman Mokhamad Anwar Wawan Hernawan
12	14 Juli 2021 July 14, 2021	1. Pembahasan Evaluasi Hasil Audit Internal Periode Triwulan II Tahun 2021. 2. Pembahasan Evaluasi Pemenuhan Komitmen atas Hasil Audit Pihak Eksternal Periode Triwulan II Tahun 2021. 3. Pembahasan Laporan Kegiatan Komite Audit Periode Triwulan II Tahun 2021. 4. Lain-lain. 1. Discussion on Evaluation of Internal Audit Results for the Second Quarter of 2021. 2. Discussion on Evaluation of Fulfillment of Commitments on External Party Audit Results for the Second Quarter of 2021. 3. Discussion on the Report on the Activities of the Audit Committee for the Second Quarter of 2021. 4. Others.	Farid Rahman Mokhamad Anwar Wawan Hernawan
13	23 Juli 2021 July 23, 2021	Pembahasan Laporan Keuangan Publikasi Periode 30 Juni 2021. Discussion of Published Financial Reports for the Period of June 30, 2021.	Farid Rahman Mokhamad Anwar Wawan Hernawan
14	21 September 2021 September 21, 2021	Pembahasan Rekomendasi Komite Audit terkait Penunjukan Kantor Akuntan Publik Untuk Audit Laporan Keuangan terkait PMHMETD. Discussion of the Audit Committee's Recommendations regarding the Appointment of a Public Accounting Firm to Audit Financial Statements related to PMHMETD.	Farid Rahman Mokhamad Anwar Wawan Hernawan
15	25 Oktober 2021 October 25, 2021	Pembahasan Laporan Keuangan Publikasi Periode 30 September 2021. Discussion of Published Financial Reports for the Period of September 30, 2021.	Farid Rahman Mokhamad Anwar Wawan Hernawan
16	26 Oktober 2021 October 26, 2021	Pembahasan Penunjukan Kantor Akuntan Publik Untuk Audit Laporan Keuangan Tahun Buku 2021. Discussion on Appointment of Public Accounting Firm to Audit Financial Statements for Financial Year 2021.	Farid Rahman Mokhamad Anwar Wawan Hernawan
17	16 November 2021 November 16, 2021	1. Pembahasan Evaluasi Hasil Audit Internal Periode Triwulan III tahun 2021. 2. Pembahasan Pemenuhan Komitmen Tindaklanjut Hasil Pemeriksaan Pihak Eksternal Periode Triwulan III tahun 2021. 3. Pembahasan Penunjukan Kantor Akuntan Publik Untuk Audit Laporan Keuangan DPLK Tahun Buku 2021. (Internal Komite Audit) 4. Lain-lain. 1. Discussion on Evaluation of Internal Audit Results for Quarter III 2021. 2. Discussion on Fulfillment of Commitments to Follow Up on External Party Audit Results for the Third Quarter of 2021. 3. Discussion on Appointment of Public Accountant Firm to Audit DPLK Financial Statements for Financial Year 2021. (Internal Audit Committee) 4. Others.	Farid Rahman Wawan Hernawan

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE AUDIT

Selama tahun 2021, Komite Audit telah melaksanakan rapat sebanyak 16 (enam belas) kali. Adapun frekuensi dan tingkat kehadiran masing-masing anggota Komite Audit adalah sebagai berikut.

FREQUENCY AND ATTENDANCE OF AUDIT COMMITTEE MEETINGS

In 2021, the Audit Committee held 16 (sixteen) meetings. The frequency and level of attendance of each member of the Audit Committee is 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
Yayat Sutaryat*	Ketua Merangkap Anggota Chairperson concurrently as a member	3	3	100%
Farid Rahman	Ketua Merangkap Anggota Chairperson concurrently as a member	16	16	100%
Mokhamad Anwar	Anggota Member	16	15	93,75%
Wawan Hernawan	Anggota Member	16	16	100%

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham Tahunan bank **bjb** Tahun buku 2020 tanggal 06 April 2021.

* Dismissed with honor based on one of the decisions of the bank **bjb** Annual General Meeting of Shareholders for the financial year 2020 dated April 6, 2021.

Pelatihan dan/atau Peningkatan Kompetensi Komite Audit Pada Tahun 2021

Training and/or Competency Improvement of the Audit Committee in 2021

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
Yayat Sutaryat*	Ketua Merangkap Anggota Chairperson concurrently as a member	Dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris. It can be seen in the Training and/or Competency Improvement section for the Board of Commissioners.		
Farid Rahman	Ketua Merangkap Anggota Chairperson concurrently as a member	Dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris. It can be seen in the Training and/or Competency Improvement section for the Board of Commissioners.		
Mokhamad Anwar	Anggota Member	-	-	-
Wawan Hernawan	Anggota Member	-	-	-

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham Tahunan bank **bjb** Tahun buku 2020 tanggal 06 April 2021.

* Dismissed with honor based on one of the decisions of the bank **bjb** Annual General Meeting of Shareholders for the financial year 2020 dated April 6, 2021.

Laporan Singkat Pelaksanaan Kegiatan Komite Audit Tahun 2021

Brief Report on the Implementation of the Activities of the Audit Committee Year 2021

Selama tahun 2021 Komite Audit telah melaksanakan serangkaian kegiatan berdasarkan pedoman dan tata tertib kerja serta program kerja yang telah ditetapkan, adapun berdasarkan hasil evaluasi dan pemantauan yang dilakukan diperoleh kesimpulan diantaranya adalah:

1. Satuan Kerja Audit Internal (SKAI) telah menyusun rencana kerja berdasarkan risiko (*risk based*).

During 2021 the Audit Committee carried out a series of activities based on the guidelines and work procedures as well as the work program that had been determined, while based on the results of the evaluation and monitoring carried out, the conclusions obtained include:

1. The Internal Audit Unit (SKAI) prepared a risk-based work plan.

2. Pelaksanaan kegiatan audit oleh Satuan Kerja Audit Internal (SKAI) telah sesuai dengan rencana kerja audit dimana setiap pelaksanaan audit dan pelaporan yang dilakukan oleh SKAI telah sesuai dengan kebijakan audit internal.
 3. Komite Audit melakukan *review* terhadap *draft* laporan keuangan publikasi bank **bjb** setiap triwulanan dan memberikan rekomendasi kepada Dewan Komisaris.
 4. Komite Audit telah melakukan *review* terhadap Kantor Akuntan Publik (KAP) dan memberikan rekomendasi penunjukan KAP kepada Dewan Komisaris terkait:
 - a. Penerbitan *Comfort Letter* dalam rangka Penawaran Umum Obligasi Subordinasi Berkelanjutan III bank **bjb** Tahap I Tahun 2021.
 - b. Audit Pengelolaan Dana CSR Tahun 2020.
 - c. Audit Penjatahan dan Biaya Emisi Penawaran Umum Berkelanjutan III (PUB III) Obligasi Subordinasi Tahap I Tahun 2021.
 - d. Audit Laporan Keuangan Tahun Buku 2021.
 - e. Audit Laporan Keuangan Dana Pensiun Lembaga Keuangan (DPLK) bank **bjb** Tahun Buku 2021.
 - f. Audit Laporan Keuangan dan Penerbitan *Comfort Letter* untuk Program Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD).
 5. Komite Audit melakukan evaluasi atas efektivitas pelaksanaan audit eksternal termasuk penelaahan independensi dan objektivitas auditor eksternal 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. Dari hasil pemantauan dan evaluasi Komite Audit, kantor akuntan publik telah melaksanakan sesuai dengan Standar Audit yang berlaku.
 6. Komite audit melakukan evaluasi terhadap tindak lanjut pemenuhan komitmen atas hasil pemeriksaan pihak eksternal (OJK) guna memastikan bahwa setiap temuan hasil pemeriksaan pihak eksternal (OJK) telah di tindak lanjuti, dan berdasarkan hasil pemantauan, bank **bjb** secara periodik telah melaporkan tindak lanjut dari setiap temuan kepada OJK.
2. The implementation of audit activities by the Internal Audit Unit (SKAI) was in accordance with the audit work plan in which every audit and reporting carried out by SKAI was in accordance with the internal audit policy.
 3. The Audit Committee reviewed the draft of bank **bjb**'s published financial reports quarterly and provides recommendations to the Board of Commissioners.
 4. The Audit Committee reviewed the Public Accounting Firm (KAP) and provided recommendations for the appointment of KAP to the relevant Board of Commissioners:
 - a. Issuance of Comfort Letter in the context of Public Offering of Continuous Subordinated Bond III bank **bjb** Phase I 2021.
 - b. 2020 CSR Fund Management Audit.
 - c. Allotment Audit and Continuous Public Offering III (PUB III) Subordinated Bond Phase I 2021 Audit.
 - d. Financial Statement Audit for Financial Year 2021.
 - e. Financial Statement Audit of the Financial Institution Pension Fund (DPLK) bank **bjb** for the 2021 Fiscal Year.
 - f. Audit of Financial Statements and Issuance of Comfort Letters for Capital Increase Program with Pre-emptive Rights (PMHMETD).
 5. The Audit Committee evaluated the effectiveness of the external audit, including a review of the independence and objectivity of the external auditor as well as a review of the adequacy of the audits carried out to ensure that all important risks were considered, implementation of evaluation of conformity of audit implementation by public accounting firm based on Financial Services Authority Regulation No. 13/POJK.03/2017. From the results of monitoring and evaluation of the Audit Committee, the public accounting firm implemented it in accordance with the applicable Auditing Standards.
 6. The audit committee evaluated the follow-up to the fulfillment of commitments on the results of the external party examination (FSA) to ensure that any findings from the external party examination (FSA) had been followed up, and based on the monitoring results, bank **bjb** periodically reported the follow-up of each finding to the FSA.

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.

Statement of the Audit Committee on the Effectiveness of Spi 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.



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.

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

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.

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

Committee of Nomination and Remuneration

The Nomination and Remuneration Committee is one of the tools of the Board of Commissioners that functions to assist them in carrying out their functions and duties in the fields related to nomination and remuneration for members of the Directors and the Board of Commissioners. Bank Indonesia Regulations/ Financial Services Authority Regulations require banks to establish a Nomination and Remuneration Committee as the application of good corporate governance so that banks can be managed based on the principles of openness, accountability, responsibility, independence, and fairness so that their management can be accounted for.

Legal Basis of the Nomination and Remuneration Committee

The Company's Nomination and Remuneration Committee is formed to refer to the following:

1. Financial Services Authority Regulation number 34/POJK.04/2014 dated December 8th, 2014, concerning the Nomination and Remuneration Committee of Public Companies

2. Peraturan Otoritas Jasa Keuangan nomor 55/POJK.03/2016 tanggal 9 Desember 2016 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 Nomor 07/SK/DK/2019 tanggal 30 Juli 2019 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.
5. Surat Keputusan Dewan Komisaris Nomor 03/SK/DK/2020 tanggal 23 Juni 2020 tentang Pembagian Tugas dan Pelaksanaan Jadwal 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 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 06/SK/DKO/2020 tanggal 14 Oktober 2020 tentang Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi yang telah diubah dan ditetapkan dengan Surat Keputusan Dewan Komisaris bank **bjb** nomor 04/SK/DKO/2020 tanggal 22 Juni 2021 tentang Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi.

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

Tugas dan Tanggung Jawab Komite Nominasi dan Remunerasi

Berdasarkan Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi nomor 06/SK/DK/2020 tanggal 14 Oktober 2020, 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. Financial Services Authority Regulation number 55/POJK.03/2016 dated December 9th, 2016 concerning Application of Governance for Commercial Banks.
3. Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 02/SK/DK/2016 dated February 4th, 2016, concerning the Formation of the Nomination and Remuneration Committee.
4. Decree of the Board of Commissioners Number 07/SK/DK/2019 dated July 30, 2019 concerning the Distribution of Duties and Implementation of the Schedule of Activities for the Board of Commissioners and Committees.
5. Decree of the Board of Commissioners Number 03/SK/DK/2020 dated June 23, 2020 concerning the Distribution of Duties and Implementation of the Schedule of Activities for the Board of Commissioners and Committees.

Nomination and Remuneration Committee Guidelines and Charter

In order for the Nomination and Remuneration Committee to work effectively, the Nomination and Remuneration Committee had a guideline that clearly regulated the roles and responsibilities of the committee and its scope of work determined by the decision of the bank **bjb** Board of Commissioners meeting. The work guidelines and work rules of the Nomination and Remuneration Committee were regulated in the Decree of the Board of Commissioners of bank **bjb** number 06/SK/DKO/2020 dated October 14, 2020 regarding the Guidelines and Work Rules of the Nomination and Remuneration Committee amended and stipulated by the Decree of the Board of Commissioners bank **bjb** number 04/SK/DKO/2020 dated June 22, 2021 regarding the Guidelines and Work Rules of the Nomination and Remuneration Committee.

The contents of the Guidelines and Work Rules of the Board of Commissioners were:

Chapter I Introduction

Chapter II Organization of the Board of Commissioners

Chapter III Duties, Responsibilities and Authorities

Chapter IV Relationship between the Board of Commissioners and the Directors

Chapter V Closing

Duties and Responsibilities of the Nomination and Remuneration Committee

Based on the Nomination and Remuneration Committee Charter number 06/SK/DK/2020 dated October 14, 2020, the Nomination and Remuneration Committee owned the following Duties, Responsibilities, Authorities and Ethical Standards:

Duties and responsibilities

1. The Nomination and Remuneration Committee has the duty and responsibility to prepare and implement the annual work plan of the Nomination and Remuneration Committee in accordance with the direction of the Board of Commissioners and the applicable provisions in the 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. Memberikan rekomendasi pemberhentian, pengisian, dan penggantian Pengurus untuk disampaikan atas nama Dewan Komisaris kepada RUPS.
2. Memberikan rekomendasi mengenai komposisi jabatan anggota Direksi dan/atau anggota Dewan Komisaris
3. Memberikan usulan yang memenuhi syarat sebagai anggota Dewan Komisaris dan/atau anggota Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS.
4. Menyusun dan memberikan rekomendasi mengenai sistem dan prosedur pemilihan dan/atau penggantian anggota Pengurus 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
5. Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi calon anggota Komite kepada Dewan Komisaris.
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. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
 - a. Struktur remunerasi
 - b. Kebijakan atas remunerasi
 - c. Besaran atas remunerasi
3. Penyusunan struktur, kebijakan, dan besaran remunerasi sebagaimana yang dimaksud pada angka 2) harus memperhatikan:
 - a. Remunerasi yang berlaku pada industri sesuai dengan kegiatan usaha perusahaan sejenis dan skala usaha perusahaan dalam industri.

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. Provide recommendations for dismissal, filling and replacement of Management to be submitted on behalf of the Board of Commissioners to the GMS.
2. Provide recommendations regarding the composition of positions of members of the Directors and/or members of the Board of Commissioners
3. Provide proposals that met the requirements as members of the Board of Commissioners and/or members of the Directors to the Board of Commissioners to be submitted to the GMS.
4. Compile and provide recommendations regarding systems and procedures for selecting and/or replacing members of the Management to the Board of Commissioners to be submitted to the GMS. The system and procedure for selecting and/or replacing members of the Management is outlined in the Nomination Guidelines as attached which is an integral part of the Nomination and Remuneration Committee Charter and Code of Conduct
5. Provide recommendations regarding Independent Parties who will become candidates for Committee members to the Board of Commissioners.
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. Provide recommendations to the Board of Commissioners regarding:
 - a. Remuneration structure
 - b. Policy on remuneration
 - c. The amount of remuneration
3. Preparation of the structure, policy and amount of remuneration as referred to in number 2) must pay attention to:
 - 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. 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 4. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian remunerasi yang diterima masing – masing anggota Direksi dan/atau anggota Dewan Komisaris 5. Mengevaluasi struktur, kebijakan, dan besaran remunerasi yang berlaku pada Bank paling kurang 1 (satu) tahun sekali 6. Memberikan rekomendasi kepada Dewan Komisaris mengenai: a. Kebijakan remunerasi berupa gaji, fasilitas dan tunjangan lainnya bagi Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS. b. Kebijakan remunerasi bagi pejabat eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi melalui Dewan Komisaris. 7. Rekomendasi sebagaimana dimaksud dalam angka 6) disampaikan dengan memperhatikan kinerja, risiko, kewajaran dengan peer group, sasaran, strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan yang berlaku; 8. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian remunerasi yang diterima masing – masing anggota Direksi dan/atau anggota Dewan Komisaris. 9. Memberikan rekomendasi kepada Dewan Komisaris atas kebijakan remunerasi pegawai Bank secara keseluruhan untuk disampaikan kepada Direksi. 10. Memastikan bahwa kebijakan remunerasi telah sesuai dengan ketentuan	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 4. 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. 5. Evaluate the structure, policies and remuneration amount applicable to the Bank at least once a year 6. 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. b. Remuneration policy for executive officers and employees as a whole submitted to the Directors through the Board of Commissioners. 7. Recommendations as referred to in number 6) are submitted with regard to performance, risk, fairness with peer groups, targets, Bank's long-term strategy, fulfillment of reserves as regulated in applicable laws and regulations. 8. 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. 9. Providing recommendations to the Board of Commissioners on the overall remuneration policy for Bank employees to be submitted to the Directors. 10. Ensuring that the remuneration policy complies with the provisions

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 kolegal maupun individu.

C. Performance Evaluation of the Board of Commissioners and Directors

- 1) The Duties and Responsibilities of the Board of Commissioners
 - a. The Board of Commissioners must carry out their duties and responsibilities independently.
 - b. The Board of Commissioners must supervise the performance of the duties and responsibilities of the Directors and provide advice to the Directors.
 - c. The Board of Commissioners must direct, monitor and evaluate the implementation of the Bank's strategic policies in carrying out this supervision.
- 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. Penilaian kinerja menjadi dasar pertimbangan dalam pemberian remunerasi khususnya tantiem
- c. Indikator dan bobot penilaian kinerja Dewan Komisaris:
 - 1. Tugas dan Tanggung Jawab Direksi
Direksi bertugas menjalankan dan bertanggung jawab atas pengelolaan Perusahaan untuk kepentingan perusahaan sesuai dengan maksud dan tujuan perusahaan
 - 2. Penilaian Kinerja Direksi
 - a. Penilaian kinerja Direksi 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 Direksi.
 - d. Untuk penilaian kinerja Direksi secara individual disamping menggunakan parameter sebagaimana tabel di atas, dapat juga menggunakan hasil *balance scorecard* dari masing – masing Direktorat sebagai referensi penilaian terhadap efektivitas pelaksanaan tugas dan tanggung jawab masing – masing Direktur terhadap Direktoratnyanya.
 - 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 dan Insentif Prestasi Kerja (IPK)

- b. Performance appraisal was the basis for consideration in providing remuneration, especially bonuses
- c. Indicators and performance appraisal weight for the Board of Commissioners:
 - 1. The Duties and Responsibilities of Directors The Directors has the duty to run and is responsible for managing the Company for the benefit of the company in accordance with the aims and objectives of the company.
 - 2. Assessment Indicators of Directors
 - a. The performance appraisal of the Directors was carried out 1 (one) time in a year at the end of the financial year, both collectively and individually.
 - b. Performance appraisal was the basis for consideration in providing remuneration, especially bonuses
 - c. Performance assessment indicators and weights for the Directors.
 - d. To assess the performance of the Directors individually, besides using the parameters as in the table above, the results of the balance scorecard from each Directorate could also be used as a reference for the assessment of the effectiveness of the implementation of the duties and responsibilities of each Director towards the Directorate.
 - e. Other parameters were in accordance with certain conditions and applicable conditions.

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 (Tantieme)
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

The distribution of remuneration based on the performance evaluation of the Management is subject to Tantiem and Incentives based on Working Performance

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.

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.

Masa Jabatan Komite Nominasi dan Remunerasi

Masa jabatan anggota komite di bawah Dewan Komisaris yang menjabat sebagai Dewan Komisaris yaitu sama seperti masa

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. 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.

Term of Service of the Nomination and Remuneration Committee

The term of office of committee members under the Board of Commissioners who served as the Board of Commissioners was



jabatan sebagai Dewan Komisaris, sedangkan untuk anggota Komite yang berasal dari pihak independen masa jabatannya selama 2 tahun.

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
 - Pimpinan Divisi yang membidangi Sumber Daya Manusia.
2. Anggota Komite Nominasi dan Remunerasi lainnya sebagian besar tidak dapat berasal dari pihak yang menduduki jabatan manajerial di bawah Direksi yang membidangi Sumber Daya Manusia.
3. Anggota Direksi Emiten atau Perusahaan Publik tidak dapat menjadi anggota Komite Nominasi dan Remunerasi.
4. Dalam melaksanakan tugas sehari-hari, Komite Nominasi dan Remunerasi dibantu oleh Pimpinan Bagian yang membidangi Sumber Daya Manusia serta Kesekretariatan Dewan Komisaris yang berasal dari internal Bank, berdasarkan Surat Keputusan Dewan Komisaris.

Keanggotaan

1. Anggota Komite Nominasi dan Remunerasi diangkat dan diberhentikan berdasarkan keputusan rapat Dewan Komisaris.
2. Anggota Komite Nominasi dan Remunerasi yang berasal dari luar Emiten atau Perusahaan Publik sebagaimana dimaksud pada ayat (1) huruf b angka 2 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 Emiten atau Perusahaan Publik tersebut.
3. 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.
4. Ketua Komite Nominasi dan Remunerasi berhak mengusulkan kepada Dewan Komisaris untuk melakukan penggantian anggota Komite Nominasi dan Remunerasi.

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 years.

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 should consist of at least 3 (three):
 - 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
 - Member of the Board of Commissioners bank circle
 - Division Leader in charge of Human Resources.
2. Most of the members of the Nomination and Remuneration Committee should not be coming from parties who hold managerial positions under the Directors in charge of Human Resources.
3. Members of the Directors of an Issuer or Public Company cannot be members of the Nomination and Remuneration Committee.
4. In carrying out day-to-day tasks, the Nomination and Remuneration Committee is assisted by the Section Leader in charge of Human Resources and Secretariat of the Board of Commissioners from internal Banks based on the Decree of the Board of Commissioners.

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 beyond Public Company circle as referred to in paragraph (1) letter b number 2 must meet 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. 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.
4. 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.

5. Keputusan pengangkatan dan pemberhentian anggota Komite Nominasi dan Remunerasi wajib didokumentasikan oleh Kesekretariatan Dewan Komisaris.

Berdasarkan Surat Keputusan Dewan Komisaris Nomor 03/SK/DK/2020 tanggal 23 Juni 2020 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite, sehingga susunan Komite Nominasi dan Remunerasi pada 31 Desember 2020 adalah sebagai berikut:

5. The decision to appoint and dismiss members of the Nomination and Remuneration Committee must be documented by the Secretariat of the Board of Commissioners.

Based on the Decree of the Board of Commissioners Number 03/SK/DK/2020 dated June 23, 2020 concerning the Distribution of Duties and Implementation of the Schedule of Activities for the Board of Commissioners and Committees, so that the composition of the Nomination and Remuneration Committee as of December 31, 2020 is as follows:

No.	Nama Name	Jabatan Position	Keterangan Description	Keahlian Expertise
1.	Yayat Sutaryat*	Ketua Merangkap Anggota Chairperson concurrently as a member	Komisaris Independen Independent Commissioner	Keuangan dan Hukum Finance and Law
2.	Farid Rahman	Anggota Member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
3.	Eddy I. M. Nasution*	Anggota Member	Komisaris Commissioner	Teknik, Ilmu Lingkungan dan Studi Pembangunan Engineering, Environmental Science and Development Studies
4.	Muhadi	Anggota Member	Komisaris Commissioner	Teknik Technique
5.	Fahlino F Sjuib	Anggota Member	Komisaris Independen Independent Commissioner	Ekonomi dan Akuntansi Economics and Accounting
6.	Ernie Tisnawati Sule	Anggota Member	Pihak Independen Independent Parties	Manajemen Management
7.	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 Rapat Umum Pemegang Saham Tahunan bank **bjb** Tahun buku 2020 tanggal 06 April 2021.

* Dismissed with honor based on one of the decisions of the bank **bjb** Annual General Meeting of Shareholders for the financial year 2020 dated April 6, 2021.

Berdasarkan salah satu keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) bank **bjb** Tahun Buku 2020 tanggal 06 April 2021 terjadi perubahan Komposisi Dewan Komisaris, yang kemudian ditindaklanjuti dengan Surat Keputusan Dewan Komisaris No. 01/SK/DKO/2021 tanggal 7 April 2021 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite, sehingga pada periode 31 Desember 2021 komposisi Komite Nominasi dan Remunerasi menjadi sebagai berikut:

Based on one of the decisions of the bank **bjb** Annual General Meeting of Shareholders (AGMS) for the Financial Year 2020 dated April 6, 2021, there was a change in the composition of the Board of Commissioners, which was then followed up by the Decree of the Board of Commissioners No. 01/SK/DKO/2021 dated April 7, 2021 regarding the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and the Committees, so that for the period of December 31, 2021, the composition of the Nomination and Remuneration Committee was as follows:

No.	Nama Name	Jabatan Position	Keterangan Description	Keahlian Expertise
1.	Farid Rahman	Ketua merangkap Anggota Chairperson concurrently as a member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance



No.	Nama Name	Jabatan Position	Keterangan Description	Keahlian Expertise
2.	Muhadi	Anggota Member	Komisaris Commissioner	Teknik Technique
3.	Fahlino F Sjuib	Anggota Member	Komisaris Independen Independent Commissioner	Ekonomi dan Akuntansi Economics and Accounting
4.	Ernie Tisnawati Sule	Anggota Member	Pihak Independen Independent Parties	Manajemen Management
5.	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

Profil Komite Nominasi dan Remunerasi

Profile of the Nomination and Remuneration Committee



Farid Rahman

Ketua merangkap Anggota / Chairperson concurrently as a member

Profil dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

The profile can be seen in the Board of Commissioners Profile section in this Annual Report.



Muhadi

Anggota / Member

Profil dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

The profile can be seen in the Board of Commissioners Profile section in this Annual Report.



Fahlino F. Sjuib

Anggota / Member

Profil dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

The profile can be seen in the Board of Commissioners Profile section in this Annual Report.

Dadan Yonanda

Anggota / Member



Lahir di Majalengka pada tanggal 11 April 1972, usia 49 tahun per Desember 2020.

Born in Majalengka in 11 April 1972, 49 years old as of December 2020.



Bandung



Indonesia
Indonesian



Riwayat Pendidikan

Sarjana Hukum di Universitas Padjadjaran Bandung pada tahun 1995.

Educational Background

Bachelor of Law at Padjadjaran University Bandung in 1995.



Sertifikasi

Sertifikasi Manajemen Risiko Level 5 oleh Badan Sertifikasi Manajemen Risiko (BSMR)

Certification

Level 5 Risk Management Certification by the Risk Management Certification Agency (BSMR)

**Pengalaman Kerja**

- 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

- PT Bank Export-Import Indonesia 1996 – 1998
- PT Bank Mandiri 1999 – 2015
- PT Bank Pembangunan Daerah Jawa Barat 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

Appointment History

Served as Head of the Human Capital Division since July 24, 2019, based on the Decree of the Directors No 0871/SK/DIR-HC/2019

**Periode Menjabat**

6 Agustus 2019- saat ini.

Serving Period

August 6, 2019- present.

**Jabatan Rangkap**

Tidak ada

Dual position

None

Ernie Trisnawati Sule

Anggota / Member



Lahir di Bandung pada tanggal 18 April 1954, usia 67 tahun per Desember 2020.
Born in Bandung in 18 April 1954, 67 years old as of December 2020.



Bandung



Indonesia
Indonesian

**Riwayat Pendidikan**

- Sarjana di bidang Ekonomi Manajemen dari Universitas Padjadjaran pada tahun 1983.
- Magister di bidang Ekonomi Perusahaan Pertanian dari Universitas Padjadjaran pada tahun 1995.
- Doktor di bidang Ekonomi - Manajemen dari Universitas Padjadjaran pada tahun 2006.

Educational Background

- Bachelor in Management Economics from Padjadjaran University in 1983.
- Master in Economics of Agricultural Companies from Padjadjaran University in 1995.
- Doctorate in Economics - Management from Padjadjaran University in 2006.

**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**

Beliau menduduki berbagai jabatan penting antara lain sebagai:

- Kepala Departemen Manajemen dan Bisnis FEB Unpad (2016-2018)
- Chair of Unpad-BCE (Unpad-BUMN Centre of Excellent) (2016 - sekarang)
- Ketua Senat Fakultas Ekonomi dan Bisnis Unpad (2016 - sekarang)
- Konsultan, peneliti, trainer/instruktur Laboratorium Manajemen (LMFE) Unpad, Puslitbang Bisnis (P3B) Unpad, Pusat Dinamika Pembangunan (PDP) Unpad. (1990 – Sekarang)
- Guru Besar Universitas Padjadjaran. (2007 - sekarang)
- Dosen Tetap Fakultas Ekonomi Unpad. (1984 – sekarang)

Work Experience

He has held various important positions, including:

- Head of Department of Management and Business FEB Unpad (2016-2018)
- Chair of Unpad-BCE (Unpad-BUMN Center of Excellent) (2016 - present)
- Chair of the Senate of the Faculty of Economics and Business Unpad (2016 - present)
- Consultants, researchers, trainers/instructors of Unpad Management Laboratory (LMFE), Unpad Business Research and Development Center (P3B), Unpad Development Dynamics Center (PDP). (1990 – Present)
- Professor of Padjadjaran University. (2007 - present)
- Permanent Lecturer of the Faculty of Economics Unpad. (1984 – present)



Dasar Hukum Pengangkatan

Diangkat sebagai anggota Komite Nominasi dan Remunerasi Perseroan berdasarkan Surat Keputusan Direksi Nomor 504/SK/DIR-CS/2018 tanggal 29 Maret 2018 yang telah beberapa kali diperbaharui dan terakhir diperbaharui dengan Surat Keputusan Direksi nomor 0130/SK/DIR-CSE/2020 tanggal 28 Februari 2020.

Appointment History

Appointed as a member of the Company's Nomination and Remuneration Committee based on the Decision Letter of the Directors Number 504/SK/DIR-CS/2018 dated March 29, 2018, which has been updated several times and the last update was by Decree of the Directors number 0130/SK/DIR-CSE/2020 dated February 28, 2020



Periode Menjabat

- Berdasarkan Surat Keputusan Direksi Nomor 0267/SK/DIR-CS/2016 tanggal 20 April 2016 periode menjabat terhitung mulai tanggal 01 Maret 2016 sampai dengan 28 Februari 2017.
- Berdasarkan Surat Keputusan Direksi Nomor 0306/SK/DIR-CS/2017 tanggal 13 April 2017 periode menjabat terhitung mulai tanggal 01 Maret 2017 sampai dengan 28 Februari 2018.
- Berdasarkan Surat Keputusan Direksi Nomor 504/SK/DIR-CS/2018 tanggal 29 Maret 2018 periode menjabat terhitung mulai tanggal 01 Maret 2018 sampai dengan 28 Februari 2020.
- Berdasarkan Surat Keputusan Direksi Nomor 0130/SK/DIR-CSE/2020 tanggal 28 Februari 2020 periode menjabat terhitung mulai tanggal 01 Maret 2020 sampai dengan 28 Februari 2022.

Serving Period

- Based on the Decree of the Directors Number 0267/SK/DIR-CS/2016 dated April 20, 2016, the term of office starts from March 1, 2016, until February 28, 2017.
- Based on the Decree of the Directors Number 0306/SK/DIR-CS/2017 dated April 13, 2017, the term of office starts from March 1, 2017, to February 28, 2018.
- Based on the Decree of the Directors Number 504/SK/DIR-CS/2018 dated March 29, 2018, the term of office starts from March 1, 2018, to February 28, 2020.
- Based on the Decree of the Directors Number 0130/SK/DIR-CSE/2020 dated February 28, 2020, the term of office starts from March 1, 2020, until February 28, 2022.



Jabatan Rangkap

- Chair of Unpad-BCE (Unpad-BUMN Centre of Excellent) (2016 - sekarang)
- Ketua Senat Fakultas Ekonomi dan Bisnis Unpad (2016 - sekarang)
- Konsultan, peneliti, trainer/instruktur Laboratorium Manajemen (LMFE) Unpad, Puslitbang Bisnis (P3B) Unpad, Pusat Dinamika Pembangunan (PDP) Unpad. (1990 – Sekarang)
- Guru Besar Universitas Padjadjaran. (2007 - sekarang)
- Dosen Tetap Fak. Ekonomi Unpad. (1984 – sekarang)

Dual position

- Chair of Unpad-BCE (Unpad-BUMN Center of Excellent) (2016 - present)
- Chair of the Senate of the Faculty of Economics and Business Unpad (2016 - present)
- Consultants, researchers, trainers/instructors of Unpad Management Laboratory (LMFE), Unpad Business Research and Development Center (P3B), Unpad Development Dynamics Center (PDP). (1990 – Present)
- Professor of Padjadjaran University. (2007 - present)
- Permanent Lecturer Fak. Unpad Economics. (1984 – present)

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Nominasi dan Remunerasi

Kualifikasi pendidikan dan pengalaman kerja masing-masing anggota Komite Nominasi dan Remunerasi adalah sebagai berikut.

Qualification of Education and Work Experience of Nomination and Remuneration Committee

The educational qualifications and work experience of each member of the Nomination and Remuneration Committee are as follows.

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Nominasi dan Remunerasi

Table of Qualifications of Education and Work Experience of The Nomination and Remuneration Committee

Nama Name	Jabatan Position	Pendidikan Education	Pengalaman Kerja Work Experience
Farid Rahman	Ketua Merangkap Anggota Chairperson concurrently as a member	- S1 Manajemen - S2 Banking & Finance - Bachelor's Degree in Management - Master's Degree in Banking & Finance	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.
Muhadi	Anggota Member	- S1 Teknik Geodesi - S2 Perencanaan Wilayah dan Kota - Bachelor's Degree in Geodetic Engineering - Master's Degree in Urban and Regional Planning	Memiliki pengalaman kerja di bidang pemerintahan. Have work experience in the government sector.
Fahlino F Sjuib	Anggota Member	- S1 bidang Akuntansi - S2 bidang Ekonomi - S3 bidang Ekonomi - Bachelor's Degree in Accounting - Masters in Economics - Doctoral Degree in Economics	Memiliki pengalaman kerja di bidang pendidikan Have work experience in education
Ernie Tisnawati Sule	Anggota Member	- S1 Ekonomi - S2 Ekonomi Perusahaan Pertanian - S3 Ekonomi - Bachelor's Degree in Economics - Master of Economics in Agricultural Companies - Doctor of Economics	Memiliki pengalaman kerja di bidang pendidikan Have work experience in education
Dadan Yonanda	Anggota Member	S1 Hukum Bachelor's Degree in Law	Memiliki pengalaman kerja di bidang perbankan. Have work experience in the banking sector.

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	Yayat Sutaryat	Farid Rahman	Eddy I. M. Nasution	Muhadi	Fahlino F Sjuib	Ernie Tisnawati Sule	Dadan Yonanda
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and the Directors	√	√	√	√	√	√	√



Aspek Independensi Independence Aspects	Yayat Sutaryat	Farid Rahman	Eddy I. M. Nasution	Muhadi	Fahlino F Sjuib	Ernie Tisnawati Sule	Dadan Yonanda
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Does not have a management relationship in the company, subsidiary, or affiliated company	√	√	√	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di perusahaan Does not have a share ownership relationship in the company	√	√	√	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Nominasi dan Remunerasi Does not have a family relationship with the Board of Commissioners, Directors, and/or fellow members of the Nomination and Remuneration Committee	√	√	√	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Do not serve 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:
 - a. Dihadiri oleh mayoritas dari jumlah anggota Komite Nominasi dan Remunerasi; dan
 - b. Salah satu dari mayoritas jumlah anggota Komite Nominasi dan Remunerasi sebagaimana dimaksud pada huruf a merupakan Ketua Komite Nominasi dan Remunerasi.
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.

Meeting of the Nomination and Remuneration Committee

NOMINATION AND REMUNERATION COMMITTEE MEETING POLICY

Provisions for the Nomination and Remuneration Committee Meeting stipulated in the Work Guidelines and Rules the Nomination and Remuneration Committee is as follows:

1. The Nomination and Remuneration Committee meets at least 1 (one) time in 4 (four) 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. Nomination and Remuneration Committee meetings can only be held if:
 - a. Attended by a majority of the members of the Nomination and Remuneration Committee; and
 - b. One of the majority members of the Nomination and Remuneration Committee is the Chair of the Nomination and Remuneration Committee.
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. 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.
 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 dan disampaikan secara tertulis kepada Dewan Komisaris.
 13. Perbedaan pendapat (*dissenting opinion*) yang terjadi dalam rapat Komite Nominasi dan Remunerasi wajib dicantumkan dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
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. 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. Each meeting of the Nomination and Remuneration Committee is set forth in the minutes of the meeting which is well documented to be submitted in written form to the Board of Commissioners.
 13. Dissenting opinions that occur in the Nomination and Remuneration Committee meetings must be included in the minutes of the meeting along with the reasons for the dissenting opinions.

AGENDA RAPAT KOMITE NOMINASI DAN REMUNERASI**MEETING OF THE NOMINATION AND REMUNERATION COMMITTEE**

No	Tanggal Tanggal	Agenda Agendas	Peserta Rapat Participants
1	5 Januari 2021 January 5, 2021	1. Perpanjangan perjanjian kerja anggota komite dari pihak independen 2. Laporan kegiatan KNR tahun 2020 3. Program Kerja tahun 2021 1. Extension of work agreement of committee members from independent parties 2. Report on KNR activities in 2020 3. Work Program in 2021	Yayat Sutaryat Farid Rahman Eddy I. M. Nasution Muhadi Fahllino F. Sjuib Ernie Tisnawati Sule Dadan Yonanda



No	Tanggal Tanggal	Agenda Agendas	Peserta Rapat Participants
2	3 Februari 2021 February 3, 2021	1. Pembahasan kertas kerja penilaian kinerja Dewan Komisaris dan Direksi (<i>Self Assessment</i>) 2. Evaluasi Remunerasi Pengurus bank bjb 3. Tindak Lanjut RUPS LB bank bjb Tanggal 1 September 2020 (Program Kaderisasi) 4. Program Pengembangan Kemampuan Anggota Direksi dan Anggota Dewan Komisaris bank bjb . 5. Lain-lain. 1. Discussion on the performance appraisal work paper for the Board of Commissioners and the Directors (Self Assessment) 2. Evaluation of remuneration for bank bjb Pengurus management 3. Follow-up to the EGMS of bank bjb on September 1, 2020 (Cadreization Program) 4. Capability Development Program for Members of the Directors and Members of the Board of Commissioners of bank bjb . 5. Others.	Yayat Sutaryat Farid Rahman Eddy I. M. Nasution Muhadi Fahlino F. Sjuib Ernie Tisnawati Sule Dadan Yonanda
3	9 Februari 2021 February 9, 2021	Pembahasan simulasi Kertas Kerja Penilaian Kinerja Pengurus bank bjb Discussion of simulation of bank bjb Management Performance Assessment Working Paper	Yayat Sutaryat Farid Rahman Eddy I. M. Nasution Muhadi Fahlino F. Sjuib Ernie Tisnawati Sule Dadan Yonanda
4	3 Maret 2021 March 3, 2021	1. Evaluasi sistem karir dan remunerasi pegawai bank bjb 2. Lain – lain 1. Evaluation of the career system and remuneration of bank bjb employees 2. Other	Yayat Sutaryat Farid Rahman Eddy I. M. Nasution Muhadi Fahlino F. Sjuib Dadan Yonanda
5	9 Maret 2021 March 9, 2021	Pembahasan Surat Usulan Pemegang Saham Seri A Discussion of the Series A Shareholder Proposal Letter	Yayat Sutaryat Farid Rahman Eddy I. M. Nasution Muhadi Fahlino F. Sjuib Ernie Tisnawati Sule Dadan Yonanda
6	24 Maret 2021 March 24, 2021	1. Finalisasi KPI Pengurus 2. Perkembangan Proses Nominasi Calon Komisaris 1. Finalization of Management KPIs 2. Development of the Nomination Process for Candidates for Commissioners	Yayat Sutaryat Farid Rahman Eddy I. M. Nasution Muhadi Fahlino F. Sjuib Dadan Yonanda
7	31 Maret 2021 March 31, 2021	Pembahasan Rekomendasi KNR atas nama Dewan Komisaris untuk RUPS Tahunan Tahun Buku 2020 Discussion on KNR Recommendations on behalf of the Board of Commissioners for the 2020 Fiscal Year Annual GMS	Yayat Sutaryat Farid Rahman Eddy I. M. Nasution Muhadi Fahlino F. Sjuib Ernie Tisnawati Sule Dadan Yonanda
8	5 April 2021 April 5, 2021	Pembahasan rekomendasi KNR untuk RUPS Tahunan Tahun Buku 2021 Discussion on KNR recommendations for the 2021 Fiscal Year Annual GMS	Yayat Sutaryat Farid Rahman Eddy I. M. Nasution Muhadi Fahlino F. Sjuib Dadan Yonanda
9	14 April 2021 April 14, 2021	<i>Assesment</i> Administratif calon anggota Dewan Komisaris dan calon Direktur Kepatuhan Administrative assessment of candidates for Commissioners and Directors of Compliance	Farid Rahman Muhadi Fahlino F. Sjuib Dadan Yonanda
10	20 April 2021 April 20, 2021	Pembahasan <i>assessment</i> administratif dan wawancara calon Direktur Kepatuhan dan calon Komisaris Independen Discussion of administrative assessment and interviews of candidates for Directors of Compliance and candidates for independent commissioners	Farid Rahman Muhadi Fahlino F. Sjuib Dadan Yonanda

No	Tanggal Tanggal	Agenda Agendas	Peserta Rapat Participants
11	28 April 2021 April 28, 2021	Pembahasan <i>assessment</i> administratif dan wawancara calon anggota Dewan Komisaris Discussion of administrative assessment and interview of prospective members of the Board of Commissioners	Farid Rahman Muhadi Fahlino F. Sjuib Ernie Tisnawati Sule Dadan Yonanda
12	25 Mei 2021 May 25, 2021	Persiapan Proses Nominasi bagi pengurus yang akan berakhir masa jabatan tahun 2022 Preparation of the Nomination Process for the board whose term of office will end in 2022	Farid Rahman Muhadi Fahlino F. Sjuib Ernie Tisnawati Sule Dadan Yonanda
13	25 Mei 2021 May 25, 2021	Penyesuaian Remunerasi anggota komite dari pihak Independen Adjustment of remuneration for independent committee members	Farid Rahman Muhadi Fahlino F. Sjuib Ernie Tisnawati Sule (<i>benturan kepentingan</i>) Dadan Yonanda
14	22 Juni 2021 June 22, 2021	1. Evaluasi Pedoman dan Tata Tertib Kerja KNR 2. Proses Nominasi Bakal Calon Direktur bank bjb 1. Evaluation of KNR Guidelines and Work Rules 2. Nomination Process for Prospective Director of bank bjb	Farid Rahman Muhadi Fahlino F. Sjuib Ernie Tisnawati Sule Dadan Yonanda
15	4 Agustus 2021 August 4, 2021	Pembahasan Proses Nominasi Pengurus Management Nomination Process Discussion	Farid Rahman Muhadi Fahlino F. Sjuib Ernie Tisnawati Sule Dadan Yonanda
16	10 Agustus 2021 August 10, 2021	Pembahasan proses nominasi calon anggota direksi bank bjb Discussion of the nomination process for prospective members of the bank bjb directors	Farid Rahman Muhadi Fahlino F. Sjuib Ernie Tisnawati Sule Dadan Yonanda
17	15 September 2021 September 15, 2021	Wawancara Calon Komisaris Independen dan Pembahasan Rekomendasi KNR untuk calon komisaris independen Independent Commissioner Candidate Interview and Discussion of KNR Recommendations for Independent Commissioner Candidates	Farid Rahman Muhadi Fahlino F. Sjuib Ernie Tisnawati Sule Dadan Yonanda
18	14 Desember 2021 December 14, 2021	1. Pembahasan Surat Hasil FnP OJK 2. Perpanjangan Perjanjian Kerja Anggota Komite Pemantau Risiko dari Pihak Independen 1. Discussion of FSA FnP Result Letter 2. Extension of Work Agreement for Risk Monitoring Committee Members from Independent Parties	Farid Rahman Muhadi Fahlino F. Sjuib Ernie Tisnawati Sule Dadan Yonanda

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE NOMINASI DAN REMUNERASI

Selama tahun 2021, Komite Nominasi dan Remunerasi telah melaksanakan rapat sebanyak 18 (delapan belas) 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

Selama tahun 2021, Komite Nominasi dan Remunerasi telah melaksanakan rapat sebanyak 18 (delapan belas) kali. Adapun frekuensi dan tingkat kehadiran rapat masing-masing anggota Komite Nominasi dan Remunerasi adalah sebagai berikut.



Nama Name	Jabatan Position	Rapat Komite Nominasi Dan Remunerasi Nomination and Remuneration Committee Meeting		
		Jumlah dan Persentase Kehadiran Attendance Number and Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendants	Persentase Percentage
Yayat Sutaryat*	Ketua merangkap anggota Chairperson concurrently as a member	8	8	100%
Farid Rahman	Ketua merangkap anggota Chairperson concurrently as a member	18	18	100%
Eddy I. M. Nasution*	Anggota Member	8	8	100%
Muhadi	Anggota Member	18	18	100%
Fahlino F. Sjuib	Anggota Member	18	18	100%
Ernie Tisnawati Sule	Anggota Member	18	12	88,23%
Dadan Yonanda	Anggota Member	18	18	100%

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham Tahunan bank **bjb** Tahun buku 2020 tanggal 06 April 2021.

* Dismissed with honor based on one of the decisions of the bank **bjb** Annual General Meeting of Shareholders for the financial year 2020 dated April 6, 2021.

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 Development Materials Competence/Training	Waktu dan Tempat Pelaksanaan Time and place Implementation	Penyelenggara Organizer
Yayat Sutaryat*	Ketua merangkap anggota Chairperson concurrently as a member	Dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris. It can be seen in the Training and/or Competency Improvement section for the Board of Commissioners.		
Farid Rahman	Ketua merangkap anggota Chairperson concurrently as a member	Dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris. It can be seen in the Training and/or Competency Improvement section for the Board of Commissioners.		
Eddy I. M. Nasution*	Anggota Member	Dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris. It can be seen in the Training and/or Competency Improvement section for the Board of Commissioners.		
Muhadi	Anggota Member	Dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris. It can be seen in the Training and/or Competency Improvement section for the Board of Commissioners.		
Fahlino F. Sjuib	Anggota Member	Dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris. It can be seen in the Training and/or Competency Improvement section for the Board of Commissioners.		
Ernie Tisnawati Sule	Anggota Member	-	-	-
Dadan Yonanda	Anggota Member	-	-	-

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham Tahunan bank **bjb** Tahun buku 2020 tanggal 06 April 2021.

* Dismissed with honor based on one of the decisions of the bank **bjb** Annual General Meeting of Shareholders for the financial year 2020 dated April 6, 2021.

Laporan Singkat Pelaksanaan Kegiatan Komite Nominasi dan Remunerasi Tahun 2021

Komite Nominasi dan Remunerasi telah melaksanakan tugas dan tanggung jawab terkait dengan fungsi nominasi dan remunerasi, diantaranya:

1. Melakukan proses nominasi untuk jabatan Pengurus (Dewan Komisaris dan Direksi) sesuai dengan salah satu keputusan Rapat Umum Pemegang Saham Tahunan bank **bjb** Tahun buku 2020.
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 serta melakukan evaluasi sistem karir kepegawaian bank **bjb**
4. Membantu Dewan Komisaris melaksanakan penilaian kinerja Direksi dan Dewan Komisaris.

Seluruh rapat Komite Nominasi dan Remunerasi telah didokumentasikan dengan baik dalam notula rapat dengan memperhatikan jumlah kuorum kehadiran. Anggota Komite Nominasi dan Remunerasi senantiasa diberikan kesempatan untuk mengikuti seminar maupun program pelatihan untuk meningkatkan wawasan dan pengetahuan terkait dengan tugas dan tanggungjawabnya.

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 perekrutan untuk menjadi kandidat Direksi, yang berasal dari internal bank **bjb** maupun 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 55/POJK.03/2016 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

Brief Report on the Nomination and Remuneration Committee of the Year 2021

The Nomination and Remuneration Committee has carried out duties and responsibilities related to the nomination and remuneration functions, including:

1. Carry out the nomination process for the Management (Board of Commissioners and Directors) following one of the bank **bjb** Annual General Meeting of Shareholders for the Fiscal Year 2020.
2. Provide recommendations to the Board of Commissioners regarding the extension of work agreements for Committee members from independent parties.
3. Evaluating and providing recommendations to the Board of Commissioners regarding remuneration policies for Management and Employees as well as evaluating the bank **bjb** employee career system
4. Assist the Board of Commissioners in carrying out the performance appraisal of the Directors and the Board of Commissioners.

The entire meeting of the nomination and remuneration committee has been well documented in the meeting's notulent with regard to the number of quorum attendance. Nomination and remuneration committee members are always given the opportunity to attend seminars and training programs to improve the insight and knowledge related to their duties and responsibilities.

Succession Policy of Directors

In order to continue the sustainable leadership, the Company 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 recruitment to become candidates for the Directors, either from internal bank **bjb** or from outside 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 the Company. 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 FSA 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 FSA.

Risk Monitoring Committee

In accordance to regulation of Financial Services Authority (POJK) number 55/POJK.03/2016 regarding the implementation of governance for commercial banks, the Risk Monitoring Committee is a board of Commissioners fittings that serves to monitor risk and assess the risk tolerance that can be taken by the Bank, evaluate



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 OJK Nomor 55/POJK.03/2016 tanggal 9 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum.
2. Surat Keputusan Dewan Komisaris PT Bank Jabar Nomor 04A/SK/DK/2007 tanggal 28 Juni 2007 tentang Pembentukan Komite-Komite dan Pedoman Kerja Komite.
3. Peraturan Otoritas Jasa Keuangan Nomor 17/POJK.04/2014 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.
4. Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
5. Surat Keputusan Dewan Komisaris Nomor 03/SK/DK/2020 tanggal 23 Juni 2020 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.
6. Surat Keputusan Dewan Komisaris Nomor 01/SK/DKO/2021 tanggal 7 April 2021 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.

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. 11/SK/DKO/2019 tanggal 04 Desember 2019 tentang Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko yang telah diperbaharui dan ditetapkan dengan Surat Keputusan Dewan Komisaris nomor 02/SK/DKO/2021 tanggal 28 April 2021 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;

the improvements made to the Bank's risk management policies, procedures and practices to ensure good risk management is done, especially on the management of credit risk, market risk, liquidity risk, and risk of other banks.

Foundation of Risk Monitoring Committee

The bank **bjb** Risk Monitoring Committee is formed based on:

1. OJK Regulation No. 55/POJK.03/2016 dated December 9th, 2016 concerning the implementation of governance for commercial banks.
2. The Decree of Board of Commissioners of PT Bank Jabar number 04A/SK/DK/2007 dated June 28th, 2007 concerning the establishment of committees and work guidelines committee.
3. Regulation of the Financial Services Authority No. 17/POJK.04/2014 on the implementation of integrated risk management for financial conglomerations.
4. Regulation of the Financial Services Authority No. 18/POJK.03/2016 concerning implementation of risk management for commercial banks.
5. Decree of the Board of Commissioners Number 03/SK/DK/2020 dated June 23, 2020 concerning the Distribution of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and Committees.
6. Decree of the Board of Commissioners Number 01/SK/DKO/2021 dated April 7, 2021 regarding the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and Committees.

Guidelines and Code of Conduct of Risk Monitoring Committee

The Company owned Guidelines and Work Rules for the Risk Monitoring Committee based on the Decree of the Board of Commissioners of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. 11/SK/DKO/2019 dated December 04, 2019 regarding the Guidelines and Work Rules of the Risk Monitoring Committee updated and stipulated by the Decree of the Board of Commissioners number 02/SK/DKO/2021 dated April 28, 2021 concerning the Work Guidelines and Procedures of the Monitoring Committee Risk.

Duties and Responsibilities of the Risk Monitoring Committee

As stipulated in the Financial Services Authority 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. 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

Tugas dan Tanggung Jawab terkait Pemantauan Risiko

1. Mengevaluasi dan menganalisa laporan profil risiko bank **bjb** secara triwulanan serta laporan lain atau hasil kajian yang relevan dan memberikan pendapat berupa saran dan atau rekomendasi untuk perbaikan dan penyempurnaan yang diperlukan.
2. Mengevaluasi dan menganalisa laporan tingkat kesehatan bank untuk bagian profil risiko dan *Good Corporate Governance*
3. Memantau kecukupan proses identifikasi, pengukuran, pemantauan, pengendalian dan sistem informasi manajemen risiko bank **bjb**.
4. Menyusun dan melaksanakan rencana kerja tahunan Komite Pemantau risiko sesuai ketentuan yang berlaku

Pelaksanaan Tugas Terkait Pelaksanaan Tata kelola Dana Pensiun

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.

- 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 regulation of the Financial Services Authority 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 Commissioners.

As stated in regulation of the Financial Services Authority No. 55/POJK.03/2016 concerning the implementation of governance for commercial banks article 48, the Risk Monitoring Committee shall do the leas:

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

Duties and Responsibilities Related to Risk Monitoring

1. Evaluate and analyze bank **bjb**'s 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. Evaluate and analyze bank condition report for risk profile section and Good Corporate Governance.
3. Monitor the adequacy of identification process, measurement, monitoring, control and risk management information system of bank **bjb**.
4. Develop and implement the annual work plan of the Risk Monitoring Committee in accordance with applicable provisions

Execution of Tasks Related To The Implementation of Pension Fund Governance

The Risk Monitoring Committee is tasked with assisting the supervisory board in monitoring the implementation of risk management compiled by the managing task officer and assessing the risk tolerance that the pension fund can take.

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. 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 tahun.

Struktur, Keanggotaan dan Keahlian Komite Pemantau Risiko

1. Komite Pemantau Risiko beranggotakan paling sedikit:
 - a. 1 (satu) orang Komisaris Independen.
 - b. 1 (satu) orang pihak independen yang memiliki keahlian di bidang keuangan.
 - c. 1 (satu) orang pihak independen yang memiliki keahlian di bidang manajemen risiko.
2. Komite Pemantau Risiko diketuai oleh Komisaris Independen merangkap sebagai anggota.
3. Anggota Direksi dilarang menjadi anggota Komite Pemantau Risiko.
4. Komisaris Independen dan pihak independen yang menjadi anggota Komite Pemantau Risiko paling sedikit berjumlah 51% (lima puluh satu persen) dari jumlah anggota Komite Pemantau Risiko.
5. Anggota Komite dari pihak independen ditetapkan oleh Dewan Komisaris berdasarkan rekomendasi Komite Nominasi dan Remunerasi. Anggota Komite dari pihak independen diangkat untuk pertama kalinya selama satu tahun dan dapat diperpanjang untuk masa kerja satu atau dua tahun berikutnya.
6. 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
7. 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;
 - 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;

3. Submit a Special Task implementation report 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 years.

Structure, Membership and Expertise of the Risk Monitoring Committee

1. Risk Monitoring Committee comprises the least:
 - a. 1 (one) independent commissioner.
 - b. 1 (one) independent party who has financial expertise.
 - c. 1 (one) independent party with expertise in the field of risk management.
2. The Risk Monitoring Committee is chaired by an Independent Commissioner who also serves as a member.
3. Members of directors are prohibited from becoming members of Risk Monitoring Committee.
4. Independent Commissioner and Independent party members of the Risk Monitoring Committee at least amounted to 51% (fifty one percent) of the total members of the Risk Monitoring Committee.
5. Committee members from independent Parties shall be appointed by the Board of Commissioners under the recommendation of the nomination and remuneration committee. Committee members from independent parties are appointed for the first time for one year and may be extended for the next year or two of the week.
6. 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
7. 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. 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. Tidak memiliki tugas, tanggung jawab, dan kewenangan yang menimbulkan benturan kepentingan.
8. Anggota Komite yang berasal dari pihak independen diangkat oleh Direksi bank berdasarkan keputusan rapat Dewan Komisaris.
9. 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;
10. Ketua Komite Pemantau Risiko berhak mengusulkan kepada Dewan Komisaris untuk melakukan penggantian anggota Komite Pemantau Risiko.
11. Dalam pelaksanaan tugas sehari-hari, Komite dibantu oleh Staf dan/atau Sekretaris Komite Pemantau Risiko yang berasal dari kalangan intern bank. Dalam hal tidak ada staf dan/atau sekretaris Komite Pemantau Risiko, maka staf Kesekretariatan Dewan Komisaris melaksanakan tugas sebagai Sekretaris Komite Pemantau Risiko.

Berdasarkan Surat Keputusan Dewan Komisaris Nomor 03/SK/DK/2020 tanggal 23 Juni 2020 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite, susunan Komite Pemantau Risiko pada 31 Desember 2019 adalah sebagai berikut:

Based on the Decree of the Board of Commissioners Number 03/SK/DK/2020 dated June 23, 2020 concerning the Distribution of Duties and Implementation of the Schedule of Activities for the Board of Commissioners and Committees, the composition of the Risk Monitoring Committee as of December 31, 2019 is as follows:

No.	Nama Name	Jabatan Position	Keterangan Description	Keahlian Expertise
1.	Farid Rahman	Ketua Merangkap Anggota Chairperson concurrently as a member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
2.	Eddy I. M. Nasution*	Anggota Member	Komisaris Commissioner	Teknik, Ilmu Lingkungan dan Studi Pembangunan Engineering, Environmental Science and Development Studies
3.	Muhadi	Anggota Member	Komisaris Commissioner	Teknik Technique
4.	Nury Effendi	Anggota Member	Pihak Independen Independent Party	Ekonomi dan Akuntansi Economics and Accounting
5.	Tettet Fitrijanti	Anggota Member	Pihak Independen Independent Party	Ekonomi dan Akuntansi Economics and Accounting

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham Tahunan bank **bjb** Tahun buku 2020 tanggal 06 April 2021.

* Dismissed with honor based on one of the decisions of the bank **bjb** Annual General Meeting of Shareholders for the financial year 2020 dated April 6, 2021.

Berdasarkan salah satu keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) bank **bjb** Tahun Buku 2020 tanggal 06 April 2021 terjadi perubahan Komposisi Dewan Komisaris, yang kemudian ditindaklanjuti dengan Surat Keputusan Dewan Komisaris No. 01/SK/DKO/2021 tanggal 7 April 2021 tentang Pembagian Tugas

Based on one of the decisions of the bank **bjb** Annual General Meeting of Shareholders (AGMS) for the Financial Year 2020 dated April 6, 2021, there was a change in the composition of the Board of Commissioners, which was then followed up by the Decree of the Board of Commissioners No. 01/SK/DKO/2021 dated



dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite, sehingga pada periode 31 Desember 2021 komposisi Komite Pemantau Risiko menjadi sebagai berikut:

April 7, 2021 regarding the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and the Committees, so that for the period of December 31, 2021, the composition of the Risk Monitoring Committee was as follows:

No.	Nama Name	Jabatan Position	Keterangan Description	Keahlian Expertise
1.	Fahlino F. Sjuib	Ketua Merangkap Anggota Chairperson concurrently as a member	Komisaris Independen Independent Commissioner	Ekonomi dan Akuntansi Economics and Accounting
2.	Farid Rahman	Anggota Member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance
3.	Muhadi	Anggota Member	Komisaris Commissioner	Teknik Technique
4.	Nury Effendi	Anggota Member	Pihak Independen Independent Parties	Ekonomi dan Akuntansi Economics and Accounting
5.	Tettet Fitrijanti	Anggota Member	Pihak Independen Independent Parties	Ekonomi dan Akuntansi Economics and Accounting

Profil Komite Pemantau Risiko

Profil Komite Pemantau Risiko per 31 Desember 2021 adalah sebagai berikut.

Risk Monitoring Committee Profile

The Risk Monitoring Committee profile as of December 31st, 2021 is described as follows.



Fahlino F. Sjuib

Ketua merangkap Anggota / Chairperson concurrently as member

Profil dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

The profile can be seen in the Board of Commissioners Profile section in this Annual Report.



Farid Rahman

Anggota Komite Pemantau Risiko / Member of Risk Monitoring Committee

Profil dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

The profile can be seen in the Board of Commissioners Profile section in this Annual Report.



Muhadi

Anggota Komite Pemantau Risiko / Member of Risk Monitoring Committee

Profil dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

The profile can be seen in the Board of Commissioners Profile section in this Annual Report.

Tettet Fitrijanti

Anggota Komite Pemantau Risiko / Member of Risk Monitoring Committee



Lahir di Tarakan pada tanggal 11 Desember 1968, usia 53 tahun per Desember 2020.

Born in Tarakan in 11 December 1968, 53 years old as of December 2020.



Bandung



Indonesia
Indonesian





Riwayat Pendidikan

- Sarjana di bidang Akuntansi dari Universitas Padjadjaran tahun 1987
- Magister Akuntansi dari Universitas Gadjah pada tahun 1998
- Doktor di bidang Keuangan pada Universitas Padjadjaran tahun 2004.

Educational Background

- Bachelor's degree in Accounting from Padjadjaran University in 1987
- Masters in Accounting from Gadjah University in 1998
- Doctorate in Finance at Padjadjaran University in 2004.



Sertifikasi

- Sertifikasi Manajemen Risiko Tingkat IV – dari BSMR (2019)
- 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

- Level IV Risk Management Certification – from BSMR (2019)
- 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

Beliau menduduki berbagai jabatan penting, antara lain sebagai:

- Ketua Program Studi Sarjana Terapan Akuntansi Sektor Publik FEB UNPAD (2021 - sekarang)
- Ketua Program Studi Magister Akuntansi Fakultas Ekonomi dan Bisnis Universitas Padjadjaran (2016 - 2021)
- Dosen Departemen Akuntansi Fakultas Ekonomi dan Bisnis Universitas Padjadjaran (1995 - sekarang)

Work Experience

She has held various important positions, including:

- Head of the Undergraduate Study Program in Applied Public Sector Accounting FEB UNPAD (2021 - present)
- Head of the Master of Accounting Study Program, Faculty of Economics and Business, Padjadjaran University (2016 - 2021)
- Lecturer in the Department of Accounting, Faculty of Economics and Business, Padjadjaran University (1995 - present)



Dasar Hukum Pengangkatan

Diangkat sebagai anggota Komite Pemantau Risiko Perseroan berdasarkan Surat Keputusan Direksi Nomor 023/SK/DIR-CS/2014 tanggal 24 Januari 2014 yang telah beberapa kali diperbaharui dan terakhir diperbaharui dengan Surat Keputusan Direksi Nomor 0807/SK/DIR-CSE/2021 tanggal 22 Desember 2021

Appointment History

Appointed as a member of the Company's Risk Monitoring Committee based on the Decree of the Directors Number 023/SK/DIR-CS/2014 dated January 24, 2014, which has been updated several times and most recently by Decree of the Directors Number 0807/SK/DIR-CSE/2021 dated December 22, 2021



Periode Menjabat

- 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.

Serving Period

- Based on the Decree of the Directors Number 023/SK/DIR-CS/2014 dated January 24, 2014, the term of office starts from January 1, 2014, until December 31, 2014.
- Based on the Decree of the Directors Number 1066/SK/DIR-CS/2015 dated January 19, 2015, the term of office starts from January 1, 2015, until December 31, 2015.
- Based on the Decree of the Directors Number 1140/SK/DIR-CS/2015 dated January 1, 2016, the term of office starts from January 1, 2016, until December 31, 2017.
- Based on the Decree of the Directors Number 1206/SK/DIR-CS/2017 dated December 29, 2017, the term of office starts from January 1, 2018, to December 31, 2019.
- Based on the Decree of the Directors Number 1310/SK/DIR-CSE/2019 dated December 19, 2019, the term of office starts from January 1, 2020, to December 31, 2021.
- Based on the Decree of the Directors Number 0807/SK/DIR-CSE/2021 dated December 22, 2021, the term of office starts from January 1, 2022, until December 31, 2023.



Jabatan Rangkap

- Ketua Program Studi Sarjana Terapan Akuntansi Sektor Publik FEB UNPAD (2021 – sekarang)
- Dosen Departemen Akuntansi Fakultas Ekonomi dan Bisnis Universitas Padjadjaran (1995 - sekarang)

Dual position

- Head of the Undergraduate Study Program in Applied Public Sector Accounting FEB UNPAD (2021 – present)
- Lecturer in the Department of Accounting, Faculty of Economics and Business, Padjadjaran University (1995 - present)

Nury Effendi

Anggota Komite Pemantau Risiko / Member of Risk Monitoring Committee



Lahir di Surakarta pada tanggal 25 Agustus 1956, usia 65 tahun per Desember 2020.



Born in Surakarta in 25 August 1956, 65 years old as of December 2020.



Indonesia
Indonesian



Riwayat Pendidikan

- Sarjana Ekonomi di Universitas Padjadjaran tahun (1983)
- Gelar *Master of Art* di bidang Ekonomi dari Ohio State University tahun (1987)
- Doktor di bidang Ekonomi dari University of Oklahoma (2001)

Educational Background

- Bachelor of Economics at Padjadjaran University (1983)
- Master of Art in Economics from Ohio State University (1987)
- Doctorate in Economics from the University of Oklahoma (2001)



Sertifikasi

Sertifikasi Manajemen Risiko Tingkat IV – dari BSMR (2019)

Certification

Level IV Risk Management Certification – from BSMR (2019)



Pengalaman Kerja

Beliau menduduki berbagai jabatan penting pada Universitas Padjadjaran, antara lain sebagai:

- Dean Faculty of Economics and Business Padjadjaran University (2016)
- Vice Dean for Academic Affairs, Faculty of Economics Padjadjaran University (2016 – sekarang)
- Dosen Fakultas Ekonomi, Universitas Padjadjaran. (1983 – sekarang)

Work Experience

He has held various important positions at Padjadjaran University, including:

- Dean of the Faculty of Economics and Business Padjadjaran University (2016)
- Vice Dean for Academic Affairs, Faculty of Economics Padjadjaran University (2016 – present)
- Lecturer at the Faculty of Economics, Padjadjaran University. (1983 – present)



Dasar Hukum Pengangkatan

Diangkat sebagai anggota Komite Pemantau Risiko Perseroan berdasarkan Surat Keputusan Direksi Nomor 455/SK/DIR-SDM/2011 Tanggal 5 Agustus 2011 yang telah beberapa kali diperbaharui dan terakhir diperbaharui dengan Surat Keputusan Direksi Nomor 0481/SK/DIR-CSE/2021 tanggal 26 Juli 2021.

Appointment History

He was appointed as a member of the Company's Risk Monitoring Committee based on the Decree of the Directors Number 455/SK/DIR-SDM/2011 dated August 5, 2011, which has been updated several times. The last one was updated by the Decree of the Directors Number 0481/SK/DIR-CSE/2021, dated July 26, 2021.

**Periode Menjabat**

- Berdasarkan Surat Keputusan Direksi Nomor 455/SK/DIR-SDM/2011 Tanggal 5 Agustus 2011 periode menjabat terhitung mulai tanggal 26 Juli 2011 sampai dengan 25 Juli 2013.
- Berdasarkan Surat Keputusan Direksi Nomor 021/SK/DIR-CS/2014 Tanggal 24 Januari 2014 periode menjabat terhitung mulai tanggal 26 Juli 2013 sampai dengan 27 Juli 2015.
- Berdasarkan Surat Keputusan Direksi Nomor 066/SK/DIR-CS/2015 Tanggal 28 Juli 2015 periode menjabat terhitung mulai tanggal 28 Juli 2015 sampai dengan 27 Juli 2017.
- Berdasarkan Surat Keputusan Direksi Nomor 1204/SK/DIR-CS/2017 Tanggal 29 Desember 2017 periode menjabat terhitung mulai tanggal 28 Juli 2017 sampai dengan 27 Juli 2019.
- Berdasarkan Surat Keputusan Direksi Nomor 0850/SK/DIR-CS/2019 Tanggal 25 Juli 2019 periode menjabat terhitung mulai tanggal 28 Juli 2019 sampai dengan 27 Juli 2021.
- Berdasarkan Surat Keputusan Direksi Nomor 0481/SK/DIR-CSE/2014 Tanggal 26 Juli 2021 periode menjabat terhitung mulai tanggal 28 Juli 2021 sampai dengan 27 Juli 2023.

Serving Period

- Based on the Decree of the Directors Number 455/SK/DIR-SDM/2011 dated August 5, 2011, the term of office starts from July 26, 2011, to July 25, 2013.
- Based on the Decree of the Directors Number 021/SK/DIR-CS/2014 dated January 24, 2014, the term of office starts from July 26, 2013, to July 27, 2015.
- Based on the Decree of the Directors Number 066/SK/DIR-CS/2015 dated July 28, 2015, the term of office starts from July 28, 2015, to July 27, 2017.
- Based on the Decree of the Directors Number 1204/SK/DIR-CS/2017 dated December 29, 2017, the term of office starts from July 28, 2017, to July 27, 2019.
- Based on the Decree of the Directors Number 0850/SK/DIR-CS/2019 dated July 25, 2019, the term of office starts from July 28, 2019, to July 27, 2021.
- Based on the Decree of the Directors Number 0481/SK/DIR-CSE/2014 dated July 26, 2021, the term of office starts from July 28, 2021, until July 27, 2023.

**Jabatan Rangkap**

- Dean Faculty of Economics and Business Padjadjaran University (2016)
- Vice Dean for Academic Affairs, Faculty of Economics Padjadjaran University (2016 – sekarang)
- Dosen Fakultas Ekonomi, Universitas Padjadjaran. (1983 – sekarang)

Dual position

- Dean of the Faculty of Economics and Business Padjadjaran University (2016)
- Vice Dean for Academic Affairs, Faculty of Economics Padjadjaran University (2016 – present)
- Lecturer at the Faculty of Economics, Padjadjaran University. (1983 – 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 Educational Background	Pengalaman Kerja Work Experience
Fahlino F Sjuib	Ketua Merangkap Anggota	- S1 bidang Akuntansi - S2 bidang Ekonomi - S3 bidang Ekonomi	Memiliki pengalaman kerja di bidang pendidikan
	Chairperson concurrently as a member	- Bachelor's Degree in Accounting - Masters in Economics - Doctoral Degree in Economics	Have work experience in education
Farid Rahman	Anggota	- S1 Manajemen - S2 Banking & Finance	Memiliki pengalaman kerja di bidang perbankan.
	Member	- Bachelor's Degree in Management - Master's Degree in Banking & Finance	Have work experience in the banking sector.
Muhadi	Anggota	- S1 Teknik Geodesi - S2 Perencanaan Wilayah dan Kota	Memiliki pengalaman kerja di bidang pemerintahan.
	Member	- Bachelor's Degree in Geodetic Engineering - Master's Degree in Urban and Regional Planning	Have work experience in the government sector.



Nama Name	Jabatan Position	Pendidikan Educational Background	Pengalaman Kerja Work Experience
Nury Effendi	Anggota	- S1 Akuntansi - S2 Akuntansi - S3 Ekonomi	Memiliki pengalaman kerja di bidang pendidikan
	Member	- Bachelor's Degree in Accounting - Masters in Accounting - Doctor of Economics	Have work experience in education
Tettet Fitrijanti	Anggota	- S1 Akuntansi - S2 Akuntansi - S3 Keuangan	Memiliki pengalaman kerja di bidang pendidikan
	Member	- Bachelor's Degree in Accounting - Masters in Accounting - Doctorate in Finance	Have work experience in 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	Fahino F Sjuib	Farid Rahman	Muhadi	Nury Effendi	Tettet Fitrijanti
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and the Directors	√	√	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Does not have a management relationship in the company, subsidiary, or affiliated company	√	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di perusahaan Does not have a share ownership relationship in the company	√	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Pemantau Risiko Does not have a family relationship with the Board of Commissioners, Directors, and/or fellow members of the Risk Monitoring Committee	√	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Do not serve as administrators of political parties, officials, and government	√	√	√	√	√

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.

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. 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.
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 RAPAT KOMITE PEMANTAU RISIKO

Sepanjang tahun 2021, tanggal pelaksanaan, Agenda rapat dan Peserta rapat Komite Pemantau Risiko, sebagai berikut.

AGENDA MEETING OF RISK MONITORING COMMITTEE

Throughout 2021, the dates of implementation, meeting agenda and participants of the Risk Monitoring Committee meeting are presented as follows.

Tabel Agenda Rapat Komite Pemantau Risiko

Table of Agenda for the Risk Monitoring Committee Meeting

No	Tanggal Date	Agenda Agendas	Peserta Rapat Participants
1	26 Januari 2021 January 26, 2021	Persiapan Materi Pertemuan dengan OJK Preparation of Meeting Materials with FSA	Farid Rahman Muhadi Eddy I. M. Nasution Nury Effendy Tettet Fitrianti
2	3 Februari 2021 February 3, 2021	1. Profil Risiko dengan pembahasan risiko kredit dan risiko dengan komposit <i>moderate</i> 2. Finalisasi bahan untuk OJK 3. Laporan Kegiatan KPR Tahun 2020 dan Program KPR 2021 1. Risk Profile with a discussion of credit risk and moderate composite risk 2. Finalization of materials for FSA 3. Mortgage Activity Report 2020 and the 2021 KPR Program	Farid Rahman Muhadi Eddy I. M. Nasution Nury Effendy Tettet Fitrianti
3	16 Maret 2021 March 16, 2021	1. Pembahasan TKB Posisi Desember 2020 2. Review Pedoman Kerja KPR 1. Discussion on TKB Position December 2020 2. Review of KPR Work Guidelines	Farid Rahman Muhadi Eddy I. M. Nasution Nury Effendy Tettet Fitrianti
4	28 April 2021 April 28, 2021	1. Review Pedoman KPR 2. Laporan KPR TW I 3. Pembahasan Profil Risiko bank bjb TW I 4. Pembahasan Laporan NFSR bank bjb TW I 1. Review of Mortgage Guidelines 2. KPR TW I . report 3. Discussion on the Risk Profile of bank bjb TW I 4. Discussion on bank bjb NFSR Report I	Fahlino F. Sjuib Farid Rahman Muhadi Nury Effendy Tettet Fitrianti Divisi Manajemen Risiko



No	Tanggal Date	Agenda Agendas	Peserta Rapat Participants
5	30 Juni 2021 June 30, 2021	1. RCCR (Pembahasan Portofolio Kredit & NPL) 2. <i>Stress Test</i> restrukturisasi kredit yang dikaitkan dengan Covid – 19 1. RCCR (Discussion of Credit Portfolio & NPL) 2. Stress Test on credit restructuring linked to Covid-19	Fahlino F. Sjuib Farid Rahman Muhadi Nury Effendy Tettet Fitrianti
6	18 Agustus 2021 August 18, 2021	1. Pembahasan RCCR segmen kredit korporasi dan komersial 2. Pembahasan Laporan KPR Triwulan II 1. Discussion on the RCCR of the corporate and commercial credit segments 2. Discussion of Quarter II Mortgage Report	Fahlino F. Sjuib Farid Rahman Muhadi Nury Effendy Tettet Fitrianti
7	21 September 2021 September 21, 2021	Pembahasan TKB Semester 1 2021 dan Profil Risiko Triwulan 2 Tahun 2021 Discussion of TKB Semester 1 2021 and Risk Profile for Quarter 2 2021	Fahlino F. Sjuib Farid Rahman Muhadi Nury Effendy Tettet Fitrianti
8	15 Desember 2021 December 15, 2021	1. Pembahasan <i>Root Cause Credit Risk</i> (RCCR) Kredit UMKM 2. Pembahasan Profil Risiko Triwulan III Tahun 2021 1. Discussion of Root Cause Credit Risk (RCCR) for MSME Loans 2. Discussion of the Risk Profile in the third quarter of 2021	Fahlino F. Sjuib Farid Rahman Muhadi Nury Effendy Tettet Fitrianti
9	28 Desember 2021 December 28, 2021	Pembahasan Pelaksanaan Fungsi Manajemen Risiko dan Kepatuhan pada Unit DPLK bank bjb Discussion on the Implementation of the Risk Management and Compliance Function in the DPLK Unit of bank bjb	Fahlino F. Sjuib Farid Rahman Muhadi Nury Effendy Tettet Fitrianti

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE PEMANTAU RISIKO

Selama tahun 2021, Komite Pemantau Risiko telah melaksanakan rapat sebanyak 9 (sembilan) kali. Adapun frekuensi dan tingkat kehadiran rapat masing-masing anggota Komite Pemantau Risiko adalah sebagai berikut.

FREQUENCY AND ATTENDANCE OF THE RISK MONITORING COMMITTEE MEETING

During 2021, the Risk Monitoring Committee held 9 (nine) meetings. The frequency and level of attendance of each member of the Risk Monitoring Committee were 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
Fahlino F. Sjuib	Ketua Merangkap anggota Chairperson concurrently as a member	6	6	100%
Farid Rahman	Anggota Member	9	9	100%
Muhadi	Anggota Member	9	9	100%
Nury Effendy	Anggota Member	9	9	100%
Tettet Fitrianti	Anggota Member	9	9	100%

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 Implementation Time and Place	Penyelenggara Organizer
Fahino F. Sjuib	Ketua Merangkap anggota Chairperson concurrently as a member	Dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris. It can be seen in the Training and/or Competency Improvement section for the Board of Commissioners.		
Farid Rahman	Anggota Member	Dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris. It can be seen in the Training and/or Competency Improvement section for the Board of Commissioners.		
Muhadi	Anggota Member	Dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris. It can be seen in the Training and/or Competency Improvement section for the Board of Commissioners.		
Nury Effendy	Anggota Member	<i>E Test</i> Sertifikasi Manajemen Risiko Level 5 Tahun 2020	Bandung, 19 Januari 2021	BSMR (Badan Sertifikasi Manajemen Risiko)
		<i>E Test</i> Level 5 Risk Management Certification 2020	Bandung, January 19, 2021	
		<i>Workshop Credit Risk Management</i> Identifikasi & Pengelolaan Risiko Kredit Pada Peningkatan Jumlah Restrukturisasi Kredit Di Masa Pandemi Covid 19 Workshop on Credit Risk Management Identification and Management of Credit Risk in Increasing the Number of Loans Restructuring During the Covid 19 Pandemic	Bandung, 14 Desember 2021 Bandung, December 14, 2021	bjb University
Tettet Fitrijanti	Anggota Member	<i>E Test</i> Sertifikasi Manajemen Risiko Level 5 Tahun 2020	Bandung, 19 Januari 2021	BSMR (Badan Sertifikasi Manajemen Risiko)
		<i>E Test</i> Level 5 Risk Management Certification 2020	Bandung, January 19, 2021	
		<i>Workshop Credit Risk Management</i> Identifikasi & Pengelolaan Risiko Kredit Pada Peningkatan Jumlah Restrukturisasi Kredit Di Masa Pandemi Covid 19 Workshop on Credit Risk Management Identification and Management of Credit Risk in Increasing the Number of Loans Restructuring During the Covid 19 Pandemic	Bandung, 14 Desember 2021 Bandung, December 14, 2021	bjb University

Laporan Singkat Pelaksanaan Kegiatan Komite Pemantau Risiko Tahun 2021

Komite Pemantau Risiko selama tahun 2021 telah melaksanakan kegiatan sesuai dengan Program Kerja Komite Pemantau Risiko (KPR) tahun 2021 yang telah ditetapkan, diantaranya melakukan evaluasi kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan, serta memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko, melalui:

1. Mengevaluasi peringkat risiko berdasarkan Laporan *self assessment* Profil Risiko Triwulanan dan memberikan rekomendasi berdasarkan hasil evaluasi tersebut kepada Dewan Komisaris.

Brief Report of the Activities of the Risk Monitoring Committee In 2021

The Risk Monitoring Committee during 2021 carried out activities in accordance with the 2021 Risk Monitoring Committee (KPR) Work Program that had been determined, including evaluating the suitability of risk management policies with the implementation of policies, as well as monitoring and evaluating the implementation of the tasks of the Risk Management Committee and the Risk Management Work Unit through:

1. Evaluating the risk rating based on the Quarterly Risk Profile self-assessment Report and providing recommendations based on the evaluation results to the Board of Commissioners.



2. Memantau Tingkat Kesehatan Bank Semesteran melalui telaah dan pembahasan atas Laporan *Self Assessment* Tingkat Kesehatan Bank.
3. Mengevaluasi Risiko Kredit melalui telaah dan pembahasan Laporan Analisa *Root Cause Credit Risk* (RCCR) khususnya terkait Kredit Korporasi dan Komersial serta Kredit UMKM.
4. Melakukan evaluasi terkait dengan Laporan *Stress Test* restrukturisasi kredit yang dikaitkan dengan pandemi Covid-19.
5. Melakukan pemantauan dan melakukan evaluasi atas laporan *Net Stable Funding Ratio* (NSFR) bank **bjb**.
6. Melakukan Evaluasi terhadap Pelaksanaan Fungsi Manajemen Risiko dan Kepatuhan pada Unit DPLK bank **bjb**.
7. Melakukan *review* terhadap pedoman dan tata tertib kerja Komite Pemantau Risiko.
8. Menyusun Laporan KPR Triwulanan dan Tahunan serta menyusun Rencana Kerja.

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 termaksud.

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 28/POJK.03/2019 tanggal 19 November 2019 tentang Sinergi Perbankan Dalam Satu Kepemilikan Untuk Pengembangan Perbankan Syariah.
5. Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2020 tanggal 16 Oktober 2020 tentang Konglomerasi Keuangan.
6. Surat Keputusan Dewan Komisaris Nomor 03/SK/DK/2020 tanggal 23 Juni 2020 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite.

2. Monitoring the Semester Bank Soundness Level through the study and discussion of the Bank Soundness Level Self Assessment Report.
3. Evaluating Credit Risk through the analysis and discussion of the Root Cause Credit Risk (RCCR) Analysis Report, particularly related to Corporate and Commercial Loans and MSME Loans.
4. Conducting evaluations related to the Credit Restructuring Stress Test Report associated with the Covid-19 pandemic.
5. Monitoring and evaluating bank **bjb**'s Net Stable Funding Ratio (NSFR) report.
6. Evaluating the Implementation of the Risk Management and Compliance Function at the bank **bjb** Financial Institution Pension Funds (DPLK) Unit.
7. Reviewing the guidelines and work procedures of the Risk Monitoring Committee.
8. Preparing Quarterly and Annual Mortgage Reports and preparing a Work Plan.

Integrated Governance Committee

Regulation of the Financial Services Authority No. 18/POJK.03/2014 concerning the implementation of integrated governance for financial conglomerates to govern the implementation of integrated governance for financial services institutions that have an ownership relationship and/or control. Therefore, every financial services institution incorporated into the financial conglomerate is obliged to implement governance in an integrated way. In the implementation of integrated governance, bank **bjb** has established an integrated governance committee as a supervision to provide recommendations or advice in implementing the intended policy.

The Basis of Integrated Governance Committee

bank **bjb** Integrated Governance Committee was formed based on:

1. Financial Services Authority Regulation Number 18/POJK.03/2014 concerning Implementation of Integrated Governance for Financial Conglomerates
2. Financial Services Authority 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 28/POJK.03/2019 dated November 19, 2019 concerning Banking Synergy in One Ownership for the Development of Sharia Banking.
5. Financial Services Authority Regulation Number 45/POJK.03/2020 dated October 16, 2020 concerning Financial Conglomerates.
6. Decree of the Board of Commissioners Number 03/SK/DK/2020 dated June 23, 2020 regarding the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and Committees.

7. Surat Keputusan Dewan Komisaris Nomor 01/SK/DKO/2021 tanggal 7 April 2021 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

1. Tugas dan Tanggung Jawab Terkait Tata Kelola Terintegrasi.
2. Mengevaluasi pelaksanaan Tata Kelola Terintegrasi paling sedikit melalui penilaian kecukupan pengendalian intern dan pelaksanaan fungsi kepatuhan secara terintegrasi.
3. 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.
4. Melakukan evaluasi terhadap Kebijakan Tata Terintegrasi yang telah ditetapkan.
5. Memberikan rekomendasi kepada Dewan Komisaris Entitas Utama untuk penyempurnaan Pedoman Tata Kelola Terintegrasi.
6. Menyusun dan melaksanakan rencana kerja tahunan Komite Tata Kelola Terintegrasi sesuai arahan Dewan Komisaris dan ketentuan yang berlaku di Bank.
7. Membuat laporan hasil evaluasi dan merekomendasikan kepada Dewan Komisaris paling kurang 1 (satu) kali dalam setiap Triwulan.

B. Tugas dan Tanggung Jawab Terkait Sinergi Perbankan

1. Komite tata kelola terintegrasi melakukan pemantauan terhadap pelaksanaan Sinergi Perbankan.
2. Entitas Utama wajib menyampaikan laporan hasil pemantauan terhadap pelaksanaan Sinergi Perbankan sebagaimana dimaksud pada point 1 kepada Otoritas Jasa Keuangan.

7. Decree of the Board of Commissioners Number 01/SK/ DKO/2021 dated April 7, 2021 regarding the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and 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

1. Duties and Responsibilities Related to Integrated Governance.
2. 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.
3. 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.
4. Evaluating the established Integrated Governance Policy.
5. Providing recommendations to the Main Entity's Board of Commissioners for the improvement of the Integrated Governance Guidelines.
6. 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.
7. Making a report on the evaluation results and recommend to the Board of Commissioners at least 1 (one) time in each Quarter.

B. Duties and Responsibilities Related to Banking Synergy

1. The integrated governance committee monitored the implementation of Banking Synergy.
2. The Main Entity was required to submit a report on the results of monitoring on the implementation of Banking Synergy as referred to in point 1 to the Financial Services Authority.



3. Laporan hasil pemantauan sebagaimana dimaksud pada point 2 disampaikan bersamaan dengan laporan penilaian pelaksanaan tata kelola terintegrasi.

C. 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.

3. The monitoring result report as referred to in point 2 was submitted together with the integrated governance implementation assessment report.

C. 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 party.
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 years.

Structure, Membership and Expertise of the Integrated Governance Committee

The structure of the Integrated Governance Committee:

1. Chairman of the Integrated Governance Committee.
2. Member of the Integrated Governance Committee of the Independent Commissioner.
3. Member of the Integrated Governance Committee of Commissioners.
4. Member of the Integrated Governance Committee of the Parties.
5. Member of the Integrated Governance Committee of Ex officio of the Board of Commissioners bank **bjb** Syariah.
6. Member of the Integrated Governance Committee of Ex officio of the supervisory board of bank **bjb** Syariah.

7. Anggota Komite Tata Kelola Terintegrasi dari Ex Officio Dewan Pengawas 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.

Pada awal tahun 2021, komposisi Komite Tata Kelola Terintegrasi berdasarkan Surat Keputusan Dewan Komisaris Nomor 03/SK/DK/2020 tanggal 23 Juni 2020 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite adalah sebagai berikut:

7. Member of the Integrated Governance Committee of Ex officio Board of Trustees of PT BPR LPK Intan Jabar.
8. Member of Integrated Governance Committee of Ex officio Board of Trustees of PT BPR Utama Jabar.
9. Member of the Integrated Governance Committee from Ex Officio Commissioner of **bjb** Sekuritas.

In early 2021, the composition of the Integrated Governance Committee based on the Decree of the Board of Commissioners Number 03/SK/DK/2020 dated June 23, 2020 regarding the Division of Duties and Implementation of the Schedule of Activities of the Board of Commissioners and the Committees was as follows:

No.	Nama Name	Jabatan Position	Keterangan Description	Keahlian Expertise
1.	Fahlino F. Sjuib	Ketua Merangkap Anggota Chairperson concurrently as a member	Komisaris Independen Independent Commissioner	Ekonomi dan Akuntansi Economics and Accounting
2.	Eddy I. M. Nasution*	Anggota Member	Komisaris Commissioner	Teknik, Ilmu Lingkungan, dan Studi Pembangunan Engineering, Environmental Science, and Development Studies
3.	Muhadi	Anggota Member	Komisaris Commissioner	Teknik, Perencanaan Wilayah dan Tata Kota Engineering, Regional Planning and Urban Planning
4.	Yayat Sutaryat*	Anggota Member	Komisaris Independen Independent Commissioner	Kuangan dan Hukum Finance and Law
6.	Dinan Sufendi RAE	Anggota Member	Pihak Independen Independent Parties	Hukum dan Perbankan Law and Banking
5.	Tettet Fitrianti	Anggota Member	Pihak Independen Independent Parties	Ekonomi dan Akuntansi Economics and Accounting

* Diberhentikan dengan hormat berdasarkan salah satu keputusan Rapat Umum Pemegang Saham Tahunan bank **bjb** Tahun buku 2020 tanggal 06 April 2021.

* **bjb** Annual General Meeting of Shareholders for the financial year 2020 dated April 6, 2021.

Berdasarkan salah satu keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) bank **bjb** Tahun Buku 2020 tanggal 06 April 2021 terjadi perubahan Komposisi Dewan Komisaris, yang kemudian ditindaklanjuti dengan Surat Keputusan Dewan Komisaris No. 01/SK/DKO/2021 tanggal 7 April 2021 tentang Pembagian Tugas dan Pelaksanaan Jadwal Kegiatan Dewan Komisaris serta Komite – komite, sehingga pada periode 31 Desember 2021 komposisi Komite Tata Kelola Terintegrasi menjadi sebagai berikut:

Based on one of the decisions of the bank **bjb** Annual General Meeting of Shareholders (AGMS) for the Financial Year 2020 dated April 6, 2021, there was a change in the composition of the Board of Commissioners, which was then followed up by the Decree of the Board of Commissioners No. 01/SK/DKO/2021 dated April 7, 2021 regarding the Division of Duties and Implementation of the Schedule of Activities for the Board of Commissioners and the Committees, so that for the period December 31, 2021, the composition of the Integrated Governance Committee was as follows:

No.	Nama Name	Jabatan Position	Keterangan Description	Keahlian Expertise
1.	Fahlino F. Sjuib	Ketua Merangkap Anggota Chairperson concurrently as a member	Komisaris Independen Independent Commissioner	Ekonomi dan Akuntansi Economics and Accounting
2.	Farid Rahman	Anggota Member	Komisaris Utama Independen Independent President Commissioner	Manajemen, Perbankan dan Keuangan Management, Banking and Finance

No.	Nama Name	Jabatan Position	Keterangan Description	Keahlian Expertise
3.	Muhadi	Anggota Member	Komisaris Commissioner	Teknik Technique
4.	Dinan Sufendi RAE	Anggota Member	Pihak Independen Independent Parties	Hukum dan Perbankan Law and Banking

Profil Komite Tata Kelola Terintegrasi

Profil Komite Tata Kelola Terintegrasi per 31 Desember 2021 adalah sebagai berikut.

Integrated Governance Committee Profile

The profile of the Integrated Governance Committee as of December 31st, 2021 is as follows.



Fahlino F. Sjuib

Ketua merangkap Anggota / Chairperson concurrently as a member

Profil dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

The profile can be seen in the Board of Commissioners Profile section in this Annual Report.



Farid Rahman

Anggota / Member

Profil dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

The profile can be seen in the Board of Commissioners Profile section in this Annual Report.



Muhadi

Anggota / Member

Profil dapat dilihat pada bagian Profil Dewan Komisaris dalam Laporan Tahunan ini.

The profile can be seen in the Board of Commissioners Profile section in this Annual Report.

Dinan Sufendi RAE

Anggota / Member



Lahir di Ciamis pada tanggal 6 Juni 1964, usia 57 tahun per Desember 2020.
Born in Ciamis in 6 June 1964, 57 years old as of December 2020.



Bandung



Indonesia
Indonesian



Riwayat Pendidikan

- Sarjana di bidang Hubungan Internasional fakultas Ilmu Sosial dan Ilmu Politik Universitas Padjadjaran (1988)
- Sarjana Hukum di Universitas Padjadjaran (1990)
- Magister Hukum di Sekolah Tinggi Hukum Bandung (2017)

Educational Background

- Bachelor's degree in International Relations, Faculty of Social and Political Sciences, Padjadjaran University (1988)
- Bachelor of Law at Padjadjaran University (1990)
- Master of Law at Bandung College of Law (2017)



Sertifikasi

- Sertifikasi manajemen risiko level 5 – LSPP (2015)
- Sertifikasi Asesor Untuk Manajemen Risiko Bank – LSPP (2016)

Certification

- Risk management certification level 5 – LSPP (2015)
- Assessor Certification for Bank Risk Management – LSPP (2016)

**Pengalaman Kerja**

- Pemimpin Divisi Manajemen Risiko bank **bjb** (2018-2019)
- Sr. Advisor/ Executive Vice President PT Anugrah Sentra Persada. (2020 – sekarang)
- Dosen Tetap STIE Ekuitas (2020 – Sekarang)
- Ketua Badan Pelaksana Harian (BPH) STIE Ekuitas (2019 – 2021)

Work Experience

- Head of bank **bjb** Risk Management Division (2018-2019)
- Sr. Advisor/Executive Vice President of PT Anugrah Sentra Persada. (2020 – present)
- Permanent Lecturer at STIE Equity (2020 – Present)
- Head of the Daily Executing Agency (BPH) STIE Ekuitas (2019 – 2021)

**Dasar Hukum Pengangkatan**

Diangkat sebagai anggota Komite Tata Kelola Terintegrasi Perseroan terhitung mulai tanggal 01 Januari 2020 berdasarkan Surat Keputusan Direksi Nomor 1355/SK/DIR-CSE/2019 tanggal 26 Desember 2019 dan telah diperbaharui dengan Surat Keputusan Direksi Nomor 010/SK/DIR-CSE/2021 tanggal 06 Januari 2021.

Appointment History

He was appointed as a member of the Company's Integrated Governance Committee starting January 1, 2020, based on the Decree of the Directors Number 1355/SK/DIR-CSE/2019 dated December 26, 2019, and has been updated with the Decree of the Directors Number 010/SK/DIR-CSE/2021 dated January 6, 2021.

**Periode Menjabat**

- Berdasarkan Surat Keputusan Direksi Nomor 1355/SK/DIR-CSE/2019 tanggal 26 Desember 2019 periode menjabat terhitung mulai tanggal 01 Januari 2020 sampai dengan 31 Desember 2020.
- Berdasarkan Surat Keputusan Direksi Nomor 010/SK/DIR-CSE/2021 tanggal 06 Januari 2021 periode menjabat terhitung mulai tanggal 01 Januari 2021 sampai dengan 31 Desember 2022.

Serving Period

- ased on the Decree of the Directors Number 1355/SK/DIR-CSE/2019 dated December 26, 2019, the term of office starts from January 1, 2020, to December 31, 2020.
- Based on the Decree of the Directors Number 010/SK/DIR-CSE/2021 dated January 6, 2021, the term of office starts from January 1, 2021, until December 31, 2022.

**Jabatan Rangkap**

- Sr. Advisor/ Executive Vice President PT Anugrah Sentra Persada. (2020 – sekarang)
- Dosen Tetap STIE Ekuitas (2020 – Sekarang)

Dual position

- Sr. Advisor/Executive Vice President of PT Anugrah Sentra Persada. (2020 – present)
- Permanent Lecturer at STIE Equity (2020 – Present)

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 Educational Background	Pengalaman Kerja Work Experience
Fahlino F. Sjuib	Ketua Merangkap Anggota	- S1 bidang Akuntansi - S2 bidang Ekonomi - S3 bidang Ekonomi	Memiliki pengalaman kerja di bidang pendidikan
	Chairperson concurrently as a member	- Bachelor's Degree in Accounting - Masters in Economics - Doctoral Degree in Economics	Have work experience in education
Farid Rahman	Anggota	- S1 Manajemen - S2 Banking & Finance	Memiliki pengalaman kerja di bidang perbankan.
	Member	- Bachelor's Degree in Management - Master's Degree in Banking & Finance	Have work experience in the banking sector.
Muhadi	Anggota	- S1 Teknik Geodesi - S2 Perencanaan Wilayah dan Kota	Memiliki pengalaman kerja di bidang pemerintahan.
	Member	- Bachelor's Degree in Geodetic Engineering - Master's Degree in Urban and Regional Planning	Have work experience in the government sector.



Nama Name	Jabatan Position	Pendidikan Educational Background	Pengalaman Kerja Work Experience
Dinan Sufendi RAE	Anggota	- S1 Hubungan Internasional - S1 Hukum - S2 Hukum	Memiliki pengalaman kerja di Perbankan dan Hukum
	Member	- Bachelor's Degree in International Relations - Bachelor's Degree in Law - Master of Law	Have work experience in Banking and Law

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	Fahlino F. Sjuib	Farid Rahman	Muhadi	Dinan Sufendi RAE
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and the Directors	√	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Does not have a management relationship in the company, subsidiary, or affiliated company	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di perusahaan Does not have a share ownership relationship in the company	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Tata Kelola Terintegrasi Does not have a family relationship with the Board of Commissioners, Directors, and/or fellow members of the Integrated Governance Committee	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Do not serve as administrators of political parties, officials and government	√	√	√	√

Rapat Komite Tata Kelola Terintegrasi

KEBIJAKAN RAPAT KOMITE TATA KELOLA TERINTEGRASI

Ketentuan Rapat Komite Tata Kelola Terintegrasi diatur dalam Pedoman dan Tata Tertib Kerja Komite Tata Kelola Terintegrasi adalah sebagai berikut:

1. Rapat Komite Tata Kelola Terintegrasi mengadakan rapat sekurang-kurangnya 4 (empat) kali dalam 1 (satu) tahun, disesuaikan dengan kebutuhan Bank.
2. Rapat Komite Tata Kelola Terintegrasi membahas mengenai evaluasi kebijakan dan penerapan tata kelola terintegrasi pada LJK.
3. Rapat Komite Tata Kelola Terintegrasi dapat dilaksanakan melalui *video conference*.
4. Hasil rapat Komite Tata Kelola Terintegrasi dituangkan dalam risalah rapat dan didokumentasikan secara baik.
5. 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

INTEGRATED GOVERNANCE COMMITTEE MEETING POLICY

The Integrated Governance Committee meeting provisions are governed by the Code and Code of conduct of the Integrated Governance Committee as follows:

1. Integrated Governance Committee meeting held at least 4 (four) times in 1 (one) year, adjusted to the needs of the Bank.
2. Integrated Governance Committee meeting discusses policy evaluation and integrated governance implementation of LJK.
3. Integrated Governance Committee meeting can be implemented through video conference.
4. The results of the Integrated Governance Committee meeting are set forth in the minutes of the meeting and well documented.
5. 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 2021, tanggal pelaksanaan, Agenda rapat dan Peserta rapat Komite Tata Kelola Terintegrasi, sebagai berikut.

AGENDA MEETING OF INTEGRATED GOVERNANCE COMMITTEE

Throughout the year 2021, the date of implementation, the Agenda of the meeting and the participants of the Integrated Governance Committee meeting are presented as follows.

Tabel Agenda Rapat Komite Tata Kelola Terintegrasi
Table of Agenda of Integrated Governance Committee

No	Tanggal Pelaksanaan Rapat Date	Agenda Agendas	Peserta Rapat Participants
1	10 Februari 2021 February 10, 2021	a. Pembahasan Laporan Pemantauan Komite Tata Kelola Terintegrasi Terkait Sinergi Perbankan bank bjb dengan bank bjb Syariah. b. Pembahasan Program Kerja Komite Tata Kelola Terintegrasi Tahun 2021. c. Pembahasan Laporan Kegiatan Komite Tata Kelola Terintegrasi Triwulan IV tahun 2020. d. Lain-lainnya a. Discussion of the Integrated Governance Committee Monitoring Report Regarding Banking Synergy bank bjb with bank bjb Syariah. b. Discussion on the 2021 Integrated Governance Committee Work Program. c. Discussion on the Activity Report of the Integrated Governance Committee for the fourth quarter of 2020. d. Others	Fahlino F. Sjuib Eddy I. M. Nasution Muhadi Yayat Sutaryat Dinan Sufendi RAE



No	Tanggal Pelaksanaan Rapat Date	Agenda Agendas	Peserta Rapat Participants
2	23 Maret 2021 23 March 23, 2021	- Pembahasan Laporan Pelaksanaan tugas dan wewenang oleh Direktur yang membawahkan fungsi pengawasan terhadap Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui Satuan Kerja Audit Internal Terintegrasi, Satuan Kerja Kepatuhan Terintegrasi, Satuan Kerja Manajemen Risiko Terintegrasi serta Divisi Manajemen Anak Perusahaan Priode Triwulan IV Tahun 2020. - Pembahasan Hasil Evaluasi Divisi MAP terhadap Kinerja Anak Perusahaan bank bjb Periode Triwulan IV tahun 2020. - Discussion of the Report on the implementation of duties and authorities by the Director in charge of the supervisory function of Financial Services Institutions in the Financial Conglomerate through the Integrated Internal Audit Unit, Integrated Compliance Unit, Integrated Risk Management Unit and Subsidiary Management Division for the Fourth Quarter of 2020. - Discussion on the Evaluation Results of the MAP Division on the Performance of bank bjb Subsidiaries for the Fourth Quarter of 2020.	Fahlino F. Sjuib Eddy I. M. Nasution Muhadi Yayat Sutaryat Dinan Sufendi RAE
3	7 April 2021 April 7, 2021	Pembahasan Kinerja Keuangan bank bjb Syariah Triwulan I tahun 2021 dengan Direksi dan Dewan Komisaris bank bjb Syariah. Discussion on the Financial Performance of bank bjb Syariah in the first quarter of 2021 with the Directors and Board of Commissioners of bank bjb Syariah.	Fahlino F. Sjuib Farid Rahman Muhadi
4	09 Juni 2021 June 09, 2021	Pembahasan Evaluasi Kinerja Perusahaan Terelasi Periode Triwulan I Tahun 2021 Discussion on Evaluation of the Performance of Related Companies for the First Quarter of 2021	Fahlino F. Sjuib Farid Rahman Muhadi Dinan Sufendi RAE
5	10 Agustus 2021 August 10, 2021	- Pembahasan Evaluasi Pelaksanaan Sinergi Perbankan antara bank bjb dengan bank bjb Syariah Periode Semester 1 Tahun 2021. - Pembahasan Laporan Pemantauan Komite Tata Kelola Terintegrasi Terkait Sinergi Perbankan bank bjb dengan bank bjb Syariah. - Discussion on Evaluation of the Implementation of Banking Synergy between bank bjb and bank bjb Syariah for Semester 1 of 2021. - Discussion of the Integrated Governance Committee Monitoring Report Regarding Banking Synergy bank bjb with bank bjb Syariah.	Fahlino F. Sjuib Farid Rahman Muhadi
6	22 September 2021 September 22, 2021	- Pembahasan Laporan Pelaksanaan tugas dan wewenang oleh Direktur yang membawahkan fungsi pengawasan terhadap Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui Satuan Kerja Audit Internal Terintegrasi, Satuan Kerja Kepatuhan Terintegrasi, Satuan Kerja Manajemen Risiko Terintegrasi serta Divisi Manajemen Anak Perusahaan Priode Semester I Tahun 2021. - Pembahasan Hasil Evaluasi Divisi MAP terhadap Kinerja Anak Perusahaan bank bjb Periode Semester 1 tahun 2021. - Discussion of the Report on the implementation of duties and authorities by the Director in charge of the supervisory function of Financial Services Institutions in the Financial Conglomerate through the Integrated Internal Audit Unit, Integrated Compliance Unit, Integrated Risk Management Unit and Subsidiary Management Division for the First Semester of 2021. - Discussion of the Evaluation Results of the MAP Division on the Performance of bank bjb Subsidiaries for the 1st Semester of 2021.	Fahlino F. Sjuib Farid Rahman Muhadi Dinan Sufendi RAE

No	Tanggal Pelaksanaan Rapat Date	Agenda Agendas	Peserta Rapat Participants
7	28 Desember 2021 28 December 28, 2021	1. Evaluasi Pelaksanaan tugas dan wewenang oleh Direktur yang membawahkan fungsi pengawasan terhadap Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui Satuan Kerja Audit Internal Terintegrasi, Satuan Kerja Kepatuhan Terintegrasi, Satuan Kerja Manajemen Risiko Terintegrasi serta Divisi Manajemen Anak Perusahaan Periode Triwulan III Tahun 2021. 2. Pembahasan Hasil Evaluasi Divisi MAP terhadap Kinerja Anak Perusahaan bank bjb Periode Triwulan III tahun 2021. 3. Pembahasan Revisi Pedoman dan Tata Tertib Kerja Komite Tata Kelola Terintegrasi. 1. Evaluation of the implementation of duties and authorities by the Director in charge of the supervisory function of Financial Services Institutions in the Financial Conglomerate through the Integrated Internal Audit Unit, Integrated Compliance Unit, Integrated Risk Management Unit and Subsidiary Management Division for the Third Quarter of 2021. 2. Discussion on the results of the MAP Division's evaluation of the performance of bank bjb subsidiaries for the third quarter of 2021. 3. Discussion on the Revised Guidelines and Work Rules of the Integrated Governance Committee.	Fahlino F. Sjuib Farid Rahman Muhadi Dinan Sufendi RAE

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE TATA KELOLA TERINTEGRASI

Selama tahun 2021, Komite Tata Kelola Terintegrasi telah melaksanakan 7 (tujuh) 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 2021, the Integrated Governance Committee held 7 (seven) meetings. The frequency and level of attendance of each member of the Integrated Governance Committee were 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		
		Jumlah dan Persentase Kehadiran The Number and Attendance Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Fahlino F. Sjuib	Ketua Merangkap Anggota Chairperson concurrently as a member	7	7	100%
Farid Rahman	Anggota Member	5	5	100%
Muhadi	Anggota Member	7	7	100%
Dinan Sufendi RAE	Anggota Member	7	7	100%



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/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Fahino F. Sjuib	Ketua Merangkap Anggota Chairperson concurrently as a member	Dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris. It can be seen in the Training and/or Competency Improvement section for the Board of Commissioners.		
Farid Rahman	Anggota Member	Dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris. It can be seen in the Training and/or Competency Improvement section for the Board of Commissioners.		
Muhadi	Anggota Member	Dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris. It can be seen in the Training and/or Competency Improvement section for the Board of Commissioners.		
Dinan Sufendi RAE	Anggota Member	Webinar Online - Refreshment Sertifikasi Manajemen Risiko, Kepatuhan Dan General Banking Online Webinar - Risk Management, Compliance And General Banking Certification Refreshment	Bandung, 8 Desember 2021 Bandung, December 8, 2021	Maisa Edukasi Maisa Edukasi

Laporan Singkat Pelaksanaan Kegiatan Komite Tata Kelola Terintegrasi Tahun 2021

Selama tahun 2021 Komite Tata Kelola Terintegrasi telah melaksanakan kegiatan sesuai dengan program kerja yang telah ditetapkan. Tugas tersebut termasuk melakukan pemantauan dan melakukan evaluasi penerapan tata kelola terintegrasi konglomerasi keuangan bank **bjb**, diantaranya sebagai berikut:

1. Melakukan pemantauan dan evaluasi terhadap pelaksanaan tugas dan fungsi Direktur yang membawahkan fungsi Pengawasan terhadap Lembaga Jasa Keuangan dalam Konglomerasi Keuangan.
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 Pembinaan Entitas Utama terhadap Tata Kelola Perusahaan anak dan perusahaan terelasi dalam konglomerasi keuangan bank **bjb**.
5. Melakukan pemantauan terhadap kinerja perusahaan anak dan perusahaan terelasi dalam konglomerasi keuangan bank **bjb**.
6. Melakukan pemantauan terhadap pelaksanaan sinergi perbankan antara bank **bjb** dengan bank **bjb** syariah sesuai dengan Peraturan Otoritas Jasa Keuangan nomor 28/POJK.03/2019

Brief Report of The Implementation of The Activities of The Integrated Governance Committee In 2021

During 2021 the Integrated Governance Committee carried out activities in accordance with the work program that had been set. These tasks included monitoring and evaluating the implementation of integrated governance of the bank **bjb** financial conglomerate, including the following:

1. Monitoring and evaluating the implementation of the duties and functions of the Director in charge of the Supervision function of Financial Services Institutions in the Financial Conglomerate.
2. Monitoring and evaluating the implementation of the duties and functions of the Integrated Internal Audit Unit, the Integrated Risk Management Unit and the Integrated Compliance Unit.
3. Monitoring the Performance and Risk Profile of subsidiaries and related companies in financial conglomerates.
4. Evaluating the Main Entity Guidance on Corporate Governance of subsidiaries and related companies in the bank **bjb** financial conglomerate.
5. Monitoring the performance of subsidiaries and related companies in the bank **bjb** financial conglomerate.
6. Monitoring the implementation of banking synergy between bank **bjb** and bank **bjb** syariah in accordance with Financial Services Authority Regulation number 28/POJK.03/2019.

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 581/SK/DIR-HCA/2020 diputuskan bahwa Widi Hartoto 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.

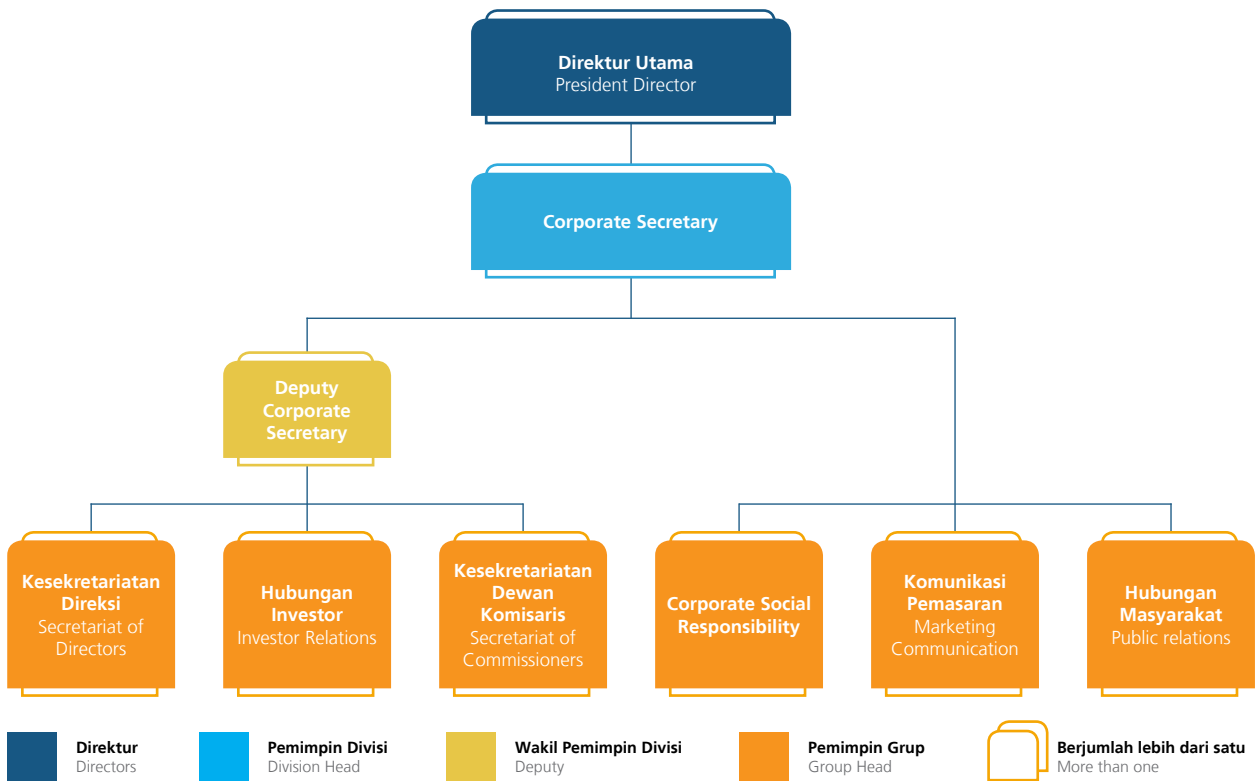
Policy of Appointment of Corporate Secretary

The company has a division of Corporate Secretary, as required by POJK Number 35/POJK.04/2014 concerning the Corporate Secretary of Issuers or Public Companies. Based on the Decree of the Directors of bank **bjb** No. 581/SK/DIRHCA/2020, it was decided that Widi Hartoto was the Head of the Corporate Secretary Division of the Company.



Struktur Sekretaris Perusahaan

Corporate Secretary Structure



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.
9. Mengelola kegiatan protokoler untuk 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 BOC.
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. Managing the Protocol activities for the BOD and BOC.

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.
 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.
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 with the division of Financial control 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. Develop effective press releases, prepare information for journalists in the form of media kits, and utilize the company's website to the fullest.
 18. Proactively and creatively identify opportunities and story materials that can lift imagery and reputation in the public eye.
 19. Publishes selected editorial papers (press releases, interviews and reports) through matching media, and updates internal communication channels.
 20. Preparing speech drafts and interview content for the board members and executive officers of the Bank, as well as organizing interviews and other contacts with the media.
 21. Evaluating the Bank's advertising and promotion programs and their appropriateness with other PR programs.
 22. Directing activities from external agencies/ consultants who develop and implement communication strategies and information programs.
 23. Plan and develop social/CSR programs and implement them as projects that have scope, milestones, deadlines, budget limits and clear deliverables.
 24. Designates, directs, monitors and reexamines the performance of the project managers.
 25. Evaluate CSR programmes in terms of imagery and reputation being awakened.
 26. Evaluate 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 / Corporate Secretary



Lahir di Jakarta pada tanggal 17 Juni 1979, usia 42 tahun per Desember 2021.
Born in Jakarta in 17 June 1979, 42 years old as of December 2021.



Bandung



Indonesia
Indonesian



Riwayat Pendidikan

- S1 Ekonomi, Universitas Prof. DR. Moestopo tahun 2003
- S2 Magister Management, Universitas Widyatama tahun 2012

Educational Background

- S1 Economics, University of Prof. DR. Moestopo 2003
- Masters Degree in Management, Widyatama University in 2012



Pengalaman Kerja

Memiliki pengalaman kerja di bank **bjb** sebagai:

- Wakil Pimpinan Divisi Corporate Secretary (Desember 2017 – Februari 2017)
- Pemimpin Grup Kesekretariatan Direksi (September 2015 – Desember 2017)

Work Experience

Have work experience in bank **bjb** as:

- Deputy Head of Corporate Secretary Division (December 2017 – February 2017)
- Group Leader Secretariat of the Directors (September 2015 – December 2017)



Riwayat Penunjukan

Surat Keputusan Direksi bank **bjb** No 0581/SK/DIR-HCA/2020 efektif sejak 3 Februari 2020.

Dual position

Decree of the Directors of bank **bjb** No 0581/SK/DIR-HCA/2020 effective since February 3, 2020.

Program Peningkatan Kompetensi Sekretaris Perusahaan

Corporate Secretary Competency Improvement Program

Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Waktu Pelaksanaan Implementation Time	Penyelenggara Organizer
Business Model Canvas Bagi Pejabat Eksekutif (Satu Level Dibawah Direksi) Business Model Canvas for Executive Officers (One Level Below the Directors)	01/03/2021	PPM Management
Executive Forum Urgensi Penerapan <i>Good Corporate Governance</i> Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (<i>Blended Learning</i>) Executive Forum Urgency for the Implementation of <i>Good Corporate Governance</i> for Public Companies in the Framework of Encouraging Regional Economic Recovery (<i>Blended Learning</i>)	16/03/2021	KPK
<i>Business Model Canvas Project Assignment & Presentation (Coaching)</i> Business Model Canvas Project Assignment & Presentation (Coaching)	12/04/2021	PPM Management
<i>Business Model Canvas Project Assignment & Presentation (Presentasi Akhir)</i> Business Model Canvas Project Assignment & Presentation (Final Presentation)	03/05/2021	PPM Management
<i>Executive Workshop Tahun 2021 Full Commitment and Optimism To Achieve Goals In 2021</i> Executive Workshop 2021 Full Commitment and Optimism To Achieve Goals In 2021	26/07/2021	bjb University

Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Waktu Pelaksanaan Implementation Time	Penyelenggara Organizer
bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb Komitmen OJK bjb Flash Implementation of Anti-Money Laundering and Counter Finance of Terrorism (APU-PPT) bank bjb as FSA Commitment	24/11/2021	bjb University

Pelaksanaan Tugas Sekretaris Perusahaan Tahun 2021

Selama tahun 2021, 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 Bank, 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.

Satuan Kerja Audit Internal

Struktur Organisasi Satuan Kerja Audit Internal

Struktur Organisasi SKAI telah sesuai dengan Surat Keputusan Direksi nomor 0375/SK/DIR-PST/2021 tanggal 10 Mei 2021 tentang Struktur Organisasi bank **bjb** sebagai berikut:

Duties of Corporate Secretary in 2021

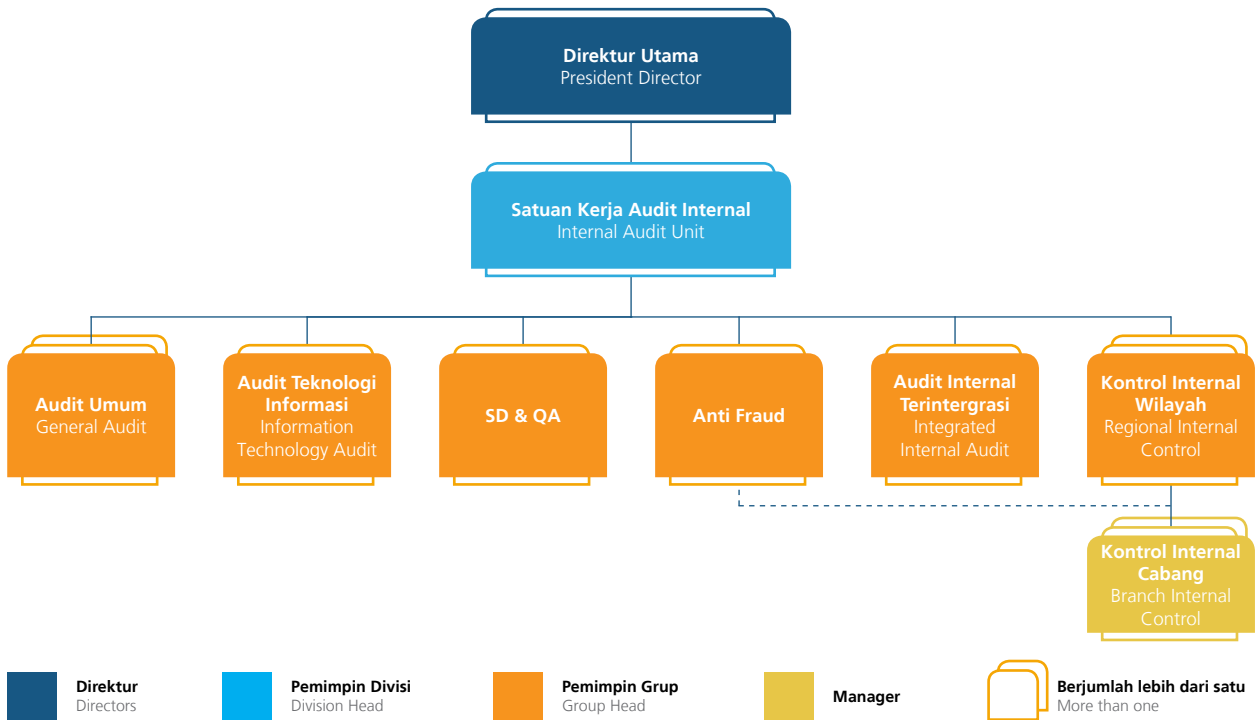
During 2021, the Corporate Secretary carried out his duties and responsibilities, namely:

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. Coordinating public relations and marketing communications activities for the Company.
6. Managing and carrying out promotional activities for the Bank's products and services, including the preparation of the Annual Report Book.
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.

Internal Audit Work Unit

Internal Audit Work Unit Organizational Structure

The organizational structure of Internal Audit Work Unit (SKAI) was in accordance with the Decree of the Directors number 0375/SK/DIR-PST/2021 dated May 10, 2021 concerning the Organizational Structure of bank **bjb** as follows:



Kedudukan Satuan Kerja Audit Internal dalam Struktur Organisasi

Sesuai dengan isi Piagam Audit Internal yang terdapat dalam Kebijakan Audit Internal Nomor 0621/SK/DIR-AI/2019 tanggal 31 Mei 2019, Kedudukan SKAI adalah sebagai berikut:

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. Fungsi kontrol internal berperan sebagai mitra strategis dan menyampaikan hasil kegiatannya kepada masing-masing Pemimpin Kantor Cabang dan Pemimpin Kantor Wilayah.
5. SKAI menjalankan fungsi audit internal terintegrasi dalam konglomerasi keuangan Bank.
6. 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 Position In Organizational Structure

In accordance with the contents of the Charter Internal Audit contained in the Internal Audit policy number 0621/SK/DIR-AI/2019 dated May 31st, 2019, the position of the SKAI is 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. The function of internal control serves as strategic partner and convey the results of activities to each branch office leader and regional office leader.
5. SKAI performs integrated internal audit function in the Bank's financial conglomerate.
6. 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 Unit

Joko Hartono Kalisman

Kepala Satuan Kerja Audit Internal / Head of Internal Audit Unit



Lahir di Cimahi 25 Januari 1973, usia 48 tahun per Desember 2021.
Born in Cimahi in 25 January 1973, 48 years old as of December 2021.



Bandung



Indonesia
Indonesian



Riwayat Pendidikan

- Sarjana Akuntansi, Universitas Padjadjaran tahun 2002
- Magister Manajemen, Universitas Padjadjaran tahun 2006
- Doktor Manajemen, Universitas Padjadjaran tahun 2019

Educational Background

- Bachelor of Accounting, Padjadjaran University in 2002
- Master of Management, Padjadjaran University in 2006
- Doctor of Management, Padjadjaran University in 2019



Pengalaman Kerja

Bergabung di bank **bjb** sejak 1997 dengan riwayat jabatan sebagai berikut:

- Pemimpin Divisi KPR dan KKB 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

Joined bank **bjb** since 1997 with the following position history:

- Head of KPR and KKB Divisions from October 2018 to December 2018
- Regional CEO 5 from May 2017 to October 2018
- Head of Bandung Main Branch Office from May 2016 to May 2017

Sertifikasi

- Qualified Internal Auditor
- Chartered Accountant
- Certified Anti Fraud Manager
- ISO 37001 Anti-Bribery Certification
- Prince2 Foundation
- General Banking Level 3
- BSMR Level 5

Sertifikasi

- Qualified Internal Auditor
- Chartered Accountant
- Certified Anti Fraud Manager
- ISO 37001 Anti-Bribery Certification
- Prince2 Foundation
- General Banking Level 3
- BSMR Level 5



Riwayat Penunjukan

Menjabat sebagai Pemimpin Satuan Kerja Audit Internal berdasarkan Surat Keputusan Direksi No. 1516/SK/DIR-HC/2018.

Dual position

Served as the Head of the Internal Audit Unit based on the Decree of the Directors No. 1516/SK/DIR-HC/2018.

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.

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

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:

Internal Audit Charter

With the change of regulation on internal audit of POJK No. 1/POJK.03/2019 dated January 28th, 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 disahkan oleh Direksi dengan nomor 0621/SKIDIR-A1/2019 tanggal 29 Mei 2019.
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 *Quality Assurance*

Bab VIII Lain-lain

Tugas dan Tanggung Jawab Satuan Kerja Audit Internal

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.
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.

1. Internal Audit Policy which has been ratified by the Directors under the number 0621/ SKIDIR-A1/2019 dated May 29th, 2019;
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 Functions

Chapter II Structure, Position and Scope

Chapter III Duties, Responsibilities and Authorities

Chapter IV Internal Auditor

Chapter V Object Audit

Chapter VI Reporting and Monitoring

Chapter VII Quality Assurance

Chapter VIII Other

Duties and Responsibilities of Internal Audit Work Unit

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 organization 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. 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.

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.
 - 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 asset 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.

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. Request, view and use of all data/ information, registers, books, letters, notulen, 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.



Komposisi Personil Satuan Kerja Audit Internal

Jumlah pegawai SKAI saat ini adalah 188 (seratus delapan puluh delapan) orang, dengan rincian sebagai berikut:

Internal Audit Personnel Composition

The current number of SKAI employees is 188 (one hundred and eighty eight) people, with details as follows:

Jabatan Position	Kantor Pusat Headquarters	Kantor Wilayah Regional Office	Kantor Cabang Branch office	Grand Total Grand Total
Pemimpin Unit Kerja (PUK) Work Unit Leader (WUL)	1	-	-	1
Group Head	9	5	-	14
Manager	8	1	63	72
Officer	15	1	-	16
Staff	16	6	63	85
Grand Total	49	13	126	188

Daftar Pegawai SKAI

List of SKAI Employee

No	Nama Name	Jabatan Position	Unit Unit
1	Joko Hartono Kalisman	Pemimpin Unit Kerja (PUK) Work Unit Leader (WUL)	Pemimpin Unit Kerja (PUK) Work Unit Leader (WUL)
2	Rina Marina	Staff	Sekretaris / Secretary
3	Asep Dikdik Sudiantara	Group Head	Anti Fraud
4	Ageng Kadharman	Manager	Anti Fraud
5	Raden Danang Seno Adhi	Officer	Anti Fraud
6	Aditya Awang Putra	Officer	Anti Fraud
7	Denny Novendrik	Staff	Anti Fraud
8	Rizky Eka Purnama Putra	Staff	Anti Fraud
9	Indra Permana	Group Head	Audit Internal Terintegrasi / Integrated Internal Audit
10	Hadi Purwanto	Manager	Audit Internal Terintegrasi / Integrated Internal Audit
11	Simanjuntak Ronald Colin	Staff	Audit Internal Terintegrasi / Integrated Internal Audit
12	Budiman Firmansyah	Staff	Audit Internal Terintegrasi / Integrated Internal Audit
13	Saldi prasono	Group Head	Audit Teknologi Informasi Information Technology Audit
14	Sigit Yulianto	Officer	Audit Teknologi Informasi Information Technology Audit
15	Taajul Arifin	Officer	Audit Teknologi Informasi Information Technology Audit
16	Santy	Officer	Audit Teknologi Informasi Information Technology Audit
17	Deni Fitriaman	Staff	Audit Teknologi Informasi Information Technology Audit
18	Andy Syahriar	Staff	Audit Teknologi Informasi Information Technology Audit
19	Guntur Rovianto Setyadi	Group Head	Audit Umum 1 / General Audit 1
20	Rizky Rihmansyah	Manager	Audit Umum 1 / General Audit 1
21	Firman Aprianto	Officer	Audit Umum 1 / General Audit 1

No	Nama Name	Jabatan Position	Unit Unit
22	Gun Gun Gunawan	Staff	Audit Umum 1 / General Audit 1
23	Ramdhani Saptia	Staff	Audit Umum 1 / General Audit 1
24	Dudy Priyadi	Group Head	Audit Umum 2 / General Audit 2
25	Gerry Suryadilaga	Manager	Audit Umum 2 / General Audit 2
26	Moch Nurdin Ismail	Officer	Audit Umum 2 / General Audit 2
27	Wishnu Bhatara	Staff	Audit Umum 2 / General Audit 2
28	Asep surya safari	Staff	Audit Umum 2 / General Audit 2
29	Hamdan Astadipura	Group Head	Audit Umum 2 / General Audit 3
30	Yeissa Yogapranata	Manager	Audit Umum 2 / General Audit 3
31	Arif Satya Nugraha	Officer	Audit Umum 2 / General Audit 3
32	Mega Pertiwi	Officer	Audit Umum 2 / General Audit 3
33	Rendy Rizky Surbakti	Staff	Audit Umum 2 / General Audit 3
34	Budi	Group Head	Audit Umum 4 / General Audit 4
35	Sany Ginanjar	Manager	Audit Umum 4 / General Audit 4
36	Ferry Hardiyanto	Officer	Audit Umum 4 / General Audit 4
37	Wildanul Muqaddas Abdulah	Officer	Audit Umum 4 / General Audit 4
38	Dody Apriadi	Officer	Audit Umum 4 / General Audit 4
39	Ipan Gumilar	Group Head	Audit Umum 5 / General Audit 5
40	R. Rico Rachmadi Ganda Permana	Manager	Audit Umum 5 / General Audit 5
41	Noval Maulana Sagita	Officer	Audit Umum 5 / General Audit 5
42	Ribka Sianipar	Staff	Audit Umum 5 / General Audit 5
43	Bunga Meila Sukmawati	Staff	Audit Umum 5 / General Audit 5
44	Ipon Nursoleha	Group Head	Service Development & Quality Assurance
45	Bay Aprian	Manager	Service Development & Quality Assurance
46	M. Dikdik Milyardi	Officer	Service Development & Quality Assurance
47	Reza Ardhi	Officer	Service Development & Quality Assurance
48	Deska Ayulian	Staff	Service Development & Quality Assurance
49	Anggi Eka Putra R	Staff	Service Development & Quality Assurance
50	Djoko Mardijanto	Group Head	Kontrol Internal Wilayah 1 / Internal Control Region 1
51	R. Edy Hadi Saputro	Manager	Kontrol Internal Wilayah 1 / Internal Control Region 1
52	Irena Damania Musnandar	Officer	Kontrol Internal Wilayah 1 / Internal Control Region 1
53	Millia Geby Maulina	Staff	Kontrol Internal Wilayah 1 / Internal Control Region 1
54	Hany Tresnawaty	Manager KIC	Buah Batu
55	Shary Yanuarty	Staff KIC	Buah Batu
56	Oke Ferdiana Sutisna	Manager KIC	Cianjur
57	Adhy Purnama Asikin	Staff KIC	Cianjur
58	Dessy Angraeni	Staff KIC	Cianjur
59	Dian Novitasari	Staff KIC	Cimahi



No	Nama Name	Jabatan Position	Unit Unit
60	Dito Gunandi	Manager KIC	Cimahi
61	Rr. Retno Soeksmantari	Manager KIC	Jatinangor
62	Revina Meitha Afiana	Staff KIC	Jatinangor
63	Tri Yandi Ferdiansyah	Staff KIC	Karawang
64	Ratu Adisty Adriana	Manager KIC	Majalaya
65	Ina Utadi	Staff KIC	Majalaya
66	Henny Susanty	Manager KIC	Padalarang
67	Ilham Nugraha Pratama	Staff KIC	Padalarang
68	Ade Hendrawan	Manager KIC	Pelabuhan Ratu
69	Bertha Julisti	Staff KIC	Pelabuhan Ratu
70	Risman Maulana	Staff KIC	Pelabuhan Ratu
71	Wasito Utomo	Manager KIC	Purwakarta
72	Mochamad Dicky Nurochman	Manager KIC	Soreang
73	Kushardiman	Staff KIC	Soreang
74	Giri Hartawan	Manager KIC	Subang
75	Putri Nur Khoerotul'aeni	Staff KIC	Subang
76	Adjie Arrachman	Manager KIC	Suci
77	Yusup Maulana	Staff KIC	Suci
78	Nita Marlina	Manager KIC	Sukabumi
79	Aldi Eka Muharam	Staff KIC	Sukabumi
80	Laila Maherrasari	Manager KIC	Sukajadi
81	Fauzan Nurrachmat	Staff KIC	Sukajadi
82	Vivi Veny Viena	Manager KIC	Sumbersari
83	Agesti Gita. M	Staff KIC	Sumbersari
84	Ano Suprianto	Manager KIC	Tamansari
85	Tria Aristy Faurika	Staff KIC	Tamansari
86	Bambang Sulistyio Adi	Manager KIC	Utama Bandung / Main Bandung
87	Depi Anggraeni	Staff KIC	Utama Bandung / Main Bandung
88	Hilman Rahmawan	Staff KIC	Utama Bandung / Main Bandung
89	Ades Ismansyah	Group Head	Kontrol Internal Wilayah 2 / Internal Control Region 2
90	Jedi Vidya Islami	Staff	Kontrol Internal Wilayah 2 / Internal Control Region 2
91	Tri Arry Erwanto	Staff KIC	Batam
92	Agung Budi Satrio	Manager KIC	Batam
93	Ikhsan ZR.	Manager KIC	Bekasi
94	Thermalia Rindani	Manager KIC	Bogor
95	Risti Amelia	Staff KIC	Bogor
96	Arief Nugraha	Manager KIC	Cibinong
97	Farida Nurlaila	Staff KIC	Cibinong

No	Nama Name	Jabatan Position	Unit Unit
98	Wildan Hamdani Budiman	Manager KIC	Cikarang
99	Rida Ratna Gantina	Staff KIC	Cikarang
100	Wiwien Iswanti	Manager KIC	Depok
101	Anton Ariesto Sandam	Staff KIC	Depok
102	Farah Syifa Hermunantho	Staff KIC	Gajah Mada
103	Sonny Eka Hermawan	Manager KIC	Gajah Mada
104	Dirga Sadjati	Manager KIC	Hasyim Ashari
105	Ferdy Fernando Effendy	Staff KIC	Hasyim Ashari
106	Diki Irawan	Manager KIC	Kebayoran Baru
107	Dwi Retno Apriani	Staff KIC	Kebayoran Baru
108	Arie Rachman Syahdani	Manager KIC	Khusus Jakarta
109	Mei Yudi Franko Bradisi	Staff KIC	Khusus Jakarta
110	M. Budi Hardana	Manager KIC	Medan
111	Katarina Labore Pinem	Staff KIC	Medan
112	Refki Refliadi	Manager KIC	Palembang
113	Ventha Try Rizka	Staff KIC	Palembang
114	Agustina	Manager KIC	Pekanbaru
115	Dini Ahmadayanti	Staff KIC	Pekanbaru
116	Deyorizky Setyo Nugroho	Staff KIC	Rasuna Said
117	Muhamad Arfani	Manager KIC	Rasuna Said
118	Cepi Sofyar	Manager KIC	Rawamangun
119	Sandra Gandara	Manager KIC	S Parman
120	Krisna Rizky Febrianto	Staff KIC	S Parman
121	Dewi Pertiwi	Manager KIC	Saharjo
122	Evy Sofiani	Group Head	Kontrol Internal Wilayah 3 / Internal Control Region 3
123	Istu Sari Wibawati	Staff	Kontrol Internal Wilayah 3 / Internal Control Region 3
124	Mike Rachmawati	Staff	Kontrol Internal Wilayah 3 / Internal Control Region 3
125	Pendi Arifin	Manager KIC	Banjar
126	Devi Nugraha	Staff KIC	Banjar
127	Euis Mia Rosmiati	Manager KIC	Ciamis
128	Muhammad Fachrizal Azis	Staff KIC	Ciamis
129	Sari Puspita	Staff KIC	Cirebon
130	Bella Natalia	Manager KIC	Garut
131	Ilham Fauzia Malldini	Staff KIC	Garut
132	Rendra C. Rohmatillah	Manager KIC	Indramayu
133	Deidra J. Susantoro	Staff KIC	Indramayu
134	Budi Rusman Jauhari	Manager KIC	Kuningan
135	Fira Firmanila	Staff KIC	Kuningan



No	Nama Name	Jabatan Position	Unit Unit
136	Unang Rahmansyah	Manager KIC	Majalengka
137	Caryono Sugianto	Staff KIC	Majalengka
138	Rosdiana	Manager KIC	Pangandaran
139	Reza Galih Pratama	Staff KIC	Pangandaran
140	Andi Budiman	Manager KIC	Patrol
141	Suryadin	Staff KIC	Patrol
142	Jatnika Robiansyah	Manager KIC	Singaparna
143	Reyhan Caesaria Paramedisa	Staff KIC	Singaparna
144	Novita Sari	Manager KIC	Sumber
145	M. Abbas Sigit Kamseno	Staff KIC	Sumber
146	Syamsurizal	Manager KIC	Sumedang
147	Devi Yulianti	Staff KIC	Sumedang
148	Rizky Adhisantika Ristandi	Manager KIC	Tasikmalaya
149	Ami Rahmina	Staff KIC	Tasikmalaya
150	Dede Ahmad Jamaluddin	Group Head	Kontrol Internal Wilayah 4 / Internal Control Region 4
151	Nanda Ayu Winalda	Staff	Kontrol Internal Wilayah 4 / Internal Control Region 4
152	Adi Kurniawan	Manager KIC	Balaraja
153	Galih Cakradiningrat	Staff KIC	Balaraja
154	Annisa Rizkia Shaferdi	Manager KIC	Bandar Lampung
155	Adang Suhendar	Manager KIC	Cilegon
156	Surjana	Staff KIC	Cilegon
157	Asep Suderajat	Manager KIC	Daan Mogot
158	Resa Mahdi Rafiqi	Staff KIC	Daan Mogot
159	Indra Komara	Manager KIC	Labuan
160	Yudi Trirana	Staff KIC	Labuan
161	Vidi Isra Hasibuan	Manager KIC	Pandeglang
162	Syaeful Bachri	Staff KIC	Pandeglang
163	Ade Syahbana	Manager KIC	Rangkasbitung
164	Aldi Oktavaldi Nugraha	Staff KIC	Rangkasbitung
165	Adi Dwi Cahyo	Manager KIC	Tangerang
166	Violetta Havieza Auliadhiny	Staff KIC	Tangerang
167	Krisna Wahyu Purnama Graha	Manager KIC	Tangerang Selatan
168	Dewi Setio Asih	Staff KIC	Tangerang Selatan
169	Sri Nuryaty	Manager KIC	Khusus Banten
170	Ghufran Khairun	Staff KIC	Khusus Banten
171	Teddy Prayoga	Group Head	Kontrol Internal Wilayah 5 / Internal Control Region 5
172	Inke Dewi Asrida	Staff	Kontrol Internal Wilayah 5 / Internal Control Region 5
173	Agung Saputra	Manager KIC	Balikpapan

No	Nama Name	Jabatan Position	Unit Unit
174	Giri Noegraha	Staff KIC	Balikpapan
175	Dwi Sunu	Manager KIC	Banjarmasin
176	Khairatunnisa	Staff KIC	Banjarmasin
177	Made Dwi Perwana	Manager KIC	Denpasar
178	I Komang Ariyasa Putra	Staff KIC	Denpasar
179	Nur Syamsiar A.H Baharuddin	Manager KIC	Makassar
180	Dicky Vincent Reynaldi Suhaeli	Staff KIC	Makassar
181	Adi Krismanto	Manager KIC	Semarang
182	Retno Dwi Astuti	Staff KIC	Semarang
183	Sonny B. Hariadi	Manager KIC	Surabaya
184	Twinta Itakhul Kumala	Staff KIC	Surabaya
185	Maschun Arvianto	Manager KIC	Surakarta
186	Candra Naryat Pamungkas	Staff KIC	Surakarta
187	Benny Nugraha	Manager KIC	Tegal
188	Satrio Novianto	Staff KIC	Tegal

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 dikordinasikan dengan **bjb university**. Adapun rincian pelaksanaan program pendidikan dan pelatihan yaitu sebagai berikut.

Internal Audit Work Unit Competency Improvement Program

Auditor quality became one of the important factors in the implementation of internal audit. For this matter, Internal Audit Work Unit (SKAI) develops capabilities, competencies, knowledge and professionalism by involving auditors in training, workshops, auditor certifications on a national and international scale according to needs adjusted to audit activities, and their submissions were coordinated with **bjb university**. The details of the implementation of education and training programs were as follows.

PENDIDIKAN & PELATIHAN SKAI TAHUN 2021 SKAI EDUCATION & TRAINING IN 2021

Triwulan 1	1. Internal Control COSO - 2013 2. Standar Audit Internal & Kode Etik Profesi (SAKEP) 3. Qualified Internal Auditor
Quarter 1	1. Internal Control COSO - 2013 2. Standar Audit Internal & Kode Etik Profesi (SAKEP) 3. Qualified Internal Auditor



PENDIDIKAN & PELATIHAN SKAI TAHUN 2021 SKAI EDUCATION & TRAINING IN 2021

Triwulan 2	1. <i>Certified Practitioner of Internal Audit</i> 2. <i>Webinar Awareness SNI ISO 37001</i> 3. <i>Quality Assurance Fungsi Audit Internal</i> 4. <i>Qualified Internal Auditor Tingkat Lanjutan</i> 5. <i>Qualified Internal Auditor Tingkat Manajerial</i> 6. <i>Internal Control COSO - 2013</i> 7. <i>Certified Anti Fraud Manager</i> 8. <i>Guide to CPP Certification & CPP Examination</i>
Quarter 2	1. <i>Certified Practitioner of Internal Audit</i> 2. <i>Webinar Awareness SNI ISO 37001</i> 3. <i>Quality Assurance Fungsi Audit Internal</i> 4. <i>Qualified Internal Auditor Tingkat Lanjutan</i> 5. <i>Qualified Internal Auditor Tingkat Manajerial</i> 6. <i>Internal Control COSO - 2013</i> 7. <i>Certified Anti Fraud Manager</i> 8. <i>Guide to CPP Certification & CPP Examination</i>
Triwulan 3	1. <i>Market Conduct di Sektor Jasa Keuangan</i> 2. <i>Strategi Pengembangan Produk Keuangan di Era Digital</i> 3. <i>Archiving a Powerful Growth Mindset</i> 4. <i>Urgensi Penerapan ISO 37001 Sistem Manajemen Anti Penyuapan (SMAP) Pada Sektor Jasa Keuangan.</i> 5. <i>Penerapan Strategi Anti-Fraud Bagi Lembaga Jasa Keuangan di Era Transformasi Digital Mengacu Pada POJK No. 39/POJK.03/2019.</i> 6. <i>Internal Audit for New Internal Auditor yang diselenggarakan melalui YPIA dan dilakukan sebanyak 3 batch terhadap seluruh Staff KIC dan KIW serta pegawai baru pada SKAI.</i>
Quarter 3	1. <i>Market Conduct in the Financial Services Sector</i> 2. <i>Financial Product Development Strategy in the Digital Age</i> 3. <i>Archiving a Powerful Growth Mindset</i> 4. <i>The Urgency of Implementing ISO 37001 Anti-Bribery Management System (SMAP) in the Financial Services Sector.</i> 5. <i>Implementation of Anti-Fraud Strategy for Financial Services Institutions in the Era of Digital Transformation Referring to POJK No. 39/POJK.03/2019.</i> 6. <i>Internal Audit for New Internal Auditor held through YPIA and conducted in 3 batches for all KIC and KIW staff as well as new employees at SKAI.</i>
Triwulan 4	1. <i>Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) 6 batch</i> 2. <i>Kode Etik Bankir 3 batch</i> 3. <i>Pembelajaran dan Sertifikasi Wakil Perantara Perdagangan Efek (WPPE)</i> 4. <i>Pembelajaran Professional Executive Secretary in the Digital Age</i> 5. <i>Refreshment for Change Agent "bjb Integrity" Angkatan 2 Tahun 2021</i> 6. <i>Pelatihan SESPIBANK Angkatan 72 dan 73</i> 7. <i>Sertifikasi dan e-Test Manajemen Risiko Level 2 Angkatan 6 Tahun 2021</i> 8. <i>Pendidikan dan Pelatihan Internal COSO - 2013</i> 9. <i>Workshop Online Audit Internal di Masa New Normal Covid -19</i> 10. <i>BSMR Level 3</i>
Quarter 4	1. <i>Application of Anti-Money Laundering and Prevention of the Financing of Terrorism (APU-PPT) 6 batches</i> 2. <i>Banker Code of Conduct 3 batches</i> 3. <i>Learning and Certification of Securities Brokerage Representatives (WPPE)</i> 4. <i>Professional Executive Secretary Learning in the Digital Age</i> 5. <i>Refreshment for Change Agent "bjb Integrity" Batch 2 of 2021</i> 6. <i>SESPBANK Training Batch 72 and 73</i> 7. <i>Level 2 Risk Management Certification and e-Test Class 6 2021</i> 8. <i>COSO Internal Education and Training - 2013</i> 9. <i>Internal Audit Online Workshop in the New Normal Covid-19</i> 10. <i>BSMR Level 3</i>

Sertifikasi Profesi Personil Satuan Kerja Audit Internal

Professional Certification of Internal Audit Work Unit Personnel

No	Jenis Sertifikasi Types of Certification	Jumlah Total
1	Audit Intern Bank -	3
2	BSMR 1 Badan Sertifikasi Manajemen Risiko / Risk Management Certification	66
3	BSMR 2 Badan Sertifikasi Manajemen Risiko / Risk Management Certification	72
4	BSMR 3 Badan Sertifikasi Manajemen Risiko / Risk Management Certification	11

No	Jenis Sertifikasi Types of Certification		Jumlah Total
5	BSMR 5	Badan Sertifikasi Manajemen Risiko / Risk Management Certification	1
6	CA	Chartered Accountant	1
7	CAFM	Certified Anti Fraud Manager	3
8	CBIA	Certified Bank Internal Auditor	16
9	CCNA	Cisco Certified Network Associate	1
10	CFRA	Certified Forensic Auditor	2
11	CIA	Certified Internal Auditor	1
12	CISA	Certified Information System Auditor	1
13	CISSP	Certified Information Systems Security Professional	1
14	CITPE	IT Procurement	4
15	COBIT5	Control Objectives for Information Technologies	6
16	CPIA	Certified Practitioner of Internal Audit	16
17	CRMA	Certification in Risk Management Assurance	1
18	ERMCP	Enterprise Risk Management Certified Professional	1
19	General Banking Level 1	-	2
20	General Banking Level 3	-	1
21	Integritas KPK	-	1
22	ISO 20000	IT Management	1
23	ISO 27001	Sistem Manajemen Keamanan Informasi	1
24	ISO 37001	Anti Bribery Management System	3
25	ITIL v3	Information Technology Infrastructure Library	5
26	Kepatuhan Level 1	-	1
27	Kepatuhan Level 2	-	1
28	NCT	National Certified Trainer	1
29	PRINCE2	Projects IN Controlled Environments	9
30	QIA	Qualified Internal Auditor r	5
31	WPPE	Wakil Perantara Pedagang Efek Broker-Dealer Representative	2

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 ilegal apapun atau terlibat dalam aktivitas yang dapat mendiskreditkan dan merugikan kredibilitas Bank dan profesinya.

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. 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 pemberian apapun yang berdampak atau dapat mempengaruhi penilaian 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.

- 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 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.

Laporan Singkat Pelaksanaan Kegiatan Satuan Kerja Audit Internal Tahun 2021

Pemeriksaan

Pemeriksaan terhadap Kantor Cabang, Kantor Pusat, Sistem Aplikasi Teknologi Informasi dan Konglomerasi Keuangan berdasarkan hasil perhitungan *audit rating* terhadap *audit universe* dan *judgment management*. Satuan Kerja Audit Internal (SKAI) setiap tahun menyusun Rencana Kerja dan Anggaran Tahunan sebagai panduan dalam melaksanakan kegiatan pemeriksaan tahunan secara efektif. Adapun jumlah rencana dan realisasi pemeriksaan oleh SKAI di Tahun 2021 sebagai berikut:

Jenis Pemeriksaan Checking type	Rencana Plan	Realisasi Realisasi
Audit Umum Kantor Pusat / Head Office General Audit	5	5
Audit Umum Kantor Cabang / Branch General Audit	25	26
Audit Teknologi Informasi / Information Technology Audit	5	13
Audit Terintegrasi / Integrated Audit	15	15
Audit Fraud / Investigasi / Fraud Audit / Investigation	-	22
Special Assignment / Special Assignment	-	12

Berdasarkan Rencana Kerja dan Anggaran Tahunan (RKAT) Tahun 2021, Satuan Kerja Audit Internal (SKAI) secara berkesinambungan telah melaksanakan fungsi dan perannya sebagai *assurance*, konsultan, serta *strategic business partner*. Dalam menjalankan

Brief Report on Implementation of Internal Audit Work Unit Year 2021

Auditing

Examination of Branch Offices, Head Offices, Information Technology Application Systems and Financial Conglomerates was based on the results of the calculation of the audit rating on the audit universe and judgment management. The Internal Audit Unit (SKAI) annually prepared a Work Plan and Annual Budget as a guide in carrying out annual audit activities effectively. The number of planned and realized inspections by Internal Audit Unit in 2021 was as follows:

Based on the 2021 Annual Work Plan and Budget (RKAT), the Internal Audit Unit (SKAI) continuously carried out its functions and roles as assurance, consultant, and strategic business partner. In carrying out its functions, Internal Audit Unit committed to

fungsinya SKAI tetap berkomitmen untuk tetap melaksanakan aktivitas pemeriksaan sesuai dengan rencana kerja yang telah ditetapkan.

Non Pemeriksaan

1. Pengembangan Sistem Informasi Audit Internal yaitu Sistem Informasi Manajemen Audit (SIMA).
2. Sosialisasi *Refreshment* Fungsi SKAI.
3. *Forum Group Discussion* (FGD) Kontrol Internal Wilayah.
4. Pendampingan Pemeriksaan oleh Pihak Eksternal.
5. Pengembangan Kuantitas dan Kualitas Auditor melalui program sertifikasi nasional dan internasional.
6. Kegiatan *workshop* Satuan Kerja Audit Internal Tahun 2021 yang diselenggarakan pada tanggal 22-23 Oktober 2021 dan bertempat di The Luxton Hotel Bandung, sebagai upaya pengembangan kapabilitas dan sinergi antar pegawai di lingkungan Satuan kerja Audit Internal dengan tema "Menjaga Motivasi & Kebahagiaan Auditor Internal Untuk Kinerja SKAI yang Lebih Tangguh & Baik". Kegiatan *workshop* tersebut dihadiri oleh Yuddy Renaldi selaku Direktur Utama bank **bjb**, Cecep Trisna selaku Direktur Kepatuhan dan Tedi Setiawan selaku Direktur Operasional (melalui *online*) serta Agung Fatwa (pemateri ekstern).

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 kali dalam setiap triwulan, membahas Laporan Kegiatan SKAI selama 1 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.

continuing to carry out inspection activities in accordance with the work plan that had been set.

Non Pemeriksaan

1. Development of the Internal Audit Information System, namely the Audit Management Information System (SIMA).
2. Internal Audit Unit Function Refreshment Socialization.
3. Forum Group Discussion (FGD) Regional Internal Control.
4. Audit Assistance by External Parties.
5. Development of Auditor Quantity and Quality through national and international certification programs.
6. The 2021 Internal Audit Work Unit workshop activity held on 22-23 October 2021 and took place at The Luxton Hotel Bandung, as an effort to develop capabilities and synergies between employees within the Internal Audit work unit with the theme "Maintaining Motivation & Happiness of Internal Auditors for Performance Stronger & Better Internal Audit Unit". The workshop was attended by Yuddy Renaldi as President Director of bank **bjb**, Cecep Trisna as Director of Compliance and Tedi Setiawan as Director of Operations (via online) and Agung Fatwa (external speaker).

Internal Audit Work Unit Meetings with the Directors, Board of Commissioners, and/or Audit Committee

The policies governing Internal Audit Unit meetings were stated in the bank **bjb** Internal Audit Charter article 310- Authority, Number 3, namely Internal Audit Unit had the authority to hold periodic and incidental meetings with the Directors, Board of Commissioners, and/or the Audit Committee.

- Frequency of Meetings with the Directors
Meetings with the Directors were generally carried out according to the needs of the organization, at least in a month a meeting could usually be held between Internal Audit Unit and the Directors which generally discussed 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**'s Corporate Plan, discussion of updating the Bank's internal procedures and other meetings that require the role of Internal Audit Unit as a partner in the development of the banking business.
- Frequency of Meetings with the Board of Commissioners/ Audit Committee
Periodic meetings at least 1 time in every quarter, discussing the Internal Audit Unit Activity Report for 1 quarter, including discussing the results of the audit, monitoring the commitment to following-up on the improvement of audit findings, providing education/certification programs, preparation and/ or implementation of the Internal Audit Unit work program/ budget and others. In addition to these regular meetings, it was possible to meet incidentally.



Adapun pelaksanaan rapat bersama Komite Audit adalah sebagai berikut.

The implementation of the meeting with the Audit Committee is as follows.

No.	Tanggal Date	Agenda Agenda
1	12 Januari 2021 January 12, 2021	1. Pembahasan Rencana Kerja dan Anggaran Satuan Kerja Audit Internal Tahun 2021. 2. Pembahasan Rencana Kerja Komite Audit Tahun 2021. 3. Lain-lain. 1. Discussion of the 2021 Internal Audit Work Plan and Budget. 2. Discussion on the 2021 Audit Committee Work Plan. 3. Etc.
2	09 Februari 2021 09 February 2021	1. Pembahasan Evaluasi Hasil Audit Internal Periode Triwulan IV Tahun 2020. 2. Pembahasan Tindak lanjut Hasil Audit Internal dan Eksternal Periode TW IV 2020. 3. Pembahasan Penunjukan Kantor Akuntan Publik untuk Audit Pengelolaan CSR Tahun 2020. 4. Lain-lain. 1. Discussion on Evaluation of Internal Audit Results for the Fourth Quarter of 2020. 2. Discussion of Follow-up on Internal and External Audit Results for Q4 2020 Period. 3. Discussion on the Appointment of a Public Accountant Firm for the 2020 CSR Management Audit. 4. Etc.
3	27 April 2021 April 27, 2021	1. Pembahasan Evaluasi Hasil Audit Internal Periode Triwulan I Tahun 2021. 2. Pembahasan Tindak lanjut Hasil Audit Internal dan Eksternal Periode TW I 2021. 3. Lain-lain. 1. Discussion on Evaluation of Internal Audit Results for the First Quarter of 2021. 2. Discussion on the Follow-up of Internal and External Audit Results for the First Quarter of 2021. 3. Etc.
4	14 Juli 2021 July 14, 2021	1. Pembahasan Evaluasi Hasil Audit Internal Periode Triwulan II Tahun 2021. 2. Pembahasan Evaluasi Pemenuhan Komitmen atas Hasil Audit Pihak Eksternal Periode Triwulan II Tahun 2021. 3. Pembahasan Laporan Kegiatan Komite Audit Periode Triwulan II Tahun 2021. 4. Lain-lain. 1. Discussion on Evaluation of Internal Audit Results for Quarter II 2021. 2. Discussion on Evaluation of Fulfillment of Commitments on External Party Audit Results for the Second Quarter of 2021. 3. Discussion on the Audit Committee Activity Report for the Second Quarter of 2021. 4. Etc.
5	16 November 2021 November 16, 2021	1. Pembahasan Evaluasi Hasil Audit Internal Periode Triwulan III tahun 2021. 2. Pembahasan Pemenuhan Komitmen Tindak lanjut Hasil Pemeriksaan Pihak Eksternal Periode Triwulan III tahun 2021. 3. Lain-lain. 1. Discussion on Evaluation of Internal Audit Results for Quarter III 2021. 2. Discussion on Fulfillment of Commitment to Follow-up on Results of External Party Audits for the Third Quarter of 2021. 3. Etc.

Pengkinian Piagam, Kebijakan, dan Prosedur Audit Internal

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 dan Standar Profesional Audit Internal dari *The Institute of Internal Auditors*, SKAI melakukan penyesuaian terhadap Piagam, Kebijakan dan Prosedur Audit Internal yaitu:

Update on Internal Audit Charter, Policies and Procedures

With the change in regulation regarding internal audit, namely POJK Number 1/POJK.03/2019 dated January 28, 2019 regarding the Implementation of the Internal Audit Function in Commercial Banks and the Professional Standards of Internal Audit from The Institute of Internal Auditors, Internal Audit Unit made adjustments to the Charter, Policies and Procedures Internal Audit, namely:

No	Ketentuan Provision	Pengesahan Endorsement
1	Piagam dan Kebijakan Audit Internal Internal Audit Charter and Policy	SK No. 0621/SKIDIR-A1/2019
2	SOP Audit Internal / Internal Audit SOPs	SK No. 0285/SK/DIR-SKA/2020
3	SOP Strategi Anti <i>Fraud</i> / Anti-Fraud Strategy SOP	SK No. 0199/SK/DIR-SKA/2020
4	Pedoman Audit Internal Terintegrasi Integrated Internal Audit Guidelines	SK No. 0736/SK/DIR-SKA/2020

No	Ketentuan Provision	Pengesahan Endorsement
5	Pedoman Audit Umum / General Audit Guidelines	SK No. 0735/SK/DIR-SKA/2021
6	SOP Kontrol Internal / Internal Control SOP	SK No. 0684/SK/DIR-SKA/2021
7	Pedoman Audit Teknologi Informasi Information Technology Audit Guidelines	SK No. 0451/SK/DIR-SKA/2021

Piagam, Kebijakan dan Prosedur Audit Internal ini merupakan acuan dalam pelaksanaan kegiatan audit dan menyikapi perkembangan regulasi serta perubahan yang dinamis.

This Internal Audit Charter, Policies and Procedures are a reference in implementing audit activities and responding to regulatory developments and dynamic changes.

Sosialisasi Pengendalian Internal dan *Fraud Awareness*

Di Tahun 2021, SKAI memberikan sosialisasi – sosialisasi ke Kantor Cabang terkait dengan:

Dissemination of Internal Control and *Fraud Awareness*

In 2021, SKAI will provide socialization to Branch Offices related to:

No.	Sosialisasi Socialization	Jumlah Kantor Number of Offices
1	Anti Fraud & Refreshment Internal Control	17 Kantor Cabang / 17 Branch Offices
2	Budaya Kepatuhan / Compliance Culture	2 Kantor Cabang / 2 Branch Offices
3	<i>Anti Fraud & Peningkatan Risk Awareness</i> Anti Fraud & Increased Risk Awareness	15 Kantor Cabang / 15 Branch Offices
4	Penerapan Strategi <i>Anti Fraud</i> Implementation of Anti-Fraud Strategy	5 Kantor Cabang / 5 Branch Offices

Adapun daftar sosialisasi SKAI selama tahun 2021 adalah, sebagai berikut:

The list of SKAI socialization during 2021 is as follows:

Tabel Daftar Kunjungan Sosialisasi SKAI tahun 2021
Table of List of SKAI Socialization Visits in 2021

Sosialisasi Socialization	Tempat Kegiatan Place of Activity
Anti Fraud & Refreshment Internal Control Anti Fraud & Refreshment Internal Control	1. KC Surabaya 2. KC Banjar 3. KC Ciamis 4. KC Sumber 5. KC Majalengka 6. KC Cibirong 7. KC Pekanbaru 8. KC Singaparna 9. KC Balaraja 10. KC Rasuna Said 11. KC Denpasar 12. KC Palembang 13. KC Batam 14. KC Kebayoran Baru 15. KC Tangerang Selatan 16. KC Pandeglang 17. KC Daan Mogot
Budaya Kepatuhan Compliance Culture	1. KC Soreang 2. KCU Bandung



Sosialisasi Socialization	Tempat Kegiatan Place of Activity
Anti Fraud & Peningkatan Risk Awareness Anti Fraud & Increased Risk Awareness	1. KC Hasyim Ashari 2. KC Kebayoran Baru 3. KC Rawamangun 4. KC Daan Mogot 5. KC Labuan 6. KC Rasuna Said 7. KC S. Parman 8. KC Bandar Lampung 9. KC S Parman 10. KC Rawamangun 11. KC Tasikmalaya 12. KC Suci 13. KC Khusus Jakarta 14. KC Gajah Mada 15. KC Cirebon
Penerapan Strategi Anti Fraud Implementation of Anti-Fraud Strategy	1. KC Tamansari 2. KC Suci 3. KC Sukajadi 4. KC Subang 5. KC Purwakarta

Strategi Kerja di Tahun 2021

1. Meningkatkan peran aktif audit internal termasuk melalui hasil *remote auditing* dalam mengevaluasi tata kelola, manajemen risiko dan pengendalian internal untuk memberikan nilai tambah dalam pencapaian pertumbuhan bisnis bank.
2. Melaksanakan aktivitas *assurance* dan *consulting* yang *independent* dan *objective* sesuai *risk based* untuk mendukung operasional dan produk berbasis layanan digital;
3. Mengembangkan kompetensi dan profesionalisme auditor dalam mendukung perkembangan bisnis bank dan teknologi informasi melalui kegiatan pendidikan sertifikasi profesi;
4. Meningkatkan peran kontrol internal secara profesional melalui kegiatan *assurance* dan identifikasi kepatuhan serta pengelolaan manajemen risiko dalam rangka mendukung kinerja bisnis bank.

Work Strategy in 2021

1. Increasing the active role of internal audit, including through remote auditing results in evaluating governance, risk management and internal control to provide added value in achieving the bank's business growth.
2. Carrying out independent and objective assurance and consulting activities according to risk based to support operations and products based on digital services;
3. Developing competence and professionalism of auditors in supporting the development of bank business and information technology through professional certification education activities;
4. Increasing the role of internal control in a professional manner through assurance activities and identification of compliance as well as risk management management in order to support the bank's business performance.

Temuan dan Tindak Lanjut Hasil Audit

Temuan Audit Internal periode tahun 2017 sampai dengan tahun 2021 sebagai berikut:

Findings and Follow-Up on Audit Results

Internal Audit findings for the period 2017 to 2021 are as follows:

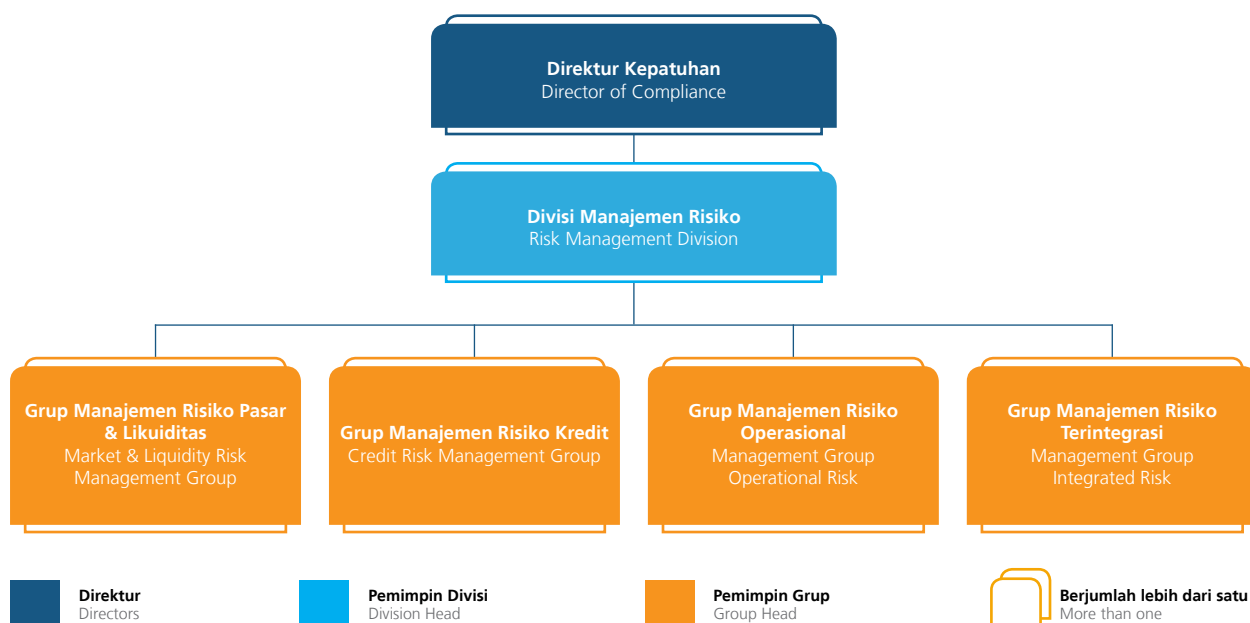
No	Tahun Pemeriksaan Examination Year	Jumlah Temuan Audit Berdasarkan Satuan Kerja Auditee Number of Audit Findings Based on Auditee Work Unit				
		Kantor Pusat Headquarters	Kantor Wilayah Regional Office	Kantor Cabang Branch office	Teknologi Informasi Information Technology	Anak Perusahaan Subsidiary
1	2017	47	13	158	25	8
2	2018	42	-	209	25	-
3	2019	29	-	232	14	-
4	2020	25	-	143	22	18
5	2021	44	-	119	29	32

Dari hasil temuan yang tercatat, temuan audit selanjutnya akan dilakukan *monitoring* sesuai dengan kesepakatan komitmen yang telah ditetapkan tanggal pemenuhan komitmen dari temuan audit tersebut. Kemudian setelah komitmen dipenuhi, temuan audit akan ditetapkan statusnya dengan kriteria sebagai berikut:

1. Memadai
2. Memadai dengan catatan
3. Belum memadai

Divisi Manajemen Risiko

Struktur Organisasi Divisi Manajemen Risiko



Divisi Manajemen Risiko terdiri dari 1 (satu) orang Pemimpin Divisi dan 4 (empat) orang Pemimpin Grup. Dalam menjalankan aktivitasnya, masing-masing grup dibantu oleh Manager, Officer dan Staff yang ditunjuk.

Tugas dan Tanggung Jawab Divisi Manajemen Risiko

Tugas dan tanggung jawab Divisi Manajemen Risiko 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).

From the findings recorded, the next audit findings will be carried out in accordance with the commitment of the commitments that have been determined the date of fulfillment of the audit findings. Then after the commitment is fulfilled, audit findings will be determined by its status with the following criteria:

1. Adequate
2. Adequate with the record
3. Not enough

Risk Management Division

Organizational Structure Risk Management Division

The risk management Division consists of 1 (one) Division leader and 4 (four) group leader persons. In carrying out its activities, each group is assisted by Manager, Officer and appointed Staff.

Duties and Responsibilities of the risk Management Division

The duties and responsibilities of the risk Management division are as follows:

1. Monitoring the implementation of risk management strategy approved by the Directors.
2. Monitoring overall risk position (*composite*), per risk type, and per type of functional activity and stress testing.
3. Periodic review of the risk management process.
4. Assessment of new activity and/or product proposals.
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 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.

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

Head of Risk Management Division Profile

Asep Dani Fadilah

Kepala Divisi Manajemen Risiko / Head of Risk Management Division Profile



Lahir di Kuningan pada tanggal 1 Juni 1971, usia 48 tahun per Desember 2020
Born in Jakarta in 17 June 1979, 42 years old as of December 2021.



Bandung



Indonesia
Indonesian



Riwayat Pendidikan

- Sarjana Ekonomi, STIE Kuningan tahun 2000
- Magister Manajemen, STIE Ganesha tahun 2003

Educational Background

- Bachelor of Economics, STIE Kuningan 2000
- Master in Management, STIE Ganesha 2003



Pengalaman Kerja

Bergabung di bank **bjb** sejak 1991 dengan riwayat jabatan sebagai berikut:

- 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

Joined bank **bjb** since 1991 with the following position history:

- Head of Legal Division from December 2018 to July 2019
- Head of Subsidiary Management Division from October 2018 to December 2018
- General Division Leader from May 2017 to October 2018



Riwayat Penunjukan

Menjabat sebagai Pemimpin Divisi Manajemen Risiko berdasarkan Surat Keputusan Direksi No. 0871/SK/DIR-HC/2019.

Dual position

Served as the Head of the Risk Management Division based on the Decree of the Directors No. 0871/SK/DIR-HC/2019.

Pengembangan Kompetensi Bidang Manajemen Risiko

Risk Management Competency Development

No	Nama Name	Pelatihan Training	Tanggal Mulai Starting Date	Tanggal Berakhir Expiration Date
1	Adisty Febianti	Webinar Self Leadership for Millennial and Gen Z Self Leadership Webinar For Millennial and Gen Z	12/06/21	12/06/21
2	Adisty Febianti	Pembekalan - Certified Risk Associate Supplying - Certified Risk Associate	14/08/21	21/08/21
3	Adisty Febianti	Certified Risk Associate Certified Risk Associate	28/08/21	28/08/21

No	Nama Name	Pelatihan Training	Tanggal Mulai Starting Date	Tanggal Berakhir Expiration Date
4	Adisty Febianti	<i>Developing Your Speaking Skill Course Group</i> (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
5	Adisty Febianti	Sekolah Pasar Modal Capital Market School	09/11/21	09/11/21
6	Adisty Febianti	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21
7	Akhmad Taqwa Praduga	GRC (<i>Governance, Risk Management, & Compliance</i>) GRC (Governance, Risk Management, & Compliance)	03/05/21	03/05/21
8	Akhmad Taqwa Praduga	<i>Developing Your Speaking Skill Course Group</i> (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
9	Akhmad Taqwa Praduga	<i>Certified Securities Analyst</i> (CSA) Certified Securities Analyst (CSA)	21/09/21	06/10/21
10	Akhmad Taqwa Praduga	Sekolah Pasar Modal Capital Market School	13/10/21	13/10/21
11	Akhmad Taqwa Praduga	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) Bjb Bank	15/11/21	15/11/21
12	Aldi Reinaldi	Refreshment Manajemen Risiko Tahun 2021 Pengelolaan Risiko Transformasi Bank Menuju <i>Open Banking</i> Risk Management Refreshment In 2021 Risk Management of Bank Transformation Towards Open Banking	06/03/21	06/03/21
13	Aldi Reinaldi	<i>National Certification for Trainer</i> National Certification For Trainer	02/06/21	04/06/21
14	Aldi Reinaldi	Pembelajaran <i>Human Resources Management for Non HR Professional</i> (HR for Non HR) - <i>Human Is The Centre of Digital Transformation</i> (<i>Inhouse Training</i>) Human Resources Management for Non HR Professional (HR for Non HR) - Human Is The Center Of Digital Transformation (Inhouse Training)	21/06/21	22/06/21
15	Aldi Reinaldi	<i>Developing Your Speaking Skill Course Group</i> (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
16	Aldi Reinaldi	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21
17	Angga Anggita Weda	<i>Webinar Self Leadership for Millenial and Gen Z</i> Self Leadership Webinar for Millenial and Gen Z	12/06/21	12/06/21
18	Angga Anggita Weda	Pembekalan <i>Certified Risk Professional</i> Professional Risk Certified Supply	28/08/21	05/09/21
19	Angga Anggita Weda	<i>Certified Risk Professional</i> Certified Risk Professional	11/09/21	11/09/21
20	Angga Anggita Weda	<i>Developing Your Speaking Skill Course Group</i> (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
21	Angga Anggita Weda	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb Bank	15/11/21	15/11/21



No	Nama Name	Pelatihan Training	Tanggal Mulai Starting Date	Tanggal Berakhir Expiration Date
22	Apep Firmansyah	Online Sertifikasi Manajemen Risiko Level 2 Tahun 2021 Online Risk Management Certification Level 2 Year 2021	19/04/21	20/04/21
23	Apep Firmansyah	E Test Sertifikasi Manajemen Risiko Level 2 Tahun 2021 E Test Risk Management Certification Level 2 Year 2021	22/04/21	22/04/21
24	Apep Firmansyah	Pembekalan - Certified Risk Associate Supplying - Certified Risk Associate	14/08/21	21/08/21
25	Apep Firmansyah	Certified Risk Associate Certified Risk Associate	28/08/21	28/08/21
26	Apep Firmansyah	Developing Your Speaking Skill Course Group (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
27	Apep Firmansyah	Sekolah Pasar Modal Capital Market School	14/10/21	14/10/21
28	Apep Firmansyah	Asset Liability Management (Alma) Optimalisasi Pengelolaan Asset-Liabilities Terkait Net Interest Income, Strategi Menjaga Limit Risiko (Likuiditas & Asset Liability Management (Alma) Optimization Of Asset-Liabilities Management Related To Net Interest Income, Risk Limit Management Strategies (Liquidity &	03/11/21	04/11/21
29	Apep Firmansyah	Bjb Flash Penerapan Anti Pencucian Uang Dan Pencegahan Pendanaan Terorisme (Apu-Ppt) Bank Bjb Bjb Flash Implementation Of Anti-Money Laundering And Counter Financing Of Terrorism (Apu-Ppt) Bjb Bank	15/11/21	15/11/21
30	Ari Wibowo	Ppl Waperd	17/02/21	17/02/21
31	Ari Wibowo	Refreshment Manajemen Risiko Tahun 2021 Pengelolaan Risiko Transformasi Bank Menuju Open Banking Risk Management Refreshment In 2021 Risk Management Of Bank Transformation Towards Open Banking	06/03/21	06/03/21
32	Ari Wibowo	Refreshment Sertifikasi Treasury Dealer Level Basic Dan Intermediate Treasury Dealer Certification Refreshment Basic And Intermediate Level	10/04/21	10/04/21
33	Ari Wibowo	Pembekalan Certified Risk Professional Professional Risk Certified Supply	28/08/21	05/09/21
34	Ari Wibowo	Developing Your Speaking Skill Course Group (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
35	Ari Wibowo	Certified Securities Analyst (Csa) Certified Securities Analyst (Csa)	21/09/21	06/10/21
36	Ari Wibowo	Bjb Flash Penerapan Anti Pencucian Uang Dan Pencegahan Pendanaan Terorisme (Apu-Ppt) Bank Bjb Bjb Flash Implementation Of Anti-Money Laundering And Counter Financing Of Terrorism (Apu-Ppt) Bjb Bank	15/11/21	15/11/21
37	Arief Fauzianto	Refreshment Manajemen Risiko Tahun 2021 Pencegahan Fraud Di Perbankan Melalui Pemahaman Teknik Pemeriksaan Dokumen Dan Grafonomi Risk Management Refreshment In 2021 Fraud Prevention In Banking Through Understanding Of Document Check And Graphonomy Techniques	22/01/21	22/01/21
38	Arief Fauzianto	Developing Your Speaking Skill Course Group (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
39	Arief Fauzianto	Certified Securities Analyst (Csa) Certified Securities Analyst (Csa)	21/09/21	06/10/21
40	Arief Fauzianto	Sekolah Pasar Modal Capital Market School	26/10/21	26/10/21

No	Nama Name	Pelatihan Training	Tanggal Mulai Starting Date	Tanggal Berakhir Expiration Date
41	Arief Fauzianto	Bjb Flash Penerapan Anti Pencucian Uang Dan Pencegahan Pendanaan Terorisme (Apu-Ppt) Bank Bjb Bjb Flash Implementation Of Anti-Money Laundering And Counter Financing Of Terrorism (Apu-Ppt) Bjb Bank	15/11/21	15/11/21
42	Arifin Nurahman	Webinar Self Leadership For Millenial And Gen Z Self Leadership Webinar For Millenial And Gen Z	12/06/21	12/06/21
43	Arifin Nurahman	Workshop Audit Internal Dan Audit Forensik Internal Audit And Forensic Audit Workshop	01/07/21	02/07/21
44	Arifin Nurahman	Pembekalan - Certified Risk Associate Supplying - Certified Risk Associate	14/08/21	21/08/21
45	Arifin Nurahman	Certified Risk Associate Certified Risk Associate	28/08/21	28/08/21
46	Arifin Nurahman	Developing Your Speaking Skill Course Group (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
47	Arifin Nurahman	Bjb Flash Penerapan Anti Pencucian Uang Dan Pencegahan Pendanaan Terorisme (Apu-Ppt) Bank Bjb Bjb Flash Implementation Of Anti-Money Laundering And Counter Financing Of Terrorism (Apu-Ppt) Bjb Bank	15/11/21	15/11/21
48	Arifin Nurahman	Anti Pencucian Uang (Money Laundering) Dan Penelusuran Aset (Asset Tracing) Serta Dampak Hukumnya Anti-Money Laundering And Asset Tracing And Their Legal Impacts	16/12/21	17/12/21
49	Asep Dani Fadilah	Business Model Canvas Bagi Pejabat Eksekutif (Satu Level Dibawah Direksi) Business Model Canvas For Executive Officers (One Level Under The Directors)	01/03/21	02/03/21
50	Asep Dani Fadilah	Executive Forum Urgensi Penerapan Good Corporate Governance Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (Blended Learning) Executive Forum The Urgence Of Implementation Of Good Corporate Governance Public Companies In The Order To Promote Regional Economic Recovery (Blended Learning)	16/03/21	16/03/21
51	Asep Dani Fadilah	Business Model Canvas Project Assignment & Presentation (Coaching) Business Model Canvas Project Assignment & Presentation (Coaching)	12/04/21	14/04/21
52	Asep Dani Fadilah	Business Model Canvas Project Assignment & Presentation (Presentasi Akhir) Business Model Canvas Project Assignment & Presentation (Final Presentation)	03/05/21	05/05/21
53	Asep Dani Fadilah	Executive Workshop Tahun 2021 Full Commitment And Optimism To Achieve Goals In 2021 Executive Workshop Year 2021 Full Commitment And Optimism To Achieve Goals In 2021	26/07/21	26/07/21
54	Asep Dani Fadilah	Developing Your Speaking Skill Course Private (Divisi Manajemen Risiko) Developing Your Speaking Skill: Private Course (Risk Management Division)	23/08/21	24/09/21
55	Asep Dani Fadilah	Bjb Flash Penerapan Anti Pencucian Uang Dan Pencegahan Pendanaan Terorisme (Apu-Ppt) Bank Bjb Komitmen Ojk Bjb Flash Implementation Of Anti-Money Laundering And Counter Financing Of Terrorism (Apu-Ppt) Bank Bjb Ojk Commitment	25/11/21	25/11/21
56	Azizah Anugrahwati Saputri	Webinar Memaknai Semangat Kebangkitan Nasional Di Sektor Jasa Keuangan Webinars Understanding The Spirit Of National Resurrection In The Financial Services Sector	27/05/21	27/05/21
57	Azizah Anugrahwati Saputri	Pembekalan - Certified Risk Associate Supplying - Certified Risk Associate	14/08/21	21/08/21



No	Nama Name	Pelatihan Training	Tanggal Mulai Starting Date	Tanggal Berakhir Expiration Date
58	Azizah Anugrahwati Saputri	<i>Certified Risk Associate</i> Certified Risk Associate	28/08/21	28/08/21
59	Azizah Anugrahwati Saputri	<i>Developing Your Speaking Skill Course Group</i> (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
60	Azizah Anugrahwati Saputri	Sekolah Pasar Modal Capital Market School	08/11/21	08/11/21
61	Azizah Anugrahwati Saputri	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb Bank	15/11/21	15/11/21
62	Dinar Sufendi R A E	Webinar <i>Online</i> - Refreshment Sertifikasi Manajemen Risiko, Kepatuhan dan <i>General Banking</i> Online Webinar - Risk Management, Compliance and General Banking Certification Refreshment	08/12/21	08/12/21
63	Dinar Ratna Sari	<i>Online Training - Strees Test</i> Likuiditas dari Sudut Pandang Basel Iii (LCR) Maupun OJK (<i>Internal Stress Test</i>) Online Training - Strees Test Liquidity from Basel Iii (LCR) or OJK (Internal Stress Test) Points	25/03/21	26/03/21
64	Dinar Ratna Sari	Pembekalan - <i>Certified Risk Associate</i> Supplying - Certified Risk Associate	14/08/21	21/08/21
65	Dinar Ratna Sari	<i>Certified Risk Associate</i> Certified Risk Associate	28/08/21	28/08/21
66	Dinar Ratna Sari	<i>Developing Your Speaking Skill Course Group</i> (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
67	Dinar Ratna Sari	Sekolah Pasar Modal Capital Market School	12/10/21	12/10/21
68	Dinar Ratna Sari	<i>Asset Liability Management</i> (ALMA) Optimalisasi Pengelolaan <i>Asset-Liabilities</i> Terkait <i>Net Interest Income</i> , Strategi Menjaga Limit Risiko (Likuiditas & Asset Liability Management (ALMA) Optimization of Asset-Liabilities Management Related To Net Interest Income, Risk Limit Management Strategies (Liquidity &	03/11/21	04/11/21
69	Dinar Ratna Sari	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21
70	Fajar Nin Utami	<i>Business Continuity Management</i> (BCM) Tahun 2021 Business Continuity Management (BCM) 2021	27/05/21	28/05/21
71	Fajar Nin Utami	Pembekalan - <i>Certified Risk Associate</i> Supplying - Certified Risk Associate	14/08/21	21/08/21
72	Fajar Nin Utami	<i>Certified Risk Associate</i> Certified Risk Associate	28/08/21	28/08/21
73	Fajar Nin Utami	<i>Developing Your Speaking Skill Course Group</i> (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
74	Fajar Nin Utami	<i>Fraud Risk Assesment</i> Fraud Risk Assessment	29/09/21	30/09/21
75	Fajar Nin Utami	Sekolah Pasar Modal Capital Market School	19/10/21	19/10/21
76	Fajar Nin Utami	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21

No	Nama Name	Pelatihan Training	Tanggal Mulai Starting Date	Tanggal Berakhir Expiration Date
77	Fianti Savitri Basthanda	Webinar Memaknai Semangat Kebangkitan Nasional di Sektor Jasa Keuangan Webinars Understanding The Spirit Of National Resurrection in The Financial Services Sector	27/05/21	27/05/21
78	Fianti Savitri Basthanda	Webinar ATMR Operasional dan Budaya Manajemen Risiko Webinar RWA Operating and Risk Management Culture	09/08/21	09/08/21
79	Fianti Savitri Basthanda	Pembekalan - <i>Certified Risk Associate</i> Supplying - Certified Risk Associate	14/08/21	21/08/21
80	Fianti Savitri Basthanda	<i>Certified Risk Associate</i> Certified Risk Associate	28/08/21	28/08/21
81	Fianti Savitri Basthanda	<i>Developing Your Speaking Skill Course Group</i> (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
82	Fianti Savitri Basthanda	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21
83	Hilman Sembada	<i>Webinar Self Leadership for Millenial and Gen Z</i> Self Leadership Webinar for Millenial and Gen Z	12/06/21	12/06/21
84	Hilman Sembada	<i>Certified Risk Professional</i> Certified Risk Professional	11/09/21	11/09/21
85	Hilman Sembada	<i>Developing Your Speaking Skill Course Group</i> (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
86	Hilman Sembada	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21
87	Hilman Sembada	<i>Online Sertifikasi Manajemen Risiko Level 3 Tahun 2021</i> Online Risk Management Certification Level 3 Year 2021	10/11/21	11/11/21
88	Hilman Sembada	<i>E-Test Sertifikasi Manajemen Risiko Level 3 Tahun 2021</i> E-Test Risk Management Certification Level 3 Year 2021	13/11/21	13/11/21
89	Isma Riadi	<i>Webinar Self Leadership for Millenial and Gen Z</i> Self Leadership Webinar for Millenial and Gen Z	12/06/21	12/06/21
90	Isma Riadi	Pembekalan <i>Certified Risk Professional</i> Professional Risk Certified Supply	28/08/21	05/09/21
91	Isma Riadi	<i>Certified Risk Professional</i> Certified Risk Professional	11/09/21	11/09/21
92	Isma Riadi	<i>Developing Your Speaking Skill Course Group</i> (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
93	Isma Riadi	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21
94	Lucy Fitria Dewi	GRC (<i>Governance, Risk Management, & Compliance</i>) GRC (Governance, Risk Management, & Compliance)	03/05/21	03/05/21
95	Lucy Fitria Dewi	Pembekalan - <i>Certified Risk Associate</i> Supplying - Certified Risk Associate	14/08/21	21/08/21
96	Lucy Fitria Dewi	<i>Certified Risk Associate</i> Certified Risk Associate	28/08/21	28/08/21
97	Lucy Fitria Dewi	<i>Developing Your Speaking Skill Course Group</i> (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21



No	Nama Name	Pelatihan Training	Tanggal Mulai Starting Date	Tanggal Berakhir Expiration Date
98	Lucy Fitria Dewi	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21
99	Marisa Khristina	Pembelajaran KIC dan KIWFraud Awareness on Banking Operations KIC Learning and KIWFraud Awareness on Banking Operations	29/01/21	02/02/21
100	Marisa Khristina	Motivation Improvement and Performance Excellent With Integrity Motivation Improvement and Performance Excellent With Integrity	20/03/21	20/03/21
101	Marisa Khristina	Developing Your Speaking Skill Course Group (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
102	Marisa Khristina	Advanced Liquidity Management, Stress Testing & Contingency Planning Metode Pengelolaan Eksporsur Risiko Likuiditas Secara Mendalam dari Konsep Hingga Advanced Liquidity Management, Stress Testing & Contingency Planning Export Liquidity Risk Management Methods In Depth From Concept To Concept	16/09/21	17/09/21
103	Marisa Khristina	Asset Liability Management (ALMA) Optimalisasi Pengelolaan Asset-Liabilities Terkait Net Interest Income, Strategi Menjaga Limit Risiko (Likuiditas & Asset Liability Management (ALMA) Optimization of Asset-Liabilities Management Related to Net Interest Income, Risk Limit Management Strategies (Liquidity &	03/11/21	04/11/21
104	Marisa Khristina	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21
105	Mega Fitra Nugraha	Business Continuity Management (BCM) Tahun 2021 Business Continuity Management (BCM) 2021	27/05/21	28/05/21
106	Mega Fitra Nugraha	Pembekalan Certified Risk Professional Professional Risk Certified Supply	28/08/21	05/09/21
107	Mega Fitra Nugraha	Certified Risk Professional Certified Risk Professional	11/09/21	11/09/21
108	Mega Fitra Nugraha	Developing Your Speaking Skill Course Group (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
109	Mega Fitra Nugraha	Fraud Risk Assessment Fraud Risk Assessment	29/09/21	30/09/21
110	Mega Fitra Nugraha	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21
111	Mira Permatasari	Webinar Self Leadership for Millenial and Gen Z Self Leadership Webinar for Millenial and Gen Z	12/06/21	12/06/21
112	Mira Permatasari	Pembekalan - Certified Risk Associate Supplying - Certified Risk Associate	14/08/21	21/08/21
113	Mira Permatasari	Certified Risk Associate Certified Risk Associate	28/08/21	28/08/21
114	Mira Permatasari	Developing Your Speaking Skill Course Group (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
115	Mira Permatasari	Sekolah Pasar Modal Capital Market School	11/10/21	11/10/21

No	Nama Name	Pelatihan Training	Tanggal Mulai Starting Date	Tanggal Berakhir Expiration Date
116	Mira Permatasari	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21
117	Mohamad Arif	GRC (<i>Governance, Risk Management, & Compliance</i>) GRC (Governance, Risk Management, & Compliance)	03/05/21	03/05/21
118	Mohamad Arif	Iso 37001 Sistem Manajemen Anti Penyuapan (Smap) Iso 37001 Anti-Bribery Management System (Smap)	21/07/21	21/07/21
119	Mohamad Arif	Pembekalan <i>Certified Risk Professional</i> Professional Risk Certified Supply	28/08/21	05/09/21
120	Mohamad Arif	<i>Certified Risk Professional</i> Certified Risk Professional	11/09/21	11/09/21
121	Mohamad Arif	Developing Your Speaking Skill Course Group (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
122	Mohamad Arif	<i>Fraud Risk Assessment</i> Fraud Risk Assessment	29/09/21	30/09/21
123	Mohamad Arif	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21
124	Muhamad Ivan Hadiana	<i>Business Continuity Management (BCM)</i> Tahun 2021 Business Continuity Management (BCM) 2021	24/05/21	25/05/21
125	Muhamad Ivan Hadiana	Pembekalan <i>Certified Risk Professional</i> Professional Risk Certified Supply	28/08/21	05/09/21
126	Muhamad Ivan Hadiana	<i>Certified Risk Professional</i> Certified Risk Professional	11/09/21	11/09/21
127	Muhamad Ivan Hadiana	<i>Developing Your Speaking Skill Course Group</i> (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
128	Muhamad Ivan Hadiana	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21
129	Narendra Naufal Nazhif	<i>Online Training - Strees Test Likuiditas</i> dari Sudut Pandang Basel Iii (LCR) Maupun OJK (<i>Internal Stress Test</i>) Online Training - Strees Test Liquidity From Basel Iii (LCR) or OJK (Internal Stress Test) Points	25/03/21	26/03/21
130	Narendra Naufal Nazhif	<i>Business Continuity Management (BCM)</i> Tahun 2021 Business Continuity Management (BCM) 2021	24/05/21	25/05/21
131	Narendra Naufal Nazhif	Pembekalan - <i>Certified Risk Associate</i> Supplying - Certified Risk Associate	14/08/21	21/08/21
132	Narendra Naufal Nazhif	<i>Certified Risk Associate</i> Certified Risk Associate	28/08/21	28/08/21
133	Narendra Naufal Nazhif	<i>Developing Your Speaking Skill Course Group</i> (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
134	Narendra Naufal Nazhif	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21



No	Nama Name	Pelatihan Training	Tanggal Mulai Starting Date	Tanggal Berakhir Expiration Date
135	Raden Prita Purnamasari	Bjb Flash Digital Mindset, Financial Technology, Transformasi Industri Bjb Flash Digital Mindset, Financial Technology, Industrial Transformation	26/03/21	26/03/21
136	Raden Prita Purnamasari	Pembekalan - <i>Certified Risk Associate</i> Supplying - Certified Risk Associate	14/08/21	21/08/21
137	Raden Prita Purnamasari	<i>Certified Risk Associate</i> Certified Risk Associate	28/08/21	28/08/21
138	Raden Prita Purnamasari	<i>Developing Your Speaking Skill Course Group</i> (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
139	Raden Prita Purnamasari	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21
140	Raden Prita Purnamasari	<i>Professional Executive Secretary in The Digital Age</i> Professional Executive Secretary in The Digital Age	19/11/21	20/11/21
141	Rahadian Fitra	Webinar Self Leadership For Millenial And Gen Z Self Leadership Webinar For Millenial And Gen Z	12/06/21	12/06/21
142	Rahadian Fitra	Pembekalan <i>Certified Risk Professional</i> Professional Risk Certified Supply	28/08/21	05/09/21
143	Rahadian Fitra	<i>Certified Risk Professional</i> Certified Risk Professional	11/09/21	11/09/21
144	Rahadian Fitra	<i>Developing Your Speaking Skill Course Group</i> (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
145	Rahadian Fitra	Sekolah Pasar Modal Capital Market School	25/10/21	25/10/21
146	Rahadian Fitra	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21
147	Regi	<i>Business Continuity Management</i> (BCM) Tahun 2021 Business Continuity Management (BCM) 2021	24/05/21	25/05/21
148	Regi	<i>Developing Your Speaking Skill Course Group</i> (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
149	Regi	Sekolah Pasar Modal Capital Market School	18/10/21	18/10/21
150	Regi	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21
151	Rio Borneo Putranto	Refreshment Manajemen Risiko Tahun 2021 Pengelolaan Risiko Transformasi Bank Menuju Open Banking Risk Management Refreshment In 2021 Risk Management Of Bank Transformation Towards Open Banking	06/03/21	06/03/21
152	Ririn Ayurinda	GRC (<i>Governance, Risk Management, & Compliance</i>) GRC (Governance, Risk Management, & Compliance)	03/05/21	03/05/21
153	Ririn Ayurinda	Pembekalan <i>Certified Risk Professional</i> Professional Risk Certified Supply	28/08/21	05/09/21
154	Ririn Ayurinda	<i>Certified Risk Professional</i> Certified Risk Professional	11/09/21	11/09/21

No	Nama Name	Pelatihan Training	Tanggal Mulai Starting Date	Tanggal Berakhir Expiration Date
155	Ririn Ayurinda	<i>Developing Your Speaking Skill Course Group</i> (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
156	Ririn Ayurinda	<i>Fraud Risk Assessment</i> Fraud Risk Assessment	29/09/21	30/09/21
157	Ririn Ayurinda	Sekolah Pasar Modal Capital Market School	01/11/21	01/11/21
158	Ririn Ayurinda	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21
159	Rizka Ramandha Setiadi	<i>Business Continuity Management</i> (BCM) Tahun 2021 Business Continuity Management (BCM) 2021	27/05/21	28/05/21
160	Rizka Ramandha Setiadi	Pembekalan - <i>Certified Risk Associate</i> Supplying - Certified Risk Associate	14/08/21	21/08/21
161	Rizka Ramandha Setiadi	<i>Certified Risk Associate</i> Certified Risk Associate	28/08/21	28/08/21
162	Rizka Ramandha Setiadi	<i>Developing Your Speaking Skill Course Group</i> (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
163	Rizka Ramandha Setiadi	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21
164	Samsudin	Refreshment Manajemen Risiko Tahun 2021 Pengelolaan Risiko Transformasi Bank Menuju Open Banking Risk Management Refreshment In 2021 Risk Management Of Bank Transformation Towards Open Banking	06/03/21	06/03/21
165	Samsudin	<i>Workshop Audit Internal</i> dan Audit Forensik Internal Audit and Forensic Audit Workshop	01/07/21	02/07/21
166	Samsudin	ISO 37001 Sistem Manajemen Anti Penyuapan (SMAP) ISO 37001 Anti-Bribery Management System (SMAP)	21/07/21	21/07/21
167	Samsudin	Pembekalan <i>Certified Risk Professional</i> Professional Risk Certified Supply	28/08/21	05/09/21
168	Samsudin	<i>Certified Risk Professional</i> Certified Risk Professional	11/09/21	11/09/21
169	Samsudin	<i>Developing Your Speaking Skill Course Group</i> (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
170	Samsudin	<i>Fraud Risk Assessment</i> Fraud Risk Assessment	29/09/21	30/09/21
171	Samsudin	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21
172	Saskya Anindyarini Soraya	<i>Indo Global Trade / Draeger Webinar "Safety Solution In Industrial Working Environment"</i> Indo Global Trade / Draeger Webinar "Safety Solution In Industrial Working Environment"	28/04/21	28/04/21
173	Saskya Anindyarini Soraya	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21



No	Nama Name	Pelatihan Training	Tanggal Mulai Starting Date	Tanggal Berakhir Expiration Date
174	Sintia Sri Novianti	bjb Flash <i>Digital Mindset, Financial Technology, Transformasi Industri</i> bjb Flash Digital Mindset, Financial Technology, Industrial Transformation	26/03/21	26/03/21
175	Sintia Sri Novianti	Pembekalan - <i>Certified Risk Associate</i> Supplying - Certified Risk Associate	14/08/21	21/08/21
176	Sintia Sri Novianti	<i>Certified Risk Associate</i> Certified Risk Associate	28/08/21	28/08/21
177	Sintia Sri Novianti	<i>Developing Your Speaking Skill Course Group (Divisi Manajemen Risiko)</i> Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
178	Sintia Sri Novianti	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21
179	Sintia Sri Novianti	Anti Pencucian Uang (<i>Money Laundering</i>) dan Penelusuran Aset (<i>Asset Tracing</i>) Serta Dampak Hukumnya Anti-Money Laundering and Asset Tracing and Their Legal Impacts	16/12/21	17/12/21
180	Suparman	<i>Webinar Self Leadership for Millenial and Gen Z</i> Self Leadership Webinar for Millenial and Gen Z	12/06/21	12/06/21
181	Suparman	<i>Workshop Audit Internal dan Audit Forensik</i> Internal Audit and Forensic Audit Workshop	01/07/21	02/07/21
182	Suparman	<i>Webinar Inspiring Talk Show with Nirina Zubir</i> Inspiring Talk Show Webinar with Nirina Zubir	14/08/21	14/08/21
183	Suparman	Pembekalan <i>Certified Risk Professional</i> Professional Risk Certified Supply	28/08/21	05/09/21
184	Suparman	<i>Certified Risk Professional</i> Certified Risk Professional	11/09/21	11/09/21
185	Suparman	Developing Your Speaking Skill Course Group (Divisi Manajemen Risiko) Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
186	Suparman	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21
187	Tri Ramadhy	GRC (<i>Governance, Risk Management, & Compliance</i>) GRC (Governance, Risk Management, & Compliance)	03/05/21	03/05/21
188	Tri Ramadhy	Pembekalan <i>Certified Risk Professional</i> Professional Risk Certified Supply	28/08/21	05/09/21
189	Tri Ramadhy	<i>Certified Risk Professional</i> Certified Risk Professional	11/09/21	11/09/21
190	Tri Ramadhy	<i>Developing Your Speaking Skill Course Group (Divisi Manajemen Risiko)</i> Developing Your Speaking Skill Course Group (Risk Management Division)	23/08/21	24/09/21
191	Tri Ramadhy	Sekolah Pasar Modal Capital Market School	02/11/21	02/11/21
192	Tri Ramadhy	bjb <i>E-Class Refreshment for Change Agent</i> bjb Integrity bjb E-Class Refreshment For Change Agent bjb Integrity	17/11/21	18/11/21
193	Tri Ramadhy	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bjb bank	15/11/21	15/11/21

Sertifikasi Manajemen Risiko

Risk Management Certification

No	Sertifikasi Certification	Jabatan Position	Jumlah orang Number of Participants
1	Sertifikasi Manajemen Risiko Level 5 Risk Management Certification Level 5	Direksi / Directors	7
		Senior Executive Vice President	2
2	Sertifikasi Manajemen Risiko Level 4 Risk Management Certification Level 4	Senior Executive Vice President	2
		Pemimpin Divisi / Division Leader	29
		Wakil Pemimpin Divisi / Deputy Division Leader	5
		CEO Regional	5
3	Sertifikasi Manajemen Risiko Level 3 Risk Management Certification Level 3	Pemimpin Grup / Group Leader	99
		Executive Business Officer	2
		Executive Credit Officer	1
4	Sertifikasi Manajemen Risiko Level 2 Risk Management Certification Level 2	Pemimpin Grup / Group Leader	60
		Manager	484
		Team Head	11
		Trainer Specialist	9
5	Sertifikasi Manajemen Risiko Level 1 Risk Management Certification Level 1	Komisaris / Commissioner	3
		Pemimpin Kantor Cabang Pembantu / Head of Sub-Branch Office	303
		Manager	128
		Officer	198
		Auditor	15
		Dealer	12
		Credit Risk Kantor Cabang / Branch Office Credit Risk	21

Pelaksanaan Tugas Divisi Manajemen Risiko Tahun 2021

Selama tahun 2021, Divisi Manajemen Risiko telah mengarahkan dan mengkoordinasikan pengelolaan rencana dan strategi aspek manajemen risiko terhadap aspek dan unsur yang melekat pada organisasi Perseroan, pemantauan implementasi strategi, kebijakan dan kerangka manajemen risiko sesuai dengan tugas dan tanggung jawab, menjadi anggota Unit Pendukung Strategis (*Strategic Supporting Unit*) dalam organisasi terkait Manajemen Risiko, serta pengembangan penerapan budaya risiko pada seluruh kegiatan usaha Perseroan pada setiap jenjang organisasi.

Implementation of the Tasks of the Risk Management Division In 2021

During 2021, the Risk Management Division directed and coordinated the management of plans and strategies for risk management aspects of aspects and elements inherent in the Company's organization, monitoring the implementation of strategies, policies and risk management frameworks in accordance with their duties and responsibilities, becoming a member of the Strategic Supporting Unit in organizations related to Risk Management, as well as developing the application of risk culture in all of the Company's business activities at every level of the organization.



Tugas dan Tanggung Jawab Duties and responsibilities	Pelaksanaan Tugas Task Implementation
1. Mengarahkan dan mengkoordinasikan pengelolaan <i>risk management framework</i>. Directing and coordinating the management of the risk management framework.	• <i>Risk Management Strategy</i> • <i>Risk Governance Structure</i> • Program manajemen risiko • <i>Road map</i> manajemen risiko • Penetapan <i>risk appetite</i> dan <i>risk tolerance</i> • <i>Tools</i> manajemen risiko • Program perilaku budaya sadar risiko (<i>risk culture awareness</i>) • Risk Management Strategy • Risk Governance Structure • Risk management program • Risk management roadmap • Determination of risk appetite and risk tolerance • Risk management tools • Risk culture awareness program
2. Mengarahkan dan mengkoordinasikan pengelolaan <i>risk assessment</i>. Directing and coordinating the management of risk assessment.	• Profil Risiko Bank • Bank Risk Profile
3. Mengarahkan dan mengkoordinasikan pengelolaan <i>risk based capital</i>. Directing and coordinating the management of risk based capital.	• <i>Stress testing</i> modal berbasis risiko • Hasil pemantauan atas pengukuran Kewajiban Penyediaan Modal Minimum (KPMM) • Hasil pemantauan atas pengukuran kecukupan modal minimum sesuai profil risiko (ICAAP) • Risk-based capital stress testing • Monitoring results on the measurement of the Minimum Capital Adequacy Requirement (KPMM) • Monitoring results on measurement of minimum capital adequacy according to risk profile (ICAAP)
4. Mengarahkan dan mengkoordinasikan pengelolaan penanganan dan kontrol risiko (<i>risk treatment</i>). Directing and coordinating the management of risk treatment and control (risk treatment).	• Register hasil identifikasi risiko melalui: - Key Risk Indicator (KRI) - Lost event Databased (LED) • Registering the results of risk identification through: - Key Risk Indicators (KRI) - Lost events Databased (LED)
5. Mengarahkan dan mengkoordinasikan pemenuhan laporan manajemen risiko (<i>risk report</i>) Directing and coordinating the fulfillment of risk management reports (risk reports)	• Pemenuhan laporan manajemen risiko (<i>risk report</i>) secara individu maupun konsolidasi, diantaranya adalah: - Tingkat Kesehatan Bank - Profil Risiko - Internal Capital Adequacy Assessment Process (ICAAP) - Liquidity Coverage Ratio (LCR) - Net Stable Funding Ratio (NSFR) • Fulfillment of individual and consolidated risk management reports, including: - Bank Health Level - Risk Profile - Internal Capital Adequacy Assessment Process (ICAAP) - Liquidity Coverage Ratio (LCR) - Net Stable Funding Ratio (NSFR)
6. Mengarahkan dan mengkoordinasikan pengelolaan <i>risk improvement and communication</i>. Directing and coordinating the management of risk improvement and communication.	• Perbaikan pengelolaan risiko • Hasil pembahasan/<i>Focus Group Discussion</i> dengan <i>risk taking unit</i> atas kejadian risiko ataupun penerapan Manajemen risiko • Hasil pembahasan/<i>Focus Group Discussion</i> dengan perusahaan anak serta perusahaan terelasi di dalam Konglomerasi Keuangan • Pelaksanaan Komite Manajemen Risiko serta Komite Manajemen Risiko Terintegrasi • Improving risk management • Result of discussion/Focus Group Discussion with risk taking unit on risk events or implementation of risk management • Results of the discussion/Focus Group Discussion with subsidiaries and related companies in the Financial Conglomerate • Implementation of the Risk Management Committee and the Integrated Risk Management Committee

Tugas dan Tanggung Jawab Duties and responsibilities	Pelaksanaan Tugas Task Implementation
7. Mengarahkan dan mengkoordinasikan pengelolaan <i>Business Continuity Management (BCM)</i>. Directing and coordinating the management of Business Continuity Management (BCM).	- Rencana <i>Business Continuity Management (BCM)</i>: - Kajian <i>Business Impact Analysis (BIA)</i> <i>Business Continuity Plan (BCP)</i> - Strategi pemulihan - Simulasi <i>Business Continuity Plan (BCP)</i> - Implementasi rencana <i>Business Continuity Management (BCM)</i> - Business Continuity Management (BCM) Plan: - Business Impact Analysis (BIA) study - Business Continuity Plan (BCP) - Recovery strategy - Business Continuity Plan (BCP) Simulation - Implementation of the Business Continuity Management (BCM) plan

Komite di Bawah Direksi

Komite Manajemen Risiko

Risk Management Committee (RMC) atau Komite Manajemen Risiko dalam metodologi proses manajemen risiko bertugas untuk mengembangkan budaya risiko dan menetapkan arahan untuk seluruh aktivitas yang mengandung risiko.

STRUKTUR DAN KEANGGOTAAN KOMITE MANAJEMEN RISIKO

Proses Komite Manajemen Risiko secara spesifik terdapat dalam Pedoman Komite Manajemen Risiko yang telah disahkan dalam Surat Keputusan Direksi bank **bjb** Nomor 094/SK/DIR-MR/2017 Tanggal 31 Oktober 2017 tentang Pedoman Komite Manajemen Risiko (*Risk Management Committee*). Susunan keanggotaan Komite Manajemen Risiko terdiri dari Direksi dan Para Pemimpin Divisi terkait yakni:

Ketua	: Direktur yang membidangi Manajemen Risiko (Merangkap sebagai Anggota Tetap Dengan Hak Suara)
Sekretaris	: Pemimpin Divisi Manajemen Risiko (Merangkap sebagai Anggota Tetap Tanpa Hak Suara)
Anggota Tetap	: Seluruh Direksi lainnya (Di luar Direktur Utama) Pemimpin Divisi Kepatuhan Pemimpin Divisi Audit Internal Pemimpin Divisi <i>Credit Risk Review</i> Pemimpin Divisi Perencanaan Strategis Pemimpin Divisi <i>Change Management Office</i> Pemimpin Divisi Pengendali Keuangan
Anggota Tidak Tetap Tanpa Hak Suara	: Pemimpin Divisi/Unit yang memiliki keterkaitan dengan topik pembahasan

Committee Under the Directors

Risk Management Committee

The risk Management Committee (RMC) or the Risk Management Committee in the process of risks management processes are tasked to develop a culture of risk and establish direction for all activities that contain risk.

STRUCTURE AND MEMBERSHIP OF RISK MANAGEMENT COMMITTEE

The process of the Risk Management Committee was specifically contained in the Guidelines for the Risk Management Committee which had been approved in the Decree of the Directors of bank **bjb** Number 094/SK/DIR-MR/2017 dated October 31, 2017 concerning Guidelines for the Risk Management Committee. The membership composition of the Risk Management Committee consisted of the Directors and the Heads of the relevant Divisions, namely:



Chairman	: Director in charge of Risk Management (Concurrently as Permanent Member with Voting Rights)
Secretary	: Head of Risk Management Division (Concurrently as Permanent Member Without Voting Rights)
Permanent Member	: All other Directors (Outside the President Director) Compliance Division Leader Head of Internal Audit Division Head of Credit Risk Review Division Strategic Planning Division Leader Change Management Office Division Leader Head of Financial Control Division
Non-Permanent Members Without Voting Rights	: Head of Division/Unit that has a relationship with the topic of discussion

TUGAS, WEWENANG, DAN TANGGUNG JAWAB KOMITE MANAJEMEN RISIKO

Tugas, wewenang dan tanggung jawab *Risk Management Committee (RMC)* adalah mengevaluasi dan memberikan rekomendasi mengenai penerapan manajemen risiko terkait hal-hal sebagai berikut:

1. Penyusunan kebijakan manajemen risiko serta perubahannya, termasuk strategi manajemen risiko dan *contingency plan* dalam kondisi eksternal tidak normal terjadi (*worst case scenario*).
2. Perbaikan dan penyempurnaan penerapan manajemen risiko yang dilakukan secara berkala maupun insidental sebagai akibat dari suatu perubahan kondisi eksternal dan internal Bank yang mempengaruhi kecukupan permodalan dan profil risiko Bank dan hasil evaluasi terhadap efektivitas penerapan tersebut.
3. Penetapan (*justification*) atas hal-hal yang terkait dengan keputusan-keputusan bisnis yang menyimpang dari prosedur normal (*irregularities*), seperti keputusan pelampauan ekspansi usaha yang signifikan dibandingkan dengan rencana bisnis bank yang telah ditetapkan sebelumnya atau pengambilan posisi/eksposur risiko yang melampaui limit yang telah ditetapkan.
4. Pembahasan terhadap penerapan metodologi manajemen risiko termasuk diantaranya model-model pengukuran risiko bank termasuk limit risiko.
5. Pembahasan atas pelaporan penilaian profil risiko bank.

PROFIL ANGGOTA KOMITE MANAJEMEN RISIKO

Nama Name	Jabatan Position	Keterangan Description	Profil Profile
Nia Kania	Ketua Chairman	Direktur Keuangan Director of Finance	Profil dapat dilihat pada bagian Profil Direksi Profile can be seen in the Profile of the Directors
Asep Dani Fadilah	Sekretaris Secretary	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen in the Profile of the Directors

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:

1. The policy formulation of risk management and its changes, including risk management strategies and contingency plan in external conditions is not normal (worst case scenario).
2. 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.
3. 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.
4. Discussion of the implementation of risk management methodology including bank risk measurement models including risk limits.
5. Discussion of bank risk profile assessment reporting.

RISK MANAGEMENT COMMITTEE MEMBER PROFILE

Nama Name	Jabatan Position	Keterangan Description	Profil Profile
Suartini	Anggota Tetap Permanent member	Direktur Konsumer & Ritel Director of Consumer & Retail	Profil dapat dilihat pada bagian Profil Direksi Profile can be seen in the Profile of the Directors
Tedi Setiawan	Anggota Tetap Permanent member	Direktur Operasional Director of Operations	Profil dapat dilihat pada bagian Profil Direksi Profile can be seen in the Profile of the Directors
Rio Lanasier	Anggota Tetap Permanent member	Direktur Information Technology, Treasury, dan International Banking Director of Information	Profil dapat dilihat pada bagian Profil Direksi Profile can be seen in the Profile of the Directors
Nancy Adistyasari	Anggota Tetap Permanent member	Direktur Komersial dan Usaha Mikro Kecil dan Menengah (UMKM) Technology, Treasury & International Banking	Profil dapat dilihat pada bagian Profil Direksi Profile can be seen in the Profile of the Directors
Cecep Trisna	Anggota Tetap Permanent member	Direktur Kepatuhan Director of Commercial and MSME	Profil dapat dilihat pada bagian Profil Direksi Profile can be seen in the Profile of the Directors
Detya Suryadani	Anggota Tetap Permanent member	Pemimpin Divisi Kepatuhan & APU PPT Director of Compliance	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Joko Hartono Kalisman	Anggota Tetap Permanent member	Pemimpin Satuan Kerja Audit Internal PPT Compliance & AML Division Leader	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Hermawan Mulyana	Anggota Tetap Permanent member	Pemimpin Divisi <i>Credit Risk</i> Head of Internal Audit Unit	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Agus Kurniawan	Anggota Tetap Permanent member	Pemimpin Divisi Perencanaan Strategis Head of Credit Risk Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Ita Garmeita	Anggota Tetap Permanent member	Pemimpin Divisi <i>Change Management</i> Office Leader of Strategic Planning Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Muhammad Asadi Budiman	Anggota Tetap Permanent member	Pemimpin Divisi Pengendali Keuangan Head of Change Management Office	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile

PELATIHAN ANGGOTA KOMITE MANAJEMEN RISIKO

Pelatihan yang telah diikuti anggota komite selama tahun 2021 adalah sebagai berikut.

RISK MANAGEMENT COMMITTEE MEMBER TRAINING

The trainings that have been attended by committee members during 2021 are as follows.

Nama Name	Jabatan Position	Pelatihan Training
Nia Kania	Ketua Chairman	Pelatihan dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi Training can be seen in the Training and/or Competency Improvement section for Members of the Directors
Asep Dani Fadilah	Sekretaris Secretary	Pelatihan dapat dilihat pada bagian Pengembangan Kompetensi Bidang Manajemen Risiko The training can be seen in the Risk Management Competency Development section
Suartini	Anggota Tetap Permanent member	Pelatihan dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi Training can be seen in the Training and/or Competency Improvement section for Members of the Directors
Tedi Setiawan	Anggota Tetap Permanent member	Pelatihan dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi Training can be seen in the Training and/or Competency Improvement section for Members of the Directors
Rio Lanasier	Anggota Tetap Permanent member	Pelatihan dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi Training can be seen in the Training and/or Competency Improvement section for Members of the Directors



Nama Name	Jabatan Position	Pelatihan Training
Nancy Adistyasari	Anggota Tetap Permanent member	Pelatihan dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi Training can be seen in the Training and/or Competency Improvement section for Members of the Directors
Cecep Trisna	Anggota Tetap Permanent member	Pelatihan dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi Training can be seen in the Training and/or Competency Improvement section for Members of the Directors
Detya Suryadani	Anggota Tetap Permanent member	Pelatihan dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi Training can be seen in the Training and/or Competency Improvement section for Members of the Directors
Joko Hartono Kalisman	Anggota Tetap Permanent member	<i>Risk Based Audit</i> Sistem & Teknologi Informasi Untuk Identifikasi & Mitigasi Risiko. Risk Based Audit System & Information Technology for Risk Identification & Mitigation.
		Certified Anti Fraud Manager Certified Anti-Fraud Manager
		<i>Business Model Canvas</i> Bagi Pejabat Eksekutif (Satu Level Di bawah Direksi) Business Model Canvas for Executive Officers (One Level Below the Directors)
		Pembelajaran dan Ujian Sertifikasi Qualified Internal Auditor (QIA) Learning and Examination of Qualified Internal Auditor (QIA) Certification
		Standar Audit Internal Dan Kode Etik Profesi Internal Audit Standards and Professional Code of Ethics
		<i>Refreshment</i> Manajemen Risiko Untuk Pejabat Eksekutif Batch 1 - Manajemen Risiko Operasional & <i>Business Continuity</i> Management (BCM) Risk Management Refreshment For Executives Batch 1 - Operational Risk Management & Business Continuity Management (BCM)
		Executive Forum Urgensi Penerapan <i>Good Corporate Governance</i> Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (<i>Blended Learning</i>) Executive Forum Urgency for the Implementation of Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (Blended Learning)
		<i>Workshop</i> Indonesia National <i>Anti Fraud Conference</i> 2021 Workshop on Indonesia National Anti-Fraud Conference 2021
		Webinar <i>Awareness</i> SNI ISO 37001 dan Implementasi Sistem Manajemen Anti Penyuapan Pada Sektor Jasa Keuangan SNI ISO 37001 Awareness Webinar and Implementation of Anti-Bribery Management System in Financial Services Sector
		Business Model Canvas <i>Project Assignment</i> & Presentation Business Model Canvas Project Assignment & Presentation
		<i>Qualified</i> Internal Auditor Tingkat Manajerial Managerial Level Qualified Internal Auditor
		Internal Control COSO - 2013 COSO Internal Controls - 2013
		<i>Executive Workshop</i> Tahun 2021 - <i>Full Commitment and Optimism To Achieve Goals In 2021</i> Executive Workshop 2021 - Full Commitment and Optimism To Achieve Goals In 2021
		<i>Benchmarking</i> Sespibank Angkatan 72 dan 73 Sespibank Benchmarking Batch 72 and 73
		bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb Komitmen OJK bjb Flash Implementation of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb OJK Commitment

Nama Name	Jabatan Position	Pelatihan Training
Hermawan Mulyana	Anggota Tetap Permanent member	Sertifikasi Manajemen Risiko Level 4 Tahun 2021 Untuk Pejabat Eksekutif (Satu Level Di Bawah Direksi) Risk Management Certification Level 4 Year 2021 For Executive Officers (One Level Below the Directors)
		Sertifikasi Manajemen Risiko Level 5 Tahun 2021 Untuk Pejabat Eksekutif (Satu Level Di Bawah Direksi) Risk Management Certification Level 5 Year 2021 For Executive Officers (One Level Below the Directors)
		<i>Business Model Canvas</i> Bagi Pejabat Eksekutif (Satu Level Dibawah Direksi) Business Model Canvas for Executive Officers (One Level Below the Directors)
		Executive Forum Urgensi Penerapan <i>Good Corporate Governance</i> Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (<i>Blended Learning</i>) Executive Forum Urgency for the Implementation of Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (Blended Learning)
		Business Model Canvas Project Assignment & Presentation Business Model Canvas Project Assignment & Presentation
		<i>Executive Workshop Tahun 2021 Full Commitment and Optimism To Achieve Goals In 2021</i> Executive Workshop Tahun 2021 Full Commitment and Optimism To Achieve Goals In 2021
		Webinar <i>Achieving A Powerful Growth Mindset</i> Webinar Achieving A Powerful Growth Mindset
		Webinar <i>Leadership Under Uncertainty</i> Webinar Leadership Under Uncertainty
		Transformasi Perbankan Di Era Digital Banking Transformation in the Digital Age
		bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb Komitmen OJK bjb Flash Implementation of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb OJK Commitment
Agus Kurniawan	Anggota Tetap Permanent member	<i>Business Model Canvas</i> Bagi Pejabat Eksekutif (Satu Level Dibawah Direksi) Business Model Canvas for Executive Officers (One Level Below the Directors)
		Executive Forum Urgensi Penerapan <i>Good Corporate Governance</i> Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (<i>Blended Learning</i>) Executive Forum Urgency for the Implementation of Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (Blended Learning)
		Business Model Canvas Project Assignment & Presentation Business Model Canvas Project Assignment & Presentation
		<i>Executive Workshop Tahun 2021 Full Commitment and Optimism To Achieve Goals In 2021</i> Executive Workshop in 2021 Full Commitment and Optimism To Achieve Goals In 2021
		bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb Komitmen OJK bjb Flash Implementation of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb OJK Commitment



Nama Name	Jabatan Position	Pelatihan Training
Ita Garmeita	Anggota Tetap Permanent member	<i>Business Model Canvas</i> Bagi Pejabat Eksekutif (Satu Level Di bawah Direksi) Business Model Canvas for Executive Officers (One Level Below the Directors)
		Executive Forum Urgensi Penerapan <i>Good Corporate Governance</i> Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (<i>Blended Learning</i>) Executive Forum Urgency for the Implementation of Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (<i>Blended Learning</i>)
		Business Model Canvas Project Assignment & Presentation Business Model Canvas Project Assignment & Presentation
		<i>Executive Workshop Tahun 2021 Full Commitment and Optimism To Achieve Goals In 2021</i> Executive Workshop 2021 Full Commitment and Optimism To Achieve Goals In 2021
		Webinar <i>Achieving a Powerful Growth Mindset</i> Webinar Achieving a Powerful Growth Mindset
		GRC Summit 2021 Seminar & Masterclass GRC Next Page Agility Amid a Chaotic World (Public Online Class) GRC Summit 2021 Seminar & Masterclass GRC Next Page Agility Amid a Chaotic World (Public Online Class)
		Bedah Buku OJK Tahun 2021 OJK Book Review 2021
		bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb Komitmen OJK bjb Flash Implementation of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb OJK Commitment
		Measuring Optimum Size Of Business Measuring Optimum Size Of Business
		Analisa Potensi Ekonomi Economic Potential Analysis
Muhammad Asadi Budiman	Anggota Tetap Permanent member	<i>Business Model Canvas</i> Bagi Pejabat Eksekutif (Satu Level Di bawah Direksi) Business Model Canvas for Executive Officers (One Level Below the Directors)
		<i>Refreshment</i> Manajemen Risiko Untuk Pejabat Eksekutif Batch 1 - Manajemen Risiko Operasional & <i>Business Continuity Management</i> (BCM) Risk Management Refreshment For Executives Batch 1 - Operational Risk Management & Business Continuity Management (BCM)
		Executive Forum Urgensi Penerapan <i>Good Corporate Governance</i> Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (<i>Blended Learning</i>) Executive Forum Urgency for the Implementation of Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (<i>Blended Learning</i>)
		<i>Business Model Canvas</i> Bagi Pejabat Eksekutif (Satu Level Di bawah Direksi) Business Model Canvas for Executive Officers (One Level Below the Directors)
		<i>Refreshment</i> Sertifikasi Treasury Dealer Level Advance Advance Level Dealer Treasury Certification Refreshment
		<i>Executive Workshop Tahun 2021 Full Commitment and Optimism To Achieve Goals In 2021</i> Executive Workshop 2021 Full Commitment and Optimism To Achieve Goals In 2021
		Webinar <i>Achieving A Powerful Growth Mindset</i> Webinar Achieving A Powerful Growth Mindset
		Webinar Digital Marketing Transformation In Banking Industry Webinar Digital Marketing Transformation In Banking Industry
		Webinar Leadership Under Uncertainty Webinar Leadership Under Uncertainty
		bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb Komitmen OJK bjb Flash Implementation of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb OJK Commitment

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.

RAPAT DAN PELAKSANAAN TUGAS KOMITE MANAJEMEN RISIKO

Selama tahun 2021, Komite Manajemen Risiko telah melaksanakan tugasnya dengan menyelenggarakan rapat sebanyak 6 (enam) kali, dengan agenda sebagai berikut:

No.	Tanggal Date	Agenda Agenda
1	Selasa, 19 Januari 2021 Tuesday, January 19, 2021	Laporan Profil Risiko Bank secara Individu Posisi 31 Desember 2020 Individual Bank Risk Profile Report Position December 31, 2020
2	Kamis, 1 April 2021 Thursday, April 1, 2021	- Pembahasan <i>Bottom Up Stress Test</i> (BUST) - Pembahasan <i>stress testing</i> debitur restrukturisasi Covid 19 atas kebijakan <i>countercyclical</i>. - Discussion of Bottom Up Stress Test (BUST) - Discussion on stress testing of debtor restructuring Covid 19 on countercyclical policies.
3	Senin, 26 April 2021 Monday, April 26, 2021	Laporan Profil Risiko Bank secara Individu Posisi 31 Maret 2021 Individual Bank Risk Profile Report Position March 31, 2021
4	Kamis, 22 Juli 2021 Thursday, July 22, 2021	Laporan Tingkat Kesehatan Bank secara Individu posisi 30 Juni 2021 Individual Bank Soundness Level Report position June 30, 2021
5	Senin, 25 Oktober 2021 Monday, October 25, 2021	- Pembahasan Profil Risiko posisi Triwulan III Tahun 2021 - Penyampaian <i>limit switching</i> dan Kewenangan Pemutus <i>Limit Switching</i> - Discussion of the Risk Profile for the position of Quarter III 2021 - Submission of limit switching and Limit Switching Breaker Authority
6	Selasa, 28 Desember 2021 Tuesday, December 28, 2021	Penyampaian <i>Loan Limit Group</i> Submission of Loan Limit Group

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.

MEETINGS AND IMPLEMENTATION OF RISK MANAGEMENT COMMITTEE TASKS

During 2021, the Risk Management Committee carried out its duties by holding 6 (six) meetings, with the following agenda:

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.

Credit Policy Committee

Based on the decree of the Directors of bank **bjb** No. 1367/SK/DIR-KPR/2019 dated December 31, 2019 concerning the Credit Policy Committee (KKP) or the Credit Policy Committee (CPC) in charge of assisting the management in formulating policies, overseeing policy implementation, monitoring the development and conditions of the crediting.

STRUKTUR DAN KEANGGOTAAN KOMITE KEBIJAKAN PERKREDITAN

Susunan Arrangement	Diisi oleh Filled by
Ketua Chairman	Direktur Utama President Director
Sekretaris Secretary	Pemimpin Unit Kebijakan & Prosedur Head of Policy & Procedure Unit

STRUCTURE AND MEMBERSHIP OF THE CREDIT POLICY COMMITTEE



Sekretaris Pengganti (Alternatif I) Alternate Secretary (Alternative I)	Pemimpin Satuan Kerja Credit Risk Leader of the 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	1. Direktur Utama 2. Direktur yang membidangi perkreditan 3. Direktur yang membidangi Credit Risk 4. Direktur yang membidangi Operasional 5. SEVP yang membidangi bisnis perkreditan sesuai segmen. 6. SEVP Credit Risk
Anggota Tetap Tanpa Hak Suara Permanent Members Without Voting	1. President Director 2. Director in charge of credit 3. Director in charge of Credit Risk 4. Director in charge of Operations 5. SEVP in charge of credit business according to segment. 6. SEVP Credit Risk
Anggota Tidak Tetap Dengan Hak Suara Non-Permanent Members With Voting Rights	1. Pemimpin Satuan Kerja Audit Internal atau pejabat bidang Audit Internal 2. Pemimpin Divisi Kepatuhan atau perwakilan yang ditunjuk wajib hadir dalam Komite Kebijakan Perkreditan 3. Pemimpin Satuan Kerja yang terkait dengan bisnis perkreditan 4. Pemimpin Satuan Kerja yang terkait dengan operasional perkreditan. 5. Pemimpin Satuan Kerja Manajemen Risiko 6. Pemimpin Satuan Kerja Manajemen Risiko yang melakukan pengambilan keputusan bisnis perkreditan. 7. Sekretaris
Anggota Tidak Tetap Tanpa Hak Suara Non-Permanent Members Without Voting	Direksi*/SEVP terkait materi yang hadir sebagai undangan. Directors*/SEVP regarding the material that was present as an invitation. *kecuali Direktur yang membidangi kepatuhan. *except the Director in charge of compliance.
	Direksi/Pemimpin Divisi/Pemimpin Unit yang diundang terkait dengan materi yang menjadi agenda KKP. The invited Directors/Division Leaders/Unit Leaders relate 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.

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. 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.	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.

PROFIL ANGGOTA KOMITE KEBIJAKAN PERKREDITAN**PROFILE OF MEMBERS OF THE CREDIT POLICY COMMITTEE**

Nama Name	Jabatan Position	Keterangan Description	Profil Profile
Yuddy Renaldi	Ketua Chairman	Direktur Utama President Director	Profil dapat dilihat pada bagian Profil Direksi Profile can be seen in the Profile of the Directors
Dikdik Ahmad Sodikin	Sekretaris Secretary	Pemimpin Divisi Kebijakan & Prosedur Head of Policy & Procedure Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Hermawan Mulyana	Sekretaris Pengganti (Alternatif I) Alternate Secretary (Alternative I)	Pemimpin Divisi <i>Credit Risk</i> Head of Credit Risk Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Asep Dani Fadilah	Sekretaris Pengganti (Alternatif II) Alternate Secretary (Alternative II).	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Tedi Setiawan	Anggota Tetap Dengan Hak Suara Permanent Members With Voting Rights	Direktur Operasional Director of Operations	Profil dapat dilihat pada bagian Profil Direksi Profile can be seen in the Profile of the Directors

PELATIHAN ANGGOTA KOMITE KEBIJAKAN PERKREDITAN

Pelatihan yang telah diikuti anggota komite selama tahun 2021 adalah sebagai berikut.

TRAINING OF MEMBERS OF THE CREDIT POLICY COMMITTEE

Pelatihan yang telah diikuti anggota komite selama tahun 2021 adalah sebagai berikut.

Nama Name	Jabatan Position	Pelatihan Training
Yuddy Renaldi	Ketua Chairman	Pelatihan dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi Training can be seen in the Training and/or Competency Improvement section for Members of the Directors



Dikdik Ahmad Sodikin	Sekretaris Secretary	Executive Forum Urgensi Penerapan <i>Good Corporate Governance</i> Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (<i>Blended Learning</i>) Executive Forum Urgency for the Implementation of Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (<i>Blended Learning</i>)
		Sertifikasi Manajemen Risiko Level 4 Tahun 2021 Level 4 Risk Management Certification 2021
		Analisa Perusahaan Sekuritas Securities Company Analysis
		<i>Executive Workshop</i> Tahun 2021 - <i>Full Commitment and Optimism To Achieve Goals In 2021</i> Executive Workshop 2021 - Full Commitment and Optimism To Achieve Goals In 2021
Hermawan Mulyana	Sekretaris Pengganti (Alternatif I) Alternate Secretary (Alternative I)	Transformasi Perbankan Di Era Digital Banking Transformation in the Digital Age
		Pelatihan dapat dilihat pada bagian Pelatihan Komite Manajemen Risiko The training can be seen in the Risk Management Committee Training section
Asep Dani Fadilah	Sekretaris Pengganti (Alternatif II) Alternate Secretary (Alternative II)	Pelatihan dapat dilihat pada bagian Pengembangan Kompetensi Bidang Manajemen Risiko The training can be seen in the Competency Development section in the Risk Management Sector
Tedi Setiawan	Anggota Tetap Dengan Hak Suara Permanent Members With Voting Rights	Pelatihan dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi Training can be seen in the Training and/or Competency Improvement section for Members of the Directors

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 2021, Komite Kebijakan Perkreditan telah melaksanakan 1 (satu) 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 carried out its duties by formulating policies, supervising the implementation of policies, monitoring the development and condition of the credit portfolio and providing suggestions for improvement. During 2021, the Credit Policy Committee held 1 (one) meeting with the following agenda.

No.	Tanggal Date	Agenda Agenda
1	19 Januari 2021 January 19, 2021	- Usulan Perubahan Surat Keputusan Komite tentang Limit Kewenangan Memutus Kredit (LKMK) dan Limit Kewenangan Memutus Restrukturisasi Kredit - Usulan Perubahan Surat Keputusan Komite tentang Limit Kewenangan Memutus <i>Credit Line</i> - Usulan Perubahan Surat Keputusan Komite tentang Limit Kewenangan Memutus Penyelamatan dan Penyelesaian Kredit - Usulan Perubahan Surat Keputusan Direksi tentang Ketentuan Stimulus Perekonomian Nasional Dampak Penyebaran Corona Virus Disease 2019 Pada Penyaluran Kredit bank bjb - Proposing Amendment to the Committee's Decision Letter concerning the Limit of Authority to Make Credit (LKMK) and the Limit of Authority to Decide on Credit Restructuring - Proposing Amendment to the Committee's Decision Letter regarding the Limit of Authority to Disconnect Credit Line - Proposing Amendment to the Committee's Decision Letter concerning Limits of Authority to Decide on Credit Rescue and Settlement - Proposing Amendment to the Decree of the Directors concerning Provisions for National Economic Stimulus Impacts on the Spread of Corona Virus Disease 2019 on the Distribution of bank bjb loans

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
Ketua Chairman	Direktur yang membidangi Teknologi Informasi Director in charge of Information Technology
Wakil Ketua Vice Chairman	Direktur yang membidangi Manajemen Risiko Director in charge of Risk Management
Sekretaris Secretary	Pemimpin Divisi Teknologi Informasi Leader of Information Technology Division
Anggota Permanen Permanent Member	Pemimpin Divisi Jaringan, Layanan Pemimpin Divisi Operasional Pemimpin Divisi Pengendalian Keuangan Pemimpin Divisi Change Management Office Pemimpin Divisi Digital Transaction Banking Pemimpin Divisi Manajemen Risiko Network Division Leader, Services Head of Operations Division Head of Financial Control Division Head of the Change Management Office Divisi Head of Digital Transaction Banking Division Head of Risk Management Division
Anggota Tidak Permanen Non-Permanent Member	Pemimpin Divisi dan Unit lainnya yang berkaitan dengan pembahasan agenda rapat Komite. Head of Divisions and other Units related to the discussion of the Committee meeting agenda

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:

1. 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:
 - a. 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*;

Information Technology Steering Committee

The Information Technology Steering Committee had tasks in compiling an Information Technology Strategic Plan that was in line with the Bank's business strategic plan, as well as the formulation of main Information Technology policies and procedures such as Information Technology safeguard 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 Directors number 0404/SK/DIR-ITE/2020 concerning the Information Technology Steering Committee Work Guidelines:

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:

1. 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:
 - a. 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;



- b. Sumber Daya yang dibutuhkan;
- c. Manfaat yang akan diperoleh saat rencana diterapkan;
- d. kendala yang mungkin timbul dalam penerapan *information technology strategic plan*.
2. Perumusan kebijakan Teknologi Informasi sebagaimana diatur pada arsitektur kebijakan dan prosedur.
3. Kesesuaian antara proyek Teknologi Informasi yang disetujui dengan *information technology strategic plan*, serta menetapkan setatus prioritas proyek teknologi operasional Bank.
4. 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.
5. Kesesuaian antara Teknologi Informasi dengan kebutuhan sistem informasi manajemen serta kebutuhan kegiatan usaha.
6. Efektivitas langkah-langkah dalam meminimalkan risiko atas investasi pada sektor Teknologi Informasi.
7. Pemantauan atas kinerja Teknologi Informasi, dan upaya peningkatannya misalnya dengan mendeteksi keusangan Teknologi Informasi dan mengukur efektivitas dan efisiensi penerapan kebijakan pengamanan Teknologi Informasi.
8. Upaya penyelesaian berbagai masalah terkait Teknologi Informasi yang tidak dapat diselesaikan oleh satuan kerja 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.

- b. Resources required;
- c. The benefits that would be obtained when the plan was implemented;
- d. constraints that might arise in the application of the strategic information technology plan.
2. The formulation of Information Technology policies as stipulated in the policy architecture and procedures.
3. 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.
4. The conformity between the implementation of the Information Technology project and the agreed project plan (*project charter*). The Information Technology Steering Committee ad to complement its recommendations with analysis results from major Information Technology projects so as to enable the Directors to make decisions efficiently.
5. Conformity between Information Technology and the needs of management information systems as well as the needs of business activities.
6. The effectiveness of measures in minimizing the risk of investment in the Information Technology sector.
7. 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.
8. Efforts to resolve various problems related to Information Technology that cannot be resolved by the work unit 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

MEMBER PROFILE OF INFORMATION TECHNOLOGY STEERING COMMITTEE

Nama Name	Jabatan Position	Keterangan Description	Profil Profile
Rio Lanasier	Ketua Chairman	Direktur Information Technology, Treasury, dan International Banking Director of Information Technology, Treasury and International Banking	Profil dapat dilihat pada bagian Profil Direksi Profile can be seen in the Profile of the Directors
Nia Kania	Wakil Ketua Vice Chairman	Direktur Keuangan Director of Finance	Profil dapat dilihat pada bagian Profil Direksi Profile can be seen in the Profile of the Directors
Anthonius Satriyo Wibowo	Sekretaris Secretary	Pemimpin Divisi Information Technology Head of Information Technology Divisi Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile

Nama Name	Jabatan Position	Keterangan Description	Profil Profile
Yogy Yatno	Anggota Member	Pemimpin Divisi Jaringan & Layanan Network & Services Division Head	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Muhammad Asadi Budiman	Anggota Member	Pemimpin Divisi Pengendalian Keuangan Head of Financial Control Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Ita Garneita	Anggota Member	Pemimpin Divisi Change Management Office Head of the Change Management Office Divisi	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Arfianto Ramadhian	Anggota Member	Pemimpin Divisi Digital Banking Digital Banking Division Leader	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Asep Dani Fadilah	Anggota Member	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division*	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile

PELATIHAN ANGGOTA KOMITE PENGARAH TEKNOLOGI INFORMASI

Pelatihan yang telah diikuti anggota komite selama tahun 2021 adalah sebagai berikut.

TRAINING OF MEMBERS OF INFORMATION TECHNOLOGY STEERING COMMITTEE

The trainings that have been attended by committee members during 2021 are as follows

Nama Name	Jabatan Position	Pelatihan Training
Rio Lanasier	Ketua Chairman	Pelatihan dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi Training can be seen in the Training and/or Competency Improvement section for Members of the Directors
Nia Kania	Wakil Ketua Vice Chairman	Pelatihan dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi Training can be seen in the Training and/or Competency Improvement section for Members of the Directors
Anthonius Satriyo Wibowo	Sekretaris Secretary	Strategi Menghadapi Ancaman Kejahatan Cyber Digital Strategies for Facing Digital Cyber Crime Threats Sertifikasi Manajemen Risiko Level 5 Tahun 2021 untuk Pejabat Eksekutif (Satu Level di Bawah Direksi) Risk Management Certification Level 5 Year 2021 For Executive Officers (One Level Below the Directors) <i>Business Model Canvas</i> Bagi Pejabat Eksekutif (Satu Level Dibawah Direksi) Business Model Canvas for Executive Officers (One Level Below the Directors) Business Model Canvas Project Assignment & Presentation Business Model Canvas Project Assignment & Presentation <i>Executive Workshop Tahun 2021 Full Commitment and Optimism To Achieve Goals In 2021</i> Executive Workshop 2021 Full Commitment and Optimism To Achieve Goals In 2021 Online Short Course - Blockchain Technologies Business Innovation and Application Online Short Course - Blockchain Technologies Business Innovation and Application bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb Komitmen OJK bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bank bjb FSA Commitment



Nama Name	Jabatan Position	Pelatihan Training
Yogy Yatno	Anggota Member	Sertifikasi Manajemen Risiko Level 5 Tahun 2021 Untuk Pejabat Eksekutif (Satu Level Di Bawah Direksi) Risk Management Certification Level 5 Year 2021 For Executive Officers (One Level Below the Directors) Executive Forum Urgensi Penerapan <i>Good Corporate Governance</i> Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (<i>Blended Learning</i>) Executive Forum Urgency for the Implementation of Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (Blended Learning) <i>Executive Workshop Tahun 2021 Full Commitment and Optimism To Achieve Goals In 2021</i> Executive Workshop 2021 Full Commitment and Optimism To Achieve Goals In 2021 bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb Komitmen OJK bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bank bjb FSA Commitment
Muhammad Asadi Budiman	Anggota Member	Pelatihan dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko The training can be seen in the Risk Management Committee Member Training section
Ita Garmeita	Anggota Member	Pelatihan dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko The training can be seen in the Risk Management Committee Member Training section
Arfianto Ramadhian	Anggota Member	Strategi Menghadapi Ancaman Kejahatan <i>Cyber Digital</i> Strategies for Facing Digital Cyber Crime Threats Sertifikasi Manajemen Risiko Level 3 Tahun 2021 Level 3 Risk Management Certification 2021 <i>Business Model Canvas</i> Bagi Pejabat Eksekutif (Satu Level Dibawah Direksi) Business Model Canvas for Executive Officers (One Level Below the Directors) Sertifikasi Manajemen Risiko Level 4 Tahun 2021 Untuk Pejabat Eksekutif 2021 Level 4 Risk Management Certification For Executive Officers Executive Forum Urgensi Penerapan <i>Good Corporate Governance</i> Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (<i>Blended Learning</i>) Executive Forum Urgency for the Implementation of Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (Blended Learning) Business Model Canvas Project Assignment & Presentation Business Model Canvas Project Assignment & Presentation <i>Executive Workshop Tahun 2021 Full Commitment and Optimism To Achieve Goals In 2021</i> Executive Workshop 2021 Full Commitment and Optimism To Achieve Goals In 2021 Webinar IT Platform For Digital Transformation Webinar IT Platform For Digital Transformation Online Short Course - Blockchain Technologies Business Innovation and Application Online Short Course - Blockchain Technologies Business Innovation and Application bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb Komitmen OJK bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bank bjb FSA Commitment

Nama Name	Jabatan Position	Pelatihan Training
Asep Dani Fadilah	Anggota Member	Pelatihan dapat dilihat pada bagian Pengembangan Kompetensi Bidang Manajemen Risiko The training 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.

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.

RAPAT DAN PELAKSANAAN TUGAS KOMITE PENGARAH TEKNOLOGI INFORMASI

Selama tahun 2021, Komite Pengarah Teknologi Informasi telah melaksanakan tugasnya melalui rapat yang diadakan sebanyak 3 (tiga) kali dengan agenda pembahasan:

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE INFORMATION TECHNOLOGY STEERING COMMITTEE

During 2021, the Information Technology Steering Committee has carried out its duties through meetings held 3 (three) times with a discussion agenda:

No	Tanggal Date	Agenda Agenda
1	9 Maret 2021 March 9, 2021	IT Steering Committee ke-1 tahun 2021 1st IT Steering Committee 2021
2	29 Juli 2021 July 29, 2021	IT Steering Committee ke-2 tahun 2021 2nd IT Steering Committee 2021
3	10 November 2021 November 10, 2021	IT Steering Committee ke-3 tahun 2021 3rd IT Steering Committee 2021

Komite Manajemen Risiko Terintegrasi

Berdasarkan Surat Keputusan Direksi bank **bjb** No. 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.

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 was 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 Guidelines.

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:

STRUCTURE AND MEMBERSHIP OF THE INTEGRATED RISK MANAGEMENT COMMITTEE

The membership composition of the Integrated Risk Management Committee consists of the Directors, the Director of each Financial Services Institution (LJK) in the Financial Conglomerate as well as the Heads of the relevant Divisions, namely:

Ketua Merangkap Anggota Tetap : Direktur Entitas Utama yang membawahkan fungsi Manajemen Risiko
Chairman Concurrently Permanent Member Director of the Main Entity in charge of the Risk Management function



Sekretaris Merangkap Anggota Tetap Secretary Concurrently Permanent Member	:	Pemimpin Divisi Manajemen Risiko Entitas Utama Main Entity Risk Management Division Leader
Anggota Tetap Permanent member	:	- 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 - Director of the Main Entity in charge of managing the subsidiary - Director in charge of the risk management function of each Financial Service - Institution in the Financial Conglomerate - Head of the Main Entity Subsidiary Management Division
Anggota Tidak Tetap Non-Permanent Member	:	- Para undangan sesuai dengan materi pembahasan - The invitees are in accordance with the discussion material

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:

- Penyusunan dan perbaikan Kebijakan Manajemen Risiko Terintegrasi; dan
- Perbaikan atau penyempurnaan Kebijakan Manajemen Risiko Terintegrasi antara lain berupa penyempurnaan strategi dan kerangka Risiko berdasarkan hasil evaluasi pelaksanaan.

PROFIL ANGGOTA KOMITE MANAJEMEN RISIKO TERINTEGRASI

Nama Name	Jabatan Position	Keterangan Description	Profil Profile
Nia Kania	Ketua Chairman	Direktur Keuangan Director of Finance	Profil dapat dilihat pada bagian Profil Direksi Profile can be seen in the Profile of the Directors
Asep Dani Fadilah	Sekretaris Merangkap Anggota Tetap Secretary Concurrently Permanent Member	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile

PELATIHAN ANGGOTA KOMITE MANAJEMEN RISIKO TERINTEGRASI

Pelatihan yang telah diikuti anggota komite selama tahun 2021 adalah sebagai berikut.

Nama Name	Jabatan Position	Pelatihan Training
Nia Kania	Ketua Chairman	Pelatihan dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi Training can be seen in the Training and/or Competency Improvement section for Members of the Directors

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:

- Formulation and improvement of Integrated Risk Management Policy; and
- Improvements or improvements to the Integrated Risk Management Policy include, among others, improvements to the Risk strategy and framework based on the results of the implementation evaluation.

PROFILE OF MEMBERS OF THE INTEGRATED RISK MANAGEMENT COMMITTEE

TRAINING OF MEMBERS OF THE INTEGRATED RISK MANAGEMENT COMMITTEE

The training that has been attended by committee members during 2021 is as follows.

Nama Name	Jabatan Position	Pelatihan Training
Asep Dani Fadilah	Sekretaris Merangkap Anggota Tetap Secretary Concurrently Permanent Member	Pelatihan dapat dilihat pada bagian Pengembangan Kompetensi Bidang Manajemen Risiko The training can be seen in the Risk Management Competency Development section

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 2021, 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 2021, the Integrated Risk Management Committee has carried out activities including holding 2 (two) meetings with the following agenda:

No.	Tanggal Date	Agenda Agenda
1	Jumat, 26 Maret 2021 Friday, March 26, 2021	- Penyampaian Profil Risiko Terintegrasi posisi Desember Tahun 2020 - Pembahasan hasil FGD (<i>Focus Group Discussion</i>) terkait penerapan manajemen risiko di perusahaan anak dan perusahaan terelasi - Pembahasan <i>Risk Appetite</i> dan <i>Risk Tolerance</i> terintegrasi - Diskusi dan <i>Sharing Session</i> - Submission of Integrated Risk Profile for December 2020 position - Discussion of the results of the FGD (Focus Group Discussion) related to the implementation of risk management in subsidiaries and related companies - Integrated discussion of Risk Appetite and Risk Tolerance - Discussion and Sharing Session
2	Selasa, 28 September 2021 Tuesday, September 28, 2021	- Pembahasan Infrastruktur Penerapan Manajemen Risiko pada bjb Sekuritas - Diskusi dan <i>Sharing Session</i> - Discussion of Risk Management Implementation Infrastructure at bjb Sekuritas - Discussion and Sharing Session

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*.

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.

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) 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) Vice Chairman of ALCO (Concurrently Permanent Member)	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 Funds & Services Business Head of Treasury Division
Sekretaris ALCO (Merangkap Anggota Tetap) ALCO Secretary (Appoint Permanent Members)	Pemimpin Divisi Treasury Pemimpin Divisi Treasury
Sekretaris ALCO Pengganti Alternatif I (Merangkap Anggota Tetap) Secretary of ALCO Substitute Alternative I (Concurrently Permanent Member)	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division
Sekretaris ALCO Pengganti Alternatif II (Merangkap Anggota Tetap) Secretary of ALCO Substitute Alternative II (Concurrently Permanent Member)	Pemimpin Divisi Pengendalian Keuangan Head of Financial Control Division
Anggota Tetap Permanent member	- Direktur yang membidangi Operasional - SEVP Credit Risk - SEVP Bisnis - Pemimpin Divisi Kredit Konsumer & Ritel - Pemimpin Divisi Korporasi & Komersial - Pemimpin Divisi KPR & KKB - Pemimpin Divisi Kredit UMKM - Pemimpin Divisi Hubungan Kelembagaan - Pemimpin Divisi Dana & Jasa Konsumer - Pemimpin Divisi International Banking - Pemimpin Divisi Perencanaan Strategis - Pemimpin Divisi Jaringan & Layanan - Pemimpin Divisi Penyelamatan & Penyelesaian Kredit - Director in charge of Operations - SEVP Credit Risk - SEVP Business - Head of Consumer & Retail Credit Division - Head of Corporate & Commercial Division - Head of KPR & KKB Division - MSME Credit Division Leader - Head of Institutional Relations Division - Head of Funds & Consumer Services Division - International Banking Division Leader - Strategic Planning Division Leader - Network & Service Division Leader - Credit Rescue & Settlement Division Leader
Anggota Tidak Tetap Non-Permanent Member	Para Undangan Sesuai dengan materi pembahasan Invitations According to the discussion material

TUGAS, WEWENANG, DAN TANGGUNG JAWAB ASSETS AND LIABILITY COMMITTEE (ALCO)

Tugas, wewenang dan tanggung jawab Asset and Liability Committee (ALCO) adalah sebagai berikut:

- Bertanggung jawab atas pencapaian rentabilitas bank **bjb** sesuai dengan target keuntungan (laba), pertumbuhan neraca dan beberapa ukuran rentabilitas yang telah ditetapkan dalam anggaran.
- 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.

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:

- 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.
- 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. Merumuskan dan memutuskan *pricing strategy* yang meliputi:
 - a. *Loan Pricing (Prime Lending Rate, Based Rate, dll)*
 - b. Deposit Pricing (Demand Deposit, Time Deposit, dll)
 - 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 presentase 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 exposure 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**.
 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.
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**'s 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**'s 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. 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)

ASSETS AND LIABILITY COMMITTEE (ALCO) MEMBER PROFILE

Nama Name	Jabatan Position	Keterangan Description	Profil Profile
Yuddy Renaldi	Ketua Chairman	Direktur Utama President Director	Profil dapat dilihat pada bagian Profil Direksi Profile can be seen in the Profile of the Directors
Rio Lanasier	Wakil Ketua Vice Chairman	Direktur Information Technology, Treasury, dan International Banking Director of Information Technology, Treasury and International Banking	Profil dapat dilihat pada bagian Profil Direksi Profile can be seen in the Profile of the Directors
Nia Kania	Wakil Ketua Vice Chairman	Direktur Keuangan Director of Finance	Profil dapat dilihat pada bagian Profil Direksi Profile can be seen in the Profile of the Directors
Hana Dartiwan	Sekretaris Secretary	Pemimpin Divisi Treasury Head of Treasury Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Asep Dani Fadilah	Sekretaris Pengganti Alternatif I Alternative Substitute Secretary I	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Muhammad Asadi Budiman	Sekretaris Pengganti Alternatif II Alternate Substitute Secretary II	Pemimpin Divisi Pengendalian Keuangan Head of Financial Control Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Tedi Setiawan	Anggota Tetap Permanent member	Direktur Operasional Director of Operations	Profil dapat dilihat pada bagian Profil Direksi Profile can be seen in the Profile of the Directors
Yusuf Saadudin	Anggota Tetap Permanent member	Pemimpin Divisi Kredit Konsumer Head of Consumer Credit Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Execu-tive Officer Profile
Dicky Syahbandinata	Anggota Tetap Permanent member	Pemimpin Divisi Korporasi & Komersial Head of Corporate & Commercial Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Execu-tive Officer Profile
Triastoto Hardjanto Wibowo	Anggota Tetap Permanent member	Pemimpin Divisi KPR & KKB Head of KPR & KKB Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Execu-tive Officer Profile
Denny Mulyadi	Anggota Tetap Permanent member	Pemimpin Divisi Kredit UMKM Head of MSME Credit Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Execu-tive Officer Profile
Isa Anwari	Anggota Tetap Permanent member	Pemimpin Divisi Hubungan Kelembagaan Head of Institutional Relations Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Execu-tive Officer Profile
Hakim Putratama	Anggota Tetap Permanent member	Pemimpin Divisi Dana & Jasa Konsumer Head of Funds & Consumer Services Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Execu-tive Officer Profile

Nama Name	Jabatan Position	Keterangan Description	Profil Profile
Chairany Rahmatiah	Anggota Tetap Permanent member	Pemimpin Divisi International Banking Head of International Banking Divisi	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Yogy Yatno	Anggota Tetap Permanent member	Pemimpin Divisi Jaringan & Layanan Network & Services Division Head	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Gegeg Mintonogo	Anggota Tetap Permanent member	Pemimpin Divisi Penyelamatan & Penyelesaian Kredit Head of Rescue & Credit Settlement Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile

PELATIHAN ANGGOTA ASSETS AND LIABILITY COMMITTEE (ALCO)

Pelatihan yang telah diikuti anggota komite selama tahun 2021 adalah sebagai berikut.

ASSETS AND LIABILITY COMMITTEE (ALCO) MEMBER TRAINING

The trainings that have been attended by committee members during 2021 are as follows.

Nama Name	Jabatan Position	Keterangan Description	Profil Profile
Yuddy Renaldi	Ketua Chairman	Direktur Utama President Director	Profil dapat dilihat pada bagian Profil Direksi Profile can be seen in the Profile of the Directors
Rio Lanasier	Wakil Ketua Vice Chairman	Direktur Information Technology, Treasury, dan International Banking Director of Information Technology, Treasury and International Banking	Profil dapat dilihat pada bagian Profil Direksi Profile can be seen in the Profile of the Directors
Nia Kania	Wakil Ketua Vice Chairman	Direktur Keuangan Director of Finance	Profil dapat dilihat pada bagian Profil Direksi Profile can be seen in the Profile of the Directors
Hana Dartiwan	Sekretaris Secretary	Pemimpin Divisi Treasury Head of Treasury Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Asep Dani Fadilah	Sekretaris Pengganti Alternatif I Alternative Substitute Secretary I	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Muhammad Asadi Budiman	Sekretaris Pengganti Alternatif II Alternate Substitute Secretary II	Pemimpin Divisi Pengendalian Keuangan Head of Financial Control Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Tedi Setiawan	Anggota Tetap Permanent member	Direktur Operasional Director of Operations	Profil dapat dilihat pada bagian Profil Direksi Profile can be seen in the Profile of the Directors
Yusuf Saadudin	Anggota Tetap Permanent member	Pemimpin Divisi Kredit Konsumer Head of Consumer Credit Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Dicky Syahbandinata	Anggota Tetap Permanent member	Pemimpin Divisi Korporasi & Komersial Head of Corporate & Commercial Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Triastoto Hardjanto Wibowo	Anggota Tetap Permanent member	Pemimpin Divisi KPR & KKB Head of KPR & KKB Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile



Nama Name	Jabatan Position	Keterangan Description	Profil Profile
Denny Mulyadi	Anggota Tetap Permanent member	Pemimpin Divisi Kredit UMKM Head of MSME Credit Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Execu-tive Officer Profile
Isa Anwari	Anggota Tetap Permanent member	Pemimpin Divisi Hubungan Kelembagaan Head of Institutional Relations Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Execu-tive Officer Profile
Hakim Putratama	Anggota Tetap Permanent member	Pemimpin Divisi Dana & Jasa Konsumer Head of Funds & Consumer Services Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Execu-tive Officer Profile
Chairany Rahmatiah	Anggota Tetap Permanent member	Pemimpin Divisi International Banking Head of International Banking Divisi	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Execu-tive Officer Profile
Yogy Yatno	Anggota Tetap Permanent member	Pemimpin Divisi Jaringan & Layanan Network & Services Division Head	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Execu-tive Officer Profile
Gegeg Mintorogo	Anggota Tetap Permanent member	Pemimpin Divisi Penyelamatan & Penyelesaian Kredit Head of Rescue & Credit Settlement Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Execu-tive Officer Profile

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 2021, ALCO telah melaksanakan tugasnya melalui rapat yang dilaksanakan sebanyak 14 (empat belas) 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 2021, ALCO has carried out its duties through 14 (fourteen) meetings. The agenda for the discussion of the ALCO meeting is as follows.

No.	Tanggal Date	Agenda Agendas
1	25 Januari 2021 January 25, 2021	- Monitoring Program dan Kondisi Likuiditas bank bjb - Usulan Perpanjangan Program Manfaat Langsung dan Program POTRET - Register <i>Special Rate</i> Deposito - Monitoring Program and Liquidity Condition of bank bjb - Proposing Extension of Direct Benefit Program and POTRET Program - Registering <i>Special Rate</i> Deposit
2	8 Februari 2021 February 8, 2021	- Monitoring Program dan Kondisi Likuiditas bank bjb - Usulan Perpanjangan Suku Bunga Penyaluran Dana Program Pemulihan Ekonomi Nasional (PEN) - Register <i>Special Rate</i> Deposito - Monitoring Program and Liquidity Condition of bank bjb - Proposing Extension of Interest Rate for National Economic Recovery Program (PEN) Fund Distribution - Registering <i>Special Rate</i> Deposit

No.	Tanggal Date	Agenda Agendas
3	16 Februari 2021 February 16, 2021	- Kondisi Likuiditas bank bjb - Usulan Penyesuaian Suku Bunga Counter Giro Kasda - Register Keputusan Suku Bunga - Liquidity Condition of bank bjb - Proposing Adjustment of Interest Rates for Kasda's Current Account Counters - Interest Rate Decision Register
4	17 Maret 2021 March 17, 2021	- Kondisi Likuiditas bank bjb - Usulan Suku Bunga <i>Repricing Term Loan Funding</i> dari Bank Danamon - Register <i>Special Rate</i> Deposito - Liquidity Condition of bank bjb - Proposing Repricing Term Loan Funding Interest Rate from Bank Danamon - Registering Special Rate Deposit
5	27 April 2021 April 27, 2021	<i>Monitoring</i> Program dan Kondisi Likuiditas bank bjb - Usulan Suku Bunga <i>Term Loan Funding</i> Penambahan dari Bank BCA - Register Keputusan Suku Bunga - Monitoring Program and Liquidity Condition of bank bjb - Proposing Additional Term Loan Funding Interest Rate from Bank BCA - Interest Rate Decision Register
6	28 Mei 2021 May 28, 2021	<i>Monitoring</i> Program dan Kondisi Likuiditas bank bjb - Program bjb KPPB <i>Grace Period</i> - Usulan Penambahan Kuota Dana PEN Segmen Kredit Konsumer - Usulan Indikasi Kupon Penerbitan Obligasi Subordinasi Berkelanjutan III - Usulan Suku Bunga <i>Repricing Term Loan Funding</i> dari Bank Danamon - Register Penambahan Segmen Debitur Divisi Kredit Ritel dalam Rangka Penyaluran Program bjb PENTAS - Register Suku Bunga Deposito <i>Special Rate</i> - Monitoring Program and Liquidity Condition of bank bjb - KPPB Grace Period bjb program - Proposing Addition of Quota for PEN Fund for Consumer Credit Segment - Proposing Indication of Continuous Subordinated Bonds Issuance Coupon III - Proposing Repricing Term Loan Funding Interest Rate from Bank Danamon - Register for Addition of Debtor Segments for Retail Credit Division for the Distribution of the PENTAS bjb Program - Registering Interest Rate Deposit Special Rate
7	25 Juni 2021 June 25, 2021	<i>Monitoring</i> Program dan Kondisi Likuiditas bank bjb - Usulan Final Kupon Penerbitan Obligasi Subordinasi III bank bjb Tahap I Tahun 2021 - Register Suku Bunga Deposito <i>Special Rate</i> - Monitoring Program and Liquidity Condition of bank bjb - Final Proposal for Issuance of Subordinated Bonds III bank bjb Phase I 2021 - Registering Interest Rate Deposit Special Rate
8	27 Juli 2021 July 27, 2021	<i>Monitoring</i> Program dan Kondisi Likuiditas bank bjb - Register Suku Bunga Deposito <i>Special Rate</i> - Monitoring Program and Liquidity Condition of bank bjb - Registering Interest Rate Deposit Special Rate
9	12 Agustus 2021 August 12, 2021	<i>Monitoring</i> Program dan Kondisi Likuiditas bank bjb - Usulan Suku Bunga bjb KPR Reguler dan Usulan Suku Bunga Program Marketing HUT RI Ke-76 - Usulan Suku Bunga bjb KKB <i>Collective Market</i> Kendaraan Roda Dua - Monitoring Program and Liquidity Condition of bank bjb - Proposing bjb Regular KPR Interest Rate and Interest Rate Proposal for the 76th RI Anniversary Marketing Program - Proposing Interest Rate bjb KKB <i>Collective Market</i> Two-Wheel Vehicles
10	10 September 2021 September 10, 2021	<i>Monitoring</i> Program dan Kondisi Likuiditas bank bjb - Usulan Penyesuaian Suku Bunga <i>Term Loan</i> dari Bank Danamon - Register Suku Bunga Deposito <i>Special Rate</i> - Monitoring Program and Liquidity Condition of bank bjb - Proposing Adjustment of Term Loan Interest Rates from Bank Danamon - Registering Interest Rate Deposit Special Rate
11	18 Oktober 2021 18 October 2021	<i>Monitoring</i> Program dan Kondisi Likuiditas bank bjb - Usulan Suku Bunga Terendah untuk Kredit UMKM <i>Channeling</i> - Register Suku Bunga Deposito <i>Special Rate</i> - Monitoring Program and Liquidity Condition of bank bjb - Proposing Lowest Interest Rate for Channeling MSME Loans - Registering Interest Rate Deposit Special Rate



No.	Tanggal Date	Agenda Agendas
12	15 November 2021 November 15, 2021	- Kondisi Likuiditas bank bjb - Usulan <i>Term Loan</i> Bank Mandiri - Register Penyesuaian Tingkat Suku Bunga Kredit Ritel - Register <i>Counter Rate</i> Deposito - Liquidity Condition of bank bjb - Bank Mandiri Term Loan Proposal - Retail Loan Interest Rate Adjustment Register - Registering Counter Rate Deposit
13	30 November 2021 November 30, 2021	- Kondisi Likuiditas bank bjb - Usulan Suku Bunga dan Provisi Pinjaman Dalam Negeri Tahun 2021 Tahap III - Livquidity Condition of bank bjb - Proposing Interest Rate and Provision for Domestic Loans in 2021 Phase III
14	14 Desember 2021 December 14, 2021	- Kondisi Likuiditas bank bjb - Usulan <i>Repricing Term Loan Funding</i> Bank Danamon - Penambahan Kuota Program Marketing "Membumi" - Perpanjangan Program Manfaat Langsung Divisi Konsumer - Register <i>Special Rate</i> Deposito - Liquidity Condition of bank bjb - Bank Danamon's Repricing Term Loan Funding Proposal - Addition of Quota for "Earthly" Marketing Program - Consumer Division Direct Benefit Program Extension - Registering Special Rate Deposit

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 tertuan 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:

Susunan Arrangement	Diisi Oleh Filled By
Ketua I Chief I	Pemimpin Divisi Manajemen Anak Perusahaan Head of Subsidiary Management Division
Ketua II Chairman II	SEVP Bisnis Business SEVP
Ketua III Chief III	SEVP Credit Risk SEVP Credit Risk
Sekretaris Secretary	Pemimpin Group Anak Perusahaan Group Leader of Subsidiaries
Anggota Member	- Pemimpin Divisi Pengendalian Keuangan. - Pemimpin Divisi Hukum - Pemimpin Unit Kerja Bisnis - Pemimpin Divisi Manajemen Risiko - Pemimpin Divisi Kepatuhan dan APU PPT - Pemimpin Unit Kerja terkait dengan pembahasan - Head of Financial Control Division. - Legal Division Leader - Head of Business Unit - Head of Risk Management Division - Head of Compliance Division and APU PPT - Head of Work Unit related to the discussion

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 Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten Number 0567/SK/DIR-MAP/2020 concerning the Capital Risk Committee Guidelines dated September 7, 2020 is as follows:

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.

PROFIL ANGGOTA KOMITE RISIKO PERMODALAN

PROFILE OF MEMBERS OF THE CAPITAL RISK COMMITTEE

Nama Name	Jabatan Position	Keterangan Description	Profil Profile
Arief Setyadadi	Ketua I Chairman I	Pemimpin Divisi Manajemen Anak Perusahaan Head of Subsidiary Management Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Beny Riswandi	Ketua II Chairman II	SEVP Bisnis SEVP Business	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Galis Prasetya	Ketua III Chairman III	SEVP <i>Credit Risk</i> SEVP Credit Risk	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Muhammad Asadi Budiman	Anggota Member	Pemimpin Divisi Pengendalian Keuangan Head of Financial Control Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Boy Pandji Soedrajat	Anggota Member	Pemimpin Divisi Hukum Head of the Legal Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Asep Dani Fadilah	Anggota Member	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Detya Suryadani	Anggota Member	Pemimpin Divisi Kepatuhan dan APU PPT Head of Compliance Division and APU PPT	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Hakim Putratama	Anggota Member	Pemimpin Divisi Dana dan Jasa Konsumer Head of Funds and Consumer Services Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Rudy Purwadhi	Anggota Member	Pemimpin Divisi Kredit Retail Head of Retail Credit Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Yusuf Saadudin	Anggota Member	Pemimpin Divisi Kredit Konsumer Head of Consumer Credit Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Triastoto Hardjanto Wibowo	Anggota Member	Pemimpin Divisi KPR dan KKB Head of KPR and KKB Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile



Nama Name	Jabatan Position	Keterangan Description	Profil Profile
Dicky Syahbandinata	Anggota Member	Pemimpin Divisi Korporasi dan Komersial Head of Corporate and Commercial Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Arfianto Ramadhian	Anggota Member	Pemimpin Divisi Digital Banking Head of Digital Banking Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Hana Dartiwan	Anggota Member	Pemimpin Divisi Treasury Head of Treasury Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile
Chairany Rahmatiah	Anggota Member	Pemimpin Divisi International Head of International Division	Profil dapat dilihat pada Profil Pejabat Eksekutif Profile can be seen on Executive Officer Profile

PELATIHAN ANGGOTA KOMITE RISIKO PERMODALAN

Pelatihan yang telah diikuti anggota komite selama tahun 2021 adalah sebagai berikut.

TRAINING OF MEMBERS OF THE CAPITAL RISK COMMITTEE

The trainings that have been attended by committee members during 2021 are as follows.

Nama Name	Jabatan Position	Pelatihan Training
Arief Setyahadi	Ketua I Chairman I	Webinar Aspek Financial & Hukum Restrukturisasi, M&A, Holdingisasi Dan Valuasi Perusahaan (Public Online Class) Webinar Financial & Legal Aspects of Restructuring, M&A, Holding and Company Valuation (Public Online Class)
		<i>Business Model Canvas</i> Bagi Pejabat Eksekutif (Satu Level Di bawah Direksi) Business Model Canvas for Executive Officers (One Level Below the Directors)
		Refreshment Manajemen Risiko Untuk Pejabat Eksekutif Batch 1 - Manajemen Risiko Operasional & Business Continuity Management (BCM) Risk Management Refreshment For Executives Batch 1 - Operational Risk Management & Business Continuity Management (BCM)
		Executive Forum Urgensi Penerapan <i>Good Corporate Governance</i> Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (<i>Blended Learning</i>) Executive Forum Urgency for the Implementation of Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (Blended Learning)
		Business Model Canvas Project Assignment & Presentation Business Model Canvas Project Assignment & Presentation
		Executive Class Perusahaan Efek Daerah Regional Securities Company Executive Class
		Executive Class Optimalisasi Penerapan Prinsip Syariah Pada Bank Umum Syariah Executive Class Optimizing the Implementation of Sharia Principles in Sharia Commercial Banks
		<i>Executive Workshop Tahun 2021 Full Commitment and Optimism To Achieve Goals In 2021</i> Executive Workshop 2021 Full Commitment and Optimism To Achieve Goals In 2021
		Webinar - Strategi & Tantangan Meningkatkan Pertumbuhan Industri Keuangan Syariah (Public Online Class) Webinar - Strategies & Challenges to Increase the Growth of the Islamic Finance Industry (Public Online Class)
		Webinar Digital Marketing Transformation In Banking Industry Webinar Digital Marketing Transformation In Banking Industry
Beny Riswandi	Ketua II Chairman II	Bedah Buku OJKI Tahun 2021 OJKI Book Review 2021
		bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb Komitmen OJK bjb Flash Implementation of Anti-Money Laundering and Counter Financing of Terrorism (APU-PPT) bank bjb FSA Commitment
		<i>Refreshment</i> Manajemen Risiko Untuk Pejabat Eksekutif Batch 1 - Manajemen Risiko Operasional & <i>Business Continuity Management</i> (BCM) Risk Management Refreshment For Executives Batch 1 - Operational Risk Management & Business Continuity Management (BCM)
		Executive Forum Urgensi Penerapan <i>Good Corporate Governance</i> Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (<i>Blended Learning</i>) Executive Forum Urgency for Implementing Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (Blended Learning)
		<i>Executive Workshop Tahun 2021 Full Commitment and Optimism to Achieve Goals In 2021</i> Executive Workshop 2021 Full Commitment and Optimism to Achieve Goals In 2021

Nama Name	Jabatan Position	Pelatihan Training
Galis Prasetya	Ketua III Chairman III	Business Model Canvas Bagi Pejabat Eksekutif (Satu Level Di bawah Direksi) Business Model Canvas for Executive Officers (One Level Below the Directors) <i>Refreshment Manajemen Risiko Untuk Pejabat Eksekutif Batch 1 - Manajemen Risiko Operasional & Business Continuity Management (BCM)</i> Risk Management Refreshment For Executives Batch 1 - Operational Risk Management & Business Continuity Management (BCM) <i>Executive Forum Urgensi Penerapan Good Corporate Governance Perusahaan Publik Dalam Rangka Mendorong Pemulihan Ekonomi Daerah (Blended Learning)</i> Executive Forum Urgency for the Implementation of Good Corporate Governance for Public Companies in the Framework of Encouraging Regional Economic Recovery (Blended Learning) <i>Business Model Canvas Project Assignment & Presentation (Coaching)</i> Business Model Canvas Project Assignment & Presentation (Coaching) <i>Executive Workshop Tahun 2021 Full Commitment and Optimism to Achieve Goals In 2021</i> Executive Workshop 2021 Full Commitment and Optimism to Achieve Goals In 2021 <i>Webinar Achieving a Powerful Growth Mindset</i> Webinar Achieving a Powerful Growth Mindset <i>Webinar Digital Marketing Transformation In Banking Industry</i> Webinar Digital Marketing Transformation In Banking Industry <i>Benchmarking Sespibank Angkatan 72 dan 73</i> Sespibank Benchmarking Batch 72 and 73
Muhammad Asadi Budiman	Anggota Member	Pelatihan dapat dilihat pada bagian Pelatihan Anggota Komite Manajemen Risiko The training can be seen in the Risk Management Committee Member Training section
Asep Dani Fadilah	Anggota Member	Pelatihan dapat dilihat pada bagian Pengembangan Kompetensi Bidang Manajemen Risiko The training can be seen in the Risk Management Competency Development section
Detya Suryadani	Anggota Member	Pelatihan dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi Training can be seen in the Training and/or Competency Improvement section for Members of the Directors

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 2021, Komite Risiko Permodalan telah melaksanakan tugasnya melalui rapat yang dilaksanakan sebanyak 1 (satu) 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 2021, the Capital Risk Committee has carried out its duties through 1 (one) meeting. The agenda for the discussion of the Capital Risk Committee meeting is as follows.

No	Tanggal Date	Agenda Agenda
1	23 November 2021 November 23, 2021	Usulan Penugasan Pegawai sebagai Calon Direktur PT BPR Wibawa Mukti Jabar Proposed Assignment of Employees as Candidates for Director of PT BPR Wibawa Mukti Jabar



Akuntan Publik

Berdasarkan 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

Based on regulation of the Financial Services Authority No. 32/POJK.03/2016 concerning amendment of No. 6/POJK.03/2015 concerning transparency and publication of Bank statements, the audit of the bank **bjb** financial statements has been conducted by an independent, competent, professional and objective public accountant in accordance with the professional standards of public accountants, as well as the audit work.

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 in-charge*) registered in Bank Indonesia. Audit assignments to public accountants and KAP have fulfilled the following aspects:

1. KAP 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 Permits

Tahun Year	Kantor Akuntan Publik Public Accounting Firm	Periode KAP KAP Period	Nama Akuntan (Partner Penanggung Jawab) Accountant Names (Responsible Partner)	Periode Akuntan Accountant Period	Fee Jasa Audit Fee Audit Services	Izin KAP KAP Permits
2021	KAP Amir Abdi Jusuf, Aryanto, Mawar dan Rekan (RSM Indonesia)	Periode ke 4 4th period	Dedy Sukrisnadi	Periode ke 3 3rd period	Rp.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)	Periode ke 3 3rd period	Dedy Sukrisnadi	Periode ke 2 2nd period	Rp.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)	Periode ke 2 2nd period	Dedy Sukrisnadi	Periode ke 1 1st period	Rp.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)	Periode ke 1 1st period	Saptoto Agustomo	Periode ke 1 1st period	Rp1.919.000.000	No. 477/KM.1/2015 3 Juni 2015 No. 477/KM.1/2015 June 3, 2015
2017	KAP Ernst & Young	Periode ke 3 3rd period	Yasir	Periode ke 1 1st period	Rp 2.350.000.000	No. 603/KM.1/2015 Tanggal 14 Juli 2015 No. 603/KM.1/2015 July 14, 2015
2016	KAP Ernst & Young	Periode ke 2 2nd period	Sinarta	Periode ke 2 2nd period	Rp 2.145.000.000	No. 603/KM.1/2015 Tanggal 14 Juli 2015 No. 603/KM.1/2015 July 14, 2015
2015	KAP Ernst & Young	Periode ke 1 1st period	Sinarta	Periode ke 1 1st period	Rp 1.950.000.000	No. 603/KM.1/2015 Tanggal 14 Juli 2015 No. 603/KM.1/2015 July 14, 2015

Jasa Lain yang Diberikan Akuntan

selama tahun 2021, tidak ada jasa lain yang diberikan oleh Akuntan Publik.

Sistem Pengendalian Internal

Sistem Pengendalian Internal (SPI) merupakan suatu mekanisme proses pengawasan yang ditetapkan oleh manajemen Bank 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.

Other Services Provided by Accountants

During 2021, no other services were provided by the Public Accountant.

Internal Control System

Internal control System (SPI) is a mechanism of supervisory process defined by the management of bank on sustainable design quality and its implementation is influenced by the board of Commissioners, directors and all officers and employees of the company. SPI is designed to be able to provide adequate to safeguard and secure the company's wealth, ensure the availability of accurate reports, improve compliance with applicable provisions, reduce the impact of financial losses, irregularities including fraud and violations of attention, and increase the effectiveness of the Organization and increase cost efficiency.



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.

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.

Control Objectives

Internal control system of bank **bjb** refers to SEOJK 35/SEOJK.03/2017 about 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 Financial Services Authority 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.

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 Bank.
 - 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. 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.
3. 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 diklik 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

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 Bank, 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.
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 Bank.

Identification and Risk Assessment

assessment is implemented by the Risk Management unit. Internal Audit also provides data related to risk profile adjustments based on the findings of the inspection. Assessments can identify the types of risks faced, setting risk limits, and risk control techniques. The risk assessment methodology is a benchmark to create a risk profile in the form of data documentation, which can be cloned periodically. Risk assessment also includes assessments of measurable and unmeasurable (qualitative) risk as well as for controlled and uncontrollable risks, concerning costs and benefits. Furthermore, the Bank decides to take such risk or not by reducing certain business activities.



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 aktifitas operasional dan non operasional bank. *Review* ulang ini dilaksanakan oleh unit pengendalian terkait dengan frekuensi sesuai tuntutan dan kebutuhan, cakupan *review* tersebut antara lain:
 - 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

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 BOD and BOC 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. 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

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 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/Kuangan (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/mebukukan dan melaporkan transaksi Bank. Untuk menjamin data akuntansi yang akurat dan konsisten dengan data yang tersedia berdasarkan hasil olahan sistem

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 forizes 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 Bank 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 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 Bank 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



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 ekstern) 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 Bank menyediakan adanya saluran komunikasi yang efektif agar seluruh pegawai Bank sepenuhnya memahami dan mematuhi kebijakan dan prosedur yang berlaku dalam melaksanakan tugas dan tanggung jawabnya.

Kepatuhan Terhadap Peraturan Perundang-Undangan Lainnya

Bank melalui Satuan Kerja Kepatuhan dalam upaya untuk memastikan Kepatuhan Bank terhadap ketentuan regulator dan peraturan perundang-undangan lainnya, diantaranya melalui:

1. Membuat langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi melalui aktivitas:
 - a. Kegiatan sosialisasi dan observasi Budaya Kepatuhan yang dilaksanakan secara rutin kepada semua tingkatan organisasi dan kegiatan usaha Bank;
 - b. Penyusunan kompilasi ketentuan internal melalui sistem aplikasi **bjb cyber cafe** yang dapat diakses dengan mudah oleh seluruh insan Bank;
 - c. Pemantauan pelaksanaan rapat rutin yang dilaksanakan oleh kantor wilayah/kantor cabang dengan agenda pembahasan ketentuan-ketentuan internal Bank;
 - 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.
2. Mengelola Risiko Kepatuhan yang dihadapi oleh Bank melalui aktivitas:
 - a. Melakukan identifikasi, inventarisasi dan *monitoring* kepatuhan atas kewajiban pelaporan kepada regulator berdasarkan peraturan OJK dan ketentuan eksternal lainnya;
 - b. Melakukan pemantauan terhadap pelaksanaan prinsip kehati-hatian
 - c. Menyampaikan notifikasi dan pemantauan kepatuhan atas kewajiban pelaporan Bank kepada regulator agar

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 external.

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 With Other Law Regulations

The Bank through the Compliance Work Unit was in an effort to ensure the Bank's compliance with the provisions of the regulator and other laws and regulations, including through:

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. Socialization and Observation of Compliance Culture activities carried out regularly to all levels of organization and Bank's business activities;
 - b. Preparation of compilation of internal provisions through the **bjb cyber cafe** application system that could be accessed easily by all Bank personnel;
 - c. Monitoring the implementation of routine meetings held by regional offices/branch offices with an agenda for discussing the Bank's internal provisions;
 - d. Implementation of the ISO 37301:2021 Compliance Management System Certification aiming to create more effective compliance management based on international standards. This certification was carried out within the scope of the corporate and commercial loan application and disbursement process at the Corporate and Commercial Division and the Main Branch Office.
2. Managing the Compliance Risk faced by the Bank through the following activities:
 - a. Identifying, inventorying and monitoring compliance with reporting obligations to regulators based on FSA regulations and other external provisions;
 - b. Monitoring the implementation of the precautionary principle
 - c. Submitting notification and monitoring of compliance with the Bank's reporting obligations to the regulator

- dilaksanakan dengan memperhatikan ketentuan yang berlaku dan melakukan pengkinian *database* pelaporan;
- d. Menyusun *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 perbaikan atau penyesuaian terhadap kebijakan, sistem dan prosedur yang telah ada pada unit kerja;
 - e. 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;
 - f. Dalam menghadapi era transformasi digital, dilaksanakan strategi-strategi antara lain Prioritisasi kecukupan ketentuan-ketentuan internal khususnya dalam bidang digitalisasi;
 - g. Menetapkan *risk limit*, *risk tolerance*, dan *risk appetite* risiko kepatuhan;
 - h. Melakukan identifikasi titik rawan gratifikasi pada Bank sebagai *early warning* dalam melaksanakan tindakan mitigasi risiko gratifikasi dan/atau *fraud*, serta Penerapan ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP) pada sektor usaha Bank untuk menghindari adanya praktik penyuapan (*Zero Tolerance*).
 - i. Melakukan pengembangan sistem yang dapat mengurangi potensi Risiko Kepatuhan, antara lain **bjb** AMOLA sebagai sistem yang digunakan pada kegiatan APUPPT, dan **bjb** SiPatuh sebagai sistem yang digunakan dalam *monitoring* kewajiban pelaporan kepada Regulator, penyampaian notifikasi ketentuan eksternal terbaru dan *monitoring* prinsip kehati-hatian.
 - j. Penguatan Sistem Informasi, misalnya pengembangan *Knowledge Manajemen System* sebagai sistem yang memudahkan pegawai dalam mencari ketentuan-ketentuan yang berlaku dan *Fraud Detection System* untuk mendeteksi transaksi mencurigakan/ *fraud* secara cepat.
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. Pengkajian terhadap *draft*/rancangan kebijakan, sistem, dan prosedur yang akan diberlakukan oleh Bank;
 - 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;
- so that it was carried out by considering the applicable regulations and updating the reporting database;
- d. Compiling a resume on policies or regulations issued by the authorities, such as PBI, PADG, POJK, SEOJK and other regulations related to the Bank. The results of the resume were submitted to the relevant work unit for further use by the relevant work unit to make improvements or adjustments to the policies, systems and procedures that already existed in the work unit;
 - e. Updating the working papers or tools used in monitoring reporting and the precautionary principle currently being carried out by the Bank. This was done so that in the future there was no delay in submitting reports to the supervisory authority or other competent authorities which might result in sanctions or fines to the Bank;
 - f. In facing the era of digital transformation, strategies were implemented, including prioritizing the adequacy of internal regulations, especially in the field of digitization;
 - g. Establishing risk limits, risk tolerance, and risk appetite for compliance risks;
 - h. Identifying gratuity prone points at the Bank as an early warning in implementing gratuities and/or fraud risk mitigation measures, as well as implementing ISO 37001:2016 Anti-Bribery Management System (SMAP) in the Bank's business sector to avoid bribery practices (Zero Tolerance).
 - i. Developing systems reducing the potential for Compliance Risk, including **bjb** AMOLA as a system used in APUPPT activities, and **bjb** SiPatuh as a system used in monitoring reporting obligations to regulators, submitting notifications of the latest external provisions and monitoring prudential principles.
 - j. Strengthening the Information System, for example the development of the Knowledge Management System as a system that made it easier for employees to search for applicable regulations and the Fraud Detection System to detect suspicious/fraud transactions quickly.
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. Reviewing the drafts of policies, systems, and procedures to be implemented by the Bank;
 - b. Verifying the material for technical meeting activities and/or attend technical meeting activities;
 - 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. 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 dan Pencegahan Pendanaan Terorisme, yang dilaksanakan dengan berlandaskan kepada 5 pilar Penerapan Program APUPPT, 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:
 - 1) 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.
 - 2) *Monitoring* Laporan Harta Kekayaan Penyelenggara Negara (LHKPN)
Pada periode tahun 2021 (pelaporan LHKPN tahun 2020), berdasarkan hasil *monitoring* dari KPK, tingkat kepatuhan pelaporan bank **bjb** telah mencapai **100%**
 - 3) Monitoring Benturan kepentingan.
Pada periode tahun 2021, tidak terdapat Laporan Benturan Kepentingan.
 - 4) Penerapan ISO 37001:2016 Sistem Manajemen Anti Penyuapan
Pada tanggal 22 November 2021, bank **bjb** telah berhasil memperoleh sertifikat 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. 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
 - 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. Implementing the Anti-Money Laundering and Prevention of Terrorism Financing Program, which was carried out based on the 5 pillars of the Anti-Money Laundering and Prevention of Terrorism Financing 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 Prevention of Terrorism Financing took preventive measures to reduce or minimize risks that resulted in losses for the Bank and stakeholders including prevention of corruption through:
 - 1) 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 LHKPN Expansion which was signed between bank **bjb** and the KPK on March 25, 2011.
 - 2) Monitoring of State Administrators Wealth Reports (LHKPN)
In the 2021 period (2020 LHKPN reporting), based on the monitoring results from the Corruption Eradication Commission, bank **bjb's** reporting compliance rate reached **100%**
 - 3) Monitoring Conflicts of interest.
In the period of 2021, there was no Conflict of Interest Report.
 - 4) Implementation of ISO 37001:2016 Anti-Bribery Management System
On November 22, 2021, bank **bjb** successfully obtained the certificate of ISO 37001:2016 Anti-Bribery Management System in the scope of the application and disbursement process for Corporate and Commercial loans at the Head Office and Main Branch Offices in Bandung. The implementation of ISO 37001:2016 Anti-Bribery Management System was a manifestation of the Bank's commitment in preventing and eradicating corruption, as part of bank **bjb's** efforts to improve good corporate governance.
7. In the context of implementing the integrated compliance function in the Financial Conglomerate, the Bank through the Compliance Division & Anti-Money Laundering and Prevention of Terrorism Financing Program conducted monitoring and

Jasa Keuangan dalam Konglomerasi Keuangan bank **bjb** yang dilakukan secara berkala setiap triwulan.

evaluation of the implementation of the Compliance Function at each Financial Services Institution in the bank **bjb** Financial Conglomerate carried out periodically every quarter.

Kegiatan Pemantauan dan Tindakan Koreksi Penyimpangan

Bank melakukan pemantauan terhadap efektivitas keseluruhan pelaksanaan pengendalian intern. Pemantauan terhadap risiko utama Bank harus diprioritaskan dan berfungsi sebagai bagian dari kegiatan Bank sehari-hari termasuk evaluasi secara berkala, baik oleh satuan-satuan kerja operasional dan non operasional maupun oleh Satuan Kerja Audit Intern (SKAI). Bank 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 Tradeway 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:

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

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 Tradeway 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:

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 Risiko 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



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 obyektif 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 obyektif Bank. Penelaahan harus mencakup seluruh risiko yang dihadapi Bank secara konsolidasi (antara lain risiko kredit, risiko likuiditas, risiko operasional, risiko hukum, risiko strategik, 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 disetiap 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 tidak lanjut atas ketidakpatuhan, sistem yang terkait dengan proses persetujuan dan otorisasi serta sistem verifikasi dan rekonsiliasi.
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 mentaati kebijakan dan

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. 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 as well as market information on events and relevant conditions for decision making. Such information must be trustworthy, timely, accessible and created 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

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 kekurangsempurnaan dalam pengendalian intern oleh karyawan, pelaksana bisnis ataupun 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

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:

1. Setiap laporan mengenai kelemahan dalam pengendalian intern atau tidak efektifnya pengendalian risiko Bank segera ditindaklanjuti oleh Dewan Komisaris, Direksi dan pejabat eksekutif terkait;
2. 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;
3. 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 2021 menunjukkan bahwa sistem pengendalian internal pada bank **bjb** telah memadai.

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

Weaknesses in internal control identified by the operational work unit (risk taking unit), SKAI or other parties were immediately reported and brought to the attention of the authorized official or 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, among others:

1. Any report on the weakness in internal control or ineffectiveness of Bank risk control is immediately followed up by the Board of Commissioners, directors and related executive officers.
2. SKAI conducts review or other adequate monitoring measures against the weaknesses incurred and promptly reports to the President Director, the BOC and the Audit committee, in the event that there is still an uncorrected weakness or action Unactionable corrective action.
3. To determine that the entire weakness immediately followed up must be no awareness of the associated unit to immediately take corrective steps. The Directors and BOC must receive regular reports of an overview of the results of identifying all issues in internal control.

Based on the evaluation that has been conducted during the year 2021, indicating that the internal control system of the bank **bjb** is adequate.



Pernyataan Direksi dan/atau Dewan Komisaris atas Kecukupan Sistem Pengendalian 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 harus meningkatkan kapasitas sistem pengendalian internal tersebut agar efektivitasnya dapat ditingkatkan. SKAI, Direksi, Dewan Komisaris serta Komite Audit menilai bahwa sistem pengendalian internal telah memadai.

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:

1. Praturan OJK NO. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.
2. Peraturan OJK No. 18/POJK.03/2016 dan Surat Edaran OJK No. 34/SOJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
3. Surat Edaran OJK No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
4. Peraturan OJK No. 38/POJK.03/2017 tentang Penerapan Manajemen Risiko Secara Konsolidasi Bagi Bank yang Melakukan Pengendalian Terhadap Perusahaan Anak.
5. Surat Edaran OJK No. 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.
6. Peraturan OJK No. 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.
7. Surat Edaran OJK No. 14/SEOJK.03/2015 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan.

Sistem Manajemen Risiko

Sistem manajemen risiko yang efektif merupakan salah satu komponen yang penting dalam manajemen bank dan landasan untuk menjalankan organisasi bank dengan sehat, aman dan baik. Sistem manajemen risiko akan mengarahkan aktivitas pada misi dan tujuan Bank yang sudah ditetapkan, yaitu untuk mencapai target laba jangka panjang yang terus meningkat dan berkesinambungan, serta meningkatkan alokasi permodalan secara optimal yang mendukung aktivitas operasional yang sehat. Sistem dimaksud akan membantu manajemen dalam melakukan pemantauan terhadap ketentuan dan hukum yang berlaku,

Statement of The Directors and/or The Board of Commissioners on The Adequacy of The Internal Control System

Internal Audit Unit, the Directors, the Board of Commissioners and the Audit Committee have monitored the overall effectiveness of the implementation of internal control. Internal Audit Unit, the Directors, the Board of Commissioners and the Audit Committee monitor and evaluate the adequacy of the internal control system in relation to changes in internal and external conditions and must increase the capacity of the internal control system so that its effectiveness can be improved. Internal Audit Unit, the Directors, the Board of Commissioners and the Audit Committee consider that the internal control system is adequate.

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:

1. OJK regulation No. 4/POJK.03/2016 On Health Level Assessment of Commercial Banks.
2. OJK regulation No. 18/POJK.03/2016 and circular of OJK No. 34/SOJK.03/2016 on The Application of Risk Management for Commercial Banks.
3. Circular letter of OJK No. 34/SEOJK.03/2016 concerning The Implementation of Risk Management for Commercial Banks.
4. OJK regulation No. 38/POJK.03/2017 on The Implementation of Consolidated Risk Management for Banks Controlling for Subsidiaries.
5. Circular letter of OJK No. 43/SEOJK.03/2017 on The Principles of Prudence and Report in Order to Consolidate Risk Management for The Bank Controlling The Subsidiary Company.
6. OJK regulation No. 17/POJK.03/2014 On The Implementation of Integrated Risk Management for Financial Conglomerations.
7. OJK Circular letter No. 14/SEOJK.03/2015 concerning The Implementation of Integrated Risk Management for Financial Conglomerations.

Risk Management System

An effective risk management system is one of the essential components of Bank management and the foundation for running a healthy, safe and wellorganized bank organization. Risk management system will direct the activity to the mission and objectives of the Bank that have been established, namely to achieve the long-term profit target that continues to increase and continuously, and increase the allocation of capital optimally that supports Healthy operational activities. The system will assist management in monitoring the provisions and applicable laws, policies, plans, provisions and internal procedures. In addition, the

kebijakan, rencana, ketentuan serta prosedur internal. Di samping itu, sistem manajemen risiko juga dapat mengurangi risiko sistemik (*systemic risk*) yang dapat merugikan bank baik secara material maupun immaterial. Dalam mewujudkan penerapan manajemen risiko yang efektif, bank **bjb** menerapkan pendekatan *Three Lines of Defense* sebagai mekanisme pertahanan secara berlapis untuk mengelola dan menerapkan kerangka kerja manajemen risiko, yakni:

1. **Pertahanan Tingkat Pertama**

Risk Taking Unit berperan sebagai pertahanan tingkat pertama dan bertanggung jawab untuk mengidentifikasi, mengevaluasi, mengendalikan dan memitigasi risiko dalam aktivitas operasional. *Risk Taking Unit* memiliki tanggung jawab yang utama atas pengelolaan eksposur risiko dalam aktivitas sehari – hari.

2. **Pertahanan Tingkat Kedua**

Satuan Kerja Manajemen Risiko (SKMR) berperan sebagai unit kunci dalam memberikan pertahanan tingkat kedua melalui fungsi pemantauan yang independen. SKMR telah melakukan *review* atas kelengkapan dan keakuratan identifikasi, pengukuran, pemantauan, pengendalian dan pelaporan risiko, serta atas kecukupan skenario mitigasi yang diusulkan oleh unit kerja operasional.

3. **Pertahanan Tingkat Ketiga**

Fungsi Internal Audit melakukan penilaian terhadap kecukupan kebijakan, strategi dan kerangka Manajemen Risiko serta efektivitas pengendalian internal dalam rangka memberikan *assurance* yang independen dan objektif.

risk management system can also reduce systemic risk (caused risk) which can harm the bank either materially or immaterial. In realizing effective implementation of risk management, bank **bjb** adopted the Three Lines of Defense approach as a multi-layered defense mechanism to manage and implement a risk management framework, namely:

1. **First Level defense**

The risk taking Unit acts as a first-rate defense and is responsible for identifying, evaluating, controlling and mitigate risks in operational activity. Risk Taking Unit has the main responsibility for managing risk exposure in daily activities.

2. **Second Level defense**

The Risk Management Unit (SKMR) serves as the key unit in providing second-level defense through an independent monitoring function. SKMR has reviewed the completeness and accuracy of identification, measurement, monitoring, control and risk reporting, and for the adequacy of mitigation scenarios proposed by the Operational working unit.

3. **Third Level defense**

The Internal Audit function performs assessment of policy adequacy, strategy and risk management framework and effectiveness of internal control in order to provide independent and objective assurance.





Penetapan *Risk Appetite*, *Risk Tolerance* dan *Risk Limit*

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. 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:

1. *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. Di samping itu, Direksi juga berwenang untuk memberikan persetujuan atas besaran nilai *Risk Tolerance* dan nilai *Risk Limit* dengan merujuk pada *Risk Appetite* yang telah ditentukan.

2. *Tactical Level*

Pengelolaan *Risk Appetite*, *Risk Tolerance*, dan *Risk Limit* pada jenjang *Tactical Level* merupakan kewenangan Divisi Manajemen Risiko. Mengembangkan metodologi *risk tolerance* untuk setiap jenis risiko secara *bankwide*.

3. *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*.

Profil Risiko dan Pengelolaannya

Terdapat 8 jenis risiko yang dihadapi Perseroan dan harus dikelola dengan baik. Kedelapan jenis risiko tersebut disebut *inherent risk* yang meliputi: risiko kredit, risiko likuiditas, risiko pasar, risiko operasional, risiko strategik, risiko kepatuhan, risiko hukum dan risiko reputasi. 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

Determination of *Risk Appetite*, *Risk Tolerance* and *Risk Limit*

Risk Appetite, *Risk Tolerance*, and *Risk Limit* that have been set by the bank aims to support the achievement of Bank business strategy with an acceptable level of risk. In the implementation, monitoring will be conducted periodically on the level of actual risk exposure to the position of achievement of the bank's business strategy. Aspects of governance consist of three aspects namely:

1. Strategic Level

The Strategic Level is a level of authority attached to the directors through the Risk Management Committee. The Directors is authorized to determine risk appetite in accordance with the bank's business strategy. In addition, the Directors is also authorized to give approval for the magnitude of Risk Tolerance and Risk Limit value by referring to the specified Risk Appetite.

2. Tactical Level

Risk Limit in the Tactical Level are the authority of the Risks Management division. Developing risk tolerance methodology for each bank wide risk type.

3. Operational Level

Operational Level is the authority and is formed by each Risk Taking Unit where the role is to determine the magnitude of Risk Limit acceptable and the result is coordinated with the risk Management division. The risk Limit is proposed, hereinafter presented to the Risks Management Division for review regarding calculation method and in order to synchronize with Risk Tolerance and Risk Appetite calculation.

Risk Profile and Management

There are 8 (eight) types of risks faced by bank **bjb** and must be managed properly. These eight types of risks are called *inherent risk* which include credit risk, liquidity risk, market risk, operational risk, strategic risk, compliance risk, legal risk and reputational risk. The explanations of these risks and 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



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*.

- c. Selanjutnya secara berkala disusun laporan perkembangan eksposur risiko kredit yang disusun dalam rangka mitigasi risiko dan sebagai upaya perbaikan segera sesuai perkembangan tingkat risiko. Pemantauan atas kualitas portofolio kredit yang dilaporkan secara berkala kepada Direksi melalui hal-hal sebagai berikut:
 - *Review* dan evaluasi berkala melalui pelaksanaan *business review* termasuk diantaranya pembahasan mengenai posisi serta kualitas portofolio kredit.
 - 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*.
- 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 standarisasi pemantauan Divisi Manajemen Risiko 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 4 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

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 non-productive 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.

- c. 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 development of risk level. Monitoring of the quality of credit portfolio reported periodically to the directors through the following matters:
 - Periodic Review and evaluation through the implementation of the business Review including the discussion on the position and quality of the credit portfolio.
 - 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 follow-up 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.
- f. As an effort to improve the information on market risk exposures faced by banks, related work units have reported market risk exposures either daily (treasury

(*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.

- 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 Trisuri 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 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. Rasio Likuiditas

Adapun upaya pengelolaan Risiko Likuiditas yang telah dilakukan bank **bjb** adalah sebagai berikut.

1. Bank melakukan analisis terhadap seluruh sumber risiko likuiditas baik dari sisi internal maupun eksternal seperti produk dan aktifitas perbankan yang mempengaruhi sumber penggunaan dana secara komprehensif, kecukupan pendanaan melalui pasar, dsb serta analisis risiko didukung dengan sistem informasi dan kecukupan data yang memadai.
2. Bank telah memiliki *risk appetite*, *risk tolerance* dan *risk limit* untuk parameter risiko pasar yang ditetapkan oleh Dewan Komisaris dan Direksi.
3. 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*.
4. 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.
5. Bank melakukan pemantauan limit secara harian seperti limit GWM Primer, Sekunder dan excess reserve dan (AL+NAB)/NCD terhadap *threshold* yang telah ditetapkan

utilization), weekly (*treasury utilization report*), monthly (analysis of market and liquidity risk measurement), semiannual (*market risk stress test*), to the Directors and executive officials so hopefully there is a follow up to improvement and mitigation process to minimize potential risks.

- 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.

1. 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.
2. The Bank has had risk appetite, risk tolerance and risk limit for the market risk parameters established by the Board of Commissioners and Directors.
3. 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.
4. 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.
5. The Bank performs daily limit monitoring such as GWM primary, secondary and excess reserve and (AL + NAB)/ NCD limits to the threshold set by regulators including



oleh regulator termasuk tindak lanjut yang akan dilakukan oleh risk taking unit apabila terjadi pelampauan dan dilaporkan kepada Direksi.

6. 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.
7. Bank telah melakukan perhitungan Basel III terkait risiko likuiditas yaitu perhitungan *Net Stable Funding Ratio* (NSFR) dan *Liquidity Coverage Ratio* (LCR).

4. Risiko Operasional

Adapun upaya pengelolaan Risiko Operasional yang telah dilakukan bank **bjb** adalah sebagai berikut.

1. 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*.
2. *Risk taking unit* senantiasa melakukan *risk assessment* atas pengembangan Produk dan Aktivitas Baru dalam rangka melakukan penerapan manajemen risiko didalamnya;
3. Bank berupaya untuk melakukan penyempurnaan *bussiness 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.
4. Bank senantiasa melakukan peningkatan kualitas SDM khususnya pada aktivitas bisnis utama bank yaitu perkreditan dengan memberikan pendidikan & pelatihan kepada pegawai.
5. Dalam menjaga kepentingan bank dan penegakan disiplin, Bank telah melaksanakan pedoman sanksi disiplin dengan cukup efektif termasuk dalam penerapan sistem sanksi kepegawaian.

5. Risiko Hukum

Bank melalui unit kerja 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:

1. Unit kerja hukum melakukan pembinaan dalam bidang hukum secara berkala melalui proses pendampingan perkara hukum, *legal session* kepada *risk taking unit* dengan pembahasan permasalahan-permasalahan hukum

follow-up that will be performed by the risk taking unit in the event of a breach and reported to the Directors.

6. 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.
7. 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. Operational Risk

The Operational Risk management efforts that have been carried out by bank **bjb** are as follows.

1. 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.
2. 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;
3. 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.
4. 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.
5. 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.

5. 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:

1. 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

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.

2. 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.
3. 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.

6. Risiko Strategik

Pengelolaan risiko strategik yang dilakukan Perseroan adalah sebagai berikut.

1. Bank secara berkala melakukan pengukuran risiko strategik melalui pemantauan atas *progress report* pencapaian rencana bisnis bank serta melakukan *business review* atas perkembangan bisnis bank.
2. Pencapaian atas bisnis bank tersebut dibahas dan dilaporkan kepada pihak manajemen yang dilakukan secara berkala termasuk kepada komite yang berada di bawah Dewan Komisaris.
3. Bank senantiasa melakukan *monitoring* atas kinerja kantor cabang.
4. 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.
5. Bank melakukan peningkatan kerjasama layanan dengan operator/instansi/lembaga lain dalam rangka meningkatkan *fee based* atau keuntungan tambahan bagi bank.

7. Risiko Kepatuhan

Upaya pengelolaan risiko kepatuhan yang dilakukan Perseroan adalah sebagai berikut.

1. Proses identifikasi, pengukuran, pengendalian serta pemantauan melalui penerapan *compliance sheet*, *compliance checklist* dan terdapat pula pelaporan secara rutin 3 bulan sekali dalam bentuk profil risiko kepatuhan serta adanya pemantauan dan pelaporan mengenai tingkat penyelesaian atas objek pemeriksaan oleh regulator. Selain itu adanya ketentuan atas penyampaian Laporan Rapat Rutin yang dilaksanakan sekurang-kurangnya 1 (satu) kali dalam 1 (satu) bulan dengan materi yang disampaikan adalah sebagai berikut:

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.

2. 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.
3. 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.

6. Strategic Risk

The strategic risk management carried out by the Company is as follows.

1. 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.
2. 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.
3. Bank always monitoring the performance of branch offices.
4. 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.
5. Bank to improve service cooperation with other operator/ agency/institution in order to increase fee based or additional profit for Bank.

7. Compliance Risk

The compliance risk management efforts carried out by the Company are as follows.

1. The process of identification, measurement, control and monitoring through the application of compliance sheet, compliance checklist and there is also routine reporting 3 (three) months in the form of a risk compliance profile as well as the monitoring and Reporting on the level of completion of inspection objects by regulators. In addition, there are provisions on the submission of a report of routine meetings conducted at least 1 (one) time in 1 (one) month with the material delivered is as follows:



- Pembahasan ketentuan yang berlaku dalam lingkup masing-masing bidang kerja.
 - Pemantauan pengisian *Compliance Checklist QA* dan pelaksanaan deskripsi pekerjaan yang terkait dengan bidang tugasnya.
 - Pembahasan permasalahan-permasalahan yang timbul di setiap unit kerja masing-masing.
2. 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.
 3. 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.
 4. 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
 1. Identifikasi serta pengukuran risiko reputasi dilakukan secara berkala yaitu melalui pemantauan terhadap keluhan nasabah baik melalui *call center* dan/atau *frontliner*.
 2. 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.
 3. Bank melakukan penatausahaan setiap adanya pengaduan nasabah dalam Laporan Pengaduan Nasabah yang disampaikan kepada Direksi secara berkala.
 4. Terdapat pemantauan atas keluhan nasabah dan penyelesaian pengaduan nasabah yang sesuai dengan ketentuan/SLA.
 5. 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
 6. 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.
- Discussion of the prevailing provisions in the scope of each field of work.
 - Monitoring of QA Compliance Checklist and implementation of job descriptions associated with the field of duty.
 - Discussion of issues arising in each unit of work.
2. Monitoring or recording related to compliance risk by the compliance work Unit is still not comprehensive for violations of internal provisions. It is still limited to monitoring the Prudence Principles, bank reporting and the assessment of compliance aspects and reported through the implementation of the duties and responsibilities of the Director of compliance and risk management.
 3. Related to the implementation of the Bank's business activities and new products and activities of the Bank and its development, the Bank conducts a review in terms of compliance with the provisions for the new products and activities. In addition, the Compliance Division conducts assessments that include reviews of all business policies/ conditions/activities owned by the Bank.
 4. In supporting the implementation of effective compliance risk management especially on the tools of compliance risk such as the form compliance sheet and Compliance Checklist Quality assurance is still required monitoring periodically to effectively streamline tools Efficient.
8. Reputational Risk
 1. The identification and measurement of reputational risk is carried out periodically through the monitoring of customer complaints through call centers and/or frontliners.
 2. 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.
 3. The Bank administers every customer complaint in the Customer Complaint Report, which is regularly submitted to the Directors.
 4. There is monitoring customer complaints and settlement of customer complaints following the provisions/SLA.
 5. 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
 6. 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.

7. 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.
 8. 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:
 - a. *Survey Internal*:
 - *Score* kinerja layanan sesuai dengan standar *Market Research Indonesia*;
 - *Monitoring* internal yang dilakukan baik oleh kantor pusat maupun kantor wilayah terhadap kantor cabang;
 - 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;
 - Adanya *Service Quality Assurance* yang berperan melakukan evaluasi, *coaching* dan *monitoring* layanan di kantor cabang untuk mendukung tercapainya *service excellence* dan pencitraan bank yang baik.
 - b. *Survey External*:
 - Bank bekerjasama dengan vendor mengenai *survey* kepuasan nasabah melalui program *Customer Satisfaction Index* dan *Customer Loyalitas Index* guna mengetahui ekspektasi nasabah terhadap layanan bank yang bertujuan untuk meningkatkan kepuasan dan meningkatkan loyalitas nasabah.
 - Bank melakukan pula sosialisasi atas hasil kepuasan nasabah/*customer feedback* tersebut kepada seluruh Kantor Cabang sebagai bahan evaluasi layanan bank;
 - Peningkatan kualitas SDM dilakukan melalui pemberian pendidikan & pelatihan *service excellent* & standar layanan bagi *frontliner* serta pelatihan *communication skill*.
 - 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 tindaklanjut perbaikan terkait kerusakan mesin/ sistem transaksi yang ada pada mesin ATM dan *electronic banking*;
7. 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.
 8. 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:
 - a. Internal Survey:
 - Score service performance in accordance with Market Research Indonesia standards.
 - Internal Monitoring conducted by both the head office and the Regional Office of the branch office.
 - 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.
 - The existence of Service Quality Assurance that serves to evaluate, coaching and monitoring services in the branch office to support the achievement of good service excellence and Bank imaging.
 - b. External Survey:
 - Bank in cooperation with the vendor on customer satisfaction survey through Customer Satisfaction Index and Customer loyalty Index program to know the customer's expectation of Bank services that aims to increase satisfaction and increase customer loyalty.
 - Bank also conducts socialization of customer feedback to all branch office as the evaluation of Bank service.
 - Improvement in the quality of human resources through the provision of education and training excellent service and service standards for supplying frontliner and communication skills training.
 - In addition to minimizing the potential risk of reputations arising from customer complaints of bank products/services, banks continue to coordinate with related work units on the follow-up improvements related to the breakdown of machine/transaction system existing in ATM machines and electronic banking;



- 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.

- Other forms of mitigation that are routinely carried out as follows:
 - i. Media Visit to several mass Media of national scale both print and electronic;
 - ii. Establishing means of communication with investors;
 - iii. Establishing good relations of local and national media colleagues and the implementation of media gathering, media invitations to participate in the coverage of bank activities as well as the implementation of seminars for several mass media in order to maintain value Balance between banks and media.

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 Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 0395/SK/DIR-MAP/2019 tentang Struktur Konglomerasi Keuangan PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. 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 27 March 2015 regarding bank **bjb** as the Main Entity. The structure of the bank **bjb** conglomerate as stated in the Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 0395/SK/DIR-MAP/2019 concerning the Financial Conglomerate Structure of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. is as follows:



Sebagai implementasi dari Peraturan OJK Nomor 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan, bank **bjb** melaksanakan penerapan Manajemen Risiko Terintegrasi mencakup paling sedikit:

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:

1. Pengawasan Direksi dan Dewan Komisaris Entitas Utama;
2. Kecukupan kebijakan, prosedur, dan penetapan limit Manajemen Risiko Terintegrasi;
3. Kecukupan proses identifikasi, pengukuran, pemantauan, pengendalian risiko secara terintegrasi, dan sistem informasi Manajemen Risiko Terintegrasi; dan
4. Sistem pengendalian intern yang menyeluruh terhadap penerapan Manajemen Risiko Terintegrasi.

Perseroan 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:

1. Pembahasan Terkait Laporan Profil Risiko Terintegrasi
2. Pembahasan Terkait Penerapan dan Infrastruktur Manajemen Risiko di BPR
3. Penerapan Budaya Risiko di dalam Konglomerasi keuangan
4. Pembahasan Terkait *Awareness* Kepatuhan dan APPU PPT

Penilaian Risiko

Berdasarkan hasil *self assessment* terhadap peringkat risiko bank **bjb** secara keseluruhan setiap triwulan pada tahun 2021 adalah *Low to Moderate* dengan trend risiko stabil apabila dibandingkan dengan tahun sebelumnya. Hal ini menunjukkan bahwa bank **bjb** mengalami perkembangan bisnis bank yang diiringi dengan peningkatan Kualitas Penerapan Manajemen Risiko dalam seluruh aktivitas operasionalnya. Ringkasan profil risiko selama kurun waktu 2021 untuk (delapan) jenis risiko yang dikelola bank adalah sebagai berikut:

No	Jenis Risiko Risk type	Profil Risiko bank bjb 2021 bank bjb Risk Profile 2021			
		Triwulan I Quarter I	Triwulan II Quarter II	Triwulan III Quarter III	Triwulan IV Quarter IV
1	Risiko Kredit/ Credit Risk	Low to Moderate	Low to Moderate	Low to Moderate	Low to Moderate
2	Risiko Pasar/ Market Risk	Low to Moderate	Low to Moderate	Low to Moderate	Low to Moderate
3	Risiko Likuiditas/ Liquidity Risk	Low to Moderate	Low to Moderate	Low to Moderate	Low to Moderate
4	Risiko Operasional/ Operational Risk	Low to Moderate	Moderate	Moderate	Moderate
5	Risiko Hukum/ Legal Risk	Low to Moderate	Low to Moderate	Low to Moderate	Low to Moderate
6	Risiko Reputasi/ Reputational Risk	Low to Moderate	Low to Moderate	Low to Moderate	Low to Moderate
7	Risiko Kepatuhan/ Compliance Risk	Low to Moderate	Low to Moderate	Low	Low to Moderate
8	Risiko Strategik/ Strategic Risk	Low	Low to Moderate	Low to Moderate	Low to Moderate
Predikat Risiko/ Risk Predicate		Low to Moderate	Low to Moderate	Low to Moderate	Low to Moderate

1. Supervision of BOD and BOC of the main entity;
2. Adequacy of the integrated risk management limit policies, procedures, and limits;
3. Adequacy of the process of identification, measurement, monitoring, integrated risk control, and integrated risk management information system; and
4. Comprehensive internal control system for the implementation of integrated risk management.

The Bank has also established an Integrated Risk Management Committee consisting of Directors/Executive Officers in charge of the risk management function of the bank and its subsidiaries who have a role as providing input and recommendations on the implementation of risk management within the Financial Conglomerate based on the Decree of the Directors of bank **bjb** number 0823/SK /DIR-MRI/2021 dated December 28, 2021 regarding Guidelines for the Integrated Risk Management Committee. Several agendas that have been discussed in the Integrated Risk Management Committee are:

1. Discussion related to the Integrated Risk Profile Report
2. Discussion related to the Implementation of Risk Management Infrastructure in BPRs
3. Implementation of a Risk Culture in the Financial Conglomerate
4. Discussion on Compliance Awareness paper and AML-CFT

Risk Assessment

Based on the results of the self-assessment of bank **bjb**'s overall risk rating every quarter in 2021, it is Low to Moderate with a stable risk trend when compared to the previous year. This shows that bank **bjb** is experiencing bank business development which is accompanied by an increase in the Quality of Risk Management Implementation in all of its operational activities. The summary of the risk profile for the period of 2021 for (eight) types of risk managed by the bank are as follows:



Tinjauan atas Efektivitas Sistem Manajemen Risiko

Sistem pengukuran risiko yang dipergunakan untuk mengukur eksposur risiko Bank sebagai pedoman untuk melakukan pengendalian dan dilakukan secara berkala. Sistem tersebut paling kurang harus dapat mengukur:

1. Sensitivitas produk/aktivitas terhadap perubahan faktor-faktor yang mempengaruhinya, bank dalam keadaan normal maupun tidak normal.
2. Kecenderungan perubahan faktor-faktor dimaksud berdasarkan fluktuasi yang terjadi dimasa lalu dan korelasinya.
3. Faktor risiko (*Risk Faktor*) secara individual.
4. Eksposur risiko secara keseluruhan (*aggregate*) maupun per risiko, dengan mempertimbangkan keterkaitan antar risiko.
5. Seluruh risiko yang melekat pada seluruh transaksi serta produk perbankan, termasuk produk dan aktivitas baru, dan dapat diintegrasikan dalam sistem informasi manajemen Bank.

Metode pengukuran dapat dilakukan secara kuantitatif dan/atau kualitatif. Metode pengukuran tersebut dapat berupa metode yang ditetapkan oleh Bank Indonesia dalam rangka penilaian risiko dan perhitungan modal (baik berupa metode standar atau metode internal yang dikembangkan sendiri oleh Bank). Dalam rangka mengatasi kelemahan yang dapat timbul atas penggunaan model pengukuran risiko tertentu maka Bank harus melakukan validasi model tersebut. Sistem pengukuran risiko dievaluasi dan disempurnakan secara berkala atau sewaktu-waktu apabila diperlukan untuk memastikan kesesuaian asuransi, akurasi, kewajaran, dan integritas data, serta prosedur yang digunakan untuk mengukur risiko. Dalam melakukan evaluasi atas efektivitas sistem manajemen risiko Perseroan maka satuan kerja manajemen risiko melakukan program pemantauan sebagai berikut:

1. Perseroan memiliki sistem dan prosedur pemantauan antara lain mencakup pemantauan terhadap besarnya eksposur risiko, kepatuhan limit internal dan hasil *stress testing* maupun konsistensi dengan kebijakan dan prosedur yang ditetapkan.
2. Pemantauan dilakukan baik oleh unit pelaksana (*risk taking unit*) maupun oleh Satuan Kerja Manajemen Risiko Hasil pemantauan disajikan dalam laporan berkala yang disampaikan kepada manajemen dalam rangka mitigasi risiko dan tindakan yang diperlukan.
3. Perseroan menyiapkan suatu sistem *back up* dan prosedur yang efektif untuk mencegah terjadinya gangguan (*disruptions*) dalam proses pemantauan risiko, dan melakukan pengecekan serta penilaian kembali secara berkala terhadap sistem *back up* tersebut.

Berdasarkan evaluasi atas efektivitas yang telah dilakukan selama tahun 2021, menunjukkan bahwa sistem manajemen risiko pada bank **bjb** telah memadai.

Overview of The Risk Management Systems Effectiveness

The risk measurement system used to measure the Bank's risk exposure as a guideline for controlling and conducting periodically. The system should be at least measuring:

1. Sensitivity of the product/activity to changes in the factors that affect it, the bank is in normal or abnormal state.
2. The tendency to change the factors referred to by the fluctuations that occurred in the past and its correlate.
3. Risk factors are individually.
4. Overall risk exposure (aggregate) as well as per risk, taking into account the linkage between risks.
5. The entire risk inherent in all transactions and banking products, including new products and activities, and can be integrated in the management information system of the Bank.

The measuring method can be performed quantitatively and/or qualitatively. The measuring method can be a method set by Bank Indonesia in order to risk assessment and capital calculations (either standard method or internal method developed by the Bank). In order to overcome the weaknesses that can arise on the use of a particular risk measurement model, the Bank must validate the model. The risk measurement system is periodically evaluated and refined or at any time when necessary to ensure the suitability of insurance, accuracy, fairness and data integrity, as well as the procedures used to measure risk. In evaluating the effectiveness of the Company risk management system then the risk Management Unit performs the following monitoring program:

1. The Company has monitoring systems and procedures, including monitoring of the magnitude of risk exposure, internal limit compliance and the result of stress testing and consistency with established policies and procedures.
2. Monitoring performed both by the Executive Unit (risk taking unit) as well as by the risk Management work unit monitoring results are presented in periodic reports submitted to the management in order to mitigate the necessary risks and measures.
3. The Company prepares a back-up system and effective procedures to prevent interference (disruptions) in the risk monitoring process, and periodically check and re-valuation of the back-up system.

Based on the evaluation of the effectiveness that has been carried out during 2021, indicating that the risk management system of the bank **bjb** has adequate.

Pernyataan Direksi dan/atau Dewan Komisaris atau Komite Audit atas Kecukupan Sistem Manajemen Risiko

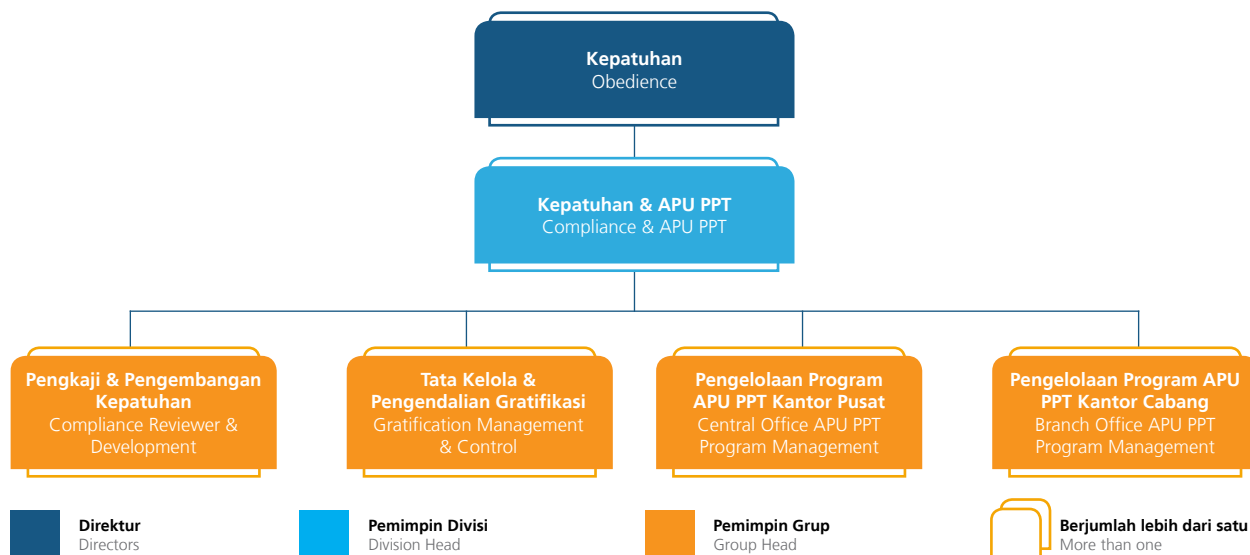
Direksi dan Dewan Komisaris melalui Komite Pemantau Risiko menilai bahwa kecukupan manajemen risiko telah berjalan memadai yang tercermin hasil review atas kelengkapan dan keakuratan identifikasi, pengukuran, pemantauan, pengendalian dan pelaporan risiko, serta atas kecukupan skenario mitigasi yang diusulkan oleh unit kerja operasional telah memadai.

Statements of The Directors and/or The Board of Commissioners or Audit Committee on The Adequacy of The Risk Management System

The Directors and the Board of Commissioners through the Risk Monitoring Committee assess that the adequacy of risk management has been running adequately as reflected in the results of the review on the completeness and accuracy of the identification, measurement, monitoring, control and reporting of risks, as well as on the adequacy of the mitigation scenarios proposed by the operational work units as adequate.

Fungsi Kepatuhan

Struktur Organisasi Divisi Kepatuhan dan APU PPT



Compliance Function

Organizational Structure Compliance Division and APU PPT

Direktur yang Membawahi Fungsi Kepatuhan

Sebagai bentuk kepatuhan kepada POJK No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, bank **bjb** telah menunjuk Direktur yang membawahi 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.

Director Who Is Managing Compliance Function

As a form of obedience to POJK 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.

Divisi Kepatuhan dan APU PPT

bank **bjb** telah membentuk Satuan Kerja Kepatuhan yang termasuk dalam Direktorat Kepatuhan dan Manajemen Risiko 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.

Compliance and APU PPT Division

bank **bjb** has established a compliance work unit which is included in the Directorate of Compliance and Risk management which is the Compliance division and APU PPT. Compliance Work Unit is independent of the business unit and carries out activities in accordance with the functions listed by POJK number 46/ POJK.03/2017 concerning The Implementation of Public Bank Compliance Functions.



Profil Kepala Divisi Kepatuhan dan APU PPT

Profile of Head of Compliance and APU PPT Division

Detya Suryadani

Pemimpin Divisi Kepatuhan dan APU PPT / Head of Compliance and APU PPT Division



Lahir di Bandung, 29 Desember 1979, Per 31 Desember 2021 berusia 42 Tahun.
Bandung, 29 December 1979, As of 31 December 2021, 42 years old.



Bandung



Indonesia
Indonesian



Riwayat Pendidikan

- Sarjana Akuntansi dari Universitas Padjajaran, Bandung (2003)
- Magister Administrasi Bisnis dari Institut Teknologi Bandung (ITB) (2009)

Educational Background

- Bachelor of Accounting from Padjadjaran University, Bandung (2003)
- Master of Business Administration from Bandung Institute of Technology (ITB) (2009)



Pengalaman Kerja

Bergabung di bank **bjb** sejak 2006 dengan riwayat jabatan antara lain:

- CEO Regional Kantor Wilayah 5 (2021)
- Pemimpin Unit Kebijakan dan Prosedur (2019)
- Pemimpin Unit Produk, Sistem dan Prosedur (2018)

Work Experience

Joined bank **bjb** since 2006 with a history of positions including:

- Regional CEO Regional Office 5 (2021)
- Policy and Procedure Unit Leader (2019)
- Product, System and Procedure Unit Leader (2018)



Riwayat Penunjukan

Menjabat sebagai Pemimpin Divisi Kepatuhan & APU PPT sejak tahun 2021 berdasarkan Surat Keputusan Direksi No. 0511/SK/DIR-HC/2021

Appointment History

Served as Head of the Compliance Division & APU PPT since 2021 based on the Decree of the Directors No. 0511/SK/DIR-HC/2021

Tugas dan Tanggung Jawab Fungsi Kepatuhan

Satuan Kerja Kepatuhan memiliki tugas dan tanggung jawab sebagai berikut:

1. Membuat langkah untuk mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi.
2. Melakukan identifikasi, pengukuran, pemantauan dan pengendalian terhadap risiko kepatuhan dengan mengacu pada ketentuan OJK yang mengatur mengenai penerapan manajemen risiko bagi bank umum.
3. Menilai dan mengevaluasi efektivitas, kecukupan dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan peraturan perundang-undangan.
4. 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 Compliance Functions

The Compliance Work Unit has the duties and responsibilities at least including:

1. Make steps to support the creation of a Compliance Culture in all business activities of the Bank at every level of the organization.
2. Identifying, measuring, monitoring and controlling compliance risk by referring to OJK regulations governing the application of risk management for commercial banks.
3. Assess and evaluate the effectiveness, adequacy and suitability of policies, regulations, systems and procedures owned by the Bank with the provisions of the legislation.
4. 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.
 - a. Melakukan sosialisasi kepada seluruh pegawai Bank mengenai hal-hal yang terkait dengan Fungsi Kepatuhan terutama mengenai ketentuan yang berlaku.
 - b. 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 2021

Divisi Kepatuhan & APU PPT membuat langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi. Salah satu yang dilakukan dengan melaksanakan kegiatan sosialisasi Budaya Kepatuhan secara rutin kepada semua tingkatan organisasi dan kegiatan usaha Bank. Adapun kegiatan Divisi Kepatuhan & APU-PPT selama tahun 2021 sebagai berikut:

1. Penetapan ketentuan internal Bank
 - a. Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 0705/SK/DIR-KAP/2021 tanggal 27 Oktober 2021 tentang Kebijakan Tata Kelola Bank.
 - b. Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 0706/SK/DIR-KAP/2021 tanggal 27 Oktober 2021 tentang Standar Operasional Prosedur Fungsi Kepatuhan.
 - c. Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 0728/SK/DIR-KAP/2021 tanggal 8 November 2021 tentang Pedoman Sistem Manajemen Anti Penyuapan (SMAP).

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 FSA 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 POJK 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 2021

The Compliance & Anti-Money Laundering and Prevention of Terrorism Financing Program Division took steps to support the creation of a Compliance Culture in all business activities of the Bank at every level of the organization. One of the ways to do this was by conducting regular socialization of Compliance Culture to all levels of the Bank's organization and business activities. The activities of the Compliance & APU-PPT Division during 2021 were as follows:

1. Determination of the Bank's internal provisions
 - a. Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., Number 0705/SK/DIR-KAP/2021 dated October 27, 2021 concerning Bank Governance Policy.
 - b. Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., Number 0706/SK/DIR-KAP/2021 dated October 27, 2021 concerning Standard Operating Procedures for the Compliance Function.
 - c. Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., Number 0728/SK/DIR-KAP/2021 dated November 8, 2021 concerning Guidelines for Anti-Bribery Management System (SMAP).



- d. Surat Keputusan Divisi Kepatuhan & APU PPT PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 003/SK/KAP-PPK/2021 tanggal 13 September 2021 tentang Petunjuk Teknis Penggunaan User ID dan Password Sistem Aplikasi Regulator.
 - e. Surat Keputusan Divisi Kepatuhan & APU PPT PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 004/SK/KAP-PPK/2021 tanggal 27 September 2021 tentang Petunjuk Teknis Penerapan Program APU-PPT di Kantor Pusat.
 - f. Surat Keputusan Divisi Kepatuhan & APU PPT PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 005/SK/KAP-PPK/2021 tanggal 22 November 2021 tentang Petunjuk Teknis Pengadaan Barang Bersifat Teknologi Informasi.
 - g. Surat Keputusan Divisi Kepatuhan & APU PPT PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 006/SK/KAP-PPK/2021 tanggal 6 Desember 2021 tentang Petunjuk Teknis Pelaksanaan Rapat Teknis dan Rapat Komite oleh Divisi kepatuhan & APUP TT.
 - h. Surat Keputusan Divisi Kepatuhan & APU PPT PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 007/SK/KAP-PPK/2021 tanggal 6 Desember 2021 tentang Petunjuk Teknis *Compliance Sheet Credit Line*.
 - i. Surat Keputusan Divisi Kepatuhan & APU PPT PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 008/SK/KAP-PPK/2021 tanggal 31 Desember 2021 tentang Petunjuk Teknis *Compliance Sheet* Bidang Perkreditan Pada Kantor Wilayah/Kantor Cabang/Kantor Cabang Pembantu.
 - j. Surat Keputusan Divisi Kepatuhan & APU PPT PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 009/SK/KAP-PPK/2021 tanggal 31 Desember 2021 tentang Petunjuk Teknis *Compliance Sheet* Pengkajian Kepatuhan.
 - k. 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 Juknis Kantor Pusat).
2. Kegiatan sosialisasi dengan tema "Budaya Kepatuhan " pada 61 (enam puluh satu) jaringan Kantor Cabang dan 3 (tiga) Kantor Wilayah;
- d. Decree of the Compliance & Anti-Money Laundering and Prevention of Terrorism Financing Division of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., Number 003/SK/KAP-PPK/2021 dated September 13, 2021 concerning Technical Instructions for Using User ID and Password for Regulatory Application Systems.
 - e. Decree of the Compliance & AML-CFT Division of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., Number 004/SK/KAP-PPK/2021 dated September 27, 2021 concerning Technical Guidelines for the Implementation of the AML-CFT Program at the Head Office.
 - f. Decree of the Compliance & Anti-Money Laundering and Prevention of Terrorism Financing Division PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., Number 005/SK/KAP-PPK/2021 dated November 22, 2021 regarding Technical Instructions for Procurement of Information Technology.
 - g. Decree of the Compliance & Anti-Money Laundering and Prevention of Terrorism Financing Division PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., Number 006/SK/KAP-PPK/2021 dated December 6, 2021 concerning Technical Guidelines for the Implementation of Technical Meetings and Committee Meetings by the Compliance & Anti-Money Laundering and Prevention of Terrorism Financing Program Division.
 - h. Decree of the Compliance & Anti-Money Laundering and Prevention of Terrorism Financing Division PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., Number 007/SK/KAP-PPK/2021 dated December 6, 2021 concerning Technical Guidelines for Credit Line Compliance.
 - i. Decree of the Compliance & Anti-Money Laundering and Prevention of Terrorism Financing Division of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., Number 008/SK/KAP-PPK/2021 dated December 31, 2021 concerning Technical Guidelines for Credit Compliance Sheets at Regional Offices/Branch Offices/Sub-Branch Offices.
 - j. Decree of the Compliance & Anti-Money Laundering and Prevention of Terrorism Financing Division of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., Number 009/SK/KAP-PPK/2021 dated December 31, 2021 regarding Technical Instructions for Compliance Sheet Compliance Assessment.
 - k. Decree of the Division of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., Number 004/SK/KAP-PPA/2021 dated September 29, 2021 concerning Technical Guidelines for the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs at the Head Office.
2. Socialization activities with the theme "Compliance Culture" in 61 (sixty-one) Branch Office networks and 3 (three) Regional Offices;

3. Kegiatan sosialisasi tata cara pengisian e-LHKPN kepada seluruh unit kerja di lingkungan bank **bjb**;
 4. Kajian kepatuhan dalam rangka memastikan kepatuhan atas ketentuan internal bank **bjb** terhadap ketentuan perundang – undangan yang telah disusun sebanyak **474 kajian**.
 5. Mengikuti ajang penjurian nominasi terhadap Insan UPG terbaik dalam pengelolaan gratifikasi;
 6. Melakukan pemantauan tindaklanjut komitmen Bank terhadap regulator;
 7. Melakukan pemantauan terhadap pengenaan sanksi/denda regulator;
 8. Melakukan kajian terhadap ketentuan yang baru diberlakukan oleh regulator;
 9. Melakukan *monitoring* dan evaluasi dengan KPK (Komisi Pemberantasan Korupsi) mengenai program pengendalian gratifikasi dan pengelolaan LHKPN;
 10. Melakukan identifikasi dan inventarisir kewajiban pelaporan kepada regulator berdasarkan peraturan OJK dan peraturan perundang – undangan yang berlaku;
 11. Menyampaikan notifikasi dan pemantauan kepatuhan atas kewajiban pelaporan Bank kepada regulator agar dilaksanakan dengan memperhatikan ketentuan yang berlaku;
 12. Menyusun resume atas kebijakan atau peraturan yang dikeluarkan otoritas, misalnya PBI, PADG, POJK, SEOJK dan lainnya. Hasil resume tersebut disampaikan kepada unit kerja terkait untuk selanjutnya digunakan oleh unit kerja terkait untuk dilakukan perbaikan atau penyesuaian terhadap kebijakan, sistem dan prosedur yang ada pada unit kerja;
 13. *Monitoring* terhadap kewajiban pelaporan yang telah disampaikan kepada regulator;
 14. Melakukan pemantauan kepatuhan Bank atas ketentuan POJK, diantaranya terhadap rasio KPMM, BMPK, asset produktif bermasalah terhadap total asset produktif, CKPN, PDN, GWM;
 15. Melakukan koordinasi dengan Divisi Manajemen Risiko terkait pengukuran profil Risiko Kepatuhan;
 16. Penerapan Standar Mutu SNI ISO 37001 Sistem Manajemen Anti Penyuapan (SMAP) pada aktivitas tertentu;
 17. 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).
3. Socialization of procedures for filling out e-LHKPN to all work units within bank **bjb**;
 4. Compliance studies in order to ensure compliance with bank **bjb**'s internal regulations to the statutory provisions that have been compiled as many as **474 studies**.
 5. Participating in the nomination judging event for the best UPG Personnel in the management of gratuities;
 6. Monitoring the follow-up to the Bank's commitment to the regulator;
 7. Monitoring the imposition of regulatory sanctions/fines;
 8. Conducting a study on the new regulations imposed by the regulator;
 9. Monitoring and evaluating with the Corruption Eradication Commission (KPK) regarding the gratuity control program and LHKPN management;
 10. Identifying and taking inventory of reporting obligations to regulators based on FSA regulations and applicable laws and regulations;
 11. Delivering notification and monitoring of compliance with the Bank's reporting obligations to the regulator so that it is carried out with due observance of the applicable provisions;
 12. Compiling a resume on policies or regulations issued by authorities, such as PBI, PADG, POJK, SEOJK and others. The results of the resume were submitted to the relevant work unit for further use by the relevant work unit to make improvements or adjustments to the policies, systems and procedures that exist in the work unit;
 13. Monitoring of reporting obligations submitted to the regulator;
 14. Monitoring the Bank's compliance with POJK provisions, including the ratio of CAR, LLL, non-performing productive assets to total productive assets, CKPN, PDN, GWM;
 15. Coordinating with the Risk Management Division regarding the measurement of the Compliance Risk profile;
 16. Application of Quality Standards SNI ISO 37001 Anti-Bribery Management System (SMAP) in certain activities;
 17. Assessing the implementation of Bank Governance by an independent third party by The Indonesian Institute for Corporate Governance (IICG) through the assessment of the Corporate Governance Perception Index (CGPI) program.

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

Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme atau disebut juga dengan program APU PPT (*Anti Money Laundering and Counter Terrorist Financing/AML-CFT*) merupakan program yang dilaksanakan secara berkesinambungan dalam rangka pemenuhan kewajiban berdasarkan ketentuan:

Anti Money Laundering (APU) and Prevention of Terrorism Funding (PPT) Program

The implementation of the Anti-Money Laundering and Prevention of Terrorism Funding or also known as the AML-CFT (Anti-Money Laundering and Counter-Financing Terrorism/AML-CFT) program is a program that is carried out on an ongoing basis as an effort to prevent and eradicate the crime of Money Laundering and Terrorism Funding in bank **bjb**, the external regulations governing AML-CFT are as follows:



1. Undang-Undang Republik Indonesia Nomor 8 Tahun 2010 tanggal 22 Oktober 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang (UU PP TPPU);
2. Undang-Undang Republik Indonesia Nomor 9 Tahun 2013 tanggal 13 Maret 2013 tentang Pencegahan dan Pemberantasan Tindak Pidana Pendanaan Terorisme (UU PP TPPT);
3. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 12/POJK.01/2017 tanggal 16 Maret 2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan sebagaimana yang diubah dengan Peraturan Otoritas Jasa Keuangan (POJK) Nomor 23/POJK.01/2019 tanggal 18 September 2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.01/2017 Tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan;
4. 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;
5. 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;
6. 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;
7. Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 1581/SK/DIR-KP/2018 tanggal 31 Desember 2018 tentang Kebijakan Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (Kebijakan APU PPT);
8. Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 0170/SK/DIR-KAP/2020 tanggal 18 Maret 2020 tentang Standar Operasional Prosedur Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (SOP Penerapan Program APU PPT);
9. Surat Keputusan Divisi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., Nomor 002/SK/KAP-PPA/2020 tanggal 26 Juni 2020 tentang Petunjuk Teknis Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Cabang (Juknis Penerapan Program APU PPT di Cabang); dan
10. 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 Juknis Kantor Pusat.
1. Law of the Republic of Indonesia Number 8 of 2010 dated October 22, 2010, concerning the Prevention and Eradication of the Crime of Money Laundering (UU PP TPPU);
2. Law of the Republic of Indonesia Number 9 of 2013 dated March 13, 2013, concerning the Prevention and Eradication of the Financing of Terrorism (UU PP TPPT);
3. Financial Services Authority Regulation (POJK) Number 12/POJK.01/2017 dated March 16, 2017, concerning Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs in the Financial Services Sector as amended by Financial Services Authority Regulation (POJK) Number 23/POJK .01/2019 dated September 18, 2019, concerning Amendments to Financial Services Authority Regulation Number 12/POJK.01/2017 concerning the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs in the Financial Services Sector;
4. Financial Services Authority (SEOJK) Circular Letter Number 32/SEOJK.03/2017 dated June 22, 2017, concerning the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs in the Banking Sector;
5. Financial Services Authority (SEOJK) Circular Letter Number 37/SEOJK.05/2017 dated July 17, 2017 concerning the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs in the Non-Bank Financial Industry;
6. Financial Services Authority (SEOJK) Circular Letter Number 47/SEOJK.04/2017 dated September 6, 2017 concerning the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs in the Capital Markets Sector;
7. Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 1581/SK/DIR-KP/2018 dated December 31, 2018 regarding the Policy for the Implementation of the Anti-Money Laundering and Prevention of the Financing of Terrorism Programs (AML-CFT Policy);
8. Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., Number 0170/SK/DIR-KAP/2020 dated March 18, 2020, concerning Standard Operating Procedures for the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs (SOP for Application of the AML-CFT Program));
9. Decree of the Division of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., Number 002/SK/KAP-PPA/2020 dated June 26, 2020, concerning Technical Guidelines for the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs in Branches (Juknis for the Implementation of the APU Program PPT in Branch); and
10. Decree of the Division of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., Number 004/SK/KAP-PPA/2021 dated September 29, 2021 concerning Technical Guidelines for the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs at the Head Office.

Implementasi APU-PPT 2021

Selama Tahun 2021, sebagai komitmen perseroan dalam mendukung APU PPT nasional dan dalam rangka meningkatkan efektivitas penerapan program APU PPT telah dilakukan hal-hal sebagai berikut:

1. Melakukan pemantauan transaksi-transaksi Keuangan untuk dilakukan analisis lebih mendalam terhadap potensi terjadinya Transaksi Keuangan Mencurigakan;
2. Melakukan Pelaporan Transaksi Keuangan Mencurigakan (LTKM) kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK);
3. Melakukan Pelaporan Transaksi Keuangan Tunai (LTKT) kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK);
4. Melakukan Pelaporan Transaksi Transfer Dana Dari dan Ke Luar Negeri (LTKL) kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK);
5. Melakukan Pelaporan Sistem Informasi Pengguna Jasa Terpadu (SIPESAT) kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK);
6. Menyampaikan data *watchlist* secara proaktif kepada PPATK untuk memperkaya database *watchlist* yang dimiliki oleh PPATK pada aplikasi SIPENDAR, serta melaksanakan pengayaan informasi apabila ditemukan profil data *watchlist* SIPENDAR yang memiliki kecocokan dengan nasabah/pengguna jasa di Bank;
7. Melakukan pemblokiran secara serta merta terhadap pengguna jasa Bank yang memiliki kecocokan profil dengan DTTOT dan pelaku pendanaan proliferasi senjata pemusnah massal, serta menyampaikan laporan pemblokiran melalui aplikasi SIGAP, serta menyampaikan laporan nihil melalui aplikasi SIGAP apabila tidak terdapat kecocokan data profil pengguna jasa Bank dengan DTTOT dan Pelaku pendanaan proliferasi senjata pemusnah massal;
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 koordinasi dengan pihak berwenang terkait dengan Permintaan Data, Pemblokiran Rekening dan Penyitaan Dana berkenaan dengan kasus pencucian uang dan pendanaan terorisme;
11. Melakukan kegiatan pemantauan terhadap pelaksanaan pengkinian data nasabah oleh seluruh unit kerja dan cabang;
12. Melakukan Pemantauan secara efektif terhadap Profil dan Transaksi Nasabah dengan memantau pelaksanaan pengelompokan nasabah sesuai dengan tingkat risiko terjadinya pencucian uang;
13. Melakukan penyusunan dan penyampaian laporan penilaian risiko APU PPT setiap semester;

2021 AML-CFT Implementation

During 2021, as the company's commitment to support the national AML-CFT and in order to increase the effectiveness of the implementation of the AML-CFT program, the following have been carried out:

1. Monitoring Financial transactions to conduct a more in-depth analysis of the potential for Suspicious Financial Transactions to occur;
2. Reporting Suspicious Financial Transactions (LTKM) to the Financial Transaction Reports and Analysis Center (PPATK);
3. Reporting Cash Financial Transactions (LTKT) to the Financial Transaction Reports and Analysis Center (PPATK);
4. Reporting Transfers of Funds from and To Overseas (LTKL) to the Financial Transaction Reports and Analysis Center (PPATK);
5. Reporting on the Integrated Service User Information System (SIPESAT) to the Financial Transaction Reports and Analysis Center (PPATK);
6. Proactively submitting watchlist data to PPATK to enrich the watchlist database owned by PPATK in the SIPENDAR application, as well as carrying out information enrichment if SIPENDAR's watchlist data profile was found to be compatible with customer's/service users at the Bank;
7. Immediately blocking Bank service users who matched profiles with DTTOT and funding actors for the proliferation of weapons of mass destruction, as well as submitting blocking reports through the SIGAP application, as well as submitting zero reports through the SIGAP application if there was no match between the profile data of Bank service users and DTTOT and the perpetrators of funding the proliferation of weapons of mass destruction;
8. Carry out maintenance and monitoring of customer profiles with lists of people and institutions that must be monitored based on databases of information from the competent authorities both nationally and internationally;
9. Monitoring customers who are suspected or accused of a criminal act as well as the list of suspects and suspected terrorists by the authorities as well as from the mass media or based on other information from official sources;
10. Coordinate with authorities related to Data Requests, Account Blocking and Fund Confiscation with regard to cases of money laundering and terrorism financing;
11. Carry out monitoring activities on the implementation of updating customer data by all work units and branches;
12. Conducting effective monitoring of Customer Profiles and Transactions by monitoring the implementation of customer grouping according to the level of risk of money laundering;
13. Prepare and submit APU PPT risk assessment reports every semester;



14. Melakukan pemenuhan pelaksanaan pembukaan hubungan usaha Perseroan dengan bank koresponden dari Luar Negeri dari aspek APU PPT;
15. Melakukan pengkajian terhadap aktivitas dan produk perbankan terkait dengan kewajiban penerapan program APU PPT sebelum aktivitas dan produk tersebut dijalankan;
16. Melakukan Pemantauan dan rekomendasi terkait pendidikan dan pelatihan APU PPT terhadap karyawan Perseroan dalam rangka meningkatkan pemahaman, kewaspadaan serta risiko terhadap Tindak Pidana Pencucian Uang dan Pendanaan Terorisme.
17. Memastikan Teknologi Informasi yang mendukung Penerapan Program APU PPT telah sejalan dan mencakup perkembangan bisnis, produk serta layanan Bank dalam hal ini pengembangan aplikasi **bjb AMOLA (Anti Money Laundering)**. Selain itu, dilaksanakan penyesuaian aplikasi terhadap ketentuan regulator (penyesuaian pelaporan goAML) sehingga penerapan APU PPT menjadi lebih efektif dan sesuai ketentuan regulator.
18. Melakukan koordinasi terkait pelaksanaan kebijakan program APU PPT pada unit kerja terkait yang berhubungan langsung dengan Nasabah yang didasarkan atas hasil penilaian tingkat risiko unit kerja terkait terhadap potensi terjadinya Pencucian Uang dan Pendanaan Terorisme;
19. Melakukan koordinasi terkait pelaksanaan pelaksanaan kebijakan program APU PPT pada Perusahaan Anak bank **bjb**;
20. Melakukan pengkajian dalam rangka memastikan penerapan APU PPT telah dilaksanakan pada Produk Aktivitas Baru (PAB) berdasarkan regulasi yang dikeluarkan oleh Otoritas Jasa Keuangan (OJK);
21. Melakukan Penilaian Indeks Efektivitas secara Nasional terkait peran PPATK dalam Upaya Pencegahan dan Pemberantasan Tindak Pidana Pencucian uang (TPPU) dan Tindak Pidana Pendanaan Terorisme (TPPT) Tahun 2021.
22. Berperan aktif dalam *Public-Private Partnership* Tindak Pidana Pencucian Uang (PPP TPPU) atau disebut *Indonesia Transaction Report and Analysis Centre Network* ("INTRACNET"). INTRACNET tersebut adalah wadah yang memungkinkan perwakilan industri keuangan dan perwakilan Pemerintah Indonesia yang berasal dari penegak hukum, unit intelijen keuangan serta lembaga pengawas dan pengatur untuk berbagi informasi dan pembahasan bersama isu TPPU/TPPT secara efektif dan efisien;
23. Mendukung PPATK dalam melakukan penilaian terhadap integritas Pihak Pelapor salah satunya bank **bjb** terhadap efektivitas Program APU PPT yang diterapkan dengan cara melakukan pengisian kuesioner FIR on ML/TF tahun 2021. Hasil FIR on ML/TF akan menjadi tolok ukur bagi PPATK dan LPP terkait dalam merumuskan kebijakan pembinaan, pengawasan, dan pengaturan berbasis risiko yang ditujukan untuk penguatan sistem APU PPT di Bank khususnya, serta penguatan integritas sistem keuangan secara nasional;
24. Mendukung OJK dalam penyusunan Penilaian Risiko/*Sectoral Risk Assessment* Tindak Pidana Pencucian Uang, Tindak Pidana
14. To fulfill the implementation of the opening of the Company's business relationship with correspondent banks from abroad from the APU PPT aspect;
15. Conduct an assessment of banking activities and products related to the obligation to implement the APU PPT program before the activities and products are carried out;
16. Monitoring and making recommendations related to AML and CFT education and training for the Company's employees to increase understanding, vigilance, and risks to the Crime of Money Laundering and Terrorism Financing.
17. Ensuring that Information Technology that supports the implementation of the AML-CFT Program is in line with and includes the development of the Bank's business, products, and services, in this case, the development of the **bjb AMOLA (Anti Money Laundering)** application. In addition, adjustments were made to the application to regulatory provisions (adjustment to goAML reporting) so that the implementation of APU PPT becomes more effective and follows regulatory requirements.
18. Coordinate related to the implementation of the AML and CFT program policies in related work units that are directly related to the Customer based on the results of the assessment of the risk level of the work unit related to the potential for Money Laundering and Terrorism Financing;
19. Coordinate related to the implementation of the APU PPT program policy at the bank **bjb** Subsidiary Company;
20. Conducting studies to ensure the implementation of APU PPT has been implemented on New Activity Products (PAB) based on regulations issued by the Financial Services Authority (FSA);
21. Conducting a National Effectiveness Index Assessment related to the role of PPATK in the Prevention and Eradication of Money Laundering (TPPU) and Terrorism Financing (TPPT) Crimes in 2021.
22. Taking an active role in the Public-Private Partnership for the Crime of Money Laundering (PPP TPPU) or the so-called Indonesia Transaction Report and Analysis Center Network ("INTRACNET"). INTRACNET was a forum that allowed representatives of the financial industry and representatives of the Government of Indonesia from law enforcement, financial intelligence units as well as supervisory and regulatory agencies to share information and discuss issues of money laundering effectively and efficiently;
23. Supporting PPATK in assessing the integrity of the Reporting Party, one of which was bank **bjb** on the effectiveness of the Anti-Money Laundering and Prevention of Terrorism Financing Program implemented by filling out the FIR on ML/TF questionnaire in 2021. The results of the FIR on ML/TF was a benchmark for the related PPATK and LPP in formulating policies for fostering, monitoring, and risk-based regulation aimed at strengthening the APU PPT system at Banks in particular, as well as strengthening the integrity of the financial system nationally;
24. Supporting FSA in preparing the Risk Assessment/*Sectoral Risk Assessment* for the Crime of Money Laundering, Terrorism

Pendanaan Terorisme dan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan (SRA TPPU/TPPT/PPSPM SJK) Tahun 2021 dengan cara melakukan pengisian kuesioner *Sectoral Risk Assessment* (SRA) Tahun 2021;

25. Pengembangan struktur organisasi APU PPT yang semula hanya terdapat Grup Pengelolaan Program APU PPT menjadi 2 grup yaitu Grup Pengelolaan Program APU PPT Kantor Pusat dan Grup Pengelolaan Program APU PPT Kantor Wilayah dan Cabang sebagaimana yang disahkan melalui SK Direksi nomor 0833/SK/DIR-PST/2021 tanggal 31 Desember 2021 tentang Struktur Organisasi; dan
26. Berperan aktif dalam memberikan masukan terkait Isu Strategis Penguatan *Indonesia's Financial Integrity* yang juga merupakan salah satu program prioritas nasional. Penyampaian masukan tersebut dilakukan melalui pertemuan langsung dengan Kantor Staf Presiden (KSP).

Adapun Statistik pelaksanaan Program APU PPT yang dilaksanakan oleh bank **bjb** selama Tahun 2021, dapat kami sampaikan sebagai berikut:

Financing and Funding for the Proliferation of Weapons of Mass Destruction in the Financial Services Sector (SRA TPPU/TPPT/PPSPM SJK) in 2021 by filling out the Sectoral Risk Assessment questionnaire (SRA) 2021;

25. Developing the Anti-Money Laundering and Prevention of Terrorism Financing organizational structure, which initially contained only the Anti-Money Laundering and Prevention of Terrorism Financing Program Management Group into 2 groups, namely the Head Office Anti-Money Laundering and Prevention of Terrorism Financing Program Management Group and the Regional and Branch Office Anti-Money Laundering and Prevention of Terrorism Financing Program Management Group as ratified through the Decree of the Directors number 0833/SK/DIR- PST/2021 dated December 31, 2021 concerning Organizational Structure; and
26. Taking an active role in providing input related to the Strategic Issues of Strengthening Indonesia's Financial Integrity which was also one of the national priority programs. Submission of these inputs was done through direct meetings with the Presidential Staff Office (KSP).

As for the statistics on the implementation of the APU PPT Program carried out by bank **bjb** during 2021, we can convey the following:

No	Nama Aktivitas Activities	Jumlah Total	Satuan Unit
1	Laporan Transaksi Keuangan Mencurigakan (LTKM) Suspicious Transaction Report (STR)	155	Laporan Reports
2	Laporan Transaksi Keuangan Tunai (LTKT) Cash Transaction Report (CTR)	8.624	Laporan Reports
3	Laporan Transaksi Keuangan Transfer Dana dari dan ke Luar Negeri (LTKL) International Fund Transfer Instruction Report (IFTI)	1.837	Laporan Reports
4	Laporan SIPESAT (Sistem Informasi Pengguna Jasa Terpadu) SIPESAT Report	776.743	Data CIF CIF Data
5	Korespondensi dengan pihak yang berwenang Correspondence with authorized party	1.409	Kali Time
6	Pengkajian aspek APU PPT terkait Kebijakan dan Prosedur Bank Implementation of AML-CFT related to intern policy and procedures	110	Kajian Reviews
7	Validasi aspek APUPPT terkait aktivitas dan produk Baru Bank Implementation of AML-CFT related to new activities and product	10	Validasi Validation
8	Pelaksanaan APU PPT terkait bank koresponden Implementation of AML- CFT related to correspondence bank	18	Kali Time
9	Jumlah pegawai yang mengikuti pelatihan APU PPT Number of employees participating in AML-CFT Training	4.528	Pegawai Employees

Perkara Hukum

Jumlah perkara hukum yang dihadapi bank **bjb** selama tahun 2021 adalah sebagai berikut.

Important Case

The number of legal cases faced by bank **bjb** during 2021 is as follows.



Tabel Perkara hukum

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 (already has permanent legal force)	12	10
2.	Dalam proses penyelesaian In the process of being completed	26	6
Total		38	16

Perkara Hukum yang Dihadapi Perusahaan

Legal Matters Faced by The Company

Tabel Perkara Hukum yang Dihadapi Perusahaan

Table of Legal Cases Faced by the Company

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company

Pidana/ Criminal

1	Kasus Penggelapan Dana Kas ATM di KKas BPN – KC Suci Case of Embezzlement of ATM Cash Funds at KKas BPN – Suci Branch	Putusan Pengadilan Sentence	Tidak ada None	Pemberhentian Sebagai Pegawai Secara Tidak Hormat & Putusan Pengadilan memutuskan pidana penjara terhadap oknum/terdakwa selama 2 (dua) tahun 3 (tiga) bulan Disrespectful Dismissal as an Employee & The Court's decision decided imprisonment for the person/defendant for 2 (two) years and 3 (three) months	Menyebabkan kerugian bank senilai Rp. 279.750.000,- Causing a bank loss of IDR 279,750,000,-
2	Kasus Penggelapan Dana bank di KCP Pajajaran – KC Bogor Case of embezzlement of bank funds at KCP Pajajaran – Bogor Branch	Putusan Pengadilan Sentence	Tidak ada None	Pemberhentian Sebagai Pegawai Secara Tidak Hormat & Putusan Pengadilan memutuskan pidana penjara terhadap oknum/terdakwa selama 5 (lima) tahun denda sebesar Rp. 10.000.000.000,- subsidiair 3 (tiga) bulan penjara Disrespectful Dismissal as an Employee & The Court's decision decided imprisonment for the person/defendant for 5 (five) years and a fine of IDR 10.000.000.000,- subsidiary 3 (three) months in prison	Menyebabkan kerugian bank senilai Rp. 388.050.000,- Causing a bank loss of IDR 388,050,000,-
3	Kasus Penyimpangan Penyaluran Kredit Konsumer di KC Jatinangor Cases of Deviation in Consumer Loan Distribution at Jatinangor Branch	Penghentian Perkara Case Termination	Tidak ada None	Pemberhentian Sebagai Pegawai Secara Tidak Hormat Disrespectful Dismissal as an Employee	Kerugian bank sudah diselesaikan seluruhnya Bank losses had been completely settled

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
4	Kasus Penggelapan Dana bank di KCP Cinere – KC Depok Case of embezzlement of bank funds at Cinere Sub-branch – Depok Branch	Putusan Pengadilan Sentence	Tidak ada None	Pemberhentian Sebagai Pegawai Secara Tidak Hormat & Putusan Pengadilan memutuskan pidana penjara terhadap oknum/terdakwa selama 4 (empat) tahun 6 (enam) bulan denda sebesar Rp. 200.000.000,- subsidair 6 (enam) bulan penjara. Disrespectful Dismissal as an Employee & The Court's decision decided that the prison sentence for the person/defendant was for 4 (four) years and 6 (six) months and a fine of IDR 200,000,000,- subsidiary 6 (six) months in prison.	Menyebabkan kerugian bank senilai Rp. 2.101.479.731,- Causing a bank loss of IDR 2,101,479,731,-
5	Kasus <i>Fraud</i> pengambilan dana dari rekening nasabah KCU Bandung Fraud case of taking funds from Bandung Branch customer accounts	Penghentian Perkara Case Termination	Tidak ada None	Pemberhentian Sebagai Pegawai Secara Tidak Hormat Disrespectful Dismissal as an Employee	Kerugian bank sudah diselesaikan seluruhnya Bank losses had been completely settled
6	Kasus Penggelapan Dana Nasabah di KCP Pameungpeuk - KC Garut Cases of Embezzlement of Customer Funds at Sub-branch Pameungpeuk – Garut Branch	Penghentian Perkara Case Termination	Tidak ada None	Pemberhentian Sebagai Pegawai Secara Tidak Hormat Disrespectful Dismissal as an Employee	Kerugian bank sudah diselesaikan seluruhnya Bank losses had been completely settled
7	Kasus Penyimpangan pada Penyaluran <i>Back To Back Loan</i> di KCP Pamulang & Bintaro – KC Kasus Penyimpangan pada Penyaluran Back To Back Loan di KCP Pamulang & Bintaro – KC	Penghentian Perkara Case Termination	Tidak ada None	Pemberhentian Sebagai Pegawai Secara Tidak Hormat Disrespectful Dismissal as an Employee	Kerugian bank sudah diselesaikan seluruhnya Bank losses had been completely settled
8	Kasus Fraud di KCP Surade- KC Pelabuhanratu Fraud Case at Surade Sub-branch- Pelabuhanratu Branch	Putusan Pengadilan Sentence	Tidak ada None	Pemberhentian Sebagai Pegawai Secara Tidak Hormat & Putusan Pengadilan memutuskan pidana penjara terhadap oknum/terdakwa selama 8 (delapan) bulan Disrespectful Dismissal as an Employee & The Court's decision decided imprisonment for the person/defendant for 8 (eight) months	Sebagian kerugian bank telah dikembalikan Part of the bank's loss had been refunded
9	Kasus Penggelapan Dana Pada Rekening Titipan Angsuran (<i>Escrow</i>) dan Penggelapan Dana Pelunasan Kredit di Kantor Cabang Labuan Cases of Embezzlement of Funds in the Escrow Account and Embezzlement of Credit Repayment Funds at the Labuan Branch Office	Putusan Pengadilan Sentence	Tidak ada None	Pemberhentian Sebagai Pegawai Secara Tidak Hormat & Putusan Pengadilan memutuskan pidana penjara terhadap oknum/terdakwa selama 2 (dua) tahun 6 (enam) bulan Disrespectful Dismissal as an Employee & The Court's decision decided imprisonment for the person/defendant for 2 (two) years and 6 (six) months	Menyebabkan kerugian bank senilai Rp. 1.207.305.586,- Causing a bank loss of IDR 1,207,305,586,-



No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
10	Kasus <i>Fraud</i> pengambilan dana nasabah oleh pegawai bank bjb KC Palembang Fraud case of taking customer funds by bank bjb Palembang Branch employees	Penyidikan Investigation	Tidak ada None	Pemberhentian Sebagai Pegawai Secara Tidak Hormat Disrespectful Dismissal as an Employee	Menyebabkan kerugian bank senilai Rp. 7.588.800,- Causing a bank loss of IDR 7,588,800,-
11	Kasus <i>Fraud</i> penggelapan dana setoran debitur KCP Ciawigebang – KC Kuningan Fraud case of embezzlement of deposit funds from Ciawigebang sub-branch–Kuningan Branch debtors	Penyidikan Investigation	Tidak ada None	Pemberhentian Sebagai Pegawai Secara Tidak Hormat Disrespectful Dismissal as an employee	Menyebabkan kerugian bank senilai Rp. 56.300.000,- Causing Bank Losses worth IDR 56,300,000, -
12	Kasus <i>Fraud</i> penggelapan dana nasabah di KCP Panimbang – KC Labuan Fraud case embezzlement of customer funds at Panimbang Sub-branch-Labuan Branch	Penyidikan Investigation	Tidak ada None	Pemberhentian Sebagai Pegawai Secara Tidak Hormat Dismissal as employee's disrespect	Menyebabkan kerugian bank senilai Rp. 1.000.000.000,- Causes Bank Losses worth IDR 1,000,000,000
13	Kasus eksekusi agunan kredit Perkara PT Rahajasa Media Internet Case of Credit Credit Case Execution PT Rahajasa Internet Media	Penyidikan Investigation	Tidak ada None	Tidak ada None	Reputasi Reputation
14	Kasus Penggelapan Dana Nasabah yang dilakukan oleh Pegawai dan Mantan Pegawai bank bjb Cabang Pekanbaru Cases of Embezzlement of Customer Funds by Employees and Former Employees of bank bjb Pekanbaru Branch	Putusan Pengadilan Sentence	Terdapat gugatan perdata There is a civil lawsuit	Putusan Pengadilan memutuskan pidana penjara terhadap para terdakwa selama 6 (enam) tahun dan denda sebesar Rp. 10.000.000.000,- subsidair 2 (dua) bulan penjara The Court's decision decided that the defendants were imprisoned for 6 (six) years and a fine of IDR 10,000,000,000,- subsidiary 2 (two) months in prison	Reputasi Reputation
15	Kasus Penyimpangan Penyaluran Kredit Segmen Komersial Kepada Kelompok Arif Budiman di bank bjb Cabang Pekanbaru Cases of Deviation in the Distribution of Commercial Segment Loans to the Arif Budiman Group at bank bjb Pekanbaru Branch	Penyidikan Investigation	Tidak ada None	Tidak ada None	Menyebabkan kerugian bank senilai Rp. 3.690.000.000,- Causing a bank loss of IDR 3.690.000.000,-
16	Kasus Dugaan Penyimpangan dalam Pencairan <i>Performance Bond</i> Bentuk Bank Garansi an. PT. Nincec Multi Dimensi Cases of Alleged Deviations in Disbursement of Performance Bonds in the Form of Bank Guarantees. PT. Ninec Multi Dimension	Penyidikan Investigation	Tidak ada None	Tidak ada None	Reputasi & Bisnis Reputation & Business

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company

Perdata/ Civil

1	Kantor Cabang: Banjarmasin Branch Office: Banjarmasin Jenis: Gugatan Wanprestasi Haryanti nasabah Bank BJB Cabang Banjarmasin kepada Bank BJB Cabang Banjarmasin Type: Default Lawsuit Haryanti, a customer of Bank BJB Banjarmasin Branch to Bank BJB Banjarmasin Branch No. Perkara: 72/PDT.G/2016/PN.Bjm No. Case: 72/PDT.G/2016/PN.Bjm Yurisdiksi: Pengadilan Negeri Banjarmasin Pengadilan Tinggi Banjarmasin Jurisdiction: Banjarmasin District Court Banjarmasin High Court	Kasasi Cassation	Pokok Petitum gugatan berupa Gugatan Kerugian materiil sebesar Rp. 5.200.000.000,- Principal Petitum of the lawsuit in the form of a claim for material losses of IDR 5,200,000,000,-	Tidak ada None	Tidak ada None
2	Kantor Cabang: Daan Mogot Branch office: Daan Mogot Jenis: gugatan Perlawanan dari Metty (istri debitur an. Irwan Sanjaya kepada bank bjb Cabang Daan Mogot Type: Resistance lawsuit from Metty (wife of debtor an. Irwan Sanjaya to bank bjb Daan Mogot Branch No. Perkara: 663/Pdt. plw/2016/PN.jkBr No. Case: 663/Pdt.plw/2016/ PN.jkBr Yurisdiksi: Pengadilan Negeri Jakarta Barat Jurisdiction: West Jakarta District Court	Banding Appeal	Materil 500 Juta Imateril 1 M Material 500 Million Immaterial 1 M	Tidak ada None	Tidak ada None



No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
3	Kantor Cabang: Cibinong Branch Office: Cibinong Jenis: Gugatan Perbuatan Melawan Hukum dari Siti Khodijah, ST selaku Penggugat kepada bank bjb KC. Cibinong Type: Lawsuit for Unlawful Actions from Siti Khodijah, ST as the Plaintiff to bank bjb Cibinong Branch No. Perkara: 330/ Pdt.G/2018/PN.Cbi No. Case: 330/Pdt.G/2018/ PN.Cbi Yurisdiksi: Pengadilan Negeri Cibinong Jurisdiction: Cibinong District Court	kasasi Cassation	Pokok Petitum: membatalkan AJB Nomor 176/2017 meminta kembali SHM No. 2697 secara tanggung renteng membayar kompensasi kerugian materiil Rp. 268.000.000,- dan kerugian immaterial sebesar Rp. 500.000.000,- Principal Petitum: canceling AJB Number 176/2017 asking for return of SHM No. 2697 jointly and severally paid compensation for material losses of IDR 268,000,000, - and immaterial losses of IDR 500,000,000,-	Tidak ada None	Tidak ada None
4	Kantor Cabang: Gajah Mada Branch Office: Gajah Mada Jenis: Gugatan Perlawanan Hj. Euis Mully Mulyati pemilik sebelum aset dijaminkan kepada bank bjb Cabang Gajahmada Type: Hj. Euis Mully Mulyati the owner before the assets were pledged to bank bjb Gajahmada Branch No. Perkara: 134/Pdt.G/2018/PN.Blb.Jo 29/Pdt.Ks/2020/PN.Blb No. Case: 134/Pdt.G/2018/PN.Blb.Jo 29/Pdt.Ks/2020/PN.Blb Yurisdiksi: Pengadilan Negeri Bale Bandung Jurisdiction: Bale Bandung District Court	kasasi Cassation	Pokok Petitum: Menyatakan tidak sah dan/atau batal dan/atau tidak mempunyai kekuatan hukum buiten effect stellen serta tidak berlakunya Akta Jual Beli Principal Petitum: To declare invalid and/or void and/or not have the legal force of a built-in effect and invalidate the Deed of Sale and Purchase	Tidak ada None	Tidak ada None

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
5	Kantor Cabang: Kuningan Branch Office: Kuningan Jenis: Gugatan Perlawanan Ujang Juhana debitur bank bjb Cabang Kuningan Type: Lawsuit against Ujang Juhana debtor of bank bjb Kuningan Branch No. Perkara: 2/Pdt.G/2020/PN.KNG No. Case: 2/Pdt.G/2020/PN.KNG Yurisdiksi: Pengadilan Negeri Kuningan Jurisdiction: Kuningan District Court	kasasi Cassation	Pokok Petitum: Menangguhkan dan menghentikan pelaksanaan lelang eksekusi obyek jaminan Principal Petition: Suspend and stop the execution of the collateral object's execution auction	Tidak ada None	Tidak ada None
6	Kantor Cabang: Palembang Branch Office: Palembang Jenis: Gugatan Perbuatan Melawan hukumi dari pemilik agunan lama Type: Lawsuit against the law from the old collateral owner No. Perkara: 72/PDT.G/2019/PN.Plg No. Case: 72/PDT.G/2019/PN.Plg Tanggal Perkara: 4April 2020 Case Date: April 4, 2020 Yurisdiksi: Pengadilan Negeri Palembang Jurisdiction: Palembang District Court	kasasi Cassation	Tidak ada None	Tidak ada None	Tidak ada None



No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
7	Kantor Cabang: Palembang Branch Office: Palembang Jenis: Gugatan Perbuatan Melawan hukum dari pemilik agunan lama Type: Lawsuit against the law from the old collateral owner No. Perkara: 56/PDT.G/2020/PN.Plg No. Case: 56/PDT.G/2020/PN.Plg Yurisdiksi: Pengadilan Negeri Palembang Jurisdiction: Palembang District Court	kasasi Cassation	Tidak ada None	Tidak ada None	Tidak ada None
8	Kantor Cabang: Surakarta Branch Office: Surakarta Jenis: PKPU Type: PKPU No Perkara: PKPU 12/PDt.Sus-PKPU/2021/PN. Niaga.SMG Case No: PKPU 12/PDt.Sus-PKPU/2021/PN. Commerce.SMG Yurisdiksi: Pengadilan Niaga Semarang Jurisdiction: Semarang Commercial Court	rapat kreditor creditor meeting	Tidak ada None	Tidak ada None	Tidak ada None
9	Kantor Cabang: KCK Banten Branch Office: KCK Banten Jenis: Gugatan PMH No.51/Pdt.G./2021/PN.SRG Type: PMH lawsuit No.51/Pdt.G./2021/PN.SRG Yurisdiksi: Pengadilan Negeri Serang Jurisdiction: Serang District Court	Kesimpulan para pihak Conclusion of the parties	5.300.000.000	Tidak ada None	Tidak ada None

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
10	Kantor Cabang: Gajah Mada Branch Office: Gajah Mada Jenis: Penanganan gugatan PMH Type: PMH lawsuit handling No Perkara: 797/PDT.G/JKT.Pst Case No: 797/PDT.G/JKT.Pst Yurisdiksi: Pengadilan Jakarta Pusat Jurisdiction: Central Jakarta Court	panggilan para pihak call of the parties	Tidak ada None	Tidak ada None	Tidak ada None
11	Kantor Cabang: Purwakarta Branch Office: Purwakarta Jenis: Penanganan gugatan PMH Type: PMH lawsuit handling No Perkara: 21/PDT.G/2021/PNPwk Case No: 21/PDT.G/2021/PNPwk Yurisdiksi: Pengadilan Negeri Purwakarta Jurisdiction: Purwakarta District Court	Pemeriksaan setempat Local inspection	ganti kerugian materiil Rp. 5.274.000.000,- (lima milyar dua ratus tujuh puluh empat juta rupiah) dan immateriil 2.000.000.000,- (dua milyar rupiah) material compensation of IDR 5,274,000,000,- (five billion two hundred seventy four million rupiah) and immaterial 2,000,000,000,- (two billion rupiah)	Tidak ada None	Tidak ada None
12	Kantor Cabang: Pandeglang Branch Office: Pandeglang Jenis: Gugatan Perbuatan Melawan Hukum Type: Lawsuit for Unlawful Acts No. Perkara: 20/Pdt.G/2021/PN.pdl No. Case: 20/Pdt.G/2021/PN.pdl Yurisdiksi: Pengadilan Negeri Pandeglang Jurisdiction: Pandeglang District Court	Pemanggilan Saksi-Saksi Summoning Witnesses	500.000.000	Tidak ada None	Tidak ada None



No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
13	Kantor Cabang: Bogor Branch Office: Bogor Jenis: Gugatan Perbuatan Melawan Hukum Type: Lawsuit for Unlawful Acts No. Perkara: 128/Pdt.G/2021/PN.BGR No. Case: 128/Pdt.G/2021/PN.BGR Yurisdiksi: Pengadilan Negeri Bogor Jurisdiction: Bogor District Court	Mediasi Mediation	-	Tidak ada None	Tidak ada None
14	Kantor Cabang: Bekasi Branch Office: Bekasi Jenis: Gugatan perbuatan melawan hukum Type: Lawsuit against the law No. Perkara: 47/Pdt.G/2017/PN.Depok No. Case: 47/Pdt.G/2017/PN.Depok Yurisdiksi: Pengadilan Negeri Depok Jurisdiction: Depok District Court	Kasasi Cassation	1. Pembatalan akta jual beli dan balik nama terhadap legalitas kepemilikan SHM dimaksud 2. Memohon (APHT) No. 165/2009 tanggal 20 Maret 2009 dan Sertifikat Hak Tanggungan tidak sah dan tidak memiliki kekuatan hukum yang mengikat 1. Cancellation of the deed of sale and purchase and transfer of name to the legality of ownership of the SHM in question 2. Requesting (APHT) No. 165/2009 dated March 20, 2009 and the Mortgage Certificate is invalid and has no binding legal force	Tidak ada None	Tidak ada None
15	Kantor Cabang: Jakarta Utara Branch Office: North Jakarta Jenis: Gugatan Perlawanan Type: Match Lawsuit No. Perkara: 518/Pdt.PLW/2021/PN Jkt. Utr. No. Case: 518/Pdt.PLW/2021/PN Jkt. Utr. Yurisdiksi: Pengadilan Negeri Jakarta Utara Jurisdiction: North Jakarta District Court	pembacaan gugatan	Rp. 1.500.000.000,-	Tidak ada None	Tidak ada None

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
16	Kantor Cabang: Purwakarta Branch Office: Purwakarta Jenis: Gugatan Perbuatan Melawan Hukum Type: Lawsuit for Unlawful Acts No. Perkara: 61/Pdt.G/2019/PN Kwg No. Case: 61/Pdt.G/2019/PN Kwg Yurisdiksi: Pengadilan Negeri Karawang Jurisdiction: Karawang District Court	kasasi Cassation	892.567.056	Tidak ada None	Tidak ada None
17	Kantor Cabang: Tamansari Branch Office: Tamansari Jenis: Gugatan Wanprestasi Type: Default Lawsuit No. Perkara: 203/Pdt.G/2020/PN Bdg No. Case: 203/Pdt.G/2020/PN Bdg Yurisdiksi: Pengadilan Negeri Bandung Jurisdiction: Bandung District Court	Banding Appeal	2.500.000.000	Tidak ada None	Tidak ada None
18	Kantor Cabang: Soreang Branch Office: Soreang Jenis: Gugatan Perlawanan Type: Match Lawsuit No. Perkara: 259/Pdt.G/2020/PN Bale Bdg No. Case: 259/Pdt.G/2020/PN Bale Bdg Yurisdiksi: Pengadilan Negeri Bale Bandung Jurisdiction: Bale Bandung District Court	Banding Appeal	-	Tidak ada None	Tidak ada None



No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
19	Kantor Cabang: Sukabumi Branch Office: Sukabumi Jenis: Gugatan PMH Type: PMH lawsuit No. Perkara: 32/Pdt.G/2020/PN Bdg No. Case: 32/Pdt.G/2020/PN Bdg Yurisdiksi: Pengadilan Negeri Bandung Jurisdiction: Bandung District Court	Banding Appeal	375.000.000	Tidak ada None	Tidak ada None
20	Kantor Cabang: Sukajadi Branch Office: Sukajadi Jenis: Gugatan PMH Type: PMH lawsuit No. Perkara: 317/Pdt.G/2021/PN.Bdg No. Case: 317/Pdt.G/2021/PN.Bdg Yurisdiksi: Pengadilan Negeri Bandung Jurisdiction: Bandung District Court	Pembuktian Proof	1.300.000.000	Tidak ada None	Tidak ada None
21	Kantor Cabang: Majalengka Branch Office: Majalengka Jenis: Gugatan Waris Type: Inheritance Lawsuit No. Perkara: 1967/Pdt.G/2021/PA.smd No. Case: 1967/Pdt.G/2021/PA.smd Yurisdiksi: Pengadilan Agama Sumedang Jurisdiction: Sumedang Religious Court	Jawaban Answer	-	Tidak ada None	Tidak ada None

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
22	Kantor Cabang: Cilegon Branch Office: Cilegon Jenis: Gugatan Perbuatan Melawan Hukum Type: Lawsuit for Unlawful Acts No Perkara: 144/ Pdt.G/2021/PN.Srg Case No: 144/Pdt.G/2021/ PN.Srg Yurisdiksi: Pengadilan Negeri Serang Jurisdiction: Serang District Court	Mediasi Mediation	kerugian materiil 350.000.000,- (tiga ratus lima puluh juta rupiah), kerugian immateriil 1.000.000.000,- (satu milyar rupiah) material loss 350,000,000,- (three hundred and fifty million rupiah), immaterial loss 1,000,000,000,- (one billion rupiah)	Tidak ada None	Tidak ada None
23	Kantor Cabang: KCK Banten Branch Office: KCK Banten Jenis: Gugatan PMH Type: PMH lawsuit No Perkara: No.80/Pdt.G./2021/PN.SRG Case No: No.80/Pdt.G./2021/PN.SRG Yurisdiksi: Pengadilan Negeri Serang Jurisdiction: Serang District Court	kesimpulan Conclusion	Pokok Petitum Gugatan mendalilkan penjualan lelang atas sebidang tanah dan bangunan dengan SHM Nomor 77 atas nama pemegang hak milik ibu Iho binti H. Kusni (Penggugat II) yang terletak di Blok Legok Desa Cieukesal, Kecamatan Cieukesal, Kabupaten Serang Provisni Banten adalah cacat hukum/ tidak sah dan/atau batal demi hukum The Principal Petitum of the lawsuit argues that the auction sale of a plot of land and building with SHM Number 77 on behalf of the owner of the property rights of Mrs. Iho binti H. Kusni (Plaintiff II) located in the Legok Block, Cieukesal Village, Cieukesal District, Serang Regency, Banten Province was legally flawed/not valid and/or null and void	Tidak ada None	Tidak ada None
24	Kantor Cabang: Daan Mogot Branch Office: Daan Mogot Jenis: Gugatan PMH Type: PMH lawsuit No. Perkara: 97/Pdt.G/2021/PN Bgr No. Case: 97/Pdt.G/2021/PN Bgr Yurisdiksi: Pengadilan Negeri Bogor Jurisdiction: Bogor District Court	Replik Replica	Pokok Petitum Gugatan penggugat pada intinya menyatakan para tergugat telah melakukan perbuatan melawan hukum (Onrechtmatigdaad) terhadap kepentingan Penggugat (R. Roro Hesty Triharyanti) sebagai pemegang hak atas cessie. Principal Petitum The plaintiff's claim basically states that the defendants have committed an unlawful act (Onrechtmatigdaad) against the interests of the Plaintiff (R. Roro Hesty Triharyanti) as the holder of the rights to the cessie.	Tidak ada None	Tidak ada None



No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
25	Kantor Cabang: Sukabumi Branch Office: Sukabumi Jenis: Gugatan PMH Type: PMH lawsuit No. Perkara: 39/Pdt.G/2021/PN SKB No. Case: 39/Pdt.G/2021/PN SKB Yurisdiksi: Pengadilan Negeri Sukabumi Jurisdiction: Sukabumi District Court	Pembuktian Proof	Tidak ada None	Tidak ada None	Tidak ada None
26	Kantor Cabang Khusus: Banten Special Branch Office: Banten Jenis: Perbuatan Melawan Hukum Type: Act against the law No. Perkara: 159/Pdt.G/2021/PN Srg No. Case: 159/Pdt.G/2021/PN Srg Yurisdiksi: Pengadilan Negeri Serang Jurisdiction: Serang District Court	Mediasi Mediation	Tidak ada None	Tidak ada None	Tidak ada None
27	Kantor Cabang Pembantu: Surade Sub-Branch Office: Surade Jenis: Gugatan Waris Type: Inheritance Lawsuit No. Perkara: 1953/Pdt.G/2021/PA.Cbd No. Case: 1953/Pdt.G/2021/PA.Cbd Yurisdiksi: Pengadilan Agama Cibadak Jurisdiction: Cibadak Religious Court	Putus Finish	Tidak ada None	Tidak ada None	Tidak ada None

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
28	Kantor Cabang: Bogor Branch Office: Bogor Jenis: Gugatan Perbuatan Melawan Hukum Type: Lawsuit for Unlawful Acts No. Perkara: 58/Pdt.G/2018/PN.Bgr No. Case: 58/Pdt.G/2018/PN.Bgr Yurisdiksi: Pengadilan Negeri Bogor Jurisdiction: Bogor District Court	Putus kasasi Finish cassation	Pokok Petitum gugatan berupa: 1. Gugatan Kerugian Materiil secara tanggung renteng kepada Tergugat sebesar Rp. 2,903,800,000,- 2. Gugatan Kerugian Imateriil secara tanggung renteng kepada Tergugat: sebesar Rp. 10.000.000,- The main points of the petition for the lawsuit were: 1. The claim for material loss was jointly and severally liable to the Defendant in the amount of IDR 2,903,800,000,- 2. Claim for Immaterial Losses jointly and severally to the Defendant: in the amount of IDR 10,000,000,-	Tidak ada None	Tidak ada None
29	Kantor Cabang: Banjarmasin Branch Office: Banjarmasin Jenis: Gugatan perbuatan melawan hukum Syarifah Muijenah Baagil nasabah bank BJB Cabang Banjarmasin Type: Lawsuit against the law Syarifah Muijenah Baagil bank customer BJB Banjarmasin Branch No. Perkara: 52/PDT.G/2016/PN.Bjm No. Case: 52/PDT.G/2016/PN.Bjm Yurisdiksi: Pengadilan Negeri Banjarmasin Jurisdiction: Banjarmasin District Court	Peninjauan Kembali ditolak Review denied	Pokok petitum gugatan berupa: 1. Gugatan kerugian materiil secara tanggung renteng kepada tergugat sebesar Rp.1.395.000.000,- 2. Gugatan kerugian imateriil secara tanggung renteng kepada tergugat sebesar Rp.50.000.000.000,- (lima puluh miliar rupiah) The main points of the lawsuit are: 1. The claim for material losses is jointly and severally liable to the defendant in the amount of IDR 1.395,000,000. 2. Claim for immaterial losses jointly and severally to the defendant in the amount of IDR 50,000,000,000,- (fifty billion rupiahs)	Tidak ada None	Tidak ada None
30	Kantor Cabang Pekanbaru Pekanbaru Branch Office Jenis: Penanganan gugatan PMH Type: PMH lawsuit handling No Perkara: No. 42/ PDT.G/2020/PN.Pbr Case No: No. 42/ PDT.G/2020/PN.Pbr Yurisdiksi: Pengadilan Pekanbaru Jurisdiction: Pekanbaru Court	Putus Kasasi Review denied	Rp.2.001.812.748 (Rp.1.906.488.332 + 95.324.416 (denda). Denda akan berjalan setiap bulannya s/d inkraht IDR 2,001,812,748 (IDR 1,906,488,332 + 95,324,416 (fine). The fine run every month until inkraht	Tidak ada None	Tidak ada None



No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
31	Kantor Cabang Surabaya Surabaya Branch Office Jenis: PKPU Type: PKPU No Perkara: No. 62/Pdt.Sus- PKPU/2021/PN.Niaga.Sby Case No: No. 62/Pdt.Sus- PKPU/2021/PN.Niaga.Sby Yurisdiksi: Pengadilan Niaga Surabaya Jurisdiction: Surabaya Commercial Court	Putusan homologasi Desember 2021 Homologation verdict December 2021		Tidak ada None	Tidak ada None
32	Kantor Cabang: Tasik Branch Office: Tasik Jenis: wanprestasi Type: default No Perkara: No.32/ Pdt.G/2021/PN.Tsm Case No: No.32/Pdt.G/2021/ PN.Tsm Yurisdiksi: Pengadilan Negeri Tasikmalaya Jurisdiction: Tasikmalaya District Court	Putus Desember 2021 Finish in December 2021	Tidak ada	Tidak ada None	Tidak ada None
33	kantor Cabang: Cilegon Branch office: Cilegon Jenis: Gugatan Perbuatan Melawan Hukum Type: Lawsuit for Unlawful Acts No. Perkara: 66/Pdt.G/2021/PN.Srg No. Case: 66/Pdt.G/2021/PN.Srg Yurisdiksi: Pengadilan Negeri Serang Jurisdiction: Serang District Court	Akta Van Dading Van Dading's Deed	-	Tidak ada None	Tidak ada None

No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
34	Kantor Cabang: Balikpapan Branch Office: Balikpapan Jenis: Gugatan Perbuatan Melawan Hukum bank bjb Cabang Balikpapan Type: Lawsuit for Unlawful Actions bank bjb Balikpapan Branch No. Perkara: 712/Pdt.G/2020/PN Jkt.Sel No. Case: 712/Pdt.G/2020/PN Jkt.Sel Yurisdiksi: Pengadilan Negeri Jakarta Selatan Jurisdiction: South Jakarta District Court	Putus 2021 Finish in 2021	Rp. 997.916.000,- Rp. 997.916.000,-	Tidak ada None	Tidak ada None
35	Kantor Cabang: Sukajadi Branch Office: Sukajadi Jenis: Gugatan Wanprestasi Type: Default Lawsuit No. Perkara: 67/Pdt.G/2020/PN Bdg No. Case: 67/Pdt.G/2020/PN Bdg Yurisdiksi: Pengadilan Negeri Bandung Jurisdiction: Bandung District Court	Putus Oktober 2021 Finish in October 2021	274.727.690 274.727.690	Tidak ada None	Tidak ada None
36	Kantor Cabang: Singaparna Branch Office: Singaparna Jenis: Gugatan Perbuatan Melawan Hukum Type: Lawsuit for Unlawful Acts No. Perkara: 20/pdt.g/2018/Pn.TSM Tanggal Gugatan: No. Case: 20/pdt.g/2018/Pn.TSM Lawsuit Date: Yurisdiksi: Pengadilan Negeri Jurisdiction: District Court	Putus Kasasi Dismissed	Pokok petitem gugatan berupa: gugatan kerugian materiil secara tanggung renteng kepada tergugat sebesar Rp 171.050.000,- The main points of the lawsuit are: a claim for material loss jointly and severally to the defendant in the amount of IDR 171,050,000,-	Tidak ada None	Tidak ada None



No.	Pokok Perkara / Gugatan Main Case / Lawsuit	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Lawsuit Amount	Sanksi yang dikenakan Sanctions imposed	Pengaruhnya terhadap kondisi Perusahaan The effect on the condition of the company
37	Kantor Cabang: Sukajadi Branch Office: Sukajadi Jenis: Penundaan Kewajiban Pembayaran Utang Koperasi Simpan Pinjam (KSP) Rizky Abadi (Dalam PKPU Sementara) Type: Debt Payment Obligation of the Savings and Loans Cooperative (KSP) Rizky Abadi (In the Temporary PKPU) No Perkara: 421/Pdt.Sus-PKPU/2020/ PN.Niaga.Jkt.Pst Case No: 421/Pdt.Sus-PKPU/2020/ PN.Niaga.Jkt.Pst Yurisdiksi: Pengadilan Niaga Jakarta Pusat Jurisdiction: Central Jakarta Commercial Court	Putus Homologasi September 2021 Homologation verdict in September 2021	Tidak ada None	Tidak ada None	Tidak ada None
38	Kantor Cabang: Cirebon Branch Office: Cirebon Jenis: Perlawanan No.40/ Pdt.G.Plw/2021/PN.Sbr Type: Resistance No.40/ Pdt.G.Plw/2021/PN.Sbr Yurisdiksi: Pengadilan Negeri Sumber Jurisdiction: Source District Court	Dicabut Revoked	Tidak ada None	Tidak ada None	Tidak ada None

Perkara Hukum yang Sedang Dihadapi Dewan Komisaris dan Direksi yang Sedang Menjabat

Selama tahun 2021, tidak terdapat perkara hukum yang sedang dihadapi oleh Dewan Komisaris dan Direksi yang sedang menjabat.

Perkara Hukum yang Sedang Dihadapi Anak Perusahaan

Selama tahun 2021, 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 2021, 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.

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 2021 bank **bjb** telah memberikan dana kegiatan sosial sebesar Rp21.2 miliar.

Pemberian Dana Kegiatan Politik

Direksi melalui Surat Keputusan Direksi Nomor 709/SK/DIRKP/2014 tanggal 7 Oktober 2014 tentang Etika Usaha dan Tata Perilaku (*Code of Conduct*) PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., 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** diseluruh 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.

Legal Cases Faced The Board of Commissioners and Directors In Service

During 2021, there were no legal cases currently being faced by the Board of Commissioners and Directors.

Legal Cases on The Subsidiaries

During 2021, there were no legal cases being faced by the Subsidiaries.

Administrative Sanctions Imposed on Companies, Members of The Board Of Commissioners and Directors By Capital Market Authorities and Other Authorities

During 2021, there were no administrative sanctions that affected the continuity of bank **bjb**'s business, and there were also no administrative sanctions imposed on members of the Directors and members of the Board of Commissioners.

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 improve the welfare of the community. During 2021 bank **bjb** has provided social activity funds of IDR 21.2 billion.

Funding of Political Activities

Directors through Decree Number 709/SK/ DIRKP/2014 dated October 7th, 2014 concerning Business Ethics and Code of Conduct of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., bank **bjb**'s 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 l. Political activity. The bank **bjb**'s 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.



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:

Access To Information and Company Data

In an effort to provide transparent information to the public relating to the development and implementation of business management of the Bank and in order to run a marketing communication program, since 2013 the bank **bjb** has used a variety of tools to convey important information that needs to be known by stakeholders. bank **bjb** has provided information access for shareholders and stakeholders to obtain further information through:



Selain itu, informasi mengenai perkembangan saham dan permodalan bank **bjb** juga dapat diakses melalui *website* Bursa Efek Indonesia (www.idx.co.id).

Investor Relation

Kegiatan *investor relation* yang telah dilaksanakan selama tahun 2021 antara lain:

1. *Analyst Meeting* FY 2020
Kegiatan yang dilakukan untuk memberikan informasi laporan keuangan Perseroan secara berkala. Adapun dalam kegiatan ini informasi yang disampaikan mengenai laporan keuangan audited periode 31 Desember 2020.
2. *Analyst Meeting* Q1 2021
Kegiatan yang dilakukan untuk memberikan informasi laporan keuangan Perseroan secara berkala. Adapun dalam kegiatan ini informasi yang disampaikan mengenai laporan keuangan unaudited triwulanan periode 31 Maret 2021.
3. *Analyst Meeting* Q2 2021
Kegiatan yang dilakukan untuk memberikan informasi laporan keuangan Perseroan secara berkala. Adapun dalam kegiatan

In addition, information regarding the development of bank **bjb** shares and capital can also be accessed through the Indonesia Stock Exchange website (www.idx.co.id).

Investor Relation

Investor relations activities that have been carried out during 2021 include:

1. *Analyst Meeting* FY 2020
Activities carried out to provide information on the Company's financial statements regularly. As for this activity, the report was submitted regarding audited financial statements for December 31, 2020.
2. *Analyst Meeting* Q1 2021
Activities carried out to provide information on the Company's financial statements regularly. As for this activity, the information submitted is regarding the quarterly unaudited financial statements for March 31, 2021.
3. *Analyst Meeting* Q2 2021
Activities carried out to provide information on the Company's financial statements regularly. As for this activity, the

ini informasi yang disampaikan mengenai laporan keuangan unaudited triwulanan periode 31 Juni 2021.

4. *Analyst Meeting* Q3 2021

Kegiatan yang dilakukan untuk memberikan informasi laporan keuangan Perseroan secara berkala. Adapun dalam kegiatan ini informasi yang disampaikan mengenai laporan keuangan *unaudited* triwulanan periode 30 September 2021.

5. *Public Expose* 2021

Kegiatan dilakukan untuk memberikan informasi kepada publik dengan menyampaikan hasil kinerja Perseroan dengan tujuan agar informasi mengenai kinerja Perseroan tersebut tersampaikan dengan baik. Di tahun 2021, bank **bjb** menyelenggarakan *Public Expose* pada hari Selasa, tanggal 26 Oktober 2020.

6. Menjalani komunikasi dengan Investor dan Calon Investor
Merupakan komunikasi yang dilakukan secara rutin kepada investor maupun calon investor melalui kegiatan *one on one meeting*, *Non Deal Roadshow*, *Conference Meeting*, yang pada tahun 2021 ini sebagian besar dilakukan secara *online*, baik *one on one meeting* ataupun *conference call*.

information submitted is regarding the quarterly unaudited financial statements for June 31, 2021.

4. *Analyst Meeting* Q3 2021

Activities carried out to provide information on the Company's financial statements regularly. As for this activity, the information submitted is regarding the quarterly unaudited financial statements for September 30, 2021.

5. *Public Expose* 2021

Activities are carried out to provide information to the public by conveying the results of the Company's performance to ensure that information regarding the Company's performance is adequately represented. In 2021, bank **bjb** will hold a Public Expose on Tuesday, October 26, 2020.

6. Establish communication with Investors and Prospective Investors. This communication is carried out regularly to investors and potential investors through one-on-one meetings, Non-Deal Roadshow, Conference Meetings, which in 2021 will mainly be conducted online, either one-on-one meetings or conference calls.

Siaran Pers

Salah satu bentuk penyebaran 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 2021, siaran pers yang telah dilakukan bank **bjb** antara lain:

Press Conference

One form of disseminating bank **bjb** information to the public is conducting press releases. The press release that has been carried out aims to describe the activities or events. During 2021, press releases that have been carried out by bank **bjb** include:

No	Judul Berita/News Title
1	bank bjb Apresiasi Kejati Banten bank bjb Appreciated Banten Prosecutor's Office
2	bank bjb Dukung Kejaksaan Ungkap Kasus Proyek Fiktif bank bjb Supported Attorney General's Office in Revealing Fictitious Project Cases
3	bank bjb Fasilitasi Bantuan Pendidikan di Tangerang bank bjb Facilitated Educational Assistance in Tangerang
4	bank bjb Hadirkan Kemudahan Pembayaran 11 Jenis Pajak di Palembang bank bjb Presented Easy Payment of 11 Types of Taxes in Palembang
5	bank bjb Hadirkan Kemudahan Pengelolaan Keuangan Desa dengan Integrasi Siskeudes-IBC bank bjb Presented Ease of Village Financial Management with Siskeudes-IBC Integration
6	Bincang Jumat Bisnis Online bank bjb , UMKM Diajak Susun Peta Usaha di 2021 bank bjb Online Business Talk Friday, MSMEs Invited to Compose a Business Map in 2021
7	Cimanggung Berkabung, Uluran Tangan bank bjb Bantu Korban Longsor Sumedang Cimanggung mourning, bank bjb helping hand to help Sumedang landslide victims
8	Citarum Menuju Jernih, bank bjb Sebarkan Benih Citarum Towards Clear, bank bjb Spread the Seeds
9	Inovasi Kolaborasi bank bjb Hantarkan Kabupaten Cirebon Menuju Smart City bank bjb Collaboration Innovation Delivers Cirebon Regency Towards Smart City
10	Konser 7 Ruang bank bjb , Yuk Tonton Sambil Berdonasi untuk Pekerja Seni Concert 7 bank bjb room, watch it while donating to art workers!
11	Kredit bjb Mesra, Andalan Warga Jabar untuk Kembangkan Usaha bjb Mesra Credit, Mainstay of West Java Residents to Develop Business
12	Masa Depan Sejahtera Dimulai Saat ini Bersama bjb DPLK A Prosperous Future Begins Now With bjb DPLK



No	Judul Berita/News Title
13	Renovasi Rampung, Diresmikan Langsung oleh Walikota Tangerang dan Dirut bank bjb Completed Renovation, Inaugurated Directly by the Mayor of Tangerang and President Director of bank bjb
14	Sekarang Milenial Bisa Lebih Mudah Miliki Rumah Millennials Can Be Easier to Own a Home
15	Tak Main-Main, bank bjb Bakal Seret Nasabah Nakal! Being serious, bank bjb will drag bad customers!
16	Tandamata Untuk Negeri, bank bjb Sumbang Kontribusi Remarks for the Country, bank bjb Donated Contribution
17	Uluran Tangan bank bjb Sentuh Korban Banjir Kalsel bank bjb Helping Hands to South Kalimantan Flood Victims
18	UMKM Makin Maju Berkat Suntikan PEN bank bjb MSMEs were More Advance, Thanks to the distribution of PEN bank bjb
19	Webinar Gratis bank bjb Bagikan Tips Cuan dengan Digital Marketing, Yuk Daftar! bank bjb Free Webinar Shares Tips: Money with Digital Marketing, Let's Register!
20	bank bjb Bagi-bagi Promo Tandamata Peringati HUT Surakarta bank bjb Distributed Signature Promo Commemorating Surakarta Anniversary
21	bank bjb Bagi-bagi Tandamata Promo HUT Kabupaten Garut bank bjb GaveGarut Regency Anniversary Promotion Souvenirs
22	bank bjb Bagikan Tandamata Promo HUT Kota Tangerang bank bjb Distributed Tangerang City Anniversary Promo Certificate
23	bank bjb Bakal Terapkan Sistem E-Procurement bank bjb Implemented E-Procurement System
24	bank bjb Dorong Kebangkitan UMKM Jabar Lewat borongdong.id bank bjb Encouraged the Awakening of West Java SMEs through borongdong.id
25	bank bjb Ekspansi KPR di Banten bank bjb KPR expansion in Banten
26	bank bjb Gandeng Lembaga Takmir Masjid NU Terapkan Sedekah Digital bank bjb Collaborated with NU Mosque Takmir Institute to Apply Digital Alms
27	bank bjb Gelar Akad Kredit Massal KPR FLPP di Indramayu bank bjb Held FLPP KPR Mass Credit Agreement in Indramayu
28	bank bjb Hadirkan bjb DigiCash Cibadak Culinary Night bank bjb Presented bjb DigiCash Cibadak Culinary Night
29	bank bjb Jalin Kesepakatan Kredit Perumahan dengan Pengembang bank bjb Entered into Housing Loan Agreement with Developer
30	bank bjb Penetrasi Digitalisasi QRIS kepada UMKM dan BUMDes di Subang bank bjb QRIS Digitization Penetration for MSMEs and BUMDes in Subang
31	bank bjb Perkuat Jalinan Kemitraan dengan Kodam III Siliwangi bank bjb Strengthened Partnership with Kodam III Siliwangi
32	bank bjb Raih Penghargaan Indonesia Good Corporate Governance Award 2021 bank bjb Won Indonesia Good Corporate Governance Award 2021
33	bank bjb Rangkul Pelaku UMKM Lebak Gunakan QRIS (PASCA) bank bjb Embraced Lebak SMEs Using QRIS (PASCA)
34	bank bjb Rangkul Pelaku UMKM Lebak Gunakan QRIS (PRA) bank bjb Embraced Lebak MSME Actors Using QRIS (PRA)
35	bank bjb Salurkan KUR kepada Peternak dan Petani di Priangan Timur bank bjb Distributed KUR to Breeders and Farmers in East Priangan
36	bank bjb Salurkan KUR Kepada Tenant Wisata Lembang bank bjb Distributed KUR to Lembang Tourism Tenants
37	bank bjb Sepakati Kerja Sama Pembiayaan Perumahan bank bjb Agreed on Housing Financing Cooperation
38	bank bjb Serahkan Bantuan Penanganan Bencana di Jabar bank bjb Handed over Disaster Management Aid in West Java

No	Judul Berita/News Title
39	bank bjb Siap Berikan Dukungan Pengembangan Usaha Perikanan di Jawa Barat bank bjb was Ready to Provide Support for Fishery Business Development in West Java
40	bank bjb Terus Bersinergi dengan Pemerintah dalam Penyaluran Kredit Usaha Rakyat bank bjb Continued to Synergize with the Government in the Distribution of People's Business Credit
41	bjb DigiCash Permudah Pembayaran dan Mobilitas Harian Masyarakat Purwakarta bjb DigiCash Simplified Payments and Daily Mobility of Purwakarta Community
42	bjb e-Samsat, Solusi Praktis Bayar Pajak Kendaraan Bermotor bjb e-Samsat, a Practical Solution for Paying Motor Vehicle Taxes
43	bjb GreatPeople Salurkan Bantuan Pangan kepada Warga Terdampak Bencana bjb GreatPeople Distributed Food Aid to Disaster Affected People
44	bjb T-Samsat, Solusi Bayar Pajak Kendaraan Tanpa Lupa dan Antrean bjb T-Samsat, the Solution to Pay Vehicle Taxes Without Forgetting and Queuing
45	bjb WideSCREEN Ajak Warga Bandung Nonton Stand by Me Doraemon 2 bjb WideSCREEN Invited Bandung Residents to Watch Stand by Me Doraemon 2
46	Daftar bjb DIGI Lebih Mudah dan Praktis di ATM Registering bjb DIGI was Easier and Practical at ATM
47	Dapatkan Hadiah dari bjb POIN, Tingkatkan Transaksi Digitalmu di bank bjb Sekarang Juga! Get Gifts from bjb POINTS, Increase your Digital Transactions at bank bjb right now!
48	Eksansi KPR, bank bjb Jalin Kerja Sama dengan Agen Properti KPR expansion, bank bjb established cooperation with property agents
49	Gaet Pengembang Properti, KPR bank bjb Terus Berekspansi Get Property Developers, KPR bank bjb continued to expand
50	Hindari Rekening bjb jadi Pasif Karena Libur Transaksi 6 Bulan Avoid bjb accounts being passive because of 6 month transaction holiday
51	Ingin Dapat Penghasilan Tambahan Yuk Gabung Jadi Agen bjb BISA Laku Pandai Desiring additional income? Let's join as a bjb BISA Laku Pandai agent
52	Ingin Tahu Trik Pemasaran <i>WhatsApp</i> dan <i>Google My Business</i> Yuk Ikuti Webinarnya Wanna know WhatsApp and Google My Business Marketing Tricks? Join the Webinar
53	Jualan Laris Bermodal Konten <i>Trending</i> , Yuk Ikuti Webinarnya! Best Selling With Trending Content? Let's Join the Webinar!
54	Karyawan bank bjb Salurkan Bantuan Pangan kepada Warga Terdampak Bencana bank bjb employees Distributed Food Aid to Disaster Affected Residents
55	Kembangkan Usaha Pupuk Organik, bank bjb Persembahkan Tandamata untuk Nasabah Setia Developing Organic Fertilizer Business, bank bjb Presented souvenir for Loyal Customers
56	Kiat Bisnis Online Terlindungi dari Cybercrime, Yuk Ikuti Webinarnya! Wanna know Tips for Online Business to be Protected from Cybercrime? Let's Join the Webinar!
57	Kolaborasi bank bjb Tingkatkan Kualitas Perumahan Rakyat Indonesia bank bjb collaboration to improve the quality of Indonesian public housing
58	Lebih Praktis, Bayar Pajak Kendaraan Otomatis dengan bjb T-Samsat More Practical, Pay Automatic Vehicle Tax with bjb T-Samsat
59	Penurunan Suku Bunga BI Pacu Performa Kredit bank bjb BI Interest Rate Reduction Stimulated bank bjb Credit Performance
60	Peringati Hari Jadi Denpasar, bank bjb Bagikan Tandamata Promo untuk Nasabah Commemorating Denpasar Anniversary, bank bjb Distributed Promo Souvenir for Customers
61	Sinergi bank bjb Perkuat Ketahanan Pangan Daerah bank bjb synergy to strengthen regional food security
62	Sokong Bisnis Boom Motorist, bank bjb Sepakati Kerja Sama Kredit Support Boom Motorist Business, bank bjb Agreed on Credit Cooperation
63	Transaksi bjb DigiCash di Seluruh Gerai Berlogo QRIS bjb DigiCash transactions at all outlets bearing the QRIS logo
64	Tukar Kartu ATM dengan Kartu Berteknologi Chip Exchange ATM Card with Chip Technology Card



No	Judul Berita/News Title
65	Uang Elektronik untuk Segala Kebutuhan Electronic Money for Every Need
66	Aplikasi bjb LAKU Permudah Akses Layanan Kredit UMKM The bjb LAKU application made it easier to access MSME credit services
67	Apresiasi Nakes, bank bjb Serahkan 1.500 Jersey dan 1.000 Topi pada Relawan Wisma Atlet Health workers appreciate, bank bjb Gave 1,500 Jerseys and 1,000 Hats to Wisma Athletes Volunteers
68	bank bjb berikan Kemudahan Persyaratan akses kredit UMKM hingga 2 Miliar - approved bank bjb provided Ease of access requirements for MSME loans of up to 2 billion - approved
69	bank bjb Dongkrak Potensi KPR di Wilayah Cirebon bank bjb Boost KPR Potential in Cirebon Area
70	bank bjb Dukung Penuh Program Petani Milenial Lewat Dana KUR Rp1,1 Triliun bank bjb Fully Supported Millennial Farmers Program Through KUR Funds IDR 1.1 Trillion
71	bank bjb Gelar Webinar Financial Planning bagi Guru di Cimahi bank bjb Held Financial Planning Webinar for Teachers in Cimahi
72	bank bjb Jalin Kerja Sama Payroll Service dengan Laps Perempuan Batam bank bjb Established Payroll Service Cooperation with Batam Women's Laps
73	bank bjb Persembahkan Konser 7 Ruang Saung Angklung Udjo! bank bjb Presented Concert 7 Saung Angklung Udjo Room!
74	bank bjb Persembahkan Promo bjb Musisi untuk ASN bank bjb Presented Musician bjb Promo for Civil Governments
75	bank bjb Sabet Penghargaan Infobank Top BUMD Award 2021 bank bjb Won Infobank Top BUMD Award 2021
76	bank bjb Salurkan Dukungan Bagi Pemenang Saran Terbaik Bansos Jabar bank bjb Distributed Support for Winners of Best Suggestion for West Java Bansos
77	bank bjb Sambut Positif Dukungan Dewan Terkait Penambahan Modal Pemprov Banten bank bjb Positively Welcomed Board Support Related to Capital Increase of Banten Provincial Government
78	Belajar Desain Pemasaran Bisnis dengan Canva, Yuk Ikuti Webinarnya! Learn Business Marketing Design with Canva, Come Join the Webinar!
79	bjb DigiCash KickFest, Hadirkan 250 Brand hingga Live Music Secara Daring bjb DigiCash KickFest Presented 250 Brands to Live Music Online
80	bjb DiSentra Saran Tumbuh Kembang UMKM Juara_Rev UMKM bjb at the Center for MSME Growth and Development Suggestions for MSME Rev Champion
81	bjb PESATkan UMKM Hadir di Kota Tasik bjb FAST MSME Presented in Tasik City
82	Cara Praktis Mendiagnosa Bisnis Practical Ways to Diagnose Business
83	Catatan Laba Bersih 1,7 Triliun, bank bjb Konsisten Bertumbuh Positif di Tahun 2020 Record Net Profit of 1.7 Trillion, bank bjb Consistently Grew Positively in 2020
84	Dapat Suntikan Semangat Ridwan Kamil, bank bjb Siap Optimalikan Potensi Ekonomi Jawa Barat Getting Ridwan Kamil's Spirit, bank bjb was ready to optimize West Java's economic potential
85	Dukung Program Pemerintah, 4500 Pegawai bank bjb & Masyarakat Divaksin Covid-19 Supporting the Government Program, 4500 bank bjb employees & the public were vaccinated against Covid-19
86	Dukung Ratusan UMKM Lokal, bjb Gelar DigiCash KickFest Secara Daring Supporting Hundreds of Local MSMEs, bjb Held DigiCash KickFest Online
87	Eksansi KPR, bank bjb Jalin Kerjasama dengan PT. Prasetya Agung Cipta Abadi KPR expansion, bank bjb Established Cooperation with PT. Prasetya Agung Cipta Abadi
88	Kembangkan Bisnis Boom Motorist bank bjb dan PT Rukun Mitra Sejati Tandatangani Kesepakatan Kerja Sama Developing Boom Motorist Business bank bjb and PT Rukun Mitra Sejati Signed Cooperation Agreement
89	Ketua KPK Firlu Bahuri Berikan Edukasi dan Sosialisasi Soal Pemberantasan Korupsi di Menara bank bjb KPK Chairman Firlu Bahuri Gave Education and Socialization on Corruption Eradication at bank bjb Menara Tower
90	Kolaborasi bank bjb Wujudkan Visi Jabar Goes Digital bank bjb Collaboration Realized Jabar's Vision Goes Digital

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91	Konser 7 Rang bank bjb Disambut Hangat Pecinta Seni 7 Rang bank bjb concert was warmly welcomed by art lovers
92	Millennial Bisa Nyicil Rumah Dengan Cicilan Ringan Untuk Gaji UMR Millennials could Install Homes With Easy Installments For UMR Salaries
93	Nasabah bank bjb Memenangkan Undian Nasional Simpeda Periode ke I Tahun XXXI-2021 bank bjb customer Won Simpeda National Lottery Period I Year XXXI-2021
94	Pensiunan Dapat Peroleh Kredit Multiguna Hingga 500 Juta Pensioners Could Get Multipurpose Credit Up To 500 Million
95	Permudah Akses, PT TASPEN Serahkan TASPEN Smartcard Pada Nasabah bjb Ease of Access, PT TASPEN Handed over TASPEN Smartcard to bjb Nasabah Customers
96	Permudah Kepemilikan Hunan, bank bjb Jalin Kerjasama dengan Pengembang Wilayah Jabar Facilitate Hunan Ownership, bank bjb Established Cooperation with West Java Regional Developers
97	Praktisnya Pakai bjb DigiCash untuk Belanja di bjb DigiCash KickFest Practically Use bjb DigiCash for Shopping at bjb DigiCash KickFest
98	Sinergi Kolaborasi bank bjb Perkuat Sektor Usaha di Jawa Barat bank bjb Collaboration Synergy Strengthens Business Sector in West Java
99	Klarifikasi bank bjb Cabang Indramayu Clarification of bank bjb Indramayu Branch
100	Klarifikasi Phising bank bjb Clarification of Phishing bank bjb
101	bank bjb dan UP Sepakati Kerja Sama Pemanfaatan Produk dan Jasa Perbankan bank bjb and UP Agree on Cooperation in the Utilization of Banking Products and Services
102	11 Nasabah Pemenang Top Spender bjb Poin, Apakah Kamu Termasuk 11 Top Spender bjb Poin Winning Customers, Are You the One?
103	Akselerasi Perekonomian Daerah, bjb PESATkan UMKM Hair di Kota Serang Regional Economic Acceleration, bjb FASTES Hair SMEs in Serang City
104	Ayo Menabung di bjb Tandamata Berjangka dan Dapatkan Hadiahnya Let's increase the saving at bjb Tandamata Berjangka and get the prize
105	bank bjb 23 FOODAY Surprises Tawarkan Promo Belanja di 23 Paskal Shopping Center Bandung bank bjb 23 FOODAY Surprises Offered Shopping Promo at 23 Paskal Shopping Center Bandung
106	bank bjb Cabang Cianjur Gelar Webinar "BUMDes Shat Menuju Desa Mandiri Bersama bank bjb " bank bjb Cianjur Branch Held Webinar "BUMDes Shat Towards Independent Village With bank bjb "
107	bank bjb Cabang Cibinong Gelar Webinar "Strategi Berbisnis Online Ala Artis Bersama bank bjb " bank bjb Cibinong Branch Held Webinar "Artist-style Online Business Strategy with bank bjb "
108	bank bjb Cabang Semarang Gelar Webinar Peningkatan Potensi Bisnis lewat Digital Banking bank bjb Semarang Branch Held Webinar to Increase Business Potential through Digital Banking
109	bank bjb Dukung Jabar Goes Digital Lewat FEKDI 2021 bank bjb Supported West Java Goes Digital through FEKDI 2021
110	bank bjb Gelar Promo Diskon Kuliner Selama Ramadan bank bjb Held Culinary Discount Promos During Ramadan
111	bank bjb Indramayu Tekankan Pentingnya Inklusi Keuangan dan Digitalisasi Perbankan untuk Milenial bank bjb Indramayu Emphasized the Importance of Financial Inclusion and Banking Digitization for Millennials
112	bank bjb Jalin Kerjasama dengan JEKDES Sukabumi bank bjb Established Cooperation with JEKDES Sukabumi
113	bank bjb Salurkan Bantuan Tabungan SimPel untuk 200 Pelajar dari OJK bank bjb Distributed SimPel Savings Aid for 200 Students from OJK
114	bank bjb Selenggarakan RUST Tahun Buku 2020 bank bjb Held RUST Fiscal Year 2020
115	bank bjb Siap Wujudkan Komitmen Sebagai Akselerator Pembangunan Jabar bank bjb was ready to fulfill its commitment as an accelerator of development in West Java
116	bank bjb Tandatangani Perjanjian Kerjasama Penyaluran KUR dengan Kemenkop UKM bank bjb Signed Cooperation Agreement for KUR Distribution with Kemenkop UKM



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117	Bebas Covid Ekonomi Bangkit, bank bjb turut memeriahkan Perayaan HUT Ke-147 Free from Covid, the economy rises, bank bjb also enlivened the 147th Anniversary Celebration
118	Bersama Haji Geyot, bank bjb Kampanyekan Pencegahan Penyebaran Covid-19 dan Pentingnya Vaksinasi Together with Haji Geyot, bank bjb Campaigned to Prevent the Spread of Covid-19 and the Importance of Vaccination
119	Bertabur Hadiah, bjb Amazing Sureprize Berikan Mobil Bagi Nasabah Sprinkled with Prizes, bjb Amazing Sureprize Gave Cars to Customers
120	Dorong Kemajuan UMKM, bank bjb Jalin Kerjasama dengan ITC Group Encouraging MSME Progress, bank bjb Established Cooperation with ITC Group
121	Gandeng Pemrov Jabar, bank bjb Dukung Penerapan Jabar Smart School Smart Classroom (J53C) Cooperating with the West Java Provincial Government, bank bjb Supported the Implementation of the West Java Smart School Smart Classroom (J53C)
122	Gebyar Promo Tandamata Bagikan Diskon di Puluhan Merchant Lifestyle Gebyar Tandamata Promo Shared Discounts at Dozens of Lifestyle Merchant
123	Perlas Transaksi Digital, bank bjb Dukung Pemkot Cirebon Bentuk TP2DD _revisi Perlas Digital Transactions, bank bjb Supported Cirebon City Government Form TP2DD _revisi
124	Promo bjb Bagi-Bagi Tandamata Meriahkan HUT ke-107 Kota Sukabumi Promo bjb Distribution of Souvenirs to Celebrate the 107th Anniversary of Sukabumi City
125	Rayakan HUT Kabupaten Bandung, bank bjb Gelar Promo 'Bagi-bagi Tandamata' Celebrating Bandung Regency Anniversary, bank bjb Held 'Sharing of Souvenirs' Promo
126	Rayakan HUT Kabupaten Subang, bank bjb Gelar Promo 'Bagi-bagi Tandamata' Celebrating Subang Regency Anniversary, bank bjb Holds 'Sharing of Souvenirs' Promo
127	Rayakan HUT ke-441 Kota Tegal, bank bjb Gelar Promo 'Bagi-bagi Tandamata' Celebrating the 441th Anniversary of Tegal City, bank bjb Held a 'Sharing of Signs' Promo
128	Resilien Sepanjang 2020, bank bjb Targetkan Tumbuh Positif di 2021 Resilient Throughout 2020, bank bjb targeted positive growth in 2021
129	Sambut Ramadan 1442 H, bank bjb Perluas Kerjasama dengan DMI Wilayah Jabar Welcoming Ramadan 1442 H, bank bjb Expanded Collaboration with DMI West Java
130	Tingkatkan Inklusi Keuangan, bank bjb Jalin Kerjasama dengan HIPMIKIMDO Kabupaten Bandung Barat Increase Financial Inclusion, bank bjb Established Cooperation with HIPMIKIMDO West Bandung Regency
131	Triwulan I 2021 bank bjb Catatkan Kinerja Positif Laba Bersih Tumbuh First Quarter 2021 bank bjb Recorded Positive Performance Net Profit Grows
132	Tumbuhkan Kinerja Bisnis, bank bjb Perkuat Kerjasama dengan Grup Krakatau Steel Growing Business Performance, bank bjb Strengthened Cooperation with Krakatau Steel Group
133	HUT ke-60, bank bjb Perlas Manfaat lewat Rangkaian Inovasi 60th anniversary, bank bjb Perlas Benefit through a series of innovations
134	Ayo Ngabuburit di Acara Semarak bjb Bisa Jadi Berkah di Channel Youtube bank bjb Let's chat at bjb lively events; Get a blessing on the bank bjb Youtube Channel
135	bank bjb Raih Top 50 Emiten di The 12th ICD Corporate Governance Award bank bjb Won Top 50 Issuers at The 12th ICD Corporate Governance Award
136	Dari Waktu ke Waktu, Tren Terus Meningkat From Time to Time, The Trend Continued to Increase
137	Daur lang Sampah jadi Cuan, bank bjb Jalin Kerja Sama dengan Octopus Recycling Waste into Money, bank bjb Collaborated with Octopus
138	Dukung Transaksi Cashless di Berbagai Sektor, bank bjb Gelar Digicash Plant Festival Supporting Cashless Transactions in Various Sectors, bank bjb Held Digicash Plant Festival
139	Lebaran Seru Tapa Mudik Bersama bank bjb , Tingkatkan Kewaspadaan & Jaga Prokes Eid is Exciting Tapa Homecoming with bank bjb , Increase Vigilance & Take Care of Prokes
140	Masuk 10 Terbaik Nasional, Pertumbuhan Mobile Banking bank bjb Tercatat Paling Pesat Entered the Top 10 Nationally, bank bjb 's Mobile Banking Growth was the Fastest Recorded
141	Perluas Kemitraan, bank bjb Jalin Kerjasama dengan PT Dilar Lints Raya Tasikmalaya Expanding Partnership, bank bjb Established Cooperation with PT Dilar Lints Raya Tasikmalaya

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142	Promo Best DPLK Reward bank bjb , Berhadiah Total Rp54 Juta Best DPLK Reward promo bank bjb , with total prize of IDR 54 million
143	Rayakan HUT ke-60, bank bjb Gelar Promo di Ratusan Merchant Celebrate 60th Anniversary, bank bjb Held Promo at Hundreds of Merchants
144	Rayakan Ramadan dan Idulfitri dengan Promo Menarik dari bank bjb Celebrate Ramadan and Eid with Attractive Promos from bank bjb
145	Semarak Nostalgia Musk 90-an dalam Konser 7 Ruang bank bjb Lively Nostalgic 90s Musk in the 7 Room Concert bank bjb
146	Tandamata, Tanda Cinta bank bjb Souvenirs, Sign of Love from bank bjb
147	Temukan Berbagai Promo Menarik HUT ke-60 bank bjb di Website bjb 60versary Find Various Interesting Promos for bank bjb 's 60th anniversary on the bjb 60versary website
148	bank bjb Apresiasi Kinerja Polda Riau bank bjb Appreciated Riau Police Performance
149	bank bjb Cabang Karawang Salurkan KUR Pertanian dan Kredit Mesra bank bjb Karawang Branch Distributed Agricultural KUR and Friendly Loans
150	bank bjb dukung Pelaksanaan Beauty Bazaar Bandung Beauty Station 2021 bank bjb supported the implementation of Beauty Bazaar Bandung Beauty Station 2021
151	bank bjb Fasilitas Vaksinasi Covid-19 untuk Lansia bank bjb Facilitated Covid-19 Vaccination for the Elderly
152	bank bjb Gelar Promo Kredit Guna Bhakti Ekstra <i>Fast</i> bank bjb Held Guna Bhakti Extra Fast Credit Promo
153	bank bjb perkuat sinergi dengan kejaksaan Surakarta bank bjb strengthened synergy with the Surakarta prosecutor's office
154	bank bjb Salurkan KUR pada Pembudidaya Ikan Petani Milenial Jabar bank bjb Distributed KUR to West Java Millennial Farmer Fish Cultivators
155	Digital Banking bank bjb Tumbuh Berlipat di Tengah Pandemi Covid-19 Digital Banking bank bjb Grew Multiply in the Middle of the Covid-19 Pandemic
156	Dongkrak Pendapatan Daerah, bank bjb dan Pemkab Indramayu Boosting Regional Income, bank bjb and Indramayu Regency Government
157	Dukungan Digitalisasi bank bjb untuk Meningkatkan Pendapatan Daerah di Masa Pandemi bank bjb digitalization support to increase regional income during the pandemic
158	Ekspansi bjb KPR, Didapuk Dengan Penghargaan Infobank KPR bjb expansion, won the Infobank Award
159	Kembangkan Industri Kopi, bjb Pererat Kerja Sama dengan Kelompok Tani Wanoja Developing Coffee Industry, bjb Strengthened Cooperation with Wanoja Farmers Group
160	KPR Gaul bank bjb Mendapat Penghargaan dari MarcPlus Inc KPR Gaul bank bjb Received an Award from MarcPlus Inc
161	Menjadi Pemimpin Yang Mahir Dalam Komunikasi Bisnis Becoming an Expert Leader in Business Communication
162	Nasabah bjb Segera Perbaharui Kart Debit hingga 30 Juni 2021 bjb customers immediately renewed their debit card until June 30, 2021
163	Optimalisasi Pendapatan Daerah melalui Digitalisasi Perbankan Optimizing Regional Revenue through Banking Digitization
164	Peringati HUT Kota Palembang, bank bjb Gelar Promo 'Bagi-bagi Tandamata' Commemorating the Anniversary of the City of Palembang, bank bjb Held a 'Sharing of Souvenirs' Promo
165	Rayakan HUT Kota Bandar Lampung, bank bjb Gelar Promo 'Bagi-bagi Tandamata' Celebrating Bandar Lampung City Anniversary, bank bjb Held 'Sharing of Souvenirs' Promo
166	Rayakan HUT Kota dan Kabupaten Bogor, bank bjb Gelar Promo Kuliner hingga Wisata Celebrating the Anniversary of Bogor City and Regency, bank bjb Held Culinary and Tourism Promos
167	Si K1lat Nga Digi Menuju Majalengka Raharja The K1lat Nga Digi Headed to Majalengka Raharja



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168	Tanggapan bank bjb Terkait Dugaan Pembobolan Simpanan Nasabah bank bjb KCP Cikupa bank bjb 's response to allegations of burglary of customer deposits at bank bjb KCP Cikupa
169	Tingkatkan Sinergitas, bjb Sekuritas Tandatangani PK5 dengan Mandiri Sekuritas Increase Synergy, bjb Sekuritas Signed PK5 with Mandiri Sekuritas
170	Tanggapan bank bjb Terkait Penerapan Protokol Covid-19 oleh Radio PRFM bank bjb 's response regarding the Implementation of the Covid-19 Protocol by Radio PRFM
171	Antusiasme Tinggi, bjb Sekuritas Ungkap Tips Aman Berinvestasi di Tengah Pandemi High Enthusiasm, bjb Sekuritas Revealed Tips for Safe Investing in the Midst of a Pandemic
172	bank bjb Berikan Promo 'Bagi-bagi Tandamata' di HUT ke-53 Kabupaten Purwakarta bank bjb Gave Promo 'Sharing Souvenirs' at the 53rd Anniversary of Purwakarta Regency
173	bank bjb Gencarkan Penerapan Transaksi Non-Tunai di Pasar Tanah Abang Jakarta bank bjb Intensified the Implementation of Non-Cash Transactions in Jakarta's Tanah Abang Market
174	bank bjb Makassar Jalin Kemitraan dengan Nelayan di Wilayah Makassar bank bjb Makassar Established Partnership with Fishermen in Makassar Area
175	bank bjb Rah Penghargaan Prestisius di Ajang Indonesia Financial Top Leader Award 2021 bank bjb won Prestigious Award at the Indonesia Financial Top Leader Award 2021
176	bank bjb Wilayah Banten Gelar Promo Heroic bank bjb Banten Region Held Heroic Promo
177	Bincang Jumat Bisnis bank bjb Beberkan Tips Pengajuan Sertifikasi Halal Friday Business Talks, bank bjb Revealed Tips for Applying for Halal Certification
178	Dirt bank bjb Yuddy Renaldi Raih Penghargaan CEO Terbaik BPD di Indonesia Director of bank bjb Yuddy Renaldi Won Best BPD CEO Award in Indonesia
179	Dukung Jabar Provinsi Digital, bank bjb Akselerasi Penerapan ETPD Supporting West Java Digital Province, bank bjb Acceleration of ETPD Implementation
180	Dukung PPKM Darurat Jawa - Bali, Berikut Jadwal Jam Operasional Layanan Kas bank bjb Supporting Emergency Restrictions on Community Activities Java - Bali, Following was the Schedule of Operational Hours for bank bjb Cash Services
181	Ikuti Challenge Festival bjb #GakPakeRibet #DiRumahAja Berhadiah Total Rp22 Juta Taking part in the bjb Festival Challenge #GakPakeRibet #At HomeAja with a Total Prize of IDR 22 Million
182	Langkah bank bjb Pulihkan Ekonomi di Tengah Pandemi, Pergeseran pola transaksi nasabah dan Penyaluran PEN bank bjb 's steps to restore the economy in the midst of a pandemic, shifting customer transaction patterns and PEN distribution
183	Peringati HUT Kabupaten Cianjur, bank bjb Gelar Promo 'Bagi-bagi Tandamata' Commemorating the Anniversary of Cianjur Regency, bank bjb Held a 'Sharing of Souvenirs' Promo
184	Sambut Iduladha, bank bjb Gelar Promo Potongan Harga Hewan Kurban Welcoming Eid al-Adha, bank bjb Held Promo Discounts for Sacrificial Animals
185	Sehat Finansial dengan Tabungan bjb Tandamata SIMUDA dan Berjangka Financially Healthy with bjb Tandamata SIMUDA Savings and Futures
186	Triwulan I 2021, Laba bank bjb Tumbuh 14,4% First Quarter 2021, bank bjb Profit Grew 14.4%
187	Triwulan I 2021, Laba bank bjb Tumbuh Positif ditengah Pandemi First Quarter 2021, bank bjb 's profit grew positively amid the pandemic
188	Triwulan II 2021, Pertumbuhan Kredit bank bjb Capai 6,8% Quarter II 2021, bank bjb credit growth reached 6.8%
189	Ada Aturan Baru Tentang KBMI, Operasional bank bjb Tidak Terpengaruh There were new rules regarding KBMI, bank bjb operations were not affected
190	Bahas Persiapan Masa Pensiun And lewat bjb Talks Webinar Pensiunan OK, Sehat Pasti Discussing preparation for retirement and through bjb Talks Webinar: Retirees OK, Healthy for sure!
191	bank bjb bersama Baznas dan PPLIPI Jabar Sepakati Kerja Sama Layanan Pembayaran Digital bank bjb together with Baznas and PPLIPI West Java Agree on Digital Payment Service Cooperation
192	bank bjb dan BNI Life Kolaborasi Luncurkan Produk Bancassurance bank bjb and BNI Life Collaborated to Launch Bancassurance Products

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193	bank bjb Dukung The Bachelor Rabitterry bank bjb Supported The Bachelor Rabitterry
194	bank bjb Gelar Program Penghargaan Nasabah Setia 2021 bank bjb Held 2021 Loyal Customer Award Program
195	bank bjb Jalin Kerjasama Pemberdayaan UMKM di Jakarta Timur bank bjb Established Cooperation for MSME Empowerment in East Jakarta
196	bank bjb Permudah Akses Perumahan di Sumedang lewat Program Bumi Simpati bank bjb Facilitated Housing Access in Sumedang through the Bumi Simpati Program
197	bank bjb Raih Penghargaan Bank Terbaik 2021 versi Majalah Investor bank bjb Won Best Bank Award 2021 from Investor Magazine
198	bank bjb Rah Penghargaan dari Warta Ekonomi Indonesia Best Bank 2021 bank bjb won Award from Warta Ekonomi Indonesia Best Bank 2021
199	bank bjb Raih Peringkat Pertama Kategori Bank <i>Go Public</i> versi InfoBank bank bjb Won First Place in InfoBank's Go Public Bank Category
200	bank bjb Tawarkan Kemudahan Transaksi SR015 Secara Online bank bjb Offered Ease of Online Transactions SR015
201	bank bjb Wujudkan Hunan Hijau Lewat bjb KPR Green bank bjb Realized Green Homes through bjb KPR Green
202	Dana Pihak Ketiga bank bjb Tumbuh 21% pada Triwulan II 2021 bank bjb Third Party Funds Grew 21% in the Second Quarter of 2021
203	Dengan bjb Edupay With bjb Edupay
204	Dorong Kesejahteraan Warga, bank bjb Jalin Kerja Sama dengan 'Aisyiyah Jawa Barat Encouraging Citizens' Welfare, bank bjb Established Cooperation with 'Aisyiyah West Java
205	Dorong Pertumbuhan UMKM, bank bjb dan PD Pasar Jaya DKI Jakarta Bagikan Promo Encouraging the Growth of MSMEs, bank bjb and PD Pasar Jaya DKI Jakarta Share Promo
206	Fokus bank bjb dalam Dorong Pertumbuhan UMKM di Masa Pandemi bank bjb 's focused on Encouraging MSME Growth in the Pandemic Period
207	Kejar Herd Immunity, bank bjb Dukung Vaksinasi Massal ITB Pursuing Herd Immunity, bank bjb Supported ITB Mass Vaccination
208	Melalui bjb Sekuritas, bank bjb Raih Penghargaan Kategori Khusus Through bjb Sekuritas, bank bjb Won a Special Category Award
209	Naik 18,8%, Kredit Komersial Sumbang Pertumbuhan Kredit bank bjb Triwulan II 2021 Up 18.8%, Commercial Loans Contributed to bank bjb Credit Growth Quarter II 2021
210	Ojek Desa di Sukabumi Selatan Gunakan bjb Digi untuk Pembayaran Village Ojek in South Sukabumi Used bjb Digi for Payment
211	Percepat <i>Herd Immunity</i> , bank bjb Dukung Vaksinasi Pelajar di Kabupaten Bandung Barat Accelerating Herd Immunity, bank bjb Supported Student Vaccination in West Bandung Regency
212	Percepat Penanganan Pandemi Covid-19, bank bjb Dukung Gebyar Vaksin Jabar Juara 2021 To accelerate the Handling of the Covid-19 Pandemic, bank bjb Supported West Java Vaccine Gebyar Juara 2021
213	Percepat <i>Herd Immunity</i> , bank bjb Dukung Vaksinasi Pelajar di Kabupaten Bandung Barat To accelerate Herd Immunity, bank bjb Supported Student Vaccination in West Bandung Regency
214	Percepat Penanganan Pandemi Covid-19, bank bjb Dukung Gebyar Vaksin Jabar Juara 2021 To accelerate Handling of the Covid-19 Pandemic, bank bjb Supported West Java Vaccine Gebyar Juara 2021
215	Percepat Terbentuknya Herd Immunity Accelerating the Formation of Herd Immunity
216	Sambut HUT RI ke-76, bank bjb Gelar Promo bjb Meriah ver 2 Welcoming the 76th Indonesian Independence Day, bank bjb Held a Meriah bjb Promo ver 2
217	Semangat bjb Meriah Hari Ulang Tahun Kemerdekaan RI ke-76 bersama bank bjb The spirit of bjb Celebrates the 76th Independence Day of the Republic of Indonesia with bank bjb
218	Taat Bayar Pajak Bisa Dapat Hadiah Tabungan bank bjb Being Obedient to Pay Taxes Could Get a Gift for Savings bank bjb



No	Judul Berita/News Title
219	Tingkatkan Inklusi Keuangan, bank bjb Dukung Program KEJAR Increasing Financial Inclusion, bank bjb Supported KEJAR Program
220	Triwulan I 2021, NPL bank bjb Terjaga di Tingkat Rendah Quarter I 2021, bank bjb 's NPL was maintained at a low level
221	Triwulan I 2021, Pertumbuhan Kredit KPR 12,5% YOY bank bjb Dukung Penyaluran FLPP First Quarter 2021, 12.5% YOY Mortgage Loan Growth bank bjb Supported FLPP Distribution
222	Triwulan II 2021, Total Aset bank bjb Tumbuh 20% Quarter II 2021, Total Assets of bank bjb Grew 20%
223	bank bjb dan Allianz Life Indonesia Bersinergi Luncurkan Produk Bancassurance bank bjb and Allianz Life Indonesia Synergized to Launch Bancassurance Products
224	bank bjb dan Kelompok Ternak Haji Ang Gunawan bank bjb and Haji Ang Gunawan's Livestock Group
225	bank bjb dan Pemkab Sumedang Sepakati Pengembangan Kompetensi AN melalui bjb University bank bjb and Sumedang Regency Government Agreed on AN Competency Development through bjb University
226	bank bjb Dukung Kesejahteraan Peternak Domba Garut lewat Akses KUR Kemitraan bank bjb Supported the Welfare of Garut Sheep Farmers through KUR Partnership Access
227	bank bjb Dukung Peluncuran KIR Online dan Aplikasi KIR Bandung Barat bank bjb Supported the Launch of KIR Online and West Bandung KIR Application
228	bank bjb Dukung Program Beli Bali yang Dinisiasi Pemprov Jabar dan Bali bank bjb Supported the Buy Bali Program Initiated by West Java and Bali Provincial Government
229	bank bjb Dukung Sekolah Pasar Modal, Tingkatkan Jumlah Investor Lokal bank bjb Supported Capital Market School, Increases Number of Local Investors
230	bank bjb Kembangkan Manfaat Program DPLK untuk Peternak Milenial KPBS di Pangalengan bank bjb Developed Benefits of DPLK Program for KPBS Millennial Breeders in Pangalengan
231	bank bjb Raih 4 Penghargaan di Ajang Human Capital Award VI-2021 bank bjb Won 4 Awards at the Human Capital Award Event VI-2021
232	bank bjb Rah Penghargaan <i>The Most Innovative Bank Transformation</i> bank bjb Won Award for The Most Innovative Bank Transformation
233	bank bjb Rah Penghargaan <i>The Most Resilient Regional Bank 2021</i> bank bjb Won Award The Most Resilient Regional Bank 2021
234	bank bjb Raih Penghargaan <i>Top Bank Awards 2021</i> dari The Economics bank bjb Won Top Bank Awards 2021 from The Economics
235	bank bjb Sabet Empat Penghargaan Sekaligus di Ajang TOP BUMD Awards 2021 bank bjb Won Four Awards at the same time at the TOP BUMD Awards 2021
236	bank bjb Salurkan KUR bagi Petani Milenial Lebah Mad di Tasikmalaya bank bjb Distributed KUR for Mad Bee Millennial Farmers in Tasikmalaya
237	bank bjb Tebar Promo Istimewa Meriahkan HUT ke-388 Kabupaten Karawang bank bjb Spread Special Promo to Celebrate the 388th Anniversary of Karawang Regency
238	bjb Solo Local Festival Dorong Generasi Muda Majukan Wirausaha bjb Solo Local Festival Encouraged Young Generation to Advance Entrepreneurship
239	Digitalisasi Perbankan Jadi Kunci bank bjb Tumbuh Positif di Masa Pandemi Covid-19 Banking Digitization was the Key for bank bjb to grow positively during the Covid-19 pandemic
240	Direktur Komersial & UMKM bank bjb Raih Penghargaan Industry Marketing Champion West Java 2021 Director of Commercial & MSME bank bjb Won Industry Marketing Champion West Java 2021 Award
241	Direktur Utama dan bank bjb Raih Penghargaan Prestisius dari Infobank Award 2021 President Director and bank bjb Received Prestigious Award from Infobank Award 2021
242	Layanan bjb <i>Precious Rebranding</i> Menjadi bjb Prioritas bjb Precious Rebranding Services Became a Priority bjb
243	Lewat Aplikasi SFT, bank bjb Bantu Pemkot Bandung Salurkan Bansos Covid-19 Through the SFT Application, bank bjb helped the Bandung City Government to Distribute the Covid-19 Social Assistance
244	Meriahkan HUT ke-211 Kota Bandung, bank bjb Gelar Promo Kuliner Menarik Celebrating the 211th Anniversary of the City of Bandung, bank bjb Held Interesting Culinary Promos

No	Judul Berita/News Title
245	Meriahkan HUT ke-523 Kabupaten Kuningan, bank bjb Gelar Promo Kuliner Celebrating the 523rd Anniversary of Kuningan Regency, bank bjb Held Culinary Promo
246	Pemkab Sukabumi Rayakan Hari Jadi ke-151, bank bjb Bagi-bagi Promo Sukabumi Regency Government Celebrated 151 Anniversary, bank bjb Shared Promo
247	Percepat Tercapainya <i>Herd Immunity</i> , bank bjb Cabang Tangerang Serahkan CSR untuk Pemkot Tangerang Accelerating the Achievement of Herd Immunity, bank bjb Tangerang Branch Handed over CSR to Tangerang City Government
248	Peringati Hari Pelanggan Nasional, Jajaran Direksi & Dewan Komisaris bank bjb Turn Langsung Layani Nasabah Commemorating National Customer Day, Directors & Board of Commissioners of bank bjb Directly Served Customers
249	Permudah Akses Kepemilikan Rumah, bank bjb Jalin Kerja Sama dengan APERSI To Facilitate Access to Home Ownership, bank bjb Established Cooperation with APERSI
250	Permudah Akses Kepemilikan Rumah, bank bjb Jalin Kerja Sama dengan Pengembang di Jatim Ease of Access to Home Ownership, bank bjb Collaborated with Developers in East Java
251	Sambut HUT Kota Banjarmasin ke-495, bank bjb Gelar Promo Bagi-bagi Tandamata Welcoming the 495th Anniversary of Banjarmasin City, bank bjb Held a Promo for Giving souvenirs
252	Tingkatkan Aksesibilitas dan Kualitas Layanan Kesehatan, bank bjb Jalin Sinergi dengan BPJS Kesehatan To Improve Accessibility and Quality of Health Services, bank bjb Established Synergy with National Health Insurance
253	Tingkatkan Kesejahteraan Masyarakat Desa, bank bjb Jalin Kerja Sama dengan APDESI Jawa Barat In improving Village Community Welfare, bank bjb Established Cooperation with APDESI West Java
254	Tingkatkan Kesejahteraan Masyarakat Desa, bank bjb Jalin Kerja Sama dengan DPM Desa Jabar In improving Village Community Welfare, bank bjb Collaborated with West Java Village DPM
255	Tingkatkan Transaksi Digital, bank bjb Gelar DigiCash Fair Amazing Bali In increasing Digital Transactions, bank bjb Held Amazing Bali DigiCash Fair
256	Wujudkan Ketahanan Panga Pangandaran, bank bjb Perkuat Sinergitas dengan Pemda dan KADIN Realizing the Resilience of Pangandaran, bank bjb Strengthened Synergy with Local Government and KADIN
257	Yuk Ikuti Kompetisi Bisnis di bank bjb dan Rebut Hadiah Ratusan Juta (Bal) Let's Join the Business Competition at bank bjb and Win Hundreds of Millions (Bal) Prizes
258	Yuk Ikuti Kompetisi Bisnis di bank bjb dan Rebut Hadiah Ratusan Juta (Global) Let's Join the Business Competition at bank bjb and Win Hundreds of Millions (Global) Prizes
259	bank bjb Dukung Vaksinasi dan Literasi Keuangan Pelajar Lewat "Vaksin Itu Sempel" bank bjb Supported Vaccination and Student Financial Literacy Through "Vaccine is Simple"
260	bank bjb Hadirkan Kemudahan Transaksi ORI020 Secara Online bank bjb Presented Online ORI020 Transaction Ease
261	bank bjb raih Penghargaan Perusahaan Inspiratif Republika.co.id Award 2021 bank bjb won the Republika.co.id Award 2021 Inspiring Company Award
262	bank bjb Raih Penghargaan <i>The Best Financial Performance Bank</i> di TEMPO Financial Award 2021 bank bjb Won The Best Financial Performance Bank Award at the TEMPO Financial Award 2021
263	bank bjb Resmikan Kantor bjb Sekuritas di Kota Bandung bank bjb Inaugurated bjb Sekuritas Office in Bandung City
264	bank bjb Sabet Tiga Penghargaan TOP GRC Award 2021 bank bjb Won Three Awards, TOP GRC Award 2021
265	bank bjb Terus Bergerak Positif Hingga Triwulan 3 2021 bank bjb continued to move positively until the 3rd quarter of 2021
266	BEI Resmikan Pembukaan Perdagangan Anggota Bursa Pertama bjb Sekuritas IDX Inaugurated Trading Opening of First Exchange Member bjb Sekuritas
267	Direktur Utama bank bjb Raih Penghargaan <i>Cinematography of Investment Festival</i> di WUS 2021 President Director of bank bjb Won Cinematography of Investment Festival Award at WUS 2021
268	Dukung Pemenuhan Komoditas Sapi Potong di Jabar, bank bjb Gelar <i>Business Matching</i> dengan Petani Milenial Supporting the Fulfillment of Beef Cattle Commodities in West Java, bank bjb Held Business Matching with Millennial Farmers
269	Dukung Pengentasan Covid-19, bank bjb Hadirkan Penjualan Masker Murah Lewat Digital Banking Supporting Covid-19 Eradication, bank bjb Presented Cheap Mask Sales Through Digital Banking
270	Dukung Petani Indonesia, bank bjb Lakukan Kerja Sama dengan PT Crowde Membangun Bangsa Supporting Indonesian Farmers, bank bjb Collaborated with PT Crowde to Build the Nation



No	Judul Berita/News Title
271	Kredit Mesa bjb Bantu Warga Karawang Terhindar dari Jeratan Rentenir Mesra Loan bjb Helped Karawang Residents to Avoid the Trap of Moneylenders
272	Majukan Ekonomi Daerah, bank bjb Gelar Rangkaian Talkshow bjb Mesrakan UMKM Advancing the Regional Economy, bank bjb Held a Series of Talkshow bjb Friendly to MSMEs
273	Pemenang KOM & QOM dan Doorprize Pasundan Ride bank bjb 2021 Winner of KOM & QOM and Doorprize Pasundan Ride bank bjb 2021
274	Perluas Kerja Sama, bank bjb Jalin Kolaborasi dengan Ikatan Keluarga Alumni Lemhanas Expanding Cooperation, bank bjb Collaborated with Lemhanas Alumni Family Association
275	Puncak Acara DigiCash Fair, bank bjb Luncurkan Sejumlah Inovasi Baru The highlight of the DigiCash Fair, bank bjb Launched Several New Innovations
276	Ratusan Peserta Meriahkan Pasundan Ride bank bjb 2021 Hundreds of Participants Celebrated Pasundan Ride bank bjb 2021
277	Sambil Gelar Vaksinasi Massal, bank bjb Buka Rekening SimPel untuk Pelajar di Garut While Holding Mass Vaccination, bank bjb Opened SimPel Accounts for Students in Garut
278	Sinergi bank bjb dengan GP Ansor Jabar Pasarkan Produk Santri bank bjb 's synergy with West Java GP Ansor Markets Santri Products
279	Waspada Penipuan Mengatasnamakan bank bjb Beware of Fraud In the name of bank bjb
290	bank bjb Salurkan 70 Ribu Bansos Covid-19 2021 dengan Aplikasi SFT bank bjb Distributed 70 thousand Covid-19 social assistance in 2021 with the SFT Application
291	bank bjb Serahkan Hadiah Penghargaan Nasabah Seta Kredit Konsumer 2021 bank bjb Handed Over 2021 Consumer Credit Setta Customer Award Prizes
292	bank bjb Sinergi dengan REI Solo Raya Persembahkan Program Stimulus PR Bagi Millenial bank bjb Synergy with REI Solo Raya Presented PR Stimulus Program for Millennials
293	Bersama Kemenko Perekonomian, bank bjb Akselerasi Inklusi Keuangan di Lingkungan Pesantren Together with the Coordinating Ministry for the Economy, bank bjb Accelerated Financial Inclusion in Islamic Boarding Schools
294	bjb dan Pemprov Jabar Rayakan Panen Raya Petani Milenial Komoditas Padi bjb and West Java Provincial Government Celebrated Great Harvest of Rice Commodity Millennial Farmers
295	bjb Jalin Kerja Sama dengan PT Amarta Mikrofintek bjb Established Cooperation with PT Amarta Mikrofintek
296	Dorong Kemajuan UMKM, bank bjb Jalin Kerja Sama dengan PT Link Net Encouraging MSME Progress, bank bjb Established Cooperation with PT Link Net
297	Dukung Program Pernerintah dalam Penyediaan Perumahan, bank bjb Jalin Kerja Sam dengan Beberapa Pengembang Supporting Government Program in Housing Provision, bank bjb Established Cooperation with Several Developers
298	Genjot Ekspor Nasional, bank bjb Jalin Kerja Sama dengan Indonesia Eximbank Boosting National Exports, bank bjb Established Cooperation with Indonesia Eximbank
299	Kolaborasi bank bjb dengan PT ASPM untuk mengembangkan potensi bisnis bagi nasabah bjb bank bjb collaboration with PT ASPM to develop business potential for bjb customers
300	Majukan Ekonomi Desa, bank bjb Perkuat Kerja Sama dengan APDESI Jabar Advancing the Village Economy, bank bjb Strengthened Cooperation with West Java APDESI
301	OK Bersama bank bjb Menggelar Puncak Acara Bulan Inklusi Keuangan 2021 Being OK Together! bank bjb Held the Summit of the 2021 Financial Inclusion Month Event
302	Peluncuran Buku Pembiayaan UMM oleh Kemenko Bidang Perekonomian The Launching of the UMM Financing Book by the Coordinating Ministry for Economic Affairs
303	Praktisnya Fitur bjb Cardless, Tarik Tunai di ATM bank bjb Sekarang Bisa Tapa Kartu Practical bjb Cardless Feature, Cash Withdrawal at bank bjb ATM Now Capable without Card
304	Sambut 2022, bank bjb Dorong Pemulihan Ekonomi Nasional dan Perkuat Digitalisasi Welcoming 2022, bank bjb Encouraged National Economic Recovery and Strengthens Digitalization
305	Sepanjang 2021, Dukung Program FLPP Pemerintah bank bjb Bantu Masyarakat Miliki Rumah Impian Throughout 2021, Supporting the Government's FLPP Program, bank bjb helped the community to have a dream house
306	Triwulan II 2021, NPL bank bjb Alami Penurunan Quarter II 2021, bank bjb 's NPL Decreased

No	Judul Berita/News Title
307	Dukung Kemajuan UMKM, bank bjb Jalin Kerja Sama dengan Pemda Kabupaten Bekasi Supporting MSME Progress, bank bjb Established cooperation with the Bekasi Regency Government
308	bank bjb bagi-bagi Tiket Nonton di bjb WideSCREEN Spider- Man "No Way Home" bank bjb distributed movie tickets at bjb WideSCREEN Spider-Man "No Way Home"
309	bank bjb Berikan Apresiasi Pada Mitra Kerja KPR dan KKB bank bjb Appreciated KPR and KKB Partners
310	bank bjb dan IPB University Sepakati Kerja Sama Layanan Perbankan bank bjb and IPB University Agreed on Banking Service Cooperation
311	bank bjb dan Perusahaan Umum Pasar Bandung Juara Tandatangan MoU Dorong Transaksi Cashless bank bjb and Bandung Market Public Company Champion Sign MoU to Encourage Cashless Transactions
312	bank bjb Dorong Kemajuan Ekonomi Desa Lewat Penghargaan BumDes bjb Bungah bank bjb Encouraged Village Economic Progress through BumDes Award bjb Bungah
313	bank bjb Dukung Pemulihan Ekonomi Jabar Lewat WJ-TRIP 2021 bank bjb Supported West Java Economic Recovery through WJ-TRIP 2021
314	bank bjb Edukasi Masyarakat, Waspada Sistem Penipuan Online bank bjb Public Education, Beware of Online Fraud Systems
315	bank bjb Kerjasama Enam Pengembang Perumahan di Wilayah Timur Jawa Barat bank bjb Cooperation of Six Housing Developers in the Eastern Region of West Java
316	bank bjb Raih Predikat Bank dengan Kinerja Terbaik di Gatra Awards 2021 bank bjb Won the Bank with the Best Performance at the 2021 Gatra Awards
317	bank bjb Raih Predikat Indonesia <i>Trusted Company</i> di Ajang CPGI Award 2021 bank bjb Won Indonesia Trusted Company Predicate at CPGI Award 2021
318	bank bjb Resmikan Kantor dan Alamat Gedung Baru Kanwil V bank bjb Inaugurated Office and New Building Address for Regional Office V
319	bank bjb Salurkan 172 Ribu BLT untuk Keriskinan Ekstrem di Jabar 2021 bank bjb Distributed 172 thousand BLT for Extreme Poverty in West Java 2021
320	Beralih ke BP Tapera, bank bjb Kerbali Salurkan KPR FLPP di 2022 Turning to BP Tapera, bank bjb Kerbali disbursed FLPP mortgages in 2022
321	bjb GreatPeople Peduli Serahkan Bantuan untuk Korban Erupsi Gunung Semeru bjb GreatPeople Cares Donated Aid for Mount Semeru Eruption Victims
322	bjb WideSCREEN Spider-Man "No Way Home" Sukses Hibur Nasabah bank bjb bjb WideSCREEN Spider-Man "No Way Home" Successfully Entertained bank customers bjb
323	Dukung Peningkatan Ekonomi Desa, bank bjb Luncurkan Sejumlah Program Digital di Karawang Supporting Village Economic Improvement, bank bjb Launched A Number of Digital Programs in Karawang
324	Kembangkan Wisata Tematik Militer Developing Military Thematic Tourism
325	Komitmen Berantas Korupsi, bank bjb Peringati Hakordia 2021 Commitment to Eradicate Corruption, bank bjb Commemorated Hakordia 2021
326	Lindungi Pekerja Rentan, bank bjb Serahkan GN Lingkaran BPJS Ketenagakerjaan Protecting Vulnerable Workers, bank bjb Handed over GN Circle BPJS Employment
327	Peran bjb Menggairahkan Perekonomian Desa Pascapandemi The role of bjb in stimulating the post-pandemic village economy
328	Resmikan Alun-alun Kota Bogor, Dirut bank bjb Ini Adalah Bentuk Komitmen Kami untuk Kota Bogor Inaugurating Bogor City Square, Director of bank bjb "It was a form of our commitment to the city of Bogor"
329	Tingkatkan Layanan Perbankan dan Dukung UMKM, bank bjb Tanda Tangan Nota Kesepahaman dengan IA-ITB dan ID-SEED Improving Banking Services and Supporting MSMEs, bank bjb Signed Memorandum of Understanding with IA-ITB and ID-SEED
330	Waspada Penipuan, Ini Nomor <i>Call Center</i> Resmi bank bjb Beware of Scams, this is the Official Call Center Number of bank bjb



Buletin

Perseroan secara rutin menerbitkan buletin yang memuat informasi bagi pegawai yang diterbitkan melalui aplikasi kepegawaian HCS (*Human Capital Solutions*) dan Majalah **bjb** Prioritas. Selama tahun 2021 Perseroan menerbitkan buletin diantaranya sebagai berikut.

Bulletin

The Company regularly publishes bulletins containing information for employees published through the HCS (Human Capital Solutions) personnel application and **bjb** Prioritas Magazine. During 2021 the Company issued bulletins including the following.

No	Judul Title	Tanggal Date
1	Peresmian Relokasi KCP Pasteur menjadi KCP Surya Sumantri Cabang Sukajadi dan Tausiah, Hakikat Bekerja Dalam Pandangan Konsep Islam Inauguration of the Relocation of Sub-branch Pasteur to Sub-branch Surya Sumantri Sukajadi and Tausiah Branches, The Reality of Working in the View of Islamic Concepts	04/01/21
2	Penyerahan Bantuan Dana CSR Seri A Alokasi Pemerintah Kota Banjar Tahun 2020 Submission of Series A CSR Funds Allocation of Banjar City Government in 2020	04/01/21
3	Cara Jitu Cek Saldo Jaminan Hari Tua (JHT) di Aplikasi BPJSTKU The Right Way to Check the Old Age Security Balance (JHT) in the BPJSTKU Application	04/01/21
4	Pengisian "Komitmenku Cegah covid-19", Tanggal 6 s.d 8 Januari 2021 Filling in "My Commitment to Prevent Covid-19", 6 to 8 January 2021	05/01/21
5	Pembayaran 11 Jenis Pajak Kota Palembang di bank bjb Payment of 11 Types of Palembang City Tax at bank bjb	05/01/21
6	bank bjb Cetak Rekor MURI Bank Pembangunan Daerah Pertama yang Memfasilitasi ASN Berinvestasi di Pasar Modal Melalui Pembukaan Rekening Dana Nasabah (RDN) bank bjb Had MURI Record as First Regional Development Bank to Facilitate ASN Investing in the Capital Market Through Opening Customer Fund Accounts (RDN)	05/01/21
7	Kegiatan Pengajian bank bjb Tamansari bersama Walikota Bandung. H. Oded Muhammad dengan Tetap Memperhatikan Protokol Kesehatan Study activities for bank bjb Tamansari with the Mayor of Bandung, H. Oded Muhammad while still obeying the Health Protocol	06/01/21
8	Yuk, Join Bincang Jumat Bisnis Pekan ini Bersama Divisi Kredit UMKM! Come on, Join this Week's Business Friday Talk with the MSME Credit Division!	07/01/21
9	bank bjb KC Makassar Sosialisasikan Program Keuangan Inklusif bank bjb KC Makassar Socialized Financial Inclusive Program	07/01/21
10	Launching Desa Digital & Desa Wisata Sukalaksana Kabupaten Garut Launching of Digital Village & Sukalaksana Tourism Village, Garut Regency	08/01/21
11	Launching Penerapan Transaksi Non Tunai Pemerintah Desa di Kab. Sukabumi Melalui Integrasi Sistem Keuangan Desa (SISKEUDES) dengan IBC bank bjb Launching of the Implementation of Village Government Non-Cash Transactions in Kab. Sukabumi Through Village Financial System Integration (SISKEUDES) with IBC bank bjb	08/01/21
13	Pembukaan Serta Peresmian Kantor Kas SP Plaza di Kota Batam Opening and Inauguration of SP Plaza Cash Office in Batam City	08/01/21
15	Divisi Kredit Konsumer & Ritel Berbagi Sembako Consumer Credit & Retail Division Shares Basic Food	11/01/21
16	bank bjb Kanwil 2 Juara Penyaluran KPR FLPP Tahun 2020 bank bjb Regional Office 2 Winner of FLPP Mortgage Distribution in 2020	11/01/21
17	Launching BUMDes Mart Kabupaten Cirebon Launching of BUMDes Mart Cirebon Regency	13/01/21
19	Makan siang rutin bersama pegawai bank bjb Cabang Cimahi Regular lunch with employees of bank bjb Cimahi Branch	13/01/21
20	Podcast, Anti Fraud Awareness Morning Briefing Virtual bjb Kanwil 5 di Tengah Pandemi Podcast, Anti Fraud Awareness Morning Briefing Virtual bjb Kanwil 5 in the Middle of a Pandemic	13/01/21
21	Webinar UMKM, Cara Mudah Mengakses Pembiayaan Perbankan Untuk Petani MSME Webinar, Easy Ways to Access Banking Financing for Farmers	13/01/21
22	Etos Kerja Dalam Perspektif Islam Bersama Ustadz Dr. Aam Amiruddin M.Si. Work Ethics in Islamic Perspective with Ustadz Dr. Aam Amiruddin M.Si.	13/01/21

No	Judul Title	Tanggal Date
23	Mengenal Maskne, Jerawat yang Muncul Akibat Memakai Masker Getting to Know Maskne, Acne Appearing Due to Wearing a Mask	15/01/21
24	Inilah Waktu Berjemur yang Baik di Bawah Sinar Matahari This was a good time to bask in the sun	15/01/21
25	Kajian Bulanan bank bjb Cabang Palembang Monthly Review of bank bjb Palembang Branch	18/01/21
27	Peringatan Hari Ibu Ke-92 Tingkat Kabupaten Sukabumi Commemoration of the 92nd Mother's Day at Sukabumi Regency	18/01/21
28	Bumdes NgaDigi Subang Jawa Bumdes NgaDigi Subang was the winner	18/01/21
29	Launching Penerapan Transaksi Non Tunai Pemerintah Desa di Kab. Sukabumi Melalui Integrasi Sistem Keuangan Desa (SISKEUDES) dengan IBC bank bjb Launching of the Implementation of Village Government Non-Cash Transactions in Sukabumi Through Village Financial System Integration (SISKEUDES) with IBC bank bjb	18/01/21
30	Covid-19 Masih Ada di Sekitar Kita Covid-19 was still around us	18/01/21
32	Menunda Dana Pensiun Postponing Pension Fund	19/01/21
33	Perbedaan Rapid Test Antibodi, Rapid Test Antigen, dan Swab PCR Test Differences in Antibody Rapid Test, Antigen Rapid Test, and PCR Swab Test	19/01/21
34	Jangan Lupa untuk Tetap Berolahraga di Tengah Pandemi Don't Forget to Keep Exercising in the Midst of a Pandemic	20/01/21
35	Kegiatan Anti Bosan di Rumah Selama Pandemi Corona, Jangan Mati Gaya! Anti-Boredom Activities at Home During the Corona Pandemic, Don't be Lazy!	20/01/21
36	Memahami Tawakal sebagai Kunci Kekuatan dan Kelapangan Hati bersama Da'i Asyik Understanding Tawakal as the Key to Strength and Spaciousness with Da'i Asyik	22/01/21
37	<i>Great People</i> , yuk Pahami Protokol Isolasi Mandiri di Rumah! Great People, let's understand the self-isolation protocol at home!	25/01/21
39	Kegiatan <i>Corporate Social Responsibility</i> Pemberian Santunan Panti Yatim Dhuafa Corporate Social Responsibility Activities: Giving Compensation to Dhuafa Orphans	25/01/21
40	5 Rekomendasi Channel YouTube Indonesia Untuk Olahraga di Rumah 5 Recommendations for Indonesian YouTube Channels for Sports at Home	26/01/21
41	Penyerahan CSR bank bjb untuk peningkatan layanan Rutan Kelas 1 Tangerang bank bjb 's CSR submission for the improvement of Tangerang Class 1 Rutan service	26/01/21
42	Semakin dekat, dengan HC Cares Menyapa! Getting closer, with HC Cares Say hello!	26/01/21
43	Kegiatan Penyaluran Donasi Program Great People bjb Peduli KC Hasyim Ashari Great People Program Donation Activities bjb Peduli KC Hasyim Ashari	26/01/21
44	Launching BUMDes Mart Kabupaten Cirebon Launching of BUMDes Mart Cirebon Regency	27/01/21
45	PINPAD Teller untuk keamanan & kenyamanan bertransaksi tarikan tunai di Counter Teller PINPAD Teller for security & convenience in transacting cash withdrawals at the Teller Counter	27/01/21
46	bank bjb Cabang Sumber Turut Berduka Cita Atas Bencana Alam Angin Puting Beliung Cirebon bank bjb Branch Source Condolences for the Cirebon Tornado Natural Disaster	27/01/21
47	Bincang Jumat Bisnis Online bank bjb dengan tema "Tentukan Peta Perjalanan Bisnismu di 2021" bank bjb 's online business Friday discussion with the theme "Determine Your Business Travel Map in 2021"	28/01/21
48	Kesehatan merupakan investasi terbaik dalam bekerja Health is the best investment in work	28/01/21
49	Simak Yuk Cara Pemakaian Masker yang Tepat! Let's see how to use the right mask!	28/01/21
50	Podcast "Anti Fraud Awareness" Morning Briefing Virtual bjb Kanwil 5 di Tengah Pandemi Podcast "Anti Fraud Awareness" Morning Briefing Virtual bjb Kanwil 5 in the Middle of a Pandemic	29/01/21



No	Judul Title	Tanggal Date
51	Bantuan CSR bank bjb Untuk Korban Bencana Longsor Desa Cihanjuang Kecamatan Cimanggung Kabupaten Sumedang bank bjb CSR Assistance for Landslide Disaster Victims in Cihanjuang Village, Ci-manggung District, Sumedang Regency	29/01/21
52	Penandatanganan Addendum Perjanjian Kerjasama Layanan Administrasi Kesehatan Pengurus & Pegawai Aktif bank bjb Signing of the Addendum to the Cooperation Agreement for Health Administration Services Management & Active Employees of bank bjb	02/02/21
53	Penandatanganan Perjanjian Kerjasama bank bjb Regional IV dengan PT. Agro Niaga Global Signing of bank bjb Regional IV Cooperation Agreement with PT. Global Agro Com-merce	02/02/21
54	<i>Human Capital Leadership Session</i> Human Capital Leadership Session	02/02/21
55	bank bjb Dukung Program Citarum Harum bank bjb Supported Harum Citarum Program	03/02/21
56	<i>Being Humble</i> Being Humble	03/02/21
57	Penyaluran Bonus Pelatih dan Gaji Atlet PORPROV dan Paralympic Sumatera Selatan Distribution of Coach Bonus and Salary for South Sumatra PORPROV and Paralympic Athletes	04/02/21
58	Pelayanan Aktivasi bjb Mobile Banking Cabang Rangkasbitung bjb Mobile Banking Activation Service Rangkasbitung Branch	04/02/21
59	Menabung itu sulit? Saving is difficult?	05/02/21
60	5 Hal yang Harus di Perhatikan untuk Mencegah Timbulnya Migrain 5 Things to Pay Attention to to Prevent Migraines	05/02/21
61	Pembukaan Rekening CPNS IPDN Penerimaan Tahun 2020 Opening of CPNS IPDN Account for 2020 Acceptance	08/02/21
62	4 Kesalahan Seputar Tidur yang Kerap Dilakukan Banyak Orang 4 Mistakes About Sleep that Many People Make	09/02/21
63	<i>Starter Pack New Normal Check!</i> Starter Pack New Normal Check!	09/02/21
64	Bubat Ngesang bareng Direktorat Pengamanan Objek Vital Polda Jabar Bubat Ngesang with the Directorate of Security for Vital Objects of the West Java Police	09/02/21
65	Bantuan CSR bank bjb Untuk Korban yang Terdampak Banjir di Kalimantan Selatan bank bjb CSR Assistance for Flood Affected Victims in South Kalimantan	10/02/21
67	Bantuan CSR Tim Changet Agent bank bjb KCK Jakarta Untuk Korban Bencana Alam di Kalimantan dan Sulawesi CSR Assistance for bank bjb KCK Jakarta Changet Agent Team for Natural Disaster Victims in Kalimantan and Sulawesi	11/02/21
68	Kabupaten Cirebon Goes <i>Smart City</i> Cirebon Regency Goes Smart City	11/02/21
69	Greatpeople, Ayo Simak Bagaimana Menjaga Kesehatan Lambung! Greatpeople, Come See How to Maintain Stomach Health!	11/02/21
71	Kantor Wilayah 5 Inisiasi Gelar Kompetisi Mobile Legends Berhadiah Rp 3,5 Juta Regional Office 5 Initiates the Mobile Legends Competition with Prizes of IDR 3.5 Million	15/02/21
72	Satpol PP DKI Jakarta sidak bank bjb Cabang Gajah Mada DKI Jakarta Satpol PP checked bank bjb Gajah Mada Branch	15/02/21
73	Optimalkan Penggunaan Fitur Produk IBC di Pemerintah Daerah Kota Sukabumi Melalui Sosialisasi dan Edukasi Optimizing the Use of IBC Product Features in the Regional Government of Suka-bumi City through Socialization and Education	16/02/21
74	Berita Duka Cita Pengurus bank bjb Condolence News, bank bjb management	16/02/21
75	Sayonara, Bu Betty Rahmawati Sayonara, Betty Rahmawati	17/02/21
76	bank bjb Cabang Majalengka Menebar Kebajikan Bersama Bu Cinta bank bjb Majalengka Branch Spreading Kindness with Mrs. Cinta	18/02/21
77	Strategi Pemasaran bjb Digi & Digi Cash Merangkul Peminat E-Sports bjb Digi & Digi Cash Marketing Strategy To Embrace E-Sports Fans	18/02/21

No	Judul Title	Tanggal Date
78	Peduli Warga Terdampak Banjir di Kalsel, bank bjb Salurkan CSR 100 Juta Caring for Residents Affected by Floods in South Kalimantan, bank bjb Distributes 100 Million CSR	18/02/21
80	Tandamata Negeri bank bjb untuk Masyarakat Kota Tangerang (Peresmian Renovasi Alun-Alun Ahmad Yani Kota Tangerang) bank bjb State Certificate for the Tangerang City Community (Inauguration of the Ahmad Yani Square Renovation Tangerang City)	18/02/21
81	bank bjb Rangkasbitung Rangkul Pelaku UMKM Lebak Gunakan QRIS bank bjb Rangkasbitung Embraced Lebak MSMEs Using QRIS	19/02/21
82	Sah! BJB Cabang Subang Mengelola Secara Eksklusif Layanan Pendapatan Daerah Kabupaten Subang Legitimate! BJB Subang Branch Exclusively Manages Subang Regency Regional Revenue Service	22/02/21
83	Meraih Omzet Puluhan Juta Dengan Digital Marketing Achieving Tens of Millions Turnover With Digital Marketing	23/02/21
84	Penutupan KCP Hayam Wuruk Beralih ke KCP Sunter Closure of KCP Hayam Wuruk Switch to KCP Sunter	23/02/21
85	Penandatanganan Perjanjian Kerjasama Pengelolaan Kas Umum Daerah Kabupaten Purwakarta dengan bank bjb cabang Purwakarta Tahun Anggaran 2021 The signing of the Purwakarta Regency General Cash Management Cooperation Agreement with bank bjb Purwakarta branch for Fiscal Year 2021	23/02/21
86	Pembukaan Rekening Baru Tandamata bagi 150 CPNS Kabupaten Cianjur Opening a New Signature Account for 150 CPNS Cianjur Regency	23/02/21
87	Kegiatan Gowes Sehat Bersama Cabang Majalaya Diawal Tahun 2021 Healthy Bike Activities with Majalaya Branch in Early 2021	24/02/21
88	Pembukaan Rekening CPNS Pemerintah Daerah Kabupaten Sukabumi Opening of CPNS Account for Regional Government of Sukabumi Regency	24/02/21
89	Webinar Implementasi QRIS Merchant untuk Para Pelaku UMKM QRIS Merchant Implementation Webinar for MSME Actors	24/02/21
90	Penandatanganan PKS Kemitraan KUR bank bjb Cabang Surabaya Dengan PT Rukun Mitra Sejati dan PT Langgeng Hidup Lancar Signing of the PKS bank bjb KUR Partnership Surabaya Branch with PT Rukun Mitra Sejati and PT Langgeng Hidup Lancar	25/02/21
91	Penyaluran Kredit Program Mesra bank bjb Cabang Cimahi Loan Distribution for bank bjb 's Friendly Program, Cimahi Branch	26/02/21
92	10 Jenis <i>Stretching</i> untuk Pegawai Kantoran 10 Types of Stretching for Office Employees	26/02/21
93	Peresmian Renovasi Alun-alun Ahmad Yani Kota Tangerang (Kerjasama CSR Bank BJB KC Tangerang) Inauguration of the Renovation of the Ahmad Yani Square, Tangerang City (CSR Bank BJB KC Tangerang Partnership)	26/02/21
94	Kunjungan dan Rapat Kerja DPRD Kab. Tasikmalaya Bersama bank bjb Cabang Singaparna Visits and Working Meetings of Tasikmalaya region House of representatives with bank bjb Singaparna branch	01/03/21
95	Tidak Hanya Vaksin, 5 Tips Menjaga Kesehatan Saat Pandemi Not Only Vaccines, 5 Tips to Maintain Health During a Pandemic	01/03/21
96	Silaturahmi bank bjb Cabang Sukajadi dengan Universitas Pendidikan Indonesia Dihadiri Oleh Direktur Utama bank bjb dan Rektor Universitas Pendidikan Friendship of bank bjb Sukajadi Branch with Universitas Pendidikan Indonesia At-tended by the President Director of bank bjb and the Chancellor of the University of Education	02/03/21
97	bank bjb Salurkan Bantuan untuk Korban Banjir di Kabupaten Indramayu bank bjb Distributed Aid for Flood Victims in Indramayu Regency	02/03/21
98	Akuisisi QRIS Untuk Acara Cibadak Culinary Festival QRIS Acquisition for Cibadak Culinary Festival	03/03/21
99	Partisipasi bank bjb Cabang Sumedang dalam Acara "Anugerah Kinerja Award Sumedang Simpati Tahun 2020" Participation of bank bjb Sumedang Branch in the "2020 Sumedang Simpati Award Performance Award"	04/03/21
100	Launching Program Budaya bjb Integrity 3No's Pada Acara Business Review Semester II Tahun 2020 Launching of the bjb Integrity 3No's Culture Program at the 2020 Semester II Business Review Event	05/03/21
101	Peduli Korban Banjir Majalengka, bank bjb Cabang Majalengka Salurkan Bantuan Caring for Majalengka Flood Victims, bank bjb Majalengka Branch Distributed Aid	05/03/21



No	Judul Title	Tanggal Date
102	bjb Banking Practice Test bjb Banking Practice Test	08/03/21
103	Penandatanganan Perjanjian Kerjasama antara bank bjb KCK Jakarta dengan PT. Ray Propertindo (Ray White) The signing of the Cooperation Agreement between bank bjb KCK Jakarta and PT. Ray Propertindo (Ray White)	08/03/21
104	Penandatanganan Perjanjian Kerjasama Antara bank bjb dengan PT Ambar Graha Sejahtera Signing of Cooperation Agreement between bank bjb and PT Ambar Graha Sejahtera	08/03/21
105	Penandatanganan perjanjian kerjasama KPR FLPP antara bank bjb Cimahi dengan PT Dimensi Bahana Lestari Proyek Puri Indah Cihampelas The signing of the FLPP mortgage agreement between bank bjb Cimahi and PT Di-mensi Bahana Lestari Puri Indah Cihampelas Project	09/03/21
106	Penutupan Diklat serta Penyerahan SK Direksi Rekrutmen AODP Eksternal Angkatan 3 Tahun 2021 Closing of Training and Submission of Decree of the Directors of External AODP Recruitment Batch 3 of 2021	09/03/21
107	Implementasi Digitalisasi Transaksi Di Pasar Sehat Genteng Cilawu Kabupaten Garut Melalui QRIS bank bjb Implementation of Digitizing Transactions in the Healthy Market of Tile Cilawu, Garut Regency through QRIS bank bjb	10/03/21
108	bjb Edupay - Kerjasama bjb Cabang Subang dengan Universitas Terbesar di Subang. bjb Edupay - Collaboration of bjb Subang Branch with the Biggest University in Subang.	10/03/21
109	Kerjasama bjb Cabang Subang dengan Dinas Perhubungan Kabupaten Subang Cooperation bjb Subang Branch with the Department of Transportation Subang Re-gency	12/03/21
110	Peduli Korban Banjir, bank bjb Menyalurkan Donasi melalui Program bjb GreatPeople Peduli di Majalengka Caring for Flood Victims, bank bjb Distributd Donations through the bjb GreatPeo-ple Cares Program in Majalengka	12/03/21
111	Penandatanganan Perjanjian Kerjasama bank bjb dengan Lembaga Perasyarakatan Perempuan Kelas IIB Batam Signing of the bank bjb Cooperation Agreement with the Class IIB Batam Women's Correctional Institution	15/03/21
112	Sosialisasi Produk bank bjb Kredit Guna Bhakti dan KPR GAUL di Bulog Kantor Wilayah Jawa Tengah Product socialization of bank bjb Guna Bhakti Credit and KPR GAUL at Bulog Central Java Regional Office	16/03/21
113	Bekerja dengan Niat yang Tulus, Jujur dan Amanah Bersama Ustadz H. Mirwan Munawar S.Ag Working with Sincere, Honest and Trustworthy Intentions with Ustadz H. Mirwan Munawar S.Ag	16/03/21
114	Webinar QRIS Untuk UMKM dan Badan Usaha Milik Desa (Bumdes) di Kabupaten Subang. QRIS Webinar for MSMEs and Village Owned Enterprises (Bumdes) in Subang Regen-cy.	17/03/21
115	bank bjb KC Tangerang Berbagi Penyaluran Bantuan untuk Korban Banjir di Kota Tangerang bank bjb KC Tangerang Shared Distribution of Aid for Flood Victims in Tangerang City	18/03/21
116	Penandatanganan PKS Kredit Ritel bank bjb Cabang Daan Mogot dengan Badan Layanan Umum (BLU) Balai Kesehatan Penerbangan The signing of the Retail Credit PKS bank bjb Daan Mogot Branch with the Public Service Agency (BLU) Aviation Health Center	19/03/21
117	Akad Kredit Massal bjb KPR Sejahtera FLPP Cabang Indramayu Mass Credit Agreement bjb KPR Sejahtera FLPP Indramayu Branch	22/03/21
118	bjb Great People Peduli, Bantuan Pangan untuk Korban Banjir bjb Great People Cares, Food Aid for Flood Victims	22/03/21
119	Penyerahan Bantuan bank bjb untuk bencana banjir di Kabupaten Bekasi Submission of bank bjb assistance for flood disasters in Bekasi Regency	24/03/21
120	KPR Sehat Go Ekspansi bjb Cabang Daan Mogot KPR Sehat Go Expansion bjb Daan Mogot Branch	24/03/21
121	Peduli Banjir Susulan di Indramayu, bank bjb Salurkan Bantuan ke-2 untuk korban Banjir diterima Oleh Bupati dan Wakil Bupati Kabupaten Indramayu Concerned about Follow-up Floods in Indramayu, bank bjb Distributed 2nd Aid for Flood victims received by Regent and Deputy Regent of Indramayu Regency	26/03/21
122	BBB (bjb BEKASI BERBAGI) BBB (bjb BEKASI SHARING)	26/03/21
123	Akselerasi Transformasi International Banking Melalui Program Internal Job Posting International Banking Transformation Acceleration Through Internal Job Posting Program	26/03/21
124	Penutupan KCP Kemang beralih ke KCP Mampang KCP Kemang closure shifts to KCP Mampang	26/03/21

No	Judul Title	Tanggal Date
125	Dongkrak Portofolio bjb KPR, bank bjb Melaksanakan Perjanjian Kerjasama Pengembang Secara Massal Boosting the bjb KPR Portfolio, bank bjb Implemented a Mass Developer Cooperation Agreement	29/03/21
126	Resolusi Keuangan 2021 Financial Resolution 2021	29/03/21
127	Akselerasi Transformasi Divisi Hukum Melalui Program Internal <i>Job Posting</i> Accelerating the Transformation of the Legal Division through the Internal Job Posting Program	29/03/21
128	bank bjb Cabang Rangkasbitung dan TP2DD Lebak terus berbenah untuk menontunahkan transaksi retribusi bank bjb Rangkasbitung Branch and TP2DD Lebak continued to improve to pay retribution transactions	30/03/21
129	<i>Talkshow</i> Elektronifikasi dan <i>Quick Response Code</i> Indonesia Standar (QRIS) Talkshow on Electronification and Indonesian Standard Quick Response Code (QRIS)	30/03/21
130	Bandung Barat Triathlon West Bandung Triathlon	30/03/21
131	Zakat, Infak dan Sadaqah Jaman Now menggunakan QRIS bank bjb Zakat, Infaq and Sadaqah Nowadays using QRIS bank bjb	31/03/21
132	Sharing Session bank bjb KC Semarang "SOP Strategi Anti Fraud" Sharing Session of bank bjb KC Semarang "Anti-Fraud Strategy SOP"	31/03/21
133	Penutupan KK Walantaka beralih ke KCP Ciruas Closure of KK Walantaka shifts to KCP Ciruas	07/04/21
134	Kunjungan Kerja Komisi B DPRD Provinsi Jawa Barat ke bank bjb Cabang Daan Mogot Working Visit of Commission B DPRD of West Java Province to bank bjb Daan Mogot Branch	08/04/21
135	Dongkrak Kepemilikan Hunian, bank bjb Jalin Kerjasama dengan Sejumlah Pengembang Boosting Residential Ownership, bank bjb Established Cooperation with A Number of Developers	08/04/21
136	bjb GreatPeople Peduli, Yuk Bersedekah bjb GreatPeople Care, Let's Share	09/04/21
137	Bersihkan hartamu melalui bjb Great People Peduli Clean your treasure through bjb Great People Care	09/04/21
138	<i>Integrity Journey goes to</i> Padalarang <i>Integrity Journey goes to</i> Padalarang	12/04/21
139	Pembukaan Tabungan dan QRIS Kepada Para Pelaku UMKM Kota Palembang Opening of Savings and QRIS for SMEs in Palembang City	12/04/21
140	Jika Ini Ramadhan Terakhir. Menjaga Energi Ibadah Selama Ramadhan If It's The Last Ramadan. Keeping the Energy of Worship During Ramadan	13/04/21
141	Sosialisasi Qris, bjb DIGI, bjb Laku Pandai, Desa Devisa dan Sekolah Wirausaha Desa Sebagai Aplikasi Transaksi Keuangan BUMDES di Wilayah Kab. Tasikmalaya Qris socialization, bjb DIGI, bjb Laku Pandai, Foreign Exchange Village and Village Entrepreneurial School as Applications for BUMDES Financial Transactions in the Kab. Tasikmalaya	14/04/21
142	Kadin Kab. Tasikmalaya dan bjb Cabang singapura Adakan Sosialisasi QRIS Bagi Para Pelaku UMKM Kadin Kab. Tasikmalaya and bjb Singapore Branch Held QRIS Outreach for MSME Actors	14/04/21
143	Sosialisasi Produk Pembiayaan bank bjb dan Pembayaran Digital melalui QRIS Bagi Pelaku UMKM Socialization of bank bjb Financing Products and Digital Payments through QRIS for MSME Players	16/04/21
144	Vaksin Saat Puasa, Bagaimana Hukumnya di Mata Islam? Vaccines During Fasting, How is the Law in the Eyes of Islam?	19/04/21
145	<i>Launching</i> bjb e-Tax, Kerjasama Pembayaran Pajak Daerah Pemerintah Kota Binjai dengan bank bjb KC Medan <i>Launching</i> of bjb e-Tax, Regional Tax Payment Cooperation between Binjai City Government and bank bjb KC Medan	20/04/21
146	Peletakan Batu Pertama Pembangunan Masjid M.S Prawira Adiningrat bank bjb Cabang Bekasi Laying the First Stone for the Construction of the M.S Prawira Adiningrat Mosque of bank bjb Bekasi Branch	21/04/21
147	Penutupan KCP Sub-branch office closure	26/04/21
148	Penutupan KCP Sub-branch office closure	26/04/21
149	Pelaksanaan Vaksinasi Covid-19 Tahap I bank bjb Area DKI Jakarta Implementation of Vaccination Covid-19 Phase I bank bjb DKI Jakarta Area	28/04/21



No	Judul Title	Tanggal Date
150	Gerebek Pasar QRIS bank bjb Cabang Bekasi QRIS Market Raid of bank bjb Bekasi Branch	28/04/21
151	Sosialisasi Qris dan Penggunaan Alat Perekam Data Transaksi Elektronik <i>Online</i> kepada 200 Pelaku Usaha oleh bank bjb dan Badan Keuangan Daerah kota Depok Qris Socialization and the Use of Online Electronic Transaction Data Recorders to 200 Business Actors by bank bjb and the Depok City Regional Finance Agency	29/04/21
152	<i>Best DPLK Reward</i> Best DPLK Reward	29/04/21
153	Pemberian Santunan Kepada Rumah Asuh Yatim Piatu dan Dhuafa Yayasan Ar Rahma Annisa di Hari Jadi bank bjb Cabang Pekanbaru yang ke 10 sepuluh Giving Compensation to the Ar Rahma Annisa Foundation Orphans and Underprivi-legged Orphanage on the 10th anniversary of bank bjb Pekanbaru Branch	30/04/21
154	Peduli Pendidikan bank bjb Cabang Depok Berbagi Gawai kepada Peserta Didik Kurang Mampu Cares for Education, bank bjb Depok Branch Shared cell-phones to Underprivileged Students	30/04/21
155	Penandatanganan Perjanjian Kerjasama Layanan Perbankan bank bjb Cabang Subang dengan Perumda TIRTA RANGGA Subang Signing of the Banking Services Cooperation Agreement of bank bjb Subang Branch with Perumda TIRTA RANGGA Subang	03/05/21
156	Pengajian Online Bulanan bank bjb Cabang Suci dengan Tema Dahsyatnya Puasa di Bulan Ramadhan Monthly Online Recitation of bank bjb Holy Branch with the theme of the Power of Fasting in the Month of Ramadan	03/05/21
157	Kegiatan Ramadhan Lomba Hapalan Surat Pendek bjb Cilegon 27 April 2021 Ramadan Activities, Qoran Short Verses Memorizing Competition bjb Cilegon April 27, 2021	04/05/21
158	Penyerahan Bantuan bank bjb Kepada Lembaga Pembinaan Khusus Anak Klas II Jakarta Submission of bank bjb assistance to the Jakarta Class II Children's Special Guidance Institute	04/05/21
159	Semarak bjb Bisa Jadi Berkah Lively bjb as a blessing	05/05/21
160	Penyerahan Bantuan bank bjb Kepada Lembaga Pemasyarakatan Klas IIA Salemba Submission of bank bjb Aid to the Salemba Class IIA Penitentiary	05/05/21
161	Pemberian Santunan Kepada Rumah Asuh Yatim Piatu dan Dhuafa Yayasan Ar-Rahma Annisa di Hari Jadi bank bjb Cabang Pekanbaru yang ke-10 Giving Compensation to Orphans and under-privilege Fostering Homes Ar-Rahma Annisa Foundation on the 10th Anniversary of bank bjb Pekanbaru Branch	06/05/21
162	Penandatanganan PKS DPLK bank bjb Cabang Tasikmalaya dengan PT BPR Banjar Arthasariguna Signing of PKS DPLK bank bjb Tasikmalaya Branch with PT BPR Banjar Arthasariguna	07/05/21
163	Profil Risiko Individu bank bjb Triwulan I Tahun 2021 bank bjb Individual Risk Profile Quarter I 2021	10/05/21
164	Pembukaan Kantor Kas (KK) RS Advent Kota Bandung Opening of Cash Office (KK) Adventist Hospital in Bandung	11/05/21
165	Kegiatan Ramadhan Berbagi Takjil bjb Cilegon Ramadan Activities for Sharing Takjil in bjb Cilegon	11/05/21
166	Gaya Hidup Milenial yang Terlalu Boros Too Extravagant Millennial Lifestyle	17/05/21
167	Poetry <i>Challenge</i> Enam Puluh Tahun bjb -ku My bjb Sixty Year Poetry Challenge	18/05/21
168	409 Jakpreneur Mengaktifkan bjb Digi dan QRIS bank bjb 409 Jakpreneur Activated bjb Digi and QRIS bank bjb	18/05/21
171	Tim Gercep QRIS bjb Gajah Mada Grebek Kawasan Kuliner Tanjung Duren Gercep QRIS Team of bjb Gajah Mada Raided Tanjung Duren Culinary Area	19/05/21
172	Audiensi dan Silaturahmi bank bjb KC Medan dengan Walikota Medan bank bjb KC Medan Audience and Gathering with the Mayor of Medan	19/05/21
173	bank bjb KC Makassar melakukan Diskusi Sistem Resi Gudang bersama Pelaku Usaha, Pengelola Gudang dan Dinas Perdagangan Provinsi Sulawesi Selatan bank bjb KC Makassar held a Warehouse Receipt System Discussion with Business Actors, Warehouse Managers and the South Sulawesi Provincial Trade Office	20/05/21

No	Judul Title	Tanggal Date
174	bank bjb Cabang Cirebon Dukung Digitalisasi Zakat dengan QRIS bank bjb Cirebon Branch Supported Zakat Digitization with QRIS	21/05/21
175	<i>Yaumul Shadaqah</i> KC Hasyim Ashari Yaumul Sadaqah KC Hasyim Ashari	24/05/21
176	<i>Risk Awareness</i> Forum: 8 Jenis Risiko Di Perbankan Risk Awareness Forum: 8 Types of Risk in Banking	25/05/21
177	Kerjasama bank bjb cabang Jatinangor dengan Kelompok Ternak M. Dio Wicaksonoadi Cooperation of bank bjb Jatinangor branch with M. Dio Wicaksonoadi Livestock Group	25/05/21
178	60 Tahun bank bjb ada kenangan di Cabang Hasyim Ashari 60 Years of bank bjb , memories at the Hasyim Ashari Branch	27/05/21
179	<i>Risk Awareness</i> Forum: Tingkat Kesehatan Bank Risk Awareness Forum: Bank Soundness Level	27/05/21
180	Penyaluran Gerakan <i>Yaumul Shadaqah</i> Kantor Cabang Daan Mogot Tahun 2021 Distribution of the Yaumul Shadaqah Movement Daan Mogot Branch Office in 2021	28/05/21
181	<i>Risk Awareness</i> Forum: Mengenal <i>Three Lines of Defence</i> , Faktor Kunci Penerapan Manajemen Risiko di bank bjb Risk Awareness Forum: Getting to Know the Three Lines of Defence, Key Factors for Implementing Risk Management at bank bjb	28/05/21
182	Great People bjb Cirebon Peduli Disabilitas Great People bjb Cirebon Cared about Disabilities	31/05/21
183	Risk Awareness Forum: Ramai-Ramai Bicara Bank Sistemik Risk Awareness Forum: People Talk About Systemic Banks	03/06/21
184	Investasi Reksadana DPLK bank bjb Investment Fund DPLK bank bjb	04/06/21
185	PKS bank bjb Cabang Hasyim Ashari dengan BNI Life Insurance Tentang <i>Virtual Account Offline</i> PKS bank bjb Hasyim Ashari Branch with BNI Life Insurance About Virtual Account Offline	07/06/21
187	Pelaksanaan Vaksinasi Covid-19 Tahap I bank bjb Cabang Banjarmasin Implementation of the Covid-19 Vaccination Phase I bank bjb Banjarmasin Branch	08/06/21
188	bjb Cabang Suci Foto <i>Challenge</i> : Aku dan bjb bjb Suci Branch Photo Challenge: Me and bjb	09/06/21
189	Penandatanganan Perjanjian Kerjasama Penyaluran Kredit Ritel antara bank bjb dengan PT. Angkasa Pura II (Persero) The signing of the Retail Credit Distribution Cooperation Agreement between bank bjb and PT. Angkasa Pura II (Persero)	10/06/21
190	Sosialisasi Produk bank bjb KC Hasyim Ashari kepada Komunitas DBOKC Product socialization of bank bjb KC Hasyim Ashari to the DBOKC Community	17/06/21
191	Penandatanganan Kerjasama Payroll dan Kredit antara bjb Cabang Rawamangun dengan Rumah Tahanan Negara Klas I Depok Signing of Payroll and Credit Cooperation between bjb Rawamangun Branch and Depok Class I State Detention Center	17/06/21
192	Kegiatan Memancing oleh BMC (bjb Mancing Club) Cabang Banjarmasin dengan Tetap Mematuhi Protokol Kesehatan Fishing Activities by BMC (bjb Fishing Club) Banjarmasin Branch while Obeying Health Protocols	18/06/21
193	bank bjb <i>Live Shopping</i> Produk UMKM Subang bersama Bupati Gunakan QRIS bank bjb Live Shopping Subang MSME Products with the Regent Use QRIS	21/06/21
194	Penandatanganan Perjanjian Kerjasama Penanganan Masalah Hukum Bidang Perdata dan Tata Usaha Negara antara bank bjb dengan Kejaksaan Negeri Kuningan Signing of the Cooperation Agreement for Handling Legal Issues in the Civil and State Administrative Sector between bank bjb and the Kuningan District Attorney	23/06/21
195	Kegiatan Penyerahan CSR bank bjb 1 Unit Mobil Ambulance Untuk Pondok Pesantren Sumber Barokah bank bjb CSR Submission 1 Unit Ambulance Car for Sumber Barokah Islamic Boarding School	28/06/21
196	Berita Duka Cita Pegawai bank bjb Condolence News for bank bjb employees	29/06/21
197	bank bjb Kantor Cabang Khusus Jakarta bersama Komunitas Paguyuban Pedagang <i>Seafood</i> dan Pecel Lele Brebes (PPSB) Gunakan QRIS bank bjb Jakarta Special Branch Office with the Community of Brebes Seafood and Catfish Traders Association (PPSB) Use QRIS	01/07/21



No	Judul Title	Tanggal Date
198	Berita Duka Cita Pegawai bank bjb Condolence News for bank bjb employees	01/07/21
199	<i>Sponsorship</i> Kegiatan Dewan Energi Mahasiswa Indonesia Sponsorship of Indonesian Student Energy Council Activities	05/07/21
200	Berita Duka Cita Pegawai bank bjb Condolence News for bank bjb employees	05/07/21
201	Penandatanganan Perjanjian Kerjasama Anggota Bursa (AB) Sponsor PT bjb Sekuritas Jawa Barat dengan Mandiri Sekuritas Signing of the Cooperation Agreement of Exchange Member (AB) Sponsor of PT bjb Sekuritas West Java with Mandiri Sekuritas	05/07/21
202	MoU Antara bjb Cabang Banjarmasin dan Kejaksaan Negeri Banjarmasin MoU Between bjb Banjarmasin Branch and Banjarmasin District Attorney	06/07/21
203	Tampil Beda Pada Event REI Expo 2021, bank bjb Jadi Idaman Para Milenial Being Different At the 2021 REI Expo Event, bank bjb Becomes Millennials' Dream	07/07/21
204	<i>Sponsorship</i> Kegiatan Pelatihan PKP Industri Rumah Tangga Kota Palembang Sponsorship for PKP Training for Home Industry in Palembang City	08/07/21
205	NGOPI (NGObrol Pintar) Sore-Sore bank bjb Cabang Cirebon NGOPI (Smart chat) Afternoon bank bjb Cirebon Branch	12/07/21
206	Ikuti Keseruan QRIS Challenge yuk! Let's take part in the QRIS Challenge!	13/07/21
207	Berita Duka Cita Pegawai bank bjb Condolence News for bank bjb employees	13/07/21
208	<i>Essential Oil Bussines Talk by Young Living</i> bersama bank bjb KC Hasyim Ashari Essential Oil Business Talk by Young Living with bank bjb KC Hasyim Ashari	14/07/21
209	Pembukaan Kantor Kas (KK) RSUD Majalengka Opening of Cash Office (KK) Majalengka Hospital	15/07/21
210	bjb KC Makassar Jalin Kerjasama Kemitraan dengan Pengusaha Telur Ikan Terbang bjb KC Makassar Established Partnership with Flying Fish Egg Entrepreneur	15/07/21
211	Yuk berbagi bersama <i>Great People</i> bjb Peduli., Let's share with Great People bjb Care	16/07/21
212	Sambut Idul Adha dengan Ikut Kurban di siapqurban.com dan Dapatkan Promo Spesial Khusus Karyawan bank bjb ! Welcoming Eid al-Adha by joining the sacrifice at readyqurban.com and getting a special promo for bank bjb employees!	16/07/21
213	bank bjb Pandeglang dan Kejaksaan Negeri Pandeglang Jalin Kesepakatan Perkuat Penanganan Masalah Hukum bank bjb Pandeglang and the Pandeglang District Prosecutor's Office Make an Agreement to Strengthen the Handling of Legal Problems	21/07/21
214	Selamat Ulang Tahun Kepada Para Pegawai bank BJB Happy Birthday to BJB bank Employees	21/07/21
215	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	21/07/21
216	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	21/07/21
217	Selamat Ulang Tahun Kepada Para Pegawai bank BJB Happy Birthday to BJB bank Employees	22/07/21
218	Perjanjian Kerjasama Penyaluran KUR dan Kredit Mesra bank bjb dengan BMT Niaga Utama & Launching Desa Digital Binaan bank bjb Karawang Cooperation Agreement for Distribution of KUR and Credit Friendly bank bjb with BMT Niaga Utama & Launching of Digital Village Assisted by bank bjb Karawang	22/07/21
219	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	22/07/21
220	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	23/07/21
221	Selamat Ulang Tahun Kepada Para Pegawai bank BJB Happy Birthday to BJB bank Employees	23/07/21

No	Judul Title	Tanggal Date
222	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	23/07/21
223	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	23/07/21
224	bank bjb Cabang S.Parman Serbu Pasar Tanah Abang DKI Jakarta bank bjb S. Parman Branch Raided Tanah Abang Market DKI Jakarta	23/07/21
225	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	23/07/21
226	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	25/07/21
227	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	25/07/21
228	Pembagian Hadian Program <i>Reward Best Foreign Exchange Branch 2020</i> Prize Distribution for Best Foreign Exchange Branch 2020 Reward Program	26/07/21
229	Penutupan KCP Kebon Kalapa Closing of Kebon Kalapa Sub-branch office	26/07/21
230	Penutupan KCP Kapuk Kapuk Sub-branch office Closure	26/07/21
231	Penandatanganan Perjanjian Kerja Sama bank bjb Cabang Cirebon dengan Pengembang Signing of Cooperation Agreement of bank bjb Cirebon Branch with Developer	27/07/21
232	Selamat Ulang Tahun Kepada Para Pegawai bank BJB Happy Birthday to BJB bank Employees	27/07/21
233	KCP Tomang Kembali Melayani Tomang branch was back in service	28/07/21
234	Selamat Ulang Tahun kepada Para Pegawai bank bjb Happy Birthday to bank bjb employees	28/07/21
235	Berita Duka Cita Keluarga Pegawai Condolence News for Employees' Families	29/07/21
236	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	29/07/21
238	Jangan khawatir dengan kondisi saat ini, ayo bangkit dan lawan kondisi Covid-19 bersama bank bjb ! Don't worry about the current conditions, let's get up and fight the Covid-19 condition with bank bjb !	29/07/21
239	Berita Duka Cita Keluarga Pegawai Condolence News for Employees' Families	29/07/21
240	bjb Cabang Suci Jalankan Kurban Secara Virtual bjb Suci Branch Performed Virtual Sacrifice	30/07/21
241	Berita Duka Cita Keluarga Pegawai Condolence News for Employees' Families	30/07/21
242	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	01/08/21
243	Kegiatan Penyembelihan dan Penyaluran Hewan Qurban KC Hasyim Ashari Activities of Slaughtering and Distribution of Sacrificial Animals at KC Hasyim Ashari	02/08/21
244	Rapat Koordinasi Tim Percepatan dan Perluasan Digitalisasi Daerah Kab. Tangerang Coordination Meeting of the Team for the Acceleration and Expansion of the Regional Digitization of the District. Tangerang	03/08/21
245	OJK Bakal Perpanjang Restrukturisasi Kredit Extending Loan Restructuring by FSA	03/08/21
246	bjb KC Makassar menggelar penyaluran Hewan Qurban dalam rangka perayaan Idul Adha 1442 H/2021 M bjb KC Makassar held the distribution of sacrificial animals in the context of the celebration of Eid al-Adha 1442 H/2021 M	04/08/21
247	Business Review Semester I Tahun 2021 dan <i>Executive Workshop</i> dengan tema <i>Full Commitment and Optimism to Achieve Goals in 2021</i> Business Review Semester I 2021 and Executive Workshop with the theme Full Commitment and Optimism to Archive Goals in 2021	05/08/21



No	Judul Title	Tanggal Date
248	<i>Launching</i> Vaksinasi COVID-19 Anak dalam Peringatan Hari Anak Nasional Kota Banjar bersama bank bjb Cabang Banjar Launching of Children's COVID-19 Vaccination in Commemoration of Banjar City Na-tional Children's Day with bank bjb Banjar Branch	09/08/21
249	Rasakan Pengalaman Terbaik Anda Dalam Mengendara dengan Menggunakan Bahan Bakar SHELL Experience Your Best Driving Experience Using SHELL Fuel	09/08/21
250	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	10/08/21
251	bank bjb Padalarang Peduli Covid 19 bank bjb Padalarang Cared for Covid 19	10/08/21
252	3 Cara Membedakan Oximeter Asli dan Palsu, Jangan Asal Beli! 3 Ways to Distinguish Genuine and Fake Oximeters, Don't Just Buy It!	10/08/21
253	MUFEST (Muharram Festival) 2021 Beramal Cara Baru di Tahun Baru dengan bjb DIGI & bjb DIGICash MUFEST (Muharram Festival) 2021 Charity New Way in New Year With bjb DIGI & bjb DIGICash	13/08/21
254	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	13/08/21
255	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	14/08/21
256	Program CSR bank bjb berupa Bantuan Beasiswa Untuk Anak ASN/Guru Honorer di Cabang Tegal bank bjb 's CSR Program in the form of Scholarship Assistance for Children of Civil Government/ Honorary Teachers at the Tegal Branch	16/08/21
257	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	16/08/21
258	Dapatkan Promo Peduli Kesehatan Masyarakat di NMW Clinic untuk Deteksi Covid-19! Get the Public Health Care Promo at NMW Clinic for Covid-19 Detection!	16/08/21
259	Dapatkan Promo Spesial Khusus Pengguna bank bjb di El Asador South American Wood Fire Grill & Brew! Get a Special Promo for bank bjb users at El Asador South American Wood Fire Grill & Brew!	18/08/21
260	Mobil Layanan Kesehatan YKP bank bjb , Siap Mengudara! YKP bank bjb Health Service Car, Ready to Go!	18/08/21
261	Berita Duka Cita Keluarga bank bjb Condolence News for the bank bjb Keluarga family	19/08/21
262	Penandatanganan Perjanjian Kerjasama (MoU) bank bjb Cabang Palembang dengan Kejaksaan Negeri Kota Palembang Signing of the Cooperation Agreement (MoU) of bank bjb Palembang Branch with the Palembang City District Attorney	20/08/21
263	Penandatanganan Perjanjian Kerjasama bank bjb Cabang Batam dengan PT. Mutakabbir Losali Abadi Signing of Cooperation Agreement of bank bjb Batam Branch with PT. Mutakabbir Losali Abadi	20/08/21
264	Berita Duka Cita Keluarga bank bjb Condolence News for the bank bjb family	20/08/21
265	Berita Duka Cita Keluarga bank bjb Condolence News for the bank bjb family	23/08/21
266	Cabang Khusus Jakarta Mengadakan Lomba 17an Kemerdekaan Republik Indonesia secara Virtual Online Jakarta Special Branch Held Virtual Online Competition for the 17th Independence of the Republic of Indonesia	23/08/21
267	Pembukaan Kantor Kas (KK) Kawasan Industri Opening of Cash Office (KK) for Industrial Estate	23/08/21
268	Peduli Warga Terdampak PPKM bank bjb Cabang Cirebon Serahkan Bantuan 1000 Paket Sembako Caring for Affected Residents Mobility Restriction bank bjb Cirebon Branch Donated 1000 Food Packages	24/08/21
269	Ekonomi Indonesia Tumbuh 7,07% Pada Triwulan II 2021 Indonesia's Economy Grew 7.07% In Q2 2021	24/08/21
270	Pengumuman Pemenang Hadiah Program Promosi 60versary bank bjb -DPLK Announcement of Winners of the 60versary bank bjb -DPLK Promotion Program Prize	24/08/21
271	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	24/08/21
272	Pengumuman Pemenang Hadiah Program Best DPLK Reward Tahun 2021 Announcement of Winners of Best DPLK Reward Program 2021	25/08/21

No	Judul Title	Tanggal Date
273	Penutupan Kantor Cabang Pembantu (KCP) Cibiru, Cabang Suci Closure of Sub Branch Office (KCP) Cibiru, Suci Branch	25/08/21
274	Penutupan Kantor Cabang Pembantu (KCP) MNC, Cabang Khusus Jakarta Closure of the MNC Sub-Branch Office (KCP), Jakarta Special Branch	25/08/21
275	bank bjb Padalarang nga QRIS keun SAMSAT bank bjb Padalarang no QRIS keun SAMSAT	26/08/21
276	bank bjb Cabang Balaraja Implementasikan Internet Banking Corporate (IBC) kepada Sub Unit SKPD Kab. Tangerang bank bjb Balaraja Branch Implemented Corporate Internet Banking (IBC) to Sub Unit SKPD Kab. Tangerang	26/08/21
277	Waspada Penipuan Mengatasnamakan bank bjb Beware of Fraud In the name of bank bjb	27/08/21
278	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	27/08/21
279	bank bjb Padalarang Berperang Melawan Covid 19 bank bjb Padalarang Defeated Against Covid 19	27/08/21
280	bank bjb Cabang Padalarang Green School bank bjb Padalarang Green School Branch	30/08/21
281	Pemindahan Alamat KCP Ciawi, KC Cibinong Change of Address Ciawi Sub-branch office, Cibinong Branch	30/08/21
282	Penandatanganan Kesepakatan Bersama (MoU) bank bjb Cabang Tasikmalaya dengan Kejaksaan Negeri Kota Tasikmalaya Signing of the Memorandum of Understanding (MoU) of bank bjb Tasikmalaya Branch with the Tasikmalaya City District Attorney	30/08/21
283	Penyerahan SK Masa Persiapan Pensiun Welly Setiadi Submission of Decree for the Retirement Preparation Period for Welly Setiadi	31/08/21
284	BI Fast Payment Bisa Pangkas Pendapatan Bank BI Fast Payment Can Cut Bank Income	01/09/21
285	Penurunan Jumlah Pegawai Terpapar Covid-19 di Kantor Wilayah 3 Decrease in the Number of Employees Exposed to Covid-19 at Regional Offices 3	01/09/21
286	Berita Duka Cita Keluarga bank bjb Condolence News for the family of bank bjb	01/09/21
287	Atasi Kredit Macet, bank bjb Cabang Bekasi Gandeng KEJARI Kota Bekasi Overcome Bad Loans, bank bjb Bekasi Branch Collaborated with KEJARI Bekasi City	02/09/21
288	Sosialisai Pembayaran Via QRIS di Kecamatan Padalarang Socialization of Payments Via QRIS in Padalarang District	02/09/21
289	Beita Duka Cita Keluarga Pegawai bank bjb Condolences news to the family of bank employees bjb	02/09/21
290	bank bjb KC Makassar memeriahkan HUT RI ke-76 dengan semangat Kemerdekaan di tengah Pandemi Covid-19. bank bjb KC Makassar enlivened the 76th Indonesian Independence Day with the spirit of Independence in the midst of the Covid-19 Pandemic.	03/09/21
291	Tips Semangat Bekerja Walaupun Pekerjaan Menumpuk Tips for Enthusiasm to Work Even though the Work Piles Up	03/09/21
292	bank bjb Dukung Pertumbuhan Perumahan di Sumedang melalui Program Bumi Simpati bank bjb Supported Housing Growth in Sumedang through the Bumi Simpati Pro-gram	06/09/21
293	Kegiatan Perayaan HUT RI ke -76 Cabang Jatinangor dengan Tema Keanekaragaman Budaya dan Semangat Persatuan Celebration of the 76th Anniversary of the Republic of Indonesia in Jatinangor with the theme of Cultural Diversity and the Spirit of Unity	06/09/21
294	Program Bantuan Sembako Dalam Rangka Memperingati HUT RI KE 76 Basic Food Assistance Program in Commemorating the 76th Indonesian Independence Day	07/09/21
295	Pemindahan Alamat Kantor Wilayah II dan Kantor Cabang Khusus Jakarta Change of Address for Regional Office II and Jakarta Special Branch Office	07/09/21
296	SR015? Perlu beli nggak sih? SR015? Do you need to buy it?	08/09/21



No	Judul Title	Tanggal Date
297	bank bjb Padalarang Mendukung Program Vaksinasi Pelajar bank bjb Padalarang Supported Student Vaccination Program	08/09/21
298	Belajar itu seru, belajar itu menyenangkan! Learning is enjoyable, learning is fun!	09/09/21
299	Darah ku Tanah Air ku My blood my homeland	09/09/21
300	Bank Didenda Rp 5 M Bila Kredit Umkm Di Bawah 25 Persen Banks were fined IDR 5 billion if MSME loans were below 25 percent	09/09/21
301	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	09/09/21
302	Dukung Pemerintah, IKAL LEMHANNAS dan bank bjb Buka Sentra Vaksinasi Bagi Masyarakat Support the Government, IKAL LEMHANNAS and bank bjb Opened Vaccination Cen-ters for the Community	10/09/21
303	bank BJB Cabang Labuan bersama Universitas Mathla'ul Anwar UNMA Banten Tandatangani Nota Kesepahaman bank BJB Labuan Branch with Mathla'ul Anwar University UNMA Banten Signed Memorandum of Understanding	13/09/21
304	Pemberian Apresiasi Sebagai Bentuk Penghargaan untuk Karyawan di Cabang Balaraja Giving Appreciation as a Form of Appreciation for Employees at Balaraja Branch	13/09/21
305	Kegiatan Serbu Vaksinasi Kolinlamil Bersama bank bjb di Kabupaten Subang Kolinlamil Vaccination Raid Activities with bank bjb in Subang Regency	14/09/21
306	bjb KC Makassar menggelar Akad Kredit Massal Penerima bjb KPR bjb KC Makassar held a Mass Credit Agreement for bjb KPR recipients	14/09/21
307	Berita Duka Cita Pegawai bank bjb Condolence News for bank bjb employees	14/09/21
308	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	15/09/21
309	Peresmian Anjungan Dukcapil Mandiri (ADM) Inauguration of the Independent Dukcapil Pavilion (ADM)	15/09/21
310	Memperingati Hari Perumahan Nasional 2021 Bersama Kementerian PUPR dan Penyelenggaraan Akad Masal bank bjb Cabang Subang Commemorating National Housing Day 2021 with the Ministry of PUPR and Organiz-ing Mass Contracts for bank bjb Subang Branch	16/09/21
311	Pembiayaan kredit bersama bjb Mesra Credit financing with bjb Mesra	17/09/21
312	bjb Pandeglang Dorong Literasi Dana Pensiun Kepada ASN dan Honorer di Kabupaten Pandeglang dengan DPLK bank bjb bjb Pandeglang Encouraged Pension Fund Literacy for Civil Government and Honor-ary in Pandeglang Regency with bank bjb DPLK	20/09/21
313	Bjb Padalarang Sahabat UMKM Petani Milenial Bjb Padalarang Friends of Millennial Farmers	20/09/21
314	Kredit UMKM bank bjb Cab. Bandar Lampung Berhasil Capai Target TW I dan TW II Tahun 2021 MSME Credit bank bjb Bandar Lampung Branch Successfully Reached TW I and TW II Targets in 2021	21/09/21
315	Penandatanganan Kerjasama di Bidang Penanganan Masalah Hukum Perdata dan Tata Usaha Negara bank bjb Cabang Subang dengan KEJARI Subang Signing of Cooperation in the Field of Handling Civil Law and State Administrative Issues bank bjb Subang Branch with KEJARI Subang	21/09/21
316	Sosialisasi Produk Konsumer & Aplikasi bjb Consumer Loan (bjb Coin) Socialization of Consumer Products & Applications bjb Consumer Loan (bjb Coin)	22/09/21
317	Apresiasi CEO Regional 3 Kepada Para Pegawai Unit Bisnis Konsumer, Ritel dan KPR Regional 3 CEO Appreciation To Employees of Consumer, Retail and Mortgage Busi-ness Units	22/09/21
318	Security Salah Satu Team Percepatan Digitalisasi Security One of the Teams for Accelerating Digitization	22/09/21
319	Ucapan Syukur Ulang Tahun Direktur Utama Dana Pensiun Perkebunan (DAPENBUN) Thanksgiving for the President Director of the Plantation Pension Fund (DAPENBUN)	23/09/21
320	Sekar bjb Karawang Berbagi Bantuan Imun Booster Untuk Tenaga Kesehatan Vaksinasi Covid-19 Sekar bjb Karawang Shared Immune Booster Aid for Health Workers Vaccination Covid-19	23/09/21

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321	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	23/09/21
322	Gebyar Vaksin Pelajar Se Jawa Barat West Java Student Vaccine Festival	24/09/21
323	SAMSAT Subang Nga Jawara keun QRIS bjb SAMSAT Subang Nga Jawara Keun QRIS bjb	24/09/21
324	Seleksi bjb <i>Better Award</i> Kategori <i>Service Excellence</i> 2021 Tingkat Kantor Wilayah 4 Selection of bjb <i>Better Award</i> for <i>Service Excellence</i> 2021 Category Regional Office Level 4	24/09/21
325	Berita Duka Cita Pegawai bank bjb Condolence News for bank bjb employees	25/09/21
326	Wujudkan Ketahanan Pangan Pangandaran, bank bjb Perkuat Sinergitas dengan Pemda dan KADIN Realizing Food Security in Pangandaran, bank bjb Strengthened Synergy with Local Government and KADIN	27/09/21
327	Migrasi dan Maintenance Sistem Layanan Kesehatan YKP YKP Health Service System Migration and Maintenance	27/09/21
328	Gebyar Vaksinasi Jabar Juara Merdeka Covid di SMK Negeri Rajapolah Kabupaten Tasikmalaya The West Java Vaccination Festival was the Winner of the Free Covid at the Ra-japolah State Vocational School, Tasikmalaya Regency	27/09/21
329	Penutupan KCP Ciwastra (KC Buah Batu) Closure of Ciwastra Sub-branch office (Buah Batu Branch)	27/09/21
330	Sosialisasi bjb DIGI, DPLK, Kredit Konsumer dan payroll gaji guru ponpes Darussalam di Kab. Tasikmalaya Dissemination of bjb DIGI, DPLK, Consumer Credit and payroll for Darussalam Islam-ic boarding school teachers in Tasikmalaya Regency	28/09/21
331	Hari Pelanggan Nasional bank bjb bank bjb 's National Customer Day	28/09/21
332	Penutupan KCP Meruya (KC Hasyim Ashari) Closure of Meruya sub-Branch (Hasyim Ashari Branch)	28/09/21
333	Selama Pandemi, Perbankan Tutup Lebih Dari 1.200 Kantor During the Pandemic, Banks Closed More Than 1,200 Offices	28/09/21
334	YEZ by bank bjb (Young Entrepreneur Success Zone) YEZ by bank bjb (Young Entrepreneur Success Zone)	29/09/21
336	Penyerahan Program Bantuan dana Asuransi Pendidikan bagi Keluarga Pegawai yang meninggal dunia akibat Pandemi Covid-19 Submission of the Education Insurance Fund Assistance Program for Families of Em-ployees who passed away due to the Covid-19 Pandemic	29/09/21
337	Webinar bank bjb untuk pegawai PT Angkasa Pura 2 Cabang Pekanbaru, dengan topik Mewujudkan Karyawan Berdaya Finansial bank bjb webinar for employees of PT Angkasa Pura 2 Pekanbaru Branch, with the topic Realizing Financially Powerful Employees	29/09/21
338	Senyum Anda Adalah Senyuman Kami Your smile is our smile	30/09/21
339	Kanwil 5 Cabang Semarang Jadikan Hari Pelanggan Nasional Sebagai Momentum Peningkatan Performa Pelayanan Regional Office 5 Semarang Branch Made National Customer Day a Moment to Im-prove Service Performance	30/09/21
340	DigiCash Quiz <i>Win From Home</i> (WFH) DigiCash Quiz <i>Win From Home</i> (WFH)	30/09/21
341	Meningkatkan semangat perjuangan dan nasionalisme melalui lagu nasional Increase the spirit of struggle and nationalism through the national anthem	01/10/21
342	Inhouse Training Sekolah Pasar Modal (<i>Inhouse Training</i> SPM) Periode September 2021 Capital Market School Inhouse Training (<i>Inhouse Training</i> SPM) September 2021	01/10/21
343	bank bjb Kantor Wilayah 5 dan Cabang Surabaya Gelar Vaksinasi Massal untuk Keluarga Besar bank bjb dan Warga Surabaya bank bjb Regional Office 5 and Surabaya Branch Held Mass Vaccination for bank bjb 's Big Family and Surabaya Residents	01/10/21
344	Yuk Kepoin <i>Better Journey</i> Episode 5 Let's Poin <i>Better Journey</i> Episode 5	02/10/21



No	Judul Title	Tanggal Date
345	Aktivas bjb DIGI dan Sosialisasi Dana Pensiun Lembaga Keuangan (DPLK) di SMAN 1 Karangnunggal DIGI bjb activities and Socialization of the Financial Institution Pension Fund (DPLK) at SMAN 1 Karangnunggal	04/10/21
346	Akad Kredit Masal bjb KPR Sejahtera FLPP Perumahan Puri Delta Tigaraksa bjb Cabang Khusus Jakarta Mass Loan Agreement bjb KPR Sejahtera FLPP Puri Delta Tigaraksa Housing bjb Ja-karta Special Branch	04/10/21
347	Sate Klopo gurih nan menggoda khas kota Surabaya Sate Klopo is savory and tempting, a typical of the city of Surabaya	04/10/21
348	Kunjungan ke Mitra Usaha bank bjb KC Makassar Komoditas Telur Ikan Terbang di Kabupaten Takalar Sulawesi Selatan Visit to Business Partners of bank bjb KC Makassar Flying Fish Egg Commodity in Ta-kalar Regency, South Sulawesi	04/10/21
349	Margin Bank Di Indonesia Tetap Tertinggi di ASEAN Bank margins in Indonesia remained the highest in ASEAN	05/10/21
350	Peringatan Hari Pelanggan Nasional bank bjb KC Padalarang Commemoration of National Customer Day bank bjb KC Padalarang	05/10/21
352	bjb Obligasi Ritel ORI020 bersama Kementerian Keuangan bjb Retail Bonds ORI020 with the Ministry of Finance	05/10/21
353	Dialog Implementasi dan Evaluasi PP PKB Pasca Penerapan UU Cipta Kerja bank bjb bersama Disnaker Dialogue on the Implementation and Evaluation of PP PKB after the Implementa-tion of the Job Creation Act bank bjb with the Manpower Office	05/10/21
354	Esensi Hari Pelanggan di Tengah Keterbatasan The Essence of Customer Day Amid Limitations	06/10/21
355	Kunjungan ke Rumah Jabatan Bupati Gowa dalam rangka menjajaki potensi kerjasama pembangunan pasar tanaman hias di Kabupaten Gowa, Sulawesi Selatan. A visit to the Office of the Regent of Gowa in order to explore the potential for co-operation in the development of the ornamental plant market in Gowa Regency, South Sulawesi.	06/10/21
356	Digitalisasi bersama Forum RT RW Kabupaten Cianjur Digitizing with the Cianjur Regency RT RW Forum	07/10/21
357	Hari Pelanggan KC Hasyim Ashari Hasyim Ashari branch Customer Day	11/10/21
358	Penandatanganan Perjanjian Kerjasama bank bjb dengan Pengembang Signing of bank bjb Cooperation Agreement with Developer	11/10/21
359	Kunjungan Pusat Pengelolaan Dana Pembiayaan Perumahan (PPDPP) ke lokasi Proyek Pembangunan Perumahan FLPP Alisa City Nagreg Kelolaan Cabang Jatinangor Visit of the Housing Financing Fund Management Center (PPDPP) to the location of the Alisa City Nagreg FLPP Housing Development Project, Managed by the Jatinangor Branch	11/10/21
360	Kegiatan acara 17an di bank bjb KC Hasyim Ashari 17's event activities at bank bjb KC Hasyim Ashari	12/10/21
361	Peringatan Hari Pelanggan Nasional Cabang Banjarmasin Banjarmasin Branch National Customer Day	12/10/21
362	<i>Internet Banking Corporate</i> (IBC) masuk Desa Internet Banking Corporate (IBC) enters the village	12/10/21
363	Pemindahan Alamat KCP Setu (KC Cikarang) Change of Address Setu Sub-branch office (Cikarang Branch)	13/10/21
364	bank bjb Cabang Cianjur Mendukung Gebyar Vaksinasi dan Pembukaan Rekening Tabungan Simple Bagi Pelajar di Kabupaten Cianjur bank bjb Cianjur Branch Supported Vaccination Festival and Opening of Simple Sav-ings Accounts for Students in Cianjur Regency	13/10/21
365	Bansos Forkopmda dan Gebyar Vaksin Pelajar serta Pembukaan Rekening Simpel Kota Banjar Social Assistance for Kopmda and Student Vaccination Festival and Simple Account Opening in Banjar City	13/10/21
366	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	13/10/21
367	bjb GreatPeople Peduli, Yuk Bersedekah bjb GreatPeople Care, Let's Share to others	14/10/21
368	bank bjb Padalarang Bersinergi dengan Dinas Perhubungan Kab. Bandung Barat bank bjb Padalarang Synergized with the District Transportation Office. West Bandung	14/10/21

No	Judul Title	Tanggal Date
369	Bhakti bank bjb Cabang Cianjur Dalam Rangka HUT RI Ke 76 Aksi Sosial Donor Darah Bhakti bank bjb Cianjur Branch In Context of the 76th RI Anniversary Social Action Blood Donation	14/10/21
370	Penandatanganan Perjanjian Kredit Antara BPR Waway Lampung (Perseroda) Dengan bank bjb Cabang Bandar Lampung Signing of Credit Agreement Between BPR Waway Lampung (Perseroda) and bank bjb Bandar Lampung Branch	15/10/21
371	Giat Pembayaran Pajak Bumi dan Bangunan (PBB) Kota Palembang Actively Paying Land and Building Tax (PBB) Palembang City	15/10/21
372	Penandatanganan Nota Kesepahaman (MoU) antara bank bjb Padalarang dengan Koperasi Pedagang Pasar Curug Agung Signing of a Memorandum of Understanding (MoU) between bank bjb Padalarang and the Curug Agung Market Traders Cooperative	18/10/21
373	bank bjb Cabang Sukajadi Menjalinkan Kemitraan Bersama Kelompok Ternak Haji Aang Gunawan Dalam Penyaluran Kredit Usaha Rakyat (KUR) UMKM bank bjb Sukajadi Branch Established Partnership with Haji Aang Gunawan's Live-stock Group in Distributing MSME People's Business Credit (KUR)	19/10/21
374	Penandatanganan Nota Kesepahaman (MoU) antara bank bjb Tangerang Selatan dengan PT PITS Signing of Memorandum of Understanding (MoU) between bank bjb South Tangerang and PT PITS	19/10/21
375	Berita Duka Cita Pegawai bank bjb Condolence News for bank bjb employees	19/10/21
376	Setetes Darah Kita.. Sejuta Harapan Bagi Mereka A drop of our blood, a million hopes for them	21/10/21
377	bjb Solo Local Festival bjb Solo Local Festival	21/10/21
378	BEI Resmikan Pembukaan Perdagangan Anggota Bursa Pertama bjb Sekuritas IDX Inaugurates Trading Opening of First Exchange Member bjb Sekuritas	21/10/21
379	Peringatan <i>World Clean Up Day</i> Tingkat Kabupaten Bandung Barat World Clean Up Day Commemoration at West Bandung Regency Level	22/10/21
380	Ekspansi Kredit Konsumer dan Retail, bank bjb Cabang Gajah Mada jalin kerjasama dengan Kantor Imigrasi Kelas I Non TPI Jakarta Pusat Expansion of Consumer and Retail Loans, bank bjb Gajah Mada Branch cooperated with the Immigration Office Class I Non TPI Central Jakarta	22/10/21
381	Akad Kredit UMKM Kemitraan bank bjb dengan CV. Minaqu MSME Credit Agreement Partnership bank bjb with CV. Minaqu	25/10/21
382	Pengajian dan Doa Bersama bank bjb Cabang Suci Study and Prayer with bank bjb Holy Branch	25/10/21
383	Divisi Kredit Konsumer kembali memberikan kemudahan untuk nasabah ASN The Consumer Credit Division again provided convenience for civil government customers	25/10/21
384	Penutupan KCP BKR (KC Buah Batu) Closure of BKR Sub-branch office (Buah Batu Branch)	25/10/21
385	bank bjb Digitalisasi Desa lewat IBC nga-Desa bank bjb Village Digitalization via IBC nga-Village	26/10/21
386	Pemenang Top 5 Seleksi bjb Better Award Kategori Service Excellent tahun 2021 tingkat Nasional Regional 3 Winner of Top 5 Selection of bjb Better Award for Service Excellent Category 2021 National Regional 3	26/10/21
387	Penandatanganan Perjanjian Kerjasama (PKS) bank bjb dalam Pemberian Fasilitas bjb KPR dengan PT. Sinar Jaya Putra Kampar (Rexvin) Batam The signing of the bank bjb Cooperation Agreement (PKS) in the Provision of KPR bjb Facilities with PT. Sinar Jaya Putra Kampar (Rexvin) Batam	26/10/21
388	Capaian FLPLampui Target, Ini Daftar Bank Penyalur Tertinggi Flpp Achievements Exceeded Target, This Is The List Of The Highest Distributing Banks	27/10/21
389	bank bjb Tandatangani Perjanjian Kerjasama Penyaluran Kredit Modal Kerja dengan PT Permodalan Nasional Madani PNM (Persero) bank bjb Signed Cooperation Agreement for Working Capital Loan Distribution with PT Permodalan Nasional Madani PNM (Persero)	27/10/21
390	Selamat Ulang Tahun Direktur Utama bank bjb Happy Birthday President Director of bank bjb	27/10/21



No	Judul Title	Tanggal Date
391	bank bjb Padalarang Dukung Vaksinasi Bobotoh PERSIB KBB bank bjb Padalarang Supported Bobotoh PERSIB KBB Vaccination	28/10/21
392	bank bjb Resmikan Kantor bjb Sekuritas di Kota Bandung bank bjb Inaugurated bjb Sekuritas Office in Bandung	28/10/21
393	Partisipasi Divisi Hukum Sebagai Narasumber Dalam Seminar Nasional Dengan Tema Urgensi Pembentukan Bank Tanah Sebagai Badan Hukum Khusus Participation of the Legal Division as Resource Person in a National Seminar With the Theme of the Urgency of Establishing a Land Bank as a Special Legal Entity	29/10/21
394	bjb Talks bersama bjb ritel podcast SEHAT dan CERDAS FINANSIAL bjb Talks with retail bjb podcast HEALTHY and FINANCIAL INTELLIGENCE	29/10/21
395	Penandatanganan perjanjian kerjasama Rumah Sakit Gigi dan Mulut UNJANI dengan YKP Signing of cooperation agreement between UNJANI Dental and Oral Hospital with YKP	01/11/21
396	Pemindahan Alamat KK Bogor Utara (KC Bogor) Change of Address for North Bogor Cash Office (Bogor Branch)	01/11/21
397	Perjanjian Kerjasama bank bjb Padalarang dengan CV. Graha Brahmana Perkasa Cooperation Agreement bank bjb Padalarang with CV. Mighty Brahmin Graha	01/11/21
398	Event bjb Young Entrepreneur Succes Zone Banten (Kota Cilegon) Event bjb Young Entrepreneur Success Zone Banten (Cilegon City)	02/11/21
399	Sosialisasi Produk UMKM & Facebook Ads Training Strategi Promosi dimasa Pandemi MSME Product Socialization & Facebook Ads Training Promotion Strategy during the Pandemic	02/11/21
400	Kemeriahan Apresiasi Divisi KPR & KKB , Penghargaan Langsung Diserahkan Oleh Direktur Konsumer dan Ritel bjb Appreciation of the KPR & KKB Division Excitement, Direct Award Presented by the Director of Consumer and Retail bjb	02/11/21
401	Batik Sebagai Warisan Dunia Kebanggaan Indonesia Batik as a World Heritage Pride of Indonesia	03/11/21
402	Aktivas bjb DIGI & Sosialisasi Dana Pensiun Lembaga Keuangan (DPLK) di SMAN 1 Karangnunggal DIGI bjb activities & Socialization of Financial Institution Pension Fund (DPLK) at SMAN 1 Karangnunggal	04/11/21
403	Kerjasama bjb Cabang Subang dengan Rumah Sakit Umum Daerah Kabupaten Subang bjb Subang Branch Cooperation with Subang Regency Regional General Hospital	04/11/21
404	IKAL Lemhannas dan bank bjb Sepakat Jalin Kemitraan Strategis IKAL Lemhannas and bank bjb Agreed to Establish a Strategic Partnership	05/11/21
405	bank bjb Cabang Cilegon Berikan Bantuan 2 Unit High Flow Nasal Cannula (HFNC) Untuk RSUD Kota Cilegon Dalam Upaya Menangani Covid-19 bank bjb Cilegon Branch Assisted 2 Units of High Flow Nasal Cannula (HFNC) for Ci-legon City Hospital in Efforts to Handle Covid-19	05/11/21
406	Komite Manajemen Risiko Terintegrasi, Selamat Datang bjb Sekuritas Integrated Risk Management Committee, Welcome to bjb Sekuritas	05/11/21
407	Kunjungan Nancy Adistyasari ke Cabang Balikpapan Nancy Adistyasari's visit to Balikpapan Branch	08/11/21
408	Kopi khas nusantara, kopi tanamera! Indonesian specialty coffee, plantaera coffee!	08/11/21
409	Penandatanganan Perjanjian Kerjasama DPLK bank bjb antara Dapen bank bjb dengan Cabang Utama Bandung Signing of the bank bjb DPLK Cooperation Agreement between Dapen bank bjb and the Bandung Main Branch	08/11/21
410	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	08/11/21
411	Penandatanganan Perjanjian Kredit bank bjb Cabang Banjarmasin dengan PT.BPR Lingga Sejahtera Signing of Credit Agreement bank bjb Banjarmasin Branch with PT. BPR Lingga Se-jahtera	09/11/21
412	Afternoon Briefing bersama bank bjb Cabang Saharjo Afternoon Briefing with bank bjb Saharjo Branch	09/11/21
413	Penandatanganan Perjanjian Kerjasama antara Kejaksaan Negeri Kota Bogor dengan bank bjb Cabang Bogor Signing of the Cooperation Agreement between the Bogor City District Attorney and bank bjb Bogor Branch	10/11/21
414	Penyaluran KUR dan Pemasaran QRIS bank bjb kepada Petani Tanaman Hias Distribution of KUR and bank bjb QRIS Marketing to Ornamental Plant Farmers	10/11/21

No	Judul Title	Tanggal Date
415	Kejar <i>Herd Immunity</i> , bank bjb Kanwil 4 Gelar Vaksinasi untuk 250 Warga Kota Serang Pursuing <i>Herd Immunity</i> , bank bjb Regional Office 4 Held Vaccination for 250 Se-rang City Residents	10/11/21
416	Akad Pembiayaan Pelaku UMKM Pola Kemitraan bank bjb Majalaya Dengan Para Petani Kentang Financing Contract for MSME Actors with bank bjb Majalaya Partnership Pattern with Potato Farmers	11/11/21
417	Aktivasi bjb Digi Mahasiswa UGJ (Universitas Swadaya Gunung Jati) Kota Cirebon Activation of bjb Digi Students of UGJ (Universitas Swadaya Gunung Jati) Cirebon City	11/11/21
418	Gebyar Vaksinasi bersama bank bjb dan Penggerak PKK Kab. Bandung Barat Vaccination festival with bank bjb and PKK West Bandung Regency	11/11/21
419	bank bjb Cabang Saharjo turut sukseskan gerakan non-tunai, bayar ongkos bajaj bisa pakai bjb QRIS bank bjb Saharjo branch participated in the success of the non-cash movement, pay-ing for bajaj fees can use bjb QRIS	12/11/21
420	Penyelenggaraan Akad Massal Debitur KPR Sejahtera FLPP bank bjb Cabang Bandar Lampung Organizing Mass Contracts for Prosperous KPR Debtors FLPP bank bjb Bandar Lam-pung Branch	12/11/21
421	bjb <i>Better Award 2021 Announcement</i> bjb Better Award 2021 Announcement	12/11/21
422	Sosialisasi <i>Legal Session</i> Divisi PPK Seluruh cabang wilayah 1 s/d Wilayah 5 Socialization of Legal Session of PPK Division All branches of Region 1 to Region 5	12/11/21
423	Penandatanganan perjanjian kerjasama (PKS) Pembuatan Ruang Tunggu Kunjungan Rumah Tahanan Kelas I antara bank bjb Daan Mogot dengan Rutan Tangerang The signing of the cooperation agreement (PKS) for the Construction of a Class I De-tention Center Visiting Waiting Room between bank bjb Daan Mogot and the Tan-gerang Rutan	15/11/21
424	Delman Hias Ber QRIS Decorative Horse Carts with QRIS	15/11/21
425	IBC Nga-Desa bersama bank bjb Padalarang IBC Nga-Desa with bank bjb Padalarang	16/11/21
426	Parenting Dalam Menghadapi PTM dan Simbolis Penyerahan 50.000 Rekening Siswa, Program KEJAR Satu Rekening Satu Pelajar Parenting in Facing PTM and Symbolic Submission of 50,000 Student Accounts, KEJAR Program One Account One Student	16/11/21
427	bjb <i>Integrity Journey goes to Purwakarta</i> bjb Integrity Journey goes to Purwakarta	17/11/21
428	Sosialisasi Produk Kredit Konsumer & Implementasi Aplikasi bjb Coin bank bjb Cabang Cilegon Socialization of Consumer Credit Products & Implementation of the bjb Coin appli-cation bank bjb Cilegon Branch	17/11/21
429	Webinar bjb Talks dengan tema Kemudahan Bayar Pajak Daerah di bank bjb Untuk Pembangunan Kota Cilegon Webinar bjb Talks with the theme of Ease of Paying Regional Taxes at bank bjb for Cilegon City Development	18/11/21
430	bjb <i>Better Award 2021 is Getting Closer!</i> bjb Better Award 2021 is Getting Closer!	18/11/21
431	Vaksinasi Ke 2 Bobotoh PERSIB KBB bersama bank bjb 2nd Vaccination of Bobotoh PERSIB KBB with bank bjb	19/11/21
432	<i>Maintenance</i> Sistem Layanan Kesehatan Pegawai Aktif bank bjb bank bjb Active Employee Health Service System Maintenance	19/11/21
433	Akad Pembiayaan Pelaku UMKM Pola Kemitraan bank bjb Majalaya Dengan Para Petani Kentang Financing Contract for MSME Actors with bank bjb Majalaya Partnership Pattern with Potato Farmers	22/11/21
434	Sharing Session Human Capital X bjb Cabang Subang terkait bjb Integrity 3 NOs Program Sharing Session Human Capital X bjb Subang Branch related to bjb Integrity 3 NOs Program	22/11/21
435	Penandatanganan Addendum Perjanjian Kredit antara Perum BULOG dengan bank bjb Signing of the Addendum to the Credit Agreement between Perum BULOG and bank bjb	22/11/21
436	Makanan Efektif Penurun Kolesterol Cholesterol-Lowering Effective Foods	23/11/21
437	Perayaan HUT Koperasi Tingkat Kabupaten Bandung Barat West Bandung Regency Cooperative Anniversary Celebration	23/11/21
438	Sehat Negeriku Vaksin Melindungiku Healthy My Country, Vaccines Protect Me	23/11/21



No	Judul Title	Tanggal Date
439	P3DW dan BUMDes Permudah Masyarakat di Desa Akses Digitalisasi Pembayaran P3DW and BUMDes Facilitate Communities in Villages to Access Payment Digitization	24/11/21
440	Sop Kambing Bang Anen Harga Kaki Lima Rasa Bintang Lima Bang Anen Goat Soup, Street Price, Five Star Flavor	24/11/21
441	bank bjb Subang Support Komunitas Ekonomi Kreatif Subang bank bjb Subang Supported Subang Creative Economy Community	25/11/21
442	Ikan Gombyang Khas Indramayu Gombyang Fish Typical Indramayu	26/11/21
443	Penandatanganan Perjanjian Kerjasama (PKS) bank bjb dalam Pemberian Layanan Pembayaran Gaji (Payroll Service) Signing of the bank bjb Cooperation Agreement (PKS) in the Provision of Salary Payment Services (Payroll Service)	26/11/21
444	Berita Duka Cita Pegawai bank bjb Condolence News for bank bjb employees	27/11/21
445	Peresmian KCP Pemda Kabupaten Bandung Barat Inauguration of Pemda Sub-branch office of West Bandung Regency	29/11/21
446	bank bjb Kuningan Support Membangun Ekonomi Kerakyatan melalui Sosialisasi Pengembangan Aplikasi Si Badu miRakyat bank bjb Kuningan Supported Building a People's Economy through Socialization of Si Badu Application Development for the People	29/11/21
447	Pemkot Tangsel dan bank bjb bentuk TIM TP2DD South Tangerang City Government and bank bjb form TP2DD TEAM	30/11/21
448	Penandatanganan Perjanjian Kerjasama Secara Nasional antara bank bjb dengan PT Pos Indonesia (Persero) The signing of the National Cooperation Agreement between bank bjb and PT Pos Indonesia (Persero)	30/11/21
449	Workshop Pembinaan Tata Kelola Terintegrasi Integrated Governance Development Workshop	01/12/21
450	Penyerahan Hadiah Utama Mobil untuk Nasabah Setia bank bjb Delivery of the Grand Prize Car for Loyal Customers of bank bjb	01/12/21
451	Sosialisasi PPOB BUMDes dan Program Triple Untung Plus Socialization of PPOB BUMDes and Triple Profit Plus Program	02/12/21
452	A Day With bank bjb A Day With bank bjb	02/12/21
453	Empal Gentong H.Apud (Juaranya Empal Gentong Cirebon) Empal Gentong H.Apud (The Champion of Empal Gentong Cirebon)	03/12/21
454	Panen Raya Petani Milenial Komoditas Padi Rice Commodity Millennial Farmers Harvest	03/12/21
455	Certified Risk Professional... SEDAPPPP!!! Certified Risk Professional... SEDAPPPP!!!	03/12/21
456	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	04/12/21
457	Penandatanganan MoU (Memorandum of Understanding) antara Divisi Kredit Ritel bank bjb dengan PT. Asputra Perkasa Makmur The signing of the MoU (Memorandum of Understanding) between the Retail Credit Division of bank bjb and PT. Asputra Mighty Prosperous	06/12/21
458	Produk Lokal Go Nasional Local Products Go National	06/12/21
459	Antusias Peserta Mengikuti Rangkaian Seleksi Staf Development Program (SDP) Tahun 2021 Enthusiastic Participants Participate in the 2021 Development Program (SDP) Staff Selection Series	06/12/21
460	Appreciation Day bjb Better Award 2021 Appreciation Day, bjb Better Award 2021	06/12/21
461	Perundingan Perjanjian Kerja Bersama Antara bank bjb dengan Serikat Karyawan bank bjb Periode 2021 - 2023 Negotiation of Collective Labor Agreement between bank bjb and bank bjb Employee Union for the period 2021 - 2023	07/12/21
462	Dukung Penyediaan Perumahan, bank bjb Kerja Sama dengan 26 Pengembang Supporting the Provision of Housing, bank bjb Collaborates with 26 Developers	07/12/21

No	Judul Title	Tanggal Date
463	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	07/12/21
464	Penandatanganan Perjanjian Kerjasama (PKS) masal antara bak bjb dengan 25 <i>Developer</i> PT. Putra Kencana Dwitunggal The signing of the mass Cooperation Agreement (PKS) between bak bjb and 25 Developers of PT. Dwitunggal Golden Son	08/12/21
465	Mini Olimpiade bjb CLUB Tahun 2021 Mini Olympics bjb CLUB 2021	08/12/21
466	Penandatanganan MoU bank bjb dan Perusahaan Umum Daerah (Perumda) Pasar Jaya Signing of MoU bank bjb and Regional Public Company (Perumda) Pasar Jaya	08/12/21
467	Waspada Penipuan Mengatasnamakan bank bjb Beware of Fraud In the name of bank bjb	09/12/21
468	Sosialisasi Kepegawaian oleh HCBP Regional 3 di Cabang Tasikmalaya Socialization of Personnel by HCBP Regional 3 in Tasikmalaya Branch	09/12/21
469	Evaluasi Kinerja Segmen Kredit Komersial dan <i>Sharing Moment</i> Performance Evaluation of the Commercial Credit Segment and Sharing Moment	09/12/21
470	Kanwil 3 Raih 6 Kategori Pemenang dalam ajang bjb Digital Award 2021 Regional Office 3 Won 6 Winner Categories in the 2021 bjb Digital Award event	09/12/21
471	Kegiatan <i>Open Table</i> bjb Cabang Suci pada Kegiatan Developmental Basketball League (DBL) Suci Branch bjb Open Table Activities in Developmental Basketball League (DBL) Activities	10/12/21
472	Sosialisasi DPLK dalam Persiapan Masa Pensiun di DITJEN BADILMILTUN MAHKAMAH AGUNG RI Socialization of DPLK in Preparation for Retirement at DITJEN BADILMILTUN THE SU-PREME COURT OF THE REPUBLIC OF INDONESIA	10/12/21
473	Promo MUSIK (Makan Minum Asik) dengan bjb DIGI & DigiCash MUSIC (Eat and Drink) Promo with bjb DIGI & DigiCash	10/12/21
474	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	12/12/21
475	Manfaat Jaminan Kecelakaan Kerja (JKK) BPJS Ketenagakerjaan bagi Great People bjb BPJS Employment Accident Insurance (JKK) Benefits for Great People bjb	13/12/21
476	Bayar pakai DigiCash Free Kopi atau Pastry Pay with DigiCash Free Coffee or Pastry	13/12/21
477	Pemindahan Alamat Kantor Cabang Pembantu (KCP) Karangampel Change of Address of Sub-Branch Office (Sub-branch office) Karangampel	13/12/21
478	Perwakilan Kanwil 3 di ajang Mini Olimpiade HUT bjb CLUB ke-6 Tahun 2021 Representative of Regional Office 3 at the Mini Olympics for the 6th Anniversary of the bjb CLUB in 2021	13/12/21
479	Pemindahan Alamat Kantor Cabang Pembantu (KCP) Cicurug Change of Address for Sub Branch Office (Sub-branch office) Cicurug	13/12/21
480	Rapat Evaluasi Kinerja dan <i>Sharing Moment</i> Divisi Korporasi dan Komersial Kantor Wilayah I Performance Evaluation Meeting and Sharing Moment Corporate and Commercial Division Regional Office I	13/12/21
481	Menjalin kerjasama dengan Kelompok Petani Beras, bank bjb KC Makassar bersilaturahmi dengan Bupati Kabupaten Wajo Sulawesi Selatan Collaborating with the Rice Farmers Group, bank bjb KC Makassar stay in touch with the Regent of Wajo Regency, South Sulawesi	14/12/21
482	Kolaborasi antara bjb Cabang Bogor dan Polresta Bogor Collaboration between bjb Bogor Branch and Bogor Police	14/12/21
483	<i>Talkshow</i> bjb Cabang Suci "Sering <i>Sharing</i> Aja Volume 1" Talkshow bjb Holy Branch "Share often, Volume 1"	14/12/21
484	Pemindahan Alamat dan Perubahan Nama Kantor Cabang Pembantu (KCP) Klampis Menjadi KCP Mojokerto Change of Address and Change of Name of Sub-Branch Office (KCP) Klampis to KCP Mojokerto	14/12/21
485	DigiCash Simulator Golf Master Tournament DigiCash Simulator Golf Master Tournament	14/12/21
486	BI Akan Percepat Penerbitan Rupiah Digital BI Accelerated Issuance of Digital Rupiah	15/12/21



No	Judul Title	Tanggal Date
487	Atur Skala Prioritas Tugas Agar Efektif dengan Matriks Eisenhower Prioritize Tasks to Be Effective with the Eisenhower Matrix	15/12/21
488	Selayang Pandang Human Capital Business Partner (HCBP) bank bjb At a Glance of Human Capital Business Partner (HCBP) bank bjb	15/12/21
489	Biar Keren Pakai SHELL, Biar Diskon bayarnya pakai DigiCash aja! Let's Be Cool Using SHELL, Let's Pay Discounts using DigiCash!	15/12/21
490	Event Digicash Diecastlicious 4 Digicash Diecastlicious Event 4	16/12/21
491	Mengenal Virus Omicron, Varian Baru COVID-19 Getting to know the Omicron Virus, the New Variant of COVID-19	16/12/21
492	bank bjb Padalarang digitalkan Puskemas di Kab. Bandung Barat bank bjb Padalarang digitized Public Health Centers in Kab. West Bandung	16/12/21
493	Sosialisasi Kepegawaian dan Evaluasi Kinerja Kantor Cabang Pembantu TW 3 di Regional 3 Personnel Socialization and Performance Evaluation of TW 3 Sub-Branch Offices in Regional 3	17/12/21
494	Penandatanganan Perjanjian Kerjasama antara bank bjb dengan Kementerian Hukum dan HAM Kantor Wilayah Jawa Barat Signing of Cooperation Agreement between bank bjb and the Ministry of Law and Human Rights West Java Regional Office	17/12/21
495	DigiCash Coffee & Music Festival DigiCash Coffee & Music Festival	17/12/21
496	Aeh Aeh...Ada Kang Risman Aeh Aeh...There's Kang Risman	17/12/21
497	Bjb KC Makassar memberikan Apresiasi kepada Salah Satu Developer terbaik di Cabang Makassar Bjb KC Makassar Appreciated One of the Best Developers in Makassar Branch	20/12/21
498	Gandeng 5 Developer Besar Bank Bjb Siap Wujudkan Rumah Idaman Collaborating with 5 Big Bank Bjb Developers Ready to Realize Your Dream House	20/12/21
499	Pemindahan Alamat dan Perubahan Nama Kantor Wilayah V & KCP Bukit Darmo Menjadi Kantor Wilayah V & KCP HR Muhammad Change of Address and Change of Name of Regional Office V & Bukit Darmo Sub-branch office to Regional Office V & HR Muhammad Sub-branch office	20/12/21
500	Berita Duka Cita Keluarga bank bjb Condolence News for the family of bank bjb	20/12/21
501	Dampak Dari Letusan Gunung Merapi Yang Terjadi Di Gunung Semeru Jawa Timur Impact of the eruption of Mount Merapi that occurred on Mount Semeru, East Java	20/12/21
502	Tahap Akhir Rangkaian Seleksi Staff Development Program (SDP) The Final Stage of the Selection Series for the Staff Development Program (SDP)	21/12/21
503	Penandatanganan Perjanjian Kredit antara bank bjb dengan PT BPR Eka Bumi Artha (Lampung) Signing of Credit Agreement between bank bjb and PT BPR Eka Bumi Artha (Lam-pung)	21/12/21
504	Berita Duka Cita Keluarga bank bjb Condolence News for the family of bank bjb	21/12/21
505	Launching Kampung Nelayan Digital di Cabang Patrol Regional 3 Launching of Digital Fisherman Village at Regional Patrol Branch 3	22/12/21
506	Gandeng bjb Cabang Subang, Lanud Suryadarma & Dinkes Kab Subang Gelar Vaksinasi Collaborating with bjb Subang Branch, Suryadarma Air Base & Subang District Health Office Hold Vaccinations	22/12/21
507	Festival Mangga Kabupaten Indramayu Bekerjasama dengan bank bjb Cabang Indramayu Indramayu Regency Mango Festival Collaborating with bank bjb Indramayu Branch	23/12/21
508	Berita Duka Keluarga Pegawai bank bjb Family Condolence News for bank bjb employees	23/12/21
509	Kegiatan Tahun Baru di Rumah New Year Activities At Home	23/12/21
510	Berita Duka Cita Keluarga Pegawai bank bjb Condolence News for the family of bank bjb employees	23/12/21

No	Judul Title	Tanggal Date
511	Pengaturan Keuangan Usaha Bagi UMKM Business Finance Arrangements for MSMEs	24/12/21
512	ASN Sumber ngaDIGI Civil servants Source of ngaDIGI	24/12/21
513	Lokasi Skateboard Surabaya Location of Skateboard Surabaya	24/12/21
514	Program bjb Great People Peduli untuk Semeru bjb Great People Cares Program for Semeru	24/12/21
515	Pemindahan Alamat Kantor Cabang Pembantu (KCP) Cinunuk Change of Address for Sub Branch Office (KCP) Cinunuk	27/12/21
516	Apresiasi Bumdes Kab. Majalengka dan Penandatanganan Perjanjian Kerjasama bank bjb Cabang Majalengka, BUMDES dan P3DW Kab. Majalengka Appreciation Bumdes Majalengka Regency and Signing of Cooperation Agreement bank bjb Majalengka Branch, BUMDES and P3DW Kab. Majalengka	27/12/21
517	Pemindahan Alamat Kantor Cabang Pembantu (KCP) HZ Mustofa Change of Address for Sub-Branch Office (Sub-branch office) HZ Mustofa	27/12/21
518	bank bjb Bersama Sekar Berkomitmen Menciptakan Hubungan Industrial yang Harmonis Melalui Penandatanganan PKB Periode 2021 - 2023 bank bjb Together with Sekar were Committed to Creating Harmonious Industrial Relations through the Signing of the PKB for the Period 2021 - 2023	27/12/21
519	Webinar Memperingati Hari Ibu yang diselenggarakan oleh bank bjb dengan PT Angkasa Pura II (Persero) Webinar Commemorating Mother's Day organized by bank bjb with PT Angkasa Pura II (Persero)	27/12/21
520	Pemindahan Alamat dan Perubahan Nama KK Gebang Menjadi KCP Pasar Celancang Change of Address and Change of Name of Gebang Cash Office to Pasar Celancang Sub-branch office	27/12/21
521	Pemindahan Alamat dan Perubahan Nama KCP Losari Menjadi KCP Gebang Change of Address and Change of Name of Losari Sub-branch office to Gebang Sub-branch office	27/12/21
522	Penyaluran KGB Ritel antara bank bjb KCP Puri dengan Politeknik Enjenering Pertanian Pertama di Indonesia. Distribution of KGB Retail between bank bjb Puri Sub-branch office and the First Agricultural Engineering Polytechnic in Indonesia.	28/12/21
523	Penyaluran BST Covid 19 Tahun 2021 kepada 66.666 KPM di Kabupaten Tangerang Menggunakan Aplikasi SFT (<i>Social Fund Transfer</i>) Distribution of BST Covid 19 in 2021 to 66,666 KPM in Tangerang Regency Using the SFT (<i>Social Fund Transfer</i>) Application	28/12/21
524	Berita Duka Keluarga Pegawai bank bjb Family Condolence News for bank bjb employees	28/12/21
525	Kemitraan bank bjb dengan PT. PG Rajawali bank bjb 's partnership with PT. PG Rajawali	28/12/21
526	Penandatanganan MOU Layanan Perbankan dan Penandatanganan PKS Edupay antara bank bjb dengan IPB University Signing of MOU on Banking Services and Signing of PKS Edupay between bank bjb and IPB University	29/12/21
527	Mencari Nilai Ibadah dalam Bekerja Menurut Perspektif Islam Bersama Ust Dr. Aam Amirudin, M.Si Finding the Value of Worship in Work from an Islamic Perspective with Ust Dr. Aam Amirudin, M.Si	29/12/21
528	Kegiatan bjb Wide Screen dalam Nonton Bersama Spiderman No Way Home dengan Nasabah Loyal bank bjb Cabang Batam bjb Wide Screen Activities in Watching with Spiderman No Way Home with Loyal Customers of bank bjb Batam Branch	30/12/21
529	Sosialisasi Kredit Kemitraan Peternak Millenial Millennial Breeder Partnership Loans Socialization	30/12/21
530	Apresiasi Frontliner Terbaik Triwulan IV Kantor Wilayah 3 Best Frontliner Appreciation Quarter IV Regional Office 3	30/12/21
531	Penandatanganan PKS dengan 7 Developer Terbaik Kota Makassar The signing of the PKS with the 7 Best Developers in Makassar City	31/12/21

Adapun edisi majalah bjb Prioritas, sebagai berikut / The bjb Prioritas magazine editions are as follows:

1. Edisi 25, dengan Tema Merajut Nusantara
Terbit di bulan Maret 2021.
Edition 25, with the theme of Knitting the Archipelago
Published in March 2021



2. Edisi 26, dengan Tema Inspirasi Nusantara
Terbit di bulan September 2021.
Edition 26, with the theme of Nusantara Inspiration
Published in September 2021



3. Edisi 27, dengan Tema Kreasi Nusantara
Terbit di bulan Desember 2021.
Edition 27, with the theme Kreasi Nusantara
Published in December 2021



Transparansi Penyampaian Laporan

Transparency of Report Submission

No	No. Surat Letter Number	Perihal Subject	Tanggal Penyampaian Laporan Report Submission Date
1	971/DIR-CSE/2021	Permintaan Penjelasan Emiten dan Perusahaan Publik Lainnya Request for Explanation of Issuers and Other Public Companies	10/12/21
2	3379/CSE-HIN/2021	Laporan Bulanan Registrasi Pemegang Efek Monthly Report of Securities Holder Registration	10/12/21
3	3242/CSE-HIN/2021	Laporan Informasi atau Fakta Material Peringkat PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Report of Material Information or Facts Ranking of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk.	26/11/21
4	874/DIR-CSE/2021	Laporan Bulanan Registrasi Pemegang Efek Monthly Report of Securities Holder Registration	10/11/21
5	872/DIR-CSE/2021	Permintaan Penjelasan Emiten dan Perusahaan Publik Lainnya Request for Explanation of Issuers and Other Public Companies	10/11/21
6	829/DIR-CSE/2021	Penyampaian Bukti Iklan Iklan Publikasi Laporan Keuangan Triwulan III Tahun 2021 Submission of Proof of Advertisement Publication of Financial Statements for the Third Quarter of 2021	28/10/21
7	2923/CSE-HIN/2021	Laporan Hasil <i>Public Expose</i> - Tahunan Public Expose Results Report – Annual	28/10/21
8	2858/CSE-HIN/2021A	Penyampaian Materi <i>Public Expose</i> - Tahunan (KOREKSI) Submission of Public Expose Material - Annual (CORRECTION)	26/10/21
9	2858/CSE-HIN/2021	Penyampaian Materi <i>Public Expose</i> - Tahunan Submission of Public Expose Materials – Annual	21/10/21

No	No. Surat Letter Number	Perihal Subject	Tanggal Penyampaian Laporan Report Submission Date
10	2795/DIR-CSE/2021	Permintaan Penjelasan Emiten dan Perusahaan Publik Lainnya Request for Explanation of Issuers and Other Public Companies	15/10/21
11	2788A/CSE-HIN/2021	Rencana Penyelenggaraan <i>Public Expose</i> - Tahunan (KOREKSI) Public Expose - Annual Plan (CORRECTION)	12/10/21
12	2788/CSE-HIN/2021	Rencana Penyelenggaraan <i>Public Expose</i> - Tahunan Public Expose Organizing Plan – Annual	11/10/21
13	802/DIR-CSE/2021	Permintaan Penjelasan Emiten dan Perusahaan Publik Lainnya Request for Explanation of Issuers and Other Public Companies	08/10/21
14	2780/CSE-HIN/2021	Laporan Bulanan Registrasi Pemegang Efek Monthly Report of Securities Holder Registration	08/10/21
15	755/DIR-CSE/2021	Permintaan Penjelasan Emiten dan Perusahaan Publik Lainnya Request for Explanation of Issuers and Other Public Companies	10/09/21
16	2513/CSE-HIN/2021	Laporan Bulanan Registrasi Pemegang Efek Monthly Report of Securities Holder Registration	10/09/21
17	0028/TRE-MLA/2021	Laporan Informasi atau Fakta Material Kesiapan Perusahaan untuk Pembayaran Obligasi Jatuh Tempo atas Obligasi Berkelanjutan I bank bjb Tahap II Tahun 2018 Seri A Report on Information or Material Facts on the Company's Readiness for Payment of Matured Bonds for Shelf Registration Bonds I bank bjb Phase II Year 2018 Series A	07/09/21
18	746/DIR-PKE/2021	Permintaan Penjelasan Emiten dan Perusahaan Publik Lainnya Request for Explanation of Issuers and Other Public Companies	06/09/21
19	676/DIR-CSE/2021	Permintaan Penjelasan Emiten dan Perusahaan Publik Lainnya Request for Explanation of Issuers and Other Public Companies	10/08/21
20	2218/CSE-HIN/2021	Laporan Bulanan Registrasi Pemegang Efek Monthly Report of Securities Holder Registration	09/08/21
21	628/DIR-CSE/2021	Penyampaian Bukti Iklan Laporan Keuangan Periode 30 Juni 2021 (<i>Unaudited</i>) Submission of Proof of Advertising Financial Statements for the Period of June 30, 2021 (Unaudited)	27/07/21
22	613/DIR-CSE/2021	Laporan Informasi atau Fakta Material Pengefektifan Pengurus - Direktur Kepatuhan Reports of Information or Material Facts on Effectiveness of Management - Director of Compliance	22/07/21
23	584/DIR-CSE/2021	Permintaan Penjelasan Emiten dan Perusahaan Publik Lainnya Request for Explanation of Issuers and Other Public Companies	09/07/21
24	1842/CSE-HIN/2021	Laporan Bulanan Registrasi Pemegang Efek Monthly Report of Securities Holder Registration	09/07/21
25	1779/CSE-HIN/2021	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Change in Public Company Share Ownership	25/06/21
26	1778/CSE-HIN/2021	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Change in Public Company Share Ownership	25/06/21
27	1777/CSE-HIN/2021	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Change in Public Company Share Ownership	25/06/21
28	1776/CSE-HIN/2021	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Change in Public Company Share Ownership	25/06/21
29	1775/CSE-HIN/2021	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Change in Public Company Share Ownership	25/06/21



No	No. Surat Letter Number	Perihal Subject	Tanggal Penyampaian Laporan Report Submission Date
30	1774/CSE-HIN/2021	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Change in Public Company Share Ownership	25/06/21
31	1773/CSE-HIN/2021	Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka Ownership Report or Any Change in Public Company Share Ownership	25/06/21
32	490/DIR-TRE/2021	Penyampaian Bukti Iklan Bukti Iklan Prospektus Ringkas PUB III Tahap I Tahun 2021 Submission of Proof of Advertisement Proof of Brief Prospectus of PUB III Phase I 2021	15/06/21
33	011/DKO/2021	Laporan Evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan atau KAP Evaluation Report on the implementation of the provision of audit services on annual historical financial information by AP and or KAP	15/06/21
34	487/DIR-CSE/2021	Permintaan Penjelasan Emiten dan Perusahaan Publik Lainnya Request for Explanation of Issuers and Other Public Companies	10/06/21
35	1608/CSE-HIN/2021	Laporan Bulanan Registrasi Pemegang Efek Monthly Report of Securities Holder Registration	10/06/21
36	415/DIR-CSE/2021	Permintaan Penjelasan Emiten dan Perusahaan Publik Lainnya Request for Explanation of Issuers and Other Public Companies	10/05/21
37	1342/CSE-HIN/2021	Laporan Bulanan Registrasi Pemegang Efek Monthly Report of Securities Holder Registration	10/05/21
38	401/DIR-CSE/2021	Risalah Rapat Umum Para Pemegang Saham Tahunan Minutes of the Annual General Meeting of Shareholders	06/05/21
39	388c/DIR-TRE/2021	Laporan Hasil Pemeringkatan Pemeringkatan Tahunan Annual Ranking Results Report	05/05/21
40	388b/DIR-TRE/2021	Laporan Hasil Pemeringkatan Pemeringkatan Tahunan Annual Ranking Results Report	05/05/21
41	388a/DIR-TRE/2021	Laporan Hasil Pemeringkatan Pemeringkatan Tahunan Annual Ranking Results Report	05/05/21
42	388/DIR-TRE/2021	Laporan Informasi atau Fakta Material Penyampaian Hasil Pemeringkatan Tahunan BJBR Material Information or Facts Report Submission of BJBR's Annual Rating Results	04/05/21
43	358/DIR-CSE/2021	Penyampaian Bukti Iklan Laporan Keuangan Triwulan I Tahun 2021 Submission of Proof of Advertisement for the First Quarter of 2021 Financial Statements	27/04/21
44	333/DIR-CSE/2021B	Laporan Informasi atau Fakta Material Ralat atas Tanggal Pembayaran Dividen Tunai Tahun Buku 2020 Material Information or Facts Report Error on Payment Date of Cash Dividend for Fiscal Year 2020	15/04/21
45	333/DIR-CSE/2021A	Keterbukaan Informasi Terkait Aksi Korporasi (KOREKSI) Disclosure of Information Related to Corporate Actions (CORRECTION)	15/04/21
46	333/DIR-CSE/2021	Keterbukaan Informasi Terkait Aksi Korporasi (KOREKSI) Disclosure of Information Related to Corporate Actions (CORRECTION)	14/04/21
47	312/DIR-CSE/2021B	Keterbukaan Informasi Terkait Aksi Korporasi (KOREKSI) Disclosure of Information Related to Corporate Actions (CORRECTION)	14/04/21
48	1045/CSE-HIN/2021	Laporan Bulanan Registrasi Pemegang Efek Monthly Report of Securities Holder Registration	12/04/21
49	319/DIR-CSE/2021	Perubahan Komite Audit Audit Committee Changes	09/04/21

No	No. Surat Letter Number	Perihal Subject	Tanggal Penyampaian Laporan Report Submission Date
50	312/DIR-CSE/2021A	Keterbukaan Informasi Terkait Aksi Korporasi Information Disclosure Related to Corporate Action	08/04/21
51	311/DIR-CSE/2021	Perubahan Pengurus Management Change	08/04/21
52	313/DIR-CSE/2021	Penyampaian Bukti Iklan Hasil RUPS Submission of Proof of Advertising Results of the GMS	08/04/21
53	312/DIR-CSE/2021	Ringkasan Risalah Rapat Umum Para Pemegang Saham Tahunan Summary of Minutes of Annual General Meeting of Shareholders	08/04/21
54	235/DIR-CSE/2021	Penyampaian Bukti Iklan Laporan Keuangan Periode 31 Desember 2020 (Audited) Submission of Proof of Advertising Financial Statements for the Period of December 31, 2020 (Audited)	15/03/21
55	236/DIR-CSE/2021	Penyampaian Laporan Tahunan Annual Report Submission	15/03/21
56	237/DIR-CSE/2021A	Penyampaian Bukti Iklan Panggilan RUPS Submission of Proof of GMS Summons Advertisement	15/03/21
57	237/DIR-CSE/2021	Pemanggilan Rapat Umum Pemegang Saham Tahunan Invitation to the Annual General Meeting of Shareholders	15/03/21
58	222/DIR-CSE/2021	Penjelasan atas Permintaan Penjelasan Bursa Explanation on Request for Exchange Explanation	10/03/21
59	226/CSE-HIN/2021	Laporan Bulanan Registrasi Pemegang Efek Monthly Report of Securities Holder Registration	10/03/21
60	184/DIR-MAP/2021	Laporan Informasi atau Fakta Material Penyertaan Modal Pada PT BJB Sekuritas Jawa Barat Information Report or Material Facts of Equity Participation in PT BJB Sekuritas West Java	02/03/21
61	186/DIR-TIMP3M/2021A	Penyampaian Bukti Iklan Ralat Keterbukaan Informasi Kepada Pemegang Saham Dalam Rangka Rencana Penambahan Modal Dengan Memberikan Hak Memesan Efek Terlebih Dahulu (KOREKSI) Submission of Proof of Advertisement Correction of Information Disclosure to Shareholders in the Framework of the Plan to Increase Capital by Providing Pre-emptive Rights (CORRECTION)	02/03/21
62	185/DIR-CSE/2021A	Penyampaian Bukti Iklan Pemberitahuan RUPS (KOREKSI) Submission of Proof of Announcement of the GMS (CORRECTION)	02/03/21
63	186/DIR-TIMP3M/2021	Laporan Informasi atau Fakta Material Ralat Keterbukaan Informasi Terkait Rencana Penambahan Modal Perseroan dengan Memberikan Hak Memesan Efek Terlebih Dahulu (KOREKSI) Information Report or Material Facts Error in Disclosure of Information Regarding the Company's Plan to Increase Capital by Granting Pre-emptive Rights (COREKSI)	02/03/21
64	185/DIR-CSE/2021	Pemberitahuan Rencana Rapat Umum Pemegang Saham Tahunan (KOREKSI) Announcement of Planned Annual General Meeting of Shareholders (CORRECTION)	02/03/21
65	170/DIR-CSE/2021A	Penyampaian Bukti Iklan Pemberitahuan RUPS Submission of Proof of GMS Notice Advertisement	26/02/21
66	171/DIR-TIMP3M/2021A	Penyampaian Bukti Iklan Keterbukaan Informasi Kepada Pemegang Saham Dalam Rangka Rencana Penambahan Modal Dengan Memberikan Hak Memesan Efek Terlebih Dahulu Submission of Proof of Information Disclosure Advertising to Shareholders in the Framework of the Plan to Increase Capital by Providing Pre-emptive Rights	26/02/21



No	No. Surat Letter Number	Perihal Subject	Tanggal Penyampaian Laporan Report Submission Date
67	171/DIR-TIMP3M/2021	Laporan Informasi atau Fakta Material Rencana Penambahan Modal Perseroan dengan Memberikan Hak Memesan Efek Terlebih Dahulu Material Information or Facts Report on the Company's Capital Increase Plan by Providing Pre-emptive Rights	26/02/21
68	170/DIR-CSE/2021	Pengumuman RUPS GMS Announcement	26/02/21
69	142/DIR-CSE/2021	Penyampaian Mata Acara Rapat Umum Pemegang Saham Tahunan Submission of the Agenda of the Annual General Meeting of Shareholders	19/02/21
70	136/DIR-CSE/2021	Permintaan Penjelasan Emiten dan Perusahaan Publik Lainnya Request for Explanation of Issuers and Other Public Companies	15/02/21
71	454/CSE-HIN/2021	Laporan Bulanan Registrasi Pemegang Efek Monthly Report of Securities Holder Registration	10/02/21
72	105/CSE-HIN/2021	Laporan Bulanan Registrasi Pemegang Efek Monthly Report of Securities Holder Registration	12/01/21

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 Perseroan 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

Direksi melalui Surat Keputusan Direksi Nomor 709/SK/DIRKP/2014 tanggal 7 Oktober 2014 tentang Etika Usaha dan Tata Perilaku (*Code of Conduct*) PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., kode etik bank **bjb** 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

Directors through Directors Decree Number 709/SK/DIRKP/2014 dated October 7th, 2014, concerning Business Ethics and Code of Conduct of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., bank **bjb**'s code of ethics is a guideline describing business ethics and bank **bjb** people behavior to implement good corporate management practices. In these guidelines, bank **bjb** regulates concerning:

Standar Etika Usaha Business Ethic Standard	Standar Tata Perilaku Code of Conduct
1. Etika Perusahaan dengan pegawai. 2. Etika Perusahaan dengan nasabah. 3. Etika Perusahaan dengan pesaing. 4. Etika Perusahaan dengan penyedia barang/jasa. 5. Etika Perusahaan dengan <i>stakeholder</i>. 6. Etika Perusahaan dengan <i>shareholder</i>. 7. Etika Perusahaan dengan pemerintah. 8. Etika Perusahaan dengan masyarakat. 9. Etika Perusahaan dengan media massa. 10. Etika Perusahaan dengan organisasi profesi.	1. Etika kerja sesama insan bank bjb. 2. Menjaga kerahasiaan data dan informasi perusahaan. 3. Menjaga harta perusahaan. 4. Mencatat data dan pelaporan. 5. Menghindari benturan kepentingan dan penyalahgunaan jabatan. 6. Menerima hadiah atau fasilitas. 7. Menolak penerimaan hadiah atau fasilitas. 8. Memberi hadiah atau fasilitas. 9. Permintaan hadiah atau fasilitas. 10. Penyalahgunaan narkoba dan obat terlarang (narkoba). 11. Tidak melanggar pakta integritas. 12. Aktivitas politik.
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.	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. Requests for gifts or perks. 10. Abuse of narcotics and illegal drugs (drugs). 11. Does not violate the integrity pact. 12. Political activity.

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 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.

Upaya Penerapan dan Penegakan Kode Etik

Upaya dalam penerapan dan penegakan kode etik, bank **bjb** telah mempunyai ketentuan internal yaitu Surat Keputusan Direksi Nomor 0139/SK/DIR-HC/2017 tanggal 4 Mei 2017 tentang Pedoman Disiplin Pegawai. Ketentuan dimaksud diterapkan untuk mengamankan kepentingan Perseroan, menegakkan tata tertib pegawai lingkungan bank **bjb** dan sebagai sarana pembinaan pegawai.

Compliance with Code of Ethics

The code of ethics of bank **bjb** becomes a standard of fair, proper and trustworthy behavior for all 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 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.

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 0139/SK/DIR-HC/2017 dated May 4th, 2017, regarding Employee Discipline Guidelines. 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.



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 Pedoman Disiplin Pegawai No. 0139/SK/DIR-HC/2017 yang ditetapkan pada tanggal 4 Mei 2017. Selama tahun 2021, sanksi yang diberikan kepada pegawai sebanyak 98 (sembilan puluh delapan) orang dengan rincian sebagai berikut:

Jenis Sanksi Sanctions	Jumlah / Total		
	2021	2020	2019
Berat / Gross Violation	26	28	28
Ringan / Minor Offense	37	31	65
Sedang / Moderate Violation	35	14	40
Grand Total	98	73	133

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;

Types of Violations of Code of Ethics

The Employee Discipline Guidelines take the form of staffing 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 Provided

The sanctions have been implemented based on the Employee Discipline Guidelines No. 0139/SK/DIR-HC/2017, stipulated on May 4, 2017. During 2021, the sanctions given to employees were 98 (ninety-eight) people with the following details:

Implementation of Governance In Provision of Remuneration For Commercial Banks In Accordance with POJK 45/POJK.03/2015

Basis of Remuneration Determination

The basis for the preparation of the determination of remuneration, namely:

1. Law Number 40 of 2007 dated August 16, 2007 concerning Limited Liability Companies;
2. Regulation of the Financial Services Authority (POJK) number 55/POJK.03/2016 dated December 9, 2016 concerning the Implementation of Good Corporate Governance for Commercial Banks;
3. Regulation of the Financial Services Authority (POJK) number 45/POJK.03/2016 dated December 23, 2016 concerning the implementation of good governance in the provision of remuneration for commercial banks;

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.

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**.

- 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.

4. Financial Services Authority 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.

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. In addition, bank **bjb** also always ensures that it has complied with applicable regulations and is above the applicable Minimum Wage standard in the operational area of bank **bjb**. For variable remuneration, remuneration also pays attention to risk factors in business activities and the impact on bank **bjb** pendapatan income.

- 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 and 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

Perseroan tidak memiliki unit bisnis, per wilayah dan pada perusahaan anak atau kantor cabang yang berlokasi di luar negeri.

Remunerasi Dikaitkan dengan Kinerja

- 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.
- 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 beserta alasannya, apabila ada.
Belum ada perubahan jika dibandingkan tahun lalu.

Pengukuran Kinerja Dikaitkan dengan Remunerasi

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

- 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 company does not have a business unit, per region and at subsidiaries or branch offices located overseas.

Remuneration Associated With Performance

- 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) 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 and the reasons, if any.
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 Bank 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

perusahaan memberikan apresiasi dalam bentuk bonus, promosi *grade*/ jabatan, dan kenaikan gaji tahunan.

- 3) Uraian mengenai 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

1. Pengertian
 - a. Remunerasi Yang Bersifat Variabel adalah remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain bonus atau bentuk lainnya yang dipersamakan dengan itu.
 - b. *Long Term Insentif* (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.
 - c. *Malus* adalah kebijakan yang mengizinkan Bank berdasarkan kriteria tertentu menunda pembayaran sebagian atau seluruh dari Remunerasi yang Bersifat Variabel yang ditangguhkan.
 - d. *Material Risk Taker* (MRT) adalah pihak-pihak yang dikategorikan karena tugas dan tanggung jawabnya mengambil keputusan yang berdampak signifikan terhadap profil risiko Bank.
2. Penetapan *Material Risk Taker* (MRT)
 - a. MRT yang ditetapkan oleh Bank adalah Direksi. Remunerasi yang bersifat variabel berlandaskan 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 tanggal 26 September 2016 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum. Berdasarkan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk Nomor 0330/SK/DIR-CSE/2021 tanggal 22 April 2021 tentang Standar Operasional Prosedur Pengelolaan Penghasilan, Tunjangan dan Fasilitas Dewan Komisaris dan Direksi. Penangguhan Remunerasi yang bersifat Variabel bagi MRT Tantiem merupakan remunerasi yang bersifat Variabel dapat diberikan dalam bentuk:
 - a. Tunai; dan / atau
 - b. Saham
3. Tantiem untuk MRT diberikan dengan proporsi sebagai berikut:
 - a. 90% tunai dan diberikan secara langsung sesuai ketentuan.

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 Circulars.

Remuneration Adjustment Associated with Performance and Risk

1. Definition of the term
 - a. Variable Remuneration is remuneration that is related to performance and risks, including bonuses or other equivalent forms.
 - b. Long Term Incentive (LTI) is a partial suspension of the provision of Tantiem to Material Risk Takers in the form of cash and shares for a certain period of time on a pro rata basis which includes taxes.
 - c. Malus is a policy that allows the Bank based on certain criteria to delay the payment of part or all of the deferred Variable Remuneration.
 - d. Material Risk Takers (MRT) are parties who are categorized because of their duties and responsibilities in making decisions that have a significant impact on the Bank's risk profile.
2. Determination of Material Risk Taker (MRT)
 - a. MRT determined by the Bank is the Directors. Variable remuneration is based on Financial Services Authority Regulation Number 45/POJK.03/2015 concerning Implementation of Governance in Providing Remuneration for Commercial Banks and Financial Services Authority Circular Letter Number 40/SEOJK.03/2016 dated 26 September 2016 concerning Implementation of Governance In Provision of Remuneration for Commercial Banks. Based on the Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk Number 0330/SK/DIR-CSE/2021 dated April 22, 2021 concerning Standard Operating Procedures for Management of Income, Allowances and Facilities for the Board of Commissioners and Directors. Suspension of Variable Remuneration for MRT Tantiem is a variable remuneration that can be given in the form of:
 - a. Cash; and/or
 - b. Share
3. The bonus for MRT is given in the following proportions:
 - a. 90% cash and given directly according to the provisions.



- b. 10% ditangguhkan sebagai *Long Term Incentif* (LTI), terdiri dari:
 - 1) 5% tunai; dan
 - 2) 5% saham.
4. Tantiem 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.
5. Penundaan pembayaran remunerasi yang bersifat variabel *Malus* diterapkan terhadap Remunerasi yang bersifat variabel yang masih ditangguhkan dengan jangka waktu penangguhan selama 3 (tiga) tahun. *Malus* terjadi apabila MRT terindikasi melakukan *fraud*.

Nama Konsultan Ekstern dan Tugas Konsultan Terkait Kebijakan Remunerasi

Dalam menetapkan remunerasi variabel, Perseroan memakai jasa konsultan eksternal yaitu Willis Tower Watson.

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

Remunerasi yang bersifat variabel berlandaskan 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 tanggal 26 September 2016 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum. Berdasarkan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk Nomor 0330/SK/DIR-CSE/2021 tanggal 22 April 2021 tentang Standar Operasional Prosedur Pengelolaan Penghasilan, Tunjangan dan Fasilitas Dewan Komisaris dan Direksi. Tantiem merupakan Remunerasi yang bersifat Variabel dapat diberikan dalam bentuk Tunai dan/atau Saham.

- b. 10% is deferred as Long Term Incentive (LTI), consisting of:
 - 1) 5% cash; and
 - 2) 5% shares.
4. The bonus for the Board of Commissioners is 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 is given in cash directly.
5. Postponement of variable remuneration payments
Malus is applied to variable remuneration which is still deferred with a suspension period of 3 (three) years. *Shame* occurs when MRT is indicated to have committed fraud.

Name of Extern Consultants and Duties of Consultants Related to Remuneration Policy

In determining variable remuneration, the Company used the services of an external consultant, namely Willis Tower Watson.

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 Sub-Title of Remuneration of the Board of Commissioners and Directors of the Corporate Governance Chapter in this Annual Report.

Variable Remuneration

Variable remuneration was based on Financial Services Authority Regulation Number 45/POJK.03/2015 concerning Implementation of Governance in Providing Remuneration for Commercial Banks and Financial Services Authority Circular Letter Number 40/SEOJK.03/2016 dated September 26, 2016 concerning Implementation of Governance in Provision of Remuneration for Commercial Banks. Based on the Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk Number 0330/SK/DIR-CSE/2021 dated April 22, 2021 concerning Standard Operating Procedures for Management of Income, Allowances and Facilities for the Board of Commissioners and Directors. Tantiem is a Variable Remuneration that can be given in the form of Cash and/or Shares.

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

Remunerasi yang Bersifat Variabel Variable Remuneration	Jumlah Diterima dalam 1 (Satu) Tahun Amount Received in 1 (One) Year					
	Direksi Directors		Dewan Komisaris Board of Commissioners		Pegawai Employees	
	Orang People	Juta Rp Million Rp	Orang People	Juta Rp Million Rp	Orang People	Juta Rp Million Rp
Total	7	4,738	2	215	-	-

Jabatan dan Jumlah Pihak yang Menjadi Material Risk Takers

Position and Number of Parties Becoming Risk Takers Materials

Jabatan Position	Jumlah Orang Number of people
Dewan Komisaris / Board of Commissioners	-
Direksi / Directors	7

Shares Option yang Dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif

The Share Options of the Board of Commissioners, Board of Commissioners, and Executive Officers

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.

The description regarding the Shares Option of the Directors, Board of Commissioners, and Executive Officers was explained in the Performance-Based Long-Term Compensation Policy section of the Corporate Governance Chapter of this Annual Report.

Rasio Gaji Tertinggi dan Terendah

Highest and Lowest Salary Ratio

Uraian Description	Rasio Ratio
Gaji Pegawai Tertinggi dengan Pegawai Terendah Highest Employee Salary with Lowest Employee	13,13
Gaji Direksi yang tertinggi dan terendah The highest and lowest salaries for the Directors	1,25
Gaji Dewan Komisaris yang tertinggi dan terendah The highest and lowest salaries for the Board of Commissioners	1,20
Gaji Direksi dengan Gaji Pegawai Tertinggi Directors Salary with the Highest Employee Salary	3,03

Jumlah Penerima dan Jumlah Total Remunerasi yang Bersifat Variabel yang Dijamin Tanpa Syarat

Number of Recipients and Total Amount of Variable Remuneration Guaranteed Without Condition

Tidak terdapat penerima remunerasi yang bersifat variabel yang dijamin tanpa syarat.

There are no recipients of variable remuneration that are unconditionally guaranteed.



Jumlah Pegawai yang Terkena Pemutusan Hubungan Kerja dan Total Nominal Pesangon yang Dibayarkan

Number of Employees Affected By Termination and Total Nominal Sentences Paid

Jumlah Nominal Pesangon yang dibayarkan per Orang dalam 1 (Satu) Tahun Amount of Severance Pay per Person in 1 (One) Year	Jumlah Pegawai Number of Employees
Di atas Rp1 miliar / Above IDR 1 billion	-
Di atas Rp500 juta s.d. Rp1 miliar / Above IDR 500 million s.d. IDR 1 billion	5
Rp500 juta ke bawah / IDR 500 million and below	211

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 Variables 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 2021 dengan rincian sebagai berikut:

The total amount of deferred Variable Remuneration consisting of cash and/or shares had been applied for payment in 2021 with the following details:

Remunerasi yang bersifat Variabel (dalam jutaan rupiah) Variable Remuneration (in million rupiah)	Jumlah Diterima dalam 1 Tahun Amount Received in 1 Year	
	Tidak ditangguhkan Not suspended	Ditangguhkan* Suspended *
Tunai / Cash	6,088	2,367
Saham / Share	215	2,367

* MRT yang berbentuk tunai dan saham dengan jangka waktu tertentu secara pro rata
* MRT in the form of cash and shares with a certain period of time on a pro rata basis

Informasi Kuantitatif

Quantitative Information

Jenis Remunerasi yang Bersifat Variabel*) Variable Types of Remuneration *)	Sisa yang Masih Ditangguhkan Remaining Deferred	Total Pengurangan Selama Periode Laporan Total Deductions During the Reporting Period		
		Disebabkan Penyesuaian Eksplisit (A) Due to Explicit Adjustment (A)	Disebabkan Penyesuaian Implisit (B) Due to Implicit Adjustment (B)	Total (A)+(B)
Tunai (dalam juta rupiah) Cash (in million rupiah)	2,320			
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 million rupiah which is the conversion of said shares)	2,121,274 lembar			
Jumlah / Total				

Keterangan: *) Hanya untuk MRT / Remarks: *) Only for MRT

Kebijakan Pemberian Kompensasi Jangka Panjang Berbasis Kinerja

Program Kepemilikan Saham oleh Pegawai Dan/Atau Manajemen (ESOP/MSOP)

Pada tahun 2010 bank **bjb** melakukan aksi korporasi berupa *Initial Public Offering (IPO)*. bank **bjb** mengeluarkan kebijakan pada karyawannya untuk memiliki sejumlah saham dari bank **bjb** dengan nama program *Employee and Management Stock Allocation (EMSA)* sebagaimana yang disepakati oleh manajemen bahwa alokasi jumlah saham untuk karyawan adalah sebanyak 10% dari jumlah saham yang ditawarkan ke publik atau sebanyak Rp2.424.072.500 lembar saham. Tidak terdapat persyaratan karyawan yang berhak memiliki saham. Semua karyawan berhak mengikuti program EMSA. Berdasarkan hasil penawaran awal (*bookbuilding*), jumlah pemesanan saham EMSA yang disampaikan oleh seluruh karyawan bank **bjb** adalah sebesar Rp46.360.200.000 atau 3,2% dari jumlah saham yang ditawarkan ke publik. Program EMSA tersebut memiliki jangka waktu maksimal 6 (enam) bulan dengan persyaratan yang berhak mengikuti program ini adalah karyawan tetap bank **bjb** dengan *exercise price* Rp600 per lembar.

Sampai dengan akhir tahun 2021, bank **bjb** belum melaksanakan program *Employee and Management Stock Allocation (EMSA)* kembali.

Kebijakan Pengungkapan Informasi Kepemilikan Saham Dewan Komisaris dan Direksi Serta Pelaksanaannya

Perseroan telah memiliki pedoman yang mengatur tentang kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham Perusahaan Terbuka. Hal tersebut diatur dalam Surat Keputusan Direksi Nomor 0681/SK/DIR-CS/2019 Tanggal 18 Juni 2019 tentang Pedoman Pengelolaan Aktivitas Pasar Modal. Adapun pada tahun 2021, pelaporan transaksi saham oleh Dewan Komisaris dan Direksi dengan rincian sebagai berikut:

No	Nama Name	Jabatan Position	Tanggal Transaksi Transaction date	Tanggal Pelaporan Reporting Date
1	Yuddy Renaldi	Direktur Utama / President Director	23 Juni 2021 / June 23, 2021	25 Juni 2021 / June 25, 2021
2	Nia Kania	Direksi / Directors	23 Juni 2021 / June 23, 2021	25 Juni 2021 / June 25, 2021
3	Suartini	Direksi / Directors	23 Juni 2021 / June 23, 2021	25 Juni 2021 / June 25, 2021
4	Rio Lanasier	Direksi / Directors	23 Juni 2021 / June 23, 2021	25 Juni 2021 / June 25, 2021
5	Tedi Setiawan	Direksi / Directors	23 Juni 2021 / June 23, 2021	25 Juni 2021 / June 25, 2021
6	Nancy Adistyasari	Direksi / Directors	23 Juni 2021 / June 23, 2021	25 Juni 2021 / June 25, 2021
7	Muhadi	Komisaris / Commissioner	23 Juni 2021 / June 23, 2021	25 Juni 2021 / June 25, 2021

Performance-Based Long-Term Compensation Policy

Employee And/Or Management Share Ownership Program (ESOP/MSOP)

In 2010 bank **bjb** took a corporate action in the form of an Initial Public Offering (IPO). bank **bjb** issued a policy for its employees to own a number of shares from bank **bjb** under the name Employee and Management Stock Allocation (EMSA) program as agreed by management that the allocation of the number of shares for employees was 10% of the number of shares offered to the public or IDR 2. 424,072,500 shares. There were no requirements for employees entitled to own shares. All employees were eligible to participate in the EMSA program. Based on the results of the initial offering (*bookbuilding*), the number of EMSA share subscriptions submitted by all bank **bjb** employees was IDR 46,360,200,000 or 3.2% of the total shares offered to the public. The EMSA program had a maximum period of 6 (six) months with the requirements that those entitled to participate in this program are permanent employees of bank **bjb** with an exercise price of IDR 600 per share.

Until the end of 2021, bank **bjb** did not implement the Employee and Management Stock Allocation (EMSA) program again.

Policy of Disclosure of Share Ownership Information of Board of Commissioners and Directors and the Implementation

The Company had guidelines governing the share ownership of members of the Directors and members of the Board of Commissioners no later than 3 (three) working days after the ownership or any change in ownership of the shares of a Public Company. This was regulated in the Decree of the Directors Number 0681/SK/DIR-CS/2019 dated June 18, 2019 concerning Guidelines for the Management of Capital Market Activities. Meanwhile, in 2021, the reporting of share transactions by the Board of Commissioners and the Directors is 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*. 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 pelapor untuk menyampaikan dugaan adanya pelanggaran terhadap kebijakan dan ketentuan bank serta peraturan perundang-undangan.

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 7th, 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 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



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**, yaitu pada:

1. Aplikasi **bjbWBS** yaitu <https://bjbwbs.bankbjb.co.id/>
2. Surat kepada alamat Satuan Kerja Audit Internal, Menara bank **bjb** Lt. 6, Jalan Naripan 12-14, Bandung 40111.
3. Korespondensi melalui *email*: antifraud@bankbjb.co.id

Whistleblowing System Management

Submission of Violation Reports

Submission of reports of indications of fraud (*whistleblowing*) can be done by all parties both internal and external to the bank **bjb** through the bank **bjb** *website*, namely on:

1. The **bjbWBS** application is <https://bjbwbs.bankbjb.co.id/>
2. Letter to the address of the Internal Audit Unit, Menara bank **bjb** Lt. 6, Jalan Naripan 12-14, Bandung 40111.
3. Correspondence via *email*: antifraud@bankbjb.co.id

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*.

Means of submitting reports on disclosure of fraud indication events are independent, free and confidential communication facilities so that every report submitted will be received directly by the management of the *Whistleblowing System*.

Penanganan Pengaduan

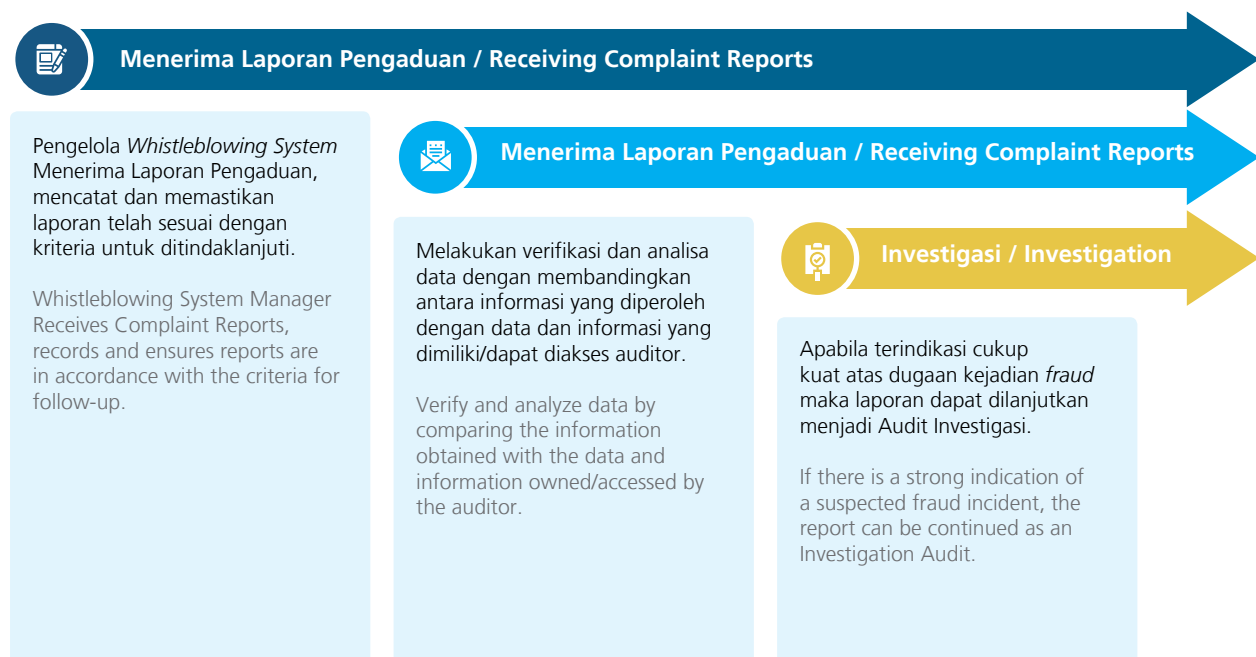
1. Setiap proses penanganan laporan pengungkapan kejadian indikasi *fraud* merupakan kewenangan pengelola *Whistle Blowing System* yang dilakukan oleh Unit Kerja *Anti Fraud* pada Satuan Kerja Audit Internal.
2. Untuk menjamin kerahasiaan identitas pelapor, setiap laporan diberi nomor referensi unik dan setiap nama pelapor diganti dengan nama samaran/nama alias.
3. Bilamana diperlukan akan dilakukan investigasi lebih lanjut. Dalam melakukan proses tindak lanjut atas setiap pelaporan wajib mengedepankan kerahasiaan, asas praduga tak bersalah dan profesionalisme.
4. Fasilitas/media saluran penyampaian pelaporan pelanggaran bersifat independen, bebas dan rahasia.
5. Pihak yang melanggar prinsip kerahasiaan tersebut akan diberikan sanksi yang berat sesuai ketentuan yang berlaku di bank **bjb**.

Complaints Handling

1. Every process of handling reports on disclosure of indications of fraud is the authority of the manager of the *Whistle Blowing System* carried out by the Anti Fraud Work Unit in the Internal Audit Work Unit.
2. To guarantee the confidentiality of the reporter's identity, each report is given a unique reference number and each reporter's name is replaced with a pseudonym/alias name.
3. If necessary further investigations will be carried out. In carrying out the process of following up on any reporting, it is necessary to prioritize confidentiality, the principle of presumption of innocence and professionalism.
4. Facilities/media channel for reporting violations that are independent, free and confidential.
5. Parties who violate the principle of confidentiality will be given severe sanctions in accordance with the applicable provisions in the bank **bjb**.

Bagan Alur Penyampaian Laporan Pelanggaran

Flow Chart For Submitting a Violation Report





Perlindungan Bagi Whistleblower

1. Bank berkomitmen untuk melindungi pelapor pengungkapan kejadian indikasi *fraud* yang beritikad baik.
2. Pelapor dilindungi oleh Bank dari bentuk ancaman, intimidasi, hak-hak kepegawaian, gugatan hukum, pengrusakan harta benda, tindakan fisik, hukuman maupun tindakan tidak menyenangkan lainnya dari terlapor, bank atau dari pihak manapun selama pelapor menjaga kerahasiaan kasus yang diadukan kepada pihak manapun.
3. Perlindungan terhadap pelapor juga berlaku bagi pegawai yang melaksanakan proses investigasi maupun pihak yang memberikan informasi terkait dengan laporan pengungkapan indikasi *fraud*.
4. Pelapor yang menyampaikan laporan pelanggaran yang bersifat palsu/fitnah tidak berhak mendapatkan perlindungan pelapor.
5. Bank menjamin atas perlindungan kerahasiaan identitas pelapor.

Protection For Whistleblower

1. The Bank is committed to protecting the whistleblower in the event of an indication of fraud in good faith.
2. The reporter is protected by the bank from threats, intimidation, employment rights, lawsuits, property damage, physical actions, penalties or other unpleasant actions from the reported party, bank or from any party as long as the reporter maintains the confidentiality of the case reported to the party any.
3. Protection against whistleblowers also applies to employees who carry out the investigation process as well as those who provide information related to disclosure reports of indications of fraud.
4. The reporter who submits reports of violations that are false/defamation are not entitled to the protection of the reporter.
5. The bank guarantees the protection of the confidentiality of the reporter's identity.

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 are carried out dishonestly/ethically and violate internal provisions or laws.
Korupsi Corruption	Perbuatan yang dilakukan dengan tujuan untuk menguntungkan diri sendiri atau orang lain atau suatu perusahaan dengan cara menyalahgunakan kewenangan, kesempatan atau sarana yang ada padanya karena jabatan atau kedudukan yang menyebabkan kerugian negara/Bank, diantaranya dalam bentuk: Benturan kepentingan, Gratifikasi dan Penyuapan. Acts carried out intending to benefit oneself or another person or a company by abusing the authority, opportunities, or facilities available to him because of his position or position that causes state/Bank losses, including in the form of Conflict of interest, Gratification, and Bribery.
Penggelapan Embezzlement	Perbuatan mengambil atau menyalahgunakan aset Bank untuk kepentingan pribadi. The act of taking or misappropriating the Bank's assets for personal gain.
Pemalsuan Counterfeit	Melakukan rekayasa untuk menutupi kondisi yang sebenarnya. Perform engineering to cover the actual conditions.
Pemerasan Extortion	Perbuatan untuk memperoleh sesuatu yang memiliki nilai/manfaat ekonomis yang disertai dengan ancaman atau paksaan. The act of obtaining economic value/benefit is accompanied by threats or coercion.
Penipuan Fraud	Perbuatan untuk menguntungkan diri sendiri atau orang lain secara melawan hukum dengan cara melakukan tipu muslihat atau rangkaian kebohongan. Acts to benefit oneself or others unlawfully through deceit or a series of lies.
Pembocoran Informasi Information Leak	Perbuatan memberikan atau menyebarluaskan 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 parties who are not interested.
Tindak Pidana Bidang Perbankan Banking Crime	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 involving banking-related acts are threatened with criminal acts, which are specifically contained in the law that regulates banking.
Tindakan Lainnya Other Actions	Segala jenis perbuatan yang diancam dengan hukuman pidana yang berkaitan dengan kegiatan operasional bank. All types of actions are punishable by criminal penalties related to bank operational activities.

Untuk meningkatkan efektivitas penanganan laporan, pelapor dapat menyampaikan beberapa informasi berikut:

1. Identitas diri, meliputi nama pelapor (diperbolehkan anonim), nomor telepon atau alamat email yang dapat dihubungi.
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

Efektivitas penerapan *Whistleblowing System* bank **bjb** dikelola oleh Satuan Kerja Audit Internal yang bertanggung jawab secara langsung kepada Direktur Utama serta memiliki hubungan komunikasi kepada Dewan Komisaris.

Sosialisasi *Whistleblowing System*

Untuk meningkatkan pemahaman mengenai *Whistleblowing System* kepada seluruh tingkatan pegawai, bank **bjb** secara konsisten melakukan presentasi kepada masing-masing unit kerja serta menampilkan materi dalam *screen display* pada *workstation* setiap pegawai.

Jumlah Pengaduan dan Tindak Lanjutnya

Pada tahun 2021 terdapat 52 (lima puluh dua) pengaduan melalui *Whistleblowing System*

To improve the effectiveness of report handling, the reporter can submit the following information:

1. Personal identity, including the reporter's name (allowed anonymous), telephone number or email address that can be contacted.
2. Provide initial indications that can be considered, including:
 - a. The involved parties
 - b. Form/type of fraud
 - c. Location and time of the incident
 - d. Chronology of events
 - e. Other information

Management of Violation Reports

The effectiveness of implementing bank **bjb**'s *Whistleblowing System* is managed by the Internal Audit Work Unit which is directly responsible to the President Director and has a communication that is related to the Board of Commissioners.

Socialization of *Whistleblowing System*

To increase the understanding of the *Whistleblowing System* to all levels of employees, the bank **bjb** consistently makes presentations to each work unit and displays material on a screen display on each employee's workstation.

Number of Complaints and Its Follow Up

In 2021 there were 52 (fifty two) complaints through the *Whistleblowing System*

Media Penyampaian Laporan Report Submission Media	Jumlah Total	Tindaklanjut / Follow-up			
		Laporan Ditutup (Tidak Terbukti) Report Closed (Not Proven)	Laporan Masih Dalam Proses (Proses Audit/ Proses Pelaporan/ Proses Lintas Divisi) Report in Process (Audit Process/ Reporting Process/ Cross-Division Process)	Laporan Selesai Report has been Done	Laporan Diteruskan kepada Penyidik The Report Continued with Legal Efforts
Aplikasi bjb WBS bjb WBS App	40	39	1	-	-
Surat atau Melaporkan Secara Langsung Letters or Reporting Directly	12	-	-	12	11

Selama tahun 2021 bank **bjb** telah berupaya melakukan langkah-langkah sebagai bentuk tindak lanjut penyelesaian tindakan *fraud*, antara lain:

- a. Pemberian sanksi kepegawaian dengan kriteria sanksi sebagai berikut:
 - Pembinaan
 - Teguran
 - Peringatan I
 - Peringatan II

During 2020 bank **bjb** has attempted to take steps as a form of follow-up to resolve fraud, including:

- a. Giving sanctions for the employee with the following criteria of sanctions:
 - Training
 - Rebuke
 - Warning I
 - Warning II



- Peringatan III
 - Pernyataan Tidak Puas
 - Pemberhentian Sebagai Pegawai
- b. Upaya hukum dengan melaporkan pelaku *fraud* ke Aparat Penegak Hukum (APH) sebagai bagian dari implementasi program "Zero Tolerance For Fraud"

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 cara menjaga komitmen Perseroan 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. Perseroan telah memiliki Pedoman SMAP yang telah disahkan melalui Surat Keputusan Direksi No. 0728/SK/DIR-KAP/2021 tanggal 08 November 2021.

ORGANISASI

1. Dewan Komisaris
2. Direksi
3. Fungsi Kepatuhan Anti Penyuapan (TIM FKAP), yang terdiri dari:
 - a. Divisi Kepatuhan & APU PPT
 - b. Divisi Manajemen Risiko
 - 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, Perseroan 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.

Perseroan menetapkan ruang lingkup penerapan SMAP berdasarkan analisis faktor internal dan eksternal, kebutuhan dan harapan pemangku kepentingan serta pertimbangan proses bisnis.

- Warning III
 - Dissatisfaction Statement
 - Dismissal as an Employee
- b. Legal action by reporting fraudsters to Law Enforcement Officials (APH) as part of the implementation of the "Zero Tolerance For Fraud" program

Anti-Corruption Program

Programs and Procedures In Overcoming Corruption, Kickbacks, Fraud, Bribery and/ or Gratuity 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 Anti-Bribery 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 Decree of the Directors No. 0728/SK/DIR-KAP/2021 dated November 8, 2021.

ORGANIZATION

1. Board of Commissioners
2. Directors
3. Anti-Bribery Compliance Function (FKAP TEAM), which consisted of:
 - a. PPT Compliance & AML Division
 - b. 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 Company determined the scope of SMAP implementation based on analysis of internal and external factors, needs and expectations of stakeholders as well as business process considerations.

PENILAIAN RISIKO PENYUAPAN

Perseroan menetapkan metode penilaian risiko penyuapan yang meliputi:

1. Identifikasi risiko penyuapan 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 penyuapan.
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 penyuapan secara jujur dan dapat mencerminkan kondisi yang riil.
4. Divisi Manajemen Risiko melakukan pemantauan risiko secara keseluruhan berdasarkan hasil pengisian risiko penyuapan masing-masing unit kerja melalui *mapping* risiko penyuapan Bank.
5. Pengendalian risiko dilakukan oleh masing-masing unit kerja sesuai dengan hasil penilaian risiko penyuapan.
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 penyuapan.

Setiap Unit kerja Penerap dan Pendukung menyimpan bukti penilaian risiko untuk memastikan bahwa penilaian risiko penyuapan 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), Perseroan telah membentuk program pengendalian gratifikasi yang sebagaimana tertuang dalam Pedoman Pengendalian Gratifikasi Nomor 0694/SK/DIR-KP/2019 yang memberikan arah serta acuan bagi segenap organisasi Perseroan di dalam menanggulangi praktik saling memberi (penerimaan, penolakan, maupun pemberian) di lingkungan Perseroan sehingga pengelolaan gratifikasi pada Perseroan dapat sesuai dengan prinsip-prinsip tata kelola perusahaan yang baik. Dengan ditetapkannya pedoman ini, Perseroan diharapkan dapat mendorong terlaksananya etika bisnis yang tinggi serta mencegah timbulnya benturan kepentingan, kecurangan serta perilaku penyimpangan lain di lingkungan perseroan.

Perseroan 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 yang diselenggarakan dalam bentuk *Training of Trainer* kepada perwakilan level Managerial di Kantor Cabang.

BRIBERY RISK ASSESSMENT

The Company established a bribery risk assessment method which included:

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 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.

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

In an effort to prevent Corruption, Collusion and Nepotism (KKN), Company established a gratuity control program as stated in the Gratuity Control Guidelines Number 0694/SK/DIR-KP/2019 which provided direction and reference for all Company organizations in tackling the practice of giving each other (acceptance, rejection, or giving) within the company so that the management of gratuities in the company could be in accordance with the principles of good corporate governance. With the enactment of these guidelines, the Company was expected to be able to encourage the implementation of high business ethics and prevent conflicts of interest, fraud and other irregular behavior within the company.

The Company 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 Training of Trainers to Managerial level representatives at Branch Offices.



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 Perseroan. Salah satu etika perilaku yang terdapat pada *code of conduct* yaitu standar etika untuk menghindari benturan kepentingan (penanganan benturan 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 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;

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/*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 working days from the receipt/rejection of the gratuity by the reporter to the Compliance Division & APU PPT;
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. 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 *Training of Trainer* kepada perwakilan level Managerial di Kantor Cabang.

LAPORAN GRATIFIKASI TAHUN 2021

Dalam implementasi pengelolaan pelaporan gratifikasi selama tahun 2021 telah diterima sebanyak 81 (delapan puluh satu) laporan penerimaan gratifikasi, dimana terdapat 60 (enam puluh) pelaporan yang telah mendapatkan keputusan penetapan dari KPK dan 21 (dua puluh satu) laporan belum mendapatkan penetapan dari KPK.

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 quarter.

GRATIFICATION POLICY SOCIALIZATION

In carrying out the gratification control program and the company has conducted socialization held in the form of Training of Trainers to Managerial level representatives at the Branch Office.

GRATIFICATION REPORT OF 2021

In the implementation of gratuity reporting management during 2021, 81 (eighty-one) reports of receipt of gratuity were received, of which there were 60 (sixty) reports that had received a determination from the KPK and 21 (twenty one) reports had not received a determination from the KPK.

Pelatihan/Sosialisasi Anti Korupsi Kepada Karyawan

Anti-Corruption Training/Socialization For Employees

No	Jenis Pelatihan Type of Training	Tanggal Mulai Start Date	Tanggal Selesai Finish Date	Penyelenggara Organizer
1	<i>Business Judgement Rule Versus Tindak Pidana Korupsi</i> Business Judgment Rule Versus Corruption Crime	05/02/21	05/02/21	Visi Integritas
2	APU-PPT Bagi Pegawai Divisi Dana & Jasa Konsumer dan Unit Dana Pensiun Lembaga Keuangan APU-PPT for Employees of the Fund & Consumer Services Division and Financial Institution Pension Fund Unit	15/02/21	15/02/21	bjb University
3	APU-PPT Bagi Pegawai Divisi Dana & Jasa Konsumer dan Unit Dana Pensiun Lembaga Keuangan APU-PPT for Employees of the Fund & Consumer Services Division and Financial Institution Pension Fund Unit	16/02/21	16/02/21	bjb University
4	APU-PPT Bagi Pegawai Divisi Dana & Jasa Konsumer dan Unit Dana Pensiun Lembaga Keuangan APU-PPT for Employees of the Fund & Consumer Services Division and Financial Institution Pension Fund Unit	17/02/21	17/02/21	bjb University
5	APU-PPT Bagi Pegawai Divisi Dana & Jasa Konsumer dan Unit Dana Pensiun Lembaga Keuangan APU-PPT for Employees of the Fund & Consumer Services Division and Financial Institution Pension Fund Unit	18/02/21	18/02/21	bjb University
6	Penerapan <i>Risk Based Approach</i> APU PPT Application of APU PPT Risk Based Approach	18/02/21	18/02/21	Infobank Institute
7	APU-PPT Bagi Officer Program APU-PPT Kantor Wilayah APU-PPT for Regional Office APU-PPT Program Officers	05/04/21	09/04/21	bjb University
8	<i>Product Knowledge and Relationship Officer Konsumer</i> Product Knowledge and APU-PPT For Consumer Relationship Officer	21/04/21	23/04/21	bjb University
9	Bimbingan Teknis Program Pengendalian Gratifikasi (PPG) Gratification Control Program (PPG) Technical Guidance	26/04/21	26/04/21	KPK



No	Jenis Pelatihan Type of Training	Tanggal Mulai Start Date	Tanggal Selesai Finish Date	Penyelenggara Organizer
10	<i>Product Knowledge and APU-PPT For Relationship Officer Konsumer</i> Product Knowledge and APU-PPT For Consumer Relationship Officer	05/05/21	07/05/21	bjb University
11	<i>Product Knowledge and APU-PPT For Relationship Officer Konsumer</i> Product Knowledge and APU-PPT For Consumer Relationship Officer	19/05/21	21/05/21	bjb University
12	<i>Anti Money Laundering Compliance Training Detecting and Reporting Suspicious Transaction</i> Anti Money Laundering Compliance Training Detecting and Reporting Suspicious Transaction	27/05/21	28/05/21	Infobank Institute
13	Pengawasan Terpadu Institusi Pusat Pelaporan dan Analisis Transaksi Keuangan (Ppatk) Dengan Perbankan Terhadap Tindak Pidana Money Laundering Di Era Integrated Supervision of Financial Transaction Reports and Analysis Center Institutions (PPATK) with Banking Against the Crime of Money Laundering in the Era	31/05/21	31/05/21	Praveena
14	<i>Product Knowledge and APU-PPT For Relationship Officer Konsumer</i> Product Knowledge and APU-PPT For Consumer Relationship Officer	07/06/21	09/06/21	bjb University
15	<i>Training Identifikasi Transaksi Keuangan Mencurigakan Batch 1 Tahun 2021</i> Training on Identification of Suspicious Financial Transactions Batch 1 Year 2021	07/06/21	08/06/21	FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan)
16	<i>Product Knowledge and APU-PPT For Relationship Officer Konsumer</i> Product Knowledge and APU-PPT For Consumer Relationship Officer	16/06/21	18/06/21	bjb University
17	APU-PPT dan Goaml Regulasi dan Praktik Sistem Anti Pencucian Uang APU-PPT and Goaml Anti-Money Laundering System Regulations and Practices	17/06/21	17/06/21	RMG (Risk Management Guard)
18	Tindak Pidana Korporasi/Korupsi Yang Merugikan Keuangan Korporasi Secara Signifikan Di Sektor BUMN/BUMD Corporate/Corruption Crimes That Hurt Corporate Finances Significantly in the BUMN/BUMD Sector	23/06/21	24/06/21	Lembaga Berantas Korupsi Indonesia
19	Bimbingan Teknis Program Pengendalian Gratifikasi (PPG) Gratification Control Program (PPG) Technical Guidance	06/07/21	07/07/21	KPK
20	Bimbingan Teknis Program Pengendalian Gratifikasi (PPG) Gratification Control Program (PPG) Technical Guidance	12/08/21	12/08/21	KPK
21	Bimbingan Teknis Program Pengendalian Gratifikasi (PPG) Gratification Control Program (PPG) Technical Guidance	19/08/21	19/08/21	KPK
22	<i>Training of Trainer (TOT) Program Pengendalian Gratifikasi</i> Training of Trainer (TOT) Gratification Control Program	08/09/21	08/09/21	KPK
23	APU-PPT Bagi Satuan Kerja Audit Internal APU-PPT for the Internal Audit Unit	20/09/21	20/09/21	bjb University
24	<i>Workshop dan Uji Sertifikasi Kepatuhan & AML Level Eksekutif Tahun 2021</i> Executive Level Compliance & AML Certification Workshop and Test 2021	23/09/21	25/09/21	LSPP (Lembaga Sertifikasi Profesi Perbankan Indonesia)
25	APU-PPT Bagi <i>Customer Service</i> APU-PPT for Customer Service	06/10/21	06/10/21	bjb University
26	APU-PPT Bagi <i>Customer Service</i> APU-PPT for Customer Service	08/10/21	08/10/21	bjb University
27	APU-PPT Bagi <i>Customer Service</i> APU-PPT for Customer Service	13/10/21	13/10/21	bjb University
28	APU-PPT Bagi Teller APU-PPT for Tellers	22/10/21	22/10/21	bjb University
29	APU-PPT Bagi Teller APU-PPT for Tellers	27/10/21	27/10/21	bjb University
30	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Application of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb	08/11/21	08/11/21	bjb University

No	Jenis Pelatihan Type of Training	Tanggal Mulai Start Date	Tanggal Selesai Finish Date	Penyelenggara Organizer
31	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Application of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb	09/11/21	09/11/21	bjb University
32	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb Komitmen OJK bjb Flash Implementation of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb OJK Commitment	11/11/21	11/11/21	bjb University
33	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Application of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb	12/11/21	12/11/21	bjb University
34	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb Komitmen OJK bjb Flash Implementation of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb OJK Commitment	12/11/21	12/11/21	bjb University
35	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Application of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb	15/11/21	15/11/21	bjb University
36	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb Komitmen OJK bjb Flash Implementation of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb OJK Commitment	15/11/21	15/11/21	bjb University
37	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Application of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb	16/11/21	16/11/21	bjb University
38	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb Komitmen OJK bjb Flash Implementation of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb OJK Commitment	16/11/21	16/11/21	bjb University
39	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb bjb Flash Application of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb	17/11/21	17/11/21	bjb University
40	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb Komitmen OJK bjb Flash Implementation of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb OJK Commitment	17/11/21	17/11/21	bjb University
41	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb Komitmen OJK bjb Flash Implementation of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb OJK Commitment	18/11/21	18/11/21	bjb University
42	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb Komitmen OJK bjb Flash Implementation of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb OJK Commitment	19/11/21	19/11/21	bjb University
43	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb Komitmen OJK bjb Flash Implementation of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb OJK Commitment	22/11/21	22/11/21	bjb University
44	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb Komitmen OJK bjb Flash Implementation of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb OJK Commitment	23/11/21	23/11/21	bjb University
45	Webinar Persepsi Tindak Pidana Korupsi & Paradigma Pencegahan Tipikor/Gratifikasi Sebagai Indikasi Tipikor Serta Hak & Kewenangan KPK Melakukan Penyadapan Webinar on Perceptions of Corruption Crimes & the Paradigm of Corruption Prevention/Gratification as an Indication of Corruption and the Rights & Authorities of the KPK to Conduct Wiretapping	24/11/21	25/11/21	Lembaga Berantas Korupsi Indonesia



No	Jenis Pelatihan Type of Training	Tanggal Mulai Start Date	Tanggal Selesai Finish Date	Penyelenggara Organizer
46	Persepsi Tindak Pidana Korupsi & Paradigma Pencegahan Tipikor/ Gratifikasi Sebagai Indikasi Tipikor Serta Hak & Kewenangan KPK Melakukan Penyadapan Perceptions of Corruption Crimes & the Paradigm of Corruption/ Gratification Prevention as Indications of Corruption and the Rights & Authorities of the KPK to Conduct Wiretapping	24/11/21	25/11/21	Lembaga Berantas Korupsi Indonesia
47	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb Komitmen OJK bjb Flash Implementation of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb OJK Commitment	24/11/21	24/11/21	bjb University
48	<i>Training</i> Identifikasi Transaksi Keuangan Mencurigakan & Penentuan Indikasi Tindak Pidana Asal <i>Batch</i> 7 Tahun 2021 Training on Identification of Suspicious Financial Transactions & Determination of Indications for Predicate Crimes Batch 7 of 2021	24/11/21	25/11/21	FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan)
49	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb Komitmen OJK bjb Flash Implementation of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb OJK Commitment	25/11/21	25/11/21	bjb University
50	bjb Flash Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) bank bjb Komitmen OJK bjb Flash Implementation of Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) bank bjb OJK Commitment	26/11/21	26/11/21	bjb University
51	Penerapan APU-PPT <i>Terkait Customer Due Diligence</i> (CDD) & Transaksi Keuangan Mencurigakan (TKM) Western Union Application of AML-CFT Related to Customer Due Diligence (CDD) & Suspicious Financial Transactions (TKM) Western Union	11/12/21	11/12/21	bjb University
52	Anti Pencucian Uang (<i>Money Laundering</i>) dan Penelusuran Aset (<i>Asset Tracing</i>) Serta Dampak Hukumnya Anti-Money Laundering and Asset Tracing and Their Legal Impacts	16/12/21	17/12/21	LEMIKNAS (Lembaga Informasi Kebijakan Nasional)

Pengelolaan 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 1155/SK/DIR-KP/2018 tanggal 4 Oktober 2018 tentang Pedoman Laporan Harta Kekayaan Penyelenggara Negara (LHKPN). Pada tahun pelaporan 2020, bank **bjb** menetapkan jumlah Wajib Lapor sebanyak 1.234 orang, dengan tingkat kepatuhan pelaporan LHKPN sebesar 100%.

Management of Country Property Rights

As a company whose business activities are based on the principle of trust, the bank **bjb** needs to maintain and foster the integrity of all employees. Employee integrity can be reflected in ethical behavior that can avoid any employee from practices that are not in line with Company values. This needs to be carried out by the bank **bjb** as an effort to maintain the fulfillment of the rights of the Stakeholders through the implementation of clean and healthy business processes.

One of the efforts that can be carried out by bank **bjb** in maintaining and growing employee integrity is through the submission of a Wealth Report. These efforts align with the Government's efforts to foster 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 made adjustments to the provisions of the LHKPN Guidelines through the determination of the Decree of the Directors Number 1155/SK/DIR-KP/2018 dated October 4, 2018, concerning Guidelines for Reporting State Administrators Wealth (LHKPN). In the 2020 reporting year, bank **bjb** set the number of Reporting Obligations to be 1,234 people, with a LHKPN reporting compliance rate of 100%.

Rencana Strategis Bank

Uraian terkait Rencana Strategis Bank dijelaskan pada Sub Bab Rencana Strategis Bank pada Bab Analisis dan Pembahasan Manajemen dalam Laporan Tahunan ini.

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.

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**.
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.

The Bank's Strategic Plan

The description of the Bank's Strategic Plan had been explained in the Sub-Chapter of the Bank's Strategic Plan in the Management Discussion and Analysis Chapter of this Annual Report.

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.

Transparency of Financial and Non-Financial 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 non-financial 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. 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.



Buyback Saham dan Buyback Obligasi

Selama tahun 2021, bank **bjb** tidak melakukan *buyback* saham maupun *buyback* obligasi.

Jumlah Penyimpangan (*Internal Fraud*) dan Upaya Penyelesaian

Internal <i>Fraud</i> dalam 1 Tahun	Jumlah <i>fraud</i> yang dilakukan (Internal)					
	Anggota Dewan Komisaris dan Anggota Direksi		Pegawai Tetap		Pegawai Tidak Tetap	
	Tahun Sebelumnya (2020)	Tahun Berjalan (2021)	Tahun Sebelumnya (2020)	Tahun Berjalan (2021)	Tahun Sebelumnya (2020)	Tahun Berjalan (2021)
Total <i>Fraud</i>	-	-	17	16	-	-
Telah Diselesaikan	-	-	17	16	-	-
Dalam Proses Penyelesaian di Internal Bank	-	-	-	-	-	-
Belum Diupayakan Penyelesaian	-	-	-	-	-	-
Telah Ditindaklanjuti Melalui Proses Hukum	-	-	3	12	-	-

Pencegahan Transaksi Orang Dalam (*Insider Trading*)

Kebijakan Perseroan tentang *Insider Trading* 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.

Perseroan meminimalisir terjadinya *insider trading* tersebut melalui kebijakan tersebut yang salah satunya mengatur 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.

Share Buyback and Bond Buyback

During 2021, the bank **bjb** did not buyback shares or buyback bonds.

Total Internal Fraud and Attention Attempts

Prevention of Inside Transactions (*Insider Trading*)

The Company's policy regarding *Insider Trading* was regulated in the Decree of the Directors number 709/SK/DIR-KP/2014 dated October 7, 2014 concerning Business Ethics and Code of Conduct for PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. and the Decree of the Directors number 0539/SK/DIR-HCA/2021 dated July 30, 2021 regarding the SOP for Employee Discipline.

The Company minimized the occurrence of *insider trading* through these policies, one of which strictly regulated data and/or information that was confidential with that of the public, as well as dividing the duties and responsibilities for managing the information in a proportional and efficient manner.

Penerapan Tata Kelola Terintegrasi

The Implementation of Integrated Governance

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**.

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.

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.

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 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:

- Pelaksanaan Fungsi Kepatuhan Terintegrasi pada konglomerasi keuangan bank **bjb** dilaksanakan oleh Divisi Kepatuhan & APU-PPT Grup Tata Kelola & Pengendalian Gratifikasi;
- Pelaksanaan Fungsi Manajemen Risiko Terintegrasi pada konglomerasi keuangan bank **bjb** dilaksanakan oleh Divisi Manajemen Risiko Grup Manajemen Risiko Terintegrasi.

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**.

Furthermore, 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.

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.

Based on the letter No. 539/1030/Inves&BUMD dated March 2nd, 2015 concerning the Appointment of the bank **bjb** as the Main Entity and letter No.539/1495/Inves&BUMD dated March 27th, 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 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/DIR-PST/2021 dated May 10, 2021 concerning Job Description, the following matters are regulated:

- Implementation of the Integrated Compliance Function at the bank **bjb** financial conglomerate is carried out by the Compliance Division & APU-PPT Gratification Management & Control Group;
- 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. 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:

- 1 (satu) Komisaris Independen sebagai Ketua merangkap anggota AN. Fahlino F. Sjuib
- 1 (satu) Komisaris Utama Independen sebagai anggota AN. Farid Rahman
- 1 (satu) Komisaris sebagai anggota AN. Muhadi
- Pihak Independen sebagai anggota AN. Dinan Sufendi RAE
- 1 (satu) *Ex Officio* Dewan Komisaris bank **bjb** Syariah
- 1 (satu) *Ex Officio* Dewan Pengawas bank **bjb** Syariah
- 2 (dua) *Ex Officio* Dewan Pengawas/Komisaris BPR Anak Perusahaan
- 1 (satu) *Ex Officio* Komisaris **bjb** Sekuritas

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.

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.

- 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:

- 1 (one) Independent Commissioner as Chairman and concurrently member of AN. Fahlino F. Sjuib
- 1 (one) Independent President Commissioner as a member of AN. Farid Rahman
- 1 (one) Commissioner as a member of AN. Muhadi
- Independent Party as a member of AN. Dinan Sufendi RAE
- 1 (one) Ex Officio Board of Commissioners of bank **bjb** Syariah
- 1 (one) Ex Officio bank **bjb** Syariah supervisory board
- 2 (two) Ex Officio Supervisory Boards/Commissioners of BPR Subsidiaries
- 1 (one) Ex Officio Commissioner of **bjb** Sekuritas

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.

The membership composition of the Integrated Risk Management Committee consists of:

Chairman and concurrent member: Main Entity Director who oversees the Risk Management Function

Secretary concurrently a permanent member: Head of Main Entity Risk Management Division

Permanent members:

- Director of the Main Entity in charge of the Subsidiary Management function;
- Director in charge of the Risk Management function of each Financial Service Institution in the Financial Conglomerate;
- Head of the Main Entity's Subsidiary Management Division

Non-Permanent Members:

- The invitees are in accordance with the discussion material.

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.

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. Untuk itu, Bank telah menyusun laporan Pelaksanaan Tata Kelola Terintegrasi bank **bjb** Tahun 2021 dan telah menyampaikan laporan tersebut kepada Otoritas Jasa Keuangan serta telah mempublikasikan laporan tahunan dimaksud dalam situs web Bank.

4. Preparation of Integrated Governance Guidelines

As the Main Entity, the 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 27 October 2021 concerning Bank Governance Policy, in which the Board has approved the Policy of Commissioners following Letter Number 103/DKO/M/2021 dated 27 October 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. Preparation of Integrated Governance Implementation Reports

Following the Circular Letter of the Financial Services Authority Number 15/SEOJK.03/2015 dated May 25, 2015, regarding 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 since the end of the financial year, and publish the said annual report on the Main Entity website no later than 5 (five) months after the end of the financial year. For this reason, the Bank has prepared a report on the Implementation of bank **bjb**'s Integrated Governance in 2021, submitted the report to the Financial Services Authority, and published the annual report referred to on the Bank's website.



Assessment Tata Kelola Terintegrasi

Hasil *Assessment* Tata Kelola Terintegrasi Periode Januari – Juni 2021 adalah sebagai berikut.

Integrated Governance Assessment

The results of the Integrated Governance Assessment for the January – June 2021 period are as follows.

Hasil Penilaian Sendiri Pelaksanaan Tata Kelola Terintegrasi Self-Assessment Results Implementation of Integrated Governance

PERINGKAT RANK	DEFINISI PERINGKAT DEFINITION OF RANK
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 is considered to have implemented Integrated Governance which is generally good. This is reflected in the adequate fulfillment of the application of the principles of Integrated Governance. If there are weaknesses in the implementation of Integrated Governance, in general these weaknesses are less significant and can be resolved with normal actions by the Main Entity and/or LJK.
ANALISIS	ANALYSIS
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 3 (tiga) orang Dewan Komisaris Entitas Utama telah dinyatakan lulus uji kemampuan dan kepatutan (<i>fit and proper test</i>) yang diselenggarakan oleh Otoritas Jasa Keuangan sehingga memenuhi persyaratan integritas, kompetensi dan reputasi keuangan yang harus dimiliki oleh Direksi dan Dewan Komisaris Entitas Utama; 2. Entitas Utama telah membentuk Komite Tata Kelola Terintegrasi yang diketuai oleh Komisaris Independen dan Anggota dari pihak Independen sebagai anggota Komite Tata Kelola Terintegrasi; 3. Jumlah dan komposisi Komisaris Independen 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; 5. Kedudukan Satuan Kerja Audit Internal telah independen terhadap Satuan Kerja Operasional dan berada di bawah garis komando langsung dari Direktur Utama serta memiliki garis koordinasi dengan Dewan Komisaris sesuai dengan Piagam Audit Internal. 6. Direksi Entitas Utama telah memenuhi kebutuhan sumber daya manusia yang memadai baik secara individual maupun kolektif untuk pelaksanaan fungsi Satuan Kerja Audit Internal; 7. Sebagai wujud penerapan Manajemen Risiko yang baik, Entitas Utama telah memiliki struktur organisasi yang memadai; 8. Entitas Utama telah memiliki kebijakan serta pedoman Manajemen Risiko Terintegrasi yang tertuang dalam Kebijakan Manajemen Risiko mencakup pengelolaan Manajemen Risiko sesuai dengan yang telah ditetapkan oleh regulator; 9. Pedoman 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. 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;	Conclusion: Based on the analysis of the indicators on all the assessment factors for 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 Integrated Governance of the Financial Conglomerate were: 1. The Directors and 3 (three) members of the Board of Commissioners of the Main Entity passed the fit and proper test conducted by the Financial Services Authority so as to meet the requirements for integrity, competence and financial reputation that had to be owned by the Directors and Board of Commissioners of the Entity Main; 2. The Main Entity established the Integrated Governance Committee chaired by the Independent Commissioner and Members of the Independent Party as members of 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 Committee's duties implementation had met the representation of each financial services sector; 4. The Main Entity Integrated Compliance Unit acted independently of the existing operational work units, and consisted of qualified human resources; 5. The position of the Internal Audit Unit was independent of the Operational Work Unit and is under the direct line of command from the President Director and had a line of coordination with the Board of Commissioners in accordance with the Internal Audit Charter. 6. The Directors of the Main Entity fulfilled the need for adequate human resources both individually and collectively for the implementation of the functions of the Internal Audit Work Unit; 7. As a form of implementing good Risk Management, the Main Entity had an adequate organizational structure; 8. The Main Entity had policies and guidelines for Integrated Risk Management as set out in the Risk Management Policy including the management of Risk Management in accordance with what had been determined by the regulator; 9. Integrated Governance Guidelines 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 the provisions of the regulator. B. Integrated Governance Process 1. Values that reflected the strength of aspects of the Financial Conglomerate Integrated Governance process were: a. The Main Entity's Directors submitted Integrated Governance Guidelines to the Directors of Financial Services Institutions in Financial Conglomerates;

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b. Direksi Entitas Utama melalui Organ Pendukung telah memberikan arahan, memantau, dan mengevaluasi pelaksanaan Pedoman Tata Kelola Terintegrasi melalui kegiatan <i>Focus Group Discussion</i>; c. Direksi Entitas Utama telah menindaklanjuti seluruh arahan atau nasihat Dewan Komisaris dalam rangka penyempurnaan Pedoman Tata Kelola Terintegrasi; d. Direksi Entitas Utama telah menindaklanjuti hasil pemeriksaan Satuan Kerja Audit Intern Terintegrasi dan hasil <i>review</i> Satuan Kerja Kepatuhan Terintegrasi serta telah dilakukan <i>monitoring</i> oleh Divisi Manajemen Anak Perusahaan; e. Dewan Komisaris telah menyelenggarakan rapat Dewan Komisaris melalui Komite Tata Kelola terintegrasi secara rutin sesuai ketentuan yang berlaku; f. 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; g. Komite Tata Kelola Terintegrasi telah melakukan evaluasi terhadap pelaksanaan Tata Kelola Terintegrasi baik penilaian kecukupan pengendalian intern dan pelaksanaan fungsi Kepatuhan Terintegrasi; h. Komite Tata Kelola Terintegrasi telah menyelenggarakan rapat Komite Tata Kelola Terintegrasi selama periode Semester I Tahun 2021 sebanyak 4 (empat) kali; i. Satuan Kerja Kepatuhan Terintegrasi telah melakukan <i>monitoring</i> penerapan fungsi Kepatuhan pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui kegiatan <i>Focus Group Discussion</i>; j. Satuan Kerja Audit Internal telah melakukan <i>monitoring</i> dan pemeriksaan terhadap penerapan fungsi Audit Internal pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan selama periode Semester I tahun 2021; k. Entitas Utama telah menerapkan Manajemen Risiko Terintegrasi sesuai dengan ketentuan Otoritas Jasa Keuangan pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui kegiatan <i>Focus Group Discussion</i> selama periode Semester I Tahun 2021; l. 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: a. Masih terdapat entitas yang belum menindaklanjuti hasil <i>review</i> sebagai bentuk pengembangan atas penerapan fungsi Manajemen Risiko, fungsi kepatuhan dan fungsi audit internal dari Entitas Utama. b. Keterbatasan media untuk proses <i>monitoring</i> dan <i>sharing knowledge</i> pada masa pandemi.	b. The Directors of the Main Entity through the Supporting Organs provided direction, monitored, and evaluated the implementation of the Integrated Governance Guidelines through Focus Group Discussion activities; c. The Main Entity's Directors followed up on all directions or advice from the Board of Commissioners in order to improve the Integrated Governance Guidelines; d. The Directors of the Main Entity followed up on the results of the inspection of the Integrated Internal Audit Unit and the results of the review of the Integrated Compliance Unit and monitoring had been carried out by the Management Division of the Subsidiaries; e. The Board of Commissioners held meetings of the Board of Commissioners through the integrated Governance Committee on a regular basis in accordance with applicable regulations; f. The Main Entity's Board of Commissioners supervised through the integrated Governance Committee on the implementation of the duties and responsibilities of the Main Entity's Directors through regular Integrated Governance Committee meetings; g. The Integrated Governance Committee evaluated the implementation of Integrated Governance, both the assessment of the adequacy of internal control and the implementation of the Integrated Compliance function; h. The Integrated Governance Committee held the Integrated Governance Committee meetings during the first semester of 2021 for 4 (four) times; i. The Integrated Compliance Unit monitored the implementation of the Compliance function in Financial Services Institutions in the Financial Conglomerate through Focus Group Discussion activities; j. The Internal Audit Unit monitored and examined the implementation of the Internal Audit function at Financial Services Institutions in the Financial Conglomerate during the semester I 2021; k. The Main Entity implemented Integrated Risk Management in accordance with the provisions of the Financial Services Authority at Financial Services Institutions in the Financial Conglomerate through Focus Group Discussion activities during the Semester I Year 2021 period; l. The implementation of the Integrated Governance process by the Main Entity and Financial Services Institutions in the Financial Conglomerate has been guided by the Integrated Governance Policy. 2. Values that reflect weaknesses in the aspects of the Financial Conglomerate Integrated Governance process are: a. There were still entities that had not followed up on the results of the review as a form of development on the implementation of the Risk Management function, compliance function and internal audit function of the Main Entity. b. Limited media for the process of monitoring and sharing knowledge during the pandemic.
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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 <i>monitoring</i> temuan audit serta rekomendasi atas pemeriksaan umum yang dilakukan oleh Satuan Kerja Audit Internal Terintegrasi; 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 Semester I Tahun 2021; f. Hasil rapat Komite Tata Kelola Terintegrasi telah didokumentasikan dengan baik dalam notula rapat;	C. Integrated Governance Results 1. Values that reflected the strength of aspects of the Financial Conglomerate Integrated Governance process are: a. The Integrated Governance Guidelines had been adjusted according to the direction of the Board of Commissioners of the Main Entity; b. The Main Entity's Directors monitored and monitored audit findings as well as recommendations on general inspections carried out by the Integrated Internal Audit Unit; c. The results of the meeting of the Board of Commissioners of the Main Entity have been stated in the minutes of the meeting; d. The Main Entity's Board of Commissioners provided recommendations regarding the implementation of Integrated Governance through Integrated Governance Committee meetings; e. The Integrated Governance Committee carried out evaluation activities on the implementation of Integrated Governance through meetings during the first semester of 2021; f. The results of the meeting of the Integrated Governance Committee had been well documented in the minutes of the meeting;



Hasil Penilaian Sendiri Pelaksanaan Tata Kelola Terintegrasi Self-Assessment Results Implementation of Integrated Governance

g. Satuan Kerja Kepatuhan Terintegrasi telah menyampaikan laporan pelaksanaan tugas dan tanggung jawabnya kepada Direktur yang membawahkan fungsi Kepatuhan Entitas Utama; h. Satuan Kerja Audit Internal Terintegrasi telah menyampaikan laporan Audit Internal Terintegrasi periode Januari – Juni 2021 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 <i>exit meeting</i>; 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 <i>Focus Group Discussion</i>, <i>review</i> terhadap kerangka infrastruktur atas penerapan fungsi Audit Internal, fungsi Kepatuhan, dan fungsi Manajemen Risiko diseluruh Lembaga Jasa Keuangan.	g. The Integrated Compliance Unit submitted a report on the implementation of its duties and responsibilities to the Director in charge of the Main Entity Compliance function; h. The Integrated Internal Audit Unit submitted the Integrated Internal Audit report for the period January – June 2021 to the Director appointed to supervise LJK in the Financial Conglomerate, the Board of Commissioners, and the Director of Compliance; i. The Integrated Internal Audit Unit acted objectively in monitoring the implementation of the audit; j. The recommendations of the audit results were in accordance with the problems and can be used as a reference for improvement and had been submitted to each management of the Financial Services Institutions 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 Directors and Board of Commissioners had been able to carry out their duties and responsibilities related to Integrated Risk Management in accordance with the provisions of the Financial Services Authority through the Integrated Risk Management Committee Meetings (KMRT) and Governance Committee Meetings (KTT). m. The results of the implementation of Integrated Governance reflected that the Main Entity 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, a review of the infrastructure framework for the implementation of the Internal Audit function, the Compliance function, and the Risk Management function in all Financial Services Institutions.
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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 kepatuhan dan manajemen risiko di LJK dalam Konglomerasi Keuangan masih perlu dilakukan penyesuaian agar berjalan sesuai dengan ketentuan OJK. c. Masih terdapat hasil pemeriksaan Satuan Kerja Audit Internal di LJK dalam Konglomerasi Keuangan.	2. Values that reflected the shortcomings of the Financial Conglomerate Integrated Governance Result aspect are: a. There were still performances by members of the Financial Conglomerate who have not yet reached the target of the Bank's Business Plan b. In the implementation of the compliance and risk management functions at LJK within the Financial Conglomerate, adjustments still needed to be made to run in accordance with OJK regulations. c. There were still results of the examination of the Internal Audit Unit at LJK in the Financial Conglomerate.

Hasil *Assessment* Tata Kelola Terintegrasi Periode Juli - Desember 2021 adalah sebagai berikut:

The results of the Integrated Governance Assessment for the July - December 2021 period are as follows:

Hasil Penilaian Sendiri Pelaksanaan Tata Kelola Terintegrasi Self-Assessment Results Implementation of Integrated Governance

PERINGKAT RANK

DEFINISI PERINGKAT DEFINITION OF RANK

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 is considered to have implemented Integrated Governance which is generally good. This is reflected in adequate compliance with the implementation of Integrated Governance principles. If there are weaknesses in the implementation of Integrated Governance, in general these weaknesses are less significant and can be resolved by normal actions by the Main Entity and/or LJK.

Hasil Penilaian Sendiri Pelaksanaan Tata Kelola Terintegrasi Self-Assessment Results Implementation of Integrated Governance

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 harus dimiliki oleh Direksi dan Dewan Komisaris Entitas Utama;
2. Entitas Utama telah membentuk Komite Tata Kelola Terintegrasi yang diketuai oleh Komisaris Independen dan Anggota dari pihak Independen sebagai anggota Komite Tata Kelola Terintegrasi;
3. Jumlah dan komposisi Komisaris Independen 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 memiliki kompetensi yang memadai;
5. Kedudukan Satuan Kerja Audit Internal telah independen terhadap Satuan Kerja Operasional dan berada di bawah garis komando langsung dari Direktur Utama serta memiliki garis koordinasi dengan Dewan Komisaris sesuai dengan Piagam Audit Internal;
6. Direksi Entitas Utama telah memenuhi kebutuhan sumber daya manusia dengan kompetensi yang memadai baik secara individual maupun kolektif untuk pelaksanaan fungsi Satuan Kerja Audit Internal;
7. Sebagai wujud penerapan Manajemen Risiko yang baik, Entitas Utama telah memiliki struktur organisasi yang memadai;
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.

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;
 - 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 menindaklanjuti seluruh arahan atau nasihat Dewan Komisaris dalam rangka penyempurnaan Pedoman Tata Kelola Terintegrasi;
 - d. 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;
 - e. Dewan Komisaris telah menyelenggarakan rapat Dewan Komisaris melalui Komite Tata Kelola terintegrasi secara rutin sesuai ketentuan yang berlaku;
 - f. 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;

Conclusion:

Based on the analysis of the indicators on all the assessment factors for the implementation of Integrated Governance, it is concluded that:

A. Integrated Governance Structure

The values that reflected the strength of the structural aspects of the Integrated Governance of the Financial Conglomerate are:

1. The Main Entity's Directors and Board of Commissioners passed the fit and proper test conducted by the Financial Services Authority so as to meet the requirements for integrity, competence and financial reputation that had to be owned by the Main Entity's Directors and Board of Commissioners;
2. The Main Entity established the Integrated Governance Committee chaired by the Independent Commissioner and Members of the Independent Party as members of 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 Committee's duties implementation had met the representation of each financial services sector;
4. The Main Entity Integrated Compliance Unit acted independently of the existing operational work units, and consisted of human resources who had adequate competence;
5. The position of the Internal Audit Unit was independent of the Operational Work Unit and was under the direct line of command from the President Director and had a line of coordination with the Board of Commissioners in accordance with the Internal Audit Charter;
6. The Directors of the Main Entity fulfilled the need for human resources with adequate competence, both individually and collectively for the implementation of the functions of the Internal Audit Work Unit;
7. As a form of implementing good Risk Management, the Main Entity had an adequate organizational structure;
8. The Main Entity had an Integrated Risk Management Policy contained in the Risk Management Policy which includes the management of Risk Management in accordance with what has 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 the provisions of the regulator.

B. Integrated Governance Process

1. Values that reflected the strength of aspects of the Financial Conglomerate Integrated Governance process were:
 - a. The Main Entity's Directors submitted Integrated Governance Guidelines to the Directors of Financial Services Institutions in Financial Conglomerates;
 - b. The Main Entity Directors through the Supporting Organs provided direction, monitored, and evaluated the implementation of Integrated Governance Guidelines through Focus Group Discussion activities and Integrated Governance Workshop activities in Financial Conglomerates to all LJK members of the Financial Conglomerate;
 - c. The Main Entity's Directors followed up on all directions or advice from the Board of Commissioners in order to improve the Integrated Governance Guidelines;
 - d. The Directors of the Main Entity followed up on the results of the inspection of the Integrated Internal Audit Unit and the results of the review of the Integrated Compliance Unit and monitoring had been carried out by the Management Division of the Subsidiaries;
 - e. The Board of Commissioners held meetings of the Board of Commissioners through the integrated Governance Committee on a regular basis in accordance with applicable regulations;
 - f. The Main Entity's Board of Commissioners supervised through the integrated Governance Committee on the implementation of the duties and responsibilities of the Main Entity's Directors through regular Integrated Governance Committee meetings;



Hasil Penilaian Sendiri Pelaksanaan Tata Kelola Terintegrasi Self-Assessment Results Implementation of Integrated Governance

g. Komite Tata Kelola Terintegrasi telah melakukan evaluasi terhadap pelaksanaan Tata Kelola Terintegrasi baik penilaian kecukupan pengendalian intern dan pelaksanaan fungsi Kepatuhan Terintegrasi; h. Komite Tata Kelola Terintegrasi telah menyelenggarakan rapat Komite Tata Kelola Terintegrasi selama periode Semester II Tahun 2021 sebanyak 3 (tiga) kali; i. Satuan Kerja Kepatuhan Terintegrasi telah melakukan <i>monitoring</i> dan evaluasi penerapan fungsi Kepatuhan pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui kegiatan <i>Focus Group Discussion</i> dan <i>Workshop</i> Tata Kelola Terintegrasi dalam Konglomerasi Keuangan; j. Satuan Kerja Audit Internal telah melakukan <i>monitoring</i>, peningkatan kualitas dan pemeriksaan terhadap penerapan fungsi Audit Internal pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan selama periode Semester II tahun 2021; k. Entitas Utama telah menerapkan Manajemen Risiko Terintegrasi sesuai dengan ketentuan Otoritas Jasa Keuangan pada Lembaga Jasa Keuangan dalam Konglomerasi Keuangan melalui kegiatan <i>Focus Group Discussion</i> dan <i>Workshop</i> Tata Kelola Terintegrasi dalam Konglomerasi Keuangan selama periode Semester II Tahun 2021; l. 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: a. Masih terdapat entitas yang belum menindaklanjuti hasil <i>review</i> sebagai bentuk pengembangan atas penerapan fungsi Manajemen Risiko, fungsi kepatuhan dan fungsi audit internal dari Entitas Utama. b. Keterbatasan media untuk proses <i>monitoring</i> dan <i>sharing knowledge</i> pada masa pandemi. 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 <i>monitoring</i> temuan audit serta rekomendasi atas pemeriksaan umum yang dilakukan oleh Satuan Kerja Audit Internal Terintegrasi; 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 Semester II Tahun 2021; f. Hasil rapat Komite Tata Kelola Terintegrasi telah didokumentasikan dengan baik dalam notula rapat; g. Satuan Kerja Kepatuhan Terintegrasi telah menyampaikan laporan pelaksanaan tugas dan tanggung jawabnya kepada Direktur yang membawahkan fungsi Kepatuhan Entitas Utama; h. Satuan Kerja Audit Internal Terintegrasi telah menyampaikan laporan Audit Internal Terintegrasi periode Juli – Desember 2021 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 <i>exit meeting</i>;	g. The Integrated Governance Committee evaluated the implementation of Integrated Governance, both the assessment of the adequacy of internal control and the implementation of the Integrated Compliance function; h. The Integrated Governance Committee held the Integrated Governance Committee meetings for the period of Semester II of 2021 for 3 (three) times; i. The Integrated Compliance Unit monitored and evaluated the implementation of the Compliance function in Financial Services Institutions in Financial Conglomerates through Focus Group Discussions and Workshops on Integrated Governance in Financial Conglomerates; j. The Internal Audit Unit monitored, improved quality and examined the implementation of the Internal Audit function at Financial Services Institutions within the Financial Conglomerate during the second semester of 2021; k. The Main Entity implemented Integrated Risk Management in accordance with the provisions of the Financial Services Authority at Financial Services Institutions in Financial Conglomerates through Focus Group Discussions and Workshops on Integrated Governance in Financial Conglomerates during Semester II Year 2021; l. The implementation of the Integrated Governance process by the Main Entity and Financial Services Institutions in the Financial Conglomerate had been guided by the Integrated Governance Policy. 2. Values that reflected weaknesses in the aspects of the Financial Conglomerate Integrated Governance process were: a. There were still entities that did not follow up on the results of the review as a form of development on the implementation of the Risk Management function, compliance function and internal audit function of the Main Entity. b. Limited media for the process of monitoring and sharing knowledge during the pandemic. C. Integrated Governance Results 1. Values that reflected the strength of aspects of the Financial Conglomerate Integrated Governance process are: a. The Integrated Governance Guidelines had been adjusted according to the direction of the Board of Commissioners of the Main Entity. b. The Main Entity's Directors monitored audit findings as well as recommendations on general inspections carried out by the Integrated Internal Audit Unit; c. The results of the meeting of the Board of Commissioners of the Main Entity had been stated in the minutes of the meeting; d. The Main Entity's Board of Commissioners provided recommendations regarding the implementation of Integrated Governance through Integrated Governance Committee meetings; e. The Integrated Governance Committee carried out evaluation activities on the implementation of Integrated Governance through meetings during the second semester of 2021; f. The results of the meeting of the Integrated Governance Committee had been well documented in the minutes of the meeting; g. The Integrated Compliance Unit submitted a report on the implementation of its duties and responsibilities to the Director in charge of the Main Entity Compliance function; h. The Integrated Internal Audit Unit submitted the Integrated Internal Audit report for the period July – December 2021 to the Director appointed to supervise LJK in the Financial Conglomerate, the Board of Commissioners, and the Director of Compliance; i. The Integrated Internal Audit Unit acted objectively in monitoring the implementation of the audit; j. The recommendations of the audit results were in accordance with the problems and could be used as a reference for improvement and had been submitted to each management of the Financial Services Institutions in the Financial Conglomerate in the exit meeting;

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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 <i>Focus Group Discussion</i>, kegiatan <i>Workshop</i> Tata Kelola Terintegrasi dalam Konglomerasi Keuangan, <i>review</i> terhadap kerangka infrastruktur atas penerapan fungsi Audit Internal, fungsi Kepatuhan, dan fungsi Manajemen Risiko diseluruh 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 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.	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 Directors and Board of Commissioners had been able to carry out their duties and responsibilities related to Integrated Risk Management in accordance with the provisions of the Financial Services Authority through the Integrated Risk Management Committee Meetings (KMRT) and Governance Committee Meetings (KTT). m. The results of the implementation of Integrated Governance reflected that the Main Entity and LJK in the Financial Conglomerate had implemented the principles of Good Governance in accordance with applicable regulations reflected in the implementation of the Focus Group Discussion activities, the Workshop on Integrated Governance in the Financial Conglomerate, a 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. Values that reflected the shortcomings of the Financial Conglomerate Integrated Governance Result aspect were: a. There were still performances of members of the Financial Conglomerate who had not yet reached the target of the Bank's Business Plan. b. In the implementation of the risk management function at LJK within the Financial Conglomerate, adjustments still needed to be made to run in accordance with FSA regulations. c. There was still an inadequate follow-up on the results of the Internal Audit Work Unit at LJK in the Financial Conglomerate.

Penerapan Pedoman Tata Kelola Perusahaan Terbuka

Application of Guidelines Open Corporate Governance

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 Financial Services Authority Circular 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 Aspect; Principle; Recommendation	Comply or Explain 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.	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. 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>. 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. 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 <i>electronic voting</i>.	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. 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.
A.1.2.	Rekomendasi 2: Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan. 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. Recommendation 2: All members of the Directors and members of the Board of Commissioners of a Public Company attended the Annual GMS. 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.	Comply Seluruh anggota Direksi dan anggota Dewan Komisaris hadir pada penyelenggaraan RUPS Tahun Buku 2020 yang diselenggarakan pada bulan April 2021. Comply All members of the Directors and members of the Board of Commissioners were present at the 2020 Fiscal Year GMS held in April 2021.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
A.1.3.	Rekomendasi 3: Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun. 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. Recommendation 3: The summary of the minutes of the GMS was available on the Public Company Website for at least 1 (one) year. 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.	Comply Perseroan telah menyediakan ringkasan risalah RUPS tersedia dalam Situs Web Perseroan. Comply The Company has provided a summary of the minutes of the GMS available on the Company's Website.
A.2.	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.	
A.2.1.	Rekomendasi 4: Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor. 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. Di samping itu, pemegang saham atau investor juga dapat menyampaikan masukan dan opini kepada manajemen Perusahaan Terbuka. 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. Recommendation 4: The Public Company had a communication policy with shareholders or investors. 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. 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.	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. Comply The Company has a policy regarding communication with shareholders or investors, which is carried out through Analyst Meetings, Public Exposures and holding meetings with investors or potential investors..



No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
A.2.2.	Rekomendasi 5: Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web. 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. Recommendation 5: The Public Company disclosed the Public Company's communication policies with shareholders or investors on the Website. 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.	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 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
B. ASPEK 2: FUNGSI DAN PERAN DEWAN KOMISARIS ASPECT 2: FUNCTION AND ROLE OF THE BOARD OF COMMISSIONERS		
B.1.	Prinsip 3: Memperkuat Keanggotaan dan Komposisi Dewan Komisaris. Principle 3: Strengthening the Membership and Composition of the Board of Commissioners.	
B.1.1.	Rekomendasi 6: Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. 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. Recommendation 6: The determination of the number of members of the Board of Commissioners considered the conditions of the Public Company. 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.	Comply Penentuan jumlah Dewan Komisaris serta pemilihan anggota Dewan Komisaris telah mempertimbangkan kondisi Perseroan. Comply The determination of the number of the Board of Commissioners and the selection of the members of the Board of Commissioners has taken into account the condition of the Company.
B.1.2.	Rekomendasi 7: Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. 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.	Comply Komposisi anggota Dewan Komisaris telah memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan oleh Perseroan.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	Recommendation 7: The determination of the composition of the members of the Board of Commissioners considered the diversity of expertise, knowledge, and experience required. 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.	Comply The composition of the members of the Board of Commissioners has taken into account the diversity of expertise, knowledge, and experience required by the Company.
B.2.	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	
B.2.1.	Rekomendasi 8: Dewan Komisaris mempunyai kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Dewan Komisaris. 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. 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 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. Recommendation 8: The Board of Commissioners had a self-assessment policy to assess the performance of the Board of Commissioners. 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. 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.	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/2021 tanggal 22 Juni 2021 tentang Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. Comply The Board of Commissioners has a self-assessment 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/2021 dated June 22, 2021, concerning Guidelines and Work Rules of the Nomination and Remuneration Committee. Remuneration of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk.
B.2.2.	Rekomendasi 9: Kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. 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.	Comply Hasil penilaian sendiri (<i>self assessment</i>) Dewan Komisaris telah diungkapkan Perseroan melalui Laporan Tahunan Perusahaan Terbuka.



No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	Recommendation 9: The self-assessment policy to assess the performance of the Board of Commissioners is disclosed through the Public Company Annual Report. 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.	Comply The Company has disclosed the results of the Board of Commissioners' self-assessment through the Public Company Annual Report.
B.2.3.	Rekomendasi 10: Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. 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. 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. 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. 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. 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.	Comply Kebijakan pengunduran diri Dewan Komisaris telah diatur pada Anggaran Dasar Perseroan. Comply The policy for the resignation of the Board of Commissioners has been regulated in the Company's Articles of Association.
B.2.4.	Rekomendasi 11: Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi. 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.	Comply Dewan Komisaris melalui Komite Nominasi dan Remunerasi telah mempunyai kebijakan suksesi dalam proses Nominasi anggota Direksi, yang tertuang dalam Pedoman Nominasi bank bjb.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	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. 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.	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.
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.	Rekomendasi 12: Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan. 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. 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. 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.	Comply Penentuan jumlah anggota Direksi telah mempertimbangkan kondisi Perseroan serta efektivitas dalam pengambilan keputusan. Comply The determination of the number of members of the Directors has taken into account the Company's condition and effectiveness in decision making.
C.1.2.	Rekomendasi 13: Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. 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 kolektif.	Comply Penentuan komposisi anggota Direksi telah memperhatikan, keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan oleh Perseroan.



No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	Recommendation 13: The determination of the composition of the members of the Directors takes into account the diversity of expertise, knowledge, and experience required. 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.	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.
C.1.3.	Rekomendasi 14: Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. 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. 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 (<i>stakeholders</i>) 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. Recommendation 14: Members of the Directors in charge of accounting or finance have expertise and/or knowledge in accounting. 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. 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.	Comply Anggota Direksi yang membawahi bidang akuntansi atau keuangan telah memiliki keahlian dan/atau pengetahuan di bidang akuntansi. Comply Members of the Directors in charge of accounting or finance have expertise and/or knowledge in accounting.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
C.2.	Prinsip 6: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. Principle 6: Improving the Quality of Performing Duties and Responsibilities of Directors	
C.2.1.	Rekomendasi 15: Direksi mempunyai kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Direksi. 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. 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. Recommendation 15: The Directors has a self-assessment policy to assess the performance of the Directors. 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. 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.	Comply Direksi telah mempunyai kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Direksi melalui Komite Nominasi dan Remunerasi yang telah disahkan melalui Surat Keputusan Dewan Komisaris Nomor 04/SK/DKO/2021 tanggal 22 Juni 2021 tentang Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. 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/2021 dated June 22, 2021, concerning Guidelines and Work Rules for the Nomination and Remuneration Committee of PT Regional Development Bank of West Java and Banten Tbk.
C.2.2.	Rekomendasi 16: Kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka. 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. Recommendation 16: The self-assessment policy to assess the performance of the Directors is disclosed in the Public Company's annual report. 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.	Comply Hasil penilaian sendiri (<i>self assessment</i>) Direksi telah diungkapkan Perseroan melalui Laporan Tahunan ini. Comply The Company has disclosed the results of the Directors' self-assessment through this Annual Report.



No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
C.2.3.	Rekomendasi 17: Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. 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. 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. Recommendation 17: The Directors has a policy regarding the resignation of members of the Directors if they are involved in financial crimes. 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. 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.	Comply Perseroan belum mempunyai kebijakan khusus terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan, namun dalam SK nomor 0077/SK/DIR-CS-2019 tanggal 14 Januari 2019 tentang Kebijakan Tata Tertib Kerja Direksi mengatur mengenai penggantian Direksi. Comply The Company does not yet have a specific policy regarding the resignation of members of the Directors if they are involved in financial crimes; however, in SK number 0077/SK/DIR-CS-2019 dated January 14, 2019, concerning the Policy for the Work Procedure of the Directors, it regulates the replacement of the Directors.
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.	Rekomendasi 18: Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya <i>insider trading</i>. 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 <i>insider trading</i> tersebut melalui kebijakan pencegahan, misalnya dengan memisahkan secara tegas data dan/atau informasi yang bersifat rahasia dengan yang bersifat publik, serta membagi tugas dan tanggung jawab atas pengelolaan informasi dimaksud secara proporsional dan efisien. Recommendation 18: The Public Company has a policy to prevent insider trading. 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.	Comply Kebijakan Perseroan tentang Insider Trading diatur dalam: Surat Keputusan Direksi nomor 709/SK/DIR-KP/2014 tanggal 7 Oktober 2014 tentang Etika Usaha dan Tata Perilaku (<i>Code of Conduct</i>) 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. Comply The Company's policy regarding Insider Trading is regulated in: Decree of the Directors number 709/SK/DIR-KP/2014 dated October 7, 2014 regarding the Business Ethics and Code of Conduct of PT Bank Pembangunan Daerah West Java and Banten, Tbk. and the Decree of the Directors number 0539/SK/DIR-HCA/2021 dated July 30 2021 regarding the SOP for Employee Discipline.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
D.1.2.	Rekomendasi 19: Perusahaan Terbuka memiliki kebijakan anti korupsi dan anti <i>fraud</i>. 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. Recommendation 19: The Public Company has an anti-corruption and anti-fraud policy. 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.	Comply Perseroan telah menetapkan pedoman pengendalian gratifikasi dan pedoman pelaporan LHKPN dalam rangka upaya pencegahan anti korupsi dan anti <i>fraud</i> yang tertuang dalam Surat Keputusan Direksi Nomor 1155/SK/DIR-KP/2018 tanggal 4 Oktober 2018 tentang Pedoman Laporan Harta Kekayaan Penyelenggara Negara (LHKPN) dan Seputusan Direksi Nomor 0694/SK/DIR-KP/2019 tanggal 20 Juni 2019 Tentang Pedoman Pengendalian Gratifikasi. Comply The Company has established guidelines for controlling gratification and guidelines for reporting LHKPN in the context of anti-corruption and anti-fraud prevention efforts as stated in the Decree of the Directors Number 1155/SK/DIR-KP/2018 dated October 4, 2018, concerning Guidelines for Reporting on State Administrators Wealth (LHKPN) and Decision of the Directors Number 0694/SK/DIR-KP/2019 dated June 20, 2019, concerning Guidelines for Gratification Control.
D.1.3.	Rekomendasi 20: Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. 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. 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. Perseroan memiliki kebijakan terkait pengadaan barang dan jasa yang berisi tentang seleksi dan peningkatan kemampuan pemasok atau vendor yang tertuang dalam standar Pedoman Procurement. Recommendation 20: The Public Company has a policy regarding the selection and capacity building of suppliers or vendors. 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. 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. 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.	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 0674/SK/DIR-UM/2020 tanggal 02 November 2020 yang berlaku efektif pada tanggal 04 Januari 2021 tentang Perubahan Surat Keputusan (SK) Direksi PT. Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk., nomor: 0387/SK/DIR-UM/2020 tanggal 18 Juni 2020 tentang Standar Operasional Prosedur Pengadaan Barang/Jasa. 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 0674/SK/DIR-UM/2020 dated November 2, 2020 which is effective on January 4, 2021 regarding the Amendment to the Decree (SK) of the Directors of PT. Regional Development Bank of West Java and Banten, Tbk., number: 0387/SK/DIR-UM/2020 dated June 18, 2020 concerning Standard Operating Procedures for Procurement of Goods/ Services.



No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
D.1.4.	Rekomendasi 21: Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. 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. Recommendation 21: The Public Company has a policy regarding the fulfillment of creditors' rights. 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 follow-up actions in fulfilling the obligations of the Public Company to creditors.	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. 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.
D.1.5.	Rekomendasi 22: Perusahaan Terbuka memiliki kebijakan sistem <i>whistleblowing</i>. 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. Recommendation 22: Public Companies have a whistleblowing system policy. 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.	Comply Perseroan telah menetapkan kebijakan sistem <i>whistleblowing</i> yang dilaksanakan oleh Satuan Kerja Audit Internal sebagai mana 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>. 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/DIR-KP/2014 dated October 7, 2014, concerning Work Procedures for Reporting Violations (<i>Whistleblowing</i>) in PT. Regional Development Bank of West Java and 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>.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
D.1.6.	Rekomendasi 23: Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. 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. 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. Recommendation 23: The Public Company has a policy of providing long-term incentives to the Directors and employees. 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 long-term performance is reflected by the growth in the value of the stock or other long-term 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. 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.	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., Nomor 0330/SK/DIR-CSE/2021 tanggal 22 April 2021 tentang SOP Pengelolaan Penghasilan, Tunjangan dan Fasilitas Bagi Dewan Komisaris dan Direksi. dan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 0303/SK/DIR-HCA/2021 tanggal 15 April 2021 tentang Standar Operasional Prosedur Pengelolaan Penghasilan dan Fasilitas Kepegawaian sebagaimana telah diubah dengan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 0500/SK/DIR-HCA/2021 tanggal 14 Juli 2021 tentang Perubahan Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk. Nomor 0303/SK/DIR-HCA/2021 tanggal 15 April 2021 tentang Standar Operasional Prosedur Pengelolaan Penghasilan dan Fasilitas Kepegawaian. Comply The Company has a policy of providing long-term incentives to the Directors and employees as regulated in the Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk., Number 0330/SK/DIR-CSE/2021 dated April 22, 2021, concerning SOPs for Management of Income, Allowances, and Facilities for the Board of Commissioners and the Directors. and the Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 0303/SK/DIR-HCA/2021 dated April 15, 2021, concerning Standard Operating Procedures for Management of Income and Employee Facilities as amended by Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 0500/SK/DIR-HCA/2021 dated July 14, 2021, concerning Amendment to the Decree of the Directors of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk. Number 0303/SK/DIR-HCA/2021 dated April 15, 2021, concerning Standard Operating Procedures for Management of Income and Employee Facilities.



No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
E.	ASPEK 5: KETERBUKAAN INFORMASI ASPECT 5: INFORMATION DISCLOSURE	
E.1.	Prinsip 8: Meningkatkan Pelaksanaan Keterbukaan Informasi. Principle 8: Improving Implementation of Information Disclosure	
E.1.1.	Rekomendasi 24: Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. 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. Recommendation 24: Public Companies utilize the use of information technology more broadly than the Website as a medium for information disclosure. 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.	Comply Perseroan berupaya memanfaatkan penggunaan teknologi informasi secara lebih luas selain situs web sebagai media keterbukaan informasi seperti Instagram, twitter, facebook dan youtube. 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, and YouTube.
E.1.2.	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. 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. 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. 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.	Comply Perseroan telah mengungkapkan mengenai kepemilikan saham Perseroan paling sedikit 5% serta Pemegang Saham Utama dan Pengendali. Comply The Company has disclosed the ownership of the Company's shares at least 5% as well as the Major and Controlling Shareholders.

Good Corporate Governance Assessment

Good Corporate Governance Assessment

Dalam rangka evaluasi penerapan GCG, Perseroan melaksanakan GCG *Assessment* yang dilaksanakan secara periodik dan konsisten setiap tahun yang terdiri dari *Self Assessment* sesuai ketentuan OJK. Berdasarkan Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum, Surat Edaran OJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum, Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka, Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka serta POJK No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum, Peraturan Otoritas Jasa Keuangan tentang penilaian Tingkat Kesehatan Bank, salah satu poin penilaian tingkat kesehatan Bank adalah penilaian sendiri (*self assessment*) atas pelaksanaan prinsip-prinsip Tata Kelola Perusahaan yang Baik (GCG) pada Bank.

To evaluate the implementation of GCG, the Company carries out a GCG Assessment which is carried out periodically and consistently every year, consisting of Self Assessment following OJK regulations. Based on the Financial Services Authority Regulation No. 55/POJK.03/2016 concerning Implementation of Good Corporate Governance for Commercial Banks, OJK Circular Letter No. 13/SEOJK.03/2017 concerning Implementation of Good Corporate Governance for Commercial Banks, Financial Services Authority Regulation No. 21/POJK.04/2015 concerning Implementation of Public Company Governance Guidelines, Circular Letter of the Financial Services Authority No. 32/SEOJK.04/2015 concerning Guidelines for Public Company Governance and POJK No. 4/POJK.03/2016 concerning Assessment of Commercial Bank Soundness Level, Financial Services Authority Regulation regarding Bank Soundness Level assessment, one of the points of Bank soundness level assessment is self-assessment on the implementation of Good Corporate Governance (GCG) principles) on 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 dan Kelemahan pelaksanaan GCG di bank **bjb** yang ditinjau dari tiga aspek yaitu:

1. Governance Structure

Penilaian *governance structure* bertujuan untuk menilai kecukupan struktur dan infrastruktur tata kelola Perseroan agar proses pelaksanaan prinsip GCG menghasilkan *outcome* yang sesuai dengan harapan *stakeholders* Perseroan. Yang termasuk dalam struktur tata kelola Perseroan adalah Dewan Komisaris, Direksi, Komite dan satuan kerja pada Perseroan. Adapun yang termasuk infrastruktur tata kelola Perseroan antara lain adalah kebijakan dan prosedur, sistem informasi manajemen serta tugas pokok dan fungsi masing-masing struktur organisasi.

2. Governance Process

Penilaian *governance process* bertujuan untuk menilai efektivitas proses pelaksanaan prinsip GCG yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Perseroan sehingga menghasilkan *outcome* yang sesuai dengan harapan *stakeholders*.

Self Assessment

Assessment Criteria

The Self Assessment is conducted periodically every semester, namely in June and December in the current year. This self-assessment 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

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

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*).
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

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. 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

Skor Penilaian

Hasil *Self Assessment* Periode Januari – Juni 2021

The Score of Assessment

Self Assessment Results For the Period January - June 2021

Hasil Penilaian Sendiri (*Self Assessment*) Penerapan Tata Kelola Results of Self-Assessment Implementation of Governance

PERINGKAT RANK	DEFINISI PERINGKAT RANK DEFINITIONS
INDIVIDUAL 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. Reflecting that the Bank's Management implemented GCG which was generally good. This was reflected in the adequate fulfillment of the principles of Governance. In the event that there were weaknesses in the application of Governance principles, in general these weaknesses were insignificant and could be resolved by normal actions by the Bank's 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 Dewan Komisaris dan anggota Direksi Bank telah memenuhi jumlah minimum yang harus dipenuhi oleh Bank 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. 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; 6. Bank telah menetapkan pedoman benturan kepentingan guna menangani potensi situasi benturan kepentingan yang dihadapi oleh setiap Pengurus dan pegawai Bank; 7. 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; 8. Bank telah menetapkan Kebijakan Audit Internal, Piagam Audit <i>Intern</i> dan Standar Pelaksanaan Fungsi Audit Intern Bank (SPFAIB) sebagai dasar dalam penerapan fungsi Audit Internal; 9. 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; 10. Bank telah memiliki kebijakan umum manajemen risiko dan penetapan limit risiko yang memadai; 11. Bank telah menetapkan kebijakan, sistem dan prosedur tertulis yang memadai dalam rangka penyediaan dana kepada pihak terkait dan juga penyediaan dana besar, berikut <i>monitoring</i> serta penanganan yang diperlukan dalam hal terjadi <i>Non Performing Loan</i>;	Conclusion: Based on the analysis of all the assessment criteria or indicators mentioned above, it was concluded that: a. Governance Structure Positive factors aspects of governance structure are: 1. The number of members of the Board of Commissioners and members of the Directors of the Bank had met the minimum number that had to be met by the Bank in accordance with the Regulations of the Financial Services Authority and all of them were domiciled in Indonesia; 2. The Board of Commissioners and Members of the Directors of the Bank had integrity, competence and good financial reputation. This could be seen from the results of the fit and proper test by the Financial Services Authority where the Board of Commissioners and members of the Directors passed and had never been involved in a legal case; 3. All members of the Board of Commissioners and Directors of the Bank did not have family relations to the second degree with fellow members of the Board of Commissioners and/or Directors; 4. The Bank updated the organizational structure based on the needs and complexity of the business run by the Bank and has placed the Directors in accordance with their respective fields of duty; 5. The Bank established committees that supported the implementation of the duties of the Board of Commissioners (Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, and Integrated Governance Committee) where all members had competence in their respective fields of work in accordance with the needs of the Bank and have determine the work program that would be used in carrying out its functions; 6. The Bank has established guidelines for conflict of interest in order to handle potential conflict of interest situations faced by every Management and employee of the Bank; 7. The Bank has established an Internal Audit Unit, Compliance Unit and Risk Management Unit, with competent human resources so that they are able to work professionally and independently of business and operational work units; 8. The Bank has established an Internal Audit Policy, Internal Audit Charter and Standards for the Implementation of the Bank's Internal Audit Function (SPFAIB) as the basis for implementing the Internal Audit function; 9. In order to appoint a Public Accountant Firm and a Public Accountant in accordance with the Financial Services Authority Regulations and applicable laws and regulations to audit the Bank's financial statements; 10. The Bank has a general risk management policy and an adequate risk limit setting; 11. The Bank has established adequate written policies, systems and procedures in the context of providing funds to related parties and also providing large funds, as well as monitoring and handling required in the event of Non-Performing Loans;



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12. 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; 13. Bank telah memiliki kebijakan prosedur mengenai tata cara pelaksanaan transparansi kondisi keuangan; 14. Bank telah menyusun Laporan Pelaksanaan Tata Kelola periode tahun 2020 dimana cakupan Laporan Pelaksanaan Tata Kelola tersebut telah sesuai dengan Peraturan Otoritas Jasa Keuangan; 15. Direksi telah menyusun Rencana Bisnis Bank secara realistis, komprehensif, terukur (<i>achievable</i>) 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 (<i>corporate plan</i>) Bank.	12. The Bank has established general policies consisting of Bank Governance Policies, Risk Management Policies and Internal Control Policies to support the business activities it carries out so that every activity carried out can reflect a good governance; 13. The Bank has a procedural policy regarding procedures for implementing transparency in financial conditions; 14. The Bank has prepared a Governance Implementation Report for the 2020 period where the scope of the Governance Implementation Report is in accordance with the Financial Services Authority Regulation; 15. The Directors has prepared a realistic, comprehensive, measurable (<i>achievable</i>) Bank Business Plan based on a comprehensive study by taking into account the business opportunities and strengths of the Bank as well as identifying weaknesses and threats and in accordance with the vision and mission as well as the corporate plan) Banks.

Faktor negatif aspek *governance structure* adalah:

1. Kegiatan Operasional Bank telah seluruhnya diatur dalam kebijakan, sistem, dan prosedur Bank, namun masih terdapat beberapa ketentuan internal yang belum dilakukan pengkinian sehingga dapat berpotensi risiko adanya kondisi perkembangan bisnis yang belum sesuai dengan ketentuan yang ada. Namun demikian secara umum kebijakan, sistem dan prosedur Bank serta kegiatan operasional Bank telah sesuai dengan Peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku;
2. Belum efektifnya beberapa Pengurus Bank yang hingga saat ini sedang menunggu persetujuan dari OJK yaitu 2 anggota Dewan Komisaris (Komisaris Independen dan Komisaris Non Independen) serta 1 anggota Direksi (Direktur Kepatuhan).

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 2020 yang tercantum dalam Laporan Tahunan yang disampaikan kepada pemegang saham pada RUPS Tahunan;
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;
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 2020 telah dilaksanakan sebanyak 14 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;

The negative factors in the *governance structure* aspect are:

1. The Bank's operational activities have been fully regulated in the Bank's policies, systems and procedures, however, there are still some internal regulations that have not been updated so that there is a potential risk of business development conditions that are not in accordance with existing regulations. However, in general the Bank's policies, systems and procedures as well as the Bank's operational activities are in accordance with the Financial Services Authority Regulations and the prevailing laws and regulations;
2. The ineffectiveness of several Bank Managers who are currently waiting for approval from the OJK, namely 2 members of the Board of Commissioners (Independent Commissioner and Non-Independent Commissioner) and 1 member of the Directors (Director of Compliance).

B. *Governance Process*

Positive factors aspects of *governance process* are:

1. The appointment of members of the Committee is carried out by the Directors based on the decision of the meeting of the Board of Commissioners taking into account the recommendations of the Nomination and Remuneration Committee;
2. The Directors has been fully responsible for the implementation of the Bank's management that has been carried out during the 2020 financial year as stated in the Annual Report submitted to shareholders at the Annual GMS;
3. The Directors has followed up the findings and recommendations from the results of the examination of the Internal Audit Work Unit, external auditors, and the results of the supervision of the competent authorities by providing direction regarding the findings and recommendations to all relevant 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 Directors as well as the implementation of monitoring by the Committees as a complement to the Board of Commissioners by providing recommendations to the Directors. The meeting was held among others to ensure the implementation of good governance principles in every business activity of the Bank at all levels of the organization;
5. All activities of the Board of Commissioners' meetings have been fully documented as a basis for evaluating the implementation 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 mechanism of the Board of Commissioners' meeting which in the period January - June 2020 has been held 14 times;
7. The Board of Commissioners has established the Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee and Integrated Governance Committee. And all committees that were formed as complements to the Board of Commissioners have carried out their duties independently and have provided adequate analysis and recommendations to the Board of Commissioners;

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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 cyber cafe* 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 partisipasi dalam rapat teknis terkait penyusunan kebijakan dan prosedur;
15. Pelaksanaan pemantauan dan penyampaian laporan atas 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 Cabang dan Profil Risiko 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;
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;
8. Meetings of the Committees as a complement to the Board of Commissioners have been held in accordance with the needs of the Bank and the decision-making process in each meeting held has been taken based on deliberation for consensus or a majority vote in the event that no consensus agreement occurs;
9. The Compliance Work Unit has made and formulated a strategic step in order to support the creation of a Compliance Culture;
10. The Compliance Unit has reviewed and/or recommended updating and improving the Bank's policies, provisions, systems and procedures;
11. The Compliance 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 the prevailing laws and regulations;
12. In order to improve the quality assurance and corrective action functions, the Bank through the relevant work units has conducted socialization to the entire Bank office network regarding Risk Culture, Compliance Culture and fraud awareness;
13. The Bank continues to strengthen the Compliance Function, especially the Compliance Culture through the implementation of socialization activities on the implementation of the Compliance Culture, Quality Assurance function by establishing a Compliance Sheet, *bjb cyber cafe* and *bjb AMOLA* to be used in the Bank's operational activities so that the said activities can be carried out consistently and with due regard good governance principles and sound banking principles;
14. The Compliance Unit and Risk Management Unit are actively involved in the formulation of Bank policies and procedures through participation in technical meetings related to the formulation of policies and procedures;
15. Monitoring and submission of reports on commitments made based on the results of inspections by the Financial Services Authority and other authorized auditors is carried out by the Compliance Work Unit periodically;
16. The Internal Audit Work Unit performs an independent supervisory function with an adequate scope of duties and in accordance with the work plan, implementation and monitoring of audit results;
17. The Internal Audit Unit has reported all audit findings in accordance with applicable regulations;
18. The Internal Audit Unit has compiled and updated the Internal Auditor's work guidelines;
19. Determination of the appointment of a Public Accountant and a Public Accounting Firm is in accordance with the applicable provisions, where the Public Accountant and Public Accounting Firm are registered with the Financial Services Authority;
20. Public Accountants and Public Accounting Firms appointed, able to work independently, meet the professional standards of public accountants as well as the defined audit scope;
21. The Bank has established procedures in conducting the risk identification, measurement, monitoring and control process on a regular basis which is adjusted to the Bank's business needs, and each type of risk through tools that have been developed by the Bank, including among others the Guidelines for Branch Risk Profiles and Regional Risk Profiles;
22. The Bank has implemented comprehensive and adequate internal control, in which the implementation of the principle of segregation of duties and the concept of dual control has been embedded in the policies and guidelines for operational activities that guide the implementation of daily operational activities;
23. The Internal Audit Unit, the Compliance Unit and the Risk Management Work Unit have carried out their duties in accordance with applicable regulations;
24. The review of policies, systems and procedures for providing funds to related parties as well as providing large funds has been carried out periodically in accordance with applicable regulations;
25. Decisions on the provision of funds are decided in a Committee Meeting which is conducted independently without intervention from related parties and/or other parties by prioritizing the principle of prudence;



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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 (<i>Corporate Plan</i>) dan Rencana Bisnis Bank (<i>Business Plan</i>) 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.	26. Banks have prepared reports related to financial and non-financial information in a transparent manner as regulated in the Regulation of the Financial Services Authority; 27. The Corporate Plan and the Bank's Business Plan are prepared realistically and have taken into account all internal and external factors, risk management implementation, prudential principles and sound banking principles and have been approved by the Board of Commissioners; 28. The Directors has evaluated the implementation of the RBB on a regular basis through the activities of the Directors meeting or regional work meeting.

Faktor negatif aspek governance process adalah:

1. Pemenuhan komitmen atas hasil pemeriksaan Otoritas Jasa Keuangan per Juni 2021 masih terdapat pemenuhan komitmen dalam proses penyelesaian yaitu sebesar 0,67%, adapun komitmen yang telah ditindaklanjuti oleh Bank yaitu sebesar 99,33%;
2. Kebijakan, sistem, dan prosedur Bank belum sepenuhnya dilakukan pengkajian secara berkala dengan konsisten. Hal tersebut dikarenakan dalam pelaksanaannya mengutamakan skala prioritas dari kebutuhan Bank;
3. Pelaksanaan supervisi atasan lebih intensif terhadap pegawai yang menjadi kewenangannya dalam hal melaksanakan fungsi dan tugas masing-masing pegawai.

Negative factors aspects of governance process are:

1. Fulfillment of commitments on the results of the Financial Services Authority's examination as of June 2021, there are still commitments in the settlement process amounting to 0.67%, while commitments that have been followed up by the Bank are 99.33%;
2. The Bank's policies, systems and procedures have not been fully updated on a consistent basis. This is because in its implementation it prioritizes the priority scale of the Bank's needs;
3. Implementation of more intensive supervisory supervision of employees who are under their authority in terms of carrying out the functions and duties of each employee.

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 2020 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** telah menunjukkan kinerja yang baik hal ini tercermin dari pencapaian target sebagai berikut:
 - a) Realisasi Aset posisi 30 Juni 2021 mencapai sebesar Rp 143 Triliun atau 105,87% dari target yang ditetapkan sebesar Rp 135 Triliun;
 - b) Realisasi Dana Pihak Ketiga posisi 30 Juni 2021 mencapai sebesar Rp 109 Triliun atau 107,66% dari target yang ditetapkan sebesar Rp 101,5 Triliun;
 - c) Realisasi Laba Bersih posisi 30 Juni 2021 mencapai sebesar Rp 915 Miliar atau 110,35% dari target yang ditetapkan sebesar Rp 829 Miliar;
 - d) Realisasi NPL posisi 30 Juni 2021 adalah sebesar 1,34%, lebih baik dari target yang ditetapkan sebelumnya sebesar 1,61%.
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 2020 tanggal 6 April 2021;
7. Satuan Kerja Audit Internal telah melaksanakan pemeriksaan sesuai dengan RKAT tahun 2021 dan pemantauan hasil audit dilakukan secara berkesinambungan dimana penyelesaian untuk posisi Juni 2021 komitmen tindaklanjut atas hasil pemeriksaan tersebut telah mencapai 100%;
8. Akuntan Publik dan Kantor Akuntan Publik telah bertindak objektif dalam melakukan audit serta hasil audit dan *Management Letter* telah menggambarkan permasalahan Bank;

C. Governance Outcome

Positive factors aspects of governance outcome are:

1. The Directors has accounted for the implementation of its duties to shareholders through the General Meeting of Shareholders (GMS) and all the duties and responsibilities of the Directors for the financial year 2020 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 submitted by the Board of Commissioners regarding the implementation of the business activity processes in the Bank;
3. 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 the supervisory function of the Bank's management functions carried out by the Directors;
4. In general, the achievement of bank **bjb**'s RBB has shown good performance, this is reflected in the achievement of the following targets:
 - a) Realization of assets as of June 30, 2021 reached IDR 143 Trillion or 105.87% of the target set at IDR 135 Trillion;
 - b) Realization of Third Party Funds for the position of 30 June 2021 reached IDR 109 Trillion or 107.66% of the target set at IDR 101.5 Trillion;
 - c) Realization of Net Profit as of June 30, 2021 reached IDR 915 billion or 110.35% of the target set at IDR 829 billion;
 - d) Realization of NPL as of 30 June 2021 was 1.34%, better than the previously set target of 1.61%.
5. The Bank has submitted a Report on the Implementation of Duties and Responsibilities of the Director of Compliance to the Financial Services Authority on a regular basis in accordance with the Financial Services Authority Regulation;
6. The Directors has submitted a report on the activities of the internal audit function to the shareholders in the accountability report of the Directors at the 2020 Annual GMS on April 6, 2021;
7. The Internal Audit Unit has carried out inspections in accordance with the 2021 RKAT and monitoring of audit results is carried out on an ongoing basis where the completion for the position in June 2021, the commitment to follow-up on the results of the audit has reached 100%;
8. Public Accountants and Public Accounting Firms have acted objectively in conducting audits and the results of the audit and *Management Letter* have described the Bank's problems;

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9. Hasil audit atas laporan keuangan per 31 Desember 2020 dan <i>Management Letter</i> 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 2021 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; 17. Realisasi rencana bisnis dan rencana korporasi disampaikan kepada para pemegang saham dalam Laporan Pertanggung Jawaban Direksi yang menjadi agenda rutin dalam RUPS Tahunan.	9. The results of the audit of the financial statements as of December 31, 2020 and the Management Letter have described the Bank's significant problems and were submitted in a timely manner to the Financial Services Authority; 10. The Board of Commissioners and the 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 level of complexity of the Bank and considers the level of risk (risk exposure) contained in the business activity; 12. Reports on provision of funds to related parties have been presented in the LLL 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 Soundness Level report, audit report and governance implementation report with the scope of the report content based on applicable regulations; 14. During the period January - June 2021, there is no provision of funds that exceeds the LLL; 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 Directors has been approved by the Board of Commissioners; 17. The realization of the business plan and corporate plan is submitted to the shareholders in the Directors' Accountability Report which is a routine agenda at the Annual GMS.

Faktor negatif aspek Governance Outcome adalah:

Terdapat pemenuhan komitmen atas hasil pemeriksaan Otoritas Jasa Keuangan yang melewati batas waktu yang telah disepakati yaitu sebanyak 3 temuan dari total 1.044 temuan, sehingga perlu dilakukan penjadwalan ulang terhadap temuan tersebut.

Negative factors aspects of Governance Outcome are:

There is a commitment to fulfillment of the results of the Financial Services Authority examination that has passed the agreed time limit, namely 3 findings out of a total of 1,044 findings, so it is necessary to reschedule these findings.

Hasil Self Assessment Periode Juli - Desember 2021

Self Assessment Results For the Period July – December 2021

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PERINGKAT RANK	DEFINISI PERINGKAT RANK DEFINITIONS
INDIVIDUAL	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. Reflecting that the Bank's Management had implemented GCG which was generally good. This was reflected in the adequate fulfillment of the principles of Governance. In the event that there were weaknesses in the application of Governance principles, in general these weaknesses were insignificant and could be resolved by normal actions by the Bank's management
2	

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 Dewan Komisaris dan anggota Direksi Bank telah memenuhi jumlah minimum yang harus dipenuhi oleh Bank 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;

Conclusion:

Based on the analysis of all the assessment criteria or indicators mentioned above, it is concluded that:

A. Governance Structure

Positive factors aspects of governance structure are:

1. The number of members of the Board of Commissioners and members of the Directors of the Bank has met the minimum number that must be met by the Bank in accordance with the Regulations of the Financial Services Authority and all of them are domiciled in Indonesia;
2. The Board of Commissioners and Members of the Directors of the Bank have integrity, competence and good financial reputation. This can be seen from the results of the fit and proper test by the Financial Services Authority where the Board of Commissioners and members of the Directors have passed and have never been involved in a legal case;



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- Seluruh anggota Dewan Komisaris dan Direksi Bank tidak saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Dewan Komisaris dan/atau Direksi;
- Bank telah mengkinikan struktur organisasi berdasarkan kebutuhan dan kompleksitas usaha yang dijalankan Bank serta menempatkan Direksi sesuai dengan bidang tugasnya masing-masing;
- 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;
- Bank telah menetapkan pedoman benturan kepentingan guna menangani potensi situasi benturan kepentingan yang dihadapi oleh setiap Pengurus dan pegawai Bank;
- 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;
- Bank telah menetapkan Kebijakan Audit Internal, Piagam Audit Internal dan Standar Pelaksanaan Fungsi Audit Internal Bank (SPFAIB) sebagai dasar dalam penerapan fungsi Audit Internal;
- 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;
- Bank telah memiliki kebijakan umum manajemen risiko dan penetapan limit risiko yang memadai;
- 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*;
- 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;
- Bank telah memiliki kebijakan prosedur mengenai tata cara pelaksanaan transparansi kondisi keuangan;
- Bank telah menyusun Laporan Pelaksanaan Tata Kelola periode tahun 2020 dimana cakupan Laporan Pelaksanaan Tata Kelola tersebut telah sesuai dengan Peraturan Otoritas Jasa Keuangan;
- 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.
- All members of the Board of Commissioners and Directors of the Bank do not have family relations to the second degree with fellow members of the Board of Commissioners and/or Directors;
- The Bank has updated the organizational structure based on the needs and complexity of the business run by the Bank and has placed the Directors in accordance with their respective fields of duty;
- The Bank has established committees that support the implementation of the duties of the Board of Commissioners (Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, and Integrated Governance Committee) where all members have competence in their respective fields of work in accordance with the needs of the Bank and have determine the work program that will be used in carrying out its functions;
- The Bank has established guidelines for conflict of interest in order to handle potential conflict of interest situations faced by every Management and employee of the Bank;
- The Bank has established an Internal Audit Unit, Compliance Unit and Risk Management Unit, with competent human resources so that they are able to work professionally and independently of business and operational work units;
- The Bank has established an Internal Audit Policy, Internal Audit Charter and Standards for the Implementation of the Bank's Internal Audit Function (SPFAIB) as the basis for implementing the Internal Audit function;
- In order to appoint a Public Accountant Firm and a Public Accountant in accordance with the Financial Services Authority Regulations and applicable laws and regulations to audit the Bank's financial statements;
- The Bank has a general risk management policy and an adequate risk limit setting;
- The Bank has established adequate written policies, systems and procedures in the context of providing funds to related parties and also providing large funds, as well as monitoring and handling required in the event of Non-Performing Loans;
- The Bank has established general policies consisting of Bank Governance Policies, Risk Management Policies and Internal Control Policies to support the business activities it carries out so that every activity carried out can reflect a good governance;
- The Bank has a procedural policy regarding procedures for implementing transparency in financial conditions;
- The Bank has prepared a Governance Implementation Report for the 2020 period where the scope of the Governance Implementation Report is in accordance with the Financial Services Authority Regulation;
- The Directors has prepared a realistic, comprehensive, measurable (*achievable*) Bank Business Plan based on a comprehensive study by taking into account the business opportunities and strengths of the Bank as well as identifying weaknesses and threats and in accordance with the vision and mission as well as the corporate plan Banks.

Faktor negatif aspek *governance structure* adalah:

- Kegiatan Operasional Bank telah seluruhnya diatur dalam kebijakan, sistem, dan prosedur Bank, namun masih terdapat beberapa ketentuan internal yang belum dilakukan pengkinian sehingga dapat berpotensi risiko adanya kondisi perkembangan bisnis yang belum sesuai dengan ketentuan yang ada. Namun demikian secara umum kebijakan, sistem dan prosedur Bank serta kegiatan operasional Bank telah sesuai dengan Peraturan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku;
- Jumlah anggota Dewan Komisaris Bank telah memenuhi jumlah minimum yang harus dipenuhi oleh Bank sesuai Peraturan Otoritas Jasa Keuangan, namun secara komposisi masih terdapat kekosongan untuk 1 (satu) Komisaris Independen dan 1 (satu) Komisaris Non Independen yang hingga saat ini dalam proses pemilihan.

B. *Governance Process*

Faktor positif aspek *governance process* adalah:

- Pengangkatan anggota Komite dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Nominasi dan Remunerasi;

The negative factors in the *governance structure* aspect are:

- The Bank's operational activities have been fully regulated in the Bank's policies, systems and procedures, however, there are still some internal regulations that have not been updated so that there is a potential risk of business development conditions that are not in accordance with existing regulations. However, in general the Bank's policies, systems and procedures as well as the Bank's operational activities are in accordance with the Financial Services Authority Regulations and the prevailing laws and regulations;
- The number of members of the Bank's Board of Commissioners has met the minimum number that must be fulfilled by the Bank in accordance with the Financial Services Authority Regulations, but in composition there is still a vacancy for 1 (one) Independent Commissioner and 1 (one) Non-Independent Commissioner who is currently in the selection process.

B. *Governance Process*

Positive factors aspects of *governance process* are:

- The appointment of members of the Committee is carried out by the Directors based on the decision of the meeting of the Board of Commissioners taking into account the recommendations of the Nomination and Remuneration Committee;

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2. Direksi telah bertanggung jawab penuh atas pelaksanaan kepengurusan Bank yang telah dijalankan selama tahun buku 2020 yang tercantum dalam Laporan Tahunan yang disampaikan kepada pemegang saham pada RUPS Tahunan;
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;
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 Juli - Desember 2021 telah dilaksanakan sebanyak 7 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 cyber café*, *bjb Sipatuh* 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;
2. The Directors has been fully responsible for the implementation of the Bank's management that has been carried out during the 2020 financial year as stated in the Annual Report submitted to shareholders at the Annual GMS;
3. The Directors has followed up the findings and recommendations from the results of the examination of the Internal Audit Work Unit, external auditors, and the results of the supervision of the competent authorities by providing direction regarding the findings and recommendations to all relevant 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 Directors as well as the implementation of monitoring by the Committees as a complement to the Board of Commissioners by providing recommendations to the Directors. The meeting was held among others to ensure the implementation of good governance principles in every business activity of the Bank at all levels of the organization;
5. All activities of the Board of Commissioners' meetings have been fully documented as a basis for evaluating the implementation of the meeting decisions;
6. In carrying out supervisory duties, the Board of Commissioners has directed, monitored and evaluated the implementation of the Bank's strategic policies through the mechanism of the Board of Commissioners meeting which in the period July - December 2021 has been held 7 times;
7. The Board of Commissioners has established the Audit Committee, the Risk Monitoring Committee, the Nomination and Remuneration Committee and the Integrated Governance Committee, and all committees formed as complements to 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 a complement to the Board of Commissioners have been held in accordance with the needs of the Bank and the decision-making process in each meeting held has been taken based on deliberation for consensus or a majority vote in the event that no consensus agreement occurs;
9. The Compliance Work Unit has made and formulated a strategic step in order to support the creation of a Compliance Culture;
10. The Compliance Unit has reviewed and/or recommended updating and improving the Bank's policies, provisions, systems and procedures;
11. The Compliance 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 the prevailing laws and regulations;
12. In order to improve the quality assurance and corrective action functions, the Bank through the relevant work units has conducted socialization to the entire Bank office network regarding Risk Culture, Compliance Culture and fraud awareness;
13. The Bank continues to strengthen the Compliance Function, especially the Compliance Culture through the implementation of socialization activities on the implementation of the Compliance Culture, the Quality Assurance function by establishing a Compliance Sheet, *bjb cyber café*, *bjb Sipatuh* and *bjb AMOLA* to be used in the Bank's operational activities so that the said activities can be carried out consistently. and continue to pay attention to the principles of Good Governance and sound banking principles;
14. The Compliance Unit and Risk Management Unit are actively involved in the formulation of Bank policies and procedures through participation in technical meetings related to the formulation of policies and procedures;
15. Monitoring and submission of reports on the follow-up to commitments made based on the results of inspections by the Financial Services Authority and other authorized auditors are carried out by the Compliance Work Unit periodically;
16. The Internal Audit Work Unit performs an independent supervisory function with an adequate scope of duties and in accordance with the work plan, implementation and monitoring of audit results;



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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, <i>monitoring</i> dan pengendalian risiko secara berkala yang disesuaikan dengan kebutuhan bisnis Bank, dan setiap jenis risiko melalui <i>tools</i> yang telah dikembangkan oleh Bank, termasuk diantaranya yaitu Pedoman Profil Risiko Cabang dan Profil Risiko Wilayah; 22. Bank telah menerapkan pengendalian intern yang menyeluruh serta memadai, dimana pelaksanaan prinsip <i>segregation of duties</i> dan konsep <i>dual control</i> telah melekat dalam kebijakan dan pedoman aktivitas operasional yang menjadi panduan pelaksanaan kegiatan operasional sehari – hari; 23. Satuan Kerja Audit Internal, Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko telah melaksanakan tugasnya sesuai dengan ketentuan yang berlaku; 24. Pelaksanaan <i>review</i> 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 (<i>Corporate Plan</i>) dan Rencana Bisnis Bank (<i>Business Plan</i>) 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.	17. The Internal Audit Unit reported all audit findings in accordance with applicable regulations; 18. The Internal Audit Unit has compiled and updated the Internal Auditor's work guidelines; 19. Determination of the appointment of a Public Accountant and a Public Accounting Firm is in accordance with the applicable provisions, where the Public Accountant and Public Accounting Firm are registered with the Financial Services Authority; 20. Public Accountants and Public Accounting Firms appointed, able to work independently, meet the professional standards of public accountants as well as the defined audit scope; 21. The Bank has established procedures in conducting the risk identification, measurement, monitoring and control process on a regular basis which is adjusted to the Bank's business needs, and each type of risk through tools that have been developed by the Bank, including among others the Guidelines for Branch Risk Profiles and Regional Risk Profiles; 22. The Bank has implemented comprehensive and adequate internal control, in which the implementation of the principle of segregation of duties and the concept of dual control has been embedded in the policies and guidelines for operational activities that guide the implementation of daily operational activities; 23. The Internal Audit Unit, the Compliance Unit and the Risk Management Work Unit have carried out their duties in accordance with applicable regulations; 24. The review of policies, systems and procedures for providing funds to related parties as well as providing large funds has been carried out periodically in accordance with applicable regulations; 25. Decisions on the provision of funds are decided in a Committee Meeting which is conducted independently without intervention from related parties and/or other parties by prioritizing the principle of prudence; 26. Banks have prepared reports related to financial and non-financial information in a transparent manner as regulated in the Regulation of the Financial Services Authority; 27. The Corporate Plan and the Bank's Business Plan are prepared realistically and have taken into account all internal and external factors, risk management implementation, prudential principles and sound banking principles and have been approved by the Board of Commissioners; 28. The Directors has evaluated the implementation of the RBB on a regular basis through the activities of the Directors meeting or regional work meeting.

Faktor negatif aspek *governance process* adalah:

1. Kebijakan, sistem, dan prosedur Bank belum sepenuhnya dilakukan pengkinian secara berkala dengan konsisten. Hal tersebut dikarenakan dalam pelaksanaannya mengutamakan skala prioritas dari kebutuhan Bank;
2. Pelaksanaan supervisi/pengawasan atasan terhadap pegawai yang menjadi kewenangannya dalam hal melaksanakan fungsi dan tugas masing-masing pegawai kiranya perlu ditingkatkan guna mencegah adanya pelanggaran-pelanggaran terhadap ketentuan internal maupun eksternal.

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 2020 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 pengelolaan Bank yang dilaksanakan oleh Direksi;

Negative factors aspects of *governance process* are:

1. The Bank's policies, systems and procedures have not been fully updated on a consistent basis. This is because in its implementation it prioritizes the priority scale of the Bank's needs;
2. Implementation of superior supervision/supervision of employees who are under their authority in terms of carrying out the functions and duties of each employee should be improved in order to prevent violations of internal and external provisions.

C. *Governance Outcome*

Positive factors aspects of *governance outcome* are:

1. The Directors has accounted for the implementation of its duties to shareholders through the General Meeting of Shareholders (GMS) and all the duties and responsibilities of the Directors for the financial year 2020 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 submitted by the Board of Commissioners regarding the implementation of the business activity processes in the Bank;
3. 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 the supervisory function of the Bank's management functions carried out by the Directors;

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4. Secara umum pencapaian RBB bank bjb telah menunjukkan kinerja yang baik hal ini tercermin dari pencapaian target sebagai berikut: a) Realisasi Aset posisi 31 Desember 2021 mencapai sebesar Rp149 Triliun atau 106,51% dari target yang ditetapkan sebesar Rp140 Triliun; b) Realisasi Dana Pihak Ketiga posisi 31 Desember 2021 mencapai sebesar Rp113 Triliun atau 110,58% dari target yang ditetapkan sebesar Rp102 Triliun; c) Realisasi Laba Bersih posisi 31 Desember 2021 mencapai sebesar Rp2,02 Triliun atau 119,98% dari target yang ditetapkan sebesar Rp1,69 Triliun; d) Realisasi NPL <i>gross</i> posisi 31 Desember 2021 adalah sebesar 1,23%, lebih baik dari target yang ditetapkan sebelumnya sebesar 1,60%. 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 2020 tanggal 6 April 2021; 7. Satuan Kerja Audit Internal telah melaksanakan pemeriksaan sesuai dengan RKAT tahun 2021 dan pemantauan hasil audit dilakukan secara berkesinambungan dimana penyelesaian untuk posisi Desember 2021 komitmen tindak lanjut atas hasil pemeriksaan tersebut telah mencapai 100%; 8. Akuntan Publik dan Kantor Akuntan Publik telah bertindak objektif dalam melakukan audit serta hasil audit dan <i>Management Letter</i> telah menggambarkan permasalahan Bank; 9. Hasil audit atas laporan keuangan per 31 Desember 2020 dan <i>Management Letter</i> 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 aktifitas 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 Juli - Desember 2021 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; 17. Realisasi rencana bisnis dan rencana korporasi disampaikan kepada para pemegang saham dalam Laporan Pertanggungjawaban Direksi yang menjadi agenda rutin dalam RUPS Tahunan.	4. In general, the achievement of bank bjb's RBB has shown good performance, this is reflected in the achievement of the following targets: a) Realization of Assets as of December 31, 2021 reached IDR 149 Trillion or 106.51% of the target set at IDR 140 Trillion; b) Realization of Third Party Funds as of December 31, 2021 reached IDR 113 Trillion or 110.58% of the target set at IDR 102 Trillion; c) Realization of Net Profit as of December 31, 2021 reached IDR 2.02 trillion or 119.98% of the target set at IDR 1.69 trillion; d) Realization of gross NPL as of December 31, 2021 was 1.23%, better than the previously set target of 1.60%. 5. The Bank has submitted a Report on the Implementation of Duties and Responsibilities of the Director of Compliance to the Financial Services Authority on a regular basis in accordance with the Financial Services Authority Regulation; 6. The Directors has submitted a report on the activities of the internal audit function to the shareholders in the accountability report of the Directors at the 2020 Annual GMS on April 6, 2021; 7. The Internal Audit Unit has carried out inspections in accordance with the 2021 RKAT and monitoring of audit results is carried out on an ongoing basis where the completion for the position in December 2021, the follow-up commitment to the results of the audit has reached 100%; 8. Public Accountants and Public Accounting Firms have acted objectively in conducting audits and the results of the audit and <i>Management Letter</i> have described the Bank's problems; 9. The results of the audit of the financial statements as of December 31, 2020 and the <i>Management Letter</i> have described the Bank's significant problems and were submitted in a timely manner to the Financial Services Authority; 10. The Board of Commissioners and the 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 level of complexity of the Bank and considers the level of risk (risk exposure) contained in the business activity; 12. Reports on provision of funds to related parties have been presented in the LLL 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 Soundness Level report, audit report and governance implementation report with the scope of the report content based on applicable regulations; 14. During the period July - December 2021 there is no provision of funds that exceeds the LLL; 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 Directors has been approved by the Board of Commissioners; 17. The realization of the business plan and corporate plan is submitted to the shareholders in the Directors' Accountability Report which is a routine agenda at the Annual GMS.

Faktor negatif aspek *Governance Outcome* adalah:

Selama periode Juli - Desember Tahun 2021 regulator memberikan sanksi denda terhadap Bank total sebesar Rp242.856.967,00 akibat adanya pelanggaran-pelanggaran terhadap ketentuan regulator.

Negative factors aspects of *Governance Outcome* are:

During the period July - December 2021, the regulator imposed a total fine of IDR 242,856,967.00 on the Bank due to violations of the provisions of the regulator.



Rekomendasi dan Tindaklanjutnya

Recommendation and Follow-Up

No.	Rekomendasi Recommendation	Tindak Lanjut Follow-up
LAPORAN PENILAIAN SENDIRI (SELF ASSESSMENT) PENERAPAN TATA KELOLA PERIODE JANUARI – JUNI 2021 SELF ASSESSMENT REPORT OF GOVERNANCE IMPLEMENTATION PERIOD JANUARY – JUNE 2021		
1	- bank bjb agar melakukan <i>review</i> atau pengkinian atas kebijakan, sistem dan prosedur Bank secara berkala dengan memperhatikan skala prioritas kebutuhan Bank dengan mengacu kepada ketentuan internal dan eksternal serta peraturan perundang-undangan yang berlaku. - Bank agar segera melakukan koordinasi baik dengan Pemegang Saham dan regulator terkait belum efektifnya beberapa Pengurus Bank yang hingga saat ini sedang menunggu persetujuan dari OJK yaitu 2 anggota Dewan Komisaris (Komisaris Independen dan Komisaris Non Independen) serta 1 anggota Direksi (Direktur Kepatuhan). - bank bjb to review or update the Bank's policies, systems and procedures on a regular basis by taking into account the priority scale of the Bank's needs with reference to internal and external provisions and applicable laws and regulations. - Banks should immediately coordinate with shareholders and related regulators, the ineffectiveness of several Bank Managers who are currently waiting for approval from the OJK, namely 2 members of the Board of Commissioners (Independent Commissioner and Non-Independent Commissioner) and 1 member of the Directors (Director of Compliance).	- bank bjb telah melakukan proses <i>review</i> atau pengkinian atas kebijakan, sistem dan prosedur Bank secara bertahap dengan memperhatikan skala prioritas kebutuhan Bank dan mengacu kepada ketentuan internal dan eksternal. - Direktur Kepatuhan telah efektif setelah disetujui oleh Otoritas Jasa Keuangan (OJK) melalui penilaian kemampuan dan kepatutan (<i>fit and proper test</i>). Sedangkan untuk 1 (satu) Komisaris Independen dan 1 (satu) Komisaris Non Independen hingga saat ini dalam proses pemilihan. - bank bjb carried out a review or updating process of the Bank's policies, systems and procedures in stages by taking into account the priority scale of the Bank's needs and referring to internal and external regulations. - The Director of Compliance had been effective after being approved by the Financial Services Authority (OJK) through a fit and proper test. Meanwhile, 1 (one) Independent Commissioner and 1 (one) Non-Independent Commissioner are currently in the selection process.
	- Penyelesaian pemenuhan komitmen Bank atas hasil pemeriksaan Otoritas Jasa Keuangan agar menjadi prioritas utama bagi manajemen dan dilakukan <i>monitoring</i> secara intensif oleh seluruh unit kerja. - bank bjb agar melakukan <i>review</i> atau pengkinian atas kebijakan, sistem dan prosedur Bank secara berkala dengan memperhatikan skala prioritas kebutuhan Bank dengan mengacu kepada ketentuan internal dan eksternal serta peraturan perundang-undangan yang berlaku. - Pelaksanaan <i>personal coaching</i> antara pegawai dengan atasan agar dilakukan secara berkala dan intensif sehingga dapat menumbuhkan <i>awareness</i> pegawai dalam melakukan fungsi dan tugasnya. - Completion of the Bank's commitment to the results of the examination by the Financial Services Authority so that it becomes a top priority for management and intensive monitoring is carried out by all work units. - bank bjb to review or update the Bank's policies, systems and procedures on a regular basis by taking into account the priority scale of the Bank's needs with reference to internal and external provisions and applicable laws and regulations. - Implementation of personal coaching between employees and superiors to be carried out regularly and intensively so as to increase employee awareness in carrying out their functions and duties.	- Penyelesaian pemenuhan komitmen Bank atas hasil pemeriksaan regulator termasuk Otoritas Jasa Keuangan berdasarkan <i>deadline</i> telah selesai 100%. - bank bjb telah melakukan proses <i>review</i> atau pengkinian atas kebijakan, sistem dan prosedur Bank secara bertahap dengan memperhatikan skala prioritas kebutuhan Bank dan mengacu kepada ketentuan internal dan eksternal. - Pelaksanaan <i>personal coaching</i> antara pegawai dengan atasan telah dilakukan secara berkala dan intensif pada seluruh Unit Kerja Bank, guna menumbuhkan <i>awareness</i> pegawai dalam melaksanakan fungsi dan tugasnya. - Completion of the Bank's commitment to compliance with the results of regulatory audits including the Financial Services Authority based on the deadline has been completed 100%. - bank bjb has carried out a review or updating process of the Bank's policies, systems and procedures in stages by taking into account the priority scale of the Bank's needs and referring to internal and external regulations. - Implementation of personal coaching between employees and superiors has been carried out regularly and intensively in all Bank Work Units, in order to increase employee awareness in carrying out their functions and duties.
	Penyelesaian pemenuhan komitmen Bank atas hasil pemeriksaan Otoritas Jasa Keuangan agar menjadi prioritas utama bagi manajemen dan dilakukan <i>monitoring</i> secara intensif oleh seluruh unit kerja terkait. Completion of the Bank's commitment to the results of the examination by the Financial Services Authority to become a top priority for management and intensive monitoring is carried out by all relevant work units.	Penyelesaian pemenuhan komitmen Bank atas hasil pemeriksaan regulator termasuk Otoritas Jasa Keuangan berdasarkan <i>deadline</i> telah selesai 100%. The completion of the fulfillment of the Bank's commitment to the results of the regulator's examination including the Financial Services Authority based on the deadline has been completed 100%.

No.	Rekomendasi Recommendation	Tindak Lanjut Follow-up

LAPORAN PENILAIAN SENDIRI (SELF ASSESSMENT) PENERAPAN TATA KELOLA PERIODE JULI – DESEMBER 2021
SELF ASSESSMENT REPORT OF GOVERNANCE IMPLEMENTATION PERIOD JULY – DECEMBER 2021

- bank bjb agar melakukan <i>review</i> atau pengkinian atas kebijakan, sistem dan prosedur Bank secara berkala dengan memperhatikan skala prioritas kebutuhan Bank dengan mengacu kepada ketentuan internal dan eksternal serta peraturan perundang-undangan yang berlaku. - Bank agar segera melakukan koordinasi dengan Pemegang Saham terkait komposisi Dewan Komisaris yang masih terdapat kekosongan, yaitu 1 (satu) Komisaris Independen dan 1 (satu) Komisaris Non Independen yang hingga saat ini dalam proses pemilihan. - bank bjb to review or update the Bank's policies, systems and procedures on a regular basis by taking into account the priority scale of the Bank's needs with reference to internal and external provisions and applicable laws and regulations. - Banks should immediately coordinate with Shareholders regarding the composition of the Board of Commissioners where there is still a vacancy, namely 1 (one) Independent Commissioner and 1 (one) Non-Independent Commissioner who is currently in the selection process.	- bank bjb telah melakukan proses <i>review</i> atau pengkinian atas kebijakan, sistem dan prosedur Bank secara bertahap dengan memperhatikan skala prioritas kebutuhan Bank dan mengacu kepada ketentuan internal dan eksternal. - Pemenuhan komposisi Dewan Komisaris masih dalam tahap proses pemilihan oleh Bank. - bank bjb has carried out a review or updating process of the Bank's policies, systems and procedures in stages by taking into account the priority scale of the Bank's needs and referring to internal and external regulations. - The composition of the Board of Commissioners is still in the selection process by the Bank.
- bank bjb agar melakukan <i>review</i> atau pengkinian atas kebijakan, sistem dan prosedur Bank secara berkala dengan memperhatikan skala prioritas kebutuhan Bank dengan mengacu kepada ketentuan internal dan eksternal serta peraturan perundang-undangan yang berlaku. - Pelaksanaan <i>personal coaching</i> antara pegawai dengan atasan agar dilakukan secara berkala dan intensif sehingga dapat menumbuhkan <i>awareness</i> pegawai dalam melakukan fungsi dan tugasnya. - bank bjb to review or update the Bank's policies, systems and procedures on a regular basis by taking into account the priority scale of the Bank's needs with reference to internal and external provisions and applicable laws and regulations. - Implementation of personal coaching between employees and superiors to be carried out regularly and intensively so as to increase employee awareness in carrying out their functions and duties.	- bank bjb telah melakukan proses <i>review</i> atau pengkinian atas kebijakan, sistem dan prosedur Bank secara bertahap dengan memperhatikan skala prioritas kebutuhan Bank dan mengacu kepada ketentuan internal dan eksternal. - Pelaksanaan <i>personal coaching</i> antara pegawai dengan atasan telah dilakukan secara berkala dan intensif pada seluruh Unit Kerja Bank, guna menumbuhkan <i>awareness</i> pegawai dalam melaksanakan fungsi dan tugasnya. - bank bjb has carried out a review or updating process of the Bank's policies, systems and procedures in stages by taking into account the priority scale of the Bank's needs and referring to internal and external regulations. - Implementation of personal coaching between employees and superiors has been carried out regularly and intensively in all Bank Work Units, in order to increase employee awareness in carrying out their functions and duties.
Meningkatkan <i>awareness</i> budaya kepatuhan disetiap jenjang organisasi.	Bank melalui Satuan Kerja Kepatuhan membuat langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi diantaranya dengan melaksanakan kegiatan sosialisasi Budaya Kepatuhan secara rutin kepada semua tingkatan organisasi dan kegiatan usaha Bank.
Increase awareness of compliance culture at every level of the organization.	The Bank through the Compliance Unit takes steps to support the creation of a Compliance Culture in all business activities of the Bank at every level of the organization, including by conducting regular socialization of Compliance Culture to all levels of the organization and the Bank's business activities.

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 *Trusted Company*.

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**'s GCG with the results of *Trusted Company*.



Kriteria Penilaian

Assessment Criteria

Aspek Penilaian Assessment Aspect	Tahapan Penilaian Stages of Assessment	Keterangan Description
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 Observasi	1. Self Assessment, Pengisian kuesioner oleh responden perusahaan dari internal dan eksternal. 2. Sistem Dokumentasi, Kelengkapan dokumen perusahaan terkait GCG dan Manajemen perusahaan. Klarifikasi hasil analisis melalui presentasi oleh Perusahaan dan diskusi dengan Organ Perusahaan.
Governance Structure Organizational structure, vision, mission, strategy, and policies as well as the dynamics of competition. Governance Process Governance systems and mechanisms in responding to the dynamics of competition build advantages. Governance Outcome Achievement of financial and non-financial performance that makes the company superior.	Analysis Observation	1. Self Assessment, Filling out questionnaires by respondents company from internal and external. 2. Documentation System, Complete company documents related to GCG and company management. Clarification of analysis results through presentations by the Company and discussions with Company Organs.

Pihak yang Melakukan Assessment

Penilaian program *Corporate Governance Perception Index* (CGPI) Tahun 2020 yang diselenggarakan oleh *The Indonesian Institute For Corporate Governance* (IICG) bersama Majalah SWA

Parties That Conduct Assessment

Assessment of the 2020 Corporate Governance Perception Index (CGPI) program organized by The Indonesian Institute For Corporate Governance (IICG) with SWA Magazine

Skor Penilaian

Hasil penilaian CGPI yaitu bank **bjb** termasuk dalam kategori *Trusted Company* dengan skor 83,74.

Assessment Score

The results of the CGPI assessment are bank **bjb** is included in the Trusted Company category with a score of 83.74.

Rekomendasi atas hasil penilaian CGPI akan ditindaklanjuti pada tahun 2022.

Recommendations on the results of the CGPI assessment will be followed up in 2022.

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



Tanggung Jawab Sosial Perusahaan

Corporate Social Responsibility







Dalam menjalankan kegiatan usahanya, bank **bjb** senantiasa berupaya bahwa setiap keputusan dan aktivitas bisnis yang dilakukan mampu memberikan manfaat bagi para pemangku kepentingannya. Bank memandang bahwa tanggung jawab sosial merupakan sebuah kebutuhan yang pada akhirnya akan memberikan dampak positif terhadap nilai perusahaan. Berkaitan dengan hal tersebut, arah pelaksanaan tanggung jawab sosial adalah dalam upaya meningkatkan peran Perseroan dalam pencapaian tujuan pembangunan berkelanjutan atau *sustainable development goals* (SDGs).

Sebagai sebuah perusahaan yang bergerak dalam bidang perbankan, bank **bjb** telah berkomitmen dalam menerapkan program keuangan berkelanjutan yang merupakan dukungan sektor keuangan dalam pencapaian pembangunan berkelanjutan. Bank sangat menyadari bahwa sistem keuangan dapat mengambil peran penting dalam mencegah terjadinya praktik pendanaan atau investasi pada kegiatan usaha yang menggunakan sumber daya secara berlebihan, yang akhirnya berdampak pada kesenjangan sosial dan mengakibatkan kerusakan lingkungan hidup.

Sebagai lembaga jasa keuangan, pelaksanaan tanggung jawab sosial perusahaan di bank **bjb** mengacu pada POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan Emiten dan Perusahaan Publik dan standar internasional yaitu ISO 26000. Sesuai Surat Edaran Otoritas Jasa Keuangan No. 16 /SEOJK.04/2021 Tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik, informasi tanggung jawab sosial perusahaan khususnya terkait tata kelola keberlanjutan, kinerja ekonomi berkelanjutan, kinerja lingkungan berkelanjutan dan kinerja sosial berkelanjutan disampaikan pada Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan.

In carrying out its business activities, bank **bjb** always strives that every decision and business activity undertaken is able to provide benefits to its stakeholders. The Company views that social responsibility is a necessity which will ultimately have a positive impact on the value of the Company. In this regard, the direction of implementing social responsibility is in an effort to increase the role of the Company in achieving sustainable development goals (SDGs).

As a Company engaged in banking, bank **bjb** has committed to implementing a sustainable financial program which is a support of the financial sector in achieving sustainable development. The Company is well aware that the financial system can play an important role in preventing the occurrence of funding or investment practices in business activities that use resources excessively, which ultimately has an impact on social inequality and results in environmental damage.

As a financial services institution, the implementation of corporate social responsibility at bank **bjb** refers to POJK No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions Issuers and Public Companies and the international standard, namely ISO 26000. In accordance with the Circular Letter of the Financial Services Authority No. 16/ SEOJK.04/2021 Concerning the Form and Content of the Annual Report of Issuers or Public Companies, Information on corporate social responsibility, particularly related to the application of environmental, social and governance (ESG) principles, is presented in the Sustainability Report which is presented separately from this Annual Report.

Indeks Referensi OJK

OJK Reference Index

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
UMUM / GENERAL			
Laporan tahunan disajikan dalam Bahasa Indonesia yang baik dan benar dan dianjurkan menyajikan juga dalam Bahasa Inggris. The annual report should be presented in good and correct Indonesian, and it was recommended to present it also in English.		√	
Laporan tahunan dicetak dengan kualitas yang baik dan menggunakan jenis dan ukuran huruf yang mudah dibaca. The annual report should be printed in good quality and uses an easy-to-read type and size.		√	
Laporan tahunan mencantumkan identitas perusahaan dengan jelas. The annual report clearly stated the company's identity.	Nama perusahaan dan tahun <i>annual report</i> ditampilkan di: The company name and year of the annual report should be displayed on:	√	
	1. Sampul muka; / Face cover;	√	
	2. Sampul samping; / Side;	√	
	3. Sampul belakang; dan / Back cover; and	√	
	4. Setiap halaman. / Every page.	√	
Laporan tahunan ditampilkan di <i>website</i> perusahaan. The annual report should be available on the company website.		√	
KILAS KINERJA / PERFORMANCE HIGHLIGHTS			
Ikhtisar data keuangan penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari 3 (tiga) tahun. The summary of important financial data contained financial information presented in the form of a comparison for 3 (three) financial years or since starting its business if the Issuer or Public Company had been running its business activities for less than 3 (three) years.	Informasi memuat antara lain: Information in the annual reports includes the following:		
	1. Pendapatan/penjualan; / Revenue/sales;		
	2. Laba bruto; / Gross profit;		SEOJK 9 SEOJK 16
	3. Laba (rugi); / Profit (loss);		
	4. Jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali; Total profit (loss) attributable to owners of the parent entity and non-controlling interests;		SEOJK 16 ARA
	5. Total laba (rugi) komprehensif; / Total comprehensive profit (loss);	22-29	
	6. Jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non Pengendali; / Total comprehensive profit (loss) attributable to owners of the parent entity and non-controlling interests;		SEOJK 16
	7. Laba (rugi) per saham; / Earnings (loss) per share;		
	8. Jumlah aset; / Total assets;		SEOJK 9 SEOJK 16 ARA
	9. Jumlah liabilitas; / Total liabilities;		
	10. Jumlah ekuitas; / Total equity;		



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
	2. Dalam hal terjadi aksi korporasi yang menyebabkan terjadinya perubahan pada saham, seperti pemecahan saham (<i>stock split</i>), penggabungan saham (<i>reverse stock</i>), dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan efek konversi, serta penambahan dan pengurangan modal, informasi saham sebagaimana dimaksud pada angka 1) ditambahkan penjelasan paling sedikit mengenai: / In the event of a corporate action causing changes in shares, such as stock splits, reverse stock, stock dividends, bonus shares, changes in the nominal value of shares, issuance of conversion securities, as well as capital additions and deductions, stock information as referred to in number 1) should be added with at least an explanation regarding:		
	a. Tanggal pelaksanaan aksi korporasi; The date of implementation of the corporate action;		SEOJK 16 ARA
	b. Rasio pemecahan saham (<i>stock split</i>), penggabungan saham (<i>reverse stock</i>), dividen saham, saham bonus, jumlah efek konversi yang diterbitkan, dan perubahan nilai nominal saham; / The ratio of stock splits, reverse stock, stock dividends, bonus shares, the number of convertible securities issued, and changes in the nominal value of shares;		
	c. Jumlah saham beredar sebelum dan sesudah aksi korporasi; / Number of outstanding shares before and after the corporate action;		
	d. Jumlah efek konversi yang dilaksanakan (jika ada); dan / Number of conversion effects executed (if any); and		
	e. Harga saham sebelum dan sesudah aksi korporasi; Share prices before and after corporate actions;		
	3. Dalam hal terjadi penghentian sementara perdagangan saham (<i>suspension</i>) dan/atau pembatalan pencatatan saham (<i>delisting</i>) dalam tahun buku, dijelaskan alasan penghentian sementara perdagangan saham (<i>suspension</i>) dan/atau pembatalan pencatatan saham (<i>delisting</i>) tersebut; dan / In the event of a temporary suspension of share trading (<i>suspension</i>) and/or delisting of shares in the financial year, the should be explained; and		SEOJK 16
	4. Dalam hal penghentian sementara perdagangan saham (<i>suspension</i>) sebagaimana dimaksud pada angka 3) dan/atau proses pembatalan pencatatan saham (<i>delisting</i>) masih berlangsung hingga akhir periode Laporan Tahunan, dijelaskan tindakan yang dilakukan untuk menyelesaikan penghentian sementara perdagangan saham (<i>suspension</i>) dan/atau pembatalan pencatatan saham (<i>delisting</i>) tersebut. / In the event that the temporary suspension of share trading as referred to in number 3) and/or the delisting process was still ongoing until the end of the Annual Report period, it explained the actions taken to resolve the temporary suspension of share trading and/ or cancellation of the share listing (<i>delisting</i>).		SEOJK 16
	Informasi memuat: / Information contained:		
	1. Jumlah obligasi/sukuk/obligasi konversi yang beredar (<i>outstanding</i>); / Number of outstanding bonds/sukuk/convertible bonds;		
Informasi mengenai obligasi, sukuk atau obligasi konversi yang masih beredar dalam 2 (dua) tahun buku terakhir. Information on bonds, sukuk or convertible bonds that were still outstanding in the last 2 (two) financial years. Reports of the Directors and the Board of Commissioners	2. Tingkat bunga/mbalan; / Interest rate/yield;		
	3. Tanggal jatuh tempo; dan / Due date; and		
	4. Peringkat obligasi/sukuk tahun 2020 dan 2021. Bond/sukuk ratings for 2020 and 2021.	36-40	ARA
	Catatan: apabila perusahaan tidak memiliki obligasi/sukuk/ obligasi konversi, agar diungkapkan. Note: if the company did not have bonds/sukuk/convertible bonds, it had to be disclosed.		



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
LAPORAN DIREKSI DAN DEWAN KOMISARIS / REPORTS OF THE DIRECTORS AND THE BOARD OF COMMISSIONERS			
Laporan Direksi Directors' Report	Laporan Direksi paling sedikit memuat uraian singkat mengenai: / The Directors' report should at least contain a brief description of:		
	1. Kinerja Emiten atau Perusahaan Publik, paling sedikit memuat: / Performance of Issuers or Public Companies, at least containing:		
	a. Strategi dan kebijakan strategis Emiten atau Perusahaan Publik; / Issuer's or Public Company's strategy and strategic policies;		SEOJK 9 SEOJK 16 ARA
	b. Peranan Direksi dalam perumusan strategi dan kebijakan strategis Emiten atau Perusahaan Publik; The role of the Directors in formulating strategies and strategic policies of Issuers or Public Companies;		
	c. Proses yang dilakukan Direksi untuk memastikan implementasi strategi Emiten atau Perusahaan Publik; / The process carried out by the Directors to ensure the implementation of the Issuer's or Public Company's strategy;		SEOJK 16
	d. Perbandingan antara hasil yang dicapai dengan yang ditargetkan Emiten atau Perusahaan Publik; dan Comparison between the results achieved with those targeted by the Issuer or Public Company; and		SEOJK 9 SEOJK 16 ARA
	e. Kendala yang dihadapi Emiten atau Perusahaan Publik; Constraints faced by Issuers or Public Companies;		
	f. Struktur organisasi; / Organizational structure;		
	g. Aktivitas utama; / Main activity;		
	h. Teknologi informasi; / Information Technology;		
	i. Jenis produk dan jasa yang ditawarkan, termasuk penyaluran kredit kepada debitur usaha mikro, kecil, dan menengah; / Types of products and services offered, including lending to micro, small and medium business debtors;	54-83	
	j. Tingkat suku bunga penghimpunan dan penyediaan dana; / Interest rates for raising and providing funds;		
	k. Perkembangan perekonomian dan target pasar; / Economic development and target market;		
	l. Jaringan kerja dan mitra usaha di dalam dan/atau di luar negeri; / Network and business partners at home and/or abroad;		
	m. Jumlah, jenis, dan lokasi kantor; / Number, type and location of offices;		SEOJK 9
	n. Kepemilikan Direksi, Dewan Komisaris, dan pemegang saham dalam kelompok usaha Bank; / Ownership of the Directors, Board of Commissioners and shareholders in the Bank's business group;		
	o. Perubahan-perubahan penting yang terjadi pada Bank dan kelompok usaha Bank dalam tahun yang bersangkutan; / Important changes that occurred in the Bank and the Bank's business group in the relevant year;		
	p. Hal-hal penting yang diperkirakan terjadi pada masa mendatang; dan / Important things that are expected to happen in the future; and		
	q. Sumber daya manusia meliputi jumlah, tingkat pendidikan, pelatihan, dan pengembangan sumber daya manusia. / Human resources include the number, level of education, training, and human resource development.		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
	2. Gambaran tentang prospek usaha Emiten atau Perusahaan Publik; dan / Description of the business prospects of the Issuer or Public Company; and		SEOJK 9 SEOJK 16 ARA
	3. Penerapan tata kelola Emiten atau Perusahaan Publik. Implementation of the governance of Issuers or Public Companies.		
	4. Perubahan komposisi anggota Direksi (jika ada) dan alasan perubahannya. / Changes in the composition of the members of the Directors (if any) and the reasons for the changes.		SEOJK 9 ARA
Laporan Dewan Komisaris Board of Commissioners Report	Laporan Dewan Komisaris paling sedikit memuat uraian singkat mengenai: / The report of the Board of Commissioners should at least contain a brief description about:	84-99	SEOJK 16
	1. Penilaian terhadap kinerja Direksi mengenai pengelolaan Emiten atau Perusahaan Publik, termasuk pengawasan Dewan Komisaris dalam perumusan dan implementasi strategi Emiten atau Perusahaan Publik yang dilakukan oleh Direksi; / Assessment of the performance of the Directors regarding the management of Issuers or Public Companies, including the supervision of the Board of Commissioners in the formulation and implementation of strategies for Issuers or Public Companies carried out by the Directors;		
	2. Pandangan atas prospek usaha Emiten atau Perusahaan Publik yang disusun oleh Direksi; dan / Views on the business prospects of the Issuer or Public Company prepared by the Directors; and		
	3. Pandangan atas penerapan tata kelola Emiten atau Perusahaan Publik. / Views on the implementation of the governance of the Issuer or Public Company.		
Tanda tangan anggota Direksi dan Dewan Komisaris Signatures of members of the Directors and Board of Commissioners	4. Perubahan komposisi Dewan Komisaris (jika ada) dan alasan perubahannya. / Changes in the composition of the Board of Commissioners (if any) and the reasons for the changes.	100-101	SEOJK 9 SEOJK 16 ARA
	Memuat hal-hal sebagai berikut: / Contains the following:		
	1. Tanda tangan dituangkan pada lembaran tersendiri; The signature was written on a separate sheet;		
	2. Pernyataan bahwa Dewan Komisaris dan Direksi bertanggung jawab penuh atas kebenaran isi laporan tahunan; / A statement that the Board of Commissioners and the Directors were fully responsible for the correctness of the contents of the annual report;		
	3. Ditandatangani seluruh anggota Dewan Komisaris dan anggota Direksi dengan menyebutkan nama dan jabatannya; dan / Signed by all members of the Board of Commissioners and members of the Directors stating their names and positions; and		ARA
	4. Penjelasan tertulis dalam surat tersendiri dari yang bersangkutan dalam hal terdapat anggota Dewan Komisaris atau anggota Direksi yang tidak menandatangani laporan tahunan, atau penjelasan tertulis dalam surat tersendiri dari anggota yang lain dalam hal tidak terdapat penjelasan tertulis dari yang bersangkutan. / A written explanation in a separate letter from the person concerned in the event that a member of the Board of Commissioners or a member of the Directors did not sign the annual report, or a written explanation in a separate letter from another member in the event that there was no written explanation from the person concerned.		



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
PROFIL PERUSAHAAN / COMPANY PROFILE			
Nama dan alamat lengkap perusahaan Company name and full address	Akses terhadap Emiten atau Perusahaan Publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat dapat memperoleh informasi mengenai Emiten atau Perusahaan Publik, meliputi: / Access to Issuers or Public Companies including branch offices or representative offices that allowed the public to obtain information about Issuers or Public Companies, including: 1. Alamat; / Address; 2. Nomor telepon; / Telephone number; 3. Alamat surat elektronik; dan / Electronic mail address; and 4. Alamat situs web; / Website address;	106-108	SEOJK 16 ARA
Nama dan alamat entitas anak dan/atau kantor cabang atau kantor perwakilan (jika ada) Name and address of the subsidiary and/or branch office or representative office (if any)	Memuat informasi antara lain: It contained information including: 1. Nama dan alamat entitas anak; dan Name and address of the subsidiary; and 2. Nama dan alamat kantor cabang/perwakilan. Name and address of branch/representative office. Catatan: apabila perusahaan tidak memiliki entitas anak, kantor cabang, dan kantor perwakilan, agar diungkapkan. Note: if the company did not have a subsidiary, branch office, and representative office, it should be disclosed.	108-111	SEOJK 16 ARA
Riwayat singkat Emiten atau Perusahaan Publik; Brief history of the Issuer or Public Company;	Mencakup antara lain: tanggal/ tahun pendirian, nama, perubahan nama perusahaan (jika ada), dan tanggal efektif perubahan nama perusahaan. / It included: date/year of establishment, name, change of company name (if any), and effective date of change of company name. Catatan: apabila perusahaan tidak pernah melakukan perubahan nama, agar diungkapkan. Note: if the company had never changed its name, it should be disclosed.	114-117	SEOJK 16 ARA
Bidang usaha Business fields	Uraian mengenai antara lain: / It described: 1. Kegiatan usaha perusahaan menurut anggaran dasar terakhir; / The company's business activities according to the latest articles of association; 2. Kegiatan usaha yang dijalankan; dan / Business activities carried out; and 3. Produk dan/atau jasa yang dihasilkan. Products and/or services produced.	124-157	SEOJK 16 ARA
Visi, Misi, dan Budaya Perusahaan Vision, Mission and Corporate Culture	Mencakup: / It included: 1. Visi perusahaan; / Company vision; 2. Misi perusahaan; / Company mission; 3. Keterangan bahwa visi dan misi tersebut telah direviu dan disetujui oleh Direksi/Dewan Komisaris pada tahun buku; dan / Information that the vision and mission had been reviewed and approved by the Directors/Board of Commissioners for the financial year; and 4. Pernyataan mengenai budaya perusahaan (<i>corporate culture</i>) yang dimiliki Perusahaan. / A statement regarding the corporate culture of the Company.	118-123	SEOJK 16 ARA
Wilayah Operasional Operational Area	Wilayah operasional Emiten atau Perusahaan Publik; wilayah operasional merupakan wilayah atau daerah pelaksanaan kegiatan operasional atau jangkauan dari kegiatan operasional perusahaan. Operational area of Issuer or Public Company; operational area was the area or area for the implementation of operational activities or the range of the company's operational activities.	158-159	SEOJK 16 ARA

[illegible]



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
Profil Dewan Komisaris Board of Commissioners Profile	Profil Dewan Komisaris, paling sedikit memuat: Profile of the Board of Commissioners, at least contained: 1. Nama dan jabatan; / Name and position; 2. Foto terbaru; / Recent photos; 3. Usia; / Age; 4. Kewarganegaraan; / Citizenship; 5. Riwayat pendidikan dan/atau sertifikasi; Educational history and/or certification; 6. Riwayat jabatan, meliputi informasi: Position history, including information on: a. Dasar hukum pengangkatan sebagai anggota Dewan Komisaris; / Legal basis for appointment as member of the Board of Commissioners; b. Dasar hukum pengangkatan pertama kali sebagai anggota Dewan Komisaris yang merupakan komisaris independen pada Emiten atau Perusahaan Publik yang bersangkutan; / The legal basis for the first appointment as a member of the Board of Commissioners who was an independent commissioner of the Issuer or Public Company concerned; c. Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Dewan Komisaris tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut; Concurrent positions, either as a member of the Board of Commissioners, member of the Directors, and/or committee member as well as other positions both inside and outside the Issuer or Public Company. In the event that a member of the Board of Commissioners did not have concurrent positions, then this should be disclosed; d. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; / Work experience and period of time both inside and outside the Issuer or Public Company; 7. Hubungan afiliasi dengan anggota Dewan Komisaris lainnya, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi; Dalam hal anggota Dewan Komisaris tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut; / Affiliation with other members of the Board of Commissioners, major shareholders, and controllers, either directly or indirectly, to individual owners, including names of affiliated parties; In the event that a member of the Board of Commissioners had no affiliation, the Issuer or Public Company should disclose this matter; 8. Pernyataan independensi komisaris independen dalam hal komisaris independen telah menjabat lebih dari 2 (dua) periode; dan / Statement of independence of the independent commissioner in the event that the independent commissioner had served more than 2 (two) terms; and 9. Perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Dewan Komisaris, maka diungkapkan mengenai hal tersebut; / Changes in the composition of the members of the Board of Commissioners and the reasons for the changes. In the event that there was no change in the composition of the members of the Board of Commissioners, this matter should be disclosed;	174-180	SEOJK 16 ARA SEOJK 16

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
Jumlah karyawan dan data pengembangan kompetensi karyawan. Number of employees and data on employee competency development.	Jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku; / Number of employees by gender, position, age, education level, and employment status (permanent/contracted) in the financial year; Pengungkapan informasi dapat disajikan dalam bentuk tabel. Disclosure of information could be presented in tabular form.	192-197	SEOJK 16 ARA
Komposisi pemegang saham Composition of shareholders	Nama pemegang saham dan persentase kepemilikan pada awal dan akhir tahun buku, yang terdiri dari informasi mengenai: / Name of shareholders and percentage of ownership at the beginning and end of the financial year consisted of information regarding: 1. Pemegang saham yang memiliki 5% (lima persen) atau lebih saham Emiten atau Perusahaan Publik; Shareholders owning 5% (five percent) or more shares of the Issuer or Public Company; 2. Anggota Direksi dan anggota Dewan Komisaris yang memiliki saham Emiten atau Perusahaan Publik. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki saham, maka diungkapkan mengenai hal tersebut; / Members of the Directors and members of the Board of Commissioners owning shares of Issuers or Public Companies. In the event that all members of the Directors and/or all members of the Board of Commissioners did not own shares, then this matter should be disclosed; 3. Persentase kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik oleh anggota Direksi dan anggota Dewan Komisaris pada awal dan akhir tahun buku, termasuk informasi mengenai pemegang saham yang terdaftar dalam daftar pemegang saham untuk kepentingan kepemilikan tidak langsung anggota Direksi dan anggota Dewan Komisaris; / Percentage of indirect ownership of shares of Issuers or Public Companies by members of the Directors and members of the Board of Commissioners at the beginning and end of the financial year, including information on shareholders registered in the shareholder register for the benefit of indirect ownership of members of the Directors and members of the Board of Commissioners; Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik, maka diungkapkan mengenai hal tersebut. / In the event that all members of the Directors and/or all members of the Board of Commissioners did not have indirect ownership of the shares of the Issuer or Public Company, this matter should be disclosed. Kelompok pemegang saham masyarakat, yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5% (lima persen) saham Emiten atau Perusahaan Publik; Community shareholder group, namely the group of shareholders who each owned less than 5% (five percent) of the shares of the Issuer or Public Company; 4. Jumlah pemegang saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi: / Number of shareholders and percentage of ownership at the end of the financial year based on classification: a. Kepemilikan institusi lokal; / Ownership of local institutions; b. Kepemilikan institusi asing; / Ownership of foreign institutions; c. Kepemilikan individu lokal; dan / Local individual ownership; and d. Kepemilikan individu asing; / Foreign individual ownership; Informasi di atas dapat disajikan dalam bentuk tabel. The above information could be presented in tabular form.	198-206	SEOJK 16 ARA SEOJK 16 ARA SEOJK 16



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
Pemegang saham utama dan pengendali Major and controlling shareholders	Informasi mengenai pemegang saham utama dan pengendali Emiten atau Perusahaan Publik, baik langsung maupun tidak langsung, sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan; / Information regarding the main and controlling shareholders of the Issuer or Public Company, either directly or indirectly, to the individual owners presented in the form of a scheme or chart;	206	SEOJK 16
Daftar entitas anak dan/atau entitas asosiasi List of subsidiaries and/or associated entities	Nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama dimana Emiten atau Perusahaan Publik memiliki pengendalian bersama entitas (jika ada), beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi entitas anak, perusahaan asosiasi, perusahaan ventura bersama. The name of the subsidiary, associated company, joint venture company where the Issuer or Public Company had joint control of the entity (if any), along with the percentage of share ownership, line of business, total assets, and operating status of the subsidiary, associated company, joint venture company. Untuk entitas anak, ditambahkan informasi mengenai alamat entitas anak tersebut. / For a subsidiary, information about the address of the subsidiary was added.	207-213	SEOJK 16 ARA
Informasi terkait dengan Kelompok Usaha Bank Information related to the Bank Business Group		215	SEOJK 9
Struktur grup perusahaan Company group structure	Struktur grup perusahaan dalam bentuk bagan yang menggambarkan entitas induk, entitas anak, entitas asosiasi, <i>joint venture</i> , dan <i>special purpose vehicle</i> (SPV). / Company group structure in the form of a chart depicting parent entities, subsidiaries, associates, joint ventures, and special purpose vehicles (SPV).	214	SEOJK 16 ARA
Kronologi pencatatan saham Share listing chronology	Kronologis pencatatan saham, jumlah saham, nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku serta nama bursa efek dimana saham Emiten atau Perusahaan Publik dicatatkan, termasuk pemecahan saham (<i>stock split</i>), penggabungan saham (<i>reverse stock</i>), dividen saham, saham bonus, dan perubahan nilai nominal saham, pelaksanaan efek konversi, pelaksanaan penambahan dan pengurangan modal (jika ada); Chronology of share listing, number of shares, nominal value, and offering price from the beginning of listing to the end of the financial year as well as the name of the stock exchange where the shares of the Issuer or Public Company were listed, including stock splits, reverse stock, stock dividends, bonus shares, and changes in the nominal value of shares, implementation of conversion effects, implementation of capital additions and subtractions (if any);	215-217	SEOJK 16 ARA
Kronologis penerbitan efek (termasuk <i>private placement</i>) dan/atau pencatatan saham dari awal penerbitan sampai dengan akhir tahun buku. Chronology of securities issuance (including private placement) and/or share listing from the initial issuance to the end of the financial year.	Informasi pencatatan efek lainnya yang belum jatuh tempo pada tahun buku paling sedikit memuat nama efek, tahun penerbitan, tingkat suku bunga/imbal hasil, tanggal jatuh tempo, nilai penawaran, dan peringkat efek (jika ada); Other securities listing information that had not matured in the financial year at least included the name of the securities, year of issue, interest rate/yield, maturity date, offering value, and rating of securities (if any);	216-224	SEOJK 16 ARA
Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) Information on the use of public accountants (AP) and public accounting firms (KAP)	Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/asosiasi/aliannya meliputi: Information on the use of public accounting services (AP) and public accounting firms (KAP) and their networks/associations/allies included: 1. Nama dan alamat; / Name and address; 2. Periode penugasan; / Assignment period; 3. Informasi jasa audit dan/atau non audit yang diberikan; Information on audit and/or non-audit services provided; 4. Biaya jasa (<i>fee</i>) audit dan/atau non audit untuk masing-masing penugasan yang diberikan selama tahun buku; dan / Audit and/or non-audit fees for each assignment given during the financial year; and	225	SEOJK 16

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
	5. Dalam hal AP dan KAP beserta jaringan/asosiasi/aliannya, yang ditunjuk tidak memberikan jasa non audit, maka diungkapkan mengenai informasi tersebut. / In the event that AP and KAP and their networks/associations/allies, which are appointed do not provide non-audit services, then the information is disclosed. Pengungkapan informasi penggunaan jasa AP dan KAP beserta jaringan/asosiasi/aliannya dapat disajikan dalam bentuk tabel. Disclosure of information on the use of AP and KAP services and their networks/associations/allies could be presented in tabular form.		
Nama dan alamat lembaga dan/atau profesi penunjang Name and address of supporting institutions and/or professions	Nama dan alamat lembaga dan/atau profesi penunjang pasar modal selain AP dan KAP. / Name and address of capital market supporting institutions and/or professions other than AP and KAP.	225-229	SEOJK 16 ARA
Penghargaan yang diterima dalam tahun buku terakhir dan/atau sertifikasi yang masih berlaku dalam tahun buku terakhir baik yang berskala nasional maupun internasional Awards received in the last financial year and/or certifications that are still valid in the last financial year both on a national and international scale	Informasi memuat antara lain: It contained information in the following: 1. Nama penghargaan dan/atau sertifikasi; Name of award and/or certification; 2. Tahun perolehan penghargaan dan/atau sertifikasi; Year of award and/or certification; 3. Badan pemberi penghargaan dan/atau sertifikasi; dan The awarding and/or certification body; and 4. Masa berlaku (untuk sertifikasi). / Validity period (for certification).	230-238	ARA
Informasi pada Website Perusahaan Information on Company Website	Meliputi paling kurang: / It included at least: 1. Informasi pemegang saham sampai dengan pemilik akhir individu; Shareholder information up to the individual ultimate owner; 2. Isi Kode Etik; / Fill in the Code of Ethics; 3. Informasi Rapat Umum Pemegang Saham (RUPS) paling kurang meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting yaitu tanggal pengumuman RUPS, tanggal pemanggilan RUPS, tanggal RUPS, tanggal ringkasan risalah RUPS diumumkan; / Information on the General Meeting of Shareholders (GMS) at least includes material on the agenda discussed in the GMS, a summary of the minutes of the GMS, and information on important dates, namely the date of the announcement of the GMS, the date of the invitation to the GMS, the date of the GMS, the date of the summary of the minutes of the GMS being announced; 4. Laporan keuangan tahunan terpisah (5 tahun terakhir); Separate annual financial statements (last 5 years); 5. Profil Dewan Komisaris dan Direksi; dan / Profile of the Board of Commissioners and Directors; and 6. Piagam/Charter Dewan Komisaris, Direksi, Komite Komite, dan Unit Audit Internal. / Charter of the Board of Commissioners, Directors, Committees, and Internal Audit Unit.	239	ARA
ANALISA DAN PEMBAHASAN MANAJEMEN ATAS KINERJA PERUSAHAAN MANAGEMENT DISCUSSION AND ANALYSIS ON COMPANY PERFORMANCE			
Tinjauan operasi per segmen usaha Operational review by business segment	Tinjauan operasi per segmen usaha sesuai dengan jenis industri Emiten atau Perusahaan Publik, paling sedikit mengenai: Operational review per business segment according to the type of industry of the Issuer or Public Company, at least regarding: 1. Penjelasan masing-masing segmen usaha. Explanation of each business segment. 2. Kinerja per segmen usaha, antara lain: Performance per business segment, including: a. Produksi, yang meliputi proses, kapasitas, dan perkembangannya; / Production, which includes the process, capacity, and development; b. Peningkatan/penurunan kapasitas produksi; Increase/decrease in production capacity; c. Penjualan/pendapatan usaha; dan Sales/operating income; and d. Profitabilitas / Profitability	268-343	SEOJK 9 SEOJK 16 ARA



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
Uraian atas kinerja keuangan perusahaan Description of the company's financial performance	Analisis kinerja keuangan yang mencakup perbandingan antara kinerja keuangan tahun yang bersangkutan dengan tahun sebelumnya dan penyebab kenaikan/penurunan suatu akun (dalam bentuk narasi dan tabel), antara lain mengenai: Financial performance analysis which included a comparison between the financial performance of the year concerned with the previous year and the causes of an increase/decrease in an account (in the form of narratives and tables), including regarding: 1. Aset lancar, aset tidak lancar, dan total aset; Current assets, non-current assets, and total assets; 2. Liabilitas jangka pendek, liabilitas jangka panjang dan total liabilitas; / Short-term liabilities, long-term liabilities and total liabilities; 3. Ekuitas; / Equity; 4. Penjualan/pendapatan usaha, beban, laba (rugi), penghasilan komprehensif lain, dan penghasilan komprehensif periode berjalan; / Sales/operating income, expenses, profit (loss), other comprehensive income, and comprehensive income for the current period; 5. Arus kas; / Cash flow; 6. Suku bunga dasar kredit; / Basic loan interest rate; 7. Analisis kualitas aset produktif dan rasio keuangan yang relevan. / Analysis of the quality of earning assets and relevant financial ratios.	351-396	SEOJK 9 SEOJK 16 ARA
Bahasan dan analisis tentang kemampuan membayar utang dan tingkat kolektibilitas piutang perusahaan, dengan menyajikan perhitungan rasio yang relevan sesuai dengan jenis industri perusahaan Discussion and analysis of abilities to pay debts and the collectibility level of the company's receivables, by presenting the relevant ratio calculations according to the type of company industry	Penjelasan tentang: / Explanation of: 1. Kemampuan membayar hutang, baik jangka pendek maupun jangka panjang dan / Ability to pay debts, both short term and long term and 2. Tingkat kolektibilitas piutang. The level of collectibility of receivables.	396-404	SEOJK 16 ARA
Bahasan tentang struktur modal (capital structure) dan kebijakan manajemen atas struktur modal (capital structure policy) Discussion on capital structure and management of capital structure policy	Penjelasan atas: / The explanation consisted of: 1. Rincian struktur modal (<i>capital structure</i>) yang terdiri dari utang berbasis bunga/sukuk dan ekuitas; dan / Details of the capital structure consisting of interest-based debt/sukuk and equity; and 2. Kebijakan manajemen atas struktur modal (<i>capital structure policies</i>); dan / Management policies on capital structure (capital structure policies); and 3. Dasar pemilihan kebijakan manajemen Basis for selecting management policy	414-417	SEOJK 16 ARA
Bahasan mengenai ikatan yang material untuk investasi barang modal (bukan ikatan pendanaan) pada tahun buku terakhir Discussion on material commitments for capital goods investment (not funding commitments) in the last financial year	Penjelasan tentang: / It explained: 1. Nama pihak yang melakukan ikatan; The name of the party making the bond; 2. Tujuan dari ikatan tersebut; / The purpose of the bond; 3. Sumber dana yang diharapkan untuk memenuhi ikatan-ikatan tersebut; / The expected source of funds to fulfill these commitments; 4. Mata uang yang menjadi denominasi; dan Currency to be denominated; and 5. Langkah-langkah yang direncanakan perusahaan untuk melindungi risiko dari posisi mata uang asing yang terkait. Measures planned by the company to protect the risk from the related foreign currency position. Catatan: apabila perusahaan tidak mempunyai ikatan terkait investasi barang modal pada tahun buku terakhir agar diungkapkan. Note: if the company did not have a commitment related to investment in capital goods in the last financial year, it should be disclosed.	417	SEOJK 16 ARA

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
Bahasan mengenai investasi barang modal yang direalisasikan pada tahun buku terakhir Discussion on investment in capital goods realized in the last financial year	Penjelasan tentang: / It explained:	417-418	SEOJK 16 ARA
	- Jenis investasi barang modal; Types of investment in capital goods; - Tujuan investasi barang modal; dan The purpose of investment in capital goods; and - Nilai investasi barang modal yang dikeluarkan pada tahun buku terakhir. / The investment value of capital goods issued in the last financial year. Catatan: apabila tidak terdapat realisasi investasi barang modal, agar diungkapkan. Note: if there was no realization of capital goods investment, it should be disclosed.		
Informasi perbandingan antara target pada awal tahun buku dengan hasil yang dicapai (realisasi), dan target atau proyeksi yang ingin dicapai untuk satu tahun mendatang. Comparison information between the target at the beginning of the financial year with the results achieved (realization), and the targets or projections to be achieved for the coming year.	Perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi), mengenai: / Comparison between targets/projections at the beginning of the year book with the results achieved (realization), regarding:	424-432	SEOJK 16 ARA
	- Pendapatan/penjualan; / Revenue/sales; - Laba (rugi); / Profit (loss); - Struktur modal (<i>capital structure</i>); / Capital structure; - Pemasaran; / Marketing; - Pengembangan SDM; / HR Development; - Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik. / Other matters deemed important to the Issuer or Public Company.		
	Target/proyeksi yang ingin dicapai Emiten atau Perusahaan Publik untuk 1 (satu) tahun mendatang, / Targets/projections to be achieved by the Issuer or Public Company for the next 1 (one) year, mengenai: / about:	432-437	SEOJK 16 ARA
	- Pendapatan/penjualan; / Revenue/sales; - Laba (rugi); / Profit (loss); - Struktur modal (<i>capital structure</i>); Capital structure (capital structure); - Kebijakan dividen; / Dividend Policy; - Pemasaran; / Marketing; - Pengembangan SDM; / HR Development; - Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik. / Other matters deemed important to the Issuer or Public Company.		
Informasi dan fakta material yang terjadi setelah tanggal laporan akuntan Material information and facts occurring after the date of the accountant's report	Uraian kejadian penting setelah tanggal laporan akuntan termasuk dampaknya terhadap kinerja dan risiko usaha di masa mendatang. Description of significant events after the date of the accountant's report including their impact on future business performance and risks. Catatan: apabila tidak ada kejadian penting setelah tanggal laporan akuntan agar diungkapkan. Note: if there was no significant event after the date of the accountant's report, it should be disclosed.	419	SEOJK 9 SEOJK 16 ARA
Uraian tentang prospek usaha perusahaan Description of the company's business prospects	Prospek usaha dari Emiten atau Perusahaan Publik dikaitkan dengan kondisi industri, ekonomi secara umum dan pasar internasional disertai data pendukung kuantitatif dari sumber data yang layak dipercaya. The business prospects of the Issuer or Public Company are related to industrial conditions, the general economy and the international market accompanied by quantitative supporting data from reliable data sources.	419-424	SEOJK 16 ARA



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
Uraian tentang aspek pemasaran Description of the marketing aspect	Aspek pemasaran atas barang dan/atau jasa Emiten atau Perusahaan Publik, paling sedikit mengenai strategi pemasaran dan pangsa pasar. / The marketing aspect of the goods and/or services of the Issuer or Public Company, at least regarding the marketing strategy and market share.	254-267	SEOJK 9 SEOJK 16 ARA
Uraian mengenai dividen selama 2 (dua) tahun buku terakhir. Description of dividends for the last 2 (two) financial years.	Uraian mengenai dividen selama 2 (dua) tahun buku terakhir, paling sedikit: / Description of dividends for 2 (two) financial years last, at least: 1. Kebijakan dividen, antara lain memuat informasi persentase jumlah dividen yang dibagikan terhadap laba bersih; Dividend policy contained information of the percentage of total dividends distributed to net income; 2. Tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non kas; / Date of payment of cash dividends and/or date of distribution of non-cash dividends; 3. Jumlah dividen per saham (kas dan/atau non kas); Total dividends per share (cash and/or non-cash); 4. Jumlah dividen per tahun yang dibayar. The amount of dividends per year paid. Catatan: apabila tidak ada pembagian dividen, agar diungkapkan alasannya. Note: if there was no dividend distribution, the reasons should be disclosed.	437-440	SEOJK 16 ARA
Realisasi penggunaan dana hasil penawaran umum (dalam hal perusahaan masih diwajibkan menyampaikan laporan realisasi penggunaan dana) Realization of the use of proceeds from the public offering (in the event that the company was still required to submit a report on the realization of the use of funds)	Memuat uraian mengenai: / It contained a description of: 1. Total perolehan dana; / Total proceeds; 2. Rencana penggunaan dana; / Plan for the use of funds; 3. Rincian penggunaan dana; / Details of the use of funds; 4. Saldo dana; dan / Fund balance; and 5. Tanggal persetujuan RUPS/RUPO atas perubahan penggunaan dana (jika ada). / The date of approval of the GMS/RUPO for changes in the use of funds (if any). Catatan: apabila tidak memiliki informasi realisasi penggunaan dana hasil penawaran umum, agar diungkapkan. Note: if the company did not have information on the realization of the use of proceeds from the public offering, it should be disclosed.	440-441	SEOJK 16 ARA
Informasi transaksi material yang mengandung benturan kepentingan dan/atau transaksi dengan pihak afiliasi Information on material transactions containing conflicts of interest and/or transactions with affiliated parties	Memuat uraian mengenai: / It contained a description of: 1. Tanggal, nilai, dan objek transaksi; Transaction date, value, and object; 2. Nama pihak yang melakukan transaksi; Name of the party conducting the transaction; 3. Sifat hubungan afiliasi (jika ada); The nature of the affiliation relationship (if any); 4. Penjelasan mengenai kewajaran transaksi; Explanation of the fairness of the transaction; 5. Pemenuhan ketentuan terkait; Fulfillment of related provisions; 6. Dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud dalam angka 1) sampai dengan angka 5), Emiten atau Perusahaan Publik juga mengungkapkan informasi: / In the event that there was an affiliation relationship, in addition to disclosing the information as referred to in number 1) to number 5), the Issuer or Public Company also disclosed information:	441-447	SEOJK 16 ARA

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
	a. Pernyataan Direksi bahwa transaksi afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (<i>armslength principle</i>); dan / Statement of the Directors that affiliated transactions had gone through adequate procedures to ensure that affiliated transactions were carried out in accordance with generally accepted business practices, among others, by complying with the arms-length principle; and b. Peran Dewan Komisaris dan komite audit dalam melakukan prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (<i>armslength principle</i>); / The role of the Board of Commissioners and the audit committee in carrying out adequate procedures to ensure that affiliated transactions were carried out in accordance with generally accepted business practices, among others, is carried out by complying with the arms-length principle;		
	7. Untuk transaksi afiliasi atau transaksi material yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan, ditambahkan penjelasan bahwa transaksi afiliasi atau transaksi material tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan; Dalam hal transaksi afiliasi atau transaksi material dimaksud telah diungkapkan dalam laporan keuangan tahunan, ditambahkan informasi mengenai rujukan pengungkapan dalam laporan keuangan tahunan tersebut. / For affiliated transactions or material transactions which became business activities carried out in order to generate business income and are carried out regularly, repeatedly, and/or continuously, an explanation was added that the affiliated transactions or material transactions were business activities carried out in order to generate operating income and run regularly, repeatedly, and/or continuously; In the event that the affiliated transactions or material transactions referred to have been disclosed in the annual financial statements, additional information regarding the disclosure reference in the annual financial statements was added.		SEOJK 16 ARA
	8. Untuk pengungkapan transaksi afiliasi dan/atau transaksi benturan kepentingan yang merupakan hasil pelaksanaan transaksi afiliasi dan/atau transaksi benturan kepentingan yang telah disetujui pemegang saham independen, ditambahkan informasi mengenai tanggal pelaksanaan RUPS yang menyetujui transaksi afiliasi dan/atau transaksi benturan kepentingan tersebut; / For disclosure of affiliated transactions and/or conflict of interest transactions resulting from the implementation of affiliated transactions and/or conflict of interest transactions that have been approved by independent shareholders, additional information regarding the date of the GMS which approved the affiliated transactions and/or conflict of interest transactions is added;		
	9. Dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut. / In the event that there was no affiliated transaction and/or conflict of interest transaction, this matter should be disclosed.		



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
Uraian mengenai perubahan peraturan perundang-undangan terhadap perusahaan pada tahun buku terakhir A description of changes in the laws and regulations of the company in the last financial year	Uraian memuat antara lain: / The description included: 1. Nama peraturan perundang-undangan yang mengalami perubahan; dan / The name of the legislation undergoing changes; and 2. Dampaknya (kuantitatif dan/atau kualitatif) terhadap perusahaan (jika signifikan) atau pernyataan bahwa dampaknya tidak signifikan. / The impact (quantitative and/or qualitative) on the company (if significant) or a statement that the impact is not significant. Catatan: apabila tidak terdapat perubahan peraturan perundang-undangan pada tahun buku terakhir, agar diungkapkan. Note: if there were no changes to the laws and regulations in the last financial year, the matters should be disclosed.	447-496	SEOJK 16 ARA
Uraian mengenai perubahan kebijakan akuntansi yang diterapkan perusahaan pada tahun buku terakhir A description of the changes in accounting policies adopted by the company in the last financial year	Uraian memuat antara lain: / The description included: 1. Perubahan kebijakan akuntansi; Changes in accounting policies; 2. Alasan perubahan kebijakan akuntansi; dan Reasons for changes in accounting policies; and 3. Dampaknya secara kuantitatif terhadap laporan keuangan. Quantitative impact on financial statements. Catatan: Apabila tidak terdapat perubahan kebijakan akuntansi pada tahun buku terakhir, agar diungkapkan. Note: If there was no change in accounting policy in the last financial year, it should be disclosed.	496	SEOJK 16 ARA
Informasi kelangsungan usaha Business continuity information	Pengungkapan informasi mengenai: / Disclosure of information regarding: 1. Hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha perusahaan pada tahun buku terakhir; Potential Matters having a significant effect on the company's business continuity in the last financial year; 2. <i>Assessment</i> manajemen atas hal-hal pada angka 1; dan Management's assessment of the items in number 1; and 3. Asumsi yang digunakan manajemen dalam melakukan <i>assessment</i>. / Assumptions used by management in conducting the assessment. Catatan: apabila tidak terdapat hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha perusahaan pada tahun buku terakhir, agar diungkapkan asumsi yang mendasari manajemen dalam meyakini bahwa tidak terdapat hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha perusahaan pada tahun buku terakhir. / Note: if there were no matters that had the potential to significantly affect the continuity of the company's business in the last financial year, the company should disclose the assumptions that underlied management believe that there are no matters that had the potential to significantly affect the company's business continuity in the last financial year.	498	ARA
TATA KELOLA PERUSAHAAN / GOOD CORPORATE GOVERNANCE			
RUPS GMS	Informasi mengenai keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku meliputi: / Information regarding the resolutions of the GMS in the financial year and 1 (one) year before the financial year included: a. Keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang direalisasikan pada tahun buku; dan resolutions of the GMS in the financial year and 1 (one) year before the financial year are realized in the financial year; and b. Keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang belum direalisasikan beserta alasan belum direalisasikan; / resolutions of the GMS for the financial year and 1 (one) year before the financial year that have not been realized and the reasons for not realizing them; Dalam hal Emiten atau Perusahaan Publik menggunakan pihak independen dalam pelaksanaan RUPS untuk melakukan perhitungan suara, maka diungkapkan mengenai hal tersebut. / In the event that the Issuer or Public Company uses an independent party in the conduct of the GMS to calculate the votes, then this matter shall be disclosed.	640-655	SOJK 16

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
Direksi Directors	1. Tugas dan tanggung jawab masing-masing anggota Direksi; Duties and responsibilities of each member of the Directors; Informasi mengenai tugas dan tanggung jawab masing-masing anggota Direksi diuraikan dan dapat disajikan dalam bentuk tabel. / Information regarding the duties and responsibilities of each member of the Directors is described and can be presented in tabular form.		
	2. Pernyataan bahwa Direksi memiliki pedoman atau piagam (charter) Direksi; / A statement that the Directors had guidelines or charter for the Directors;		
	3. Kebijakan dan pelaksanaan frekuensi rapat Direksi, rapat Direksi bersama Dewan Komisaris, dan tingkat kehadiran anggota Direksi dalam rapat tersebut termasuk kehadiran dalam RUPS; Policy and implementation of the frequency of meetings of the Directors, meetings of the Directors with the Board of Commissioners, and the level of attendance of members of the Directors in the meeting including attendance at the GMS; Informasi tingkat kehadiran anggota Direksi dalam rapat Direksi, rapat Direksi bersama Dewan Komisaris, atau RUPS dapat disajikan dalam bentuk tabel. / Information on the level of attendance of members of the Directors at the meeting of the Directors, the meeting of the Directors with the Board of Commissioners, or the GMS can be presented in tabular form.		SEOJK 16 ARA
	4. Pelatihan dan/atau peningkatan kompetensi anggota Direksi: Training and/or competency improvement of members of the Directors:		
	a. Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada); dan / Policy on training and/or improving the competence of members of the Directors, including an orientation program for newly appointed members of the Directors (if any); and	656-689	
	b. Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi dalam tahun buku (jika ada); / Training and/or competency improvement attended by members of the Directors in the financial year (if any);		SEOJK 16
	5. Penilaian Direksi terhadap kinerja komite yang mendukung pelaksanaan tugas Direksi pada tahun buku paling sedikit memuat: / The Directors' assessment of the performance of the committees supporting the implementation of the Directors' duties for the financial year shall at least contain:		
	a. prosedur penilaian kinerja; dan performance appraisal procedures; and		
	b. kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan the criteria used were performance achievements during the financial year, competence and attendance at meetings; and		SEOJK 16 ARA
	Dalam hal Emiten atau Perusahaan Publik tidak memiliki komite yang mendukung pelaksanaan tugas Direksi, maka diungkapkan mengenai hal tersebut. / In the event that the Issuer or Public Company did not have a committee that supports the implementation of the duties of the Directors, then this should be disclosed.		



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
Dewan Komisaris Board of Commissioners	1. Tugas dan tanggung jawab Dewan Komisaris; Duties and responsibilities of the Board of Commissioners;		
	2. Pernyataan bahwa Dewan Komisaris memiliki pedoman atau piagam (charter) Dewan Komisaris; / A statement that the Board of Commissioners had guidelines or charter for the Board of Commissioners;		
	3. Kebijakan dan pelaksanaan frekuensi rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi dan tingkat kehadiran anggota Dewan Komisaris dalam rapat tersebut termasuk kehadiran dalam RUPS. / Policy and implementation of the frequency of meetings of the Board of Commissioners, meetings of the Board of Commissioners with the Directors and the level of attendance of members of the Board of Commissioners in these meetings, including attendance at the GMS.		SEOJK 16 ARA
	Informasi tingkat kehadiran anggota Dewan Komisaris dalam rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi, atau RUPS dapat disajikan dalam bentuk tabel. / Information on the level of attendance of members of the Board of Commissioners at the meeting of the Board of Commissioners, the meeting of the Board of Commissioners with the Directors, or the GMS can be presented in tabular form.		
	4. Pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris: / training and/or competency improvement of members of the Board of Commissioners:		
	a. kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat (jika ada); dan / policies on training and/or improving the competence of members of the Board of Commissioners, including orientation programs for newly appointed members of the Board of Commissioners (if any); and		SEOJK 16
	b. pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Dewan Komisaris dalam tahun buku (jika ada); training and/or competency improvement attended by members of the Board of Commissioners in the financial year (if any);	689-726	SEOJK 16
	5. Penilaian kinerja Direksi dan Dewan Komisaris serta masing-masing anggota Direksi dan anggota Dewan Komisaris, paling sedikit memuat: / Performance appraisal of the Directors and the Board of Commissioners as well as each member of the Directors and the Board of Commissioners, at least containing:		
	a. prosedur pelaksanaan penilaian kinerja; performance appraisal implementation procedures;		SEOJK 16
	b. kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan the criteria used were performance achievements during the financial year, competence and attendance at meetings; and		
	c. pihak yang melakukan penilaian; dan the party conducting the assessment; and		
	6. Penilaian Dewan Komisaris terhadap kinerja Komite yang mendukung pelaksanaan tugas Dewan Komisaris pada tahun buku meliputi: / The assessment of the Board of Commissioners on the performance of the Committees that support the implementation of the duties of the Board of Commissioners in the financial year includes:		
	a. prosedur penilaian kinerja; dan performance appraisal procedures; and		SEOJK 16 ARA
	b. kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; the criteria used are performance achievements during the financial year, competence and attendance at meetings;		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
Komisaris Independen (jumlahnya minimal 30% dari total Dewan Komisaris) Independent Commissioner (minimum 30% of the total Board of Commissioners)	Meliputi antara lain: / It included: - Kriteria penentuan Komisaris Independen; dan Criteria for determining the Independent Commissioner; and - Pernyataan tentang independensi masing-masing Komisaris Independen. / Statement on the independence of each Independent Commissioner.	701-703	ARA
Nominasi dan remunerasi Direksi dan Dewan Komisaris Nomination and remuneration of the Directors and the Board of Commissioners	Paling sedikit memuat: / At least it contained: - Prosedur nominasi, meliputi uraian singkat mengenai kebijakan dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris; dan / The nomination procedure, including a brief description of the nomination policies and processes for members of the Directors and/or members of the Board of Commissioners; and - Prosedur dan pelaksanaan remunerasi Direksi dan Dewan Komisaris, antara lain: / Procedures and implementation of remuneration for the Directors and the Board of Commissioners, including: - prosedur penetapan remunerasi Direksi dan Dewan Komisaris; / procedures for determining remuneration for the Directors and the Board of Commissioners; - struktur remunerasi Direksi dan Dewan Komisaris seperti, gaji, tunjangan, tantiem/bonus dan lainnya; dan the remuneration structure of the Directors and the Board of Commissioners such as salary, allowances, tantiem/ bonus and others; and - besarnya remunerasi masing-masing anggota Direksi dan anggota Dewan Komisaris; / the amount of remuneration for each member of the Directors and member of the Board of Commissioners; Pengungkapan informasi dapat disajikan dalam bentuk tabel. Disclosure of information can be presented in tabular form.	730-735	SEOJK 16 SEOJK 16 ARA
Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum Implementation of Good Corporate Governance in Providing Remuneration for Commercial Banks		958-964	POJK 45
Komite Audit Audit committee	- Nama dan jabatannya dalam keanggotaan komite; Name and position in committee membership; - Usia; / Age; - Kewarganegaraan; / Nationality; - Riwayat pendidikan; / Educational history; - Riwayat jabatan, meliputi informasi: Position history, including information on:	738-760	SEOJK 16 ARA



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
Komite atau fungsi nominasi dan remunerasi Emiten atau Perusahaan Publik Committee or function of nomination and remuneration Issuers or Public Companies	a. Dasar hukum penunjukan sebagai anggota komite; Legal basis for appointment as committee member; b. Rangkap jabatan, baik sebagai anggota dewan komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan / Concurrent positions, either as a member of the board of commissioners, member of the Directors, and/or committee member and other positions (if any); and c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; Work experience and period of time both inside and outside the issuer or public company; 6. Periode dan masa jabatan anggota komite audit; Period and term of office of audit committee members; 7. Pernyataan independensi komite audit; Statement of independence of the audit committee; 8. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); / Training and/or competency improvement that have been followed in the financial year (if any); 9. Kebijakan dan pelaksanaan frekuensi rapat komite audit dan tingkat kehadiran anggota komite audit dalam rapat tersebut; dan Policy and implementation of the frequency of audit committee meetings and the level of attendance of audit committee members at the meeting; and 10. Pelaksanaan kegiatan komite audit pada tahun buku sesuai dengan yang dicantumkan dalam pedoman atau piagam (charter) komite audit; / Implementation of the audit committee's activities for the financial year in accordance with the guidelines or charter of the audit committee;	760-777	SEOJK 16 ARA
	Paling sedikit memuat: / At least it contained: 1. Nama dan jabatannya dalam keanggotaan komite; Name and position in committee membership; 2. Usia; / Age; 3. Kewarganegaraan; / Nationality; 4. Riwayat pendidikan; / Educational history; 5. Riwayat jabatan, meliputi informasi: Position history, including information on: a. Dasar hukum penunjukan sebagai anggota komite; Legal basis for appointment as committee member; b. Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan / Concurrent positions, either as a member of the Board of Commissioners, member of the Directors, and/or committee member and other positions (if any); and c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; Work experience and period of time both inside and outside the Issuer or Public Company; 6. Periode dan masa jabatan anggota komite; The period and term of office of the committee members; 7. Pernyataan independensi komite; Committee independence statement; 8. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); / Training and/or competency improvement that have been followed in the financial year (if any); 9. Uraian tugas dan tanggung jawab; Description of duties and responsibilities;		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
Komite lain yang dimiliki Emiten atau Perusahaan Publik dalam rangka mendukung fungsi dan tugas Direksi (jika ada) dan/atau komite yang mendukung fungsi dan tugas Dewan Komisaris Other committees owned by the Issuer or Public Company in order to support the functions and duties of the Directors (if any) and/or committees that supported the functions and duties of the Board of Commissioners	10. Pernyataan bahwa telah memiliki pedoman atau piagam (<i>charter</i>); A statement of having a guideline or charter (<i>charter</i>);	777-800, 837-863	SEOJK 16 ARA
	11. Kebijakan dan pelaksanaan frekuensi rapat dan tingkat kehadiran anggota dalam rapat tersebut; / Policy and implementation of the frequency of meetings and the level of attendance of members at the meeting;		
	12. Uraian singkat pelaksanaan kegiatan pada tahun buku; dan Brief description of the implementation of activities in the financial year; and		
	Dalam hal tidak dibentuk komite nominasi dan remunerasi, Emiten atau Perusahaan Publik cukup mengungkapkan informasi sebagaimana dimaksud dalam huruf i) sampai dengan huruf l) dan mengungkapkan: / In the event that no nomination and remuneration committee is formed, the Issuer or Public Company is sufficient to disclose the information as referred to in letter i) to letter l) and disclose:		
	1. Alasan tidak dibentuknya komite; dan Reasons for not forming the committee; and		
	2. Pihak yang melaksanakan fungsi nominasi dan remunerasi; The party carrying out the nomination and remuneration function;		
	Paling sedikit memuat: / At least it contained:		
	1. Nama dan jabatannya dalam keanggotaan komite; Name and position in committee membership;		
	2. Usia; / Age;		
	3. Kewarganegaraan; / Nationality;		
	4. Riwayat pendidikan; / Educational history;		
	5. Riwayat jabatan, meliputi informasi: Position history, including information on:		
	a. Dasar hukum penunjukan sebagai anggota komite; Legal basis for appointment as committee member;		
	b. Rangkap jabatan, baik sebagai anggota dewan komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan / Concurrent positions, either as a member of the board of commissioners, member of the Directors, and/or committee member and other positions (if any); and		
	c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; Work experience and period of time both inside and outside the issuer or public company;		
	6. Periode dan masa jabatan anggota komite; The period and term of office of the committee members;		
	7. Pernyataan independensi komite; Committee independence statement;		
	8. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); dan / Training and/or competency improvement followed in the financial year (if any); and		
	9. Uraian tugas dan tanggung jawab; Description of duties and responsibilities;		
	10. Pernyataan bahwa telah memiliki pedoman atau piagam (<i>charter</i>) komite; / A statement that the committee has had guidelines or charters;		
	11. Kebijakan dan pelaksanaan frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut; dan Policy and implementation of the frequency of committee meetings and the level of attendance of committee members at the meeting; and		
	12. Uraian singkat pelaksanaan kegiatan komite pada tahun buku; Brief description of the committee's activities for the financial year;		



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
Sekretaris perusahaan Company secretary	1. Nama; / Name;	801-805	SEOJK 16 ARA
	2. Domisili; / Domicile;		
	3. Riwayat jabatan, meliputi: / Position history, including:		
	a. Dasar hukum penunjukan sebagai sekretaris perusahaan; dan Legal basis for appointment as company secretary; and		
	b. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; Work experience and period of time both inside and outside the issuer or public company;		
Unit Audit Internal Internal Audit Unit	c. Riwayat pendidikan; / Educational history;	805-823	SEOJK 16 ARA
	d. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku; dan / Training and/or competency improvement that was followed in the financial year; and		
	e. Uraian singkat pelaksanaan tugas sekretaris perusahaan pada tahun buku; / A brief description of the implementation of the duties of the corporate secretary for the financial year;		
	1. Nama kepala unit audit internal; Name of the head of the internal audit unit;		
	2. Riwayat jabatan, meliputi: / Position history, including:		
Unit Audit Internal Internal Audit Unit	a. Dasar hukum penunjukan sebagai kepala unit audit internal; dan / Legal basis for appointment as head of internal audit unit; and	805-823	SEOJK 16 ARA
	b. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; Work experience and period of time both inside and outside the issuer or public company;		
	3. Kualifikasi atau sertifikasi sebagai profesi audit internal (jika ada); / Qualification or certification as an internal audit profession (if any);		
	4. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku; / Training and/or competency improvement that was followed in the financial year;		
	5. Struktur dan kedudukan unit audit internal; The structure and position of the internal audit unit;		
Unit Audit Internal Internal Audit Unit	6. Uraian tugas dan tanggung jawab; Description of duties and responsibilities;	805-823	SEOJK 16 ARA
	7. Pernyataan bahwa telah memiliki pedoman atau piagam (charter) unit audit internal; dan / A statement that the internal audit unit had a guideline or charter; and		
	8. Uraian singkat pelaksanaan tugas unit audit internal pada tahun buku termasuk kebijakan dan pelaksanaan frekuensi rapat dengan direksi, dewan komisaris, dan/atau komite audit; A brief description of the implementation of the internal audit unit's duties for the financial year including the policy and implementation of the frequency of meetings with the Directors, board of commissioners, and/or audit committee;		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
Akuntan Publik Public Accountant	- Nama dan tahun akuntan publik yang melakukan audit laporan keuangan tahunan selama 5 tahun terakhir; Name and year of the public accountant who audited the annual financial statements for the last 5 years; - Nama dan tahun Kantor Akuntan Publik yang melakukan audit laporan keuangan tahunan selama 5 tahun terakhir; Name and year of the Public Accounting Firm that audited the annual financial statements for the last 5 years; - Besarnya fee untuk masing-masing jenis jasa yang diberikan oleh Kantor Akuntan Publik pada tahun buku terakhir; dan The amount of the fee for each type of service provided by the Public Accounting Firm in the last financial year; and - Jasa lain yang diberikan Kantor Akuntan Publik dan akuntan publik selain jasa audit laporan keuangan tahunan pada tahun buku terakhir. / Other services provided by Public Accounting Firms and public accountants other than auditing services for annual financial statements in the last financial year. Catatan: apabila tidak ada jasa lain dimaksud, agar diungkapkan. Note: if there was no other service, it should be disclosed.	864-865	ARA
Uraian mengenai sistem pengendalian internal (internal Control) yang diterapkan oleh emiten atau perusahaan Publik, A description of the internal control system implemented by the issuer or public company,	- Pengendalian keuangan dan operasional, serta kepatuhan terhadap peraturan perundang-undangan lainnya; Financial and operational control, as well as compliance with other laws and regulations; - Tinjauan atas efektivitas sistem pengendalian internal; dan Review of the effectiveness of the internal control system; and - Pernyataan Direksi dan/atau Dewan Komisaris atas kecukupan sistem pengendalian internal; Statement of the Directors and/or Board of Commissioners on the adequacy of the internal control system;	865-876	SEOJK 16 ARA
Sistem manajemen risiko yang diterapkan oleh Emiten Atau Perusahaan Publik The risk management system implemented by the Issuer or Public Company	- Gambaran umum mengenai sistem manajemen risiko Emiten atau Perusahaan Publik; / General description of the risk management system of the Issuer or Public Company; - Jenis risiko dan cara pengelolaannya; Types of risks and how to manage them; - Tinjauan atas efektivitas sistem manajemen risiko Emiten atau Perusahaan Publik; dan / Overview of the effectiveness of the risk management system or Public Company; and - Pernyataan Direksi dan/atau Dewan Komisaris atau komite audit atas kecukupan sistem manajemen risiko; / Statement of the Directors and/or the Board of Commissioners or the audit committee on the adequacy of the risk management system;	876-889	SEOJK 16 ARA
Perkara hukum yang berdampak material yang dihadapi Oleh emiten atau perusahaan publik, entitas anak, Anggota direksi dan anggota dewan komisaris (jika ada), Legal cases that have a material impact faced by the issuer or public company, subsidiaries, members of the Directors and members of the board of commissioners (if any),	- Pokok perkara/gugatan; / Principal case/lawsuit; - Status penyelesaian perkara/gugatan; dan Status of settlement of cases/claims; and - Pengaruhnya terhadap kondisi emiten atau perusahaan publik; The effect on the condition of the issuer or public company;	897-915	SEOJK 16 ARA
Informasi tentang sanksi administratif/ sanksi yang Dikenakan kepada emiten atau perusahaan publik, Anggota dewan komisaris dan anggota direksi, oleh Otoritas jasa keuangan dan otoritas lainnya pada tahun Buku (jika ada) Information on administrative sanctions/ sanctions imposed on issuers or public companies, members of the board of commissioners and members of the Directors, by the financial services authority and other authorities in the financial year (if any)		915	SEOJK 16 ARA



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
Akses informasi dan data perusahaan: Uraian mengenai tersedianya akses informasi dan data perusahaan kepada publik, misalnya melalui website (dalam bahasa Indonesia dan bahasa Inggris), media massa, mailing list, buletin, pertemuan dengan analis, dan sebagainya. Access to company information and data: A description of the availability of access to company information and data to the public, for example through the website (in Indonesian and English), mass media, mailing lists, bulletins, meetings with analysts, and so on.		916-956	ARA
Informasi mengenai kode etik Emiten atau Perusahaan Publik Information regarding the code of conduct of the Issuer or Public Company	1. Pokok-pokok kode etik; / The points of the code of ethics; 2. Pengungkapan bahwa kode etik berlaku bagi seluruh level organisasi; / Disclosure that the code of ethics applied to all levels of the organization; 3. Penyebarluasan kode etik; / Dissemination of the code of ethics; 4. Sanksi untuk masing-masing jenis pelanggaran yang diatur dalam kode etik (normatif); dan / Sanctions for each type of violation stipulated in the code of ethics (normative); and 5. Jumlah pelanggaran kode etik beserta sanksi yang diberikan pada tahun buku terakhir. / The number of violations of the code of ethics along with the sanctions given in the last financial year. Catatan: apabila tidak terdapat pelanggaran kode etik pada tahun buku terakhir, agar diungkapkan. Note: if there is no violation of the code of ethics in the last financial year, it must be disclosed.	956-958	SEOJK 16 ARA
Uraian singkat mengenai kebijakan pemberian Kompensasi jangka panjang berbasis kinerja kepada manajemen dan/atau karyawan yang dimiliki oleh emiten Atau perusahaan publik (jika ada), antara lain berupa Program kepemilikan saham oleh manajemen (management stock ownership program/msop) dan/atau Program kepemilikan saham oleh karyawan (employee stock ownership program/esop); Dalam hal pemberian kompensasi berupa program Kepemilikan saham oleh manajemen (management stock Ownership program/MSOP) dan/atau program Kepemilikan saham oleh karyawan (employee stock Ownership program/ESOP), A brief description of the policy of providing long-term performance-based compensation to management and/or employees owned by the issuer or public company (if any), including the management stock ownership program (MSOP) and/or stock ownership program by employees (employee Stock ownership program/ESOP); In the case of providing compensation in the form of a management stock ownership program (MSOP) and/or an employee stock ownership program (ESOP),	Informasi yang diungkapkan Paling sedikit memuat: Information disclosed should at least contain: 1. Jumlah saham dan/atau opsi; Number of shares and/or options; 2. Jangka waktu pelaksanaan; Implementation period; 3. Persyaratan karyawan dan/atau manajemen yang berhak; dan Requirements for eligible employees and/or management; and 4. Harga pelaksanaan atau penentuan harga pelaksanaan. Execution price or determination of exercise price.	965	SEOJK 16

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
Uraian singkat mengenai kebijakan pengungkapan Informasi Brief description of Information disclosure policy	1. Kepemilikan saham anggota direksi dan anggota Dewan komisaris paling lambat 3 (tiga) hari kerja Setelah terjadinya kepemilikan atau setiap Perubahan kepemilikan atas saham perusahaan Terbuka; dan / Share ownership of members of the Directors and members of the board of commissioners no later than 3 (three) working days after the occurrence of ownership or any change in ownership of shares of a public company; and 2. Pelaksanaan atas kebijakan dimaksud; Implementation of the policy;	965	SEOJK 16
Uraian mengenai sistem pelaporan pelanggaran (<i>whistleblowing system</i>) di Emiten atau Perusahaan Publik Description of the whistleblowing system at the Issuer or Public Company	1. Cara penyampaian laporan pelanggaran; How to submit a violation report; 2. Perlindungan bagi pelapor; / Protection for whistleblowers; 3. Penanganan pengaduan; / Handling of complaints; 4. Pihak yang mengelola pengaduan; dan The party managing the complaint; and 5. Hasil dari penanganan pengaduan, paling sedikit: The results of the handling of complaints, at least: a. Jumlah pengaduan yang masuk dan diproses Dalam tahun buku; dan / Number of complaints received and processed in the financial year; and b. Tindak lanjut pengaduan; / Follow-up on complaints; Dalam hal emiten atau perusahaan publik tidak memiliki Sistem pelaporan pelanggaran (<i>whistleblowing system</i>), Maka diungkapkan mengenai hal tersebut. / In the event that the issuer or public company did not have a whistleblowing system, then this should be disclosed.	966-970	SEOJK 16 ARA
Uraian mengenai kebijakan anti korupsi Emiten atau Perusahaan Publik Description of the Issuer's or Public Company's anti-corruption policy	1. Program dan prosedur yang dilakukan dalam Mengatasi praktik korupsi, balas jasa (<i>kickbacks</i>), <i>Fraud</i>, suap dan/atau gratifikasi dalam Emiten atau Perusahaan Publik; dan Programs and procedures implemented in overcoming the practice of corruption, kickbacks, fraud, bribery and/or gratuities in Issuers or Public Companies; and 2. Pelatihan/sosialisasi anti korupsi kepada karyawan Emiten atau Perusahaan Publik; / Anti-corruption training/socialization for employees of Issuers or Public Companies; Dalam hal Emiten atau Perusahaan Publik tidak memiliki Kebijakan anti korupsi, maka dijelaskan alasan tidak Dimilikinya kebijakan dimaksud. / In the event that the Issuer or Public Company did not have an anti-corruption policy, the reasons for not having the said policy should be explained.	970-976	SEOJK 16 ARA
Kebijakan mengenai keberagaman komposisi Dewan Komisaris dan Direksi. Uraian kebijakan tertulis Perusahaan mengenai keberagaman komposisi Dewan Komisaris dan Direksi dalam pendidikan (bidang studi), pengalaman kerja, usia, dan jenis kelamin. Catatan: apabila tidak ada kebijakan dimaksud, agar diungkapkan alasan dan pertimbangannya. Policy regarding the diversity of the composition of the Board of Commissioners and the Directors. Description of the Company's written policies regarding the diversity of the composition of the Board of Commissioners and Directors in education (field of study), work experience, age, and gender. Note: if there was no such policy, the reasons and considerations should be disclosed.		728-730	ARA



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
Penerapan atas pedoman tata kelola Perusahaan Terbuka bagi Emiten yang menerbitkan efek bersifat ekuitas atau Perusahaan Publik Implementation of Public Company governance guidelines for Issuers issuing equity securities or Public Companies	- Pernyataan mengenai rekomendasi yang telah dilaksanakan; dan/atau / Statement of recommendations that had been implemented; and/or - Penjelasan atas rekomendasi yang belum dilaksanakan, disertai alasan dan alternative pelaksanaannya (jika ada). / Explanation of recommendations that had not been implemented, along with reasons and alternative implementations (if any). Pengungkapan informasi dapat disajikan dalam bentuk tabel. Disclosure of information can be presented in tabular form.	987-1000	SEOJK 16
Penilaian Penerapan GCG untuk tahun buku 2020 yang meliputi paling kurang aspek Dewan Komisaris dan Direksi GCG Implementation Assessment for the financial year 2020 which included at least aspects of the Board of Commissioners and the Directors	Memuat uraian mengenai: / It contained a description of: - Kriteria yang digunakan dalam penilaian Criteria used in the assessment - Pihak yang melakukan penilaian The party conducting the assessment - Skor penilaian masing-masing kriteria The assessment score of each criterion - Rekomendasi hasil penilaian Recommended assessment results - Alasan belum/tidak diterapkannya rekomendasi. Reasons for not yet/not implemented recommendations.	1001-1014	ARA
TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN EMITEN ATAU PERUSAHAAN PUBLIK SOCIAL AND ENVIRONMENTAL RESPONSIBILITY OF ISSUERS OR PUBLIC COMPANIES			
Tanggung Jawab Sosial Perusahaan Corporate Social Responsibility	- Informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan merupakan Laporan Keberlanjutan (<i>Sustainability Report</i>) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, paling sedikit memuat: / The information disclosed in the social and environmental responsibility section is a Sustainability Report as referred to in the Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, at most slightly load: - Penjelasan strategi keberlanjutan; Explanation of the sustainability strategy; - Ikhtisar aspek keberlanjutan (ekonomi, sosial, dan lingkungan hidup); / Summary of sustainability aspects (economic, social, and environmental); - Profil singkat Emiten atau Perusahaan Publik; Brief profile of the Issuer or Public Company; - Penjelasan Direksi; / Explanation of the Directors; - Tata kelola keberlanjutan; / Sustainability governance; - Kinerja keberlanjutan; / Sustainability performance; - Verifikasi tertulis dari pihak independen, jika ada; Written verification from an independent party, if any; - Lembar umpan balik (<i>feedback</i>) untuk pembaca, jika ada; dan / Feedback sheet for readers, if any; and - Tanggapan Emiten atau Perusahaan Publik terhadap umpan balik laporan tahun sebelumnya./ Issuer's or Public Company's response to the previous year's report feedback. - Laporan Keberlanjutan sebagaimana dimaksud pada angka 1), harus disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (<i>Sustainability Report</i>) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini; / The Sustainability Report as referred to in number 1) must be prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as contained in Appendix II which is an integral part of this Financial Services Authority Circular Letter;	1018	SEOJK 16

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
	3. Informasi Laporan Keberlanjutan (<i>Sustainability Report</i>) pada angka 1) dapat: / Information on the Sustainability Report in point 1) can: a) Diungkapkan pada bagian lain yang relevan di luar bagian tanggung jawab sosial dan lingkungan, seperti penjelasan Direksi terkait Laporan Keberlanjutan diungkapkan dalam bagian terkait Laporan Direksi; dan/atau Disclosed in other relevant sections outside of the social and environmental responsibility section, such as the Directors' explanation regarding the Sustainability Report disclosed in the section related to the Directors' Report; and/or b) Merujuk pada bagian lain di luar bagian tanggung jawab sosial dan lingkungan dengan tetap mengacu pada Pedoman Teknis Penyusunan Laporan Keberlanjutan (<i>Sustainability Report</i>) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini, seperti profil Emiten atau Perusahaan Publik; / Referring to other sections outside the social and environmental responsibility section while still referring to the Technical Guidelines for the Preparation of Sustainability Reports for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular Letter, such as the profile of the Issuer or Public Company;		
	4. Laporan Keberlanjutan (<i>Sustainability Report</i>) sebagaimana dimaksud pada angka 1) merupakan bagian yang tidak terpisahkan dari Laporan Tahunan namun dapat disajikan secara terpisah dengan Laporan Tahunan; / The Sustainability Report as referred to in number 1) is an inseparable part of the Annual Report but can be presented separately from the Annual Report;		
	5. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, informasi yang diungkapkan dalam Laporan Keberlanjutan dimaksud harus: / In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the said Sustainability Report must: a) Memuat seluruh informasi sebagaimana dimaksud pada angka 1); dan / Contains all the information as referred to in number 1); and b) Disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (<i>Sustainability Report</i>) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini; / Compiled according to the Technical Guidelines for the Preparation of Sustainability Reports for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular Letter;	1018	SEQJK 16
	6. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, maka dalam bagian tanggung jawab sosial dan lingkungan memuat informasi bahwa informasi mengenai tanggung jawab sosial dan lingkungan telah diungkapkan dalam Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan; dan / In the event that the Sustainability Report is presented separately from the Annual Report, then the social and environmental responsibility section contains information that information regarding social and environmental responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report; and		
	7. Penyampaian Laporan Keberlanjutan (<i>Sustainability Report</i>) yang disajikan secara terpisah dengan Laporan Tahunan harus disampaikan bersamaan dengan penyampaian Laporan Tahunan. / Submission of the Sustainability Report which is presented separately from the Annual Report must be submitted together with the submission of the Annual Report.		



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
INFORMASI KEUANGAN / FINANCIAL INFORMATION			
Surat Pernyataan Direksi dan/atau Dewan Komisaris tentang Tanggung Jawab atas Laporan Keuangan Statement Letter of the Directors and/or Board of Commissioners regarding Responsibility for Financial Statements	Kesesuaian dengan peraturan terkait tentang Tanggung Jawab atas Laporan Keuangan. Compliance with related regulations regarding Responsibility for Financial Statements.	LK Halaman Surat Direksi FS Pages Directors' Statement Letter	ARA
Opini auditor independen atas laporan keuangan Independent auditor's opinion on financial statements		LK Halaman Opini FS Opinion Page	ARA
Deskripsi Auditor Independen di Opini Description of Independent Auditor in Opinion	Deskripsi memuat tentang: / The description contained about:	LK Halaman Opini FS Opinion Page	ARA
	1. Nama dan tanda tangan; / Name and signature; 2. Tanggal Laporan Audit; dan / Date of the Audit Report; and 3. Nomor ijin KAP dan nomor ijin Akuntan Publik. KAP license number and Public Accountant license number.		
Laporan keuangan yang lengkap Complete financial reports	Memuat secara lengkap unsur-unsur laporan keuangan: It completely contained the elements of the financial statements:	LK Halaman 1-212 FS Page 1-212	ARA
	1. Laporan posisi keuangan; / Statement of financial position; 2. Laporan laba rugi dan penghasilan komprehensif lain; Statement of profit or loss and other comprehensive income; 3. Laporan perubahan ekuitas; / Statement of changes in equity; 4. Laporan arus kas; / Cash flow statement; 5. Catatan atas laporan keuangan; / Notes to financial statements; 6. Informasi komparatif mengenai periode sebelumnya; dan Comparative information about the previous period; and 7. Laporan posisi keuangan pada awal periode sebelumnya ketika entitas menerapkan suatu kebijakan akuntansi secara retrospektif atau membubuntyai kembali pos-pos laporan keuangan, atau ketika entitas mereklasifikasi pos-pos dalam laporan keuangannya (jika relevan). / Statement of financial position at the beginning of the previous period when the entity applies an accounting policy retrospectively or restates financial statement items, or when the entity reclassifies items in its financial statements (if relevant).		
Perbandingan tingkat profitabilitas Profitability level comparison	Perbandingan kinerja/laba (rugi) tahun berjalan dengan tahun sebelumnya / Comparison of performance/profit (loss) for the current year with the previous year	LK Halaman 4-5 FS Page 4-5	ARA
Laporan Arus Kas Cash flow statement	Memenuhi ketentuan sebagai berikut: It should meet the following conditions:	LK Halaman 7-8 FS Page 7-8	ARA
	1. Pengelompokan dalam tiga kategori aktivitas: operasi, investasi, dan pendanaan; / Grouping into three categories of activities: operating, investing, and financing; 2. Penggunaan metode langsung (<i>direct method</i>) untuk melaporkan arus kas dari aktivitas operasi; / Using the direct method to report cash flows from operating activities; 3. Pemisahan penyajian antara penerimaan kas dan atau pengeluaran kas selama tahun berjalan pada aktivitas operasi, investasi dan pendanaan; dan / Separation of presentation between cash receipts and or cash disbursements during the year in operating, investing and financing activities; and 4. Pengungkapan transaksi non kas harus dicantumkan dalam catatan atas laporan keuangan. / Disclosure of non-cash transactions must be included in the notes to the financial statements.		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
Ikhtisar Kebijakan Akuntansi Accounting Policy Overview	Meliputi sekurang-kurangnya: / It included at least:		
	1. Pernyataan kepatuhan terhadap SAK; Statement of compliance with SAK;		
	2. Dasar pengukuran dan penyusunan laporan keuangan; Basis of measurement and preparation of financial statements;	LK Halaman 19-57	ARA
	3. Pajak penghasilan; / Income tax;	FS Page 19-57	
	4. Imbalan kerja; dan / Work benefits; and		
	5. Instrumen Keuangan. / Financial Instruments.		
Pengungkapan transaksi pihak berelasi Disclosure of related party transactions	Hal-hal yang diungkapkan antara lain: The things that were disclosed included:		
	1. Nama pihak berelasi, serta sifat dan hubungan dengan pihak berelasi; / Name of the related party, as well as the nature and relationship with the related party;	LK Halaman 159-162	ARA
	2. Nilai transaksi beserta persentasenya terhadap total pendapatan dan beban terkait; dan / Transaction value and its percentage to the total related revenues and expenses; and	FS Page 159-162	
	3. Jumlah saldo beserta persentasenya terhadap total aset atau liabilitas terkait. / Total balance and its percentage to the total related assets or liabilities.		
Pengungkapan yang berhubungan dengan perpajakan Disclosures related to taxation	Hal-hal yang harus diungkapkan: The things that were disclosed included:		
	1. Rekonsiliasi fiskal dan perhitungan beban pajak kini; Fiscal reconciliation and calculation of current tax burden;		
	2. Penjelasan hubungan antara beban (penghasilan) pajak dan laba akuntansi; / Explanation of the relationship between tax expense (income) and accounting profit;		
	3. Pernyataan bahwa Laba Kena Pajak (LKP) hasil rekonsiliasi dijadikan dasar dalam pengisian SPT Tahunan PPh Badan; / A statement that the reconciled Taxable Profit (LKP) was used as the basis for filling out the Annual Corporate Income Tax Return;	LK Halaman 46-52, 62, 110, 130-137	ARA
	4. Rincian aset dan liabilitas pajak tangguhan yang diakui pada laporan posisi keuangan untuk setiap periode penyajian, dan jumlah beban (penghasilan) pajak tangguhan yang diakui pada laporan laba rugi apabila jumlah tersebut tidak terlihat dari jumlah aset atau liabilitas pajak tangguhan yang diakui pada laporan posisi keuangan; dan / Details of deferred tax assets and liabilities recognized in the statement of financial position for each presentation period, and the amount of deferred tax expense (income) recognized in profit or loss if the amount was not reflected in the amount of deferred tax assets or liabilities recognized in the statement of position. finance; and	FS Page 46-52, 62, 110, 130-137	
	5. Pengungkapan ada atau tidak ada sengketa pajak. Disclosure of whether or not there is a tax dispute.		
Pengungkapan yang berhubungan dengan aset tetap Disclosures relating to fixed assets	Hal-hal yang harus diungkapkan: The things that were disclosed included:		
	1. Metode penyusutan yang digunakan; The depreciation method used;		
	2. Uraian mengenai kebijakan akuntansi yang dipilih antara model revaluasi an model biaya; / A description of the accounting policy chosen between the revaluation model and the cost model;		
	3. Metode dan asumsi signifikan yang digunakan dalam mengestimasi nilai wajar aset tetap (untuk model revaluasi) atau pengungkapan nilai wajar aset tetap (untuk model biaya); dan The significant methods and assumptions used in estimating the fair value of property, plant and equipment (for the revaluation model) or the disclosure of the fair value of property, plant and equipment (for the cost model); and	LK Halaman 43-45, 61, 107-111	ARA
	4. Rekonsiliasi jumlah tercatat bruto dan akumulasi penyusutan aset tetap pada awal dan akhir periode dengan menunjukkan: penambahan, pengurangan reklasifikasi. / Reconciliation of gross carrying amount and accumulated depreciation of property, plant and equipment at the beginning and end of the period by showing: addition, subtraction and reclassification.	FS Page 43-45, 61, 107-111	



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi/ Best Practices
Pengungkapan yang berhubungan dengan segmen operasi Disclosures relating to operating segments	Hal-hal yang harus diungkapkan: The things that were disclosed included: 1. Informasi umum yang meliputi faktor-faktor yang digunakan untuk mengidentifikasi segmen yang dilaporkan; General information covering the factors used to identify the reported segments; 2. Informasi tentang laba rugi, aset, dan liabilitas segmen yang dilaporkan; / Information on the reported segment's profit or loss, assets and liabilities; 3. Rekonsiliasi dari total pendapatan segmen, laba rugi segmen yang dilaporkan, aset segmen, liabilitas segmen, dan unsur material segmen lainnya terhadap jumlah terkait dalam entitas; dan / Reconciliation of total segment revenue, reported segment profit or loss, segment assets, segment liabilities, and other material segment elements to the related amounts within the entity; and 4. Pengungkapan pada level entitas, yang meliputi informasi tentang produk dan/atau jasa, wilayah geografis dan pelanggan utama. / Disclosure at the entity level, which included information about products and/or services, geographic areas and key customers.	LK Halaman 54-55, 162-163 FS Page 54-55, 162-163	ARA
Pengungkapan yang berhubungan dengan Instrumen Keuangan Disclosures relating to Financial Instruments	Hal-hal yang harus diungkapkan: The things that were disclosed included: 1. Rincian instrumen keuangan yang dimiliki berdasarkan klasifikasinya; / Details of financial instruments owned based on their classification; 2. Nilai wajar dan hirarkinya untuk setiap kelompok instrumen keuangan; / Fair values and their hierarchy for each group of financial instruments; 3. Penjelasan risiko yang terkait dengan instrumen keuangan: risiko pasar, risiko kredit dan risiko likuiditas; / Explanation of risks associated with financial instruments: market risk, credit risk and liquidity risk; 4. Kebijakan manajemen risiko; dan Risk management policy; and 5. Analisis risiko yang terkait dengan instrumen keuangan secara kuantitatif. / Analysis of the risks associated with financial instruments quantitatively.	LK Halaman 23-28, 37-42, 59, 149-153, 163-191 FS Page 23-28, 37- 42, 59, 149-153, 163-191	ARA
Penerbitan laporan keuangan Issuance of financial statements	Hal-hal yang diungkapkan antara lain: The things that were disclosed included: 1. Tanggal laporan keuangan diotorisasi untuk terbit; dan The date on which the financial statements were authorized for issue; and 2. Pihak yang bertanggung jawab mengotorisasi laporan keuangan. / The party responsible for authorizing the financial statements.	LK Halaman Surat Direksi FS Pages Directors' Statement Letter	ARA

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA**

**Laporan Keuangan Konsolidasian
Untuk Tahun-tahun yang Berakhir pada
31 Desember 2021 dan 2020**

***PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES***

***Consolidated Financial Statements
For the Years Ended
December 31, 2021 and 2020***

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Laporan Auditor Independen		<i>Independent Auditor's Report</i>
Laporan Keuangan Konsolidasian Untuk Tahun-tahun yang Berakhir pada 31 Desember 2021 dan 2020		<i>Consolidated Financial Statements For the Years Ended December 31, 2021 and 2020</i>
Laporan Posisi Keuangan Konsolidasian	1	<i>Consolidated Statements of Financial Position</i>
Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian	4	<i>Consolidated Statements of Profit or Loss and Other Comprehensive Income</i>
Laporan Perubahan Ekuitas Konsolidasian	6	<i>Consolidated Statements of Changes in Equity</i>
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**SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS LAPORAN KEUANGAN
KONSOLIDASIAN (DIAUDIT)
PADA TANGGAL 31 DESEMBER 2021 DAN 2020
UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL- TANGGAL TERSEBUT**

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK DAN ENTITAS ANAKNYA**

Kami yang bertanda tangan dibawah ini:

1. Nama : Yuddy Renaldi
Alamat Kantor : Menara bank bjb
Jl. Naripan No. 12-14
Bandung 40111
Alamat Domisili : Jl. Kidang Pananjung No. 1A
Bandung
Nomor Telepon : (022) 4234868
Jabatan : Direktur Utama
2. Nama : Nia Kania
Alamat Kantor : Menara bank bjb
Jl. Naripan No. 12-14
Bandung 40111
Alamat Domisili : Jl. Teuku Angkasa No. 5
Bandung
Nomor Telepon : (022) 4234868
Jabatan : Direktur

Dalam kedudukannya tersebut di atas bertindak untuk dan atas nama Direksi PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. menyatakan bahwa:

1. Bertanggungjawab atas penyusunan dan penyajian Laporan Keuangan Konsolidasian PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. ("Bank") dan Entitas Anak;
2. Laporan Keuangan Konsolidasian Bank dan Entitas Anak disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku di Indonesia;
3. a. Semua informasi dalam laporan keuangan konsolidasian Bank dan Entitas Anak telah diungkapkan secara lengkap dan benar;
b. Laporan keuangan konsolidasian Bank dan Entitas Anak tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Bertanggungjawab atas sistem pengendalian internal dalam Bank dan Entitas Anak

Demikian pernyataan ini dibuat dengan sebenarnya.

**BOARD OF DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR THE CONSOLIDATED
FINANCIAL STATEMENTS (AUDITED)
AS OF DECEMBER 31, 2021 AND 2020
AND FOR THE YEARS ENDED**

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK AND ITS SUBSIDIARIES**

We, the undersigned:

1. Name : Yuddy Renaldi
Office address : Menara bank bjb
Jl. Naripan No. 12-14
Bandung 40111
Residential address : Jl. Kidang Pananjung No. 1A
Bandung
Telephone : (022) 4234868
Title : President Director
2. Name : Nia Kania
Office address : Menara bank bjb
Jl. Naripan No. 12-14
Bandung 40111
Residential address : Jl. Teuku Angkasa No. 5
Bandung
Telephone : (022) 4234868
Title : Director

In the above position acted as and on behalf of the Board of Directors of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. Declare that

1. We are responsible for the preparation and presentation of the consolidated financial statements of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. ("Bank") and Subsidiaries;
2. The consolidated financial statement of the Bank and Subsidiaries have been prepared and presented in accordance with Indonesian Financial Accounting Standard;
3. a. All information in the consolidated financial statements of the Bank and Subsidiaries have been disclosed in a complete and truthful manner;
b. The consolidated financial statements of the Bank and Subsidiaries do not contain any incorrect information or material facts, nor do they omit information or material fact;
4. We are responsible for the Bank and Subsidiaries' internal control system.

This statement letter is made truthfully.

Atas nama dan mewakili Direksi / For and on behalf of the Board of Directors

Bandung, 1 Maret 2022/March 1, 2022

Yuddy Renaldi
Direktur Utama/President Director

Nia Kania
Direktur/Director

Amir Abadi Jusuf, Aryanto, Mawar & Rekan

Amir Abadi Jusuf, Aryanto, Mawar & Rekan
Registered Public Accountants

Nomor/Number : 00112/2.1030/AU.1/07/0645-3/1/III/2022

RSM Indonesia
Plaza ASIA, Level 10
Jl. Jend. Sudirman Kav. 59
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Laporan Auditor Independen/ Independent Auditor's Report

Pemegang Saham, Dewan Komisaris dan Direksi/
The Stockholders, Board of Commissioners, and Directors

PT Bank Pembangunan Daerah Jawa Barat & Banten Tbk

Kami telah mengaudit laporan keuangan konsolidasian PT Bank Pembangunan Daerah Jawa Barat & Banten Tbk dan entitas anaknya terlampir, yang terdiri dari laporan posisi keuangan konsolidasian tanggal 31 Desember 2021, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, dan suatu ikhtisar kebijakan akuntansi signifikan dan informasi penjelasan lainnya.

Tanggung jawab manajemen atas laporan keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan konsolidasian tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan konsolidasian yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Tanggung jawab auditor

Tanggung jawab kami adalah untuk menyatakan suatu opini atas laporan keuangan konsolidasian tersebut berdasarkan audit kami. Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Standar tersebut mengharuskan kami untuk mematuhi ketentuan etika serta merencanakan dan melaksanakan audit untuk memperoleh keyakinan memadai tentang apakah laporan keuangan konsolidasian tersebut bebas dari kesalahan penyajian material.

We have audited the accompanying consolidated financial statements of PT Bank Pembangunan Daerah Jawa Barat & Banten Tbk and its subsidiaries, which comprise the consolidated statement of financial position as of December 31, 2021, and the consolidated statements of profit or loss and other comprehensive income, changes in equity, and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's responsibility for the financial statements

Management is responsible for the preparation and fair presentation of such consolidated financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's responsibility

Our responsibility is to express an opinion on such consolidated financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether such consolidated financial statements are free from material misstatement.

THE POWER OF BEING UNDERSTOOD
AUDIT | TAX | CONSULTING

Suatu audit melibatkan pelaksanaan prosedur untuk memperoleh bukti audit tentang angka-angka dan pengungkapan dalam laporan keuangan. Prosedur yang dipilih bergantung pada pertimbangan auditor, termasuk penilaian atas risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan. Dalam melakukan penilaian risiko tersebut, auditor mempertimbangkan pengendalian internal yang relevan dengan penyusunan dan penyajian wajar laporan keuangan entitas untuk merancang prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektifitasan pengendalian internal entitas. Suatu audit juga mencakup pengevaluasian atas ketepatan kebijakan akuntansi yang digunakan dan kewajaran estimasi akuntansi yang dibuat oleh manajemen, serta pengevaluasian atas penyajian laporan keuangan secara keseluruhan.

Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

Opini

Menurut opini kami, laporan keuangan konsolidasian terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian PT Bank Pembangunan Daerah Jawa Barat & Banten Tbk dan entitas anaknya tanggal 31 Desember 2021, serta kinerja keuangan dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of PT Bank Pembangunan Daerah Jawa Barat & Banten Tbk and its subsidiaries as of December 31, 2021, and their consolidated financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Amir Abadi Jusuf, Aryanto, Mawar & Rekan



Dedy Sukrisnadi

Nomor Izin Akuntan Publik: 0645/
Public Accountant License Number: 0645

Jakarta, 1 Maret /March 1, 2022



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**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN**

Per 31 Desember 2021 dan 2020

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF
FINANCIAL POSITION**

As of December 31, 2021 and 2020

(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
ASET				ASSETS
Kas	4	3,747,644	3,689,045	Cash
Giro pada				Current accounts with Bank
Bank Indonesia	2e,5	11,900,072	8,046,403	Indonesia
Giro pada bank lain				Current accounts with other banks
- pihak ketiga	2e,6	2,691,297	881,541	third parties -
Cadangan kerugian				
penurunan nilai	2m	(66)	(71)	Allowance for impairment losses
		<u>2,691,231</u>	<u>881,470</u>	
Penempatan pada Bank				Placements with Bank
Indonesia dan bank lain				Indonesia and other banks
- pihak ketiga	2f,7	11,428,774	5,818,892	third parties -
Cadangan kerugian				
penurunan nilai	2m	(2,268)	(2,662)	Allowance for impairment losses
		<u>11,426,506</u>	<u>5,816,230</u>	
Tagihan derivatif	2j,2m,8	3,967	-	Derivative Receivables
Surat berharga				Marketable securities
- pihak ketiga	2g,9	16,978,899	11,500,931	third parties -
Cadangan kerugian				
penurunan nilai	2m	(5,917)	(21,168)	Allowance for impairment losses
		<u>16,972,982</u>	<u>11,479,763</u>	
Efek-efek yang dibeli dengan janji				Marketable securities purchased
dijual kembali	2h,2m,10	3,129,032	10,121,400	under agreements to resell
Wesel ekspor dan tagihan lainnya				Bills and other receivables
- pihak ketiga	2i,2m,11	642,937	740,396	third parties -
Kredit yang diberikan				Loans
- pihak berelasi	2cc,2k,42	278,132	217,937	related parties -
- pihak ketiga	2k,12	95,534,914	89,232,997	third parties -
		<u>95,813,046</u>	<u>89,450,934</u>	
Cadangan kerugian				
penurunan nilai	2m	(1,809,372)	(1,755,670)	Allowance for impairment losses
		<u>94,003,674</u>	<u>87,695,264</u>	
Pembiayaan dan piutang				Sharia financing and
syariah - setelah dikurangi				receivables - less
margin ditangguhkan				unamortized margin
- pihak ketiga	2l,13	6,418,869	5,761,509	third parties -
Cadangan kerugian				
penurunan nilai	2m	(129,348)	(157,093)	Allowance for impairment losses
		<u>6,289,521</u>	<u>5,604,416</u>	
Tagihan akseptasi	2n,14	163,983	52,802	Acceptances receivable
Cadangan kerugian				
penurunan nilai	2m	(1,616)	(30)	Allowance for impairment losses
		<u>162,367</u>	<u>52,772</u>	
Penyertaan saham	2o,15,42	42,124	42,124	Investment in shares
Cadangan kerugian				
penurunan nilai	2m	(1,303)	(1,303)	Allowance for impairment losses
		<u>40,821</u>	<u>40,821</u>	
Aset tetap dan aset hak guna				Fixed assets and right-of-use assets
Harga perolehan		6,375,513	5,970,601	Cost
Akumulasi penyusutan	2q	(1,819,155)	(1,555,253)	Accumulated depreciation
Nilai buku	2p,16	4,556,358	4,415,348	Book value
Aset pajak tangguhan - neto	2bb,25c	118,601	100,932	Deferred tax assets - net
Bunga yang masih akan diterima	17	1,029,390	793,066	Accrued interest receivables
Aset lain-lain - neto	2d, 2aa, 2m,2q,2r,2s,18	1,640,994	1,456,676	Other assets - net
TOTAL ASET		<u>158,356,097</u>	<u>140,934,002</u>	TOTAL ASSETS

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes form an integral part of these consolidated financial statements as a whole

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Per 31 Desember 2021 dan 2020

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF
FINANCIAL POSITION (Continued)**

As of December 31, 2021 and 2020

(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	2d, 2t,19	1,804,558	1,830,150	Obligations due immediately
Simpanan nasabah	2d, 2u,20			Deposits from customers
- pihak berelasi	2cc,42	11,003,476	9,272,176	related parties -
- pihak ketiga		102,761,034	90,526,300	third parties -
		113,764,510	99,798,476	
Simpanan nasabah - Syariah	2d, 2u,20			Deposits from customers - Sharia
- pihak berelasi	2cc,42	183	1	related parties -
- pihak ketiga		614,933	480,093	third parties -
		615,116	480,094	
Simpanan dari bank lain	2d, 2v,21			Deposits from other banks
- pihak berelasi	2cc,42	98,556	94,279	related parties -
- pihak ketiga		1,782,921	2,024,805	third parties -
		1,881,477	2,119,084	
Liabilitas derivatif	2d, 2j,8	-	10	Derivatives payable
Liabilitas akseptasi	2d, 2n,14	163,983	52,802	Acceptances payable
Efek hutang yang diterbitkan - neto	2d, 1f,2w,22	2,403,547	3,236,456	Debt securities issued - net
Pinjaman yang diterima	2d, 2x, 23			Borrowings
- pihak ketiga		12,161,667	11,300,357	third parties -
Estimasi kerugian				Estimated losses on
komitmen dan kontinjensi	2mm,24	23,756	29,765	commitments and contingencies
Hutang pajak	2bb,25a	129,213	77,354	Taxes payable
Bunga yang masih harus dibayar	26			Interest payable
dan bagi hasil		168,674	221,713	and revenue sharing
Liabilitas imbalan kerja pasti	2cc,40	203,356	206,046	Defined employee benefits liability
Liabilitas lain-lain	2d, 27	1,647,025	1,331,870	Other liabilities
Obligasi subordinasi	2d, 31	2,988,492	1,992,707	Subordinated bonds
TOTAL LIABILITAS		137,955,374	122,676,884	TOTAL LIABILITIES
Dana syirkah temporer	2u,28			Temporary syirkah fund
Bukan bank				Non-bank
- pihak berelasi	2cc,42	58,009	7,059	related parties -
- pihak ketiga		7,205,229	6,174,398	third parties -
		7,263,238	6,181,457	
Bank				Bank
- pihak ketiga		53,452	69,861	third parties -
Total dana syirkah temporer		7,316,690	6,251,318	Total temporary syirkah fund

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

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LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (Lanjutan)**

Per 31 Desember 2021 dan 2020

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF
FINANCIAL POSITION (Continued)**

As of December 31, 2021 and 2020

(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
EKUITAS				EQUITY
Ekuitas yang dapat diatribusikan kepada entitas induk				Equity attributable to equity holders of the parent entity
Modal saham				Share capital
nilai nominal Rp250				Rp250 (full amount)
(nilai penuh) per saham				par value per share
Modal dasar:				Authorized capital:
Seri A - 9.600.000.000 saham				Class A - 9,600,000,000 shares
Seri B - 6.400.000.000 saham				Class B - 6,400,000,000 shares
Modal ditempatkan dan disetor penuh:				Issued and fully paid capital:
Seri A - 7.414.714.661 saham				Class A - 7,414,714,661 shares
Per 31 Desember 2021 dan 2020				As of December 31, 2021 and 2020
Seri B - 2.424.072.500 saham				Class B - 2,424,072,500 shares
Per 31 Desember 2021 dan 2020	2ii, 29	2,459,697	2,459,697	As of December 31, 2021 and 2020
Tambahan modal disetor	2hh, 30	1,058,541	1,058,541	Additional paid in capital
				Revaluation surplus
Surplus dari revaluasi aset tetap		2,201,402	2,080,964	of fixed assets
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain				Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income
- setelah pajak tangguhan		(8,577)	116,935	- net of deferred tax
Pengukuran kembali liabilitas imbalan kerja pasti				Remeasurement of defined employee benefit liability
- setelah pajak tangguhan		(146,439)	(138,470)	- net of deferred tax
Saldo laba	2jj			Retained earnings
- telah ditentukan penggunaannya		3,813,887	3,073,730	appropriated -
- belum ditentukan penggunaannya		3,657,863	3,308,127	unappropriated -
Total ekuitas yang dapat diatribusikan kepada entitas induk		13,036,374	11,959,524	Total equity attributable to equity holders of the parent entity
Kepentingan non-pengendali	43	47,659	46,276	Non-controlling interest
TOTAL EKUITAS		13,084,033	12,005,800	TOTAL EQUITY
TOTAL LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS		158,356,097	140,934,002	TOTAL LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes form an integral part of these consolidated financial statements as a whole

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
KONSOLIDASIAN**

Untuk Tahun-tahun yang Berakhir pada
Tanggal 31 Desember 2021 dan 2020
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF
PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME**

For the Years Ended
December 31, 2021 and 2020
(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
PENDAPATAN				INTEREST AND SHARIA
BUNGA DAN SYARIAH				INCOME
Pendapatan bunga	2y,33	12,425,703	11,879,228	Interest income
Pendapatan syariah	2y,33	720,558	669,386	Sharia income
Pendapatan provisi dan komisi	2z,33	60,720	65,495	Provision and commission income
Pendapatan provisi dan komisi syariah	2z,33	7,462	6,569	Sharia provision and commission income
		<u>13,214,443</u>	<u>12,620,678</u>	
BEBAN BUNGA DAN				INTEREST EXPENSE AND
BAGI HASIL SYARIAH	2y,34	<u>(5,313,916)</u>	<u>(6,123,414)</u>	SHARIA PROFIT SHARING
PENDAPATAN BUNGA				NET INTEREST
DAN SYARIAH NETO		<u>7,900,527</u>	<u>6,497,264</u>	AND SHARIA INCOME
PENDAPATAN OPERASIONAL				OTHER OPERATING INCOME
LAINNYA	35			Non-loan related fees and commissions
Provisi dan komisi selain dari kredit yang diberikan		802,774	641,022	
Penerimaan kembali kredit yang telah dihapus buku		391,947	247,051	Recoveries from loans written-off
Keuntungan transaksi valuta asing - neto		58,686	54,658	Gain from foreign exchange transactions - net
Keuntungan dari penjualan surat berharga yang diperdagangkan - neto		325,132	424,289	Gain on sale of held-for-trading marketable securities - net
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga yang diukur melalui laba rugi - neto		-	92,475	Unrealized gain on changes in fair value of marketable securities measured through profit or loss - net
Lain-lain		<u>139,708</u>	<u>(1,346)</u>	Others
		<u>1,718,247</u>	<u>1,458,149</u>	
BEBAN OPERASIONAL LAINNYA	36			OTHER OPERATING EXPENSES
Beban umum dan administrasi		(2,701,546)	(2,499,005)	General and administrative expenses
Beban tenaga kerja dan tunjangan		(2,922,119)	(2,639,268)	Salaries and employee benefits
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan - neto		(626,103)	(142,226)	Provision for impairment losses on financial and non-financial assets - net
Kerugian yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan - neto		(58,176)	-	Unrealized gain or losses on fair value changes of marketable securities
Pembalikan/(penyisihan) kerugian komitmen dan kontinjensi		6,010	2,853	Reversal of/(provision for) losses on commitments and contingencies
Lain-lain		<u>(718,225)</u>	<u>(465,641)</u>	Others
		<u>(7,020,159)</u>	<u>(5,743,287)</u>	
LABA OPERASIONAL		<u>2,598,615</u>	<u>2,212,126</u>	OPERATING INCOME

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

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**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
KONSOLIDASIAN (Lanjutan)**

Untuk Tahun-tahun yang Berakhir pada
Tanggal 31 Desember 2021 dan 2020
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**PT BANK PEMBANGUNAN DAERAH
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AND ITS SUBSIDIARIES
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PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME (Continued)**

For the Years Ended
December 31, 2021 and 2020
(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
BEBAN NON-OPERASIONAL - NETO	37	(11,033)	(44,098)	NON-OPERATING EXPENSES - NET
LABA SEBELUM BEBAN PAJAK		2,587,582	2,168,028	INCOME BEFORE TAX EXPENSE
BEBAN PAJAK - NETO	2bb,25b	(568,928)	(478,032)	TAX EXPENSE - NET
LABA TAHUN BERJALAN		2,018,654	1,689,996	INCOME FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN:				OTHER COMPREHENSIVE INCOME:
Akun yang tidak akan direklasifikasikan ke laba rugi				Items that will not be reclassified to profit and loss
Pengukuran kembali atas program imbangan pasti	40b	(14,041)	56,551	Remeasurement of defined benefit plan
Revaluasi aset tetap		120,438	60,183	Fixed assets revaluation
Pajak penghasilan		6,262	(15,958)	Income tax
Aset terbengkalai				Abandoned property
Akun yang akan direklasifikasikan ke laba rugi				Items that will be reclassified to profit and loss
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak penghasilan		(125,512)	118,449	Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income - net of tax
Penghasilan Komprehensif Lain Tahun Berjalan - Setelah Pajak Penghasilan		(12,853)	219,225	Other Comprehensive Income for the Year - After Tax
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN		2,005,801	1,909,221	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA:				INCOME FOR THE YEAR ATTRIBUTABLE TO:
Pemilik entitas induk		2,031,858	1,687,218	Equity holders of the parent entity
Kepentingan non-pengendali	43	(13,204)	2,778	Non-controlling interest
TOTAL		2,018,654	1,689,996	TOTAL
TOTAL LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA:				TOTAL COMPREHENSIVE INCOME FOR THE YEAR ATTRIBUTABLE TO:
Pemilik entitas induk		2,018,815	1,906,495	Equity holders of the parent entity
Kepentingan non-pengendali		(13,014)	2,726	Non-controlling interest
TOTAL		2,005,801	1,909,221	TOTAL
LABA PER SAHAM DASAR YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (NILAI PENUH)	2dd,41	206.52	171.49	BASIC EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY (FULL AMOUNT)

Catatan terlampir merupakan bagian yang tidak terpisahkan dari
laporan keuangan konsolidasian secara keseluruhan

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consolidated financial statements as a whole

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN Tbk
DAN ENTITAS ANAKNYA
LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN**
Untuk Tahun-tahun yang Berakhir pada
Tanggal 31 Desember 2021 dan 2020
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY**
For the Years Ended
December 31, 2021 and 2020
(Expressed in million Rupiah, unless otherwise stated)

Catatan/ Notes	Modal ditempatkan dan disetor penuh/ Issued and fully paid capital	Tambahan modal disetor/ Additional paid-in capital	Pengukuran kembali liabilitas imbangan kerja pasti - setelah pajak tanggungan/ Remeasurement of defined employee benefit liability - net of deferred tax	Surplus dari revaluasi aset tetap/ Revaluation surplus of fixed assets	Keuntungan/(kerugian) yang belum direalisasi atas aset keuangan yang yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak tanggungan/ Unrealized gains (losses) from financial asset measured at fair value through other comprehensive income - net of deferred tax	Saldo Laba/Retained Earnings		Total ekuitas yang dapat diatribusikan kepada pemilik entitas induk/ Total equity attributable to equity holders of the parent entity	Kepentingan non-pengendali/ Non-controlling interest	Total ekuitas/ Equity		
						Telah ditentukan penggunaannya/ Appropriated	Belum ditentukan penggunaannya/ Unappropriated					
Saldo 31 Desember 2019	2,459,697	1,058,541	(179,115)	2,020,781	(1,514)	3,725,378	2,909,072	11,992,840	49,789	12,042,629	Balance as of December 31, 2019	
Dampak atas penerapan PSAK 71 - setelah pajak penghasilan	-	-	-	-	-	(1,014,767)	-	(1,014,767)	-	(1,014,767)	Impact of implementation SFAS 71 - net of tax	
Saldo 1 Januari 2020, setelah penerapan PSAK 71	2,459,697	1,058,541	(179,115)	2,020,781	(1,514)	2,710,611	2,909,072	10,978,073	49,789	11,027,862	Balance as of January 1, 2020 after the implementation of SFAS 71	
Pembagian laba tahun 2019											Distribution of 2019 income:	
Cadangan umum	32	-	-	-	-	363,119	(363,119)	-	-	-	General reserve	
Dividen kas	2ff, 32	-	-	-	-	-	(925,044)	(925,044)	(6,239)	(931,283)	Cash dividend	
Laba (rugi) tahun berjalan		-	-	-	-	-	1,687,218	1,687,218	2,778	1,689,996	Income (loss) for the year	
Laba (rugi) komprehensif tahun berjalan		-	-	40,645	60,183	118,449	-	219,277	(52)	219,225	Other comprehensive income (loss) for the year	
Saldo per 31 Desember 2020		2,459,697	1,058,541	(138,470)	2,080,964	116,935	3,073,730	3,308,127	11,959,524	46,276	12,005,800	Balance as of December 31, 2020
Pembagian Laba tahun 2020											Distribution of 2019 ncome:	
Cadangan umum	32	-	-	-	-	740,157	(740,157)	-	-	-	General reserve	
Dividen kas	2ff, 32	-	-	-	-	-	(941,965)	(941,965)	14,397	(927,568)	Cash dividend	
Laba tahun berjalan		-	-	-	-	-	2,031,858	2,031,858	(13,204)	2,018,654	Income (loss) for the year	
Laba (rugi) komprehensif tahun berjalan		-	-	(7,969)	120,438	(125,512)	-	(13,043)	190	(12,853)	Other comprehensive income (loss) for the year	
Saldo per 31 Desember 2021		2,459,697	1,058,541	(146,439)	2,201,402	(8,577)	3,813,887	3,657,863	13,036,374	47,659	13,084,033	Balance as of December 31, 2021

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes form an integral part of these consolidated financial statements

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	Catatan/ Notes	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
ARUS KAS DARI AKTIVITAS OPERASI				CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan bunga, provisi dan komisi		12,250,099	11,792,865	Interest and commissions received
Penerimaan pendapatan syariah		728,020	685,256	Sharia income fees received
Pembayaran bunga		(5,099,889)	(5,758,693)	Interest expenses paid
Pembayaran bagi hasil syariah		(267,066)	(321,524)	Sharia profit sharing paid
Pembayaran beban karyawan		(2,938,850)	(2,628,233)	Employee expenses paid
Pembayaran beban umum dan administrasi		(2,701,546)	(2,213,202)	General and administrative expenses paid
Penerimaan dari pendapatan operasional lainnya		1,193,233	1,186,017	Receipts from other operating income
Penerimaan kredit yang telah dihapus buku		391,045	247,051	Recoveries from loan written - off
Pembayaran beban lainnya		(360,694)	(623,991)	Other expenses paid
Pembayaran pajak penghasilan		(480,846)	(349,418)	Income tax paid
Penerimaan kas sebelum perubahan dalam aset dan liabilitas operasi		2,713,506	2,016,128	Receipts from cash before changes in operating assets and liabilities
Penurunan (kenaikan) dalam aset operasi:				Decrease (increase) in operating assets:
Surat berharga		(5,651,240)	(2,535,595)	Marketable securities
Efek-efek yang dibeli dengan janji dijual kembali		6,992,368	(6,959,155)	Marketable securities purchased under agreement to resell
Wesel ekspor dan tagihan lainnya		359,306	167,664	Bills and other receivables
Penempatan pada Bank Indonesia dan bank lain		-	165,000	Placements with Bank Indonesia and other banks
Kredit yang diberikan dan pembiayaan dan piutang syariah		(7,580,885)	(8,115,236)	Loans and sharia financing and receivables
Tagihan derivatif		(3,967)	-	Derivatives receivable
Tagihan akseptasi		(109,595)	103,313	Acceptances receivable
Aset lain-lain		(440,086)	255,487	Other assets
Kenaikan (penurunan) dalam liabilitas operasi:				Increase (decrease) in operating liabilities:
Liabilitas segera		(25,592)	13,232	Obligations due immediately
Simpanan:				Deposits:
Giro		4,328,524	(1,444,818)	Current accounts
Tabungan		2,453,277	1,746,837	Savings account
Deposito berjangka		8,384,627	16,805,465	Time deposits
Simpanan dari bank lain		(237,607)	422,202	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali		-	(3,792,336)	Marketable securities sold under repurchase agreement
Liabilitas lain-lain		370,851	117,112	Other liabilities
Liabilitas akseptasi		111,181	(103,282)	Acceptances payable
Liabilitas derivatif		(10)	10	Derivatives payable
Hutang pajak		(15,311)	(247,953)	Taxes payable
Arus kas neto diperoleh dan digunakan untuk aktivitas operasi		11,649,347	(1,385,925)	Net cash provided and used in operating activities

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

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	Catatan/ Notes	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
ARUS KAS DARI AKTIVITAS INVESTASI				CASH FLOWS FROM INVESTING ACTIVITIES
Penerimaan dividen kas	15	6,074	7,137	Cash dividends received
Pembelian aset tetap	16	(418,858)	(404,603)	Acquisitions of fixed assets
Arus kas neto digunakan untuk aktivitas investasi		(412,784)	(397,466)	Net cash used in investing activities
ARUS KAS DARI AKTIVITAS PENDANAAN				CASH FLOWS FROM FINANCING ACTIVITIES
Penerimaan dari pinjaman yang diterima		2,734,923	3,483,087	Proceeds from borrowings
Pembayaran pinjaman yang diterima		(1,873,613)	(974,331)	Payment of borrowings
Pembayaran dividen kas	32	(941,965)	(925,044)	Cash dividend paid
Pembayaran liabilitas sewa		(41,109)	(121,171)	Payment of lease liability
Penerimaan dari obligasi subordinasi (Pembayaran) penerimaan efek hutang yang diterbitkan		1,000,000	1,000,000	Proceeds from subordinated bonds (Payment) proceeds from debt securities issued
Biaya emisi obligasi		(6,079)	(9,531)	Bonds issuance cost
Arus kas neto diperoleh dari aktivitas pendanaan		36,657	2,201,310	Net cash provided by financing activities
KENAIKAN (PENURUNAN) NETO KAS DAN SETARA KAS		11,273,220	417,919	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS PADA AWAL TAHUN		18,435,881	17,963,304	CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR
DAMPAK BERSIH PERUBAHAN NILAI TUKAR ATAS KAS DAN SETARA KAS		58,686	54,658	NET EFFECT OF CHANGES IN EXCHANGE RATE ON CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS PADA AKHIR TAHUN		29,767,787	18,435,881	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR
Kas dan setara kas pada akhir tahun terdiri dari:				Cash and cash equivalents at end of the year consisted of:
Kas	4	3,747,644	3,689,045	Cash
Giro pada Bank Indonesia	5	11,900,072	8,046,403	Current accounts with Bank Indonesia
Giro pada bank lain	6	2,691,297	881,541	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain - jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	7	11,428,774	5,818,892	Placements with Bank Indonesia and other banks - maturing within three months or less since the acquisition date
Total kas dan setara kas		29,767,787	18,435,881	Total cash and cash equivalents

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

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1. Informasi Umum

a. Pendirian dan informasi umum Bank

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk ("Bank") didirikan berdasarkan Peraturan Pemerintah No. 33 tahun 1960 tentang penentuan perusahaan milik Belanda di Indonesia yang dikenakan nasionalisasi. Salah satu perusahaan milik Belanda yang berkedudukan di Bandung yaitu N.V. Denis (*De Eerste Nederlandsche Indische Shareholding*) terkena ketentuan tersebut dan diserahkan kepada Pemerintah Daerah Provinsi Daerah Tingkat I Jawa Barat. Bank telah mulai beroperasi secara komersial pada tanggal 20 Mei 1961.

Sebagai tindak lanjut dari Peraturan Pemerintah No. 33 tahun 1960, Pemerintah Daerah Provinsi Daerah Tingkat I Jawa Barat mendirikan Bank Karya Pembangunan, dengan Akta Notaris Noezar No. 152 tanggal 21 Maret 1961 dan No. 184 tanggal 13 Mei 1961 yang kemudian dikukuhkan dengan Surat Keputusan Gubernur Provinsi Jawa Barat No. 7/GKDN/BPD/61 tanggal 20 Mei 1961 dengan nama PD Bank Karya Pembangunan Daerah Jawa Barat. Berdasarkan Peraturan Daerah Provinsi Jawa Barat No. 11/PD-DPRD/72 tanggal 27 Juni 1972, kedudukan hukum PD Bank Karya Pembangunan Daerah Jawa Barat dikukuhkan sebagai Perusahaan Daerah yang berusaha di bidang perbankan. Selanjutnya, melalui Peraturan Daerah Provinsi Jawa Barat No. 1/DP-40/PD/1978 tanggal 27 Juni 1978, nama PD Bank Karya Pembangunan Daerah Jawa Barat diubah menjadi Bank Pembangunan Daerah Jawa Barat. Bank Pembangunan Daerah Jawa Barat mendapat sebutan "Bank Jabar" dan logo baru berdasarkan Peraturan Daerah No. 11 tahun 1995.

Berdasarkan Surat Keputusan Direksi Bank Indonesia No. 25/84/KEP/DIR tanggal 2 November 1992, Bank memperoleh status sebagai bank devisa.

Penyesuaian bentuk badan hukum Bank menjadi Perseroan Terbatas dinyatakan dalam Akta Notaris No. 4 tanggal 8 April 1999 yang dibuat di hadapan Notaris Popy Kuntari Sutresna, S.H., M. Hum., yang telah mendapatkan pengesahan dari Menteri Kehakiman dengan Surat Keputusan No. C2-7103.HT.01.01.TH.99 tanggal 16 April 1999 dan diumumkan dalam Berita Negara Republik Indonesia No. 39 tanggal 14 Mei 1999.

1. General Information

a. Establishment and general information about the Bank

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (the "Bank") was established based on the Government Regulation No. 33 year 1960 regarding the nationalization of a Dutch-owned company domiciled in Indonesia. The regulation applied to a Dutch - owned company, N.V. Denis (De Eerste Nederlandsche Indische Shareholding), which was then handed over to the Regional Government of West Java Province Level I. The Bank started its commercial operations on May 20, 1961.

Following the Government Regulation No. 33 year 1960, the Regional Government of West Java Province Level I established Bank Karya Pembangunan, as covered by Notarial Deeds No. 152 dated March 21, 1961 and No. 184 dated May 13, 1961 of Noezar which was approved based on Decision Letter of the Governor of West Java Province No. 7/GKDN/BPD/61 dated May 20, 1961, using the name of PD Bank Karya Pembangunan Daerah Jawa Barat. Based on Provincial Government Regulation No. 11/PD-DPRD/72 dated June 27, 1972 of West Java Province, the legal status of PD Bank Karya Pembangunan Daerah Jawa Barat was changed to become a Regional Enterprise engaged in a banking business. Subsequently, based on Provincial Government Regulation No. 1/DP-40/PD/1978 dated June 27, 1978 of West Java Province, PD Bank Karya Pembangunan Daerah Jawa Barat changed its name to Bank Pembangunan Daerah Jawa Barat. Bank Pembangunan Daerah Jawa Barat obtained its trade name of "Bank Jabar" and a new logo based on Provincial Government Regulation No. 11 year 1995.

Based on the Decision Letter No. 25/84/KEP/DIR dated November 2, 1992 of the Directors of Bank Indonesia, the Bank obtained the status of a foreign exchange bank.

The change in the Bank's legal status to a Limited Liability Corporation was stated under Notarial Deed No. 4 dated April 8, 1999 of Popy Kuntari Sutresna, S.H., M. Hum., which was approved by the Minister of Justice in its Decision Letter No. C2-7103.HT.01.01.TH.99 dated April 16, 1999 and was published in the State Gazette No. 39 dated May 14, 1999 of the Republic of Indonesia.

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Pada tanggal 12 September 2007, nama Bank diubah menjadi PT Bank Pembangunan Daerah Jawa Barat dan Banten berdasarkan pengesahan dari Menteri Kehakiman dan Hak Asasi Manusia melalui surat No. W8-02673 HT.01.04-TH.2007. Berdasarkan Surat Keputusan Direksi No. 1065/SK/DIR-PPN/2007 tanggal 29 November 2007, Bank mengubah penyebutan nama menjadi "Bank Jabar Banten".

Berdasarkan Surat Bank Indonesia No.12/78/APBU/Bd tanggal 30 Juni 2010 perihal Rencana Perubahan Logo Bank, serta Surat Keputusan Direksi No. 1337/SK/DIR-PPN/2010 tanggal 5 Juli 2010 tentang Perubahan Logo dan Penyebutan Nama serta pemberlakuan *Brand Identity Guidelines*, maka pada tanggal 2 Agustus 2010 perubahan penyebutan nama "Bank Jabar Banten" secara resmi diubah menjadi "Bank BJB".

Anggaran Dasar PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk sebagaimana tertuang di Akta Pendirian No. 4 tanggal 8 April 1999 dan Perbaikan Akta Pendirian Perseroan No. 8 tanggal 15 April 1999 yang telah beberapa kali diubah terakhir dengan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Nomor 03 tanggal 1 September 2020 yang dibuat oleh Notaris R. Tedy Suwarman, Sarjana Hukum, Notaris di Bandung dan telah diberitahukan dengan Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sebagaimana Surat Penerimaan Pemberitahuan Perubahan Data Perseroan Nomor AHU-AH.01.03-0383674 tanggal 8 September 2020.

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk dimiliki oleh Pemerintah Provinsi Jawa Barat selaku pemegang saham mayoritas.

b. Maksud dan tujuan

Berdasarkan pasal 3 Anggaran Dasar, Bank didirikan dengan maksud dan tujuan untuk berusaha di bidang perbankan. Untuk mencapai maksud dan tujuan tersebut, ruang lingkup kegiatan Bank antara lain adalah:

- menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu;
- memberikan kredit;
- menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lainnya;

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On September 12, 2007, the name of the Bank was changed to PT Bank Pembangunan Daerah Jawa Barat dan Banten based on the approval of the Minister of Justice and Human Rights in its letter No. W8-02673HT.01.04-TH.2007. Based on the Bank's of Board Directors' Decision Letter No. 1065/SK/DIR - PPN/2007 dated November 29, 2007, the Bank changed its call name to "Bank Jabar Banten".

Based on the letter of Bank Indonesia No.12/78/APBU/Bd dated June 30, 2010 regarding the Amendment Plan of the Bank's logo, as well as Board of Directors' Decision Letter No.1337/SK/DIR-PPN/2010 dated July 5, 2010 regarding the Amendment of Call name and Logo enforcement of Brand Identity Guidelines on August 2, 2010, the change in call name of "Bank Jabar Banten" to "Bank BJB" was officially changed.

The Articles of Association of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk as stated in the Deed of Establishment No. 4 dated April 8, 1999 and Establishment Deed Amendment No. 8 dated April 15, 1999, have been amended several times with the latest update based on the Minutes of the Shareholders' Extraordinary General Meeting of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk as covered in the Notarial Deed No. 03 dated September 1, 2020 which was notified by approval of the Minister of Law and Human Rights of the Republic of Indonesia as mentioned in the acceptance letter of Amendment of Articles of the Association No. AHU-AH.01.03-0383674 dated September 8, 2020.

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk is owned by the Provincial Government of West Java as the majority shareholder.

b. Purpose and objectives

According to article 3 of the Bank's Articles of Association, the Bank's objective is to engage in the banking business. To achieve this objective, the scope of the Bank's activities is mainly the following:

- to collect public funds in the form of current account, time deposits, certificates of deposits, savings and/or other similar forms;
- to grant loans;
- to place fund in, obtain borrowings from, or provide financing to other banks, either by letter, telecommunication facilities, sight letters of credit (L/C), cheque or other facilities;

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- melakukan kegiatan penyertaan modal pada bank atau perusahaan di bidang jasa keuangan lainnya atau mendirikan perusahaan baru sepanjang sesuai dengan ketentuan yang berlaku; dan
- melakukan kegiatan dalam valuta asing dan atau bertindak sebagai Bank Devisa dengan memenuhi ketentuan yang ditetapkan oleh yang berwenang.

Selain itu, sebagai bank pembangunan daerah, Bank juga membantu Pemerintah Provinsi, Kota/Kabupaten se-Jawa Barat dan Banten dalam membina Bank Perkreditan Rakyat (BPR) dan institusi jasa keuangan lainnya milik Pemerintah Provinsi, Kota/Kabupaten se-Jawa Barat dan Banten yang sebagian sahamnya dimiliki oleh Bank, atau Bank sama sekali tidak memiliki saham namun diminta untuk membantu pembinaan BPR dimaksud.

c. Jaringan kantor

Bank berkantor pusat di Menara Bank BJB yang terletak di Jalan Naripan No. 12-14, Bandung 40111.

Pada tanggal 31 Desember 2021, Bank memiliki 65 kantor cabang, 874 kantor cabang pembantu dan 31 Desember 2020, 65 kantor cabang, 315 kantor cabang pembantu, 346 kantor kas dan 213 payment point (tidak diaudit).

d. Manajemen eksekutif

Berdasarkan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2020 tanggal 6 April 2021 yang aktanya dibuat oleh Notaris R. Tendy Suwarman, S.H., No. 10 susunan Dewan Komisaris dan Direksi Bank adalah sebagai berikut:

31 Desember 2021

Dewan Komisaris

Komisaris Utama Independen

Komisaris

Komisaris

Komisaris Independen

Komisaris Independen

Farid Rahman

Muhadi

Dedi Taufik*

Fahlino F. Sjuib

Tubagus Raditya Indrajaya**

Dewan Direksi

Direktur Utama

Direktur Kepatuhan

Direktur Keuangan

Direktur IT, Treasury dan

International Banking

Direktur Konsumer dan Ritel

Direktur Operasional

Direktur Komersial dan UMKM

Yuddy Renaldi

Cecep Trisna***

Nia Kania

Rio Lanasier

Suartini

Tedi Setiawan

Nancy Adistyari

December 31, 2021

Board of Commissioners

Independent President Commissioner

Commissioner

Commissioner

Independent Commissioner

Independent Commissioner

Board of Directors

President Director

Director of Compliance

Director of Finance

Director of IT, Treasury and

International Banking

Director of Consumer and Retail

Director of Operation

Director of Commercial and Micro

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- * Hasil Penilaian Kemampuan dan Kepatutan berdasarkan surat OJK No. SR-198/PB.12/2021 tanggal 28 Juli 2021
** Berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatuhan (*fit and proper test*) dan memenuhi ketentuan perundang-undangan yang berlaku
*** Hasil Penilaian Kemampuan dan Kepatutan berdasarkan surat OJK No. SR-65/KR.02/2021 tanggal 21 Juli 2021

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa Bank tanggal 01 September 2020 yang aktanya dibuat oleh Notaris R. Tendy Suwarman, S.H., No. 03 susunan Dewan Komisaris dan Direksi Bank adalah sebagai berikut:

31 Desember 2020

Dewan Komisaris

Komisaris Utama Independen
Komisaris
Komisaris
Komsaris Independen
Komisaris Independen

Farid Rahman
Eddy I. M. Nasution
Muhadi
Fahlino F. Sjuib
Yayat Sutaryat

Dewan Direksi

Direktur Utama
Direktur Kepatuhan
Direktur Keuangan dan
Manajemen Risiko
Direktur IT, *Treasury* dan
International Banking
Direktur Konsumer dan Ritel
Direktur Operasional
Direktur Komersial dan UMKM

Yuddy Renaldi
Agus Mulyana
Nia Kania
Rio Lanasier
Suartini
Tedi Setiawan
Nancy Adistyasari*

- * Berdasarkan RUPS Luar Biasa Bank tanggal 01 September 2020 yang aktanya dibuat oleh Notaris R. Tendy Suwarman, S.H., Akta No. 03 menjelaskan pengangkatan Nancy Adistyasari sebagai Direktur Komersial dan UMKM.

Pada tanggal 31 Desember 2021 dan 2020 Kepala Divisi Sekretaris Perusahaan adalah Widi Hartoto sesuai dengan Surat Keputusan Direksi Nomor 0069/SK/DIR-HCA/2020 tanggal 27 Januari 2020.

Pada tanggal 31 Desember 2021 dan 2020 Kepala Divisi Audit Internal Bank adalah Joko Hartono Kalisman, sesuai dengan Surat Keputusan Direksi No. 1516/SK/DIR-HC/2018 tanggal 13 Desember 2018.

Susunan Komite Audit Bank pada tanggal 31 Desember 2021 berdasarkan Surat Keputusan Dewan Komisaris No. 01/SK/DKO/2021 tanggal 7 April 2021, Surat Keputusan Direksi No. 0541/SK/DIR-CSE/2020 tanggal 24 Agustus 2020 dan Surat Keputusan Direksi No. 011/SK/DIR-CSE/2021 tanggal 6 Januari 2021 adalah sebagai berikut:

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- * The results of the Fit and Proper Assessment based on OJK letter No SR-198/PB.12/2021 dated July 28, 2021
** Effective after obtaining approval from Otoritas Jasa Keuangan on the fit and proper test and complying with the prevailing laws and regulations
***The results of the Fit and Proper Assessment based on OJK letter No. SR-65/KR.02/2021 dated 21 Juli 2021

Based on the Bank's Annual General Stockholders' Meeting held on, September 01, 2020 as recorded under the notarial No. 03 of notary R. Tendy Suwarman, S.H., the composition of the Bank's Board of Commissioners and Board of Directors are as follows:

December 31, 2020

Board of Commissioners

Independent President Commissioner
Commissioner
Commissioner
Independent Commissioner
Independent Commissioner

Board of Directors

President Director
Director of Compliance
Director of Finance and
Risk Management
Director of IT, Treasury and
International Banking
Director of Consumer and Retail
Director of Operation
Director of Commercial and Micro

- * Based on the Bank's results of Extraordinary General Stockholders' Meeting held on ariable 01, 2020, as recorded under the notarial No. 03 of notary R. Tendy Suwarman, S.H., explains appointment Nancy Adistyasari as Director of Commercial and Micro.

As of December 31, 2021 and, 2020 the Head of the Corporate Secretary Division is Widi Hartoto in accordance with the Decree of the Board of Directors Number 0069/SK/DIR-HCA/2020 dated January 27, 2020.

As of December 31, 2021 and 2020, the Bank's Internal Audit Head is Joko Hartono Kalisman, based on Director Decision Letter No. 1516/SK/DIR-HC/2018 dated December 13, 2018.

The composition of the Bank's Audit Committee as of December 31, 2021 based on the Board of Commissioners' Decision No. 01/SK/DKO/2021 dated April 7, 2021, Board of Directors Decision No. 0541/SK/DIR-CSE/2020 dated August 24, 2020 and Board of Directors Decision No. 011/SK/DIR-CSE/2021 dated January 6, 2021 are as follows:

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31 Desember 2021

Komite Audit

Ketua

Anggota

Anggota

Farid Rahman

Mokhamad Anwar

Wawan Hermawan

Susunan Komite Audit Bank pada tanggal 31 Desember 2020 berdasarkan Surat Keputusan Dewan Komisaris No. 03/SK/DKO/2020 tanggal 23 Juni 2020, Perjanjian Kerja sama No. 126/PKS/DIR-CS/2019 tanggal 29 Juli 2019 dan Perjanjian Kerja sama No. 100/PKS/DIR-CSE/2020 tanggal 20 Agustus 2020 adalah sebagai berikut:

31 Desember 2020

Komite Audit

Ketua

Anggota

Anggota

Anggota

Yayat Sutaryat

Farid Rahman

Mokhamad Anwar

Wawan Hermawan

Pada tanggal 31 Desember 2021 dan 2020, Bank memiliki karyawan masing-masing sebanyak 7.535 dan 7.640 orang (tidak diaudit).

e. Penawaran umum saham

Pada tanggal 26 Desember 2018, Bank menerbitkan 142.495.995 saham atau 1,47% dari modal ditempatkan dan disetor penuh dalam Perseroan, yang ditawarkan khusus kepada Pemerintah Daerah di Jawa Barat dan Banten dengan harga penerbitan Rp1.900 per saham. Saham yang ditawarkan merupakan saham Seri A dengan harga nominal Rp250 per lembar saham. Total penerimaan dari penawaran ari tersebut sebesar Rp270.742.390.500. Selisih lebih antara harga penerbitan per saham dengan nilai nominal per saham dicatat sebagai "Tambahan Modal Disetor", yang disajikan pada bagian Ekuitas pada laporan posisi keuangan konsolidasian.

f. Penawaran umum obligasi

Bank telah menerbitkan Obligasi dan Obligasi Subordinasi sebanyak 19 (sembilan belas) dan 6 (enam) kali sejak tanggal 8 Juli 1991 sampai dengan 31 Desember 2021 dengan rincian sebagai berikut:

December 31, 2021

Audit Committee

Chairman

Member

Member

The composition of the Bank's Audit Committee as of December 31, 2020 based on the Board of Commissioners' Decision No. 03/SK/DKO/2020, dated June 23, 2020, Cooperation Agreement No. 126/PKS/DIR-CS/2019 dated July 29, 2019 and Cooperation Agreement No. 100/PKS/DIR-CSE/2020 dated August 20, 2020 are as follows:

December 31, 2020

Audit Committee

Chairman

Member

Member

Member

As of December 31, 2021 and 2020, the Bank has 7,535 and 7,640 employees, respectively (unaudited).

e. Public offering of shares

On December 26, 2018, the Bank issued 142,495,995 shares or 1.47% of the issued and fully paid capital in the Company, which were offered specifically to the Regional Governments in West Java and Banten with a publishing price of Rp1,900 per share. The shares offered are Series A shares with par value of Rp250 per share. The total proceed from the public offering amounted to Rp270,742,390,500. The difference between the issuance price per share and the par value per share is recorded as "Additional Paid-in Capital", which is presented in the Equity section of the consolidated statement of financial position.

f. Public offering of bonds

The Bank issued 19 (nineteen) series of Bonds and 6 (six) series of Subordinated Bonds from July 8, 1991 to December 31, 2021, with the details as follows:

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Nama Obligasi/ Name of Bonds	Jumlah Nominal/ Nominal Amount	Jangka Waktu/ Term	Jatuh Tempo/ Maturity Date	Tingkat Bunga/ Interest
Obligasi I Bank Jabar/ <i>Bank Jabar Bonds I</i>	25,000	5 tahun/years	8 Juli/ <i>July 8, 1996 *)</i>	mengambang hingga jatuh tempo/ <i>floating rate until maturity</i>
Obligasi II Bank Jabar/ <i>Bank Jabar Bonds II</i>	50,000	5 tahun/years	2 Juli/ <i>July 2, 1998 *)</i>	mengambang hingga jatuh tempo/ <i>floating rate until maturity</i>
Obligasi III Bank Jabar/ <i>Bank Jabar Bonds III</i>	150,000	5 tahun/years	18 April/ <i>April 18, 2005 *)</i>	16,25% tetap untuk tahun pertama, mengambang untuk tahun berikutnya hingga jatuh tempo/ <i>16.25% fixed for first years, floating for remaining years until maturity</i>
Obligasi IV A Bank Jabar/ <i>Bank Jabar Bonds IV A</i>	300,000	3 tahun/years	5 Oktober/ <i>October 5, 2007 *)</i>	11.75% tetap/ <i>fixed</i>
Obligasi IV B Bank Jabar/ <i>Bank Jabar Bonds IV B</i>	700,000	5 tahun/years	5 Oktober/ <i>October 5, 2009 *)</i>	12.50% tetap/ <i>fixed</i>
Obligasi V Bank Jabar/ <i>Bank Jabar Bonds V</i>	1,000,000	5 tahun/years	8 Desember/ <i>December 8, 2011 *)</i>	11.25% tetap/ <i>fixed</i>
Obligasi VI A Bank Jabar/ <i>Bank Jabar Bonds VI A</i>	350,000	3 tahun/years	10 Juli/ <i>July 10, 2012 *)</i>	12.00% tetap/ <i>fixed</i>
Obligasi VII A Bank Jabar/ <i>Bank Jabar Bonds VII A</i>	276,000	3 tahun/years	9 Februari/ <i>February 9, 2014 *)</i>	9.20% tetap/ <i>fixed</i>
Obligasi VI B Bank Jabar/ <i>Bank Jabar Bonds VI B</i>	400,000	5 tahun/years	10 Juli/ <i>July 10, 2014 *)</i>	12.50% tetap/ <i>fixed</i>
Obligasi VII B Bank Jabar/ <i>Bank Jabar Bonds VII B</i>	601,000	5 tahun/years	9 Februari/ <i>February 9, 2016 *)</i>	10.20% tetap/ <i>fixed</i>
Obligasi VII C Bank Jabar/ <i>Bank Jabar Bonds VII C</i>	1,123,000	7 tahun/years	9 Februari/ <i>February 9, 2018 *)</i>	10.40% tetap/ <i>fixed</i>
Obligasi Berkelanjutan I 2017 A <i>Continuing Bonds I 2017 A</i>	251,700	3 tahun/years	6 Desember/ <i>December 6, 2020 *)</i>	7.5% tetap/ <i>fixed</i>
Obligasi Berkelanjutan I 2018 A <i>Continuing Bonds I 2018 A</i>	835,500	3 tahun/years	28 September/ <i>September 28, 2021</i>	9.00% tetap/ <i>fixed</i>
Obligasi Berkelanjutan I 2017 B <i>Continuing Bonds I 2017 B</i>	468,300	5 tahun/years	6 Desember/ <i>December 6, 2022</i>	8.15% tetap/ <i>fixed</i>
Obligasi Sub Berkelanjutan I 2017 A <i>Continuing Sub Bonds I 2017 A</i>	307,000	5 tahun/years	6 Desember/ <i>December 6, 2022</i>	9.6% tetap/ <i>fixed</i>
Obligasi Berkelanjutan I 2018 B <i>Continuing Bonds I 2018 B</i>	916,500	5 tahun/years	28 September/ <i>September 28, 2023</i>	9.5% tetap/ <i>fixed</i>
Obligasi Berkelanjutan I 2017 C <i>Continuing Bonds I 2017 C</i>	780,000	7 tahun/years	6 Desember/ <i>December 6, 2024</i>	8.85% tetap/ <i>fixed</i>
Obligasi Sub Berkelanjutan I 2017 B <i>Continuing Sub Bonds I 2017 B</i>	693,000	7 tahun/years	6 Desember/ <i>December 6, 2024</i>	9.9% tetap/ <i>fixed</i>
Obligasi Sub Berkelanjutan I 2019 A <i>Continuing Sub Bonds I 2019 A</i>	66,000	3 tahun/years	18 Oktober/ <i>October 18, 2022</i>	8.25% tetap/ <i>fixed</i>
Obligasi Sub Berkelanjutan I 2019 B <i>Continuing Sub Bonds I 2019 B</i>	108,000	5 tahun/years	18 Oktober/ <i>October 18, 2024</i>	8.5% tetap/ <i>fixed</i>
Obligasi Sub Berkelanjutan I 2019 C <i>Continuing Sub Bonds I 2019 C</i>	74,000	7 tahun/years	18 Oktober/ <i>October 18, 2026</i>	9.0% tetap/ <i>fixed</i>
Obligasi Sub Berkelanjutan II-I 2020 / <i>Continuing Sub Bonds II-I 2020 A</i>	132,000	5 tahun/years	3 Maret/ <i>March 3, 2025</i>	8.6% tetap/ <i>fixed</i>
Obligasi Sub Berkelanjutan II-II 2020 I <i>Continuing Sub Bonds II-II 2020 B</i>	368,000	7 tahun/years	3 Maret/ <i>March 3, 2027</i>	9.35% tetap/ <i>fixed</i>
Obligasi Sub Berkelanjutan II-II 2020 / <i>Continuing Sub Bonds II-II 2020 A</i>	162,580	5 tahun/years	17 November/ <i>November 17, 2025</i>	8.50% tetap/ <i>fixed</i>
Obligasi Sub Berkelanjutan II-II 2020 I <i>Continuing Sub Bonds II-II 2020 B</i>	3,337,420	7 tahun/years	17 November/ <i>November 17, 2027</i>	9.50% tetap/ <i>fixed</i>

* Bank telah melakukan pelunasan obligasi yang diterbitkan pada tanggal jatuh temponya.

* The Bank paid off the bonds issued on maturity date.

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Penerbitan Obligasi di atas didasarkan pada surat-surat pernyataan sebagai berikut:

1. Penawaran Umum Berkelanjutan I berdasarkan Surat OJK Nomor S-449/D.04/2017 tanggal 27 November 2017 Hal Pemberitahuan Efektifnya Pernyataan Pendaftaran.
2. Penawaran Umum Berkelanjutan II berdasarkan Surat OJK Nomor S-74/D.04/2020 tanggal 26 Februari 2020 Hal Pemberitahuan Efektifnya Pernyataan Pendaftaran.
3. Penawaran Umum Berkelanjutan III berdasarkan Surat OJK Nomor S-109/D.04/2021 tanggal 7 Juli 2021 Hal Pemberitahuan Efektifnya Pernyataan Pendaftaran.

g. Pendirian dan informasi umum entitas anak

i) PT Bank Jabar Banten Syariah

Pendirian PT Bank Jabar Banten Syariah ("BJBS") merupakan hasil pemisahan (*spin off*) dari Unit Usaha Syariah PT Bank Pembangunan Daerah Jawa Barat dan Banten ("UUS Bank Jabar Banten") menjadi Bank Syariah berdasarkan Pernyataan Persetujuan Pemegang Saham PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk yang tertuang dalam Akta Notaris No. 3 oleh notaris Fathiah Helmi, S.H., tanggal 15 Januari 2010.

BJBS didirikan pada tanggal 15 Januari 2010 berdasarkan Akta Notaris No. 4 oleh notaris Fathiah Helmi, S.H., dan akta pendirian ini telah disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-04317.AH.01.01 tahun 2010 tentang Pengesahan Badan Hukum Perseroan tanggal 26 Januari 2010. Bank Indonesia telah memberikan izin usaha kepada BJBS berdasarkan Surat Keputusan Gubernur Bank Indonesia No. 12/35/KEP.GBI/2010 tanggal 30 April 2010.

BJBS telah melaporkan tanggal efektif pelaksanaan kegiatan usaha kepada Bank Indonesia dan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia masing-masing melalui surat No. 022/DIR-BJBS/2010 tanggal 7 Mei 2010 dan No. 018/DIR-BJBS/2010 tanggal 3 Mei 2010. BJBS menetapkan tanggal 5 Mei 2010 sebagai tanggal *cut off* untuk laporan posisi keuangan dan telah mulai beroperasi sejak tanggal tersebut. Pada tanggal 31 Desember 2021 dan 2020 kepemilikan langsung Bank pada BJBS sebesar 99,24%.

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The above Bond Issuance is based on the following affidavits:

1. Sustainable Public Offering I based on OJK Letter Number S-449/D.04/2017 dated November 27, 2017 Regarding Notification of Effective Registration Statement.
2. Sustainable Public Offering II based on OJK Letter Number S-74/D.04/2020 dated February 26, 2020 Regarding Notification of Effective Registration Statement.
3. Sustainable Public Offering I based on OJK Letter Number S-109/D.04/2021 dated July 7, 2021 Regarding Notification of Effective Registration Statement.

g. Establishment and general information about the subsidiaries

i) PT Bank Jabar Banten Syariah

The establishment of PT Bank Jabar Banten Syariah ("BJBS") resulted from the spin-off of the Sharia Business Unit of PT Bank Pembangunan Daerah Jawa Barat dan Banten ("UUS Bank Jabar Banten") to become Sharia General Bank based on the Approval of Shareholders of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk which was stated by Notarial Deed No. 3 of Fathiah Helmi, S.H., dated January 15, 2010.

BJBS was established on January 15, 2010 based on Notarial Deed No. 4 of Fathiah Helmi, S.H. and has been approved by the Minister of Laws and Human Rights through its Decision Letter No. AHU-04317.AH.01.01 year 2010 concerning the Approval of Legal Corporation dated January 26, 2010. Bank Indonesia has issued the operational license to BJBS based on the Decision Letter of the Governor of Bank Indonesia No. 12/35/KEP.GBI/2010 dated April 30, 2010.

BJBS has reported the effective date of the implementation of its business activity to Bank Indonesia and Minister of Laws and Human Rights of the Republic of Indonesia through its letters No. 022/DIR-BJBS/2010 dated May 7, 2010 and No. 018/DIR-BJBS/2010 dated May 3, 2010, respectively. BJBS determined May 5, 2010 as the cut off date for the balance sheet and started its operation since that date. As of December 31, 2021 and 2020 the Bank has direct ownership of 99.24%.

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Kantor pusat BJBS berlokasi di Jl. Braga No. 135, Bandung. Pada tanggal 31 Desember 2021, BJBS memiliki 10 kantor cabang, 53 kantor cabang pembantu, 2 kantor kas dan 2 *payment point* dengan jumlah karyawan sebanyak 983 orang. Pada tanggal 31 Desember 2020, BJBS memiliki 8 kantor cabang, 55 kantor cabang pembantu, 2 kantor kas dan 2 *payment point* dengan jumlah karyawan sebanyak 937 orang (tidak diaudit).

BJBS memiliki total aset sebesar Rp10.358.850 dan Rp8.884.354 masing-masing pada tanggal 31 Desember 2021 dan 2020 dan pendapatan marjin dan bagi hasil sebesar Rp729.793 dan Rp676.106 masing-masing untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020.

ii) PT BPR Intan Jabar

Perusahaan Daerah Bank Perkreditan Rakyat Lembaga Perkreditan Kecamatan Garut Kota didirikan dengan Peraturan Daerah Provinsi Daerah Tingkat I Jawa Barat No. 3 Tahun 1987, yang selanjutnya dikukuhkan menjadi Perusahaan Daerah Bank Perkreditan Rakyat Lembaga Perkreditan Kecamatan Garut Kota (PD BPR LPK Garut Kota) dengan Peraturan Provinsi Daerah Tingkat I Jawa Barat Nomor 5 Tahun 1996.

BPR Garut Kota berubah menjadi Perusahaan Daerah Perkreditan Kecamatan sesuai dengan Peraturan Daerah Provinsi Jawa Barat No. 25 Tahun 2000 Tentang Perusahaan Daerah Perkreditan Kecamatan dan mendapat izin usaha sebagai Bank Perkreditan Rakyat dari Bank Indonesia sesuai surat No. 31/20/DIR/UBPR/Rahasia tanggal 22 Juni 1998, serta disahkan melalui Keputusan Menteri Keuangan Republik Indonesia No. KEP-467/KM.17/1998 tentang Pemberian Izin usaha sebagai Bank Perkreditan Rakyat kepada PD BPR LK Garut Kota.

PD BPR LPK Garut Kota merupakan penggabungan usaha (*merger*) 7 (tujuh) Perusahaan Daerah Bank Perkreditan Rakyat LPK yaitu PD BPR LPK Sukawening, PD BPR LPK Bayongbong, PD BPR LPK Cikajang, PD BPR LPK Banjarwangi, PD BPR LPK Cibalong, PD BPR LPK Leuwigoong sebagaimana diatur dalam Peraturan Daerah Provinsi Jawa Barat No. 30 tahun 2010 tanggal 31 Desember 2010 tentang Perubahan atas Peraturan Daerah Jawa Barat No. 14 tahun 2006 tentang Perusahaan Daerah Bank Perkreditan Rakyat dan Perusahaan Daerah Perkreditan Rakyat Kecamatan.

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BJBS' head office is located at Jl. Braga No. 135, Bandung. As of December 31, 2021, BJBS has 10 branch offices, 53 sub-branches, 2 cash offices and 2 payment point with 983 employees. As of December 31, 2020, BJBS has 8 branch offices, 55 sub-branches, 2 cash offices and 2 payment point with 937 employees (unaudited).

BJBS total assets amounted to Rp 10.358.850 and Rp8,884,354 as of December 31, 2021 and 2020, respectively, and margin and revenue sharing income of Rp729.793 and Rp676,106 for the years ended December 31, 2021 and 2020, respectively.

ii) PT BPR Intan Jabar

Perusahaan Daerah Bank Perkreditan Rakyat Lembaga Perkreditan Kecamatan Garut Kota was established with Provincial Regulation Level I West Java No. 3 Year 1987, which was further confirmed as a Perusahaan Daerah Bank Perkreditan Rakyat Lembaga Perkreditan Kecamatan Garut Kota (PD BPR LPK Garut Kota) with Provincial Regulation Level I West Java No. 5 Year 1996.

BPR Garut Kota changed to a Regional Company Subdistrict Lending in accordance with Provincial Government Regulation No. 25 Year 2000, of West Java Province, regarding the Regional Company Subdistrict Lending and were approved as rural Bank by Bank Indonesia based on Letter No. 31/20/DIR/UBPR/Rahasia dated June 22, 1998, and approved through Decision No. KEP-467/KM.17/1998, Minister of Finance of the Republic of Indonesia, concerning granting of Business Permit as Rural Bank to PD BPR LK Garut Kota.

PD BPR LPK Garut Kota is based on the merger of 7 (seven) Regional Company Rural Banks which were PD BPR LPK Sukawening, PD BPR LPK Bayongbong, PD BPR LPK Cikajang, PD BPR LPK Banjarwangi, PD BPR LPK Cibalong, PD BPR LPK Leuwigoong as regulated by the Provincial Government Regulation No. 30 year 2010 dated December 31, 2010, of West Java Province, concerning Amendment of Regional Company of West Java No. 14 Year 2006 regarding Regional Company Rural Bank and Regional Company Subdistrict Rural Bank.

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Pada tahun 2012, Bank telah mengakuisisi PD BPR LPK Garut Kota sesuai dengan Surat Keputusan Bank Indonesia No. 14/79/KEP.GBI/Bd/2012 tanggal 11 Oktober 2012. Bank memiliki kepemilikan langsung sebesar 24% dan 30,72% pada tanggal 31 Desember 2021 dan 2020. Berdasarkan Rapat Umum Pemegang Saham tanggal 1 November 2012, Bank telah ditunjuk sebagai Pemegang Saham Pengendali.

Berdasarkan akta No. 47 tanggal 11 Desember 2014, notaris Intan Rubiyati Dewi, S.H., M.kn, PD BPR LPK Garut Kota berubah menjadi PT BPR Intan Jabar.

Kantor pusat PT BPR Intan Jabar berkedudukan di Jalan Pramuka No. 30 A Kecamatan Garut Kota, Kabupaten Garut, Provinsi Jawa Barat.

Jumlah pegawai PT BPR Intan Jabar pada tanggal 31 Desember 2021 dan 2020 masing-masing sebanyak 159 dan 163 orang pegawai (tidak diaudit).

PT BPR Intan Jabar memiliki total aset sebesar Rp234.337 dan Rp245.463 masing-masing pada tanggal 31 Desember 2021 dan 2020, dan pendapatan bunga sebesar Rp13.488 dan Rp34.325 masing-masing untuk tahun-tahun yang berakhir pada tanggal pada 31 Desember 2021 dan 2020.

iii) PT BPR Karya Utama Jabar

Perusahaan Daerah Bank Perkreditan Rakyat LPK Jalancagak didirikan berdasarkan Surat Keputusan Bupati Kepala Daerah Tingkat II Subang No. 170/STAP/pe.023.3/SK/78 tanggal 1 September 1978 dengan nama PD Badan Perkreditan Pasar Jalancagak. Berdasarkan Surat Keputusan Bupati Kepala Daerah Tingkat II Subang No. 581/PE/32/85 tanggal 4 September 1985 diubah menjadi Perusahaan Daerah Bank Perkreditan Rakyat LPK Jalancagak.

Kegiatan usaha Perusahaan Daerah Bank Perkreditan Rakyat LPK Jalancagak telah memperoleh izin dari Departemen Keuangan Republik Indonesia melalui Surat Keputusan Menteri Keuangan No. KEP-079/KM.17/1998 tanggal 18 Februari 1998 serta dari Bank Indonesia, dengan surat No. 31/18/UBPR/AdR/Bd tanggal 14 April 1998, dengan Izin Prinsip berdasarkan Keputusan Deputy Gubernur Bank Indonesia No. 13/5/KEP.DpG/2011 tanggal 12 Agustus 2011 tentang Pemberian Izin Penggabungan Usaha (Merger) PD BPR LPK Cisalak, PD BPR LPK Pagaden, PD BPR LPK Purwadadi dan PD BPR LPK Pamanukan ke dalam PD BPR LPK Jalancagak.

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In 2012, the Bank has acquired PD BPR LPK Garut Kota based on the Decision Letter of the Governor of Bank Indonesia No. 14/79/KEP.GBI/Bd/2012 dated October 11, 2012. The Bank has direct ownership 24% and 30.72% as of December 31, 2021 and 2020. Based on the General Shareholders meeting dated November 1, 2012 the Bank is appointed as the Controlling Shareholder.

Based on notarial deed No. 47, dated December 11, 2014, of Intan Rubiyati Dewi, S.H., M.kn, PD BPR LPK Garut Kota changed into PT BPR Intan Jabar.

PT BPR Intan Jabar head office is located at Jalan Pramuka No. 30 A, Garut Kota Subdistrict, Garut Regency, West Java Province.

PT BPR Intan Jabar has 159 and 163 employees (unaudited) as of December 31, 2021 and 2020 respectively.

PT BPR Intan Jabar total assets amounted to Rp234,337 and Rp245,463 as of December 31, 2021 and 2020, respectively, and interest income of Rp13,488 and Rp34,325 for the years ended December 31, 2021 and 2020 respectively.

iii) PT BPR Karya Utama Jabar

Perusahaan Daerah Bank Perkreditan Rakyat LPK Jalancagak was established based on Decision Letter Level II of the Head of Subang Regencies No. 170/STAP/pe.023.3/SK/78 dated September 1, 1978 under the name of PD Badan Perkreditan Pasar Jalancagak. Based on Decision Letter Level II of Regencies Head Subang No. 581/PE/32/85 dated September 4, 1985 it was converted into Perusahaan Daerah Bank Perkreditan Rakyat LPK Jalancagak.

The operations of Perusahaan Bank Perkreditan Rakyat LPK Jalancagak has been granted license from the Department of Finance of the Republic of Indonesia through the Decision Letter of Minister of Finance No. KEP-079/KM.17/1998, dated February 18, 1998 and the Bank Indonesia Letter No.31/18/UBPR/AdR/Bd dated April 14, 1998, with the Principle license based on the Decision by Deputy Governor of Bank Indonesia No. 13/5/KEP.DpG/2011 dated August 12, 2011 on the granting of Merger Permit (Merger) for PD BPR LPK Cisalak, PD BPR LPK Pagaden, PD BPR LPK Purwadadi and PD BPR LPK Pamanukan into PD BPR LPK Jalancagak.

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Pada tahun 2012, Bank telah mengakuisisi PD BPR LPK Jalancagak sesuai dengan Surat Keputusan Bank Indonesia No. 14/78/KEP.GBI/Bd/2012 tanggal 28 September 2012. Bank memiliki kepemilikan langsung sebesar 37,97% pada tanggal 31 Desember 2021 dan 2020. Berdasarkan Rapat Umum Pemegang Saham tanggal 31 Oktober 2012, Bank telah ditunjuk sebagai Pemegang Saham Pengendali.

Berdasarkan akta No. 3 tanggal 3 Desember 2014, notaris Asep Subrata, S.H., PD BPR LPK Jalancagak berubah menjadi PT BPR Karya Utama Jabar.

Kantor pusat PT BPR Karya Utama Jabar berkedudukan di Jalan Raya Jalancagak No. 151.

Jumlah karyawan tetap PT BPR Karya Utama Jabar pada tanggal 31 Desember 2021 dan 2020 masing-masing 128 dan 165 orang pegawai (tidak diaudit).

PT BPR Karya Utama Jabar memiliki total aset sebesar Rp257.459 dan Rp221.696 masing-masing pada tanggal 31 Desember 2021 dan 2020, dan pendapatan bunga sebesar Rp37.594 dan Rp40.145 masing-masing untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020.

iv) PT BJB Sekuritas Jawa Barat

PT BJB Sekuritas Jawa Barat ("BJB Sekuritas") didirikan berdasarkan akta No. 38 tanggal 23 November 2020 dibuat dihadapan R. Tendy Suwarman, S.H., Notaris di Kota Bandung dan telah mendapat pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia pada tanggal 27 November 2020 dengan No.AHU0063135.AH.OI.01. Tahun 2020. Anggaran Dasar BJB Sekuritas telah mengalami perubahan dan perubahan terakhir berdasarkan Akta No. 73 tanggal 29 Januari 2021 dari R. Tendy Suwarman, S.H., Notaris di Kota Bandung. BJB Sekuritas memulai kegiatan usaha komersialnya pada bulan September 2021.

Sesuai dengan Pasal 3 Anggaran Dasar BJB Sekuritas, maksud dan tujuan BJB Sekuritas yaitu menjalankan usaha di bidang aktivitas keuangan. Untuk mencapai maksud dan tujuan tersebut, BJB Sekuritas melaksanakan kegiatan usaha di bidang aktivitas keuangan selaku Perusahaan Efek yang meliputi usaha sebagai Perusahaan Efek Daerah (PED) yang mencakup kegiatan sebagai perusahaan efek yang telah memiliki izin usaha dari Otoritas Jasa Keuangan untuk melakukan kegiatan usaha sebagai perantara

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In 2012, the Bank has acquired PD BPR LPK Jalancagak based on the Decision Letter of the Governor of Bank Indonesia No. 14/78/KEP.GBI/Bd/2012 dated September 28, 2012. Bank has direct ownership of 37.97% as of December 31, 2021 and 2020. Based on the General Shareholders meeting dated October 31, 2012 the Bank is appointed as the Controlling Shareholder.

Based on notarial deed No. 3, dated December 3, 2014, of Asep Subrata, S.H., PD BPR LPK Jalancagak changed into PT BPR Karya Utama Jabar.

PT BPR Karya Utama Jabar head office is located at Raya Jalancagak Street No. 151.

PT BPR Karya Utama Jabar has 128 and 165 permanent employees (unaudited), as of December 31, 2021 and 2020, respectively.

PT BPR Karya Utama Jabar has a total assets of Rp257,459 and Rp221,696 as of December 31, 2021 and 2020, respectively, and interest income of Rp37,594 and Rp40,145 for the years ended December 31, 2021 and 2020, respectively.

iv) PT BJB Sekuritas Jawa Barat

PT BJB Sekuritas Jawa Barat ("BJB Sekuritas") was established based on deed No. 38 dated November 23, 2020 by R. Tendy Suwarman, S.H., Notary in Bandung City and has been approved by the Minister of Law and Human Rights of the Republic of Indonesia on November 27, 2020 with No. AHU0063135.AH.OI.01 Year 2020. BJB Sekuritas's Articles of Association have been amended and the latest amendments were based on Deed No. 73 dated January 29, 2021 from R. Tendy Suwarman, S.H., Notary in Bandung. BJB Sekuritas started its commercial operations in September 2021.

In accordance with Article 3 of BJB Sekuritas's Article of Association, the purpose and objective of BJB Sekuritas is to run a business in the field of financial activities. To achieve these goals and objectives, BJB Sekuritas carries out business activities in the field of financial activities as a Securities Company which includes business as a Regional Securities Company (PED) which includes activities as a securities company that has a business license from the Financial Services Authority to carry out business activities as a securities broker,

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pedagang efek, yang mengadministrasikan rekening efek nasabah dan khusus didirikan dalam suatu wilayah provinsi yang mencakup kegiatan usaha pihak yang melakukan transaksi efek untuk kepentingan sendiri dan pihak lain dan/atau pemasaran efek untuk kepentingan perusahaan efek lain, serta kegiatan lain yang ditetapkan dan/atau disetujui oleh Otoritas Jasa Keuangan.

BJB Sekuritas memperoleh izin usaha sebagai Perusahaan Efek Daerah (PED) dari Otoritas Jasa Keuangan (OJK) melalui surat Keputusan Nomor KEP 29/D.04/2021 tanggal 29 Juni 2021.

Dalam menjalankan kegiatan usahanya, BJB Sekuritas melakukan kerja sama dengan PT Mandiri Sekuritas berdasarkan Surat Bursa Efek Indonesia Nomor S-6969/BELANG/09-2021 tanggal 27 September 2021, mengenai pemberian persetujuan kepada PT Mandiri Sekuritas sebagai anggota Bursa Efek untuk melakukan kerja sama dengan Perusahaan Efek Daerah (PED) PT BJB Sekuritas Jawa Barat.

BJB Sekuritas berkedudukan di Jl. Teuku Umar No. 10, Lebakgede, Kecamatan Coblong, Kota Bandung, Jawa Barat.

Pada tanggal 31 Desember 2021, BJB Sekuritas memiliki masing-masing 11 karyawan (tidak diaudit). Karyawan BJB Sekuritas seluruhnya merupakan karyawan perbantuan dari PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk.

BJB Sekuritas memiliki total aset sebesar Rp9.766 dan total pendapatan bunga sebesar Rp186 pada 31 Desember 2021.

Bank dan entitas anak selanjutnya secara bersama-sama disebut sebagai "Bank dan entitas anak".

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which administer customer securities accounts and is specifically established in a provincial area which includes the business activities of parties conducting securities transactions for their own and other parties' interests and/or marketing of securities for the benefit of other securities companies, as well as other activities as determined and/or approved by the Service Authority Finance.

BJB Sekuritas obtained a business license as a Regional Securities Company (PED) from the Financial Services Authority (OJK) through Decree Number KEP 29/D.04/2021 dated June 29, 2021.

In carrying out its business activities, BJB Sekuritas cooperates with PT Mandiri Sekuritas based on the Indonesian Stock Exchange Letter Number S-6969/BELANG/09-2021 dated September 27, 2021, regarding the granting of approval to PT Mandiri Sekuritas as a member of the Stock Exchange to cooperate with Regional Securities Companies (PED) PT BJB Sekuritas Jawa Barat.

BJB Sekuritas is domiciled in Jl. Teuku Umar No. 10, Lebakgede, Coblong District, Bandung City, West Java.

As of December 31, 2021, BJB Sekuritas has 11 employees, respectively (unaudited). BJB Sekuritas's employees are all second-hand employees of PT Bank Pembangunan Daerah Jawa Barat and Banten, Tbk.

BJB Sekuritas has a total assets of Rp9,766 and interest income of Rp186 as of December 31, 2021.

The Bank and its subsidiaries herein after will be referred as "the Bank and its subsidiaries".

2. Ikhtisar Kebijakan Akuntansi yang Signifikan

a. Dasar penyusunan laporan keuangan konsolidasian

Pernyataan Kepatuhan

Laporan keuangan konsolidasian pada tanggal 31 Desember 2021 dan 2020 dan untuk tahun-tahun yang berakhir pada 31 Desember 2021 dan 2020 disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia, yang mencakup Pernyataan dan Interpretasi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia dan peraturan Bapepam-LK No. VIII.G.7 Lampiran Keputusan Ketua Bapepam-LK No. KEP-

2. Summary of Significant Accounting Policies

a. Basis of preparation of the consolidated financial statements

Statement of Compliance

The consolidated financial statements as of December 31, 2021 and 2020 and for the years ended December 31, 2021 and 2020 in accordance with Indonesian Financial Accounting Standards, which includes the Statements and Interpretations issued by the Financial Accounting Standards Board Indonesian Institute of Accountants and Bapepam-LK's Regulation No. VIII.G.7, Appendix of the Decision of the Chairman of Bapepam-LK No. KEP-347/BL/2012 dated June 25, 2012 regarding the

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347/BL/2012 tanggal 25 Juni 2012 tentang
"Penyajian dan Pengungkapan Laporan Keuangan
Emiten atau Perusahaan Publik".

Laporan keuangan BJBS disajikan sesuai dengan PSAK 101 (Revisi 2016), "Penyajian Laporan Keuangan Syariah", PSAK 102 (Revisi 2016), "Akuntansi Murabahah", PSAK 104, "Akuntansi Istishna", PSAK 105, "Akuntansi Mudharabah", PSAK 106 (Revisi 2016), "Akuntansi Musyarakah", dan PSAK 107, "Akuntansi Ijarah", PSAK 110 (Revisi 2015) tentang "Akuntansi Sukuk" dan mempertimbangkan Pedoman Akuntansi Perbankan Syariah Indonesia ("PAPSI" Revisi 2013) yang diterbitkan atas kerjasama IAI dengan Bank Indonesia.

Laporan keuangan konsolidasian telah disajikan berdasarkan nilai historis, kecuali untuk beberapa akun yang dinilai menggunakan dasar pengukuran lain sebagaimana dijelaskan pada kebijakan akuntansi dari akun tersebut. Laporan keuangan konsolidasian disusun dengan dasar akrual, kecuali pendapatan dari istishna dan bagi hasil dari pembiayaan mudharabah dan musyarakah serta laporan arus kas konsolidasian.

Laporan arus kas konsolidasian disusun menggunakan metode langsung dan arus kas dikelompokkan atas dasar aktivitas operasi, investasi dan pendanaan. Kas dan setara kas terdiri dari kas, giro pada Bank Indonesia dan giro pada bank lain, penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam waktu 3 (tiga) bulan sejak tanggal perolehan, sepanjang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

Mata uang penyajian yang digunakan dalam laporan keuangan konsolidasian adalah Rupiah, yang merupakan mata uang fungsional. Angka-angka yang disajikan dalam laporan keuangan, kecuali bila dinyatakan secara khusus adalah dibulatkan dalam jutaan Rupiah.

b. Prinsip konsolidasian

Laporan keuangan konsolidasian mencakup laporan keuangan Bank dan entitas anak seperti disebutkan pada Catatan 1.g.

Entitas anak adalah entitas yang dikendalikan oleh Bank, yakni Bank terekspos, atau memiliki hak atas imbal hasil variable dari keterlibatannya dengan entitas dan memiliki kemampuan untuk mempengaruhi imbal hasil tersebut melalui kemampuan kini untuk mengarahkan aktivitas relevan dari entitas (kekuasaan atas *investee*).

Keberadaan dan dampak dari hak suara potensial dimana Bank memiliki kemampuan praktis untuk melaksanakan (yakni hak substantif) dipertimbangkan

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"Guidelines on Financial Statements Presentations
and Disclosures for Issuers or Public Companies".

The financial statements of BJBS have been presented in conformity with SFAS 101 (Revised 2016), "Sharia Financial Statements Presentation", SFAS 102 (Revised 2016), "Accounting for Murabahah", SFAS 104, "Accounting for Istishna", SFAS 105, "Accounting for Mudharabah", SFAS 106 (Revised 2016), "Accounting for Musyarakah", and SFAS 107, "Accounting for Ijarah", SFAS 110 (Revised 2015) "Accounting for Sukuk" and considering the Accounting Guidelines for Indonesian Sharia Banks ("PAPSI" Revised 2013) issued by Bank Indonesia in cooperation with IAI.

The consolidated financial statements have been prepared on a historical cost basis, except for some accounts that were assessed using another measurement basis as explained in the accounting policies of the account. The consolidated financial statements have been prepared on accrual basis, except for the revenue from istishna and the profit sharing from the mudharabah and musyarakah financing and the consolidated statement of cash flow.

The consolidated statement of cash flows has been prepared using the direct method and the cash flows have been classified based on operating, investing, and financing activities. Cash and cash equivalents consist of cash, current accounts with Bank Indonesia and other banks, placements with Bank Indonesia and other banks maturing within 3 (three) months or less from the acquisition date, provided they are not used as collateral for borrowings nor restricted.

The presentation currency used in the consolidated financial statements is Indonesian Rupiah, which is the Bank and its subsidiaries' functional currency. Unless otherwise stated, all figures presented in the consolidated financial statements are rounded off to millions of Rupiah.

b. Principles of consolidation

The consolidated financial statements incorporate the financial statements of the Bank and its subsidiaries as described in Note 1.g.

A subsidiary is an entity controlled by the Bank, the Bank is exposed, or has rights, to variable returns from its involvement with the entity and has the ability to affect those returns through its current ability to direct the entity's relevant activities (power over the investee).

The existence and effect of substantive potential voting rights that the Bank has the practical ability to exercise (ie substantive rights) are considered

saat menilai apakah Bank mengendalikan entitas lain.

when assessing whether the Bank controls another entity.

Laporan keuangan Bank dan entitas anak mencakup hasil usaha, arus kas, aset dan liabilitas dari Bank dan seluruh entitas anak yang, secara langsung dan tidak langsung, dikendalikan oleh Bank. Entitas anak dikonsolidasikan sejak tanggal efektif akuisisi, yaitu tanggal dimana Bank dan entitas anak secara efektif memperoleh pengendalian atas bisnis yang diakuisisi, sampai tanggal pengendalian berakhir.

The Bank and its subsidiaries' financial statements incorporate the results, cash flows, assets, and liabilities of the Bank and all of its directly and indirectly controlled subsidiaries. Subsidiaries are consolidated from the effective date of acquisition, which is the date on which the Bank effectively obtains control of the acquired business, until that control ceases.

Entitas induk menyusun laporan keuangan konsolidasian dengan menggunakan kebijakan akuntansi yang sama untuk transaksi dan peristiwa lain dalam keadaan yang serupa. Seluruh transaksi, saldo, penghasilan, beban, dan arus kas dalam intra kelompok usaha terkait dengan transaksi antar entitas dalam kelompok usaha dieliminasi secara penuh.

A parent prepares consolidated financial statements using uniform accounting policies for like transactions and other events in similar circumstances. All intra-group transactions, balances, income, expenses, and cash flows relating to transactions between entities of the group are eliminated in full.

Bank dan entitas anak mengatribusikan laba rugi dan setiap komponen dari penghasilan komprehensif lain kepada pemilik entitas induk dan kepentingan non-pengendali meskipun hal tersebut mengakibatkan kepentingan non-pengendali memiliki saldo defisit. Bank dan entitas anak menyajikan kepentingan non-pengendali di ekuitas dalam laporan posisi keuangan konsolidasian, terpisah dari ekuitas pemilik entitas induk.

The Bank and its subsidiaries attributed the profit or loss and each component of other comprehensive income to the owners of the parent and non-controlling interest even though this results in the non-controlling interests having a deficit balance. The Bank and its subsidiaries presents non-controlling interest in equity in the consolidated statement of financial position, separately from the equity owners of the parent.

Perubahan dalam bagian kepemilikan entitas induk pada entitas anak yang tidak mengakibatkan hilangnya pengendalian adalah transaksi ekuitas (yaitu transaksi dengan pemilik dalam kapasitasnya sebagai pemilik). Ketika proporsi ekuitas yang dimiliki oleh kepentingan non-pengendali berubah, Bank dan entitas anak menyesuaikan jumlah tercatat kepentingan pengendali dan kepentingan non-pengendali untuk mencerminkan perubahan kepemilikan relatifnya dalam entitas anak. Selisih antara jumlah tercatat kepentingan non-pengendali yang disesuaikan dan nilai wajar dari jumlah yang diterima atau dibayarkan diakui langsung dalam ekuitas dan diatribusikan pada pemilik dari entitas induk.

Changes in the parent's ownership interest in a subsidiary that do not result in loss of control are equity transactions (ie transactions with owners in their capacity as owners). When the proportion of equity held by non-controlling interest change, the Bank and its subsidiaries adjusted the carrying amounts of the controlling interest and non-controlling interest to reflect the changes in their relative interest in the subsidiaries. Any difference between the amount by which the non-controlling interests are adjusted and the fair value of the consideration paid or received is recognised directly in equity and attributed to the owners of the parent.

Jika Bank dan entitas anak kehilangan pengendalian, maka Bank dan entitas anak akan:

If the Bank and its subsidiaries loses control, so Bank and its subsidiaries will:

- a) Menghentikan pengakuan aset (termasuk goodwill) dan liabilitas entitas anak pada jumlah tercatatnya ketika pengendalian hilang;
- b) Mengakui nilai wajar pembayaran yang diterima (jika ada) dari transaksi, peristiwa, atau keadaan yang mengakibatkan hilangnya pengendalian;
- c) Mengakui sisa investasi pada entitas anak terdahulu pada nilai wajarnya pada tanggal hilangnya pengendalian;
- d) Mereklasifikasi ke laba rugi, atau mengalihkan secara langsung ke saldo laba jika disyaratkan oleh SAK lain, jumlah yang diakui dalam

- (a) Derecognise the assets (including goodwill) and liabilities of the subsidiary at their carrying amounts at the date when control is lost;
- (b) Recognise the fair value of the consideration received (if any) from the transaction, event or circumstances that resulted in the loss of control;
- (c) Recognise any investment retained in the former subsidiary at fair value at the date when control is lost;
- (d) Reclassify to profit or loss, or transfer directly to retained earnings if required by other FAS, the amount recognized in other

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- penghasilan komprehensif lain dalam kaitan dengan entitas anak;
- e) Mengakui perbedaan apapun yang dihasilkan sebagai keuntungan atau kerugian dalam laba rugi yang diatribusikan kepada entitas induk.

c. Penjabaran mata uang asing

Transaksi dalam mata uang asing dijabarkan ke mata uang rupiah dengan menggunakan kurs yang berlaku pada tanggal transaksi. Pada tanggal laporan posisi keuangan konsolidasian, aset dan liabilitas moneter dalam mata uang asing dijabarkan dengan menggunakan kurs yang berlaku pada tanggal laporan posisi keuangan konsolidasian.

Keuntungan dan kerugian selisih kurs yang timbul dari transaksi dalam mata uang asing dan dari penjabaran aset dan liabilitas moneter dalam mata uang asing diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan.

Laba atau rugi kurs valuta asing atas aset dan liabilitas moneter merupakan selisih antara biaya perolehan diamortisasi dalam Rupiah pada awal tahun, disesuaikan dengan tingkat suku bunga efektif dan pembayaran selama tahun berjalan, dan biaya perolehan diamortisasi dalam valuta asing yang dijabarkan ke dalam Rupiah dengan menggunakan kurs pada akhir tahun.

Aset dan liabilitas non-moneter dalam mata uang asing dijabarkan dengan menggunakan kurs pada tanggal transaksi.

Berikut ini adalah kurs mata uang asing utama yang digunakan untuk penjabaran dalam rupiah pada 31 Desember 2021 dan 2020 yang menggunakan kurs tengah berdasarkan *Reuters* (pukul 16.00 Waktu Indonesia Barat) (dalam Rupiah penuh).

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020
Dolar Amerika Serikat	14,252.50	14,050.00
Dolar Australia	10,346.61	10,752.47
Dolar Singapura	10,554.67	10,606.18
Poundsterling Inggris	19,250.86	19,012.46
Yen Jepang	123.77	135.97
Dolar Hong Kong	1,828.03	1,812.30
Euro Eropa	16,112.46	17,234.43
Riyal Saudi Arabia	3,802.28	3,764.53
Renminbi	2,236.50	2,157.00
Dolar Kanada	11,192.92	11,034.00

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comprehensive income in relation to the subsidiary;

- (e) Recognise any resulting difference as a gain or loss attributable to the parent.

c. Foreign currency translation

Transactions denominated in foreign currencies are converted into rupiah at the exchange rates prevailing at the dates of the transactions. At the consolidated statement of financial position, monetary assets and liabilities denominated in foreign currencies are translated at the exchange rates prevailing at such date.

Exchange gains and losses arising from transactions denominated in foreign currencies and from the translation of monetary assets and liabilities denominated in foreign currencies are recognized in the consolidated statement of profit and loss and other comprehensive income for the current year.

The foreign currency gains or losses on monetary assets and liabilities are the difference between amortized cost in Rupiah at the beginning of the year, adjusted for effective interest rate and payments during the year, and the amortized cost in foreign currency translated into Rupiah using the exchange rate at the end of the year.

Non-monetary assets and liabilities denominated in foreign currencies are translated using the exchange rates prevailing at the transaction date.

Below are the major exchange rates used for translation into rupiah as of December 31, 2021 and 2020 using the middle rates based on *Reuters* (at 04:00 PM Western Indonesian Time) (in full amount).

United States Dollar
Australian Dollar
Singapore Dollar
Great Britain Poundsterling
Japanese Yen
Hong Kong Dollar
European Euro
Saudi Arabian Riyal
Renminbi
Canadian Dollar

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d. Aset dan liabilitas keuangan

Aset keuangan Bank dan entitas anak terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, tagihan derivatif, surat-surat berharga, efek-efek yang dibeli dengan janji dijual kembali, wesel ekspor dan tagihan lainnya, kredit yang diberikan dan pembiayaan syariah, tagihan akseptasi, penyertaan saham, bunga yang masih harus diterima, dan aset lain-lain (setoran jaminan).

Liabilitas keuangan Bank dan entitas anak terdiri dari liabilitas segera, simpanan nasabah, simpanan dari bank lain, liabilitas derivatif, efek-efek yang dijual dengan janji dibeli kembali, liabilitas akseptasi, efek hutang yang diterbitkan, pinjaman yang diterima, bunga yang masih harus dibayar, liabilitas lain-lain.

Bank dan entitas anak, menerapkan PSAK 60 (Revisi 2016), "Instrumen Keuangan: Pengungkapan". Penerapan PSAK ini tidak menimbulkan pengaruh yang signifikan terhadap pelaporan keuangan dan pengungkapan dalam laporan keuangan konsolidasian.

Bank dan entitas anak menerapkan PSAK 68, "Pengukuran Nilai Wajar". Penerapan PSAK ini mendefinisikan nilai wajar, menetapkan dalam satu pernyataan, suatu kerangka pengukuran nilai wajar dan mensyaratkan pengungkapan mengenai pengukuran dan hierarki nilai wajar.

Bank dan entitas anak selain BJBS menerapkan PSAK 71, "Instrumen Keuangan" efektif sejak tanggal 1 Januari 2020, yang menggantikan PSAK 55, "Instrumen Keuangan: Pengakuan dan Pengukuran".

(i) Klasifikasi

Bank dan entitas anak mengklasifikasikan aset keuangannya berdasarkan kategori sebagai berikut pada saat pengakuan awal:

1. Aset keuangan yang diukur pada nilai wajar melalui laba rugi;
2. Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain;
3. Aset keuangan yang diukur pada biaya perolehan diamortisasi.

Model bisnis merefleksikan bagaimana kelompok aset keuangan dikelola untuk mencapai tujuan bisnis tertentu.

Bank dan entitas anak melakukan pengujian karakteristik arus kas kontraktual dari aset keuangan yang dikelola untuk mengetahui karakteristik arus kas kontraktual berasal hanya dari pembayaran pokok dan bunga dari jumlah pokok terutang (*Solely*

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d. Financial assets and liabilities

The Bank and its subsidiaries' financial assets consist of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, derivative receivables, marketable securities, marketable securities purchased under agreements to resell, bills and other receivables, loans and sharia financing, acceptances receivable, investments in shares, interest receivables, and other assets (guarantee deposit).

The Bank and its subsidiaries' financial liabilities consist of obligations due immediately, deposits from customers, deposits from other banks, derivative payable, marketable securities sold under agreement to repurchase, acceptances payable, debt securities issued, borrowings, interest payable, other liabilities.

The Bank and its subsidiaries, adopted SFAS 60 (Revised 2016), "Financial Instruments: Disclosures". The adoption of the SFAS has no significant effects on the financial reporting and disclosures in the consolidated financial statement.

The Bank and its subsidiaries adopted SFAS 68, "Fair Value Measurement". The adoption of the SFAS defines fair value, establishes in a statement, a framework to measure fair value and requires disclosures on fair value measurement and hierarchy.

The Bank and its subsidiaries exclude BJBS adopted SFAS 71, "Financial Instruments" with effect beginning January 1, 2020 which replaced SFAS 55, "Financial Instruments: Recognition and Measurement".

(i) Classification

The Bank and its subsidiaries classifies its financial assets according to the following categories at initial recognition:

1. Financial assets measured at fair value through profit or loss;
2. Financial assets measured at fair value through other comprehensive income;
3. Financial assets measured at amortized cost.

The business model reflects how Bank and its subsidiaries of financial assets are managed to achieve a particular business objective.

The Bank and its subsidiaries assess the contractual cash flow characteristics of financial assets to determine the characteristics of contractual cash flows only from the payment of principal and interest from the outstanding

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Payment of Principal and Interest atau *Pass SPPI*) yang konsisten dengan pengaturan pinjaman dasar (*Basic Lending Agreement*). Dalam melakukan penilaian, Bank dan entitas anak mempertimbangkan:

- Imbalan untuk nilai waktu dari uang;
- *Leverage*;
- Variabilitas pada waktu dan jumlah arus kas;
- Instrumen yang terkait secara kontraktual;
- Pembayaran dipercepat;
- Ketentuan kontrak tidak sah dan *de minimis*.

Aset keuangan diukur pada biaya perolehan diamortisasi jika kedua kondisi berikut terpenuhi:

- Aset keuangan yang dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan
- Arus kas kontraktual tersebut semata dari pembayaran pokok dan bunga (SPPI).

Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain (FVTOCI) jika kedua kondisi berikut:

- Aset keuangan yang dikelola untuk mendapatkan arus kas kontraktual dan menjual aset keuangan; dan
- Arus kas kontraktual tersebut semata dari pembayaran pokok dan bunga (SPPI).

Aset keuangan diklasifikasikan pada nilai wajar melalui laba rugi (FVTPL) jika tidak memenuhi kondisi yang disyaratkan untuk diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain.

Pada saat pengakuan awal, Bank dan entitas anak dapat membuat pilihan yang tidak dapat dibatalkan untuk menyajikan instrumen ekuitas yang bukan dimiliki untuk diperdagangkan pada nilai wajar melalui penghasilan komprehensif lain.

Liabilitas keuangan diklasifikasikan ke dalam kategori sebagai berikut pada saat pengakuan awal:

- I. Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi, yang memiliki 2 (dua) sub-klasifikasi, yaitu liabilitas keuangan yang ditetapkan demikian pada saat pengakuan awal dan diklasifikasikan dalam kelompok diperdagangkan;
- II. Liabilitas keuangan lain. Liabilitas keuangan lainnya merupakan liabilitas keuangan yang tidak dimiliki untuk dijual atau ditentukan sebagai nilai wajar melalui laba rugi saat pengakuan liabilitas.

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principal (Solely Payment of Principal and Interest or Pass SPPI) that is consistent with basic lending agreement. In making the assessment, the Bank and its subsidiaries considers:

- *The time value of money element of interest;*
- *Leverage;*
- *Variability in timing or amount of cash flows;*
- *Contractually linked instruments;*
- *Early repayment;*
- *Non-genuine features and de minimis.*

Financial assets are measured at amortized cost if both of the following conditions are met:

- *Financial assets are managed where the business model objectives in order to collect the contractual cash flows; and*
- *The contractual cash flows are solely payments of principal and interest (SPPI).*

Financial assets are measured at fair value through other comprehensive income (FVTOCI) if both of the following conditions are met:

- *Financial assets are managed to collect the contractual cash flows and sell the assets; and*
- *The contractual cash flows are solely payments of principal and interest (SPPI).*

Financial assets are measured at fair value through profit or loss (FVTPL) if do not meet the conditions required to be measured at amortized cost or fair value through other comprehensive income.

At initial recognition, the Bank and its subsidiaries may make an irrevocable choice to present equity instruments that are not held for trading at fair value through other comprehensive income.

Financial liabilities are classified into the following categories at initial recognition:

- I. *Financial liabilities at fair value through profit or loss, which has 2 (two) sub-classifications, i.e. those designated as such upon initial recognition and those classified as held for trading;*
- II. *Other financial liabilities. Other financial liabilities pertain to financial liabilities that are not held for trading nor designated as at fair value through profit or loss upon recognition of the liability.*

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Kategori yang didefinisikan oleh PSAK 71/ Category as defined by SFAS 71		Golongan (ditentukan oleh Bank)/ Class (as determined by the Bank)	Subgolongan/ Subclasses
Aset keuangan/ Financial assets	Aset keuangan yang diukur pada nilai wajar melalui laba/rugi/ <i>Financial assets at fair value through profit or loss</i>	Tagihan derivatif - Tidak terkait lindung nilai/ <i>Derivative receivables - Non hedging related</i>	
	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/ <i>Financial assets at amortized cost</i>	Giro pada Bank Indonesia/ <i>Current accounts with Bank Indonesia</i>	
		Giro pada bank-bank lain/ <i>Current accounts with other banks</i>	
		Penempatan pada Bank Indonesia dan bank-bank lain/ <i>Placements with Bank Indonesia and other banks</i>	
		Efek-efek yang dibeli dengan janji dijual kembali/ <i>Securities purchased under agreements to resell</i>	
		Tagihan akseptasi/ <i>Acceptance receivables</i>	
		Kredit yang diberikan/ <i>Loans</i>	
		Bunga yang masih akan diterima/ <i>Interest Receivable</i>	
		Aset lain-lain/ <i>Other assets</i>	Setoran jaminan/ <i>Security deposit</i>
		Surat berharga/ <i>Marketable securities</i>	
	Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ <i>Financial assets at fair value through other comprehensive income</i>	Surat berharga/ <i>Marketable securities</i>	
Liabilitas keuangan/ Financial liabilities	Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi/ <i>Financial liabilities at fair value through profit or loss</i>	Liabilitas derivatif/ <i>Derivative payables</i>	
	Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi/ <i>Financial liabilities at amortized cost</i>	Liabilitas segera/ <i>Obligation due immediately</i>	
		Simpanan nasabah/ <i>Deposits from customers</i>	
		Simpanan bank-bank lain/ <i>Deposits from other banks</i>	
		Liabilitas akseptasi/ <i>Acceptance payables</i>	
		Bunga yang masih harus dibayar/ <i>Accrued expenses</i>	
		Liabilitas lain-lain/ <i>Other liabilities</i>	Utang bunga/ <i>Interest payables</i>
			Setoran jaminan/ <i>Security deposits</i>
		Jasa produksi/ <i>Production Service</i>	
		Penghargaan kerja/ <i>Gratuity</i>	
		Efek hutang yang diterbitkan/ <i>Debt securities issued</i>	
		Pinjaman yang diterima/ <i>Borrowings</i>	

(ii) Pengakuan awal

- Pembelian atau penjualan aset keuangan yang memerlukan penyerahan aset dalam kurun waktu yang telah ditetapkan oleh peraturan dan kebiasaan yang berlaku di pasar (pembelian secara reguler) diakui pada tanggal penyelesaian, seperti tanggal perusahaan berkomitmen untuk membeli atau menjual aset.
- Aset keuangan dan liabilitas keuangan pada awalnya diukur pada nilai wajarnya. Dalam hal aset keuangan atau liabilitas keuangan tidak diukur pada nilai wajar melalui laporan laba rugi, nilai wajar tersebut ditambah biaya transaksi yang dapat diatribusikan secara langsung. Pengukuran aset keuangan dan liabilitas keuangan setelah pengakuan awal tergantung pada klasifikasinya.

Biaya transaksi hanya meliputi biaya-biaya yang dapat diatribusikan secara langsung untuk perolehan suatu aset keuangan atau penerbitan suatu liabilitas keuangan dan merupakan biaya tambahan yang tidak akan terjadi apabila instrumen keuangan tersebut tidak diperoleh atau diterbitkan. Untuk aset keuangan, biaya transaksi ditambahkan pada

(ii) Initial recognition

- Purchases or sales of financial assets that require delivery of assets within a time frame established by regulation or convention in the marketplace (regular way purchases) are recognized on the settlement date, i.e., the date that the companies commit to purchase or sell the assets.
- Financial assets and liabilities are initially recognized at fair value. For those financial assets and liabilities not measured at fair value through profit and loss, plus directly attributable transaction costs. The subsequent measurement of financial assets and liabilities depends on their classification.

Transaction costs only include costs that are directly attributable to the acquisition of a financial asset or issuance of a financial liability and an additional charge that would not occur if the instrument is not acquired or issued. For financial assets, transaction costs are added to the amount recognized in the initial recognition of the asset, while for financial

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jumlah yang diakui pada awal pengakuan aset, sedangkan untuk liabilitas keuangan, biaya transaksi dikurangkan dari jumlah utang yang diakui pada pengakuan awal liabilitas. Biaya transaksi tersebut diamortisasi selama umur instrumen berdasarkan metode suku bunga efektif dan dicatat sebagai bagian dari pendapatan bunga untuk biaya transaksi sehubungan dengan aset keuangan atau sebagai bagian dari beban bunga untuk biaya transaksi sehubungan dengan liabilitas keuangan.

Bank dan entitas anak, pada pengakuan awal, dapat menetapkan aset keuangan dan liabilitas keuangan tertentu sebagai nilai wajar melalui laba rugi (opsi nilai wajar). Opsi nilai wajar dapat digunakan hanya bila memenuhi ketentuan sebagai berikut:

- penetapan sebagai opsi nilai wajar mengurangi atau mengeliminasi ketidak-konsistenan pengukuran dan pengakuan (*accounting mismatch*) yang dapat timbul;
- aset keuangan dan liabilitas keuangan merupakan bagian dari portofolio instrumen keuangan yang risikonya dikelola dan dilaporkan kepada manajemen kunci berdasarkan nilai wajar; atau
- aset keuangan dan liabilitas keuangan terdiri dari kontrak utama dan derivatif melekat yang harus dipisahkan, tetapi tidak dapat mengukur derivatif melekat secara terpisah.

(iii) Pengukuran setelah pengakuan awal

Aset keuangan dalam kelompok aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi diukur pada nilai wajarnya.

Aset keuangan kelompok biaya perolehan diamortisasi dan liabilitas keuangan lainnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

(iv) Penghentian pengakuan

- a. Aset keuangan dihentikan pengakuannya jika:
- Hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir; atau
 - Bank dan entitas anak mentransfer hak untuk menerima arus kas yang berasal dari aset keuangan atau menanggung liabilitas untuk membayarkan arus kas yang diterima tersebut secara penuh tanpa

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liabilities, transaction costs are deducted from the amount of debt recognized on initial recognition of a liability. The transaction costs are amortized over the terms of the instrument based on the effective interest rate method and recorded as part of interest income for transaction costs related to the financial asset or as part of interest expense for transaction costs related to financial liabilities.

The Bank and its subsidiaries, upon initial recognition, may designate certain financial assets and liabilities, at fair value through profit or loss (fair value option). The fair value option is only applied when the following conditions are met:

- *the application of the fair value option reduces or eliminates an accounting mismatch that would otherwise arise;*
- *the financial assets and liabilities are part of a portfolio of financial instruments, the risks of which are managed and reported to key management on a fair value basis; or*
- *the financial assets and liabilities consist of a host contract and an embedded derivative that must be bifurcated, but unable to measure the embedded derivative separately.*

(iii) Subsequent measurement

Financial assets at fair value through other comprehensive income and financial assets and financial liabilities at fair value through profit or loss are measured at fair value.

Financial assets classified as amortized cost and other financial liabilities measured at amortized cost using the effective interest rate method.

(iv) Derecognition

- a. *Financial assets are derecognized when:*
- *The contractual rights to receive cash flows from the financial assets have expired; or*
 - *The Bank and its subsidiaries have transferred its rights to receive cash flows from the financial assets or has assumed an obligation to pay the received cash flows in full without material delay to a third party*

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penundaan berarti kepada pihak ketiga di bawah kesepakatan pelepasan (*pass-through arrangement*); dan

- Antara (a) Bank dan entitas anak telah mentransfer secara substansial seluruh risiko dan manfaat atas aset, atau (b) Bank dan entitas anak tidak mentransfer maupun tidak memiliki secara substansial seluruh risiko dan manfaat atas aset, namun telah mentransfer kendali atas aset.

Ketika Bank dan entitas anak telah mentransfer hak untuk menerima arus kas dari aset atau di bawah kesepakatan pelepasan (*pass-through arrangement*), dan tidak mentransfer serta tidak mempertahankan secara substansial seluruh risiko dan manfaat atas aset dan masih memiliki pengendalian atas aset, aset diakui sebesar keterlibatan Bank dan entitas anak yang berkelanjutan atas aset tersebut.

Kredit yang diberikan atau aset keuangan lain dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian kredit dalam waktu dekat atau hubungan normal dengan debitur telah berakhir. Kredit yang tidak dapat dilunasi dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai.

- b. Liabilitas keuangan dihentikan pengakuannya jika liabilitas keuangan tersebut berakhir, yaitu ketika liabilitas yang ditetapkan dalam kontrak dilepaskan atau dibatalkan atau kadaluwarsa.

Jika suatu liabilitas keuangan yang ada digantikan dengan yang lain oleh pemberi pinjaman yang sama pada keadaan yang secara substansial berbeda, atau berdasarkan suatu liabilitas yang ada yang secara substansial telah diubah, seperti pertukaran atau modifikasi yang diperlakukan sebagai penghentian pengakuan liabilitas awal dan pengakuan liabilitas baru, dan perbedaan nilai tercatat masing-masing diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

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under a 'pass-through arrangement';
and

- Either (a) the Bank and its subsidiaries has transferred substantially all the risks and rewards of the asset, or (b) the Bank and its subsidiaries has neither transferred nor retained substantially all the risks and rewards of the asset but has transferred control of the asset.

When the Bank and its subsidiaries has transferred its rights to receive cash flows from an asset or has entered into a pass-through arrangement and has neither transferred nor retained substantially all risks and rewards of the asset nor transferred control of the asset, the asset is recognized to the extent of the Bank and its subsidiaries' continuing involvement in the asset.

Loans or other financial assets are written off when there is no realistic prospect of collection in the near future or the normal relationship with the borrowers has ceased to exist. When a loan is deemed uncollectible, it is written off against the related allowance for impairment losses.

- b. Financial liabilities are derecognized when they are extinguished, i.e. liabilities stated in the contract are released or cancelled or have expired.

Where an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as derecognition of the original liability and the recognition of a new liability, and the difference in the respective carrying amounts is recognised in the consolidated statement of profit and loss and other comprehensive income.

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- (v) Pengakuan pendapatan dan beban
- Pendapatan dan beban bunga atas aset tersedia untuk dijual, serta aset keuangan dan liabilitas keuangan yang dicatat berdasarkan biaya perolehan diamortisasi diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian dengan menggunakan metode suku bunga efektif.
 - Keuntungan dan kerugian yang belum direalisasi yang timbul dari perubahan nilai wajar aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Keuntungan dan kerugian yang belum direalisasi yang timbul dari perubahan nilai wajar aset keuangan yang diklasifikasikan dalam kelompok tersedia untuk dijual kecuali keuntungan atau kerugian akibat perubahan nilai tukar diakui secara langsung dalam ekuitas, sampai aset keuangan tersebut dihentikan pengakuannya atau adanya penurunan nilai.

Pada saat aset keuangan dihentikan pengakuannya atau dilakukan penurunan nilai, keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam ekuitas harus diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

(vi) Reklasifikasi aset keuangan

Bank dan entitas anak mereklasifikasi aset keuangan jika dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui laba rugi dicatat sebesar nilai wajarnya. Selisih antara nilai tercatat dengan nilai wajar diakui sebagai keuntungan atau kerugian pada laba rugi.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat sebesar nilai wajarnya.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi nilai wajar melalui laba rugi

- (v) *Income and expense recognition*
- Interest income and expense on available-for-sale assets and financial assets and liabilities measured at amortized cost are recognised in the consolidated statement of profit and loss and other comprehensive income using the effective interest method.*
 - Unrealized gains and losses arising from changes in the fair value of the financial assets and liabilities measured at fair value through profit or loss are included in the statement of profit and loss and other comprehensive income.*

Unrealized gains and losses arising from changes in the fair value of available-for-sale financial assets other than foreign exchange gains and losses from monetary items are recognised directly in equity, until the financial asset is derecognized or impaired.

At the time the financial asset is derecognized or impaired, the cumulative gains or losses previously recognized in equity are recognized in consolidated statement of profit or loss and other comprehensive income.

(vi) *Reclassification of financial assets*

The Bank and its subsidiaries reclassifies financial assets if and only if, the business model for managing financial assets changes.

Reclassifications of financial assets from amortized cost classifications to fair value through profit or loss are recorded at fair value. The difference between the recorded value and fair value is recognized in profit or loss on the statement of profit or loss and other comprehensive income.

Reclassifications of financial assets from amortized cost classifications to fair value classifications through other comprehensive are recorded at their fair values.

Reclassification of financial asseets from fair value classification through other comprehensive income to fair value

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dicatat pada wajar. Keuntungan atau kerugian yang belum direalisasi direklasifikasi ke laba rugi.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai tercatat. Keuntungan atau kerugian yang belum direalisasi dihapus dari ekuitas dan disesuaikan terhadap nilai wajar.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat pada nilai wajar.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai wajar.

(vii) Saling hapus

Aset keuangan dan liabilitas keuangan dilakukan saling hapus dan nilai bersihnya disajikan dalam laporan posisi keuangan konsolidasian jika, dan hanya jika, Bank dan entitas anak memiliki hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan adanya maksud untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara simultan.

Pendapatan dan beban disajikan dalam jumlah bersih hanya jika diperkenankan oleh Standar Akuntansi Keuangan.

(viii) Pengukuran biaya diamortisasi

Biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan adalah jumlah aset keuangan atau liabilitas keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok pinjaman, ditambah atau dikurangi amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai pengakuan awal dan nilai jatuh temponya, dan dikurangi penurunan nilai.

(ix) Pengukuran nilai wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran.

Pengukuran nilai wajar mengasumsikan bahwa transaksi untuk menjual aset atau mengalihkan liabilitas terjadi:

classification through profit or loss is recorded at fair value. Unrealized gains or losses are reclassified to profit or loss.

Reclassification of financial assets from fair value classifications through other comprehensive income to the amortized cost classification is recorded at carrying value. Unrealized gains or losses is removed from equity and adjusted against the fair value.

Reclassifications on financial assets from fair value classification through profit or loss to fair value classification through other comprehensive income are recorded at fair value.

Reclassification of financial assets from fair value classification through profit or loss to amortized cost classification is recorded at fair value.

(vii) Offsetting

Financial assets and liabilities are off-set and the net amount is presented in the consolidated statement of financial position when, and only when, the Bank and its subsidiaries have a legal right to off-set the amounts and intends either to settle on a net basis or to realize the asset and settle the liability simultaneously.

Income and expenses are presented on a net basis only when permitted by the Financial Accounting Standards.

(viii) Amortized cost measurement

The amortized cost of a financial asset or liability is the amount at which the financial asset or liability is measured at initial recognition, minus principal repayments, plus or minus the cumulative amortization using the effective interest rate method of any difference between the initial amount recognized and the maturity amount, minus any reduction for impairment.

(ix) Fair value measurement

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

The fair value measurement is based on the presumption that the transaction to sell an asset or paid to transfer a liability takes place either:

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- di pasar utama untuk aset dan liabilitas tersebut; atau
- jika tidak terdapat pasar utama, dipasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

Nilai wajar suatu aset atau liabilitas diukur menggunakan asumsi yang akan digunakan pelaku pasar ketika menentukan harga aset dan liabilitas tersebut dengan asumsi bahwa pelaku pasar bertindak dalam kepentingan ekonomik terbaiknya.

Pengukuran nilai wajar aset non-keuangan memperhitungkan kemampuan pelaku pasar untuk menghasilkan manfaat ekonomik dengan menggunakan aset dalam penggunaan tertinggi dan terbaiknya atau dengan menjualnya kepada pelaku pasar lain yang akan menggunakan aset tersebut dalam penggunaan tertinggi dan terbaiknya.

Bank dan entitas anak menggunakan teknik penilaian yang sesuai dalam keadaan dan dimana data yang memadai tersedia untuk mengukur nilai wajar, memaksimalkan penggunaan input yang dapat diobservasi yang relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi.

Pada saat nilai wajar dari *unlisted equity instruments* tidak dapat ditentukan dengan handal, instrumen tersebut dinilai sebesar biaya perolehan dikurangi dengan penurunan nilai. Nilai wajar atas pinjaman yang diberikan dan piutang, serta liabilitas kepada bank dan nasabah ditentukan menggunakan nilai berdasarkan arus kas kontraktual, dengan mempertimbangkan kualitas kredit, likuiditas, dan biaya.

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan konsolidasian dapat dikategorikan pada level hierarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- Level 1: harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik yang dapat diakses pada tanggal pengukuran;
- Level 2: input selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung;
- Level 3: input yang tidak dapat diobservasi untuk aset dan liabilitas.

Untuk aset dan liabilitas yang diakui pada laporan keuangan konsolidasian secara berulang, Bank dan entitas anak menentukan apakah terjadi transfer antara level di dalam

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- *in the principal market for the assets and liabilities; or*
- *in the absence of a principal market, in the most advantageous market for the asset or liability.*

The fair value of an asset or a liability is measured using the assumptions that market participants would use when determining the price of the asset and liability assuming that market participants act in their own economic best interest.

A fair value measurement of non-financial assets considers a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to other market participants that would use the asset in its highest and best use.

The Bank and its subsidiaries use valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

In cases when the fair value of unlisted equity instruments cannot be determined reliably, the instruments are carried at cost less impairment value. The fair value for loans and receivables as well as liabilities to banks and customers are determined using a present value model on the basis of contractually agreed cash flows, taking into account credit quality, liquidity and costs.

All assets and liabilities for which fair value is measured or disclosed in the consolidated financial statements are classified within fair value hierarchy, based on the lowest level input that is significant to the fair value measurement as a whole:

- *Level 1: quoted (unadjusted) market prices in active markets for identical assets or liabilities accessible at the measurement date;*
- *Level 2: inputs other than quoted prices included in level 1 for the asset and liability, which is directly or indirectly observable;*
- *Level 3: unobservable inputs for the asset and liability.*

For assets and liabilities that are recognised in the consolidated financial statements on a recurring basis, Bank and its subsidiaries determine whether transfers have occurred

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hierarki dengan cara mengevaluasi kategori (berdasarkan input level terendah yang signifikan dalam pengukuran nilai wajar) setiap akhir periode pelaporan.

Untuk tujuan pengungkapan nilai wajar, Bank dan entitas anak telah menentukan kelas aset dan liabilitas berdasarkan sifat, karakteristik, risiko aset dan liabilitas, dan level hierarki nilai wajar (Catatan 40).

(x) Aset Keuangan Sukuk

Pada saat pengakuan awal, Bank dan entitas anak menentukan klasifikasi investasi pada sukuk sebagai diukur pada biaya perolehan atau diukur pada nilai wajar.

Investasi pada sukuk ijarah dan sukuk mudharabah setelah pengakuan awal, diukur sebagai berikut:

a. Diukur pada biaya perolehan

- Investasi tersebut dimiliki dalam suatu model usaha yang bertujuan utama untuk memperoleh arus kas kontraktual dan terdapat persyaratan kontraktual dalam menentukan tanggal tertentu atas pembayaran pokok dan atau hasilnya;
- Biaya perolehan sukuk termasuk biaya transaksi;
- Selisih antara biaya perolehan dan nilai nominal diamortisasi secara garis lurus selama jangka waktu sukuk;
- Rugi penurunan nilai diakui jika jumlah terpulihkan lebih kecil dari jumlah tercatat dan disajikan sebagai rugi penurunan nilai di dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

b. Diukur pada nilai wajar melalui laba rugi

- Nilai wajar ditentukan dengan mengacu pada urutan sebagai berikut:
 - Kuotasi harga di pasar aktif;
 - Harga yang terjadi dari transaksi terkini, apabila tidak ada kuotasi harga di pasar aktif;
 - Nilai wajar instrumen sejenis, apabila tidak ada kuotasi harga di pasar aktif dan tidak ada harga yang terjadi dari transaksi terkini.
- Biaya perolehan sukuk tidak termasuk biaya transaksi;

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between levels in the hierarchy by re-assessing categorization (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

For the fair value disclosures purposes, Bank and its subsidiaries has determined classes of assets and liabilities based on the nature, characteristics, risks of the asset and liability, and the level of the fair value hierarchy (Note 40).

(x) Sukuk Financial Asset

At initial recognition, Bank and its subsidiaries determines the classification of investments in sukuk either measured at cost or fair value.

After the initial recognition, investment in ijarah sukuk and mudharabah sukuk is measured as follows:

a. Measured at cost

- The investment is held in a business model whereby the primary goal is to obtain contractual cash flows and has contractual terms in determining the specific date of principal payments and or the results;
- Sukuk acquisition cost includes transaction cost;
- The difference between the acquisition cost and the nominal value is amortized on a straight-line basis over the period of the sukuk;
- Impairment loss is recognized if the recoverable amount is less than the carrying amount and is presented as an impairment loss in the consolidated statement of profit or loss and other comprehensive income.

b. Measured at fair value through profit or loss

- The fair value is determined with reference to the following order:
 - Quoted price in active market;
 - Price from the current transaction, if there is no available price quotations in an active market;
 - Fair value of similar instrument, if there is no available price quotations in an active market and no price from the current transaction.
- Sukuk acquisition cost does not include transaction cost;

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- Selisih antara nilai wajar dan jumlah tercatat diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

c. Diukur pada nilai wajar melalui penghasilan komprehensif lain

- Selisih antara biaya perolehan dan nilai nominal Sukuk diamortisasi secara garis lurus selama jangka waktu Sukuk;
- Selisih antara nilai wajar dan nilai tercatat dari investasi Sukuk diakui sebagai penghasilan komprehensif lain.

Semua investasi sukuk dilakukan dengan akad ijarah.

e. Giro pada Bank Indonesia dan bank lain

Giro pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan yang diamortisasi dan dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

f. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan yang diamortisasi yang dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

g. Surat berharga

Surat berharga yang dimiliki terdiri dari Sertifikat Bank Indonesia, Sertifikat Deposito Bank Indonesia, reksadana, dan obligasi yang diperdagangkan di bursa efek.

Pada saat pengakuan awal, efek-efek dicatat sesuai dengan kategorinya yaitu aset keuangan diklasifikasikan pada biaya perolehan yang diamortisasi, nilai wajar melalui penghasilan komprehensif lain atau nilai wajar melalui laba rugi.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

h. Efek-efek yang dibeli/dijual dengan janji dijual/dibeli kembali

Efek-efek yang dibeli dengan janji untuk dijual kembali diklasifikasikan sebagai biaya perolehan yang diamortisasi.

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- The difference between fair value and carrying value is presented in the consolidated statement of profit or loss and other comprehensive income.

c. Measured at fair value through other comprehensive income

- Difference between acquisition cost and principal amortized on a straight line basis over the term of Sukuk;
- Difference between fair value and carrying amount of FVOCI Sukuk recognized as other comprehensive income.

All investment in sukuk was done under ijarah contracts.

e. Current accounts with Bank Indonesia and other banks

The current accounts with Bank Indonesia and other banks are classified as amortized cost and stated at amortized cost using the effective interest rate method.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

f. Placements with Bank Indonesia and other banks

The placements with Bank Indonesia and other banks are classified as amortized cost which are stated at amortized cost using the effective interest rate method.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

g. Marketable securities

Marketable securities consist of Certificates of Bank Indonesia, Deposit Certificates of Bank Indonesia, mutual funds and bonds traded on the stock exchange.

At initial recognition, securities are recorded according to their category, i.e., amortized cost, fair value through other comprehensive income or at fair value through profit or loss.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

h. Marketable securities purchased/sold under agreements to resell/repurchase

Securities purchased under agreements to resell are classified as amortized cost.

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Efek-efek yang dibeli dengan janji untuk dijual kembali disajikan sebagai aset dalam laporan posisi keuangan konsolidasian sebesar jumlah penjualan kembali dikurangi dengan pendapatan bunga yang belum diamortisasi dan cadangan kerugian penurunan nilai. Selisih antara harga beli dan harga jual kembali diperlakukan sebagai pendapatan bunga yang ditangguhkan, dan diakui sebagai pendapatan selama periode sejak efek-efek tersebut dibeli hingga dijual menggunakan suku bunga efektif.

Efek-efek yang dijual dengan janji untuk dibeli kembali diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Efek-efek yang dijual dengan janji untuk dibeli kembali disajikan sebagai liabilitas dalam laporan posisi keuangan konsolidasian sebesar jumlah pembelian kembali, dikurangi dengan bunga dibayar di muka yang belum diamortisasi. Selisih antara harga jual dan harga beli kembali diperlakukan sebagai bunga dibayar di muka dan diakui sebagai beban bunga selama jangka waktu sejak efek-efek tersebut dijual hingga dibeli kembali menggunakan metode suku bunga efektif.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

i. Wesel ekspor dan tagihan lainnya

Wesel ekspor dan tagihan lainnya terdiri atas tagihan dari *letters of credit* dan Surat Kredit Berdokumen Dalam Negeri (SKBDN) kepada eksportir.

Wesel ekspor dan tagihan lainnya dicatat pada biaya perolehan diamortisasi setelah dikurangi cadangan kerugian penurunan nilai.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

j. Tagihan derivatif dan liabilitas derivatif

Seluruh instrumen derivatif (termasuk transaksi valuta asing untuk tujuan pendanaan dan perdagangan) dicatat dalam laporan posisi keuangan konsolidasian berdasarkan nilai wajarnya. Nilai wajar tersebut ditentukan berdasarkan harga pasar dengan menggunakan kurs *Reuters* pada tanggal laporan atau metode diskonto arus kas.

Tagihan derivatif disajikan sebesar keuntungan yang belum direalisasi dari kontrak derivatif, setelah dikurangi cadangan kerugian penurunan nilai. Liabilitas derivatif disajikan sebesar kerugian yang belum direalisasi dari kontrak derivatif.

Keuntungan atau kerugian dari kontrak derivatif disajikan dalam laporan keuangan konsolidasian berdasarkan tujuan Bank atas transaksi yaitu untuk

Securities purchased under agreements to resell are presented as assets in the consolidated statement of financial position, at the resale price net of unamortized interest income and allowance for impairment losses. The difference between the purchase price and the resale price is treated as unearned interest income and recognized as income over the period starting from when those securities are purchased until they are sold using effective interest rate method.

Securities sold under agreements to repurchase are classified as financial liabilities measured at amortized cost.

Securities sold under agreements to repurchase are presented as liabilities in the consolidated statement of financial position, at the repurchase price, net of unamortized prepaid interest. The difference between the selling price and the repurchase price is treated as prepaid interest and recognized as interest expense over the period starting from when those securities are sold until they are repurchased using effective interest rate method.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

i. Bills and other receivables

Bills and other receivables consist of receivables from letters of credit and Domestic Documentary Letters of Credit to exporters.

Bills and other receivables are stated at amortized cost less allowance for impairment losses.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

j. Derivatives receivable and payable

All derivative instruments (including foreign currency transactions for funding and trading) are recorded in the statement of financial position at fair value. Fair value is determined based on market value using Reuters rate at reporting date or discounted cash flow method.

Derivatives receivable are presented for unrealized gains from derivatives contracts, net of allowance for impairment losses. Derivatives payable are presented for unrealized losses from derivatives contracts.

Gains or losses on derivatives contracts are presented in the consolidated financial statements based on its purpose on the transaction, as (1) a

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(1) lindung nilai atas nilai wajar, (2) lindung nilai atas arus kas, (3) lindung nilai atas investasi bersih pada kegiatan operasi luar negeri dan (4) instrumen perdagangan, sebagai berikut:

- Keuntungan atau kerugian dari kontrak derivatif yang ditujukan dan memenuhi syarat sebagai instrumen lindung nilai atas nilai wajar dan keuntungan atau kerugian atas perubahan nilai wajar aset dan liabilitas yang dilindungi, diakui sebagai laba atau rugi yang dapat saling hapus dalam periode akuntansi yang sama. Setiap selisih yang terjadi menunjukkan terjadinya ketidakefektifan lindung nilai dan secara langsung diakui sebagai laba atau rugi tahun berjalan;
- Bagian efektif dari keuntungan atau kerugian atas kontrak derivatif yang ditujukan sebagai lindung nilai atas arus kas dilaporkan sebagai penghasilan komprehensif lainnya. Bagian yang tidak efektif dari lindung nilai dilaporkan sebagai laba atau rugi tahun berjalan;
- Keuntungan atau kerugian dari kontrak derivatif yang ditujukan sebagai lindung nilai atas investasi bersih pada kegiatan operasi luar negeri dilaporkan sebagai penghasilan komprehensif lainnya, sepanjang transaksi tersebut dianggap efektif sebagai transaksi lindung nilai;
- Keuntungan atau kerugian dari kontrak derivatif yang tidak ditujukan sebagai instrumen lindung nilai (atau kontrak derivatif yang tidak memenuhi persyaratan sebagai instrumen lindung nilai) diakui sebagai laba atau rugi pada tahun berjalan.

Tagihan derivatif diklasifikasikan sebagai aset keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi, sedangkan liabilitas derivatif diklasifikasikan sebagai liabilitas keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

k. Kredit yang diberikan

Kredit yang diberikan merupakan penyediaan uang atau tagihan yang dapat disamakan dengan itu, berdasarkan kesepakatan dengan pihak penerima kredit dan mewajibkan pihak penerima kredit untuk melunasi setelah jangka waktu tertentu dengan imbalan bunga.

Kredit yang diberikan pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dan biaya tambahan untuk memperoleh aset keuangan tersebut. Setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi dengan cadangan kerugian penurunan nilai.

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hedge of the fair value, (2) a cash flow hedge, (3) a hedge of a net investment in foreign operations and (4) trading instruments, as follows:

- *Gains or losses on derivatives contracts that are designated and qualify as hedging instruments in the fair value and the gains or losses on changes in fair value of assets and liabilities that are protected, recognized as a gain or loss may be offset in the same accounting period. Any difference representing hedge ineffectiveness is recognized as profit or loss for the current year;*
- *The effective portions of gains or losses on derivative contracts designated as cash flow hedge are reported as other comprehensive income. The ineffective portions of the hedge are reported as profit or loss for the current year;*
- *Gains or losses on derivative contracts designated as hedges of a net investment in a foreign operation are reported as other comprehensive income to the extent it is effective as a hedge;*
- *Gains or losses on derivative contracts not designated as a hedging instrument (or derivative contract that does not qualify as a hedging instrument) is recognized as profit or loss for the current year.*

Derivatives receivable are classified as financial assets at fair value through profit or loss, whereas the derivatives payable classified as financial liabilities in measured at fair value through profit or loss.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

k. Loans

Loans represent the lending of money or equivalent receivables under contracts with borrowers, where the borrowers are required to repay their debts with interest after a specified period of time.

Loans are initially measured at fair value plus transaction cost that are directly attributable and additional cost to obtain the financial assets. Subsequently measured at their amortized cost using the effective interest rate method, net of allowance for impairment losses.

Kredit yang diberikan diklasifikasikan sebagai biaya perolehan yang telah diamortisasi. Kredit yang diberikan dalam pinjaman sindikasi ataupun penerusan kredit dinyatakan sebesar pokok kredit sesuai dengan porsi risiko yang ditanggung oleh Bank dan entitas anak.

Kredit yang direstrukturisasi disajikan sebesar nilai yang lebih rendah antara nilai tercatat kredit pada tanggal restrukturisasi atau nilai tunai penerimaan kas masa depan setelah restrukturisasi. Kerugian akibat selisih antara nilai tercatat kredit pada tanggal restrukturisasi dengan nilai tunai penerimaan kas masa depan setelah restrukturisasi diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian. Setelah restrukturisasi, semua penerimaan kas masa depan yang ditetapkan dalam persyaratan baru dicatat sebagai pengembalian pokok kredit yang diberikan dan pendapatan bunga sesuai dengan syarat-syarat restrukturisasi.

Kredit yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian kredit atau hubungan antara Bank dan entitas anak dengan debitur telah berakhir. Kredit yang tidak dapat dilunasi dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

I. Pembiayaan/piutang syariah

Pembiayaan/piutang berdasarkan prinsip syariah adalah penyediaan uang atau tagihan yang dapat disamakan dengan itu, yang timbul dari transaksi berdasarkan prinsip jual beli dan bagi hasil antara Bank dan entitas anak dengan pihak lain selama jangka waktu tertentu.

Piutang tersebut meliputi piutang murabahah, piutang istishna dan qardh, untuk pembiayaan meliputi pembiayaan mudharabah dan pembiayaan musyarakah.

Murabahah adalah akad jual beli antara nasabah dengan Bank dan entitas anak, dimana Bank dan entitas anak membiayai kebutuhan investasi dan modal kerja nasabah yang dijual dengan harga pokok ditambah dengan keuntungan yang diketahui dan disepakati bersama. Pembayaran atas pembiayaan ini dilakukan dengan cara mengangsur dalam jangka waktu yang ditentukan.

Piutang murabahah pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dan merupakan biaya tambahan untuk memperoleh aset keuangan tersebut dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode margin efektif dikurangi dengan cadangan kerugian penurunan nilai.

Loans are classified as amortized cost. Loans under syndication or channeling are stated at the principal amount equal to the risk portion assumed by the Bank and its subsidiaries.

Restructured loans are stated at the lower of carrying value on the date of restructuring or value of the future cash receipts after the restructuring. Losses resulting from the difference between the carrying value on the date of restructuring the present value of future cash receipts after the restructuring is recognized in the consolidated statement of profit or loss and other comprehensive income. After the restructuring, all future cash receipts specified by the new terms are recorded as a return of principal loans and interest income in accordance with the terms of the restructuring.

Loans are written off when there is no realistic prospect of collection or when the Bank and its subsidiaries relationship with the borrowers has ended. Loans that cannot be repaid are written-off by debiting the allowance for impairment losses.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

I. Sharia financing/receivables

Sharia financing/receivables is receivables from providing funds or other similar form of receivables arising from transactions carried out based on sale or purchase arrangements and profit sharing between Bank and its subsidiaries and other parties for a certain period of time.

Such receivables consist of receivables arising from murabahah transactions, istishna transactions dan qardh transactions, for financing consist of mudharabah financing and musyarakah financing.

Murabahah is a sale or purchase contract between the customer and Bank and its subsidiaries, whereby Bank and its subsidiaries finances the investment and working capital needs of the customer sold with a principal price plus a certain margin that is mutually informed and agreed upon. Repayment on this financing is made in installments within a specified period.

Murabahah receivables initially measured at fair value plus directly attributable transaction cost and is an additional cost to obtain the respective financial assets, and after the initial recognition murabahah receivables are measured at amortized cost using the effective margin method less any allowance for impairment losses.

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Mudharabah merupakan pembiayaan kerjasama antara Bank dan entitas anak sebagai pemilik dana (shahibul maal) dengan nasabah sebagai pelaksana usaha (mudharib) selama jangka waktu tertentu. Pembagian hasil keuntungan dari proyek atau usaha tersebut ditentukan sesuai dengan nisbah (*pre-determined ratio*) yang telah disepakati bersama. Pada tanggal laporan posisi keuangan konsolidasian, pembiayaan mudharabah dinyatakan sebesar saldo pembiayaan dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil revaluasi oleh manajemen terhadap kualitas pembiayaan yang ada.

Musarakah adalah akad kerjasama yang terjadi diantara para pemilik modal (mitra musarakah) untuk menggabungkan modal dan melakukan usaha secara bersama dalam suatu kemitraan dengan nisbah pembagian hasil sesuai dengan kesepakatan, sedangkan kerugian ditanggung secara proporsional sesuai dengan kontribusi modal.

Pada tanggal laporan posisi keuangan konsolidasian, pembiayaan musarakah dinyatakan sebesar saldo pembiayaan dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil revaluasi oleh manajemen terhadap kualitas pembiayaan yang ada.

Istishna adalah akad penjualan antara al-mustashni (pembeli) dan al-shani (produsen yang juga bertindak sebagai penjual). Berdasarkan akad tersebut, pembeli menugasi produsen untuk membuat atau mengadakan al-mashnu (barang pesanan) sesuai spesifikasi yang diisyaratkan pembeli dan menjualnya dengan harga yang disepakati.

Piutang istishna disajikan sebesar tagihan termin kepada pembeli akhir dikurangi cadangan kerugian penurunan nilai. Margin istishna yang ditangguhkan disajikan sebagai pos lawan piutang istishna.

Qardh adalah penyediaan dana atau tagihan yang dapat dipersamakan dengan itu berdasarkan persetujuan atau kesepakatan antara peminjam dan pihak yang meminjamkan yang mewajibkan peminjam melunasi hutangnya setelah jangka waktu tertentu. Pinjaman Qardh dinyatakan sebesar saldo pinjaman dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil revaluasi oleh manajemen terhadap kualitas pinjaman yang ada.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

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Mudharabah represents scheme financing between Bank and its subsidiaries as the owner of the fund (shahibul maal) and the customer as the business executor (mudharib), during a certain period. Distribution of profit sharing on a project or other business activity is determined in accordance with the mutually agreed nisbah (pre-determined ratio). At consolidated statements of financial position date, mudharabah financing is stated at the outstanding financing balance less allowance for impairment losses which is provided based on the management's review on the financing quality.

Musarakah is a partnership contract among fund owners (musarakah partners) to contribute funds and conduct business on a joint basis through partnership with nisbah profit sharing based on a predetermined ratio, while loss is shouldered proportionally based on the capital contribution.

At consolidated statement of financial position date, musarakah financing is stated at the outstanding balance of the financing less allowance for impairment losses based on the management's review on the financing quality.

Istishna is a purchase agreement between an al-mustashni (buyer) and an al-shani (manufacturer also acting as the seller). Based on the contract, the buyer orders the manufacturer to make or to supply al-mashnu (goods ordered) according to the specifications required by the buyer and to sell them at an agreed price.

Istishna receivables are presented based on the outstanding billings to the final buyer less allowance for impairment losses. Deferred istishna margin is present as contra account of istishna receivable.

Qardh is the provision of funds or equivalent claims based on agreement between the borrower and the lender that requires the borrower to repay the debts after a certain period of time. Qardh are stated at outstanding balance less allowance for impairment losses based on the management's review on the financing quality.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

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m. Identifikasi dan pengukuran penurunan nilai atas aset keuangan

Bank dan entitas anak mengakui penyisihan kerugian kredit ekspektasian pada instrumen keuangan yang tidak diukur pada nilai wajar melalui laba rugi.

Tidak ada penyisihan kerugian kredit ekspektasian pada investasi instrumen ekuitas.

Bank dan entitas anak mengukur cadangan kerugian sejumlah kerugian kredit ekspektasian sepanjang umurnya, kecuali untuk hal berikut, diukur sejumlah kerugian kredit ekspektasian 12 bulan:

- i. Instrumen utang yang memiliki risiko kredit rendah pada tanggal pelaporan; dan
- ii. Instrumen keuangan lainnya yang risiko kreditnya tidak meningkat secara signifikan sejak pengakuan awal.

Bank dan entitas anak menganggap instrumen utang memiliki risiko kredit yang rendah ketika peringkat risiko kreditnya setara dengan definisi *investment grade* yang dipahami secara global.

Kerugian kredit ekspektasian 12 bulan adalah bagian dari kerugian kredit ekspektasian sepanjang umurnya yang merepresentasikan kerugian kredit ekspektasian yang timbul dari peristiwa gagal bayar instrumen keuangan yang mungkin terjadi dalam 12 bulan setelah tanggal pelaporan.

Pengukuran kerugian kredit ekspektasian

Kerugian kredit ekspektasian adalah estimasi probabilitas tertimbang dari kerugian kredit yang diukur sebagai berikut:

- i. aset keuangan yang tidak memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini dari seluruh kekurangan kas (yaitu selisih antara arus kas yang terutang kepada Bank dan entitas anak sesuai dengan kontrak dan arus kas yang diperkirakan akan diterima oleh Bank dan entitas anak);
- ii. aset keuangan yang memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara jumlah tercatat bruto dan nilai kini arus kas masa depan yang diestimasi;
- iii. komitmen pinjaman yang belum ditarik, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini jumlah arus kas jika komitmen ditarik dan arus kas yang diperkirakan akan diterima oleh Bank dan entitas anak;
- iv. kontrak jaminan keuangan, kerugian kredit ekspektasian diukur sebesar selisih antara pembayaran yang diperkirakan untuk mengganti pemegang atas kerugian kredit yang terjadi dikurangi jumlah yang diperkirakan dapat dipulihkan.

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m. Identification and measurement of impairment for financial assets

The Bank and its subsidiaries recognize the allowance for expected credit losses on financial instruments that are not measured at fair value through profit or loss.

There is no allowance for expected credit losses on investment in equity instruments.

The Bank and its subsidiaries measure the allowance for losses for the lifetime of an expected credit losses, except for the following, which are measured according to 12 months expected credit losses:

- i. Debt instruments that have low credit risk at the reporting date; and
- ii. Other financial instruments for which credit risk has not increased significantly since initial recognition.

The Bank and its subsidiaries consider debt instruments to have low credit risk when the credit risk rating is at par with the globally understood definition of investment grade.

The 12-month expected credit loss is part of the expected credit loss throughout its lifetime that represents an expected credit loss arising from a default on financial instruments that might occur within 12 months after reporting date.

Measurement of expected credit losses

Expected credit loss is an estimate of the weighted probability of a credit loss measured as follows:

- i. financial assets that do not deteriorate at the reporting date, the expected credit loss is measured at the difference between the present value of all cash shortages (i.e. the difference between the cash flows owed to the Bank and its subsidiaries in accordance with the contract and the cash flows expected to be received by the Bank and its subsidiaries);
- ii. financial assets that deteriorate at the reporting date, the expected credit loss is measured at the difference between the gross carrying amount and the present value of estimated future cash flows;
- iii. for undisbursed loan commitments, expected credit losses are measured at the difference between the present value of the amount of cash flow if the commitments is withdrawn and the cash flow expected to be received by the Bank and its subsidiaries;
- iv. for financial guarantee contracts, expected credit losses are measured at the difference between the estimated payments to replace the holder for the credit losses incurred less the amount estimated to be recoverable.

Aset keuangan yang direstrukturasasi

Jika ketentuan aset keuangan dinegosiasikan ulang atau dimodifikasi atau aset keuangan yang ada diganti dengan yang baru karena kesulitan keuangan peminjam, maka dilakukan penilaian apakah aset keuangan yang ada harus dihentikan pengakuannya dan kerugian kredit ekspektasian diukur sebagai berikut:

- i. Jika restrukturisasi tidak mengakibatkan penghentian pengakuan aset yang ada, maka arus kas yang diperkirakan yang timbul dari aset keuangan yang dimodifikasi dimasukkan dalam perhitungan kekurangan kas dari aset yang ada;
- ii. Jika restrukturisasi akan menghasilkan penghentian pengakuan aset yang ada, maka nilai wajar aset baru diperlakukan sebagai arus kas akhir dari aset keuangan yang ada pada saat penghentian pengakuannya. Jumlah ini dimasukkan dalam perhitungan kekurangan kas dari aset keuangan yang ada yang didiskontokan dari tanggal penghentian pengakuan ke tanggal pelaporan menggunakan suku bunga efektif awal dari aset keuangan yang ada.

Aset keuangan yang memburuk

Pada setiap tanggal pelaporan, Bank dan entitas anak menilai apakah aset keuangan yang dicatat pada biaya perolehan diamortisasi dan aset keuangan instrumen utang yang dicatat pada nilai wajar melalui penghasilan komprehensif lain mengalami penurunan nilai kredit (memburuk). Aset keuangan memburuk ketika satu atau lebih peristiwa yang memiliki dampak merugikan atas estimasi arus kas masa depan dari aset keuangan telah terjadi.

Bukti objektif bahwa aset keuangan mengalami penurunan nilai meliputi wanprestasi atau tunggakan pembayaran oleh debitur, restrukturisasi kredit atau tagihan oleh Bank dan entitas anak dengan persyaratan yang tidak mungkin diberikan jika debitur tidak mengalami kesulitan keuangan, indikasi bahwa debitur atau penerbit akan dinyatakan pailit, hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan, atau data yang dapat diobservasi lainnya yang terkait dengan kelompok aset keuangan seperti memburuknya status pembayaran debitur atau penerbit dalam kelompok tersebut, atau kondisi ekonomi yang berkorelasi dengan wanprestasi atas aset dalam kelompok tersebut.

Restructured financial assets

If the terms of the financial assets are renegotiated or modified or the existing financial assets are replaced with new ones due to the borrower's financial difficulties, an assessment is made whether recognition of existing financial assets must be derecognized and expected credit losses measured as follows:

- i. *If the restructuring does not result in the termination of recognition of existing assets, then the estimated cash flows arising from the modified financial assets are included in the calculation of cash shortages of existing assets;*
- ii. *If the restructuring will result in a derecognition of the existing assets, the fair value of the new asset is treated as the final cash flow of the existing financial assets at the time of derecognition. This amount is included in the calculation of cash shortages from existing financial assets which are discounted from the date of derecognition to the reporting date using the initial effective interest rate of the existing financial assets.*

Credit-impaired financial assets

At each reporting date, the Bank and its subsidiaries assesses whether the financial assets recorded at amortized cost and the financial assets of debt instruments which are recorded at fair value through other comprehensive income are credit impaired (worsening). Financial assets deteriorate when one or more events that have an adverse effect on the estimated future cash flows of the financial assets have occurred.

Objective evidence that financial assets are impaired can include default or payment arrears by a borrower, restructuring of a loan or receivable by the Bank and its subsidiaries on terms that the Bank and its subsidiaries would not otherwise consider, indications that a borrower or issuer will enter bankruptcy, the disappearance of an active market for a security due to financial difficulties, or other observable data relating to a Bank and its subsidiaries of assets such as adverse changes in the payment status of borrowers or issuers in the Bank and its subsidiaries, or economic conditions that correlate with defaults in the Bank and its subsidiaries.

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Aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk (*Purchased or originated credit impaired financial assets – POCI*)

Aset keuangan dikategorikan sebagai POCI apabila terdapat bukti objektif penurunan nilai pada saat pengakuan awal. Pada saat pengakuan awal, tidak ada penyisihan kerugian kredit yang diakui karena harga pembelian atau nilainya telah termasuk estimasi kerugian kredit sepanjang umurnya. Selanjutnya, perubahan kerugian kredit sepanjang umurnya, apakah positif atau negatif, diakui dalam laporan laba rugi sebagai bagian dari cadangan kerugian penurunan nilai.

Penyajian penyisihan kerugian kredit ekspektasian dalam laporan posisi keuangan konsolidasian

Penyisihan kerugian kredit ekspektasian disajikan dalam laporan posisi keuangan konsolidasian sebagai berikut:

- i. Aset keuangan yang diukur pada biaya perolehan diamortisasi, penyisihan kerugian kredit ekspektasian disajikan sebagai pengurang dari jumlah tercatat bruto aset;
- ii. Komitmen pinjaman dan kontrak jaminan keuangan, penyisihan kerugian kredit ekspektasian disajikan sebagai provisi;
- iii. Instrumen utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain, penyisihan kerugian kredit ekspektasian tidak diakui dalam laporan posisi keuangan konsolidasian karena jumlah tercatat dari aset-aset ini adalah nilai wajarnya. Namun demikian penyisihan kerugian kredit ekspektasian diungkapkan dan diakui dalam penghasilan komprehensif lain.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan

Ketika kredit yang diberikan tidak tertagih, pinjaman yang diberikan tersebut dihapusbuku dengan menjurnal balik cadangan kerugian penurunan nilai. Kredit yang diberikan tersebut dapat dihapus buku setelah semua prosedur yang diperlukan telah dilakukan dan jumlah kerugian telah ditentukan.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun berjalan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun sebelumnya dicatat sebagai pendapatan operasional selain pendapatan bunga.

Bank dan entitas anak menggunakan nilai wajar agunan sebagai dasar arus kas masa datang apabila memenuhi salah satu kondisi berikut:

1. Kredit bersifat *collateral dependent*, yaitu jika pelunasan kredit hanya bersumber dari agunan;

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Purchased or originated credit impaired financial assets – POCI

Financial assets are categorized as POCI if there is objective evidence of impairment at initial recognition. At initial recognition, no allowance for credit losses is recognized because the purchase price or value has included lifetime estimated credit losses. Furthermore, changes in lifetime credit losses, whether positive or negative, are recognized in the statement of profit or loss as part of the allowance for impairment losses.

Presentation of allowance for expected credit losses in the consolidated statements of financial position

Allowance for expected credit losses is presented in the consolidated statement of financial positions as follows:

- i. Financial assets measured at amortized cost, allowance for expected credit losses is presented as a deduction from the gross carrying amount of the asset;
- ii. Loan commitments and financial guarantee contracts, allowance for expected credit losses is presented as a provision;
- iii. Debt instruments measured at fair value through other comprehensive income, allowance for expected credit losses are not recognized in the consolidated statement of financial position because the carrying amounts of these assets are at their fair values. However, allowance for expected credit losses is disclosed and recognized in other comprehensive income.

Recoveries of written-off financial assets

When a loan is uncollectible, it is written off against the related allowance for impairment loss. Such loans are written off after all the necessary procedures have been completed and the amount of the loss has been determined.

The recoveries of written-off financial assets in the current year are credited by adjusting the allowance for impairment losses accounts. Recoveries of written-off financial assets from previous years are recorded as operational income other than interest income.

The Bank and its subsidiaries use the fair value of collateral as the basis for the future cash flow if one of the following conditions is met:

1. Loans are collateral dependent, i.e., if the source of loans repayment is only from collateral;

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2. Pengambilalihan agunan kemungkinan besar terjadi dan didukung dengan perjanjian legal pengikatan agunan.

Kerugian penurunan nilai atas aset keuangan yang dicatat pada biaya perolehan diamortisasi diukur sebesar selisih antara nilai tercatat aset keuangan dengan nilai kini estimasi arus kas masa datang yang didiskonto menggunakan suku bunga efektif awal dari aset keuangan tersebut. Jika kredit yang diberikan atau surat-surat berharga dimiliki hingga jatuh tempo memiliki suku bunga variabel, maka tingkat diskonto yang digunakan untuk mengukur setiap kerugian penurunan nilai adalah suku bunga efektif terkini.

Sebagai panduan praktis, Bank dan entitas anak dapat mengukur penurunan nilai berdasarkan nilai wajar instrumen dengan menggunakan harga pasar yang dapat diobservasi, dimana perhitungan nilai kini dari estimasi arus kas masa datang atas aset keuangan dengan agunan (*collateralized financial asset*) mencerminkan arus kas yang dapat dihasilkan dari pengambilalihan agunan dikurangi biaya-biaya untuk memperoleh dan menjual agunan, terlepas apakah pengambilalihan tersebut berpeluang terjadi atau tidak.

Kerugian penurunan nilai yang terjadi diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian dan dicatat pada akun "Cadangan kerugian penurunan nilai" sebagai pengurang terhadap aset keuangan yang dicatat pada biaya perolehan diamortisasi.

Pendapatan bunga atas aset keuangan yang mengalami penurunan nilai tetap diakui atas dasar suku bunga yang digunakan untuk mendiskonto arus kas masa datang dalam pengukuran kerugian penurunan nilai.

Ketika peristiwa yang terjadi setelah tanggal laporan posisi keuangan konsolidasian menyebabkan jumlah kerugian penurunan nilai berkurang, kerugian penurunan nilai yang sebelumnya diakui harus dipulihkan dan pemulihan tersebut diakui dalam laba rugi pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Untuk aset keuangan yang tersedia untuk dijual, pada setiap tanggal laporan posisi keuangan konsolidasian, Bank dan entitas anak mengevaluasi apakah terdapat bukti objektif bahwa aset keuangan atau kelompok aset keuangan mengalami penurunan nilai. Penurunan yang signifikan atau penurunan jangka panjang atas nilai wajar investasi dalam instrumen ekuitas dibawah biaya perolehannya merupakan bukti objektif terjadinya penurunan nilai dan menyebabkan pengakuan kerugian penurunan nilai. Kerugian penurunan nilai atas efek-efek yang tersedia untuk dijual diakui dengan mengeluarkan kerugian kumulatif yang telah

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2. Foreclosure of collateral is most likely to occur and supported by legally binding collateral agreement.

Impairment losses on financial assets carried at amortized cost are measured as the difference between the carrying amount of the financial assets and present value of estimated future cash flows discounted at the financial assets original effective interest rate. If loans or held-to-maturity marketable securities have variable interest rate, the discount rate used to measure loss on impairment is the current effective interest rate.

As a practical guidance, the Bank and its subsidiaries can measure the impairment based on the instrument's fair value by using observable market price, where the calculation of present value of estimated future cash flows on collateralized financial assets reflects the generated cash flow from the foreclosure of collateral net of costs to acquire and sell the collateral, regardless whether such acquisition occurs or not.

Impairment losses are recognized in the consolidated statement of profit or loss and other comprehensive income and reflected in an "Allowance for impairment losses" account as a deduction from financial assets carried at amortized cost.

Interest income on the impaired financial assets continues to be recognized using the rate of interest used to discount the future cash flow for the purpose of measuring the impairment loss.

When subsequent event causes the amount of impairment loss to decrease, the impairment loss is reversed through profit or loss in the consolidated statements of profit or loss and other comprehensive income.

For financial assets classified as available for sale, Bank and its subsidiaries assess on each consolidated statement of financial position reporting date whether there is objective evidence that a financial asset or a Bank and its subsidiaries of financial assets is impaired. In the case of equity instruments, a significant or prolonged decline in the fair value of the equity instruments below its cost is an objective evidence of impairment resulting in the recognition of an impairment loss. Impairment losses on available for sale marketable securities are recognized by transferring the cumulative loss that has been recognized directly

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diakui secara langsung dalam ekuitas ke dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Jumlah kerugian kumulatif yang dikeluarkan dari ekuitas dan diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian merupakan selisih antara biaya perolehan (setelah dikurangi dengan nilai pelunasan pokok dan amortisasi) dengan nilai wajar kini, dikurangi kerugian penurunan nilai aset keuangan yang sebelumnya telah diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Kerugian penurunan nilai yang diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian atas investasi instrumen ekuitas yang diklasifikasikan sebagai instrumen ekuitas yang tersedia untuk dijual tidak boleh dipulihkan melalui pembalikan atas penurunan nilai sebelumnya pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian pada tahun berjalan.

Jika pada periode berikutnya, nilai wajar surat-surat berharga yang diklasifikasikan dalam kelompok tersedia untuk dijual yang mengalami penurunan nilai meningkat dan peningkatan tersebut dapat secara objektif dihubungkan dengan peristiwa yang terjadi setelah pengakuan kerugian penurunan nilai pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian, maka kerugian penurunan nilai tersebut harus dipulihkan dan pemulihan tersebut diakui pada tahun terjadinya.

Jika persyaratan kredit yang diberikan, piutang atau surat-surat berharga yang dimiliki hingga jatuh tempo dinegosiasi ulang atau dimodifikasi karena debitur atau penerbit mengalami kesulitan keuangan, maka penurunan nilai diukur dengan suku bunga efektif awal yang digunakan sebelum persyaratan diubah.

Jika pada suatu periode berikutnya, jumlah kerugian penurunan nilai berkurang dan pengurangan tersebut dapat dikaitkan secara objektif pada peristiwa yang terjadi setelah penurunan nilai diakui (seperti meningkatnya peringkat kredit debitur atau penerbit), maka kerugian penurunan nilai yang sebelumnya diakui harus dipulihkan, dengan menyesuaikan akun cadangan. Jumlah pemulihan aset keuangan diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian pada tahun berjalan.

Penerimaan kembali atas aset keuangan yang telah dihapusbukan dicatat sebagai pendapatan operasional lainnya.

Sehubungan dengan kepatuhan terhadap Otoritas Jasa Keuangan (OJK), Bank dan entitas anak menerapkan Peraturan Otoritas Jasa Keuangan (POJK) No.40/POJK.03/2019 tanggal 19 Desember 2019 tentang "Penilaian Kualitas Aset Bank Umum".

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in equity to the consolidated statement of profit or loss and other comprehensive income.

The cumulative loss that has been removed from equity and recognized in the consolidated statement of profit or loss and other comprehensive income is the difference between the acquisition cost (net of any principal repayment and amortization) and the current fair value, less any impairment loss previously recognized in the consolidated statement of profit or loss and other comprehensive income.

Impairment losses recognized in the consolidated statement of profit or loss and other comprehensive income on available for sale equity instruments should not be recovered through a reversal of a previously recognized impairment loss in the current year consolidated statement of profit or loss and other comprehensive income.

If in a subsequent period, the fair value of an impaired available-for-sale marketable securities increased and the increase can be objectively related to an event occurring after the impairment loss was recognized in the consolidated statement of profit or loss and other comprehensive income, the impairment loss is reversed, with the amount of reversal recognized in the year it occurred.

If the term on loans receivable or held-to-maturity marketable securities are renegotiated or modified since the debtor or issuer has financial difficulties, the impairment is measured with the original effective interest rate used before the modification of terms.

If in the next period, the amount of allowance for impairment losses is decreased and the decreased can be objectively related to an event that occurred after the recognition of the impairment losses (i.e. upgrade of debtor's or issuer's collectibility credit rating), the impairment losses that was previously recognized has to be reversed, by adjusting the allowance account. The reversal amount of financial assets is recognized in the current year consolidated statement of profit or loss and other comprehensive income.

The recoveries of written-off financial assets are recorded as other operating income.

In compliance with Otoritas Jasa Keuangan (OJK), Bank and its subsidiaries implements Regulation of the Financial Services Authority (POJK) No.40/POJK.03/2019 dated December 19, 2019 on "Assessment of Commercial Bank's Asset Quality".

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Bank dan entitas anak menerapkan Peraturan Otoritas Jasa Keuangan (POJK) No.19/POJK.03/2018 tanggal 20 September 2018 tentang "Perubahan atas Peraturan Otoritas Jasa Keuangan (POJK) No.16/POJK.03.2014 tentang Penilaian Aset Bank Umum Syariah dan Unit Usaha Syariah". Penilaian sebelum tanggal 1 Januari 2015 menggunakan PBI No. 13/13/PBI/2011 tanggal 24 Maret 2011 tentang "Penilaian Kualitas Aktiva bagi Bank Umum Syariah dan Unit Usaha Syariah".

Cadangan kerugian minimum yang harus dibentuk sesuai dengan Peraturan Bank Indonesia (PBI) adalah sebagai berikut:

- a. 1% dari aktiva produktif yang digolongkan Lancar, di luar penempatan pada Bank Indonesia, Obligasi Pemerintah, instrumen hutang lain yang diterbitkan oleh Pemerintah Republik Indonesia dan aktiva produktif yang dijamin dengan agunan tunai;
- b. 5% dari aktiva produktif yang digolongkan Dalam Perhatian Khusus setelah dikurangi agunan;
- c. 15% dari aktiva produktif yang digolongkan Kurang Lancar setelah dikurangi agunan;
- d. 50% dari aktiva produktif yang digolongkan Diragukan setelah dikurangi agunan; dan
- e. 100% dari aktiva produktif yang digolongkan Macet setelah dikurangi agunan.

Kriteria penilaian nilai agunan yang dapat dikurangkan dalam pembentukan cadangan kerugian penurunan nilai sesuai dengan Peraturan Bank Indonesia (PBI).

n. Tagihan dan liabilitas akseptasi

Tagihan dan liabilitas akseptasi merupakan transaksi *letter of credit* (L/C) yang diaksep oleh bank pengaksep (*accepting bank*). Tagihan akseptasi diklasifikasikan sebagai aset keuangan dalam kelompok biaya perolehan diamortisasi. Liabilitas akseptasi diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

o. Penyertaan saham

Penyertaan saham merupakan penanaman dana dalam bentuk saham pada perusahaan non-publik yang bergerak di bidang jasa keuangan yang tidak melalui pasar modal untuk tujuan jangka panjang.

Perusahaan asosiasi adalah seluruh entitas di mana Bank dan entitas anak mempunyai pengaruh signifikan, namun tidak memiliki kendali atas entitas-entitas tersebut. Dalam hal ini, Bank dan entitas anak umumnya mempunyai persentase kepemilikan 20% sampai dengan 50% hak suara. Penyertaan saham pada perusahaan asosiasi dicatat dengan

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Bank and its subsidiaries applies the Financial Services Authority (POJK) No.19/POJK.03/2018 dated September 20, 2018 regarding "Amendments to the Financial Services Authority Regulation (POJK) No.16/POJK.03.2014 concerning Asset Assessment for Sharia Commercial Banks and Sharia Business Units". Assessment prior to January 1, 2015 is using PBI No.13/13/PBI/2011 dated March 24, 2011 regarding "Asset Quality Rating for Sharia Bank and Sharia Business Units".

The minimum allowance to be provided in accordance with Bank Indonesia Regulation (PBI) is as follows:

- a. 1% of earning assets classified as Current, excluding placements with Bank Indonesia, Government Bonds, other debt instruments issued by the Government of the Republic of Indonesia and earning assets secured by cash collateral;
- b. 5% of earning assets classified as Special Mention, net of deductible collateral;
- c. 15% of earning assets classified as Sub-standard, net of deductible collateral;
- d. 50% of earning assets classified as Doubtful, net of deductible collateral; and
- e. 100% of earning assets classified as Loss, net of deductible collateral.

The criterias for assessment of the value of collateral that can be deducted in the calculation of allowance for impairment losses are based on Bank Indonesia Regulations (PBI).

n. Acceptance receivable and payable

Acceptance receivables and acceptance payable are Letter of Credit (L/C) transactions accepted by accepting bank. Acceptance receivables are classified as financial assets measured at amortised cost. Acceptance liabilities are classified financial liabilities measured at amortised cost.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

o. Investment in shares

Investment in shares represent investments in non-publicly listed companies engaged in the financial services industry that not through capital market held for long term purposes.

Associated companies are all entities over which the Bank and its subsidiaries has significant influence but does not have control. Generally, the Bank and its subsidiaries' shareholding is between 20% and 50% of the voting rights. Investment in associates is recorded for under the equity method and are initially recognized at cost and adjusted for

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metode ekuitas dan pada awalnya dicatat sebesar harga perolehan dan disesuaikan dengan bagian Bank dan entitas anak atas laba atau rugi neto perusahaan asosiasi sesuai dengan jumlah persentase kepemilikan dan dikurangi dengan penerimaan dividen sejak tanggal akuisisi.

Untuk penyertaan saham dengan persentase kepemilikan di bawah 20%. Dengan metode ini, penyertaan saham dicatat sebesar biaya perolehan dikurangi dengan cadangan kerugian penurunan nilai, dan tidak memiliki pengaruh yang signifikan. Pendapatan dividen diakui pada saat keputusan pembagian dividen diumumkan.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

p. Aset tetap, aset hak guna dan liabilitas sewa

Aset tetap awalnya diakui sebesar biaya perolehan, yang terdiri atas harga perolehan dan biaya-biaya tambahan yang dapat diatribusikan langsung untuk membawa aset ke lokasi dan kondisi yang diinginkan supaya aset tersebut siap digunakan sesuai dengan maksud manajemen.

Setelah pengakuan awal, aset tetap dinyatakan pada biaya perolehan dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai.

Tanah awalnya dinyatakan sebesar biaya perolehan dan tidak disusutkan. Setelah pengakuan awal, tanah diukur pada nilai wajar pada tanggal revaluasi dikurangi akumulasi rugi penurunan nilai setelah tanggal revaluasi. Penilaian terhadap tanah dilakukan oleh penilai yang memiliki kualifikasi profesional, dan dilakukan secara berkala untuk memastikan bahwa jumlah tercatat tanah tidak berbeda secara material dengan jumlah yang ditentukan dengan menggunakan nilai wajarnya pada akhir periode pelaporan.

Kenaikan nilai tercatat yang timbul dari revaluasi dicatat sebagai "Surplus Revaluasi Aset Tetap", dan disajikan dalam penghasilan komprehensif lain. Namun, kenaikan tersebut diakui dalam laba rugi hingga sebesar jumlah penurunan nilai aset yang sama akibat revaluasi yang pernah dilakukan sebelumnya dalam laba rugi. Penurunan nilai tercatat yang timbul dari revaluasi diakui dalam laba rugi.

Revaluasi akan dilakukan dengan keteraturan yang cukup reguler untuk memastikan bahwa jumlah tercatat tidak berbeda secara material dari jumlah yang ditentukan dengan menggunakan nilai wajar pada akhir periode pelaporan. Jika perubahan nilai wajar tidak berbeda secara signifikan, aset tersebut akan direvaluasi paling kurang setiap 3 (tiga) atau 5 (lima) tahun sekali.

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the Bank and its subsidiaries' share in net profit or loss of the associated companies less dividends received after the acquisition date.

Investments in shares with an ownership interest below 20%. Under this method, investments in shares are carried at cost less allowance for impairment losses and have no significant influence. Dividend income is recognized when the decision to distribute the dividend is declared.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

p. Fixed assets, right-of-use assets, and lease liability

Fixed assets are initially recognized at cost, which comprises its purchase price and any costs directly attributable in bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Subsequent to initial recognition, fixed assets are carried at cost less any subsequent accumulated depreciation and impairment losses.

Land is initially recognized at cost and not depreciated. Subsequent to initial recognition, land is measured at fair value at the revaluation date less any subsequent accumulated impairment losses. Valuation of land are performed by appraisers with professional qualification and is done in regular basis to ensure that the carrying amount does not differ materially from its fair value at the end of reporting period.

Increase in the carrying amount arising from revaluation is recorded in "Revaluation Surplus of Fixed Assets" and presented in other comprehensive income. However, the increase is recognized in profit or loss, up to the amount of impairment of the same assets due to revaluation previously recognised in profit or loss. A decrease in carrying value arising as a result of a revaluation should be recognised in profit or loss.

Revaluation is carried out with fairly regular regularity to ensure that the carrying amount does not differ materially from the amount determined using the fair value at the end of the reporting period. If the changes in fair value is insignificant, the asset will be revaluated at least between 3 (three) or 5 (five) years.

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Aset tetap yang diperoleh dalam pertukaran aset nonmoneter atau kombinasi aset moneter dan nonmoneter diukur dalam nilai wajar, kecuali:

- (i) transaksi pertukaran tidak memiliki substansi komersial, atau
- (ii) nilai wajar dari aset yang diterima dan diserahkan tidak dapat diukur secara andal.

Penyusutan aset dimulai pada saat aset tersebut siap untuk digunakan sesuai maksud penggunaannya dan dihitung dengan menggunakan metode garis lurus, berdasarkan taksiran masa manfaat ekonomis aset tetap yang bersangkutan, sebagai berikut:

	<u>Tahun/Years</u>	
Bangunan	20	Buildings
Kendaraan	4 - 8	Vehicles
Perlengkapan	4 - 8	Office equipment

Pada setiap akhir tahun buku, manajemen melakukan pengkajian ulang atas nilai residu, masa manfaat dan metode penyusutan dan disesuaikan secara prospektif, jika diperlukan.

Jumlah tercatat komponen dari suatu aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat sudah tidak ada lagi manfaat ekonomis masa depan yang diekspektasikan dari penggunaan maupun pelepasannya.

Keuntungan atau kerugian yang timbul dari penghentian pengakuan tersebut dimasukkan ke dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian untuk tahun penghentian pengakuan tersebut dilakukan.

Beban pemeliharaan dan perbaikan dibebankan pada operasi pada saat terjadinya. Beban pemugaran dan penambahan dalam jumlah besar dikapitalisasi kepada jumlah tercatat aset tetap terkait bila besar kemungkinan manfaat ekonomi masa depan menjadi lebih besar dari standar kinerja awal yang ditetapkan sebelumnya dan disusutkan sepanjang sisa masa manfaat aset tetap terkait.

Aset hak guna dan liabilitas sewa

PSAK 73 memperkenalkan model akuntansi penyewa tunggal dan mensyaratkan penyewa untuk mengakui aset dan liabilitas untuk semua sewa dengan pengecualian sewa jangka pendek dan aset dengan nilai rendah. Penyewa diharuskan untuk mengakui aset hak-guna yang mewakili haknya untuk menggunakan aset sewaan dan liabilitas sewa yang mewakili kewajibannya untuk melakukan pembayaran sewa. PSAK 73 secara substansial masih menggunakan persyaratan akuntansi atas pesewa (*lessor*) sesuai PSAK 30 "Sewa". Oleh

Fixed assets acquired in exchange for a non-monetary asset or for a combination of monetary and non-monetary assets are measured at fair values, unless:

- (i) the exchange transaction lacks commercial substance, or*
- (ii) the fair value of neither the assets received, nor the assets given up can be measured reliably.*

Depreciation of an asset starts when it is available for use and is computed using the straight-line method, based on the estimated useful lives of the assets, as follows:

At the year end, management conducts a re-assessment of the residual value, useful life and depreciation method and adjusted prospectively, if needed.

The carrying amount of an item of fixed assets is derecognized upon disposal or when no future economic benefits are expected from its use or disposal.

Any gain or loss arising from the derecognition of the asset is directly included in the consolidated statement of profit or loss and other comprehensive income when the item is derecognized.

Repairs and maintenance is charged to the profit or loss as incurred. The cost of major renovation and restoration is capitalized to the carrying amount of the related fixed assets when it is probable that future economic benefits in excess of the originally assessed standard of performance of the existing asset and is depreciated over the remaining useful life of the related asset.

Right-of-use assets and lease liabilities

SFAS 73 introduces a single lessee accounting model and requires a lessee to recognise assets and liabilities for all leases with the exemptions of short-term leases and the underlying asset is of low value. A lessee is required to recognize a right-of-use asset representing its right to use the underlying leased asset and a lease liability representing its obligation to make lease payments. SFAS 73 substantially carries forward the lessor accounting requirements in SFAS 30 "Leases". Accordingly, a lessor continues to

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karena itu, penyewa masih akan menggunakan klasifikasi sewa dalam sewa operasi atau pembiayaan, dan perlakuan atas kedua tipe sewa tersebut.

Dampak penerapan PSAK 73 adalah Bank dan entitas anak sebagai penyewa atas kontrak sewa properti dan kendaraan. Bank dan entitas anak telah memilih *simplified approach* dalam melakukan transisi dan tidak melakukan penyajian kembali untuk informasi komparatif. Dengan demikian, informasi komparatif tetap dilaporkan sesuai dengan PSAK 30, "Sewa".

Kebijakan sewa

Bank dan entitas anak mengakui liabilitas sewa, sebagai pembayaran sewa yang tersisa termasuk atas opsi perpanjangan dimana perpanjangan hampir dapat dipastikan, didiskontokan menggunakan tingkat bunga pinjaman inkremental pada tanggal penerapan awal. Sedangkan aset hak guna mencakup jumlah liabilitas sewa yang diakui, biaya langsung awal yang dibayarkan, biaya pemulihan dan pembayaran sewa yang dilakukan pada atau sebelum tanggal mulai sewa, dikurangi insentif sewa yang diterima. Aset hak guna disusutkan dengan metode garis lurus selama jangka waktu yang lebih pendek antara masa sewa dengan estimasi masa manfaat aset.

Beban keuangan dicatat dalam laporan laba rugi konsolidasian. Aset sewa (disajikan sebagai bagian aset tetap) disusutkan selama jangka waktu yang lebih pendek antara umur manfaat aset sewa dan periode masa sewa, jika tidak ada kepastian yang memadai bahwa Bank dan entitas anak akan mendapatkan hak kepemilikan pada akhir masa sewa.

Aset dalam penyelesaian

Aset tetap dalam penyelesaian dicatat sebesar biaya perolehan, yang mencakup kapitalisasi beban pinjaman dan biaya-biaya lainnya yang terjadi sehubungan dengan pendanaan aset tetap dalam penyelesaian tersebut. Akumulasi biaya perolehan akan direklasifikasi ke akun "Aset Tetap" yang bersangkutan pada saat aset tetap tersebut telah selesai dikerjakan dan siap untuk digunakan. Aset tetap dalam penyelesaian tidak disusutkan karena belum tersedia untuk digunakan.

Biaya pengurusan legal hak atas tanah dalam bentuk Hak Guna Usaha ("HGU"), Hak Guna Bangunan ("HGB") dan Hak Pakai ("HP") ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya perolehan tanah pada akun "Aset Tetap". Biaya pengurusan perpanjangan atau pembaruan legal hak atas tanah diakui sebagai aset tidak berwujud dan diamortisasi sepanjang umur hak hukum atau umur ekonomi tanah, mana yang lebih pendek.

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classify its leases as operating leases or finance leases, and to account for those two types of leases differently.

The impact of SFAS 73 at the Bank and its subsidiaries is where the Bank and its subsidiaries is a lessee in property and vehicle lease contracts. The Bank and its subsidiaries has elected the simplified approach of transition and did not restate comparative information. Therefore, the comparative information continues to be reported under SFAS 30, "Leases".

Leases policy

The Bank and its subsidiaries recognised a lease liability, being the remaining lease payments including extensions options where renewal is reasonably certain, discounted using the incremental borrowing rate at the date of initial application. Meanwhile, rights of use assets include the amount of lease liabilities recognized, initial direct costs paid, recovery costs and lease payments made on or before the start date of the lease, less rental incentives received. Rights of use assets are depreciated using the straight-line method over the shorter period between the lease term and the estimated useful life of the asset.

Finance expense is recorded in the statement of income consolidated. Leased assets (presented under fixed assets) are depreciated over the shorter of the estimated useful life of the assets and the lease term, if there is no reasonable certainty that Bank and its subsidiaries will obtain ownership by the end of the lease term.

Construction in progress

Constructions in-progress are stated at cost, including capitalized borrowing costs and other charges incurred in connection with the financing of construction in progress. The accumulated costs will be reclassified to the appropriate "Premises and Equipment" account when the construction is completed and available for intended use. Construction in progress are not depreciated as these are not yet available for use.

The legal cost of land rights in the form of Business Usage Rights ("Hak Guna Usaha" or "HGU"), Building Usage Right ("Hak Guna Bangunan" or "HGB") and Usage Rights ("Hak Pakai" or "HP") when the land was initially acquired are recognized as part of the cost of the land under the "Fixed Assets". The extension or the legal renewal costs of land rights were recognized as intangible assets and were amortized over the shorter of the rights' legal life or land's economic life.

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q. Penurunan nilai aset non-keuangan

Pada setiap akhir tahun periode pelaporan, Bank dan entitas anak menilai apakah terdapat indikasi suatu aset mengalami penurunan nilai. Jika terdapat indikasi tersebut, maka Bank dan entitas anak akan membuat estimasi atas jumlah terpulihkan aset tersebut.

Jumlah terpulihkan yang ditentukan untuk aset individual adalah jumlah yang lebih tinggi antara nilai wajar aset atau Unit Penghasil Kas (UPK) dikurangi biaya untuk menjual dan nilai pakainya, kecuali aset tersebut tidak menghasilkan arus kas masuk yang sebagian besar independen dari aset atau kelompok aset lain.

Jika nilai tercatat aset lebih besar daripada nilai terpulihkannya, maka aset tersebut dianggap mengalami penurunan nilai dan nilai tercatat aset diturunkan menjadi sebesar nilai terpulihkannya. Rugi penurunan nilai dari operasi yang berkelanjutan diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian sebagai "rugi penurunan nilai".

Dalam menghitung nilai pakai, estimasi arus kas masa depan neto didiskontokan ke nilai kini dengan menggunakan tingkat diskonto sebelum pajak yang menggambarkan penilaian pasar kini atas nilai waktu uang dan risiko spesifik aset.

Dalam menentukan nilai wajar dikurangi biaya pelepasan, mengacu pada PSAK 68: "Pengukuran Nilai Wajar" (Catatan 2d).

Kerugian penurunan nilai dari operasi yang berkelanjutan, jika ada, diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian sesuai dengan kategori biaya yang konsisten dengan fungsi aset yang diturunkan nilainya.

r. Beban dibayar dimuka

Biaya dibayar dimuka diamortisasi selama masa manfaat dengan menggunakan metode garis lurus (*straight-line method*).

s. Aset lain-lain

Aset lain-lain terdiri dari biaya dibayar dimuka, kliring dalam penyelesaian, uang muka dan lain-lain.

Aset lain-lain disajikan sebesar nilai tercatat setelah dikurangi dengan cadangan kerugian penurunan nilai.

Pada setiap tanggal laporan posisi keuangan konsolidasian, Bank dan entitas anak melakukan penelaahan terhadap nilai yang dapat diperoleh kembali atas aset non-keuangan untuk menentukan apakah terdapat indikasi penurunan nilai sebagaimana dijelaskan dalam Catatan 2q.

q. Impairment of non-financial assets

At the end of each reporting year the Bank and its subsidiaries assesses at each annual reporting period whether there is an indication that an asset may be impaired. If any such indication exists, Bank and its subsidiaries makes an estimate of the asset's recoverable amount.

The recoverable amount determined for an individual asset is the higher of an asset's fair value or Cash Generating Unit (CGU) less costs to sell and its value in use, unless the asset does not generate cash inflows that are largely independent of those from other assets or Bank and its subsidiaries of assets.

Where the carrying amount of an asset exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount. Impairment losses of continuing operations are recognized in the consolidated statement of profit or loss and other comprehensive income as "impairment losses".

In assessing the value in use, the estimated net future cash flows are discounted to the present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

In determining fair value less costs of disposal, refer to SFAS 68: "Fair Value Measurements" (Note 2d).

Impairment losses of continuing operations, if any, are recognized in the consolidated statements of profit or loss and other comprehensive income under expense categories that are consistent with the functions of the impaired assets.

r. Prepaid expenses

Prepaid expenses are amortized over the useful life using the straight-line method.

s. Other assets

Other assets include prepaid expenses, clearing in progress, advances and others.

Other assets are stated at the carrying amounts less allowance for impairment losses.

At the consolidated statement of financial position date, the Bank and its subsidiaries evaluate the recoverable amount of its non-financial assets to determine whether there is any indication of impairment as discussed in Note 2q.

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t. Liabilitas segera

Liabilitas segera dicatat pada saat timbulnya liabilitas atau diterimanya perintah pemindahbukuan, baik dari nasabah maupun dari bank lain.

Liabilitas segera dicatat berdasarkan biaya perolehan diamortisasi dan diklasifikasikan sebagai liabilitas keuangan lainnya.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

u. Simpanan nasabah, simpanan nasabah syariah dan dana syirkah temporer

Giro merupakan simpanan nasabah yang dapat digunakan sebagai alat pembayaran, yang penarikannya dapat dilakukan setiap saat melalui cek, atau dengan cara pemindahbukuan dengan bilyet giro atau sarana perintah pembayaran lainnya. Giro dinyatakan sebesar nilai liabilitas kepada pemegang giro.

Tabungan merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan menurut syarat tertentu yang disepakati. Tabungan dinyatakan sebesar nilai liabilitas kepada pemilik tabungan.

Deposito berjangka merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan pada waktu tertentu sesuai dengan perjanjian dengan penyimpan. Deposito berjangka dinyatakan sebesar nilai nominal yang tercantum dalam bilyet deposito atau yang diperjanjikan.

Giro dan tabungan wadiah merupakan giro dan tabungan wadiah *adh-dhamanah* yakni titipan dana dalam bentuk giro dan tabungan pihak lain dimana pemilik dana bisa mendapatkan pendapatan bonus. Giro wadiah dinyatakan sebesar titipan pemegang giro BJBS.

Dana syirkah temporer adalah dana yang diterima oleh BJBS. BJBS mempunyai hak untuk mengelola dan menginvestasikan dana, baik sesuai dengan kebijakan BJBS atau kebijakan pembatasan dari pemilik dana, dengan keuntungan dibagikan sesuai dengan kesepakatan. Dana syirkah temporer dinyatakan sebesar nilai nominal sesuai dengan perjanjian antara pemegang dana syirkah temporer bank.

Hubungan antara BJBS dan pemilik dana syirkah temporer merupakan hubungan kemitraan berdasarkan akad *mudharabah*.

Dana syirkah temporer tidak dapat digolongkan sebagai liabilitas. Hal ini karena BJBS tidak mempunyai liabilitas ketika mengalami kerugian, untuk mengembalikan jumlah dana awal dari pemilik dana kecuali akibat kelalaian atau wanprestasi BJBS.

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t. Obligations due immediately

Obligations due immediately are recorded at the time the obligations occur or upon receipt of transfer orders from customers or other banks.

Obligations due immediately are stated at amortized cost and classified as other financial liabilities.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

u. Deposits from customers, sharia deposits from customers and temporary syirkah fund

Current accounts represent customers' funds which can be used as payment instruments, that can be withdrawn by the depositors at any time through cheque, or transfers between accounts using cheque and other orders of payment or transfer. These current accounts are stated at the amount due to the current account holder.

Savings accounts represent customers' funds, which can only be withdrawn by the depositors under agreed conditions. Savings account are stated at the amount due to the account holders.

Time deposits represent customers' funds, which can only be withdrawn by the depositors at specific maturities according to the deposit agreements. Time deposits are stated at the nominal amount provided in the certificates of deposits or at the amount stated in the agreement.

*Wadiah current and saving account is a wadiah *adh-dhamanah* funds deposits in the form of current and saving account on which the customer may receive bonus income. Wadiah current accounts are stated at the amount due to the account holder of the deposit BJBS.*

Temporary syirkah funds represent investment received by the BJBS. The BJBS has the right to manage and invest funds in accordance with either the BJBS' policy or restriction policy by the depositors with the agreed profit sharing. Temporary syirkah funds are stated at the nominal amount as agreed by the temporary syirkah funds holder.

*Relationship between the BJBS and the owner of temporary syirkah funds are partnership based on *mudharabah* agreement.*

Temporary syirkah funds can not be classified as liability because BJBS has no obligation to return the fund to the owner when BJBS has loss, unless there is negligence or default by the BJBS.

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Dana syirkah temporer tidak dapat digolongkan sebagai ekuitas karena mempunyai waktu jatuh tempo dan pemilik dana tidak mempunyai hak kepemilikan yang sama dengan pemegang saham seperti hak *voting* dan hak atas realisasi keuntungan yang berasal dari aset lancar dan aset non-investasi.

Dana syirkah temporer merupakan salah satu unsur laporan posisi keuangan konsolidasian, hal tersebut sesuai dengan prinsip syariah yang memberikan hak kepada BJBS untuk mengelola dana, termasuk untuk mencampur dana dimaksud dengan dana lainnya.

Pemilik dana syirkah temporer memperoleh bagian atas keuntungan sesuai kesepakatan dan menerima kerugian berdasarkan jumlah dana dari masing-masing pihak. Pembagian hasil dana syirkah temporer dapat dilakukan dengan konsep bagi hasil atau bagi untung.

v. Simpanan dari bank lain

Simpanan nasabah diklasifikasikan sebagai liabilitas keuangan lainnya dan diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif, kecuali simpanan yang didasarkan pada prinsip perbankan syariah dan dana syirkah temporer yang dinyatakan sebesar kewajiban BJBS kepada nasabah. Biaya tambahan yang dapat diatribusikan secara langsung kepada perolehan simpanan nasabah, dikurangkan dari jumlah simpanan yang diterima.

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain dalam bentuk giro, tabungan, *interbank call money*, *deposit on call* dan deposito berjangka.

Di dalam simpanan dari bank lain termasuk simpanan syariah dalam bentuk giro wadiah.

Simpanan dari bank lain diklasifikasikan sebagai liabilitas keuangan dan diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif kecuali simpanan syariah yang dinyatakan sebesar nilai liabilitas Bank dan entitas anak kepada nasabah.

Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan dari bank lain dikurangkan dari total simpanan yang diterima.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

w. Efek hutang yang diterbitkan

Surat berharga yang diterbitkan Bank adalah obligasi. Surat berharga yang diterbitkan diakui sebesar nilai wajar pada awalnya dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Biaya

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Temporary syirkah funds can not be classified as equity since they have maturity and the owner of the funds do not have ownership rights as common shareholders, such as voting rights and right of the profit derived from current assets and non-investment assets.

Temporary syirkah funds represent one of the consolidated statements of financial position accounts which is in accordance with sharia principle that provide right to the BJBS to manage fund, including to mixing of one funds with the other funds.

The owner of temporary syirkah funds receive profit sharing in accordance with the agreement and receive loss sharing based on proportion to the total funds. The profit sharing of temporary syirkah funds might be based on profit sharing or revenue sharing concept.

v. Deposits from other banks

Deposits from customers are classified as other financial liabilities and measured at amortized cost using the effective interest method, except for sharia deposits and temporary syirkah fund which are stated at the BJBS' liability to the customers. Incremental costs that can be attributed directly to the acquisition of deposits from customers are deducted from total deposits received.

Deposits from other banks represent liabilities to other banks, in the form of current accounts, savings, interbank call money, deposit on call and time deposits.

Deposits from other banks include sharia deposits in the form of wadiah current accounts.

Deposits from other banks are classified as financial liabilities and measured at amortized cost using the effective interest rate except for sharia deposits which are stated at the Bank and its subsidiaries liability amount to the customer.

Incremental costs that can be attributed directly to the acquisition of deposits from other banks are deducted from the total deposits received.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

w. Debt securities issued

Securities issued by Bank consist of bonds. The securities issued are recognized initially at fair value and subsequently measured at amortized cost using the effective interest rate method. Amortized cost is calculated by taking into account

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perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal dan biaya transaksi yang tidak terpisah dari suku bunga efektif.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

x. Pinjaman yang diterima

Pinjaman yang diterima merupakan dana yang diterima oleh Bank dan entitas anak dari Bank Indonesia, Pemerintah dan lembaga pembiayaan lain dengan kewajiban pembayaran berdasarkan perjanjian pinjaman.

Pinjaman yang diterima diakui sebesar nilai wajar pada awalnya dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal dan biaya transaksi yang tidak terpisah dari suku bunga efektif.

Lihat Catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

y. Pendapatan bunga, beban bunga dan bagi hasil syariah

Konvensional

Pendapatan dan beban bunga diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian dengan menggunakan metode suku bunga efektif.

Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau, jika lebih tepat, digunakan periode yang lebih singkat) untuk memperoleh nilai tercatat bersih dari aset keuangan atau liabilitas keuangan.

Pada saat menghitung suku bunga efektif, Bank dan entitas anak mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrument keuangan tersebut, tetapi tidak mempertimbangkan kerugian kredit di masa mendatang.

Perhitungan ini mencakup seluruh komisi, provisi dan bentuk lain yang diterima oleh para pihak dalam kontrak yang merupakan bagian tak terpisahkan dari suku bunga efektif, biaya transaksi, dan seluruh premi atau diskon lainnya.

Jika aset keuangan atau kelompok aset keuangan serupa telah diturunkan nilainya sebagai akibat kerugian penurunan nilai, maka pendapatan bunga setelahnya diakui berdasarkan suku bunga yang digunakan untuk mendiskonto arus kas masa datang dalam menghitung kerugian penurunan nilai.

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any discount or premium related to the initial recognition and transaction costs that are an integral part of the effective interest rate.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

x. Borrowings

Borrowings are funds received by the Bank and its subsidiaries from Bank Indonesia, the Government and other financing institutions with payment obligation based on borrowing agreements.

Borrowings are recognized initially at fair value and subsequently measured at amortized cost using the effective interest rate method. Amortized cost is calculated by taking into account any discount or premium related to the initial recognition and transaction costs that are an integral part of the effective interest rate.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

y. Interest income, interest expense and sharia profit sharing

Conventional

Interest income and expenses are recognized in the consolidated statement of profit or loss and other comprehensive income using the effective interest method.

The effective interest rate is the rate that exactly discounts the estimated future cash payments or receipts through the expected life of the financial assets or liabilities (or, where appropriate, a shorter period) to the net carrying amount of the financial asset or financial liability.

When calculating the effective interest rate, Bank and its subsidiaries estimates future cash flows considering all contractual terms of the financial instruments except future credit losses.

This calculation includes all commissions, provision fees and other forms received by the parties in the contract that are inseparable from the effective interest rate, transaction costs and all other premiums or discounts.

If a financial asset or group of similar financial assets has been impaired as a result of an impairment loss, the subsequent interest income is recognized based on the interest rate used to discount future cash flows in calculating the impairment loss.

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Syariah

Pendapatan operasi syariah utama terdiri dari pendapatan dari transaksi murabahah dan istishna, pendapatan bagi hasil dari pembiayaan mudharabah dan musyarakah, pendapatan dari transaksi ijarah muntahiyah bittamlik dan pendapatan lainnya.

Pendapatan dari transaksi ijarah murabahah dan istishna diakui dengan menggunakan metode akrual. Pendapatan bagi hasil dari pembiayaan mudharabah dan musyarakah diakui dalam periode terjadinya hak bagi hasil. Beban berdasarkan prinsip syariah terdiri dari beban bagi hasil mudharabah dan beban bonus wadiah.

Pendapatan atas piutang murabahah menggunakan metode setara tingkat imbal hasil efektif (margin efektif).

Margin efektif adalah margin yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari piutang murabahah. Pada saat menghitung margin efektif, BJBS mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian piutang di masa mendatang.

Perhitungan ini mencakup seluruh komisi, provisi dan bentuk lain yang diterima oleh para pihak dalam kontrak yang merupakan bagian tak terpisahkan dari margin efektif, biaya transaksi, dan seluruh premi atau diskon lainnya.

z. Pendapatan provisi dan komisi

Pendapatan provisi dan komisi yang berkaitan langsung dengan kegiatan pinjaman, atau pendapatan provisi dan komisi yang berhubungan dengan jangka waktu tertentu, diamortisasi sesuai dengan jangka waktu kontrak menggunakan metode suku bunga efektif dan diklasifikasikan sebagai bagian dari pendapatan bunga pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Pendapatan provisi dan komisi yang tidak berkaitan dengan kegiatan pemberian kredit atau suatu jangka waktu dan/atau terkait dengan pemberian suatu jasa, diakui sebagai pendapatan pada saat terjadinya transaksi dan dicatat pada akun pendapatan operasional lainnya.

aa. Sewa operasi

Kontrak sewa yang tidak mengalihkan secara substansial seluruh risiko dan manfaat kepemilikan aset tetap berada ditangan perusahaan sewa-menyewa (*lessor*), maka sewa tersebut diklasifikasikan sebagai sewa operasi. Pembayaran sewa operasi dibebankan ke laporan laba rugi dan

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Sharia

The main sharia operating income consists of income from murabahah and istishna transactions, income from revenue sharing of mudharabah and musyarakah financing, income from ijarah muntahiyah bittamlik and other income.

Income from ijarah murabahah and istishna revenue sharing is recognized using the accrual method. Income from mudharabah and musyarakah financing are recognized in the period in which the revenue sharing rights occur. Expenses based on Sharia principles consist of mudharabah profit sharing expense and wadiah bonus expense.

Income from murabahah receivables using the effective rate of return method (effective margin).

Effective margin is the margin that precisely discounts the estimated future cash payments or receipts through the expected life of the murabahah receivables. When calculating the effective margin, BJBS estimates the future cash flows considering all contractual terms of the financial instrument, but does not consider the loss of receivables in the future.

This calculation includes all commissions, provision fees and other forms accepted by the parties in the contract that are an inseparable part of the effective margin, transaction costs and all other premiums or discounts.

z. Fees and commission

Fees and commissions directly related to lending activities, or fee and commission which relates to a specific period, is amortized over the term of the contract using the effective interest method and classified as part of interest income in the consolidated statement of profit or loss and other comprehensive income.

Fees and commissions that are not related to the lending activity or a period of time and/or associated with the service provided, are recognized as revenue at the time of the transaction and recorded under other operating income.

aa. Operating lease

Leases, which do not transfer substantially all the risks and rewards of ownership are retained by the lessor, are classified as operating leases. Payments made under operating leases are charged to the consolidated statement of profit or loss and other comprehensive income

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penghasilan komprehensif lain konsolidasian menggunakan metode garis lurus selama masa sewa.

bb. Pajak penghasilan

Bank dan entitas anak menerapkan PSAK 46 (Revisi 2014), "Pajak Penghasilan".

Beban pajak tahun berjalan ditetapkan berdasarkan taksiran penghasilan kena pajak tahun berjalan. Aset dan liabilitas pajak tangguhan diakui atas perbedaan temporer aset dan liabilitas antara pelaporan komersial dan pajak pada setiap tanggal pelaporan.

Aset pajak tangguhan diakui menggunakan metode posisi keuangan untuk seluruh perbedaan temporer yang boleh dikurangkan dan saldo rugi fiskal yang belum dikompensasikan, sepanjang besar kemungkinan perbedaan temporer yang boleh dikurangkan dan saldo rugi fiskal yang belum digunakan tersebut dapat dimanfaatkan untuk mengurangi laba fiskal pada masa yang akan datang.

Jumlah tercatat aset pajak tangguhan ditelaah pada setiap tanggal neraca dan nilai tercatat aset pajak tangguhan tersebut diturunkan apabila tidak lagi terdapat kemungkinan besar bahwa laba fiskal yang memadai akan tersedia untuk mengkompensasi sebagian atau semua manfaat aset pajak tangguhan.

Aset dan kewajiban pajak tangguhan diukur berdasarkan tarif pajak yang akan berlaku pada tahun saat aset direalisasikan atau liabilitas diselesaikan berdasarkan peraturan perpajakan yang berlaku atau yang telah secara substantif telah diberlakukan pada tanggal laporan posisi keuangan konsolidasian.

Pengaruh pajak terkait dengan penyisihan untuk dan/atau pembalikan seluruh perbedaan temporer selama tahun berjalan, termasuk pengaruh perubahan tarif pajak, diakui sebagai "Manfaat/ (Beban) Pajak Penghasilan, Tangguhan" dan termasuk dalam laba atau rugi neto tahun berjalan, kecuali untuk transaksi-transaksi yang sebelumnya telah langsung dibebankan atau dikreditkan ke ekuitas.

Perubahan terhadap liabilitas pajak diakui pada saat surat ketetapan pajak diterima, atau apabila diajukan keberatan dan atau banding oleh Bank dan entitas anak, pada saat telah ada keputusan atas banding dan atau keberatan tersebut.

Untuk setiap entitas yang dikonsolidasi, pengaruh pajak atas perbedaan temporer dan akumulasi rugi pajak, yang masing-masing dapat berupa aset atau liabilitas, disajikan dalam jumlah neto untuk masing-masing entitas tersebut.

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on a straight-line method over the period of the lease.

bb. Income tax

Bank and its subsidiaries adopted SFAS 46 (Revised 2014), "Income Taxes".

Current tax expense is provided based on the estimated taxable income for the current year. Deferred tax assets and liabilities are recognized for temporary differences between the financial and the tax bases of assets and liabilities at each reporting date.

Deferred tax assets are recognized, using the statement of financial position method, for all deductible temporary differences and carry forward of unused tax losses to the extent that it is probable that future taxable profits will be available against which the deductible temporary differences and carry forward of unused tax losses can be utilized.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to compensate all or part of the benefit of the deferred tax assets.

Deferred tax assets and liabilities are measured at the tax rates that are expected to be applied to the year when the asset is realized or the liability is settled based on tax laws that have been enacted or substantively enacted as of the consolidated statement financial position date.

The related tax effects of the provisions for and/or reversals of all temporary differences during the year, including the effect of change in tax rates, are recognized as "Income Tax Benefit (Expense), Deferred" and included in the determination of net profit or loss for the year, except to the extent that they relate to items previously charged or credited to equity.

Amendment to tax obligation is recorded when an assessment letter is received or, if objected to or appealed against by the Bank and its subsidiaries, when the result of such appeal or objection is determined.

For each of the consolidated entity, the tax effects on temporary differences and tax loss carry forward, which can individually be either asset or liability, are shown at the applicable net amounts.

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Aset dan liabilitas atas pajak tangguhan dan pajak kini dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus.

cc. Imbalan kerja

Bank dan entitas anak menerapkan PSAK 24 (Revisi 2013), "Imbalan Kerja".

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek seperti upah, iuran jaminan sosial, cuti jangka pendek, bonus dan imbalan non-moneter lainnya diakui selama periode jasa diberikan. Imbalan kerja jangka pendek dihitung sebesar jumlah yang tidak didiskontokan.

Program pensiun iuran pasti

Iuran kepada dana pensiun sebesar persentase tertentu gaji pegawai yang menjadi peserta program pensiun iuran pasti Bank dan entitas anak, dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai-pegawai tersebut. Pembayaran dikurangkan dari utang iuran. Iuran terutang dihitung berdasarkan jumlah yang tidak didiskontokan.

Program imbalan pasti dan imbalan kerja jangka panjang lainnya

Imbalan pasca-kerja dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai yang menjadi peserta program pensiun Bank dan entitas anak. Imbalan kerja ditentukan berdasarkan peraturan Bank dan entitas anak dan persyaratan minimum Undang-undang Tenaga Kerja No. 13/2003, mana yang lebih tinggi.

Imbalan pasca-kerja dan imbalan kerja jangka panjang lainnya secara aktuaris ditentukan berdasarkan metode *Projected Unit Credit*.

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain, terdiri atas:

- (i) Keuntungan dan kerugian aktuarial;
- (ii) Imbal hasil atas aset program tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset);
- (iii) Setiap perubahan dampak batas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain tidak direklasifikasi ke laba rugi pada periode berikutnya.

Untuk imbalan kerja jangka panjang lain atas biaya jasa kini, biaya bunga neto atas liabilitas (aset) imbalan pasti neto, dan pengukuran kembali liabilitas (aset) imbalan pasti neto langsung diakui

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Assets and liabilities on deferred tax and current tax can be offset if there is a legal enforceable right to offset.

cc. Employee benefits

Bank and its subsidiaries apply SFAS 24 (Revised 2013), "Employee Benefit".

Short-term employee benefits

Short-term employee benefits such as wages, social security contributions, short-term compensated leaves, bonuses and other non-monetary benefits are recognized during the period when services have been rendered. Short-term employee benefits are measured using undiscounted amounts.

Defined contribution plan

Contribution payable to a pension fund equivalent to a certain percentage of salaries for qualified employees under the Bank and its subsidiaries' defined contribution plan is accrued and recognized as expense when services have been rendered by qualified employees. Actual payments are deducted from the contribution payable. Contribution payable is measured using undiscounted amounts.

Defined benefit plan and other long-term employee benefits

The post-employment benefits are accrued and recognized as expense when services have been rendered by qualified Bank and its subsidiaries employees. The benefits are determined based on the Bank and its subsidiaries regulations and the minimum requirements of Labor Law No. 13/2003, whichever is higher.

The post-employment benefits and other long-term employee benefits are actuarially determined using the *Projected Unit Credit Method*.

Remeasurement of net defined benefit liabilities (assets), which is recognized as other comprehensive income, consist of:

- (i) Actuarial gains and losses;
- (ii) Return on plan assets excluding amounts that included in net interest on liabilities (assets);
- (iii) The changes in the impact of the asset ceiling, excluding amounts that included in net interest on liabilities (assets).

Remeasurement of net defined benefit liabilities (assets), which is recognized as other comprehensive income are not reclassified to profit or loss in subsequent periods.

For other long-term employee benefits over the current service cost, net interest on net defined benefit liabilities (assets), and the remeasurement of net defined benefit liability (asset) obligations

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pada laporan laba rugi dan penghasilan
komprehensif lain konsolidasian periode berjalan.

Biaya jasa lalu diakui sebagai beban pada tanggal
yang lebih awal antara ketika amendemen atau
kurtailmen program terjadi, dan ketika biaya
restrukturisasi atau pesangon diakui, sehingga
biaya jasa lalu yang belum *vested* tidak lagi dapat
ditangguhkan dan diakui selama periode *vesting*
masa depan.

dd. Laba per saham dasar

Laba per saham dasar dihitung dengan membagi
laba tahun berjalan yang dapat diatribusikan
kepada pemilik entitas induk dengan rata-rata
tertimbang jumlah saham biasa yang beredar
selama tahun berjalan.

ee. Transaksi dengan pihak-pihak berelasi

Dalam menjalankan usahanya, Bank dan entitas
anak melakukan transaksi dengan pihak-pihak
berelasi seperti yang didefinisikan dalam PSAK 7
(Revisi 2015) tentang "Pengungkapan Pihak-Pihak
Berelasi".

Yang dimaksud dengan pihak yang berelasi adalah
orang atau entitas yang berelasi dengan entitas
pelapor sebagai berikut:

- a) Orang atau anggota keluarga terdekat
memiliki relasi dengan entitas pelapor jika
orang tersebut:
 1. memiliki pengendalian atau pengendalian
bersama atas entitas pelapor;
 2. memiliki pengaruh signifikan atas entitas
pelapor; atau
 3. merupakan personil manajemen kunci
entitas pelapor atau entitas induk dari
entitas pelapor.
- b) Satu entitas berelasi dengan entitas pelapor
jika memenuhi salah satu hal berikut:
 1. Entitas dan entitas pelapor adalah
anggota dari kelompok usaha yang sama
(artinya entitas induk, entitas anak, dan
entitas anak berikutnya terkait dengan
entitas lainnya);
 2. Satu entitas adalah entitas asosiasi atau
ventura bersama dari entitas lain (atau
entitas asosiasi atau ventura bersama
yang merupakan anggota suatu kelompok
usaha, yang tersebut adalah anggotanya);
 3. Kedua entitas tersebut adalah ventura
bersama dari pihak ketiga yang sama;
 4. Satu entitas adalah ventura bersama dari
entitas ketiga dan entitas yang lain adalah
entitas asosiasi dari entitas ketiga;
 5. Entitas tersebut adalah suatu program
imbalan pasca kerja untuk imbalan kerja
dari salah satu entitas pelapor atau
entitas yang terkait dengan entitas
pelapor;

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are recognized immediately in the current
consolidated statement of profit or loss and other
comprehensive income.

All past service costs are recognised at the earlier
of when the amendment or curtailment occurs,
and when the related restructuring or termination
costs are recognized, as a result, unvested past
service cost can no longer be deferred and
recognised over the future vesting period.

dd. Basic earnings per share

Basic earnings per share amounts are computed
by dividing income for the year attributable to
equity holders of the parent entity by the weighted
average number of shares outstanding during the
year.

ee. Transactions with related parties

In the normal course of its business, the Bank and
its subsidiaries enters into transactions with
related parties which are defined under SFAS 7
(Revised 2015), "Related Party Disclosures".

The meaning of a related party is a person or
entity that is related to a reporting entity as follow:

- a) A person or a close member of that person's
family is related to a reporting entity if that
person:
 1. has control or joint control over the
reporting entity;
 2. has significant influence over the
reporting entity; or
 3. is a member of the key management
personnel of the reporting entity or of a
parent of the reporting entity.
- b) An entity is related to the reporting entity if
any of the following conditions applies:
 1. The entity and the reporting entity are
members of the same group (which
means that each parent, subsidiary and
fellow subsidiary is related to the others);
 2. One entity is an associate or joint
venture of the other entity (or an
associate or joint venture of a member of
a group of which the other entity is a
member);
 3. Both entities are joint ventures of the
same third party;
 4. One entity is a joint venture of a third
entity and the other entity is an associate
of the third entity;
 5. The entity is a post-employment benefit
plan for the benefit of employees of
either the reporting entity, or an entity
related to the reporting entity;

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6. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a);
7. Orang yang diidentifikasi dalam huruf (a). (1) memiliki pengaruh signifikan atas entitas atau personel manajemen kunci entitas (atau entitas induk dari entitas); atau
8. Entitas atau anggota dari kelompok yang mana entitas merupakan bagian dari kelompok tersebut, menyediakan jasa personel manajemen kunci kepada entitas pelapor atau kepada entitas induk dari entitas pelapor.

Transaksi dengan pihak-pihak berelasi dilakukan dengan syarat dan kondisi yang sama dengan transaksi-transaksi dengan pihak ketiga. Transaksi yang dilakukan Bank dan entitas anak telah memenuhi Peraturan Otoritas Jasa Keuangan (POJK) No.42/POJK.04/2020 tentang "Transaksi Afiliasi dan Transaksi Benturan Kepentingan".

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan konsolidasian yang relevan dan rinciannya telah disajikan dalam Catatan 42.

ff. Dividen

Pembagian dividen kepada para pemegang saham diakui sebagai liabilitas dalam laporan keuangan konsolidasian pada tanggal dividen tersebut disetujui oleh para pemegang saham.

gg. Informasi segmen usaha

Segmen adalah bagian yang dapat dibedakan dari kelompok usaha yang terlibat baik dalam menyediakan produk tertentu (segmen usaha), maupun dalam menyediakan produk dalam lingkungan ekonomi tertentu (segmen geografis), yang memiliki risiko dan imbalan yang berbeda dengan segmen lainnya.

Pendapatan, beban, hasil, aset dan liabilitas segmen mencakup item-item yang dapat diatribusikan langsung kepada suatu segmen serta hal-hal yang dapat dialokasikan dengan dasar yang sesuai kepada segmen tersebut. Item-item segmen ditentukan sebelum saldo dan transaksi antar Kelompok Usaha, dieliminasi sebagai bagian dari proses konsolidasi.

Bank dan entitas anak menyajikan segmen usaha berdasarkan laporan internal konsolidasian yang disajikan kepada pengambil keputusan operasional yaitu Direksi.

Bank dan entitas anak telah mengidentifikasi dan mengungkapkan informasi keuangan berdasarkan kegiatan bisnis utama (segmen usaha) yang terbagi atas konvensional dan syariah, juga berdasarkan segmen geografis.

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6. The entity is controlled or jointly controlled by a person identified in (a);
7. A person identified in (a). (1) has significant influence over the entity or is a member of the key management personnel of the entity (or a parent of the entity); or
8. The entity or any members of a group of which it is a part, provides key management personnel service to the reporting entity or to the parent of the reporting entity.

Transactions with related parties are made on the same term and conditions as those transactions with third parties. All transaction done by Bank and its subsidiaries have complied with Financial Services Authority Regulation (POJK) No.42/POJK.04/2020 about "Affiliated Transactions and Conflict of Interest Transactions".

All material transactions and balances with related parties are disclosed in the relevant notes to the consolidated financial statements and the details have been presented in Note 42 of the financial statements.

ff. Dividends

Dividends distribution to the shareholders is recognized as a liability in the consolidated financial statements at the date when the dividend distribution is approved by the shareholders.

gg. Business segment information

A segment is a distinguishable component of the business unit that is engaged either in providing certain products (business segment), or in providing products within a particular economic environment (geographical segment), which is subject to risks and rewards that are different from those of other segments.

Segment revenue, expenses, results, assets and liabilities include items directly attributable to a segment as well as those that can be allocated on a reasonable basis to that segment. They are determined before intra-Group balances and transactions are eliminated as part of consolidation process.

The Bank and its subsidiaries present business segments based on a consolidated internal report which is presented to the chief operating decision maker, namely the Board of Directors.

The Bank and its subsidiaries have identified and disclosed financial information based on their main business activities (business segments) which are divided into conventional and sharia, also based on geographical segments.

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Segmen geografis meliputi penyediaan barang maupun jasa di dalam lingkungan ekonomi tertentu yang memiliki risiko serta tingkat pengembalian yang berbeda dengan segmen operasi lainnya yang berada dalam lingkungan ekonomi lain.

hh. Biaya emisi penerbitan saham

Biaya-biaya emisi yang terjadi sehubungan dengan penawaran saham kepada masyarakat (termasuk penerbitan hak memesan efek terlebih dahulu) dikurangkan langsung dari hasil emisi dan disajikan sebagai pengurang pada akun Tambahan Modal Disetor, sebagai bagian dari Ekuitas pada laporan posisi keuangan konsolidasian.

ii. Modal saham

Modal saham diukur pada nilai nominal untuk semua saham yang diterbitkan.

jj. Saldo laba

Saldo laba merupakan saldo kumulatif dari hasil operasi Bank dan entitas anak, pembagian dividen, penyesuaian periode sebelumnya, efek dari perubahan kebijakan akuntansi dan penyesuaian modal lainnya.

**kk. Perubahan dalam standar akuntansi
Pernyataan dan interpretasi standar akuntansi
baru dan revisi yang berlaku efektif pada tahun
berjalan**

Berikut amendemen dan penyesuaian atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2021, dengan penerapan dini diperkenankan yaitu:

- PSAK 22 (Amendemen 2019): Kombinasi Bisnis tentang Definisi Bisnis;
- Amendemen PSAK 71, Amendemen PSAK 55, Amendemen PSAK 60, Amendemen PSAK 62 dan Amendemen PSAK 73 tentang Reformasi Acuan Suku Bunga – Tahap 2;
- PSAK 110 (Penyesuaian 2020): Akuntansi Sukuk;
- PSAK 111 (Penyesuaian 2020): Akuntansi Wa'd;
- PSAK 112: Akuntansi Wakaf;
- PSAK 1 (Penyesuaian Tahunan 2021): Penyajian Laporan Keuangan;
- PSAK 13 (Penyesuaian Tahunan 2021): Properti Investasi;
- PSAK 48 (Penyesuaian Tahunan 2021): Penurunan Nilai Aset;
- PSAK 66 (Penyesuaian Tahunan 2021): Pengaturan Bersama; dan
- ISAK 16 (Penyesuaian Tahunan 2021): Perjanjian Konsesi Jasa.

Implementasi standar-standar tersebut tidak memiliki dampak yang signifikan terhadap jumlah yang dilaporkan di periode berjalan atau tahun sebelumnya.

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A geographical segment is engaged in providing products or services within a particular economic environment with risks and different returns compared to other operating segments in other economic environments.

hh. Issuance cost on shares issued

Issuance costs related to offering of shares to the public (including pre-emptive rights issue) are deducted directly from the proceeds and presented as a deduction on Additional Paid in Capital account, as part of Equity in the consolidated statement of financial position.

ii. Capital stock

Capital stock is measured at par value for all shares issued.

jj. Retained earnings

Retained earnings represent the cumulative balance of the Bank and its subsidiaries results of operations, dividend distributions, prior period adjustments, effects of the changes in accounting policy and other capital adjustments.

**kk. Changes in accounting standards
New and revised statements and
interpretation of financial accounting
standards effective in the current year**

The following are amendment and improvements to standards which effective for periods beginning on or after January 1, 2021, with early adoption is permitted, are as follows:

- SFAS 22 (Amendment 2019): Business Combinations regarding Definition of Business;
- Amendment SFAS 71, Amendment SFAS 55, Amendment SFAS 60, Amendment SFAS 62, and Amendment SFAS 73 regarding Interest Rate Benchmark Reform – Phase 2;
- SFAS 110 (Improvement 2020): Accounting for Sukuk;
- SFAS 111 (Improvement 2020): Accounting for Wa'd; and
- SFAS 112: Accounting for Endowments;
- SFAS 1 (Annual Improvement 2021): Presentation of Financial Statements;
- SFAS 13 (Annual Improvement 2021): Investment Properties;
- SFAS 48 (Annual Improvement 2021): Impairment of Assets;
- SFAS 66 (Annual Improvement 2021): Joint Arrangement; and
- ISAK 16 (Annual Improvement 2021): Service Concession Arrangements.

The implementation of the above standards had no significant effect on the amounts reported for the current period or prior financial year.

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Standar akuntansi dan interpretasi standar yang telah disahkan namun belum berlaku efektif
DSAK-IAI telah menerbitkan beberapa standar baru, amandemen dan penyesuaian atas standar, serta interpretasi atas standar namun belum berlaku efektif untuk periode yang dimulai pada 1 Januari 2021.

Amendemen atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 April 2021 yaitu:

- Amendemen PSAK 73: Sewa tentang Konsesi Sewa terkait Covid-19 Setelah 30 Juni 2021.

Amendemen dan penyesuaian atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 April 2021, dengan penerapan ini diperkenankan yaitu:

- Amendemen PSAK 22: Kombinasi Bisnis tentang Referensi ke Kerangka Konseptual;
- Amendemen PSAK 57: Provisi, Liabilitas Kontinjensi, dan Aset Kontinjensi tentang Kontrak Merugi - Biaya Memenuhi Kontrak;
- Amendemen PSAK 16: Aset Tetap tentang Hasil Sebelum Penggunaan yang Diintensikan;
- PSAK 69 (Penyesuaian Tahunan 2020): Agrikultur;
- PSAK 71 (Penyesuaian Tahunan 2020): Instrumen Keuangan; dan
- PSAK 73 (Penyesuaian Tahunan 2020): Sewa.

Amendemen atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2023, dengan penerapan ini diperkenankan yaitu:

- Amendemen PSAK 1: Penyajian Laporan Keuangan tentang Pengungkapan Kebijakan Akuntansi;
- Amendemen PSAK 1: Penyajian Laporan Keuangan tentang Klasifikasi Liabilitas sebagai Jangka Pendek atau Jangka Panjang;
- Amendemen PSAK 25: Kebijakan Akuntansi, Perubahan Estimasi Akuntansi, dan Kesalahan tentang Definisi Estimasi Akuntansi; dan
- Amendemen PSAK 46: Pajak Penghasilan tentang Pajak Tangguhan terkait Aset dan Liabilitas yang timbul dari Transaksi Tunggal.

Standar baru dan amandemen atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2025, dengan penerapan ini diperkenankan yaitu:

- PSAK 74: Kontrak Asuransi; dan
- Amendemen PSAK 74: Kontrak Asuransi tentang Penerapan Awal PSAK 74 dan PSAK 71 – Informasi Komparatif.

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New accounting standard and interpretation of standard which has issued but not yet effective
DSAK-IAI has issued several new standards, amendments and improvement to standards, and interpretations of the standards but not yet effective for the period beginning on January 1, 2021.

Amendments to the standard that are effective for periods beginning on or after April 1, 2021 are:

- PSAK 73: Leases regarding Covid-19-related Rent Concessions Beyond 30 June 2021

Amendment and improvement to standards which effective for periods beginning on or after April 1, 2021, with early adoption is permitted, are as follows:

- Amendments SFAS 22: Business Combinations regarding Reference to Conceptual Frameworks;
- Amendments SFAS 57: Provisions, Contingent Liabilities, and Contingent Assets regarding Onerous Contracts – Cost of Fulfilling the Contracts;
- Amendments SFAS 16: Property, Plant and Equipment regarding Proceeds before Intended Use;
- SFAS 69 (Annual Improvement 2020): Agriculture;
- SFAS 71 (Annual Improvement 2020): Financial Instruments; and
- SFAS 73 (Annual Improvement 2020): Leases.

Amendment to standards which effective for periods beginning on or after January 1, 2023, with early adoption is permitted, are as follows:

- Amendments SFAS 1: Presentation of Financial Statements regarding Disclosure of Accounting Policies;
- Amendments SFAS 1: Presentation of Financial Statements regarding Classification of Liabilities as a Current or Non Current;
- Amendments SFAS 25: Accounting Policies, Changes in Accounting Estimates and Errors regarding Definition of Accounting Estimates; and
- Amendments SFAS 46: Income Tax regarding Deferred Tax related to Assets and Liabilities arising from a Single Transaction.

New standards and amendment to standard which effective for periods beginning on or after January 1, 2025, with early adoption is permitted, are as follows:

- SFAS 74: Insurance Contract; and
- Amendments SFAS 74: Insurance Contract regarding Initial Application of SFAS 74 and SFAS 71 – Comparative Information.

Hingga tanggal laporan keuangan konsolidasian ini diotorisasi, Bank dan entitas anak masih melakukan evaluasi atas dampak potensial dari penerapan standar baru, amandemen standar dan interpretasi standar tersebut.

Until the date of the consolidated financial statements is authorized, the Bank and its subsidiaries is still evaluating the potential impact of the adoption of new standards, amendments to standards and interpretations of these standards.

II. Provisi

Provisi diakui jika Bank dan entitas anak memiliki liabilitas kini (baik bersifat hukum maupun bersifat konstruktif) yang sebagai akibat peristiwa masa lalu, besar kemungkinannya penyelesaian liabilitas tersebut akan mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomi dan estimasi yang andal mengenai jumlah kewajiban tersebut dapat dibuat.

II. Provisions

Provisions are recognized when the Bank and its subsidiaries have a present obligation (legal or constructive) where, as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

Provisi ditelaah pada setiap tanggal pelaporan dan disesuaikan untuk mencerminkan estimasi terbaik yang paling kini. Jika arus keluar sumber daya untuk menyelesaikan kewajiban kemungkinan besar tidak terjadi, maka provisi dibatalkan.

Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources embodying economic benefits will be required to settle the obligation, the provision is reversed.

mm. Cadangan kerugian penurunan nilai aset non-produktif dan komitmen dan kontinjensi

Sesuai dengan POJK No.40/POJK.03/2019 tanggal 19 Desember 2019, Bank dan entitas anak tidak diwajibkan lagi untuk membentuk cadangan kerugian penurunan nilai atas aset nonproduktif dan transaksi rekening administratif (komitmen dan kontinjensi), namun Bank dan entitas anak tetap harus menghitung cadangan kerugian penurunan nilai mengacu pada Pernyataan Standar Akuntansi Keuangan yang berlaku.

mm. Allowance for impairment losses on non-earning assets and commitments and contingencies

In accordance with POJK No.40/POJK.03/2019 dated December 19, 2019, the Bank and its subsidiaries is not required to provide an allowance for impairment losses on non-earning assets and administrative account transactions (commitments and contingencies), but the Bank and its subsidiaries should still calculate the allowance for impairment losses in accordance with the Statement of Financial Accounting Standards.

Atas aset non-produktif, manajemen Bank dan entitas anak menentukan cadangan kerugian penurunan nilai pada nilai yang lebih rendah antara nilai tercatat dan nilai wajar setelah dikurangi biaya pelepasan.

For non-earning assets, the management of Bank and its subsidiaries determine the impairment losses at the lower amount between the carrying value and fair value after deducting cost of disposal.

Atas komitmen dan kontinjensi yang memiliki risiko kredit, manajemen Bank dan entitas anak menentukan cadangan kerugian penurunan nilai berdasarkan selisih antara nilai tercatat dan nilai kini atas pembayaran kewajiban yang diharapkan akan terjadi (ketika pembayaran atas jaminan tersebut menjadi *probable*).

For commitments and contingencies with credit risk, Bank and its subsidiaries' management determine the impairment losses based on the difference between the carrying amount and the present value of the payment obligations that are expected to occur (when payment under the guarantee has become probable).

nn. Peristiwa setelah periode pelaporan

Setiap peristiwa setelah akhir periode yang menyebabkan tambahan informasi mengenai posisi keuangan Bank dan entitas anak (*adjusting event*) akan disesuaikan dalam laporan keuangan konsolidasian. Peristiwa setelah akhir periode yang bukan merupakan *adjusting events*, jika ada, akan diungkapkan ketika memiliki dampak material terhadap laporan keuangan konsolidasian.

nn. Events after the reporting period

Any event after the end of the period that causes additional information regarding the financial position of the Bank and its subsidiaries (adjusting event) will be adjusted in the consolidated financial statements. Events after the end of the period which are not adjusting events, if any, will be disclosed when it has a material impact on the consolidated financial statements.

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3. Pertimbangan, Estimasi dan Asumsi Akuntansi yang Signifikan

Penyusunan laporan keuangan konsolidasian mengharuskan manajemen untuk membuat pertimbangan, estimasi dan asumsi yang mempengaruhi jumlah yang dilaporkan dari pendapatan, beban, aset dan liabilitas, dan pengungkapan atas liabilitas kontinjensi pada akhir periode pelaporan.

Ketidakpastian mengenai asumsi dan estimasi tersebut dapat mengakibatkan penyesuaian material terhadap nilai tercatat aset dan liabilitas dalam periode pelaporan berikutnya.

Pertimbangan

Pertimbangan berikut ini dibuat oleh manajemen dalam rangka penerapan kebijakan akuntansi yang memiliki pengaruh paling signifikan atas jumlah yang diakui dalam laporan keuangan konsolidasian:

Usaha yang berkelanjutan

Manajemen telah melakukan penilaian atas kemampuan Bank dan entitas anak untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Bank dan entitas anak memiliki sumber daya untuk melanjutkan usahanya di masa mendatang.

Selain itu, aset dan liabilitas tidak mengetahui adanya ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Bank dan entitas anak untuk melanjutkan usahanya. Oleh karena itu, laporan keuangan konsolidasian telah disusun atas dasar usaha yang berkelanjutan.

Klasifikasi aset dan liabilitas keuangan

Manajemen menetapkan klasifikasi atas aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan mempertimbangkan bila definisi yang ditetapkan PSAK 71 dipenuhi. Dengan demikian, aset keuangan dan liabilitas keuangan diakui sesuai dengan kebijakan akuntansi seperti diungkapkan pada Catatan 2d.

3. Significant Accounting Judgments, Estimates and Assumptions

The preparation of the consolidated financial statement requires management to make judgments, estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities, and the disclosure of contingent liabilities, at the end of the reporting period.

Uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amounts of the asset and liability affected in future periods.

Judgments

The following judgments are made by management in the process of applying the accounting policies that have the most significant effects on the amounts recognized in the consolidated financial statements:

Going concern

The management has made an assessment of the Bank and its subsidiaries' abilities to continue as a going concern and is satisfied that the Bank and its subsidiaries have the resources to continue its business for the foreseeable future.

Furthermore, the management is not aware of any material uncertainties that may cast significant doubt to the Bank and its subsidiaries' abilities to continue as a going concern. Therefore, the consolidated financial statement continues to be prepared on the going concern basis.

Classification of financial assets and financial liabilities

The Management determine the classifications of certain assets and liabilities as financial assets and financial liabilities by judging if they meet the definition set forth in SFAS 71. Accordingly, the financial assets and financial liabilities are accounted for in accordance with the accounting policies disclosed in Note 2d.

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Nilai wajar atas dan liabilitas keuangan

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan konsolidasian dapat dikategorikan pada level hierarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- Level 1: harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang dapat diakses pada tanggal pengukuran;
- Level 2: input selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung;
- Level 3: input yang tidak dapat diobservasi untuk aset dan liabilitas.

Aset keuangan yang tidak memiliki harga pasar

Bank dan entitas anak mengklasifikasikan aset keuangan dengan mengevaluasi, antara lain, apakah nilai tersebut dikutip atau tidak di pasar aktif. Termasuk dalam evaluasi pada apakah aset keuangan yang dikutip di pasar aktif adalah penentuan apakah harga pasar dapat segera dan secara teratur tersedia, dan apakah mereka mewakili harga aktual dan teratur terjadi transaksi pasar secara *arms-length*.

Kontinjensi

Ketika Bank dan entitas anak sedang terlibat dalam proses hukum, perkiraan biaya kemungkinan bagi penyelesaian klaim telah dikembangkan melalui konsultasi dengan bantuan konsultan hukum Bank dan entitas anak didasarkan pada analisis hasil yang potensial.

Manajemen Bank dan entitas anak tidak berkeyakinan bahwa hasil dari hal ini akan mempengaruhi hasil usaha. Besar kemungkinan, bagaimanapun, bahwa hasil operasi di masa depan dapat secara material terpengaruh oleh perubahan dalam estimasi atau efektivitas dari strategi yang terkait dengan hal tersebut.

Estimasi dan asumsi

Asumsi dan estimasi utama masa depan dan sumber utama estimasi ketidakpastian lain pada tanggal pelaporan yang memiliki risiko untuk dapat menyebabkan penyesuaian yang material terhadap nilai tercatat aset dan liabilitas untuk tahun berikutnya diungkapkan di bawah ini. Bank dan entitas anak mendasarkan asumsi dan estimasi yang digunakan pada parameter yang tersedia pada saat laporan keuangan konsolidasian disusun.

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Fair value of financial instruments

All assets and liabilities in which fair value is measured or disclosed in the consolidated financial statements can be classified in fair value hierarchy levels, based on the lowest level of input that is significant on the overall fair value measurement:

- Level 1: quoted (unadjusted) market prices in active markets for identical assets or liabilities accessible at the measurement date;
- Level 2: inputs other than quoted prices included in Level 1 for the assets and liabilities, which is directly or indirectly observable;
- Level 3: unobservable inputs for the assets and liabilities.

Financial assets not quoted in an active market

The Bank and its subsidiaries classify financial assets by evaluating, among others, whether the asset is quoted or not in an active market. Included in the evaluation on whether a financial asset is quoted in an active market is the determination on whether quoted prices are readily and regularly available, and whether those prices represent actual and regularly occurring market transactions on an arm's length basis.

Contingencies

When the Bank and its subsidiaries are currently involved in legal proceedings, the estimate of the probable cost for the resolution of claims determined in consultation with the aid of the legal counsel of the Bank and its subsidiaries based upon an analysis of potential results.

Management of the Bank and its subsidiaries does not believe that the outcome of this matter will affect the results of operations. It is probable, however, that future results of operations could be materially affected by changes in the estimates or in the effectiveness of the strategies relating to these proceedings.

Estimates and assumptions

The key estimates and assumptions concerning the future and other key sources of estimating uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are disclosed below. The Bank and its subsidiaries based their assumptions and estimates on parameters available when the consolidated financial statements were prepared.

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Asumsi dan situasi mengenai perkembangan masa depan dapat berubah akibat perubahan pasar atau situasi yang timbul di luar kendali Bank dan entitas anak. Perubahan tersebut dicerminkan dalam asumsi yang digunakan pada saat terjadinya.

Cadangan kerugian penurunan nilai aset keuangan

Kondisi spesifik *counterparty* yang mengalami penurunan nilai dalam pembentukan cadangan kerugian atas aset keuangan dievaluasi secara individu berdasarkan estimasi terbaik manajemen atas nilai kini arus kas yang diharapkan akan diterima. Dalam mengestimasi arus kas tersebut, manajemen membuat pertimbangan tentang situasi keuangan *counterparty* dan nilai realisasi bersih dari setiap agunan. Setiap aset yang mengalami penurunan nilai dinilai sesuai dengan manfaat yang ada, dan strategi penyelesaian serta estimasi arus kas yang diperkirakan dapat diterima.

Bank dan entitas anak menelaah portofolio pinjaman dan piutang setiap tahun untuk menilai penurunan nilai dengan memperbaharui provisi yang dibentuk selama periode yang diperlukan berdasarkan analisis berkelanjutan dan pemantauan terhadap rekening individual oleh petugas kredit.

Dalam menentukan apakah penurunan nilai harus dibentuk dalam laporan laba rugi komprehensif konsolidasian, Bank dan entitas anak membuat penilaian, apakah terdapat data yang dapat diobservasi yang menunjukkan bahwa terdapat penurunan yang dapat diukur dalam laporan perkiraan arus kas masa depan dari portofolio pinjaman sebelum penurunan tersebut dapat diidentifikasi secara individual dalam portofolio tersebut.

Bukti seperti ini dapat termasuk data yang dapat diobservasi yang menunjukkan bahwa telah terjadi perubahan yang merugikan pada status pembayaran kelompok debitur, atau kondisi ekonomi nasional atau lokal yang berkorelasi dengan wanprestasi atas aset dalam kelompok. Bank dan entitas anak menggunakan perkiraan dalam menentukan jumlah dan waktu dari arus kas masa depan ketika menentukan tingkat penyisihan yang diperlukan. Estimasi tersebut didasarkan pada asumsi mengenai sejumlah faktor dan hasil aktual yang dapat berbeda, yang mengakibatkan perubahan terhadap jumlah penyisihan di masa yang akan datang.

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Existing circumstances and assumptions about future developments may change due to market changes or circumstances arising beyond the control of the Bank and its subsidiaries. Such changes are reflected in the assumptions when they occur.

Allowance for impairment losses of financial assets

In the calculation of allowance for impairment losses of financial assets, the specific condition of impaired counterparty is individually evaluated based on management's best estimate of the present value of the expected cash flows to be received. In estimating these cash flows, management makes judgements about the counterparty's financial situation and the net realizable value of any underlying collateral. Each impaired asset is assessed on its merits, and the workout strategy and estimated cash flows considered recoverable.

The Bank and its subsidiaries reviews its loan portfolio and receivables to assess impairment on an annual basis with updating provisions made during the intervals as necessary based on the continuing analysis and monitoring of individual accounts by credit officers.

In determining whether an impairment loss should be recorded in the consolidated statements of comprehensive income, the Bank and its subsidiaries make judgments as to whether there is any observable data indicating that there is a measurable decrease in the estimated future cash flows from a portfolio of loans before the decrease can be identified with an individual loan in that portfolio.

This evidence may include observable data indicating that there has been an adverse change in the payment status of borrowers in a Bank and its subsidiaries, or national or local economic conditions that correlate with defaults on assets in the Bank and its subsidiaries. The Bank and its subsidiaries use estimates in the amount and timing of future cash flows when determining the level of allowance required. Such estimates are based on assumptions about a number of factors and actual results may differ, resulting to future changes in the allowance.

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Penurunan nilai untuk surat berharga

Bank dan entitas anak menentukan bahwa surat berharga memiliki kriteria penurunan nilai yang sama dengan aset keuangan yang dicatat pada biaya perolehan diamortisasi.

Umur ekonomis dari aset tetap

Bank dan entitas anak memperkirakan masa manfaat aset tetap berdasarkan periode dimana aset diharapkan akan tersedia untuk digunakan. Masa manfaat ekonomis aset tetap ditinjau secara berkala dan diperbarui jika memiliki ekspektasi yang berbeda dari perkiraan sebelumnya, karena kerusakan secara fisik dan teknis, atau keusangan secara komersial dan legal atau batasan lainnya atas penggunaan aset tersebut. Selain hal tersebut, estimasi masa manfaat dari aset tetap didasarkan pada penilaian secara kolektif dengan menggunakan praktik industri, teknik evaluasi internal dan pengalaman dengan aset serupa.

Tetap dimungkinkan, bagaimanapun, bahwa hasil masa depan dapat secara material dipengaruhi oleh perubahan estimasi yang disebabkan oleh perubahan faktor-faktor tersebut di atas.

Jumlah dan saat pencatatan biaya untuk setiap periode akan dipengaruhi oleh perubahan dari faktor dan keadaan saat pencatatan. Pengurangan taksiran masa manfaat dari aset tetap akan meningkatkan beban operasional yang diakui.

Penurunan nilai aset non-keuangan

Bank dan entitas anak mengevaluasi penurunan nilai aset apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset tidak dapat dipulihkan kembali.

Faktor-faktor penting yang dapat menyebabkan penelaahan penurunan nilai adalah sebagai berikut:

- kinerja yang rendah secara signifikan jika dibandingkan dengan ekspektasi dari hasil operasi historis maupun proyeksi hasil operasi di masa yang akan datang;
- perubahan yang signifikan dalam cara penggunaan aset atau strategi bisnis secara keseluruhan; dan
- industri atau tren ekonomi yang secara signifikan bernilai negatif.

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Impairment of marketable securities

The Bank and its subsidiaries determine that securities are impaired based on the same criteria as financial assets carried at amortized cost.

Useful lives of premises and equipment

The Bank and its subsidiaries estimate the useful lives of premises and equipment based on the period over which the assets are expected to be available for use. The estimated useful lives of premises and equipment are reviewed periodically and are updated if expectations differ from previous estimates due to physical wear and tear, technical or commercial obsolescence and legal or other limits on the use of the assets. In addition, estimation of the useful lives of premises and equipment is based on collective assessment of industry practice, internal technical evaluation and experience with similar assets.

It is possible, however, that future results of operations could be materially affected by changes in estimates brought about by changes in factors mentioned above.

The amounts and timing of recorded expenses for any period would be affected by changes in these factors and circumstances. A reduction in the estimated useful lives of premises and equipment would increase the recorded operating expenses.

Impairment of non-financial assets

The Bank and its subsidiaries assess impairment on assets whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable.

The factors that which could trigger an impairment review include the following:

- significant underperformance relative to expected historical or projected future operating results;
- significant changes in the manner of use of the acquired assets or the strategy for overall business; and
- significant negative industry or economic trends.

Bank dan entitas anak mengakui kerugian penurunan nilai apabila nilai tercatat aset melebihi nilai yang dapat dipulihkan. Jumlah terpulihkan adalah nilai yang lebih tinggi antara nilai wajar dikurang biaya untuk menjual dengan nilai pakai aset (atau unit penghasil kas).

Jumlah terpulihkan diestimasi untuk aset individual atau, jika tidak memungkinkan, untuk unit penghasil kas yang mana aset tersebut merupakan bagian daripada unit tersebut.

Pengakuan aset pajak tangguhan

Aset pajak tangguhan diakui untuk seluruh saldo rugi fiskal yang belum digunakan sejauh terdapat kemungkinan bahwa saldo rugi tersebut dapat dikompensasikan terhadap penghasilan kena pajak di masa yang akan datang. Pertimbangan manajemen yang signifikan diperlukan untuk menentukan jumlah aset pajak tangguhan yang dapat diakui, sesuai dengan saat dan jumlah penghasilan kena pajak di masa mendatang seiring dengan strategi perencanaan pajak.

Bank dan entitas anak menelaah aset pajak tangguhan pada setiap tanggal laporan posisi keuangan konsolidasian dan mengurangi jumlah tercatat dalam hal tidak adanya lagi kemungkinan bahwa penghasilan kena pajak yang cukup akan tersedia untuk mengkompensasi sebagian atau seluruh aset pajak tangguhan.

Pertimbangan signifikan diperlukan dalam menentukan provisi perpajakan

Bank dan entitas anak menentukan provisi perpajakan berdasarkan estimasi atas kemungkinan adanya tambahan beban pajak. Jika hasil akhir dari hal ini berbeda dengan jumlah yang dicatat semula, maka perbedaan tersebut akan berdampak terhadap laba/rugi.

Nilai kini atas kewajiban imbalan pasca kerja dan imbalan jangka panjang lainnya

Biaya atas kewajiban imbalan pasca kerja dan imbalan jangka panjang lainnya ditentukan dengan perhitungan aktuaris. Perhitungan aktuaris melibatkan penggunaan asumsi mengenai tingkat diskonto, tingkat pengembalian yang diharapkan dari aset, kenaikan gaji di masa depan, tingkat kematian dan tingkat kecacatan. Karena program tersebut memiliki sifat jangka panjang, maka perkiraan tersebut memiliki ketidakpastian yang signifikan.

The Bank and its subsidiaries recognize an impairment loss whenever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the higher of an asset's (or Cash Generating Unit's) fair value less costs to sell and its value in use.

Recoverable amounts are estimated for individual assets or, if it is not possible, for the cash generating unit to which the asset belongs.

Recognition of deferred tax assets

Deferred tax assets are recognized for all unused tax losses and credits to the extent that it is probable that taxable income will be available against which the losses can be utilized. Significant management judgment is required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing and level of future taxable income together with future tax planning strategies.

The Bank and its subsidiaries review their deferred tax assets at each consolidated statement of financial position date and reduce the carrying amount to the extent that it is no longer probable that sufficient taxable income will be available to allow all or part of the deferred tax assets to be utilized.

Significant judgement is required in determining the provision for taxes

The Bank and its subsidiaries provides for tax provision based on estimates whether the additional taxes will be due. Where the final tax outcome of these matters is different from the amounts that were initially recorded, such differences will impact the profit/loss.

Present value of post employment and other long term employment benefits

The cost of post employment and other long term employment benefits is determined using actuarial valuations. The actuarial valuation involves making assumptions about discount rates, expected rates of return on assets, future salary increases, mortality rates and disability rate. Due to the long-term nature of these plans, such estimates are subject to significant uncertainty.

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4. Kas

4. Cash

		31 Desember/December 31, 2021		31 Desember/December 31, 2020			
		Jumlah nosional mata uang asing/ Notional amount in foreign currencies (angka penuh/ full amount)		Jumlah nosional mata uang asing/ Notional amount in foreign currencies (angka penuh/ full amount)			
		Ekuivalen Rupiah/ Equivalent Rupiah		Ekuivalen Rupiah/ Equivalent Rupiah			
Rupiah		3,723,793		3,669,937		Rupiah	
Mata uang asing						Foreign currencies	
Dolar Amerika Serikat	1,434,011	20,438		1,010,008	14,191	United States Dollar	
Dolar Singapura	167,215	1,765		317,738	3,370	Singapore Dollar	
Euro Eropa	34,096	549		32,651	563	European Euro	
Dolar Australia	38,565	399		39,315	423	Australian Dollar	
Riyal Saudi Arabia	74,277	282		64,456	244	Saudi Arabian Riyal	
Renminbi	81,213	182		84,610	183	Renminbi	
Dolar Hong Kong	48,630	89		27,100	49	Hong Kong Dollar	
Yen Jepang	644,000	80		164,000	22	Japanese Yen	
Poundsterling Inggris	3,455	67		3,335	63	Great Britain Poundsterling	
		23,851		19,108			
Total		3,747,644		3,689,045		Total	

Saldo dalam mata uang Rupiah termasuk uang pada Anjungan Tunai Mandiri (ATM) sebesar Rp521.486 dan Rp510.777 masing-masing pada tanggal 31 Desember 2021 dan 2020.

The Rupiah balance includes cash in ATMs (Automated Teller Machines) of Rp521,486 and Rp510,777 as of December 31, 2021 and 2020, respectively.

Pada tanggal 31 Desember 2021 dan 2020, tidak terdapat saldo kas yang digunakan sebagai agunan.

As of December 31, 2021 and 2020 there are no cash used as collateral.

5. Giro pada Bank Indonesia

5. Current Accounts with Bank Indonesia

		31 Desember/December 31, 2021		31 Desember/December 31, 2020			
		Jumlah nosional mata uang asing/ Notional amount in foreign currencies (angka penuh/ full amount)		Jumlah nosional mata uang asing/ Notional amount in foreign currencies (angka penuh/ full amount)			
		Ekuivalen Rupiah/ Equivalent Rupiah		Ekuivalen Rupiah/ Equivalent Rupiah			
Rupiah		11,684,041		7,935,303		Rupiah	
Dolar Amerika Serikat	15,157,430	216,031		7,907,430	111,100	United States Dollar	
Total		11,900,072		8,046,403		Total	

Dalam giro pada Bank Indonesia termasuk giro yang didasarkan pada prinsip perbankan syariah sebesar Rp293.075 dan Rp504.510 masing-masing pada tanggal 31 Desember 2021 dan 2020.

Current accounts with Bank Indonesia include current accounts based on sharia banking principles amounting to Rp293,075 and Rp504,510 as of December 31, 2021 and 2020, respectively.

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Rasio Giro Wajib Minimum (GWM) pada tanggal
31 Desember 2021 dan 2020 adalah sebagai
berikut (tidak diaudit):

The minimum statutory reserves ratio (GWM) as of
December 31, 2021 and 2020 are as follows
(unaudited):

		31 Desember/ December 31,			
		2021	2020		
Rupiah				Rupiah	
Utama	9.86%	6.46%		Primary	
PLM	11.54%	14.93%		PLM	
Dolar Amerika Serikat	4.24%	4.22%		United States Dollar	
Syariah - Rupiah	3.50%	3.50%		Sharia- Rupiah	

Rasio GWM pada tanggal 31 Desember 2021 dan 2020 dihitung berdasarkan Peraturan Bank Indonesia Nomor 15/15/PBI/2013 tanggal 23 Desember 2013 sebagaimana telah diubah beberapa kali dengan PBI No. 17/11/PBI/2015 tanggal 25 Juni 2015, PBI No. 17.12/PBI/2015 tanggal 25 November 2015, PBI No. 18/3/PBI/2016 tanggal 10 Maret 2016, PBI No. 18/14/PBI/2016 tanggal 18 Agustus 2016, PBI No. 19/6/PBI/2017 tanggal 17 April 2017, PBI No. 20/3/2018 tanggal 29 Maret 2018 dan Peraturan Anggota Dewan Gubernur (PADG) No. 20/10/PADG/2018 tanggal 31 Mei 2018, PADG No. 21/14/PADG/2019 tanggal 26 Juni 2019 sebagaimana telah diubah beberapa kali dengan PADG 21/27/PADG/2019 tanggal 26 Desember 2019, PADG No. 22/2/PADG/2020 tanggal 13 Maret 2020, PADG 22/10/PADG/2020 tanggal 30 April 2020, PADG 22/19/PADG/2020 tanggal 29 Juli 2020, dengan perubahan terakhir pada PADG 23/27/PADG/2021 tanggal 21 Desember 2021 tentang "Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah".

The calculation of the GWM ratio as of December 31, 2021 and 2020 is calculated based on Bank Indonesia Regulation Number 15/15/PBI/2013 dated December 23, 2013 as amended several times by PBI No. 17/11/PBI/2015 dated June 25, 2015, PBI No. 17.12/PBI/2015 dated November 25, 2015, PBI No. 18/3/PBI/2016 dated March 10, 2016, PBI No. 18/14/PBI/2016 dated August 18, 2016, PBI No. 19/6/PBI/2017 dated 17 April 2017, PBI No. 20/3/2018 dated March 29, 2018 and Regulation of the Members of the Board of Governors (PADG) No. 20/10/PADG/2018 dated 31 May 2018, PADG No. 21/14/PADG/2019 dated 26 June 2019 as amended several times with PADG 21/27/PADG/2019 dated 26 December 2019, PADG No. 22/2/PADG/2020 dated March 13, 2020, PADG 22/10/PADG/2020 dated April 30, 2020, PADG 22/19/PADG/2020 dated July 29, 2020 with the latest amendments to PADG 23/27/PADG/2021 dated December 21, 2021 regarding "Required Reserves in Rupiah and Currency Foreign for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units".

Pada tanggal 31 Desember 2021 dan 2020, Bank juga harus memenuhi PBI No. 20/4/PBI/2018 tanggal 29 Maret 2019 sebagaimana telah diubah dengan PBI No. 21/12/PBI/2019 tanggal 25 November 2019 tentang "Perubahan atas Peraturan Bank Indonesia Nomor 20/4/PBI/2018 Tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Konvensional, Bank Umum Syariah dan Unit Usaha Syariah" yang dijelaskan melalui Peraturan Anggota Dewan Gubernur No. 21/22/PADG/2019 tanggal 28 November 2019 yang telah diubah dengan PADG No. 22/11/PADG/2020 tanggal 29 April 2020, PADG 22/30/PADG/2020 tanggal 5 Oktober 2020 dan perubahan terakhir PADG 23/7/PADG/2021 tanggal 26 April 2021 dengan perubahan terakhir pada PADG 23/31/PADG/2021 tanggal 31 Desember 2021 tentang "Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah".

As December 31, 2021 and 2020, the Bank must also comply with Bank Indonesia Regulation (PBI) No. 20/4/PBI/2018 dated March 29, 2019 which has been amended with PBI No. 21/12/PBI/2019 dated November 25, 2019 regarding "Charges to Bank Indonesia Regulation No. 20/4/PBI/2018 regarding Macroprudential Intermediation Ratios and Macroprudential Liquidity Buffers for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Unit" which is explained through PADG No. 21/22/PADG/2019 dated November 28, 2019 which has been amended with PADG No. 22/11/PADG/2020 dated April 29, 2020, PADG No. 22/30/PADG/2020 dated October 5, 2020 and the latest amendment by PADG No. 23/7/PADG/2021 dated April 26, 2021 with the latest amendments to PADG 23/31/PADG/2021 dated December 31, 2021 regarding "Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Sharia Commercial Bank, and Sharia Business Units".

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Pada tanggal 31 Desember 2021 dan 2020, sesuai dengan ketentuan Bank Indonesia tersebut di atas, Bank dan entitas anak harus memenuhi persyaratan GWM Utama dalam Rupiah masing-masing sebesar 3,00% dan 6,00%, sedangkan untuk mata uang asing masing-masing sebesar 4,00% dan 8,00%. Untuk PLM adalah sebesar 6,00% dan 4,00% dalam Rupiah pada tanggal 31 Desember 2021 dan 2020.

Pada tanggal 31 Desember 2021 dan 2020, sesuai dengan ketentuan Bank Indonesia tersebut berdasarkan prinsip syariah, Bank dan entitas anak harus memenuhi persyaratan GWM dalam Rupiah masing-masing sebesar 3,00%, dan 4,50%. Untuk mata uang asing masing-masing sebesar 1,00%.

GWM Primer adalah simpanan minimum yang wajib dipelihara oleh Bank dan entitas anak dalam bentuk saldo Rekening Giro pada Bank Indonesia. GWM Sekunder dan Penyangga Likuiditas Makroprudensial (PLM) adalah cadangan minimum yang wajib dipelihara oleh Bank dan entitas anak berupa Sertifikat Bank Indonesia (SBI), Surat Utang Negara (SUN), Surat Berharga Syariah Negara (SBSN) dan/atau excess reserve yang merupakan kelebihan saldo Rekening Giro Rupiah dari GWM Primer, GWM LFR dan Rasio Intermediasi Makroprudensial (RIM). GWM LFR dan RIM adalah tambahan simpanan minimum yang wajib dipelihara oleh Bank dan entitas anak dalam bentuk saldo Rekening Giro pada Bank Indonesia, jika LFR dan RIM target Bank Indonesia (84%) atau jika di atas maksimum LFR dan RIM target BI (94%) dan Kewajiban Penyediaan Modal Minimum (KPMM) Bank lebih kecil dari KPMM Insentif BI sebesar 14%.

Bank dan entitas anak telah memenuhi ketentuan Bank Indonesia tentang Giro Wajib Minimum pada tanggal 31 Desember 2021 dan 2020.

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As of December 31, 2021 and 2020, based on the above Bank Indonesia regulations, The Bank and its subsidiaries is required to maintain primary GWM in Rupiah amounting to 3.00% and 6.00%, respectively, while GWM for foreign currency amounting to 4.00% and 8.00%, respectively. PLM amounting to 6.00% and 4.00% in Rupiah as of December 31, 2021 and 2020.

As of December 31, 2021 and 2020, based on the Bank Indonesia regulations, for sharia principle, the Bank and its subsidiaries is required to maintain GWM in Rupiah of 3.00%, and 4.50%. For foreign currencies of 1.00%, respectively.

Primary Minimum Statutory Reserve is a minimum reserve that should be maintained by the Bank and its subsidiaries in Current Accounts with Bank Indonesia. Secondary Minimum Statutory Reserve and Macroprudential Liquidity Buffer are the minimum reserves that should be maintained by the Bank and its subsidiaries which comprise of Certificates of Bank Indonesia (SBI), Government Debenture Debt (SUN), Sharia Government Securities (SBSN), and/or excess reserve which represents the excess reserve of the Bank and its subsidiaries' Current Accounts in Rupiah over the Primary Minimum Statutory Reserve, Minimum Statutory Reserve on LFR and Macroprudential Intermediation Ratio (RIM). Minimum Statutory Reserve on LFR and RIM is the additional reserve that should be maintained by the Bank and its subsidiaries in the form of Current Accounts with Bank Indonesia, if the Bank and its subsidiaries' LFR and RIM is below the minimum of LFR and RIM targeted by Bank Indonesia (84%) or if the Bank and its subsidiaries' LFR and RIM is above the maximum of LFR and RIM targeted by BI (94%) and the Capital Adequacy Ratio (CAR) is below BI requirement of 14%.

The Bank and its subsidiaries has complied with Bank Indonesia regulations concerning the minimum reserve requirements as of December 31, 2021 and 2020.

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6. Giro pada Bank Lain

a. Berdasarkan mata uang

	31 Desember/December 31, 2021		31 Desember/December 31, 2020	
	Jumlah nosional mata uang asing/ Notional amount in foreign currencies (angka penuh/ full amount)		Jumlah nosional mata uang asing/ Notional amount in foreign currencies (angka penuh/ full amount)	
		Ekuivalen Rupiah/ Equivalent Rupiah		Ekuivalen Rupiah/ Equivalent Rupiah
Rupiah		308,381		236,947
Mata uang asing				
Dolar Amerika Serikat	160,509,682	2,287,597	38,762,530	544,613
Dolar Singapura	3,040,545	32,092	2,779,689	29,482
Dolar Australia	2,601,308	26,915	2,652,481	28,521
Yen Jepang	165,873,710	20,530	161,380,337	21,943
Euro Eropa	558,022	8,991	798,392	13,760
Poundsterling Inggris	262,958	5,062	265,650	5,051
Dolar Hong Kong	522,069	954	491,489	891
Renminbi	346,590	775	154,563	333
		2,382,916		644,594
Total		2,691,297		881,541
Cadangan kerugian penurunan nilai		(66)		(71)
Neto		2,691,231		881,470

Rupiah
Foreign currencies
United States Dollar
Singapore Dollar
Australian Dollar
Japanese Yen
European Euro
Great Britain Poundsterling
Hong Kong Dollar
Renminbi

Total
Allowance for impairment losses
Net

b. Berdasarkan hubungan

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020
Pihak ketiga		
Rupiah	308,381	236,947
Mata uang asing		
Dolar Amerika Serikat	2,287,597	544,613
Dolar Singapura	32,092	29,482
Dolar Australia	26,915	28,521
Yen Jepang	20,530	21,943
Euro Eropa	8,991	13,760
Poundsterling Inggris	5,062	5,051
Dolar Hong Kong	954	891
Renminbi	775	333
	2,382,916	644,594
Total	2,691,297	881,541
Cadangan kerugian penurunan nilai	(66)	(71)
Neto	2,691,231	881,470

Third parties
Rupiah
Foreign currencies
United States Dollar
Singapore Dollar
Australian Dollar
Japanese Yen
European Euro
Great Britain Poundsterling
Hong Kong Dollar
Renminbi

Total
Allowance for impairment losses
Net

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c. Berdasarkan bank

c. By bank

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020
Rupiah		
Bank Pemerintah Daerah		
PT BPD Bali	2,916	4
PT BPD Kalimantan Selatan	2,653	3,317
PT BPD Banten	1,807	177
PT BPD Sulawesi Selatan dan Sulawesi Barat	1,332	619
PT BPD Jawa Tengah	825	439
PT BPD Jawa Timur Tbk	325	831
PT BPD Sulawesi Utara	1	2
PT BPD Kalimantan Timur	1	1
PT BPD Riau Kepri	1	1
PT BPD Lampung	1	1
PT BPD Sumatera Selatan dan Bangka Belitung	1	1
PT Bank DKI	-	18
PT BPD Sumatera Utara	-	2
	<u>9,863</u>	<u>5,413</u>
Bank Umum		
PT Bank Central Asia Tbk	219,985	186,364
PT Bank CIMB Niaga Tbk	16,706	4,735
PT Bank Danamon Indonesia Tbk	15,708	9,175
PT Bank Sahabat Sampoerna	15,219	14,044
PT Bank Rakyat Indonesia (Persero) Tbk	10,183	7,984
PT Bank Mega	10,151	1,485
PT Bank Negara Indonesia (Persero) Tbk	5,133	5,873
PT Bank Mandiri (Persero) Tbk	3,058	834
PT Bank OCBC NISP Tbk	2,045	764
PT Standard Chartered Bank Indonesia	322	206
PT Bank Oke Indonesia (dahulu PT Bank Andara)	6	62
PT Bank Woori Saudara	1	-
PT Bank Syariah Indonesia	1	-
PT Bank BTPN Tbk	-	8
	<u>298,518</u>	<u>231,534</u>
	<u>308,381</u>	<u>236,947</u>

Rupiah
Regional Banks
PT BPD Bali
PT BPD Kalimantan Selatan
PT BPD Banten
PT BPD Sulawesi Selatan dan Sulawesi Barat
PT BPD Jawa Tengah
PT BPD Jawa Timur Tbk
PT BPD Sulawesi Utara
PT BPD Kalimantan Timur
PT BPD Riau Kepri
PT BPD Lampung
PT BPD Sumatera Selatan dan Bangka Belitung
PT Bank DKI
PT BPD Sumatera Utara
Commercial Banks
PT Bank Central Asia Tbk
PT Bank CIMB Niaga Tbk
PT Bank Danamon Indonesia Tbk
PT Bank Sahabat Sampoerna
PT Bank Rakyat Indonesia Tbk (Persero) Tbk
PT Bank Mega Tbk
PT Bank Negara Indonesia (Persero) Tbk
PT Bank Mandiri (Persero) Tbk
PT Bank OCBC NISP Tbk
PT Standard Chartered Bank Indonesia
PT Bank Oke Indonesia (formerly PT Bank Andara)
PT Bank Woori Saudara
PT Bank Syariah Indonesia
PT Bank BTPN Tbk

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Mata uang asing			Foreign currencies
Citibank, N.A	940,000	287,059	Citibank, N.A
PT Bank Rakyat Indonesia (Persero) Tbk	627,235	-	PT Bank Rakyat Indonesia Tbk (Persero) Tbk
PT Bank Negara Indonesia (Persero) Tbk	351,414	134,613	PT Bank Negara Indonesia (Persero) Tbk
PT Bank Mandiri (Persero) Tbk	186,093	55,107	PT Bank Mandiri (Persero) Tbk
PT Bank Central Asia Tbk	177,446	28,565	PT Bank Central Asia Tbk
Standard Chartered Bank	40,625	80,592	Standard Chartered Bank
Overseas-Chinese Banking Corporation, Ltd	32,092	29,482	Overseas-Chinese Banking Corporation, Ltd
Australia and New Zealand Bank	26,915	28,521	Australia and New Zealand Bank
Bank of China, Ltd	775	333	Bank of China, Ltd
Kookmin Bank			Kookmin Bank
Industrial and Commercial	255	251	Industrial and Commercial
Indover Bank, Amsterdam	66	71	Indover Bank, Amsterdam
	<u>2,382,916</u>	<u>644,594</u>	
Total	2,691,297	881,541	Total
Cadangan kerugian			
Penurunan nilai	(66)	(71)	Allowance for impairment losses
Neto	<u>2,691,231</u>	<u>881,470</u>	Net

d. Tingkat suku bunga rata-rata per tahun

d. Average interest rates per annum

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Rupiah	1,18%	2,06%	Rupiah
Mata uang asing	0,05%	0,50%	Foreign currencies

e. Perubahan nilai tercatat bruto
Perubahan nilai tercatat bruto adalah sebagai berikut:

e. Movement in the gross carrying amount
The movements in the gross carrying amount are as follows:

	31 Desember/December 31, 2021					
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total	
Nilai tercatat bruto awal	881,541	--	--	--	881,541	Initial gross carrying amount
Aset baru	627,238	--	--	--	627,238	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(20)	--	--	--	(20)	Assets derecognized or repaid (exclude write off)
Transfer ke Tahap 1	--	--	--	--	--	Transfer to Stage 1
Transfer ke Tahap 2	--	--	--	--	--	Transfer to Stage 2
Transfer ke Tahap 3	--	--	--	--	--	Transfer to Stage 3
Pengukuran kembali	1,178,707	--	--	--	1,178,707	Remeasurement
Penghapusbukuan - Valuta asing dan perubahan lain	3,831	--	--	--	3,831	Foreign exchange and other movement
Nilai tercatat bruto akhir	<u>2,691,297</u>	<u>--</u>	<u>--</u>	<u>--</u>	<u>2,691,297</u>	Ending gross carrying amount

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	31 Desember/December 31, 2020					
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total	
Nilai tercatat bruto awal						Initial gross carrying amount
1 Januari 2020	535,267	--	--	--	535,267	as at January 1, 2020
Aset baru	-	--	--	--	--	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	--	--	--	--	--	Assets derecognized or repaid (exclude write off)
Transfer ke Tahap 1	--	--	--	--	--	Transfer to Stage 1
Transfer ke Tahap 2	--	--	--	--	--	Transfer to Stage 2
Transfer ke Tahap 3	--	--	--	--	--	Transfer to Stage 3
Pengukuran kembali	333,358	--	--	--	333,358	Remeasurement
Penghapusbukuan	--	--	--	--	--	Write off
Valuta asing dan perubahan lain	12,916	--	--	--	12,916	Foreign exchange and other movement
Nilai tercatat bruto akhir	881,541	--	--	--	881,541	Ending gross carrying amount

- f. Perubahan cadangan kerugian penurunan nilai
Cadangan kerugian penurunan nilai dibentuk
terhadap saldo giro pada bank lain yang memiliki
kolektibilitas macet yaitu giro pada Indover Bank,
Amsterdam.

- f. *Movements in the allowance for impairment losses*
Allowance for impairment losses is provided for
balance of current account with other bank with
collectibility loss which is to Indover Bank,
Amsterdam.

	31 Desember/December 31, 2021					
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total	
Saldo awal	71	--	--	--	71	Initial balance
Aset Baru	--	--	--	--	--	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	--	--	--	--	--	Assets derecognized or repaid (exclude write off)
Transfer ke Tahap 1	--	--	--	--	--	Transfer to Stage 1
Transfer ke Tahap 2	--	--	--	--	--	Transfer to Stage 2
Transfer ke Tahap 3	--	--	--	--	--	Transfer to Stage 3
Pengukuran kembali	--	--	--	--	--	Remeasurement
Penghapusbukuan	--	--	--	--	--	Write off
Valuta asing dan perubahan lain	(5)	--	--	--	(5)	Foreign exchange and other movement
Ending balance	66	--	--	--	66	Ending balance

	31 Desember/December 31, 2020					
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total	
Saldo awal						Initial balance
31 Desember 2019	-	--	--	--	--	December 31, 2019
PSAK 71	66	--	--	--	66	SFAS 71
1 Januari 2020	66	--	--	--	66	January 1, 2020
Aset Baru	--	--	--	--	--	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	--	--	--	--	--	Assets derecognized or repaid (exclude write off)
Transfer ke Tahap 1	--	--	--	--	--	Transfer to Stage 1
Transfer ke Tahap 2	--	--	--	--	--	Transfer to Stage 2
Transfer ke Tahap 3	--	--	--	--	--	Transfer to Stage 3
Pengukuran kembali	--	--	--	--	--	Remeasurement
Penghapusbukuan	--	--	--	--	--	Write off
Valuta asing dan perubahan lain	5	--	--	--	5	Foreign exchange and other movement
Ending balance	71	--	--	--	71	Ending balance

Manajemen berpendapat bahwa jumlah cadangan
kerugian penurunan nilai di atas telah memadai.

*Management believes that the above allowance for
impairment losses is adequate.*

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Informasi mengenai klasifikasi aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai diungkapkan pada Catatan 45.

Information with respect to classification of impaired and not impaired of financial assets are disclosed in Note 45.

- g. Berdasarkan kolektibilitas
Kolektibilitas giro pada bank lain adalah sebagai berikut:

- g. By collectability
The collectability of current accounts with other banks are as follows:

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Lancar	2,691,231	881,470	Current
Macet	66	71	Loss
Total	2,691,297	881,541	Total
Cadangan kerugian penurunan nilai	(66)	(71)	Allowance for impairment losses
Neto	2,691,231	881,470	Net

- h. Giro pada bank lain yang digunakan sebagai agunan

- h. Current account with other banks pledged as collateral

Pada tanggal 31 Desember 2021 dan 2020, tidak terdapat saldo giro pada bank lain yang digunakan sebagai agunan.

As of December 31, 2021 and 2020 there are no current accounts with other banks which are used as collateral.

7. Penempatan pada Bank Indonesia dan Bank Lain

7. Placements with Bank Indonesia and Other Banks

- a. Berdasarkan jenis, hubungan dan mata uang

- a. Based on type, relationship and currency

	31 Desember/December 31, 2021	31 Desember/December 31, 2020	
	Jumlah nosional mata uang asing/ Notional amount in foreign currencies (angka penuh/ full amount)	Jumlah nosional mata uang asing/ Notional amount in foreign currencies (angka penuh/ full amount)	
	Ekuivalen Rupiah/ Equivalent Rupiah	Ekuivalen Rupiah/ Equivalent Rupiah	
Pihak ketiga			Third parties
Rupiah			Rupiah
Deposit Facility			Deposit Facility
Bank Indonesia	6,299,038	-	Bank Indonesia
Bank Indonesia Syariah	590,000	390,000	Bank Indonesia Syariah
Sertifikat Investasi Mudharabah	-	64,000	Mudharabah Investment Certificate
Deposito berjangka	4,027,694	3,610,043	Time Deposits
Call Money	220,000	1,750,000	Call Money
Tabungan	6,992	4,849	Savings
	<u>11,143,724</u>	<u>5,818,892</u>	
Dollar Amerika Serikat			United States Dollar
Term Deposit	285,050	-	Term Deposit
Total	11,428,774	5,818,892	Total
Cadangan kerugian penurunan nilai	(2,268)	(2,662)	Allowance for impairment losses
Neto	11,426,506	5,816,230	Net

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b. Berdasarkan sisa umur hingga jatuh tempo

b. By remaining period until maturity

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
< 1 bulan	10,921,152	5,809,048	< 1 month
> 1 bulan < 3 bulan	507,622	9,844	> 1 month < 3 months
Total	11,428,774	5,818,892	Total
Cadangan kerugian penurunan nilai	(2,268)	(2,662)	Allowance for impairment losses
Neto	11,426,506	5,816,230	Net

c. Berdasarkan jenis dan nama bank

c. By type and counterparty bank

Rupiah	December 31, 2021	December 31, 2020	Rupiah
Bank Indonesia			Bank Indonesia
Deposit Facility	6,299,038	-	Deposit Facility
Deposit Facility - Syariah	590,000	390,000	Deposit Facility - Sharia
	6,889,038	390,000	
Call Money			Call Money
PT Bank Capital Indonesia Tbk	220,000	200,000	PT Bank Capital Indonesia Tbk
PT Bank KEB Hana Indoneisa	-	100,000	PT Bank KEB Hana Indoneisa
PT BPD Kalimantan Timur dan Kalimantan Utara	-	160,000	PT BPD Kalimantan Timur dan Kalimantan Utara
PT BPD Jawa Timur Tbk	-	270,000	PT BPD Jawa Timur Tbk
PT Bank Maybank Indonesia Tbk	-	200,000	PT Bank Maybank Indonesia Tbk
PT BPD Sulawesi Selatan dan Bangka Belitung	-	300,000	PT BPD Sulawesi Selatan dan Bangka Belitung
PT Bank DKI	-	150,000	PT Bank DKI
PT BPD Riau Kepri	-	100,000	PT BPD Riau Kepri
PT BPD Sulawesi Tenggara	-	90,000	PT BPD Sulawesi Tenggara
PT Bank Rakyat Indonesia (Persero) Tbk	-	50,000	PT Bank Rakyat Indonesia (Persero) Tbk
PT Bank CTBC Indonesia	-	50,000	PT Bank CTBC Indonesia
PT Bank Nationalnobu Tbk	-	40,000	PT Bank Nationalnobu Tbk
PT BPD Nusa Tenggara Timur	-	40,000	PT BPD Nusa Tenggara Timur
	220,000	1,750,000	
Deposito berjangka			Time deposits
PT Bank Mayapada International Tbk	393,000	393,000	PT Bank Mayapada International Tbk
PT BPD Sulawesi Selatan dan Sulawesi Barat	240,500	200,500	PT BPD Sulawesi Selatan dan Sulawesi Barat
PT BPD Bali	220,500	140,500	PT BPD Bali
PT BPD Riau Kepri	216,000	220,500	PT BPD Riau Kepri
PT BPD Sumatera Barat	213,000	252,490	PT BPD Sumatera Barat
PT BPD Sulawesi Tenggara	209,500	140,000	PT BPD Sulawesi Tenggara
PT BPD Jambi	202,500	219,790	PT BPD Jambi
PT Bank Nationalnobu Tbk	186,000	41,200	PT Bank Nationalnobu Tbk
PT BPD Nusa Tenggara Timur	172,500	-	PT BPD Nusa Tenggara Timur
PT BPD Maluku	170,000	60,000	PT BPD Maluku
PT Bank Mandiri Taspen	161,000	142,800	PT Bank Mandiri Taspen
PT BPD Kalimantan Tengah	150,000	120,000	PT BPD Kalimantan Tengah
PT BPD Kalimantan Barat	145,000	-	PT BPD Kalimantan Barat
PT BPD Lampung	129,000	110,490	PT BPD Lampung
PT Bank DKI	126,800	80,000	PT Bank DKI
PT Bank Capital Indonesia Tbk	125,500	-	PT Bank Capital Indonesia Tbk
PT BPD Sulawesi Utara Gorontalo	115,000	139,800	PT BPD Sulawesi Utara Gorontalo
PT Bank Tabungan Negara Tbk	81,350	228,790	PT Bank Tabungan Negara Tbk
PT BPD Sumatra Selatan & Bangka Belitung	80,000	9,990	PT BPD Sumatra Selatan & Bangka Belitung
PT Bank ICBC Indonesia	71,000	-	PT Bank ICBC Indonesia

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	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
PT BPD Bengkulu	70,000	90,500	PT BPD Bengkulu
PT BPD Sulawesi Tengah	69,000	59,800	PT BPD Sulawesi Tengah
PT Bank Syariah Mega Indonesia Tbk	60,000	-	PT Bank Syariah Mega Indonesia Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	50,100	97,490	PT Bank Rakyat Indonesia (Persero) Tbk
PT Bank Maspion Indonesia Tbk	45,000	40,000	PT Bank Maspion Indonesia Tbk
PT Bank Sahabat Sampoerna	45,000	34,800	PT Bank Sahabat Sampoerna
PT BPD Kalimantan Timur dan Kalimantan Utara	40,000	19,800	PT BPD Kalimantan Timur dan Kalimantan Utara
PT Bank Mega Tbk	35,200	50,890	PT Bank Mega Tbk.
PT Bank Raya Indonesia Tbk	30,000	40,000	PT Bank Raya Indonesia Tbk
PT Bank Sinarmas Tbk	30,000	30,000	PT Bank Sinarmas Tbk
PT BPD Sumatera Utara	30,000	79,790	PT BPD Sumatera Utara
PT Bank Negara Indonesia (Persero) Tbk	27,000	26,500	PT Bank Negara Indonesia (Persero) Tbk
PT Bank Mayora	25,000	20,000	PT Bank Mayora
PT Bank Victoria International	25,000	-	PT Bank Victoria International
PT BPD Jawa Timur Tbk	10,000	119,990	PT BPD Jawa Timur Tbk
Pemerintah Provinsi Jawa Barat	6,000	-	Pemerintah Provinsi Jawa Barat
Dewan Komisiner OJK PT BPRKU Jabar	6,000	-	Dewan Komisiner OJK PT BPRKU Jabar
PT Bank KB Bukopin Tbk	5,000	-	PT Bank KB Bukopin Tbk
PT Bank OCBC NISP Tbk	4,000	50,000	PT Bank OCBC NISP Tbk
PT BPR Kertaraharja Soreang	4,000	-	PT BPR Kertaraharja Soreang
PT BPD Jawa Tengah	1,400	69,990	PT BPD Jawa Tengah
PT Bank Oke Indonesia Tbk	844	2,343	PT Bank Oke Indonesia Tbk
PT BPR Wibawa Mukti	500	-	PT BPR Wibawa Mukti
PT BPR Karawang Jabar (Perseroda)	500	-	PT BPR Karawang Jabar (Perseroda)
PT BPD Kalimantan Selatan	-	129,800	PT BPD Kalimantan Selatan
PT BPR Kartarahaja	-	4,000	PT BPR Kartarahaja
PT Bank Chinatrust Tamara	-	50,000	PT Bank Chinatrust Tamara
PT Bank Pan Indonesia Tbk	-	50,000	PT Bank Pan Indonesia Tbk
PT Bank UOB Indonesia	-	21,000	PT Bank UOB Indonesia
PT Bank Danamon Indonesia Tbk	-	20,000	PT Bank Danamon Indonesia Tbk
PT BPD Banten Tbk	-	3,500	PT BPD Banten Tbk
	<u>4,027,694</u>	<u>3,610,043</u>	
Tabungan			Savings
PT Bank Rakyat Indonesia (Persero) Tbk	5,433	909	PT Bank Rakyat Indonesia (Persero) Tbk
PT Bank Mandiri (Persero) Tbk	1,438	3,840	PT Bank Mandiri (Persero) Tbk
PT BPR Srie Artha Lestari	64	62	PD BPR Srie Artha Lestari
PT BPR Supra Artapersada	37	25	PT BPR Supra Artapersada
PT Bank Muamalat Indonesia Tbk	17	10	PT Bank Muamalat Indonesia Tbk
PT BPR Karyajatnika Sadaya	2	2	PT BPR Karyajatnika Sadaya
BPD Banten	1	1	BPD Banten
	<u>6,992</u>	<u>4,849</u>	
Sertifikat Investasi Mudharabah Antar Bank	-	64,000	Interbank Mudharabah Investment Certificate
	<u>11,143,724</u>	<u>5,818,892</u>	
Dollar Amerika Serikat			United States Dollar
Term Deposit	285,050	-	Bank Indonesia Term Deposit
	<u>11,428,774</u>	<u>5,818,892</u>	
Cadangan kerugian penurunan nilai			Allowance
	(2,268)	(2,662)	for impairment losses
Neto	<u><u>11,426,506</u></u>	<u><u>5,816,230</u></u>	Net

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Dalam penempatan pada Bank Indonesia dan bank lain termasuk penempatan yang didasarkan pada prinsip perbankan syariah dengan nilai tercatat sebesar Rp648,665 dan Rp504.510 masing-masing pada tanggal 31 Desember 2021 dan 2020.

As of December 31, 2021 and 2020, placements with Bank Indonesia and other banks include placements based on sharia banking principles with carrying amounts of Rp648,665 and Rp504,510 respectively.

d. Tingkat suku bunga rata-rata per tahun

d. Average interest rates per annum

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Rupiah	3.10%	4.21%	Rupiah
Dolar Amerika Serikat	3.37%	3.37%	United States Dollar

e. Perubahan nilai tercatat bruto
Perubahan nilai tercatat bruto adalah sebagai berikut:

e. Movement in the gross carrying amount
The movements in the gross carrying amount are as follows:

31 Desember/December 31, 2021						
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total	
Nilai tercatat bruto awal	5,818,892	--	--	--	5,818,892	Initial gross carrying amount
Aset baru	7,255,088	--	--	--	7,255,088	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1,932,300)	--	--	--	(1,932,300)	Assets derecognized or repaid (exclude write off)
Transfer ke Tahap 1	--	--	--	--	--	Transfer to Stage 1
Transfer ke Tahap 2	--	--	--	--	--	Transfer to Stage 2
Transfer ke Tahap 3	--	--	--	--	--	Transfer to Stage 3
Pengukuran kembali	283,052	--	--	--	283,052	Remeasurement
Valuta asing dan perubahan lain	4,042	--	--	--	4,042	Foreign exchange and other movement
Nilai tercatat bruto akhir	<u>11,428,774</u>	<u>--</u>	<u>--</u>	<u>--</u>	<u>11,428,774</u>	Ending gross carrying amount

31 Desember/December 31, 2020						
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total	
Nilai tercatat bruto awal 1 Januari 2020	7,919,924	--	--	--	7,919,924	Initial gross carrying amount as at January 1, 2020
Aset baru	4,519,130	--	--	--	4,519,130	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(7,358,710)	--	--	--	(7,358,710)	Assets derecognized or repaid (exclude write off)
Transfer ke Tahap 1	--	--	--	--	--	Transfer to Stage 1
Transfer ke Tahap 2	--	--	--	--	--	Transfer to Stage 2
Transfer ke Tahap 3	--	--	--	--	--	Transfer to Stage 3
Pengukuran kembali	738,548	--	--	--	738,548	Remeasurement
Valuta asing dan perubahan lain	--	--	--	--	--	Foreign exchange and other movement
Nilai tercatat bruto akhir	<u>5,818,892</u>	<u>--</u>	<u>--</u>	<u>--</u>	<u>5,818,892</u>	Ending gross carrying amount

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f. Perubahan cadangan kerugian penurunan nilai

f. *Movements in the allowance for impairment losses*

31 Desember/December 31, 2021											
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total						
Saldo awal	2,662	--	--	--	2,662	Initial balance					
Aset Baru	20	--	--	--	20	New assets originated					
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(30)	--	--	--	(30)	Assets derecognized or repaid (exclude write off)					
Transfer ke Tahap 1	--	--	--	--	--	Transfer to Stage 1					
Transfer ke Tahap 2	--	--	--	--	--	Transfer to Stage 2					
Transfer ke Tahap 3	--	--	--	--	--	Transfer to Stage 3					
Pengukuran kembali	(393)	--	--	--	(393)	Remeasurement					
Penghapusbukuan	--	--	--	--	--	Write off					
Valuta asing dan perubahan lain	9	--	--	--	9	Foreign exchange and other movement					
Ending balance	2,268	--	--	--	2,268	Ending balance					

31 Desember/December 31, 2020											
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total						
Saldo awal						Initial balance					
31 Desember 2019	--	--	--	--	--	December 31, 2019					
PSAK 71	214	--	--	--	214	SFAS 71					
1 Januari 2020	214	--	--	--	214	January 1, 2020					
Aset Baru	2,490	--	--	--	2,490	New assets originated					
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(78)	--	--	--	(78)	Assets derecognized or repaid (exclude write off)					
Transfer ke Tahap 1	--	--	--	--	--	Transfer to Stage 1					
Transfer ke Tahap 2	--	--	--	--	--	Transfer to Stage 2					
Transfer ke Tahap 3	--	--	--	--	--	Transfer to Stage 3					
Pengukuran kembali	36	--	--	--	36	Remeasurement					
Penghapusbukuan	--	--	--	--	--	Write off					
Valuta asing dan perubahan lain	--	--	--	--	--	Foreign exchange and other movement					
Ending balance	2,662	--	--	--	2,662	Ending balance					

Saldo cadangan kerugian penurunan nilai merupakan cadangan yang dibentuk terhadap saldo penempatan pada bank lain oleh Bank dan entitas anak.

The balance of allowance for impairment losses is provided for the balance of placement with other banks by Bank and its subsidiaries.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

Management believes that the above allowance for impairment losses is adequate.

Informasi mengenai klasifikasi aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai diungkapkan pada Catatan 45.

Information with respect the classification of impaired and not impaired of financial assets are disclosed in Note 45.

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Pada tanggal 31 Desember 2021 dan 2020, tidak terdapat dana pada bank bermasalah, bank beku operasi dan likuiditas.

As of December 31, 2021 and 2020, there are no funds in troubled banks, banks with frozen operations and liquidity.

Pada tanggal 31 Desember 2021 dan 2020, tidak terdapat saldo penempatan pada bank lain yang digunakan sebagai agunan.

As of December 31, 2021 and 2020 there are no placement with other banks which are used as collateral.

8. Tagihan dan Liabilitas Derivatif

8. Derivatives Receivable and Payable

Dalam melakukan usaha bisnis, Bank melakukan transaksi instrumen keuangan derivatif seperti swap mata uang asing, transaksi spot, dan transaksi forward.

In the normal course of business, Bank enters transactions involving derivative financial instruments such as currency swaps, spot, and forward.

a. Berdasarkan jenis dan mata uang

a. By type and currency

31 Desember/December 31, 2021			
Instrumen	Jumlah nosional	Nilai wajar/Fair values	
	mata uang asing	Tagihan	Liabilitas
	(jumlah penuh)/	derivatif/	derivatif/
	Notional amount	Derivatives	Derivatives
	foreign currency	receivable	payable
(full amount)			
Instruments			
Exchange Rate Related			
Foreign Currency Fx- Forward - Sell			
EUR			
Foreign Currency Fx- SWAP – Sell			
USD			
Terkait Nilai Tukar			
FX Forward Mata Uang Asing - Jual			
EUR	621	10	-
FX SWAP Mata Uang Asing - Jual			
USD	277.144	3.957	-
		3.967	-
31 Desember/December 31, 2020			
Instrumen	Jumlah nosional	Nilai wajar/Fair values	
	mata uang asing	Tagihan	Liabilitas
	(jumlah penuh)/	derivatif/	derivatif/
	Notional amount	Derivatives	Derivatives
	foreign currency	receivable	payable
(full amount)			
Instruments			
Exchange Rate Related			
Foreign currency forward - sell			
EUR			
Total	158.778	-	10
	158.778	-	10

b. Berdasarkan hubungan
Pada tanggal 31 Desember 2021 dan 2020 tidak ada transaksi derivatif dengan pihak berelasi.

b. By relationship
As of December 31, 2021 and 2020, there is no derivative transaction with related party.

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9. Surat Berharga

9. Marketable Securities

a. Berdasarkan jenis, dan mata uang dan hubungan

a. By type, currency and relationship

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Biaya perolehan yang diamortisasi/ Pihak ketiga Rupiah			Amortised cost Third parties Rupiah
Obligasi	5,562,959	5,258,637	Bonds
Diskonto yang belum diamortisasi	(9,461)	(7,594)	Unamortized discount
	<u>5,553,498</u>	<u>5,251,043</u>	
Nilai wajar melalui penghasilan komprehensif lainnya Pihak ketiga Rupiah			Fair value through other comprehensive income Third parties Rupiah
Obligasi	7,339,996	5,817,826	Bonds
Reksadana	20,000	-	Mutual funds
Dolar Amerika Serikat			United States Dollar
Obligasi	1,085,705	92,635	Bonds
	<u>8,445,701</u>	<u>5,910,461</u>	
Nilai wajar melalui laba rugi Pihak ketiga Rupiah			Fair value through profit or loss Third parties Rupiah
Reksadana	1,248,569	-	Mutual funds
Obligasi	1,731,131	339,427	Bonds
	<u>2,979,700</u>	<u>339,427</u>	
Total	16,978,899	11,500,931	Total
Cadangan kerugian penurunan nilai	(5,917)	(21,168)	Allowance for impairment losses
Net	16,972,982	11,479,763	Net

Berikut adalah perubahan efek-efek dengan
klasifikasi nilai wajar melalui penghasilan
komprehensif lain:

Movements on marketable securities classified fair
value through other comprehensive income:

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Nilai wajar melalui penghasilan komprehensif lain			Fair value through other comprehensive income
Saldo awal	116,935	(1,514)	Beginning balance
Aset keuangan yang baru dibeli	214,953	129,292	New purchased financial asset
(Penurunan) kenaikan dari perubahan nilai wajar	(373,061)	16,586	(Decrease) increase from change in fair value
Dampak pajak tangguhan	32,596	(27,429)	Deferred tax impact
Saldo akhir	(8,577)	116,935	Ending balance

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b. Berdasarkan penerbit

b. By issuer

	December 31, 2021	December 31, 2020
Nilai wajar melalui laba rugi		
Pemerintah	1,552,825	318,356
PT Bank Negara Indonesia (Persero) Tbk	502,540	-
PT Syailendra Capital	299,764	-
PT Trimegah Asset Management	299,714	-
PT Permodalan Nasional Madani	146,551	-
PT Sarana Multi Infrastruktur (Persero)	81,981	-
PT PLN (Persero)	43,513	-
PT Sumberdaya Sewatama	21,547	21,071
PT Jasa Marga (Persero) Tbk	20,683	-
PT Sarana Multigriya Finansial (Persero)	10,582	-
	<u>2,979,700</u>	<u>339,427</u>
Nilai wajar melalui penghasilan komprehensif lain		
Pemerintah	7,943,507	4,590,221
PT Perusahaan Pengelola Aset (Persero)	103,737	102,615
PT Ultra Jaya Milk Industry Tbk	103,204	102,647
PT Sarana Multi Infrastruktur (Persero)	85,847	52,971
PT Perkebunan Nusantara (Persero)	50,114	51,821
PT Bank Rakyat Indonesia (Persero) Tbk	43,308	248,093
PT BPD Sulselbar	24,750	-
PT Trimegah Asset Management	24,714	-
PT Permodalan Nasional Madani	20,058	-
PT Bahana TCW Investment Management	20,000	-
PT Elnusa Tbk	13,752	52,128
PT Bank Mandiri Taspen	12,553	17,279
PT Bank Mandiri (Persero) Tbk	157	51,754
PT Industri Kereta Api Indonesia (Persero)	-	121,980
PT Bank Tabungan Pensiunan Negara Tbk	-	51,427
PT Pegadaian (Persero)	-	100,392
PT Waskita Karya (Persero) Tbk	-	73,000
Lembaga Pembiayaan Ekspor Indonesia	-	53,443
PT Bank Negara Indonesia (Persero) Tbk	-	52,211
PT Bank CIMB Niaga Tbk	-	82,624
PT Bank UOB Indonesia	-	50,986
PT Bank Tabungan Negara (Persero) Tbk	-	38,406
PT Adhi Karya (Persero) Tbk	-	16,463
	<u>8,445,701</u>	<u>5,910,461</u>

Fair value through profit or loss
Government
PT Bank Negara Indonesia (Persero) Tbk
PT Syailendra Capital
PT Trimegah Asset Management
PT Permodalan Nasional Madani
PT Sarana Multi Infrastruktur (Persero)
PT PLN (Persero)
PT Sumberdaya Sewatama
PT Jasa Marga (Persero) Tbk
PT Sarana Multigriya Finansial (Persero)

Fair value through other comprehensive income
Government
PT Perusahaan Pengelola Aset (Persero)
PT Ultra Jaya Milk Industry Tbk
PT Sarana Multi Infrastruktur (Persero)
PT Perkebunan Nusantara (Persero)
PT Bank Rakyat Indonesia (Persero) Tbk
PT BPD Sulselbar
PT Trimegah Asset Management
PT Permodalan Nasional Madani
PT Bahana TCW Investment Management
PT Elnusa Tbk
PT Bank Mandiri Taspen
PT Bank Mandiri (Persero) Tbk
PT Industri Kereta Api Indonesia (Persero)
PT Bank Tabungan Pensiunan Negara Tbk
PT Pegadaian (Persero)
PT Waskita Karya (Persero) Tbk
Lembaga Pembiayaan Ekspor Indonesia
PT Bank Negara Indonesia (Persero) Tbk
PT Bank CIMB Niaga Tbk
PT Bank UOB Indonesia
PT Bank Tabungan Negara (Persero) Tbk
PT Adhi Karya (Persero) Tbk

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Pemerintah	3,421,565	3,824,078	Government
Bank Indonesia	1,571,208	793,535	Bank Indonesia
PT Bank Maybank Indonesia Tbk	321,352	118,405	PT Bank Maybank Indonesia Tbk
PT Bank DKI	49,415	-	PT Bank DKI
PT Telkom (Persero) Tbk	45,092	45,201	PT Telkom (Persero) Tbk
PT Bank Mandiri (Persero) Tbk	30,000	30,000	PT Bank Mandiri (Persero) Tbk
PT Bank Tabungan Negara (Persero) Tbk	30,000	30,000	PT Bank Tabungan Negara (Persero) Tbk
PT Bank Danamon Indonesia Tbk	25,000	25,000	PT Bank Danamon Indonesia Tbk
PT BPD Bank Lampung	25,000	25,000	PT BPD Bank Lampung
PT Bank CIMB Niaga Tbk	20,000	20,000	PT Bank CIMB Niaga Tbk
PT PLN (Persero)	9,866	9,824	PT PLN (Persero)
PT Bank Negara Indonesia (Persero) Tbk	5,000	103,675	PT Bank Negara Indonesia (Persero) Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	-	87,860	PT Bank Rakyat Indonesia (Persero) Tbk
MUFG Bank Ltd.	-	49,602	MUFG Bank Ltd.
PT BPD Nusa Tenggara Timur Tbk	-	37,863	PT BPD Nusa Tenggara Timur Tbk
PT Bank Nagari	-	20,000	PT Bank Nagari
PT BPD Sulselbar	-	31,000	PT BPD Sulselbar
Total	5,553,498	5,251,043	Total
Cadangan kerugian penurunan nilai	(5,917)	(21,168)	Allowance for impairment losses
Net	16,972,982	11,479,763	Net

Peringkat obligasi berdasarkan hasil
pemeringkatan oleh PT Pemeringkat Efek
Indonesia (Pefindo) dan Fitch Rating adalah
sebagai berikut:

The bond ratings based on the result of rating by
PT Pemeringkat Efek Indonesia (Pefindo) and
Fitch Rating are as follows:

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
PT Bank CIMB Niaga Tbk	AAA	AAA	PT Bank CIMB Niaga Tbk
PT Bank Negara Indonesia (Persero) Tbk	AAA	AAA	PT Bank Negara Indonesia (Persero) Tbk
PT Mandiri (Persero) Tbk	AAA	AAA	PT Mandiri (Persero) Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	AAA	AAA	PT Bank Rakyat Indonesia (Persero) Tbk
PT PLN (Persero)	AAA	AAA	PT PLN (Persero)
PT Telekomunikasi Indonesia (Persero) Tbk	AAA	AAA	PT Telekomunikasi Indonesia (Persero) Tbk
PT Bank BTPN Tbk	AAA	AAA	PT Bank BTPN Tbk
PT Bank Danamon Indonesia Tbk	AAA	AAA	PT Bank Danamon Indonesia Tbk
PT Bank Maybank Indonesia Tbk	AAA	AAA	PT Bank Maybank Indonesia Tbk
PT Sarana Multi Infrastruktur (Persero)	AAA	AAA	PT Sarana Multi Infrastruktur (Persero)
PT Sarana Multigriya Finansial (Persero)	AAA	-	PT Sarana Multigriya Finansial (Persero)
PT Bank Tabungan Negara (Persero) Tbk	AA+	AA+	PT Bank Tabungan Negara (Persero) Tbk
PT Bank Mandiri Taspen	AA+	AA	PT Bank Mandiri Taspen
PT Permodalan Nasional Madani	AA	-	PT Permodalan Nasional Madani
PT Ultra Jaya Milk Industry Tbk	AA-	AA-	PT Ultra Jaya Milk Industry Tbk
PT Elnusa Tbk	AA-	AA-	PT Elnusa Tbk
PT Bank DKI	AA-	-	PT Bank DKI
PT Bank Mega Tbk	AA-	-	PT Bank Mega Tbk
PT Jasa Marga (Persero) Tbk	AA-	-	PT Jasa Marga (Persero) Tbk

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PT BDP Sulselbar	A+	A+	PT BPD Sulselbar
PT BPD Jateng	A+	-	PT BPD Jateng
PT Perusahaan Pengelola Aset (Persero)	A	A	PT Perusahaan Pengelola Aset (Persero)
PT BPD Bali	A	-	PT BPD Bali
PT BPD Kalimantan Tengah	A	-	PT BPD Kalimantan Tengah
PT BPD Kaltim Kaltara	A	-	PT BPD Kaltim Kaltara
PT Bank KEB Hana Indonesia	A	0	PT Bank KEB Hana Indonesia
PT Trimegah Sekuritas Indonesia	A	-	PT Trimegah Sekuritas Indonesia
PT BPD Lampung	A-	A-	PT BPD Lampung
PT Industri Kereta Api Indonesia (Persero)	BBB+	BBB+	PT Industri Kereta Api Indonesia (Persero)
PT Bank Capital Indonesia Tbk	BBB+	-	PT Bank Capital Indonesia Tbk
PT Perkebunan Nusantara (Persero)	BBB	BBB	PT Perkebunan Nusantara (Persero)
PT Sumberdaya Sewatama	CCC	CCC	PT Sumberdaya Sewatama
Lembaga Pembiayaan Ekspor Indonesia	-	AAA	Lembaga Pembiayaan Ekspor Indonesia
PT Pegadaian (Persero)	-	AAA	PT Pegadaian (Persero)
PT Bank UOB Indonesia	-	AAA	PT Bank UOB Indonesia
PT BPD Nusa Tenggara Timur	-	A-	PT BPD Nusa Tenggara Timur
PT Adhi Karya (Persero) Tbk	-	A-	PT Adhi Karya (Persero) Tbk
MUFG Bank Ltd	-	A-	MUFG Bank Ltd

c. Berdasarkan jatuh tempo

c. By maturity

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Kurang dari 1 tahun	4,086,174	1,174,428	Less than 1 year
1 - 5 tahun	5,401,771	5,296,741	1 - 5 years
Lebih dari 5 - 10 tahun	5,852,826	3,828,055	More than 5 - 10 years
Lebih dari 10 - 15 tahun	1,620,066	553,939	More than 10 - 15 years
Lebih dari 15 tahun	18,062	647,768	More than 15 years
Total	16,978,899	11,500,931	Total
Cadangan kerugian penurunan nilai	(5,917)	(21,168)	Allowance for impairment losses
Neto	16,972,982	11,479,763	Net

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d. Jatuh tempo dan suku bunga

d. Maturity and interest rate

Penerbit Rupiah	Jenis/ Type	Tanggal Jatuh Tempol/ Maturity Date	Per Tahun/ Annual Interest Rate/ Profit Sharing	Issuer Rupiah
Rupiah				Rupiah
PT Sumberdaya Sewatama				PT Sumberdaya Sewatama
SEWATAMA IB 2012	Obligasi/Bonds	31 Desember/ December 31, 2034	2.00% tetap/ fixed	SEWATAMA IB 2012
SUKUK SEWATAMA 2012	Obligasi/Bonds	31 Desember/ December 31, 2034	2.00% tetap/ fixed	SUKUK SEWATAMA 2012
PT Jasa Marga (Persero) Tbk				PT Jasa Marga (Persero) Tbk
OBL II Jasa Marga IA 2020	Obligasi/Bonds	8 September/ September 8, 2023	7.90% tetap/ fixed	OBL II Jasa Marga IA 2020
PT PLN (Persero)				PT PLN (Persero)
OLB II PLN Tahap IC 2017	Obligasi/Bonds	11 Juli/ July 11, 2027	8.50% tetap/ fixed	OLB II PLN Tahap IC 2017
PLN IIB 2013(H)	Obligasi/Bonds	10 Desember/ December 10, 2023	9.60% tetap/ fixed	PLN IIB 2013(H)
PT Sarana Multigriya Finansial (Persero)				PT Sarana Multigriya Finansial (Persero)
OBL V SMF IIB 2020	Obligasi/Bonds	18 Januari/ January 18, 2025	7.50% tetap/ fixed	OBL V SMF IIB 2020
OBL SMF VI II 2021(A)	Obligasi/Bonds	17 November/ November 17, 2026	6.00% tetap/ fixed	OBL SMF VI II 2021 (A)
OBLIGASI SMF IA 2021(A)	Obligasi/Bonds	8 Juli/ July 8, 2024	5.60% tetap/ fixed	OBLIGASI SMF IA 2021(A)
PT Sarana Multi Infrastruktur (Persero)				PT Sarana Multi Infrastruktur (Persero)
OBL VI SMI IA 2021	Obligasi/Bonds	8 Juli/ July 8, 2024	5.60% tetap/ fixed	OBL VI SMI IA 2021
OBL VI SMI II A 2021	Obligasi/Bonds	17 November/ November 17, 2026	6.00% tetap/ fixed	OBL VI SMI II A 2021
OBL V SMI IA 2020	Obligasi/Bonds	11 Desember/ December 11, 2023	6.30% tetap/ fixed	OBL V SMI IA 2020
OBL II SMI IIB 2019	Obligasi/Bonds	28 Agustus/ August 28, 2022	7.80% tetap/ fixed	OBL II SMI IIB 2019
OBL II SMI IIIB 2019	Obligasi/Bonds	30 Oktober/ October 30, 2022	7.75% tetap/ fixed	OBL II SMI IIIB 2019
Sukuk II SMF I 2021	Obligasi/Bonds	8 Juli/ July 8, 2023	mengambang/ floating	Sukuk II SMF I 2021
Permodalan Nasional Madani				Permodalan Nasional Madani
OBL PNM IV IB 2021	Obligasi/Bonds	10 Desember/ December 10, 2024	5.50% tetap/ fixed	OBL PNM IV IB 2021
PT Bank Mandiri (Persero) Tbk				PT Bank Mandiri (Persero) Tbk
OBL MANDIRI IA 2020	Obligasi/Bonds	12 Mei/ May 12, 2025	7.75% tetap/ fixed	OBL MANDIRI IA 2020
MANDIRI III 2018(H)	Obligasi/Bonds	21 September/ September 21, 2023	8.50% tetap/ fixed	MANDIRI III 2018(H)
PT Bank Mandiri Taspen				PT Bank Mandiri Taspen
OBL MANTAP IIA 2021	Obligasi/Bonds	28 April/ April 28, 2024	6.50% tetap/ fixed	OBL MANTAP IIA 2021
OBL MANTAP IIB 2021	Obligasi/Bonds	28 April/ April 28, 2026	7.25% tetap/ fixed	OBL MANTAP IIB 2021
PT Bank Rakyat Indonesia (Persero) Tbk				PT Bank Rakyat Indonesia (Persero) Tbk
OBL BRI IC 2019	Obligasi/Bonds	7 November/ November 7, 2023	7.85% tetap/ fixed	OBL BRI IC 2019

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		November 7, 2024	fixed	
PT Elnusa Tbk				PT Elnusa Tbk
SUKUK I ELNUSA 2020	Obligasi/Bonds	11 Agustus/ Agustus 11, 2025	9.00% tetap/ fixed	SUKUK I ELNUSA 2020
PT BPD Sulselbar				PT BPD Sulselbar
OBL SULSEL IA 2021	Obligasi/Bonds	29 Desember/ December 29, 2024	6.45% tetap/ fixed	OBL SULSEL IA 2021
PT Perkebunan Nusantara (Persero)				PT Perkebunan Nusantara (Persero)
MTN PTPN III (A)	Obligasi/Bonds	23 Januari/ January 23, 2022	11.00% tetap/ fixed	MTN PTPN III
PT Perusahaan Pengelola Aset (Persero)				PT Perusahaan Pengelola Aset (Persero)
MTN PPA IB 2019	Obligasi/Bonds	8 November/ November 8, 2022	10.30% tetap/ fixed	MTN PPA IB 2019
PT Trimegah Sekuritas Indonesia				PT Trimegah Sekuritas Indonesia
MTN TRIMEGAH I 2021(A)	Obligasi/Bonds	9 Maret/ March 9, 2024	10.50% tetap/ fixed	MTN TRIMEGAH I 2021(A)
PT Ultra Jaya Milk Industry Tbk				PT Ultra Jaya Milk Industry Tbk
MTN ULTRAJAYA C 2020(A)	Obligasi/Bonds	17 November/ November 17, 2023	8.50% tetap/ fixed	MTN ULTRAJAYA C 2020(A)
PT Bank Danamon Tbk				PT Bank Danamon Tbk
OBL DANAMON IB 2019(H)	Obligasi/Bonds	24 Mei/ May 24, 2022	8.55% tetap/ fixed	OBL DANAMON IB 2019(H)
PT Bank DKI				PT Bank DKI
NCD DKI SERI A 2021(H)	Obligasi/Bonds	9 Maret/ March 9, 2022	4.25% tetap/ fixed	NCD DKI SERI A 2021(H)
NCD DKI SERI B 2021(H)	Obligasi/Bonds	9 September/ September 9, 2022	4.65% tetap/ fixed	NCD DKI SERI B 2021(H)
Bank Indonesia				Bank Indonesia
Sukuk Bank Indonesia	Obligasi/Bonds	5 Januari/ January 5, 2022	3.50% tetap/ fixed	Sukuk Bank Indonesia
Sukuk Bank Indonesia	Obligasi/Bonds	7 Januari/ January 7, 2022	3.50% tetap/ fixed	Sukuk Bank Indonesia
PT BPD Lampung				PT BPD Lampung
BANK LAMPUNG IV 2017(H)	Obligasi/Bonds	7 Juli/ July 7, 2022	9.60% tetap/ fixed	BANK LAMPUNG IV 2017(H)
PT Bank Negara Indonesia (Persero) Tbk				PT Bank Negara Indonesia (Persero) Tbk
OBLIGASI BNI I 2017(H)	Obligasi/Bonds	11 Juli/ July 11, 2022	8.00% tetap/ fixed	OBLIGASI BNI I 2017(H)
PT Bank Tabungan Negara (Persero) Tbk				PT Bank Tabungan Negara (Persero) Tbk
OBL BTN IIB 2019(H)	Obligasi/Bonds	8 Juni/ June 8, 2022	8.75% tetap/ fixed	OBL BTN IIB 2019(H)
PT Bank CIMB Niaga Tbk				PT Bank CIMB Niaga Tbk
SUKUK NIAGA IIB 2019(H)	Obligasi/Bonds	21 Agustus/ August 21, 2022	7.90% tetap/ fixed	SUKUK NIAGA IIB 2019(H)
PT Bank Maybank Indonesia Tbk				PT Bank Maybank Indonesia Tbk
NCD 13 MAYBANK 2021(H)	Obligasi/Bonds	29 September/ September 29, 2022	4.07% tetap/ fixed	NCD 13 MAYBANK 2021(H)
NCD 14 MAYBANK 2021(H)	Obligasi/Bonds	8 Desember/ December 8, 2022	3.75% tetap/ fixed	NCD 14 MAYBANK 2021(H)
MAYBANK IVB 2019(H)	Obligasi/Bonds	27 Maret/ March 27, 2022	8.70% tetap/ fixed	MAYBANK IVB 2019(H)
OBL MAYBANK IB 2019(H)	Obligasi/Bonds	3 Juli/ July 3, 2022	8.50% tetap/ fixed	OBL MAYBANK IB 2019(H)
PT Telekomunikasi Indonesia (Persero) Tbk				PT Telekomunikasi Indonesia (Persero) Tbk
TELKOM IA 2015(H)	Obligasi/Bonds	23 Juni/ June 23, 2022	9.93% tetap/ fixed	TELKOM IA 2015(H)
Pemerintah				Government
INDOIS 26	Obligasi/Bonds	09 Juni/ June 9, 2022	1.50% tetap/ fixed	INDOIS 26

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PBS002	Obligasi/Bonds	June 09, 2026 15 Januari/ January 15, 2022	fixed 5.45% tetap/ fixed	PBS002
PBS011	Obligasi/Bonds	15 September/ September 15, 2023	8.25% tetap/ fixed	PBS011
PBS012	Obligasi/Bonds	10 Maret/ March 10, 2022	8.05% tetap/ fixed	PBS012
PBS017	Obligasi/Bonds	15 Oktober/ October 15, 2025	6.13% tetap/ fixed	PBS017
PBS019	Obligasi/Bonds	15 September/ September 15, 2023	8.25% tetap/ fixed	PBS019
PBS021	Obligasi/Bonds	15 November/ November 15, 2026	8.50% tetap/ fixed	PBS021
PBS026	Obligasi/Bonds	15 Oktober/ October 15, 2024	6.63% tetap/ fixed	PBS026
PBS027	Obligasi/Bonds	15 Mei/ May 15, 2023	6.50% tetap/ fixed	PBS027
PBS031	Obligasi/Bonds	15 Juli/ July 15, 2024	4.00% tetap/ fixed	PBS031
PBS032	Obligasi/Bonds	15 Juli/ July 15, 2026	4.88% tetap/ fixed	PBS032
SUN FR 43	Obligasi/Bonds	15 Juli/ July 15, 2022	10.25% tetap/ fixed	SUN FR 43
SUN FR 47	Obligasi/Bonds	15 Februari/ February 15, 2028	10.00% tetap/ fixed	SUN FR 47
SUN FR 56	Obligasi/Bonds	15 September/ September 15, 2026	8.38% tetap/ fixed	SUN FR 56
SUN FR 58	Obligasi/Bonds	15 Juni/ June 15, 2032	8.25% tetap/ fixed	SUN FR 58
SUN FR 59	Obligasi/Bonds	15 Mei/ May 15, 2027	7.00% tetap/ fixed	SUN FR 59
SUN FR 61	Obligasi/Bonds	15 Mei/ May 15, 2022	7.00% tetap/ fixed	SUN FR 61
SUN FR 64	Obligasi/Bonds	15 Mei/ May 15, 2028	6.13% tetap/ fixed	SUN FR 64
SUN FR 65	Obligasi/Bonds	15 May/ May 15, 2028	6.63% tetap/ fixed	SUN FR 65
SUN FR 68	Obligasi/Bonds	15 Maret/ March 15, 2034	8.38% tetap/ fixed	SUN FR 68
SUN FR 70	Obligasi/Bonds	15 Maret/ March 15, 2024	8.38% tetap/ fixed	SUN FR 70
SUN FR 71	Obligasi/Bonds	15 Maret/ March 15, 2029	9.00% tetap/ fixed	SUN FR 71
SUN FR 72	Obligasi/Bonds	15 Mei/ May 15, 2036	8.38% tetap/ fixed	SUN FR 72
SUN FR 73	Obligasi/Bonds	15 Mei/ May 15, 2031	8.75% tetap/ fixed	SUN FR 73
SUN FR 74	Obligasi/Bonds	15 Agustus/ August 15, 2032	7.50% tetap/ fixed	SUN FR 74
SUN FR 77	Obligasi/Bonds	15 Mei/ May 15, 2024	8.13% tetap/ fixed	SUN FR 77
SUN FR 81	Obligasi/Bonds	15 Mei/ May 15, 2024	6.50% tetap/ fixed	SUN FR 81

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Penerbit Rupiah	Jenis/ Type	Tanggal Jatuh Tempo/ Maturity Date	Suku Bunga/ Bagi Hasil Per Tahun/ Annual Interest Rate/ Profit Sharing	Issuer Rupiah
SUN FR 82	Obligasi/Bonds	May 15, 2024 15 September/ September 15, 2030	fixed 7.00% tetap/ fixed	SUN FR 82
SUN FR 83	Obligasi/Bonds	15 April/ April 15, 2040	7.50% tetap/ fixed	SUN FR 83
SUN FR 84	Obligasi/Bonds	15 Februari/ February 15, 2026	7.25% tetap/ fixed	SUN FR 84
SUN FR 86	Obligasi/Bonds	15 April/ April 15, 2026	5.50% tetap/ fixed	SUN FR 86
SUN FR 87	Obligasi/Bonds	15 Februari/ February 15, 2031	6.50% tetap/ fixed	SUN FR 87
SUN FR 88	Obligasi/Bonds	15 Juni/ June 15, 2036	6.25% tetap/ fixed	SUN FR 88
SUN FR 90	Obligasi/Bonds	15 April/ April 15, 2027	5.13% tetap/ fixed	SUN FR 90
SUN FR 91	Obligasi/Bonds	15 April/ April 15, 2032	6.38% tetap/ fixed	SUN FR 91
SUN FR 92	Obligasi/Bonds	15 Juni/ June 15, 2042	7.13% tetap/ fixed	SUN FR 92
INDON 31	Obligasi/Bonds	12 Maret/ March 12, 2031	1.85% tetap/ fixed	INDON 31
INDON 31	Obligasi/Bonds	28 Juli/ July 28, 2031	2.15% tetap/ fixed	INDON 31
SR011	Obligasi/Bonds	15 Oktober/ October 15, 2024	6.63% tetap/ fixed	SR 011
SR012	Obligasi/Bonds	15 Oktober/ October 15, 2025	6.13% tetap/ fixed	SR 012
SR013	Obligasi/Bonds	15 Oktober/ October 15, 2024	6.63% tetap/ fixed	SR013
ORI020	Obligasi/Bonds	15 Oktober/ October 15, 2024	4.95% tetap/ fixed	ORI020

e. Berdasarkan pemerintah dan bukan pemerintah

e. By government and non-government

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Pemerintah			Government
Obligasi	12,540,229	92,635	Government Bonds
Sukuk	231,341	471,184	Sharia Government Securities
Surat Berharga Syariah Negara	146,322	2,835,462	Bonds
Obligasi Retail Indonesia	5	121,104	Sukuk
Surat Utang Negara	-	5,212,270	Indonesia Retail Bonds
Subtotal	12,917,897	8,732,655	Subtotal
Korporasi			Corporate
Obligasi	889,105	2,768,276	Bonds
Reksadana	1,248,569	-	Mutual funds
Medium Term Notes	281,769	-	Medium Term Notes
Sukuk	1,641,559	-	Others Securities
Subtotal	4,061,002	2,768,276	Subtotal
Total	16,978,899	11,500,931	Total
Cadangan kerugian penurunan nilai	(5,917)	(21,168)	Allowance for impairment losses
Net	16,972,982	11,479,763	Net

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f. Tingkat suku bunga rata-rata per tahun

f. Average interest rates per annum

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Obligasi			Bonds
Rupiah	6,43%	6,60%	Rupiah
Dolar Amerika Serikat	2,63%	4,55%	United States Dollar

g. Perubahan nilai tercatat bruto
Perubahan nilai tercatat bruto adalah sebagai berikut:

g. Movement in the gross carrying amount
The movement in the gross carrying amount are as follow:

	31 Desember/December 31, 2021					
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total	
Nilai tercatat bruto awal	11,500,931	--	--	--	11,500,931	Initial gross carrying amount
Aset baru	1,268,569	--	--	--	1,268,569	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	--	--	--	--	--	Assets derecognized or repaid (exclude write off)
Transfer ke Tahap 1	--	--	--	--	--	Transfer to Stage 1
Transfer ke Tahap 2	--	--	--	--	--	Transfer to Stage 2
Transfer ke Tahap 3	--	--	--	--	--	Transfer to Stage 3
Pengukuran kembali	4,208,090	--	--	--	4,208,090	Remeasurement
Valuta asing dan perubahan lain	1,309	--	--	--	1,309	Foreign exchange and other movement
Nilai tercatat bruto akhir	16,978,899	--	--	--	16,978,899	Ending gross carrying amount

	31 Desember/December 31, 2020					
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total	
Nilai tercatat bruto awal 1 Januari 2020	8,855,293	--	--	--	8,855,293	Initial gross carrying amount as at January 1, 2020
Aset baru	960,393	--	--	--	960,393	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(1,493,775)	--	--	--	(1,493,775)	Assets derecognized or repaid (exclude write off)
Transfer ke Tahap 1	--	--	--	--	--	Transfer to Stage 1
Transfer ke Tahap 2	--	--	--	--	--	Transfer to Stage 2
Transfer ke Tahap 3	--	--	--	--	--	Transfer to Stage 3
Pengukuran kembali	3,177,911	--	--	--	3,177,911	Remeasurement
Valuta asing dan perubahan lain	1,109	--	--	--	1,109	Foreign exchange and other movement
Nilai tercatat bruto akhir	11,500,931	--	--	--	11,500,931	Ending gross carrying amount

h. Perubahan cadangan kerugian penurunan nilai

h. Movements in the allowance for impairment losses

	31 Desember/December 31, 2021					
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total	
Saldo awal	21,168	--	--	--	21,168	Initial balance
Aset Baru	5,149	--	--	--	5,149	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(35,510)	--	--	--	(35,510)	Assets derecognized or repaid (exclude write off)
Transfer ke Tahap 1	--	--	--	--	--	Transfer to Stage 1
Transfer ke Tahap 2	--	--	--	--	--	Transfer to Stage 2
Transfer ke Tahap 3	--	--	--	--	--	Transfer to Stage 3
Pengukuran kembali	15,240	--	--	--	15,240	Remeasurement
Penghapusbukuan	--	--	--	--	--	Write off
Valuta asing dan perubahan lain	(130)	--	--	--	(130)	Foreign exchange and other movement
Ending balance	5,917	--	--	--	5,917	Ending balance

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	31 Desember/December 31, 2020					
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total	
Saldo awal						Initial balar
31 Desember 2019	-	--	--	--	--	December 31, 2019
PSAK 71	21,168	--	--	--	21,168	SFAS 71
1 Januari 2020	21,168	--	--	--	21,168	January 1, 2020
Aset Baru	--	--	--	--	--	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	--	--	--	--	--	Assets derecognized or repaid (exclude write off)
Transfer ke Tahap 1	--	--	--	--	--	Transfer to Stage 1
Transfer ke Tahap 2	--	--	--	--	--	Transfer to Stage 2
Transfer ke Tahap 3	--	--	--	--	--	Transfer to Stage 3
Pengukuran kembali	--	--	--	--	--	Remeasurement
Penghapusbukuan	--	--	--	--	--	Write off
Valuta asing dan perubahan lain	--	--	--	--	--	Foreign exchange and other movement
Ending balance	21,168	--	--	--	21,168	Ending balar

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

Management believes that the above allowance for impairment losses is adequate.

Informasi mengenai klasifikasi aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai diungkapkan pada Catatan 45.

Information with respect to classification of impaired and not impaired of financial assets are disclosed in Note 45.

- i. Berdasarkan kolektibilitas
Kolektibilitas surat berharga adalah sebagai berikut:

- i. By collectability
The collectibility of marketable securities are as follows:

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Rupiah			Rupiah
Lancar	16,957,352	11,479,860	Current
Kurang Lancar	21,547	21,071	Substandard
Total	16,978,899	11,500,931	Total
Cadangan kerugian penurunan nilai	(5,917)	(21,168)	Allowance for impairment losses
Total	16,972,982	11,479,763	Total

Bank dan entitas anak mengakui keuntungan bersih atas penjualan surat berharga masing-masing sebesar Rp325.132 dan Rp424,289 untuk periode yang berakhir pada 31 Desember 2021 dan 2020 yang disajikan dalam akun "Keuntungan dan penjualan surat berharga yang diperdagangkan - neto" di laporan laba rugi dan penghasilan komprehensif lain konsolidasian (Catatan 35).

The Bank and its subsidiaries recognized net gain on sale of marketable securities amounting to Rp325,132 and Rp424,289 for the years ended December 31, 2021 and 2020, respectively, which is presented in the statement profit or loss and other comprehensive income as "Gain sale held-for-trading marketable securities - net" (Note 35).

Nilai pasar surat berharga yang diklasifikasikan sebagai "Nilai wajar melalui laba rugi" pada tanggal 31 Desember 2021 dan 2020, masing-masing berkisar antara 39,26% sampai dengan 108,97% dan 37,70% sampai dengan 108,13%.

As of December 31, 2021 and 2020, the market values of securities classified as fair value through profit or loss ranging from 39.26% to 108.97% dan 37.70% to 108.13%, respectively.

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Pada tanggal 31 Desember 2021 dan 2020 tidak terdapat surat berharga dengan nilai nominal dijual dengan janji dibeli kembali.

As of December 31, 2021 and 2020, there are no marketable securities sold under repurchase agreement.

Pada tanggal 31 Desember 2021 dan 2020, tidak ada surat berharga yang digunakan sebagai agunan.

As of December 31, 2021 and 2020 no marketable securities that are used as collateral.

10. Efek-Efek yang Dibeli dengan Janji Dijual Kembali

10. Marketable Securities Purchased Under Agreements to Resell

Efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

Marketable securities purchased under agreements to resell as of December 31, 2021 and 2020 are as follows:

31 Desember/December 31, 2021							
Counterpart	Jenis Surat Berharga/ Type of Securities	Nilai Nominal/ Nominal Amount	Tanggal Dimulai/ Commencement Date	Tanggal Pembelian Kembali/ Repurchase Date	Harga Pembelian Kembali/ Repurchase Price	Beban Bunga yang Belum Diamortisasi/ Unamortized Interest Expense	Nilai Tercatat/ Carrying Value
Bank Indonesia	VR 0043	266,633	27 Des/ Dec 27, 2021	3 Jan/ Jan 3, 2021	253,455	50	253,405
	VR 0043	88,878	27 Des/ Dec 27, 2021	3 Jan/ Jan 3, 2021	84,485	16	84,469
	SUN FR 0070	242,562	28 Des/ Dec 28, 2021	4 Jan/ Jan 4, 2021	257,912	75	257,837
	SUN FR 0070	242,562	28 Des/ Dec 28, 2021	4 Jan/ Jan 4, 2021	257,912	75	257,837
	SUN FR 0070	242,562	28 Des/ Dec 28, 2021	4 Jan/ Jan 1, 2021	257,912	75	257,837
	SUN FR 0070	242,562	28 Des/ Dec 28, 2021	4 Jan/ Jan 4, 2021	257,912	75	257,837
	SUN FR 0070	161,708	28 Des/ Dec 28, 2021	4 Jan/ Jan 4, 2021	171,942	50	171,892
	VR 0062	411,993	29 Des/ Dec 29, 2021	5 Jan/ Jan 5, 2021	391,507	152	391,355
	VR 0062	137,331	29 Des/ Dec 29, 2021	5 Jan/ Jan 5, 2021	130,502	50	130,452
	SUN FR 0070	248,398	30 Des/ Dec 30, 2021	6 Jan/ Jan 6, 2021	264,178	128	264,050
	SUN FR 0070	82,800	30 Des/ Dec 30, 2021	6 Jan/ Jan 6, 2021	88,060	43	88,017
	VR 0039	375,151	31 Des/ Dec 31, 2021	7 Jan/ Jan 7, 2021	357,230	208	357,022
	VR 0039	375,151	31 Des/ Dec 31, 2021	7 Jan/ Jan 7, 2021	357,230	208	357,022
	Total	3,118,291			3,130,237	1,205	3,129,032

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Counterpart	Jenis Surat Berharga/ Type of Securities	Nilai Nominal/ Nominal Amount	Tanggal Dimulai/ Commencement Date	Tanggal Pembelian Kembali/ Repurchase Date	Harga Pembelian Kembali/ Repurchase Price	Beban Bunga yang Belum Diamortisasi/ Unamortized Interest Expense	Nilai Tercatat/ Carrying Value
Bank Indonesia							
	SUN FR 0063	750,000	18 Des/ Dec 18, 2020	4 Jan/ Jan 4, 2021	738,742	231	738,511
	SUN FR 0063	750,000	18 Des/ Dec 18, 2020	4 Jan/ Jan 4, 2021	738,742	231	738,511
	SUN FR 0070	500,000	18 Des/ Dec 18, 2020	4 Jan/ Jan 4, 2021	537,212	168	537,044
	SUN VR 0042	750,000	29 Des/ Dec 29, 2020	5 Jan/ Jan 5, 2021	712,235	297	711,938
	SUN VR 0042	750,000	29 Des/ Dec 29, 2020	5 Jan/ Jan 5, 2021	712,235	296	711,939
	SUN VR 0042	750,000	29 Des/ Dec 29, 2020	5 Jan/ Jan 5, 2021	712,235	296	711,939
	SUN VR 0042	750,000	29 Des/ Dec 29, 2020	5 Jan/ Jan 5, 2021	712,235	297	711,938
	SUN VR 0042	750,000	29 Des/ Dec 29, 2020	5 Jan/ Jan 5, 2021	712,235	297	711,938
	SUN VR 0042	250,000	29 Des/ Dec 29, 2020	5 Jan/ Jan 5, 2021	237,412	99	237,313
	SUN FR 0056	750,000	30 Des/ Dec 30, 2020	6 Jan/ Jan 6, 2021	840,698	438	840,260
	SUN FR 0056	750,000	30 Des/ Dec 30, 2020	6 Jan/ Jan 6, 2021	840,698	438	840,260
	SUN FR 0056	750,000	30 Des/ Dec 30, 2020	6 Jan/ Jan 6, 2021	840,698	438	840,260
	SUN FR 0056	750,000	30 Des/ Dec 30, 2020	6 Jan/ Jan 6, 2021	840,698	438	840,260
	SUN FR 0043	750,000	30 Des/ Dec 30, 2020	6 Jan/ Jan 6, 2021	712,336	371	711,965
	SUN FR 0043	250,000	30 Des/ Dec 30, 2020	6 Jan/ Jan 6, 2021	237,448	124	237,324
Total		10,000,000			10,125,859	4,459	10,121,400

Efek-efek yang dibeli dengan janji dijual kembali diklasifikasikan lancar pada tanggal 31 Desember 2021 dan 2020.

Marketable securities purchased under agreements to resell as of December 31, 2021 and 2020, are classified as current.

11. Wesel Ekspor dan Tagihan Lainnya

11. Bills and Other Receivables

a. Berdasarkan jenis, mata uang dan hubungan

a. By type, currency, and relationship

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Pihak ketiga			Third parties
Rupiah			Rupiah
Open Account Financing	261,847	134,437	Open Account Financing
Wesel Ekspor	178,547	88,598	Export Bills
Supply Chain Financing	155,025	456,540	Supply Chain Financing
Forfaiting	16,829	45,376	Forfaiting
Trade Financing	15,378	1,988	Trade Financing
Surat Keterangan			Domestic Document
Berdokumen Dalam Negeri	9,921	10,721	Letter of Credit
Dolar Amerika Serikat			United States Dollar
Surat Keterangan			Domestic Document
Berdokumen Dalam Negeri	5,390	-	Letter of Credit
Wesel Ekspor	-	2,736	Export Bills
Total	642,937	740,396	Total

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- b. Berdasarkan kolektibilitas
Seluruh wesel ekspor dan tagihan lainnya
diklasifikasikan lancar pada tanggal 31 Desember
2021 dan 2020.

Manajemen berpendapat bahwa jumlah cadangan
kerugian penurunan nilai tidak diperlukan pada
tanggal 31 Desember 2021 dan 2020, karena
manajemen berkeyakinan bahwa wesel ekspor dan
tagihan lainnya dapat ditagih.

- b. *By collectibility*
All bills and other receivables as of December 31,
2021 and 2020, are classified as current.

Management believes that no allowance for
impairment losses is necessary as of
December 31, 2021 and 2020, respectively,
because management believe that bills and other
receivables are fully collectible.

- c. Tingkat suku bunga rata-rata per tahun

- c. *Average interest rates per annum*

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Rupiah	7.24%	7.42%	Rupiah
Dolar Amerika Serikat	1.87%	4.43%	United States Dollars

Informasi mengenai jatuh tempo wesel ekspor dan
tagihan lainnya diungkapkan pada Catatan 47.

Information with respect to maturities of bills and
other receivables is disclosed in Note 47.

12. Kredit yang Diberikan

12. Loans

- a. Berdasarkan hubungan, jenis, dan mata uang

- a. *By relationship, type, and currency*

	31 Desember 2021/ December 31, 2021		31 Desember 2020/ December 31, 2020		
	Jumlah nosional mata uang asing/ Notional amount		Jumlah nosional mata uang asing/ Notional amount		
	<i>in foreign currencies (angka penuh/ full amount)</i>	<i>Ekuivalen Rupiah/ Equivalent Rupiah</i>	<i>in foreign currencies (angka penuh/ full amount)</i>	<i>Ekuivalen Rupiah/ Equivalent Rupiah</i>	
Pihak berelasi					Related parties
Rupiah					Rupiah
Modal kerja		161,029		122,750	Working capital
Karyawan		103,691		94,710	Employees
Investasi		13,232		-	Investment
Konsumsi		180		477	Consumer
		<u>278,132</u>		<u>217,937</u>	
Pihak ketiga					Third parties
Rupiah					Rupiah
Konsumsi		67,790,072		64,906,560	Consumer
Modal kerja		19,652,646		17,656,897	Working capital
Sindikasi		2,001,221		1,936,074	Syndicated
Investasi		1,994,573		1,203,002	Investment
Program pemerintah		1,886,377		1,614,906	Government programs
Karyawan		1,198,003		1,845,689	Employees
		<u>94,522,892</u>		<u>89,163,128</u>	
Dolar Amerika Serikat					United States Dollar
Modal kerja	71,006,648	1,012,022	171,693	2,412	Working capital
Sindikasi	-	-	4,370,646	67,457	Syndicated
		<u>1,012,022</u>		<u>69,869</u>	
		<u>95,534,914</u>		<u>89,232,997</u>	

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	31 Desember 2021/ December 31, 2021		31 Desember 2020/ December 31, 2020		
	Jumlah nosional mata uang asing/ Notional amount in foreign currencies (angka penuh/ full amount)		Jumlah nosional mata uang asing/ Notional amount in foreign currencies (angka penuh/ full amount)		
	Ekuivalen Rupiah/ Equivalent Rupiah		Ekuivalen Rupiah/ Equivalent Rupiah		
Total	95,813,046		89,450,934		Total
Cadangan kerugian penurunan nilai	(1,809,372)		(1,755,670)		Allowance for impairment losses
Neto	94,003,674		87,695,264		Net

b. Berdasarkan kolektibilitas

b. By collectability

	31 Desember 2021/ December 31, 2021		31 Desember 2020/ December 31, 2020		
	Pokok/ Principal	Cadangan/ Allowance	Pokok/ Principal	Cadangan/ Allowance	
Individual					Individual
Kurang lancar	167,160	93,736	392	392	Substandard
Macet	247,705	232,215	388,497	361,374	Loss
Kolektif					Collective
Lancar	92,388,702	610,044	86,287,464	566,519	Current
Dalam perhatian khusus	2,156,497	382,942	1,873,706	292,418	Special mention
Kurang lancar	61,961	16,861	34,809	19,306	Substandard
Diragukan	80,102	24,364	69,764	26,694	Doubtful
Macet	710,919	449,210	796,302	488,967	Loss
Total	95,813,046	1,809,372	89,450,934	1,755,670	Total

c. Berdasarkan sektor ekonomi

c. By economic sector

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Perdagangan	6,378,451	5,520,947	Trading
Konstruksi	5,799,768	4,998,045	Construction
Industri	5,121,952	1,990,856	Industry
Pertanian	1,130,839	891,709	Agriculture
Pengangkutan dan pergudangan	816,303	745,569	Transportation and warehousing
Jasa-jasa dunia usaha	745,979	1,055,535	Business services
Jasa-jasa sosial	718,203	1,221,585	Social services
Listrik, gas, dan air	100,914	203,657	Electricity, gas, and water
Pertambangan	95,556	124,806	Mining
Lain-lain	74,905,081	72,698,225	Others
Total	95,813,046	89,450,934	Total
Cadangan kerugian penurunan nilai	(1,809,372)	(1,755,670)	Allowance for impairment losses
Neto	94,003,674	87,695,264	Net

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Rincian kredit yang diberikan kepada sektor ekonomi "Lain-lain" adalah sebagai berikut:

The details of loans granted to "Others" are as follows:

	<u>31 Desember/ December 31, 2021</u>	<u>31 Desember/ December 31, 2020</u>	
Guna Bhakti	27,644,227	27,870,354	Guna Bhakti
Pra Purna Bhakti	8,890,190	10,514,103	Pra Purna Bhakti
Purna Bhakti	7,607,049	6,425,787	Purna Bhakti
Lain-lain	30,763,615	27,887,981	Others
Total	74,905,081	72,698,225	Total

- Kredit Guna Bhakti merupakan pembiayaan yang diberikan oleh Bank untuk debitur berpenghasilan tetap yang gajinya telah disalurkan melalui Bank dan/atau tempat debitur bekerja telah memiliki perjanjian kerjasama dengan Bank dimana sumber pengembaliannya berasal dari gaji debitur yang digunakan untuk keperluan konsumtif.
- Kredit Pra Purna Bhakti merupakan pembiayaan multiguna yang diberikan oleh Bank untuk debitur dengan status sebagai pegawai aktif berpenghasilan tetap yang akan memasuki masa pensiun sampai dengan debitur menjalani masa pensiun, yang gajinya pada saat pegawai aktif dibayarkan melalui Bank atau belum melalui Bank. Sumber pengembalian kredit tersebut dapat berasal dari gaji debitur/manfaat Tabungan Hari Tua/manfaat pensiun lainnya pada saat pegawai aktif dan manfaat pensiun yang disalurkan melalui Bank pada saat debitur pensiun.
- Kredit Purna Bhakti merupakan pembiayaan yang diberikan oleh Bank untuk debitur dengan status pensiunan sendiri atau pensiunan janda/duda yang gaji pensiunnya telah disalurkan melalui Bank di mana sumber pengembaliannya berasal dari gaji pensiun debitur yang digunakan untuk keperluan konsumtif.
- Pembayaran kredit tersebut di atas sebagian besar dilakukan melalui pemotongan gaji bulanan oleh Bank.

- Guna Bhakti loan is a loan facility granted to debtors with regular, whose salaries have been channeled through the Bank and/or where the debtor's employees have had a cooperation agreement with the Bank based on which the sources of repayments will be derived from the debtor's salaries used for consumptive purposes.*
- Kredit Pra Purna Bhakti is a multipurpose financing provided by Bank for debtors with the status of a fixed income active employee who will retire until the debtor is retired, whose salary is paid when active employees has been channeled through Bank or not via Bank. The source of the return on credit can be derived from the debtor's salary / Old Age Savings benefits / other retirement benefits when active employees and pension benefits has been channeled through Bank when the debtor is retired.*
- The Purna Bhakti loan is financing provided by the Bank to a debtor who has retired or his widow/her widower pension salary has been channeled based on which the sources of repayments will be derived from the debtor's salaries used for consumptive purposes.*
- Loan repayments are mostly collected through monthly salary deducted by the Bank.*

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d. Berdasarkan periode sisa jatuh tempo

d. By remaining period to maturity

	31 Desember/ December 31, 2021		31 Desember/ December 31, 2020		
	Jumlah nosional mata uang asing/ Notional amount		Jumlah nosional mata uang asing/ Notional amount		
	<i>in foreign currency</i> (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	<i>in foreign currency</i> (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	
Rupiah					Rupiah
≤ 1 tahun		15,285,558		12,685,816	≤ 1 year
> 1 - 5 tahun		23,097,409		23,314,976	> 1 - 5 years
> 5 - 10 tahun		25,992,780		24,350,339	> 5 - 10 years
> 10 tahun		30,425,277		29,029,934	> 10 years
		<u>94,801,024</u>		<u>89,381,065</u>	
Dolar Amerika Serikat					United States Dollar
≤ 1 tahun	71,006,648	1,012,022	4,542,339	69,869	≤ 1 year
		<u>1,012,022</u>		<u>69,869</u>	
Total		95,813,046		89,450,934	Total
Cadangan kerugian penurunan nilai		(1,809,372)		(1,755,670)	Allowance for impairment losses
Neto		<u><u>94,003,674</u></u>		<u><u>87,695,264</u></u>	Net

e. Berdasarkan jangka waktu perjanjian kredit

e. By term of credit agreements

	31 Desember/ December 31, 2021		31 Desember/ December 31, 2020		
	Jumlah nosional mata uang asing/ Notional amount		Jumlah nosional mata uang asing/ Notional amount		
	<i>in foreign currency</i> (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	<i>in foreign currency</i> (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	
Rupiah					Rupiah
≤ 1 tahun		11,106,742		8,169,177	≤ 1 year
> 1 - 5 tahun		12,144,366		20,461,033	> 1 - 5 years
> 5 - 10 tahun		22,126,320		24,780,845	> 5 - 10 years
> 10 tahun		49,423,596		35,970,010	> 10 years
		<u>94,801,024</u>		<u>89,381,065</u>	
Dolar Amerika Serikat					United States Dollar
≤ 1 tahun	70,835,000	1,009,576	-	-	≤ 1 year
> 1 - 5 tahun	171,648	2,446	171,648	2,412	> 1 - 5 years
> 5 - 10 tahun	-	-	4,801,244	67,457	> 5 - 10 years
		<u>1,012,022</u>		<u>69,869</u>	
Total		95,813,046		89,450,934	Total
Cadangan kerugian penurunan nilai		(1,809,372)		(1,755,670)	Allowance for impairment losses
Neto		<u><u>94,003,674</u></u>		<u><u>87,695,264</u></u>	Net

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f. Tingkat suku bunga rata-rata per tahun

f. Average interest rates per annum

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Rupiah	12,39%	12,54%	Rupiah
Dolar Amerika Serikat	1,14%	6,50%	United States Dollar

g. Kredit *non-performing* berdasarkan sektor ekonomi

g. Non-performing loans by economic sector

	31 Desember/ December 31, 2021		31 Desember/ December 31, 2020		
	Kredit non- performing/ Non - performing loans	Cadangan kerugian penurunan nilai/ Allowance for impairment losses	Kredit non- performing/ Non - performing loans	Cadangan kerugian penurunan nilai/ Allowance for impairment losses	
Rupiah					Rupiah
Konstruksi	309,372	275,265	349,811	306,901	Construction
Perdagangan	233,843	140,826	200,805	123,413	Trading
Industri	35,192	31,610	41,882	30,360	Mining
Pertanian	19,998	15,831	23,549	16,467	Industry
Jasa dunia usaha	16,465	16,403	64,986	51,818	Business services
Pertambangan	7,633	6,538	127,747	125,979	Agriculture
Jasa-jasa sosial	6,063	4,266	6,934	5,812	Social services
Pengangkutan dan pergudangan	320	122	67	30	Transportation and warehousing
Lain-lain	636,515	323,079	471,571	233,541	Others
Dolar Amerika Serikat					Dolar Amerika Serikat
Industri	2,446	2,446	2,412	2,412	Industry
Total	1,267,847	816,386	1,289,764	896,733	Total

Rasio kredit yang diberikan *non-performing* - kotor terhadap total kredit yang diberikan adalah 1,32% dan 1,44% masing-masing pada tanggal 31 Desember 2021 dan 2020.

Non-performing loans - gross to total loan ratios are 1.32% and 1.44% as of December 31, 2021 and 2020, respectively.

Rasio kredit yang diberikan *non-performing* - bersih terhadap total kredit yang diberikan adalah 0,47% dan 0,44% masing-masing pada tanggal 31 Desember 2021 dan 2020.

Non-performing loans - net to total loan ratios are 0.47% and 0.44% as of December 31, 2021 and 2020, respectively.

Rasio kredit *non-performing* - kotor terhadap total kredit (entitas induk) adalah 1,23% dan 1,40% masing-masing pada tanggal 31 Desember 2021 dan 2020.

Non-performing loans - gross to total loan ratios (parent only) are 1.23% and 1.40% as of December 31, 2021 and 2020, respectively.

Rasio kredit *non-performing* - bersih terhadap total kredit (entitas induk) adalah 0,41% dan 0,41% masing-masing pada tanggal 31 Desember 2021 dan 2020.

Non-performing loans - net to total loan ratios (parent only) are 0.41% and 0.41% as of December 31, 2021 and 2020, respectively.

h. Kredit yang direstrukturisasi
Kredit yang direstrukturisasi pada tanggal 31 Desember 2021 dan 2020 masing-masing adalah sebesar Rp3.800.970 dan Rp2.700.157. Rincian kredit yang direstrukturisasi adalah sebagai berikut:

h. Restructured loans
Restructured loans as of December 31, 2021 and 2020 amounted to Rp3,800,970 and Rp2,700,157, respectively. Details of the restructured loans are as follows:

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	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Perpanjangan jangka waktu dan penyesuaian suku bunga	218,862	20,490	Extension of loan period and interest rate adjustment
Perpanjangan jangka waktu kredit	806,232	659,553	Extension of loan period
Perpanjangan jangka waktu kredit dan skema lain	2,775,876	2,020,114	Extension of loan period and other schemes
Total	3,800,970	2,700,157	Total

Rincian kredit yang direstrukturisasi berdasarkan
kolektibilitas dan sektor ekonomi adalah sebagai
berikut:

*Restructured loans by collectibility and economic
sector are as follows:*

31 Desember 2021/December 31, 2021							
	Lancar/ Current	Dalam perhatian khusus/ Special mention	Kurang lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Total	
Konstruksi	1,086,820	31,906	-	1,227	21,678	1,141,631	Construction
Perdagangan	616,565	36,095	48	2,574	12,745	668,027	Trading
Industri	280,661	15,786	59	2,171	11,952	310,629	Industry
Jasa-jasa dunia usaha	134,030	4,941	-	2,762	-	141,733	Business services
Pengangkutan dan pergudangan	92,192	-	-	259	-	92,451	Transportation and warehousing
Jasa-jasa sosial	43,527	275	4,997	-	836	49,635	Social services
Pertanian	40,077	5,808	-	735	98	46,718	Farming
Pertambangan	8,087	-	-	-	-	8,087	Mining
Listrik, Gas, dan Air	3,254	3,047	-	-	-	6,301	Electricity, Gas and Water
Lain-lain	1,121,726	155,482	43,918	3,948	10,684	1,335,758	Others
Total	3,426,939	253,340	49,022	13,676	57,993	3,800,970	Total

31 Desember 2020/December 31, 2020							
	Lancar/ Current	Dalam perhatian khusus/ Special mention	Kurang lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Total	
Perdagangan	535,995	63,760	68	1,440	1,092	602,355	Trading
Jasa-jasa dunia usaha	452,119	54,107	-	-	12,795	519,021	Business services
Industri	110,123	17,603	-	161	13,875	141,762	Industry
Konstruksi	80,013	21,085	1,288	336	16,503	119,225	Construction
Pertanian	47,804	4,572	-	-	19	52,395	Farming
Pengangkutan dan pergudangan	8,556	-	-	-	-	8,556	Transportation and warehousing
Jasa-jasa sosial	4,510	-	-	-	-	4,510	Social services
Lain-lain	1,147,790	103,141	92	376	934	1,252,333	Others
Total	2,386,910	264,268	1,448	2,313	45,218	2,700,157	Total

Pembiayaan yang direstrukturisasi sampai dengan
bulan 31 Desember 2021 sebesar Rp935.216
terhadap pembiayaan dan piutang Syariah sesuai
dengan ketentuan OJK dan internal Bank BJB
Syariah (entitas anak).

*The restructured financing up to April 2021 is
Rp935,216 for Sharia financing and receivables in
accordance with the provisions of the OJK and
internal Bank BJB Syariah (subsidiary).*

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Pada tanggal 31 Desember 2021 dan 2020, Bank dan entitas anak telah melakukan restrukturisasi kredit untuk debitur yang terdampak pandemi Covid-19 sesuai dengan POJK No. 17/POJK.03/2021 tentang perubahan atas 48/POJK.03/2020 dan POJK No. 11/POJK.03/2020 "Stimulus Perekonomian Nasional sebagai kebijakan *countercyclical* Dampak Penyebaran Coronavirus Disease 2019" tertanggal 10 September 2021.

As of December 31, 2021 and 2020, the Bank and its subsidiaries has restructured credit for debtors affected by the Covid-19 pandemic in accordance with POJK No. 17/POJK.03/2021 regarding the changes of POJK No. 48/POJK.03/2020 and POJK No. 11/POJK.03/2020, "National Economic Stimulus as countercyclical Policy Impact of Coronavirus Disease spread 2019" dated September 10, 2021.

- i. Perubahan nilai tercatat bruto
Perubahan nilai tercatat bruto adalah sebagai berikut:

- i. Movement in the gross carrying amount
The movement in the gross carrying amount are as follow:

31 Desember 2021/December 31, 2021					
	Stage 1	Stage 2	Stage 3	Jumlah/Total	
Saldo awal	87,239,041	851,519	1,360,374	89,450,934	Beginning balance
Transfer ke kerugian kredit ekspektasian 12 bulan (Stage 1)	(454,461)	1,911,242	(1,456,781)	-	Transferred to 12 month expected credit losses (Stage 1)
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (Stage 2)	(987,324)	(1,676,454)	2,663,778	-	Transferred to lifetime expected credit losses (Stage 2)
Transfer ke kredit yang mengalami penurunan nilai (Stage 3)	3,947,776	(1,370,368)	(2,577,408)	-	Transferred to credit impaired (Stage 3)
Penyisihan (pembalikan) cadangan kerugian penurunan nilai selama tahun berjalan	3,552,438	1,272,158	2,276,288	7,100,884	Provision (reversal) of allowance impairment losses during the year
Penghapusbukuan	-	-	(534,057)	(534,057)	Written-off
Lain- lain	(179,203)	(25,512)	-	(204,715)	Others
Saldo akhir	93,118,267	962,585	1,732,194	95,813,046	Ending balance

31 Desember 2020/December 31, 2020					
	Stage 1	Stage 2	Stage 3	Jumlah/Total	
Saldo awal PSAK 71	79,745,306	1,052,529	1,089,411	81,887,246	Beginning balance SFAS 71
Transfer ke kerugian kredit ekspektasian 12 bulan (Stage 1)	4,239,872	(2,829,504)	(1,410,368)	-	Transferred to 12 month expected credit losses (Stage 1)
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (Stage 2)	(1,379,804)	2,294,666	(914,862)	-	Transferred to lifetime expected credit losses (Stage 2)
Transfer ke kredit yang mengalami penurunan nilai (Stage 3)	(1,080,264)	(3,554,397)	4,634,661	-	Transferred to credit impaired (Stage 3)
Penyisihan (pembalikan) cadangan kerugian penurunan nilai selama tahun berjalan	5,713,931	3,888,225	(1,766,448)	7,835,708	Provision (reversal) of allowance impairment losses during the year
Penghapusbukuan	-	-	(272,020)	(272,020)	Written-off
Saldo akhir	87,239,041	851,519	1,360,374	89,450,934	Ending balance

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j. Perubahan cadangan kerugian penurunan nilai

j. Movements in the allowance for impairment losses

31 Desember 2021/December 31, 2021					
Stage 1	Stage 2	Stage 3	Jumlah/Total		
Saldo awal	418,894	93,493	1,243,283	1,755,670	Beginning balance
Transfer ke kerugian kredit ekspektasian 12 bulan (Stage 1)	(6,783)	28,526	(21,743)	-	Transferred to 12 month expected credit losses (Stage 1)
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (Stage 2)	(12,658)	(21,493)	34,151	-	Transferred to lifetime expected credit losses (Stage 2)
Transfer ke kredit yang mengalami penurunan nilai (Stage 3)	61,684	(21,412)	(40,272)	-	Transferred to credit impaired (Stage 3)
Penyisihan (pembalikan) cadangan kerugian penurunan nilai selama tahun berjalan	101,197	38,978	652,299	792,474	Provision (reversal) of allowance impairment losses during the year
Penghapusbukuan	-	-	(534,057)	(534,057)	Written-off
Lain- lain	(179,203)	(25,512)	-	(204,715)	Others
Saldo akhir	383,131	92,580	1,333,661	1,809,372	Ending balance

31 Desember 2020/December 31, 2020					
Stage 1	Stage 2	Stage 3	Jumlah/Total		
Saldo awal PSAK 71	533,478	178,058	1,186,573	1,898,109	Beginning balance SFAS 71
Transfer ke kerugian kredit ekspektasian 12 bulan (Stage 1)	66,248	(44,211)	(22,037)	-	Transferred to 12 month expected credit losses (Stage 1)
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (Stage 2)	(18,646)	31,009	(12,363)	-	Transferred to lifetime expected credit losses (Stage 2)
Transfer ke kredit yang mengalami penurunan nilai (Stage 3)	(15,656)	(51,513)	67,169	-	Transferred to credit impaired (Stage 3)
Penyisihan (pembalikan) cadangan kerugian penurunan nilai selama tahun berjalan	(146,530)	(19,850)	295,961	129,581	Provision (reversal) of allowance impairment losses during the year
Penghapusbukuan	-	-	(272,020)	(272,020)	Written-off
Saldo akhir	418,894	93,493	1,243,283	1,755,670	Ending balance

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya kredit yang diberikan.

Management believes that the allowance for impairment losses is adequate to cover possible losses arising from uncollectible loans.

k. Informasi pokok lainnya sehubungan dengan kredit yang diberikan

- 1) Kredit yang diberikan dijamin dengan deposito, agunan yang diikat dengan hak tanggungan atau surat kuasa untuk menjual dan jaminan lain yang umumnya diterima oleh perbankan.
- 2) Kredit konsumsi terdiri dari kredit pemilikan rumah, kredit kendaraan bermotor, dan kredit perorangan lainnya.
- 3) Kredit Program Pemerintah terdiri atas Kredit Usaha Tani, Kredit Koperasi Primer dan Anggotanya, dan Kredit Pengusaha Kecil dan Mikro.
- 4) Kredit Karyawan atau Kredit Abdi Bhakti (KAB) adalah kredit yang diberikan kepada pegawai untuk tujuan multiguna dengan rata-rata tingkat bunga sebesar 6,5% dan jangka waktu maksimal 20 tahun. Pinjaman dan bunganya dilunasi melalui pemotongan gaji setiap bulan.

k. Other significant information relating to loans

- 1) Loans are secured by deposits, collateral bound by hypothecation or a power of attorney to sell and other collateral commonly accepted by banks.
- 2) Consumer credit consists of housing, vehicles, and other personal loans.
- 3) Government Program Loans consist of Agricultural Business Loans, Primary and Member Cooperative Loans, and Small and Micro Business Loans.
- 4) Loans Employee or Loan Abdi Bhakti (KAB) is credit given to employees for multipurpose purposes with an average interest rate of 6.5% and a maximum period of 20 years. The loan and interest are repaid through salary deductions every month.

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5) Pada tanggal 31 Desember 2021 dan 2020, Bank dan entitas anak memenuhi ketentuan Bank Indonesia tentang Batas Maksimum Pemberian Kredit (BMPK). 6) Rasio kredit UMKM terhadap kredit yang diberikan adalah 9,69% dan 9,50% masing-masing pada tanggal 31 Desember 2021 dan 2020. 7) Keikutsertaan Bank dan entitas anak dalam pinjaman sindikasi dengan bank lain adalah sebesar Rp1.198.002 and Rp1.617.318 masing-masing pada tanggal 31 Desember 2021 dan 2020. Partisipasi Bank dan entitas anak dalam pinjaman sindikasi tersebut berkisar antara 2,22% – 20,00% dan 0,99% - 20,00 % masing-masing pada tanggal 31 Desember 2021 dan 2020 (tidak diaudit). 8) Kredit yang telah dihapusbukukan oleh Bank dan entitas anak dicatat sebagai bagian dari rekening administratif. 9) Giro yang diblokir dan dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2021 dan 2020 masing-masing sebesar dan Rp599.893 dan Rp977.255 (Catatan 20d). 10) Deposito yang diblokir dan dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2021 dan 2020 masing-masing sebesar Rp277.375 dan Rp311.835 (Catatan 20e). 11) Deposito dari bank lain yang diblokir dan dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2021 dan 2020 masing-masing sebesar Rp482.221 dan Rp776.738 (Catatan 21d). 12) Hingga 31 Desember 2021, Bank telah melakukan Perjanjian Kerja Sama dengan PT Asuransi Bangun Askrida, PT Jamkrida Jabar, PT Asuransi Central Asia, PT Asuransi Tugu Pratama Indonesia, Tbk., PT Asuransi Jasa Indonesia, PT Asuransi Jasaraharja Putera, dan PT Jamkrindo Syariah untuk Asuransi Kredit Mikro, Komersial, Lembaga Keuangan Mikro Dan Korporasi. Sementara Bank telah melakukan kerjasama dengan PT Asuransi Kredit Indonesia untuk Kredit Usaha Rakyat (KUR). Untuk penutupan Asuransi Kerugian Agunan, Bank bekerja sama dengan PT Asuransi Bangun Askrida, PT Asuransi Cakrawala Proteksi Indonesia dan PT Asuransi Tugu Pratama Indonesia, Tbk. Bank juga bekerja sama dengan Perusahaan Pialang Asuransi PT Brocade Insurance Broker, PT Nusantara Insurance Broker & Consultant, PT Estika Jasatama,	5) As of December 31, 2021 and 2020, the Bank and its subsidiaries complied with the Legal Lending Limit (LLL) requirements of Bank Indonesia. 6) The ratio of UMKM credit to total loans are 9.69% and 9.50% as of December 31, 2021 and 2020, respectively. 7) The Bank and its subsidiaries' participation in syndicated loans with other banks amounted to Rp1,198,002 and Rp1,617,318 as of December 31, 2021 and 2020, respectively. The Bank and its subsidiaries' participation in syndicated loans ranged between 2.22% - 20.00% and 0.99% - 20.00% as of December 31, 2021 and 2020, respectively (unaudited). 8) The loans written off by the Bank and its subsidiaries are recorded as part of administrative accounts. 9) Current accounts blocked and pledged as loan collateral as of December 31, 2021 and 2020 amounted to Rp599,893 and Rp977,255, respectively (Note 20d). 10) Time deposits blocked and pledged as loan collateral as of December 31, 2021 and 2020 amounted to Rp277,375 and Rp311,835, respectively (Note 20e). 11) Time deposits from other banks blocked and pledged as loan and and receivable collateral as of December 31, 2021 and 2020 amounted to Rp482,221 dan Rp776,738, respectively (Note 21d). 12) Until December 31, 2021, the Bank carried out a binding contract with PT Asuransi Bangun Askrida, PT Jamkrida Jabar, PT Asuransi Central Asia, PT Asuransi Tugu Pratama Indonesia, Tbk., PT Asuransi Jasa Indonesia, PT Asuransi Jasaraharja Putera, and PT Jamkrindo Syariah in relation to Coverage Micro, Commercial, Micro Financial Institution And Cooperation Loan. Meanwhile the Bank carried out a binding contract with PT Asuransi Kredit Indonesia in relation to coverage Kredit Usaha Rakyat Loan (KUR). The Bank also carried out a binding contract with PT Asuransi Bangun Askrida, PT Asuransi Cakrawala Proteksi Indonesia, and PT Asuransi Tugu Pratama Indonesia, Tbk., in relation to coverage Collateral Assets. The Bank carried out a binding contract with Insurance Broker Company PT Brocade Insurance Broker, PT Nusantara Insurance Broker & Consultant,

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PT Kalibesar Raya Utama, PT Fresnel Perdana Mandiri serta PT Trasmi Pialang Asuransi d/h PT Grasia Media Utama dalam mengelola pertanggungungan pada segmen Kredit Konsumer Dan Kredit Ritel, PT Brocade Insurance Broker, dan PT Nusantara Insurance Broker & Consultant, untuk Kredit Mikro Utama serta PT Nusantara Insurance Broker & Consultant dan PT Trasmi Pialang Asuransi dan PT Grasia Media Utama dalam mengelola pertanggungungan pada segmen Kredit KPR.

- 13) Bank telah menandatangani Perjanjian Kerjasama Pembiayaan Kredit Multiguna dengan PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo (BPD SulutGo) dengan bentuk Penerusan (*Channeling*) sebagaimana tertuang dalam Akta Notaris Herdimansyah Chaidirsyah, S.H. No. 40 tanggal 13 November 2015.

Dalam kerja sama ini, Bank memberikan kuasa kepada BPD SulutGo untuk menyalurkan fasilitas kredit, menandatangani perjanjian kredit dan pengikatan jaminan masing-masing debitur, melaksanakan hak Bank sehubungan dengan jaminan dan melakukan penagihan pembayaran fasilitas kredit oleh debitur.

Maksimum fasilitas dalam rangka kerja sama ini adalah sebesar Rp500.000 dengan jangka waktu kerja sama dan penarikan dana maksimal 12 bulan sejak perjanjian ditandatangani. Sampai dengan tanggal 31 Desember 2021 dan 2020, jumlah realisasi penyaluran kredit adalah masing-masing sebesar Rp14.312 yang terdiri dari 144 debitur dan Rp22.391 yang terdiri dari 218 debitur.

- 14) Bank telah melakukan pembelian Kredit PT Bank Pembangunan Daerah Sulawesi Tengah (BPD Sulteng) sebagaimana tertuang dalam Perjanjian Kerjasama antara Bank dan BPD Sulteng sesuai dengan Akta Notaris Popy Kuntari Sutresna, S.H., M.Hum., No.4 tanggal 26 Februari 2015. Perjanjian Jual Beli Piutang No. 5 tanggal 26 Februari 2015 dan Perjanjian Pengalihan Piutang No. 6 tanggal 26 Februari 2015.

Jumlah komitmen pembelian kredit ini adalah sebesar Rp250.000. Pada tanggal 31 Desember 2021 dan 2020, jumlah realisasi pembelian kredit adalah masing-masing sebesar Rp4.342 yang terdiri dari 73 debitur dan Rp7.260 yang terdiri dari 107 debitur.

Transaksi pembelian kredit tersebut merupakan transaksi *without recourse*. Semua hak, kepemilikan dan kepentingan atas kredit

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PT Estika Jasatama, PT Kalibesar Raya Utama, PT Fresnel Perdana Mandiri and PT Trasmi Pialang Asuransi formerly known as PT Grasia Media Utama to Coverage Consumer & Retail Loan Segment, PT Brocade Insurance Broker, and PT Nusantara Insurance Broker & Consultant, to coverage Mikro Utama Loan, and PT Nusantara Insurance Broker & Consultant and PT Trasmi Pialang Asuransi formerly known as PT Grasia Media Utama to coverage KPR Loan segment.

- 13) The Bank entered into an agreement with PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo (BPD SulutGo) to provide Kredit Multiguna loans in the form of channeling as notarized in the Notarial Deed No. 40 dated November 13, 2015 of Herdimansyah Chaidirsyah, S.H.

Under the agreement, the Bank gives authority to BPD SulutGo to provide credit facilities, to sign the credit agreement and collateral binding agreement of each debtors, to execute the Bank's right relating to guarantees and to receive repayment of the credit facility by the debtors.

The maximum amount of the facility amounted to Rp500,000 with the period of the agreement and fund withdrawal for 12 months since the date the agreement was signed. Up to December 31, 2021 and 2020, the total realization of the loan channeling amounted to Rp14,312 which consisted of 144 debtors and Rp22,391 which consisted of 218 debtors, respectively.

- 14) The Bank purchased loans from PT Bank Pembangunan Daerah Sulawesi Tengah (BPD Sulteng) based on the agreement between the Bank and BPD Sulteng which was notarized under Notarial Deed No. 4 dated February 26, 2015 of Popy Kuntari Sutresna, S.H., M.Hum., Sales Agreement No.5 dated February 26, 2015 and Cessie Agreement No. 6 dated February 26, 2015.

The total commitment of the loans purchased amounted to Rp250,000. As of December 31, 2021 dan 2020, the total realization of the loans purchased amounted to Rp4,342 which consisted of 73 debtors and Rp7,260 which consisted of 107 debtors, respectively.

The loans purchase transaction is a non recourse transaction. All rights, ownership and interests of the loans are transferred to the

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telah dialihkan kepada Bank dan Bank memperoleh seluruh keuntungan dan kerugian yang timbul dari kredit tersebut.

Dalam hal terjadi tunggakan dari debitur, BPD Sulteng secara aktif berkewajiban untuk melakukan penagihan kepada debitur untuk kepentingan Bank sesuai prosedur yang berlaku.

Kredit tersebut merupakan Kredit Multiguna yang disalurkan oleh BPD Sulteng kepada pegawai negeri sipil aktif di lingkungan Pemerintah Daerah Provinsi Sulawesi Tengah dan Kabupaten/Kota se-Provinsi Sulawesi Tengah, dengan kriteria antara lain:

(a) maksimum plafon kredit sebesar Rp200 per debitur, (b) memiliki kolektibilitas 1 (satu)/lancar, (c) jangka waktu disesuaikan dengan jangka waktu kredit setiap debitur maksimal 12 (dua belas) tahun sejak tanggal pengalihan (d) Debitur yang dialihkan adalah debitur yang gajinya telah disalurkan melalui BPD Sulteng.

Setelah pengalihan kredit tersebut, BPD Sulteng akan bertindak sebagai agen pengelolaan, atau pihak yang mengelola pembayaran dari debitur dan mengadministrasikan dokumen kredit debitur sebagaimana tertuang dalam Akta Notaris Popy Kuntari Sutresna, S.H., M.Hum., No. 7 tanggal 26 Februari 2015 tentang Perjanjian Pengelolaan Piutang antara Bank dan BPD Sulteng. Atas jasa pengelolaan piutang tersebut, BPD Sulteng mendapat imbalan sebesar 20% dari setiap liabilitas bunga debitur yang telah disetor oleh BPD Sulteng dan diterima oleh Bank.

- 15) Bank telah melakukan pembelian Kredit PT Bank Pembangunan Daerah Sulawesi Tenggara (BPD Sultra) sebagaimana tertuang dalam Perubahan Perjanjian Kerjasama antara Bank dan BPD Sultra sesuai dengan Akta Notaris Yenni Yunithawati Rukmana, S.H., No. 98 tanggal 28 Desember 2018, Akta Notaris Ida Bagus Sidi Mantra, S.H., M.Kn., No.465 tanggal 28 Juli 2017 dan Akta Notaris Popy Kuntari Sutresna, S.H., M.Hum., No. 2 tanggal 16 Juni 2015. Perjanjian Jual Beli Piutang No. 3 tanggal 16 Juni 2015 dan Perjanjian Pengalihan Piutang No. 4 tanggal 16 Juni 2015. Jumlah komitmen pembelian piutang ini adalah sebesar Rp300.000. Pada tanggal 31 Desember 2021 dan 2020, jumlah realisasi pembelian piutang adalah masing-masing sebesar Rp3.962 yang terdiri dari 131 debitur dan Rp7.490 yang terdiri dari 216 debitur.

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Bank and the Bank obtains all benefits and risks on the loan.

When the debtors' default, BPD Sulteng is obliged to conduct the collection procedures from the debtors on behalf of the Bank in accordance with the applicable procedures.

These loans are Multiguna loans which are provided by BPD Sulteng for active government employees of province and municipalities/ regencies in the province of Sulawesi Tengah with criteria of among others:

(a) maximum credit limit of Rp200 per debtor, (b) collectibility 1 (one)/current, (c) period of loan is adjusted for each debtor to a maximum of 12 (twelve) years since purchase date, (d) Debtors transferred are the debtor whose salary has been channeled through the BPD Sulteng.

After the purchase of loans, BPD Sulteng acts an agent, or the party which manages the payment from debtors and administers the debtor's loan documents based on deed No. 7 dated February 26, 2015 of Popy Kuntari Sutresna, S.H., M.Hum., regarding receivable management agreement between Bank and BPD Sulteng. For the services rendered, BPD Sulteng will receive a fee at 20% of every debtor interest obligation paid by BPD Sulteng and received by the Bank.

- 15) *The Bank has purchased the Credit of the Southeast Sulawesi Regional Development Bank (BPD Sultra) as stated in the Amendment to the Cooperation Agreement between the Southeast Sulawesi Bank and BPD in accordance with Notarial Deed Yenni Yunithawati Rukmana, SH, No. 98 dated December 28, 2018, Ida Bagus Sidi Mantra's Notary Deed , S.H., M.Kn., No.465 dated July 28, 2017 and Notary Deed Popy Kuntari Sutresna, S.H., M.Hum., No. 2 June 16, 2015. Receivable Sale and Purchase Agreement No. 3 dated June 16, 2015 and Accounts Receivable Transfer Agreement No. 4 dated June 16, 2015. The total commitment to purchase these receivables is Rp300,000. As of December 31, 2021 and 2020, the total realized purchases of receivables amounted to Rp3,962 consisting of 131 debtors and Rp7,490 consisting of 216 debtors, respectively.*

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Transaksi pembelian kredit tersebut merupakan transaksi *without recourse*. Semua hak, kepemilikan dan kepentingan atas kredit telah dialihkan kepada Bank dan Bank memperoleh seluruh keuntungan dan kerugian yang timbul dari kredit tersebut.

Setelah pembelian kredit tersebut, BPD Sultra akan bertindak selaku pihak yang melakukan penagihan kepada debitur, memelihara dan mengadministrasikan tagihan secara tertib untuk kepentingan Bank dan melakukan penyetoran atas pembayaran yang diterima dari debitur baik berupa angsuran, bunga dan/atau liabilitas lainnya yang menjadi hak Bank termasuk dalam hal terjadinya pembayaran dipercepat oleh debitur ke rekening penampung BPD Sultra di Bank BJB, selambat-lambatnya dua hari kerja berikutnya sejak diterimanya pembayaran dari debitur. Atas jasa pengelolaan piutang tersebut, BPD Sultra mendapat imbalan sebesar 30% dari setiap liabilitas bunga debitur yang telah disetor oleh BPD Sultra dan diterima oleh Bank.

- 16) Bank telah melakukan kerja sama jual beli piutang dengan PT Bank Sahabat Sampoerna pada tanggal 21 Februari 2018. Nilai jual beli piutang tersebut telah disepakati dalam perjanjian subrogasi pada tanggal 26 Februari 2018 dengan harga pembelian sebesar Rp13.993. Dalam perjanjian kerja sama jual beli piutang, Bank menunjuk Bank Sahabat Sampoerna sebagai agen pengembalian piutang.
- 17) Bank telah melakukan pembelian Kredit PT Bank Pembangunan Daerah Banten, Tbk (Bank Banten) sebagaimana tertuang dalam Akta Pengikatan Jual Beli Piutang No. 12 tanggal 11 Mei 2020 dari notaris R. Tendy Suwarman, S.H., Jumlah komitmen pembelian piutang ini adalah sebesar Rp849.000.

Transaksi pembelian kredit tersebut merupakan transaksi *without recourse*. Semua hak, kepemilikan dan kepentingan atas kredit telah dialihkan kepada Bank dan Bank memperoleh seluruh keuntungan dan kerugian yang timbul dari kredit tersebut.

Kredit tersebut merupakan Kredit Multiguna yang disalurkan oleh Bank Banten kepada Aparatur Sipil Negara aktif di lingkungan Pemerintah Daerah Provinsi Banten, dengan kriteria antara lain: (a) kredit yang dibeli merupakan *performing loan* minimal 3 bulan, (b) debitur tidak memiliki fasilitas kredit yang sama di Bank, (c) debitur yang dialihkan adalah debitur yang gajinya telah disalurkan melalui Bank.

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The loans purchase transaction is a non-recourse transaction. All rights, ownership and interests of the loans are transferred to the Bank and the Bank obtains all benefits and risks on the loan.

After the loan purchase, BPD Sultra will act as the party that collects debtors, maintains and administers bills in an orderly manner for the Bank's interests and deposits for payments received from debtors in the form of installments, interest and/or other liabilities which are included in the Bank's rights. In the event of an expedited payment by the debtor to the Southeast Sulawesi BPD holding account at BJB Bank, no later than two subsequent working days from receipt of payment from the debtor. For the accounts receivable management services, the Southeast Sulawesi BPD receives 30% of each debtor interest liability that has been deposited by the Southeast Sulawesi BPD and received by the Bank.

- 16) *The Bank entered into an agreement to buy and sell receivables with PT Bank Sahabat Sampoerna on February 21, 2018. The sale and purchase of the receivables is agreed upon the Subrogation Agreement on February 26, 2018 with a purchase price of Rp13,993. In the agreement on a sale and purchase of account receivable, Bank appoint PT Bank Sahabat Sampoerna to carry out the function as a Receivable management Agent.*
- 17) *The Bank purchased loans from PT Bank Pembangunan Daerah Banten, Tbk (Bank Banten) based on the Cessie Agreement No.12 dated May 11, 2020 of notary R. Tendy Suwarman, S.H., The total commitment of the loans purchased amounted to Rp849,000.*

The loans purchase transaction is a non-recourse transaction. All rights, ownership and interests of the loans are transferred to the Bank and the Bank obtains all benefits and risks on the loan.

These loans are Multiguna loans which are provided by Bank Banten for active government employees of province and municipalities/ regencies in the province of Banten with criteria of among others: (a) performing loan minimum of 3-month period, (b) no double financing, (c) loan purchased are for debtors whose salary has been channeled through the Bank.

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Bank telah melakukan penjualan Kredit Cessie Hybrid kepada PT. Bank Pembangunan Daerah Banten (Bank Banten) sebagaimana tertuang dalam Akta Perjanjian Jual Beli Piutang Nomor 20 Tanggal 28 Juli 2020 yang dibuat di hadapan Notaris Aldo AA, SH., M.Kn. Adapun jumlah komitmen penjualan ini adalah sebesar Rp557.191.904.174,-

The Bank has sold Cessie Hybrid Credit to PT. Pembangunan Daerah Banten (Bank Banten) as stated in the Deed of Loan Sale and Purchase Agreement Number 20 dated July 28, 2020 made before Notary Aldo AA, SH., M.Kn amounting to Rp557,191,904,174.

- 18) Selama tahun 2020, Bank ditetapkan sebagai bank umum mitra untuk penempatan uang negara dalam rangka pelaksanaan program Pemulihan Ekonomi Nasional (PEN) sesuai dengan PMK No.104/PMK.05/2020 tanggal 6 Agustus 2020. Dalam rangka percepatan PEN, Pemerintah melakukan penempatan uang negara kepada perbankan salah satunya di Bank dalam bentuk deposito dengan tenor 6 bulan sebesar Rp2.500.000 pada tanggal 13 Agustus 2020. Dana Pemerintah tersebut telah disalurkan dalam bentuk kredit sebesar Rp5.336.239 selama periode 14 Agustus 2020 sampai dengan 18 Oktober 2020.

- 18) During 2020, the Bank was designated as a partner commercial bank for the placement of state money in the context of implementing Program Pemulihan Ekonomi (PEN) in accordance with PMK No.104/PMK.05/2020 dated August 6, 2020. In order to accelerate PEN, the Government placed money government funds to banks, one of which was in the Bank in the form of deposits with a 6 month tenor of Rp2,500,000 on August 13, 2020. The Government funds had been disbursed in the form of loans in the amount of Rp5,336,239 during the period from August 14, 2020 to October 18, 2020.

Bank BJB kembali mendapatkan kepercayaan dari pemerintah untuk penempatan Dana PEN tahap II sebesar Rp2.500.000 periode 9 Februari 2021 - 6 Agustus 2021.

Bank BJB has again won the trust of the government for the placement of PEN Fund Phase II of Rp2,500,000 for the period February 9, 2021 – August 6, 2021.

13. Pembiayaan dan Piutang Syariah

13. Sharia Financing and Receivables

Pembiayaan dengan prinsip syariah seluruhnya diberikan dalam mata uang rupiah.

All sharia financing were granted in rupiah currency.

- a. Berdasarkan jenis dan kolektibilitas

- a. By type and collectability

		Dalam Perhatian					
	Lancar/ Current	khusus/ Special	Kurang lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Total/ Total	
31 Desember 2021		mention					December 31, 2021
Pihak Berelasi							Related parties
Konsumsi	1,230	-	-	-	-	1,230	Consumer
Investasi	25,126	-	-	-	-	25,126	Investment
Pihak ketiga							Third parties
Konsumsi	4,273,498	67,331	6,370	2,345	53,512	4,403,056	Consumer
Modal kerja	533,022	58,816	4,545	59,032	70,572	725,987	Working capital
Investasi	989,033	37,059	65	1,753	21,548	1,049,458	Investment
Karyawan	26,356	-	-	-	-	26,356	Employees
Sindikasi	187,656	-	-	-	-	187,656	Syndicated
Total	6,035,921	163,206	10,980	63,130	145,632	6,418,869	Total
Cadangan kerugian penurunan nilai	(20,377)	(19,293)	(803)	(575)	(88,300)	(129,348)	Allowance for impairment losses
Neto	6,015,544	143,913	10,177	62,555	57,332	6,289,521	Net

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		Dalam Perhatian					
	Lancar/ Current	khusus/ Special mention	Kurang lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Total/ Total	
31 Desember 2020							December 31, 2020
Pihak ketiga							Third parties
Konsumsi	3,439,993	97,750	14,478	5,957	86,142	3,644,320	Consumer
Modal kerja	1,130,091	66,551	61,714	19,984	40,915	1,319,255	Working capital
Investasi	480,788	6,352	38,838	309	36,249	562,536	Investment
Karyawan	87,489	-	-	-	-	87,489	Employees
Sindikasi	147,909	-	-	-	-	147,909	Syndicated
Total	5,286,270	170,653	115,030	26,250	163,306	5,761,509	Total
Cadangan kerugian penurunan nilai	(15,976)	(1,425)	(18,689)	(13,208)	(107,795)	(157,093)	Allowance for impairment losses
Neto	5,270,294	169,228	96,341	13,042	55,511	5,604,416	Net

b. Berdasarkan jenis akad

b. By type of agreement

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Murabahah	4,076,138	3,750,523	Murabahah
Musyarakah	2,026,941	1,693,440	Musyarakah
Mudharabah	172,626	166,283	Mudharabah
Qardh	142,188	149,980	Qardh
Istishna	976	1,283	Istishna
Total	6,418,869	5,761,509	Total
Cadangan kerugian penurunan nilai	(129,348)	(157,093)	Allowance for impairment losses
Neto	6,289,521	5,604,416	Neto

c. Berdasarkan sektor ekonomi

c. By economic sector

		Dalam Perhatian					
	Lancar/ Current	khusus/ Special mention	Kurang lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Total/ Total	
31 Desember 2021							December 31, 2021
Industri	140,426	365	-	-	3,839	144,630	Industry
Perdagangan	147,166	8,483	53	-	9,717	165,419	Trading
Jasa-jasa sosial	610,778	3,517	92	1,387	6,490	622,264	Social services
Listrik, gas dan air	26,205	-	-	-	10	26,215	Electricity, gas, and water
Pertanian	14,067	193	-	-	4,321	18,581	Agriculture
Jasa dunia usaha	173,489	104	-	59,015	2,495	235,103	Business services
Pengangkutan dan pergudangan	316,888	58,421	-	-	297	375,606	Transportation and warehousing
Konstruksi	122,191	23,398	2,029	-	51,334	198,952	Constructions
Pertambangan	26,115	-	-	-	-	26,115	Mining
Lain-lain	4,458,596	68,725	8,806	2,728	67,129	4,605,984	Others
Total	6,035,921	163,206	10,980	63,130	145,632	6,418,869	Total
Cadangan kerugian penurunan nilai	(20,377)	(19,293)	(803)	(575)	(88,300)	(129,348)	Allowance for impairment losses
Neto	6,015,544	143,913	10,177	62,555	57,332	6,289,521	Net

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		Dalam Perhatian khusus/ <i>Special</i>	Kurang lancar/ <i>Substandard</i>	Diragukan/ <i>Doubtful</i>	Macet/ <i>Loss</i>	Total/ <i>Total</i>	
31 Desember 2020	Lancar/ <i>Current</i>						December 31, 2020
Industri	82,021	219	610	245	4,573	87,668	Industry
Perdagangan	65,196	4,346	2,223	359	11,618	83,742	Trading
Jasa-jasa sosial	462,800	2,251	-	-	7,282	472,333	Social services
Listrik, gas dan air	22,485	-	36,088	19,971	10	78,554	Electricity, gas, and water
Pertanian	1,588	512	-	-	4,987	7,087	Agriculture
Jasa dunia usaha	332,655	1,308	63,261	-	21,140	418,364	Business services
Pengangkutan dan pergudangan	326,183	63,244	-	-	1,152	390,579	Transportation and warehousing
Konstruksi	128,988	2,060	415	-	50,017	181,480	Constructions
Pertambangan	36,998	-	-	-	-	36,998	Mining
Lain-lain	3,827,356	96,713	12,433	5,675	62,527	4,004,704	Others
Total	5,286,270	170,653	115,030	26,250	163,306	5,761,509	Total
Cadangan kerugian penurunan nilai	(15,976)	(1,425)	(18,689)	(13,208)	(107,795)	(157,093)	Allowance for impairment losses
Neto	5,270,294	169,228	96,341	13,042	55,511	5,604,416	Net

d. Berdasarkan periode sisa jatuh tempo

d. By remaining period to maturity

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Rupiah			Rupiah
< 1 tahun	515,147	597,397	< 1 year
> 1 - 5 tahun	1,092,815	1,601,351	> 1 - 5 years
> 5 - 10 tahun	1,885,723	1,786,355	> 5 - 10 years
> 10 tahun	2,925,184	1,776,406	> 10 years
Total	6,418,869	5,761,509	Total
Cadangan kerugian penurunan nilai	(129,348)	(157,093)	Allowance for impairment losses
Neto	6,289,521	5,604,416	Net

e. Berdasarkan jangka waktu perjanjian kredit

e. By term of credit agreements

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Rupiah			Rupiah
< 1 tahun	880,023	283,425	< 1 year
> 1 - 5 tahun	1,657,741	820,365	> 1 - 5 years
> 5 - 10 tahun	1,979,369	1,765,103	> 5 - 10 years
> 10 tahun	1,901,736	2,892,616	> 10 years
Total	6,418,869	5,761,509	Total
Cadangan kerugian penurunan nilai	(129,348)	(157,093)	Allowance for impairment losses
Neto	6,289,521	5,604,416	Net

f. Kisaran marjin dan setara bagi hasil per tahun
adalah sebagai berikut:

f. Range of margin and equivalent revenue sharing
per annum are as follows:

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Rupiah	5%-41%	5%-46%	Rupiah

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- g. Pembiayaan syariah *non-performing* berdasarkan sektor ekonomi

- g. *Non-performing sharia financing by economic sector*

	31 Desember/December 31, 2021		31 Desember/December 31, 2020		
	Cadangan kerugian penurunan nilai/ Kredit <i>non-performing</i> / Non - performing loans		Cadangan kerugian penurunan nilai/ Kredit <i>non-performing</i> / Non - performing loans		
		Allowance for impairment losses		Allowance for impairment losses	
Pengangkutan dan pergudangan	297	180	1,152	529	Transportation and warehousing
Industri	3,839	1,275	5,428	2,489	Industry
Perdagangan	9,770	4,953	14,200	6,513	Trading
Konstruksi	53,363	24,203	50,432	23,129	Constructions
Jasa dunia usaha	61,511	2,170	84,401	38,709	Business services
Jasa-jasa sosial	7,968	1,753	7,282	3,340	Social services
Pertanian	4,321	2,902	4,987	2,287	Agriculture
Listrik, gas dan air	10	8	56,069	25,715	Electricity, gas and water
Lain-lain	78,663	52,234	80,635	36,981	Others
Total	219,742	89,678	304,586	139,692	Total

Pada tanggal 31 Desember 2021 dan 2020, rasio pembiayaan syariah *non-performing* - kotor terhadap jumlah pembiayaan syariah masing-masing sebesar 3,42% dan 5,29%.

As of December 31, 2021 and 2020, non-performing sharia financing ratios - gross to total sharia financing are 3.42% and 5.29%, respectively.

Pada tanggal 31 Desember 2021 dan 2020, rasio pembiayaan syariah *non-performing* - neto terhadap jumlah pembiayaan syariah masing-masing sebesar 2,03% dan 2,86%.

As of December 31, 2021 and 2020, non-performing sharia financing ratios - net to total sharia financing are 2.03% and 2.86%, respectively.

- h. Perubahan cadangan kerugian penurunan nilai

- h. *Movements in the allowance for impairment losses*

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Saldo awal	157,093	131,102	Beginning balance
Penyisihan selama tahun berjalan	173,040	35,473	Provision during the year
Pembalikan selama tahun berjalan	(124,787)	-	Reversal during the year
Penghapusbukuan selama tahun berjalan	(105,135)	(9,482)	Write-offs during the year
Penerimaan kembali pembiayaan yang telah di hapus buku	29,137	-	Recovery from loans written-off
Saldo akhir	129,348	157,093	Ending balance

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya pembiayaan syariah yang diberikan.

Management believes that the allowance for impairment losses is adequate to cover possible losses arising from uncollectible sharia financing.

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14. Tagihan dan Liabilitas Akseptasi

14. Acceptances Receivable and Payable

a. Tagihan akseptasi

a. Acceptance receivable

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020
Pihak ketiga		
Rupiah	154,268	52,802
Dollar Amerika Serikat	9,715	-
Total	163,983	52,802
Cadangan kerugian penurunan nilai	(1,616)	(30)
Neto	162,367	52,772

Third parties
Rupiah
United States Dollar
Total
Allowance for
impairment losses
Net

b. Liabilitas akseptasi

b. Acceptance payable

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020
Pihak ketiga		
Rupiah	154,268	52,802
Dollar Amerika Serikat	9,715	-
Total	163,983	52,802

Third parties
Rupiah
United States Dollar
Total

c. Perubahan nilai tercatat bruto
Perubahan nilai tercatat bruto adalah sebagai
berikut:

c. Movement in the gross carrying amount
The movement in the gross carrying amount
are as follow:

31 Desember/December 31, 2021						
Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total		
Nilai tercatat bruto awal	52,802	--	--	--	52,802	Initial gross carrying amount
Aset baru	9,715	--	--	--	9,715	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	--	--	--	--	--	Assets derecognized or repaid (exclude write off)
Transfer ke Tahap 1	--	--	--	--	--	Transfer to Stage 1
Transfer ke Tahap 2	--	--	--	--	--	Transfer to Stage 2
Transfer ke Tahap 3	--	--	--	--	--	Transfer to Stage 3
Pengukuran kembali	101,382	--	--	--	101,382	Remeasurement
Valuta asing dan perubahan lain	84	--	--	--	84	Foreign exchange and other movement
Nilai tercatat bruto akhir	163,983	--	--	--	163,983	Ending gross carrying amount

31 Desember/December 31, 2020						
Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total		
Nilai tercatat bruto awal 1 Januari 2020	156,084	--	--	--	156,084	Initial gross carrying amount as at January 1, 2020
Aset baru	--	--	--	--	--	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	--	--	--	--	--	Assets derecognized or repaid (exclude write off)
Transfer ke Tahap 1	--	--	--	--	--	Transfer to Stage 1
Transfer ke Tahap 2	--	--	--	--	--	Transfer to Stage 2
Transfer ke Tahap 3	--	--	--	--	--	Transfer to Stage 3
Pengukuran kembali	(103,429)	--	--	--	(103,429)	Remeasurement
Valuta asing dan perubahan lain	147	--	--	--	147	Foreign exchange and other movement
Nilai tercatat bruto akhir	52,802	--	--	--	52,802	Ending gross carrying amount

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d. Perubahan cadangan kerugian penurunan nilai

d. Movement in the allowance for impairment losses

31 Desember/December 31, 2021						
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total	
Saldo awal	30	--	--	--	30	Initial balance
Aset Baru	1,316	--	--	--	1,316	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	--	--	--	--	--	Assets derecognized or repaid (exclude write off)
Transfer ke Tahap 1	--	--	--	--	--	Transfer to Stage 1
Transfer ke Tahap 2	--	--	--	--	--	Transfer to Stage 2
Transfer ke Tahap 3	--	--	--	--	--	Transfer to Stage 3
Pengukuran kembali	270	--	--	--	270	Remeasurement
Penghapusbukuan	--	--	--	--	--	Write off
Valuta asing dan perubahan lain	--	--	--	--	--	Foreign exchange and other movement
Ending balance	1,616	--	--	--	1,616	Ending balance

31 Desember/December 31, 2020						
	Tahap 1/ Stage 1	Tahap 2/ Stage 2	Tahap 3/ Stage 3	Syariah/ Sharia	Total	
Saldo awal						Initial balance
31 Desember 2019	-	--	--	--	--	December 31, 2019
PSAK 71	30	--	--	--	30	SFAS 71
1 Januari 2020	30	--	--	--	30	January 1, 2020
Aset Baru	--	--	--	--	--	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	--	--	--	--	--	Assets derecognized or repaid (exclude write off)
Transfer ke Tahap 1	--	--	--	--	--	Transfer to Stage 1
Transfer ke Tahap 2	--	--	--	--	--	Transfer to Stage 2
Transfer ke Tahap 3	--	--	--	--	--	Transfer to Stage 3
Pengukuran kembali	--	--	--	--	--	Remeasurement
Penghapusbukuan	--	--	--	--	--	Write off
Valuta asing dan perubahan lain	--	--	--	--	--	Foreign exchange and other movement
Ending balance	30	--	--	--	30	Ending balance

Informasi mengenai jatuh tempo tagihan dan liabilitas akseptasi diungkapkan pada Catatan 47.

Information with respect to maturities of acceptances receivable and payable is disclosed in Note 47.

Bank melakukan penilaian tagihan akseptasi secara individual dengan menggunakan bukti objektif atas penurunan nilai.

Bank assessed acceptances receivable individually for impairment using objective evidence of impairment.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk telah memadai.

Management believes that the above allowance for impairment losses is adequate.

Seluruh tagihan akseptasi yang dimiliki tanggal 31 Desember 2021 dan 2020 diklasifikasikan sebagai lancar.

All of acceptances receivable as of December 31, 2021 and 2020 are classified as current.

15. Penyertaan Saham

15. Investments in Shares

- a. Penyertaan saham merupakan penyertaan pada Bank Perkreditan Rakyat (BPR) dan PT Asuransi Bangun Askrida.

- a. Investments in shares represent shares participation in Bank Perkreditan Rakyat (BPR) and PT Asuransi Bangun Askrida.

31 Desember/ December 31, 2021 dan/and 2020		Persentase kepemilikan/ Percentage of ownership	Cost method
Total			
Metode biaya			BPR
BPR			
Kabupaten Cianjur	2,816	12%	Cianjur Regency
Kabupaten Serang	2,400	5%	Serang Regency
Kabupaten Bogor	1,590	9%	Bogor Regency
Kabupaten Indramayu	1,260	11%	Indramayu Regency
Kabupaten Tangerang	1,050	1%	Tangerang Regency
Kabupaten Bekasi	990	6%	Bekasi Regency
Kabupaten Tasikmalaya	600	4%	Tasikmalaya Regency
Kabupaten Majalengka	423	5%	Majalengka Regency
Kabupaten Lebak	405	4%	Lebak Regency
Kabupaten Ciamis	300	7%	Ciamis Regency
Kabupaten Pandeglang	150	2%	Pandeglang Regency
Lainnya			Others
PT Asuransi Bangun Askrida	30,140	11%	PT Asuransi Bangun Askrida
Total	42,124		Total
Cadangan			Allowance for
kerugian penurunan nilai	(1,303)		impairment losses
Neto	40,821		Net

- b. Berdasarkan kolektibilitas

- b. By collectability

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Lancar	37,057	34,328	Current
Kurang lancar	4,077	6,806	Substandard
Macet	990	990	Loss
Total	42,124	42,124	Total
Cadangan kerugian			Allowance
penurunan nilai	(1,303)	(1,303)	for impairment losses
Neto	40,821	40,821	Net

- c. Perubahan cadangan kerugian penurunan nilai Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas adalah cukup untuk menutup kerugian yang mungkin timbul atas penyertaan saham.

- c. Movements in the allowance for impairment losses Management believes that the allowance for impairment losses mentioned above is sufficient to cover impairment losses on investments in shares.

- d. Penerimaan dividen dari penyertaan saham pada PT Asuransi Bangun Askrida dan BPR untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 masing-masing adalah Rp6.074 dan Rp7.137.

- d. Dividend income received from investments in shares in PT Asuransi Bangun Askrida and BPR as of December 31, 2021 and 2020, is amounting to Rp6,074 and Rp7,137, respectively.

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16. Aset Tetap dan Aset Hak Guna

16. Fixed Assets and Right-of-Use Assets

31 Desember/December, 31 2021							
	Saldo Awal/ Beginning Balance	Penambahan/ Additions	Pengurangan/ Disposals	Reklasifikasi/ Reclassifications	Revaluasi/ Revaluations	Saldo Akhir/ Ending Balance	
Biaya perolehan/Nilai revaluasi							Cost/Revaluation value
Kepemilikan langsung							Direct ownership
Tanah	2,360,847	-	-	-	86,336	2,447,183	Land
Bangunan	615,968	6,736	(6)	2,984	-	625,682	Buildings
Perlengkapan	1,477,866	76,067	-	97,683	-	1,651,616	Office equipment
Kendaraan	63,221	131	(1,941)	3,440	-	64,851	Vehicles
	4,517,902	82,934	(1,947)	104,107	86,336	4,789,332	
Aset dalam penyelesaian	556,653	179,032	-	(111,450)	-	624,235	Construction in progress
	5,074,555	261,966	(1,947)	(7,343)	86,336	5,413,567	
Aset Hak Guna	896,046	156,892	(90,992)	-	-	961,946	Right Of Use Assets
	5,970,601	418,858	(92,939)	(7,343)	86,336	6,375,513	
Akumulasi penyusutan							Accumulated depreciation
Kepemilikan langsung							Direct ownership
Bangunan	358,243	29,445	-	-	-	387,688	Buildings
Perlengkapan	1,052,166	176,696	-	-	-	1,228,862	Office equipment
Kendaraan	27,673	7,799	(1,475)	(3,652)	-	30,345	Vehicles
	1,438,082	213,940	(1,475)	(3,652)	-	1,646,895	
Aset Hak Guna	117,171	123,496	(68,407)	-	-	172,260	Right-of-use assets
	1,555,253	337,436	(69,882)	(3,652)	-	1,819,155	
Nilai buku netto	4,415,348					4,556,358	Net book value

31 Desember/December, 31 2020							
	Saldo Awal/ Beginning Balance	Penambahan/ Additions	Pengurangan/ Disposals	Reklasifikasi/ Reclassifications	Revaluasi/ Revaluations	Saldo Akhir/ Ending Balance	
Biaya perolehan/Nilai revaluasi							Cost/Revaluation value
Kepemilikan langsung							Direct ownership
Tanah	2,300,664	-	-	-	60,183	2,360,847	Land
Bangunan	606,388	9,202	-	378	-	615,968	Buildings
Perlengkapan	1,206,013	73,648	-	198,205	-	1,477,866	Office equipment
Kendaraan	46,172	17,049	-	-	-	63,221	Vehicles
	4,159,237	99,899	-	198,583	60,183	4,517,902	
Aset dalam penyelesaian	450,532	304,704	-	(198,583)	-	556,653	Construction in progress
	4,609,769	404,603	-	-	60,183	5,074,555	
Aset Hak Guna	-	896,046	-	-	-	896,046	Right Of Use Assets
	4,609,769	1,300,649	-	-	60,183	5,970,601	
Akumulasi penyusutan							Accumulated depreciation
Kepemilikan langsung							Direct ownership
Bangunan	327,343	30,900	-	-	-	358,243	Buildings
Perlengkapan	916,748	135,418	-	-	-	1,052,166	Office equipment
Kendaraan	21,453	6,220	-	-	-	27,673	Vehicles
	1,265,544	172,538	-	-	-	1,438,082	
Aset Hak Guna	-	117,171	-	-	-	117,171	Right-of-use assets
	1,265,544	289,709	-	-	-	1,555,253	
Nilai buku netto	3,344,225					4,415,348	Net book value

Manajemen telah mengkaji ulang atas estimasi umur ekonomis, metode penyusutan, dan nilai residu pada setiap akhir periode pelaporan.

Management has reviewed the estimated economic life, depreciation method, and residual value at the end of each reporting period.

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Aset hak guna per 31 Desember 2021 dan 2020
adalah sebagai berikut:

Right of use of assets as of December 31, 2021,
and 2020 as follows:

31 Desember/December 31, 2021						
	Saldo awal/ Beginning balance	Penambahan/ Addition	Pengurangan/ Deductions	Saldo akhir/ Ending balance		
Biaya perolehan:					Cost:	
Tanah dan Bangunan	779,409	137,791	(90,992)	826,208	Land and Building	
Inventaris Kantor	116,637	19,101	-	135,738	Office Inventory	
	896,046	156,892	(90,992)	961,946		
Akumulasi penyusutan:					Accumulated depreciation:	
Tanah dan Bangunan	117,171	118,409	(68,407)	167,173	Land and Building	
Inventaris Kantor	-	5,087	-	5,087	Office Inventory	
	117,171	123,496	(68,407)	172,260		
Nilai buku-neto	778,875			789,686	Net book value	

31 Desember/December 31, 2020						
	Saldo awal/ Beginning balance *)	Penambahan/ Addition	Pengurangan/ Deductions	Saldo akhir/ Ending balance		
Biaya perolehan:					Cost:	
Tanah dan Bangunan	624,659	154,750	-	779,409	Land and Building	
Inventaris Kantor	116,637	-	-	116,637	Office Inventory	
	741,296	154,750	-	896,046		
Akumulasi penyusutan:					Accumulated depreciation:	
Tanah dan Bangunan	-	117,171	-	117,171	Land and Building	
	-	117,171	-	117,171		
Nilai buku-neto	741,296			778,875	Net book value	

*) saldo awal per 1 Januari 2020

*) beginning balance at January 1, 2020

Bank dan entitas anak menyewa beberapa aset termasuk bangunan kantor, rumah dinas, mesin ATM, dan lain-lain. Rata-rata masa sewa adalah 5 (lima) tahun.

Bank and its subsidiaries had rent a number of assets which include building, official houses, ATM machine, and others. The average of lease term is 5 (five) years.

Jumlah penyusutan yang dibebankan pada beban operasional lain sebesar Rp337.436 dan Rp289.709 masing-masing pada 31 Desember 2021 dan 2020 (Catatan 36).

Total depreciation expense charged to other operating expenses amounted to Rp337,436 and Rp289,709 as of December 31, 2021 and 2020, respective (Note 36).

Persentase tingkat penyelesaian aset dalam penyelesaian pada tanggal 31 Desember 2021 dan 2020 berkisar antara 29% sampai dengan 98%. Estimasi penyelesaian yaitu pada tahun 2022-2023.

The percentage of completion of the constructions in progress as of December 31, 2021 and 2020 is approximately 29% to 98%. The estimated completion date is in 2022-2023.

Nilai tercatat bruto dari aset tetap yang telah di depresiasi penuh oleh Bank dan entitas anak namun masih digunakan adalah sebesar Rp941.857 dan Rp255.469 masing-masing pada tanggal 31 Desember 2021 dan 2020 (tidak diaudit).

The gross carrying amount of the Bank and its subsidiaries' fully depreciated fixed assets that are still in use amounted to Rp941,857 and Rp255,469 as of December 31, 2021 and 2020, respectively (unaudited).

Bank telah mengasuransikan aset tetap untuk menutupi kemungkinan kerugian terhadap risiko kebakaran, pencurian, dan bencana alam dengan nilai pertanggungan asuransi per 31 Desember 2021 dan 2020 sebesar Rp1.386.032 dan Rp821.237 pada PT. Asuransi Bangun Askrida, PT Asuransi Tugu Pratama Indonesia, PT Asuransi Cakrawala Proteksi, dan PT Asuransi Binagriya Upakara.

The Bank has insured its fixed assets to cover possible losses due to fire, theft, and natural disasters as of December 31, 2021 and 2020 for a total coverage of Rp1,386,032 and Rp821,237, respectively, with PT Asuransi Bangun Askrida, PT Asuransi Tugu Pratama Indonesia, PT Asuransi Cakrawala Proteksi, and PT Asuransi Binagriya Upakara.

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Manajemen berpendapat bahwa jumlah pertanggungan asuransi tersebut telah memadai untuk menutupi kemungkinan kerugian yang terjadi atas aset tetap yang dipertanggungkan.

Management believes that the insurance coverage is sufficient to cover possible losses on these insured fixed assets.

Manajemen berkeyakinan bahwa tidak terdapat indikasi penurunan potensial atas nilai aset tetap pada tanggal 31 Desember 2021 dan 2020.

Management believes that there is no indication of potential impairment in values of fixed assets as of December 31, 2021 and 2020.

Tidak terdapat aset tetap yang dijaminakan oleh Bank dan entitas anak pada tanggal 31 Desember 2021 dan 2020.

There are no fixed assets pledged as collateral by the Bank and its subsidiaries as of December 31, 2021 and 2020.

Bank menerapkan kebijakan akuntansi atas tanah dengan model revaluasi. Penilaian atas tanah dilakukan oleh penilai independen eksternal KJPP Jimmy Prasetyo dan Rekan melalui laporannya tanggal 30 Juni 2016, 22 Juni 2017, 13 Maret 2017 dan 30 Juni 2018, 31 Oktober 2019, 17 Desember 2020 dan 31 Oktober 2021 dengan Audrey Angelina, MAPPI (Cert) selaku penilai independen penandatangan laporan.

The Bank changed its accounting policy of land revaluation model. The valuations of land are generally performed by the external independent appraisers KJPP Jimmy Prasetyo dan Rekan through its report dated June 30, 2016, June 22, 2017, March 13, 2017, June 30, 2018, October 31, 2019, December 17, 2020 and October 31, 2021 with Audrey Angelina, MAPPI (Cert) as the independent appraisal who signed the report.

Penilaian dilakukan sesuai dengan ketentuan-ketentuan dari Kode Etik Penilai Indonesia dan Standar Penilaian Indonesia (KEPI & SPI) serta Peraturan No. VIII.C.4 tentang Pedoman Penilaian dan Penyajian Laporan Penilaian di Pasar Modal, ditentukan berdasarkan transaksi pasar terkini dan dilakukan dengan ketentuan-ketentuan yang lazim dan menggunakan pendekatan penilaian.

Appraisals are performed based on Indonesian Appraisers Ethics Code and Indonesian Appraise Standards (KEPI & SPI) and Regulation No. VIII.C.4 concerning the guidance on valuation and presentation for the appraisal report on the capital market based on references from recent market transactions and ensue within the clause.

Pada tanggal 31 Desember 2021 dan 2020, Bank melakukan penilaian kembali (revaluasi) atas aset tetap tanah untuk tujuan akuntansi.

On December 31, 2021 and 2020, the Bank has revalued the fixed assets of land for the purpose of accounting.

Informasi mengenai penilaian kembali aset tetap untuk kelompok aset tanah yang dilakukan Bank adalah sebagai berikut:

Information on the revaluation of land performed by Bank as follows:

31 Desember/December 31, 2021				
	Nilai Buku sebelum Revaluasi/ Carrying Amount Before Revaluation	Nilai Buku setelah Revaluasi/ Carrying Amount after Revaluation	Keuntungan Revaluasi/ Revaluation Surplus	
Tanah	2,341,880	2,255,544	86,336	Land
31 Desember/December 31, 2020				
	Nilai Buku sebelum Revaluasi/ Carrying Amount Before Revaluation	Nilai Buku setelah Revaluasi/ Carrying Amount after Revaluation	Keuntungan Revaluasi/ Revaluation Surplus	
Tanah	2,281,697	2,341,880	60,183	Land

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Penilaian kembali tanah milik Bank pada tanggal 31 Desember 2021 dan 2020 untuk tujuan akuntansi dilakukan oleh KJPP Jimmy Prasetyo dan Rekan melalui laporannya tanggal 31 Oktober 2021 dan 17 Desember 2020. Masing-masing revaluasi berjumlah Rp2.255.544 dan Rp2.341.880, keuntungan yang diperoleh sejumlah Rp86.336 dan Rp60.183. Kenaikan nilai tercatat yang timbul dari revaluasi dicatat sebagai "Surplus Revaluasi Aset Tetap", dan disajikan dalam penghasilan komprehensif lain. Penilaian atas aset tersebut dilakukan secara berkala untuk memastikan bahwa nilai wajar aset yang direvaluasi tidak berbeda secara material dengan nilai tercatatnya.

Penilaian kembali tanah milik Bank yang dilaporkan untuk tujuan perpajakan berjumlah Rp1.652.747 dan keuntungan yang dilaporkan sejumlah Rp1.558.378. Penilaian kembali tersebut telah mendapatkan persetujuan dari Direktorat Jenderal Pajak dengan Surat Keputusan No. KEP-936/WPJ.07/2016 tanggal 19 Desember 2016. Jumlah pajak untuk penilaian kembali telah disetorkan oleh Bank pada tanggal 29 Juni 2016 adalah sebesar Rp62.335.

Penilaian kembali tanah milik entitas anak yang dilaporkan untuk tujuan perpajakan berjumlah Rp187.630 dan surplus revaluasi yang dilaporkan sejumlah Rp96.857. Surplus revaluasi tersebut dicatat sebesar Rp14.536 dan Rp82.321 masing-masing dalam laporan keuangan konsolidasi 31 Desember 2017 dan 2016. Jumlah pajak untuk penilaian kembali telah disetorkan oleh entitas anak pada tanggal 12 Juli 2017 adalah sebesar Rp9.686.

Informasi mengenai penilaian kembali aset tetap untuk kelompok aset tanah yang dilakukan Bank adalah sebagai berikut:

Revaluation of land owned by Bank as December 31, 2021 and 2020 for accounting purposes are generally performed by the external independent appraisers KJPP Jimmy Prasetyo dan Rekan through its report dated October 31, 2021 and December 17, 2020. Each revaluation are amounting to Rp255,544 and Rp2,341,880, the profit is amounting to Rp86,336 and Rp60,183. Increase in the carrying amount arising from revaluation is recorded in "Surplus on Revaluation of Fixed Asset" and presented in other comprehensive income. Valuations are performed with sufficient regularity to ensure that the fair value of revalued asset does not differ materially from its carrying amount.

Revaluation of land owned by Bank which is reported for tax purposes is amounting to Rp1,652,747 and the profit which is reported is amounting to Rp1,558,378. The revaluation of land has received approval from Directorate General of Tax through its letter No. KEP-936/WPJ.07/2016 dated December 19, 2016. The total tax for the revaluation of fixed assets has been paid by Bank on June 29, 2016 is amounting to Rp62,335.

Revaluation of land owned by subsidiary which is reported for tax purposes is amounting to Rp187,630 and the revaluation surplus which is reported is amounting to Rp96,857. The revaluation surplus is recorded amounting to Rp14,536 and Rp82,321 in the consolidated financial statement as of December 31, 2017 and 2016, respectively. The total tax for the revaluation of fixed assets has been paid on July 12, 2017 are amounting to Rp9,686.

Information on the revaluation of land performed by Bank as follows:

31 Desember/December 31, 2021

Jenis Aset/Asset Classifications	Nilai Aset Tetap Dalam Proses/ Fixed Assets in Process Value	Nilai Kontrak/ Contract Value	% Penyelesaian/ % of Completion	Estimasi Penyelesaian/ Estimated Completion
Pembangunan Bangunan Kantor/ Office Tower Construction	538,516	550,381	98%	2022-2023
Pembelian Inventaris & Software/ Inventory & Software Purchases	30,857	55,135	56%	2022
Pembelian Tanah/ Land Rehabilitation	46,572	58,973	79%	2022
Rehabilitasi Gedung Kantor/ Office Tower Rehabilitation	623	2,135	29%	2022

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Jenis Aset/Asset Classifications	Nilai Aset Tetap Dalam Proses/ Fixed Assets in Process Value	Nilai Kontrak/ Contract Value	% Penyelesaian/ % of Completion	Estimasi Penyelesaian/ Estimated Completion
Pembangunan Bangunan Kantor/ Office Tower Construction	537,232	543,400	99%	2021
Pembelian Inventaris & Software/ Inventory & Software Purchases	17,955	59,500	13%-98%	2021-2022
Rehabilitasi Rumah Instansi/ Institution House Rehabilitation	1,414	1,555	75%-99%	2021-2022
Rehabilitasi Gedung Kantor/ Office Tower Rehabilitation	53	53	99%	2021

17. Bunga yang Masih Akan Diterima

17. Accrued Interest Receivables

Akun ini terdiri dari:

This account consists of:

31 Desember/December 31, 2021		31 Desember/December 31, 2020		
Jumlah nosional mata uang asing/ Notional amount in foreign currency (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	Jumlah nosional mata uang asing/ Notional amount in foreign currency (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	
Rupiah				Rupiah
Kredit yang diberikan dan pembiayaan syariah	796,865	654,035		Loans and sharia financing
Surat berharga	222,218	128,546		Marketable securities
Penempatan pada Bank Indonesia dan bank lain	5,766	6,593		Placements with Bank Indonesia and other banks
	<u>1,024,849</u>		<u>789,174</u>	
Dolar Amerika Serikat				United States Dollar
Kredit yang diberikan dan pembiayaan syariah	5,135	210,766	2,961	Loans and sharia financing
Surat berharga	313,473	66,278	931	Marketable securities
Total	<u>1,029,390</u>		<u>793,066</u>	Total

18. Aset Lain-Lain

18. Other Assets

31 Desember/December 31, 2021		31 Desember/December 31, 2020		
Jumlah nosional mata uang asing/ Notional amount in foreign currency (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	Jumlah nosional mata uang asing/ Notional amount in foreign currency (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	
Rupiah				Rupiah
Biaya dibayar di muka	774,933	389,753		Prepaid expenses
Uang muka pajak	264,198	478,450		Tax advance
Beban ditangguhkan untuk pinjaman karyawan	181,041	171,171		Deferred expense for employee loan
Tagihan atas transaksi ATM	167,469	218,201		Receivables from ATM transactions
Agunan yang diambil alih	37,011	57,832		Foreclosed collaterals
Persediaan keperluan kantor	46,041	38,404		Office supplies
Aset ijarah	9,889	12,952		Ijarah assets
Setoran jaminan	12,773	10,308		Security deposits
Lain-lain	147,626	79,592		Others
	<u>1,640,981</u>		<u>1,456,663</u>	
Dolar Amerika Serikat				United States Dollar
Biaya dibayar di muka	929	13	13	Prepaid expenses
	<u>13</u>		<u>13</u>	
Total	<u>1,640,994</u>		<u>1,456,676</u>	Total

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Termasuk di dalam aset lain-lain adalah aset terbengkalai dalam bentuk tanah dengan nilai perolehan sebesar Rp2.006 dan nilai pasar sebesar Rp36.108 berdasarkan perhitungan dari KJPP Jimmy Prasetyo & Rekan dalam laporannya tertanggal 25 Oktober 2021.

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Included in other assets are abandoned property in the form of land with an acquisition value of Rp2,006 and a market value of Rp36,108 based on calculations from KJPP Jimmy Prasetyo & Partners in their report dated October 25, 2021.

19. Liabilitas Segera

19. Obligations Due Immediately

	<u>31 Desember/December 31, 2021</u>		<u>31 Desember/December 31, 2020</u>		
	<i>Jumlah nosional mata uang asing/ Notional amount in foreign currency (angka penuh/ full amount)</i>	<i>Ekuivalen Rupiah/ Equivalent Rupiah</i>	<i>Jumlah nosional mata uang asing/ Notional amount in foreign currency (angka penuh/ full amount)</i>	<i>Ekuivalen Rupiah/ Equivalent Rupiah</i>	
Rupiah					Rupiah
Rekening titipan		1,296,507		824,929	Accounts not yet settled
Kiriman uang		378,478		785,692	Money transfers
Liabilitas kepada Kantor Bendahara dan Kas Negara		105,317		195,410	Liabilities to the State Treasury and Cash Office
Setoran Jaminan yang telah jatuh tempo tetapi belum diambil nasabah		15,459		15,681	Matured security deposits not yet collected by customers
Zakat, Infaq dan Shadaqah		2,324		2,061	Zakat, Infaq, and Shadaqah
Titipan kredit dan pembiayaan syariah		1,105		1,073	Loans and sharia financing not yet settled
Titipan dana bantuan pemerintah		1,392		1,019	Unsettled loans from government aid
		<u>1,800,582</u>		<u>1,825,865</u>	
Dolar Amerika Serikat					United States Dollar
Setoran jaminan yang telah jatuh tempo tetapi belum diambil oleh nasabah	274,926	3,919	288,042	4,047	Matured security deposits not yet collected by customers
Lain-lain	27,117	57	16,929	238	Others
		<u>3,976</u>		<u>4,285</u>	
Total		<u>1,804,558</u>		<u>1,830,150</u>	Total

Rekening titipan merupakan hasil dari uang titipan yang diterima Bank dan entitas anak atas transaksi pembayaran dari nasabah yang akan disetorkan pihak bank ke rekening tujuan.

Accounts not yet settled were payment transactions received from customers by the Bank and its subsidiaries as collecting bank before deposited to destined account.

Kiriman uang digunakan untuk membukukan setoran transfer sebelum mengkredit atau mendebet rekening nasabah.

Money transfers were used to record deposit transfers before credited or debited to destined account.

Liabilitas kepada Kantor Bendahara dan Kas Negara merupakan hasil penerimaan pajak dari para wajib pajak baik perorangan maupun perusahaan yang diterima Bank sebagai bank persepsi.

Liabilities to the State Treasury and Cash Office were tax payments received from individuals or companies by the Bank as a collecting bank.

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20. Simpanan Nasabah dan Simpanan Nasabah Syariah				20. Deposits from Customers and Sharia Deposits from Customers			
a. Berdasarkan jenis dan mata uang				a. By type and currency			
i. Simpanan nasabah				i. Deposits from customers			
		31 Desember/December 21 , 2021				31 Desember/December 21 , 2020	
		Jumlah nosional mata uang asing/ Notional amount in foreign currency (angka penuh/ full amount)		Ekuivalen Rupiah/ Equivalent Rupiah		Jumlah nosional mata uang asing/ Notional amount in foreign currency (angka penuh/ full amount)	
						Ekuivalen Rupiah/ Equivalent Rupiah	
Pihak- berelasi						Related parties	
Rupiah						Rupiah	
Giro		10,925,312				9,101,350	
						Current accounts	
Tabungan						Savings	
Tandamata Gold		6,116				5,235	
Simpeda		5,718				11,478	
Tandamata		9,242				29,728	
Lain-lain		572				650	
		21,648				47,091	
Deposito berjangka		56,049				123,501	
		11,003,009				9,271,942	
Mata Uang Asing						Foreign Currency	
Dolar Amerika Serikat						United States Dollar	
Tabungan Tandamata		30,983	442	14,854	209	Tandamata Savings	
Giro		--	-	20	-	Current Accounts	
Deposito berjangka		1,619	23	1,613	23	Time deposits	
Dolar Singapura						Singapore Dollar	
Tabungan Tandamata		164	2	188	2	Tandamata Savings	
		467					
		11,003,476				9,272,176	
Pihak ketiga						Third parties	
Rupiah						Rupiah	
Giro		14,345,730				10,017,206	
						Current accounts	
Tabungan						Savings	
Tandamata		13,884,683				12,497,159	
Simpeda		2,892,989				2,635,336	
Tandamata Gold		1,033,141				871,703	
Tandamata Purnabakti		1,625,926				43,277	
TabunganKu		438,012				345,087	
Tandamata Berjangka		214,559				192,780	
Lain-lain		4,642,114				5,693,038	
		24,731,424				22,278,380	
Deposito berjangka		59,106,104				57,446,384	
		98,183,258				89,741,970	
						Time deposits	

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	31 Desember/December 21, 2021		31 Desember/December 21, 2020		
	Jumlah nosional mata uang asing/ Notional amount in foreign currency (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	Jumlah nosional mata uang asing/ Notional amount in foreign currency (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	
Dolar Amerika Serikat					United States Dollar
Giro	49,460,742	704,939	2,343,875	32,931	Current accounts
Tabungan Tandamata	3,587,766	51,135	3,486,739	48,989	Tandamata Savings
Deposito Berjangka	267,717,145	3,815,638	49,638,988	697,427	Time deposits
Dolar Singapura					Singapore Dollar
Giro	3,872	41	5,793	61	Current accounts
Tabungan Tandamata	379,435	4,004	395,928	4,199	Tandamata Savings
Deposito berjangka	100,388	1,060	40,228	427	Time deposits
Euro Eropa					European Euro
Giro	28,081	452	12,914	223	Current accounts
Renminbi					Renminbi
Giro	222,536	499	29,248	63	Current accounts
Yen Jepang					Japanese Yen
Giro	16,600	2	19,000	3	Current accounts
Dolar Australia					Australian Dollar
Giro	531	6	615	7	Current accounts
		4,577,776		784,330	
		102,761,034		90,526,300	
Total		113,764,510		99,798,476	Total

ii. Simpanan nasabah Syariah

ii. Deposits from customers – sharia

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Pihak-pihak berelasi			Related parties
Rupiah			Rupiah
Tabungan Wadiah	183	1	Wadiah savings
Pihak ketiga			Third parties
Rupiah			Rupiah
Giro Wadiah	144,619	133,075	Wadiah current accounts
Tabungan Wadiah	468,071	347,018	Wadiah savings
Tabunganku iB	2,243	-	Tabunganku iB
	614,933	480,093	
Total	615,116	480,094	Total

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- b. Rincian deposito berjangka berdasarkan jangka waktu

- b. Details of time deposits by term

31 Desember/December 31, 2021		31 Desember/December 31, 2020		
Jumlah nosional mata uang asing/ Notional amount in foreign currency (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	Jumlah nosional mata uang asing/ Notional amount in foreign currency (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	
				Rupiah
1 bulan	11,150,163	10,266,899		1 month
3 bulan	21,866,507	11,639,368		3 months
6 bulan	7,029,619	8,763,414		6 months
12 bulan	18,877,890	5,942,577		12 months
Lebih dari 12 bulan	237,974	20,957,627		More than 12 months
	59,162,153	57,569,885		
				United States Dollar
1 bulan	216,140,494	3,080,541	19,386,634	1 month
3 bulan	14,841,383	211,527	6,706,586	3 months
6 bulan	1,598,221	22,779	15,327,334	6 months
12 bulan	35,138,666	500,814	1,040,393	12 months
Lebih dari 12 bulan	-	-	7,179,655	More than 12 months
	3,815,661	697,450		
				Singapore Dollar
1 bulan	40,389	427	40,228	1 month
6 bulan	59,999	633	-	6 month
	1,060	427		
	3,816,721	697,877		
Total	62,978,874	58,267,762		Total

- c. Tingkat suku bunga rata-rata per tahun

- c. Average interest rates per annum

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Giro			Current accounts
Rupiah	0.12%	0.14%	Rupiah
Dolar Amerika Serikat	0.23%	0.22%	United States Dollar
Tabungan			Savings
Rupiah	0.24%	0.26%	Rupiah
Dolar Amerika Serikat	0.37%	0.04%	United States Dollar
Deposito berjangka			Time deposits
Rupiah	3.47%	5.17%	Rupiah
Dolar Amerika Serikat	0.35%	0.71%	United States Dollar

- d. Giro yang diblokir dan dijadikan jaminan atas kredit yang diberikan dan pembiayaan dan piutang syariah pada tanggal 31 Desember 2021 dan 2020 masing-masing sebesar Rp599.893 dan Rp977.255 (Catatan 12.j.9).

- d. Current accounts blocked and pledged as loan and sharia financing and receivable collateral as of December 31, 2021 and 2020 amounted to Rp599,893 and Rp977,255, respectively (Note 12.j.9).

- e. Deposito yang diblokir dan dijadikan jaminan atas kredit yang diberikan dan pembiayaan dan piutang syariah pada tanggal 31 Desember 2021 dan 2020 masing-masing sebesar Rp277.375 dan Rp311.835 (Catatan 12.j.10).

- e. Time deposits blocked and pledged as loan and sharia financing and receivable collateral as of December 31, 2021 and 2020 amounted to Rp277,375 and Rp311,835, respectively (Note 12.j.10).

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- f. Bank memberikan *special rate* deposito khusus kepada nasabah institusi rupiah dengan penempatan dana di atas Rp100.000 dan valas dengan penempatan dana di atas USD100 dengan rata-rata suku bunga masing-masing sebesar 3,79% dan 0,88%. Untuk *special rate* giro diberikan kepada nasabah institusi rupiah dengan penempatan dana di atas Rp2.000 dengan rata-rata rate sebesar 3,35%.

- f. The bank provides a special deposit rate for Rupiah institutional customers with a placement of funds above Rp100,000 and foreign currency with a placement of funds above USD100 with an average rate of 3.79% and 0.88%, respectively. For special rate current accounts given to rupiah institutional customers with placements of more than Rp2,000 with an average rate of 3.35%.

21. Simpanan dari Bank Lain

21. Deposits from Other Banks

- a. Berdasarkan jenis dan mata uang

- a. By type and currency

	31 Desember/December 31, 2021		31 Desember/December 31, 2020		
	Jumlah nosional mata uang asing/ Notional amount in foreign currency (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	Jumlah nosional mata uang asing/ Notional amount in foreign currency (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	
Pihak-pihak berelasi					Related parties
Rupiah					Rupiah
Tabungan		54,703		78,905	Savings
Deposito berjangka		11,043		12,348	Time deposits
Giro		32,810		3,026	Current accounts
		<u>98,556</u>		<u>94,279</u>	
Pihak ketiga					Third parties
Rupiah					Rupiah
Deposito berjangka		483,223		1,065,642	Time deposits
Tabungan		446,238		419,399	Savings
Call money		350,000		240,000	Call money
Giro		503,460		191,332	Current accounts
NCD		-		108,432	NCD
		<u>1,782,921</u>		<u>2,024,805</u>	
Total		<u>1,881,477</u>		<u>2,119,084</u>	Total

- b. Rincian deposito berjangka berdasarkan jangka waktu

- b. Details of time deposits by term

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Rupiah			Rupiah
1 bulan	246,125	615,774	1 month
3 bulan	73,783	207,424	3 months
6 bulan	63,188	175,688	6 months
12 bulan	109,270	77,404	12 months
24 bulan	1,900	1,700	24 months
Total	<u>494,266</u>	<u>1,077,990</u>	Total

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c. Tingkat suku bunga rata-rata per tahun

c. Average interest rates per annum

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Giro			Current accounts
Rupiah	0.53%	0.14%	Rupiah
Tabungan			Savings
Rupiah	1.11%	0.26%	Rupiah
Deposito berjangka			Time deposits
Rupiah	3.54%	5.17%	Rupiah
Call Money			Call money
Rupiah	0.00%	0.00%	Rupiah
Dolar Amerika Serikat	0.00%	0.00%	United States Dollar
d. Deposito dari bank lain yang diblokir dan dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2021 dan 2020 masing-masing sebesar Rp482.221 dan Rp776.738 (Catatan 12.j.11).			d. Time deposits from other banks blocked and pledged as loan and receivable collateral as of December 31, 2021 and 2020 amounted to Rp482,221 and Rp776,738, respectively (Note 12.j.11).

22. Efek Hutang yang Diterbitkan

22. Debt Securities Issued

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Obligasi Berkelanjutan I Tahap I			Continuing Bonds I
Bank Jabar Banten	1,248,300	1,248,300	of Bank Jabar Banten Phase I
Obligasi Berkelanjutan I Tahap II			Continuing Bonds I
Bank Jabar Banten	916,500	1,752,000	of Bank Jabar Banten Phase II
Obligasi Berkelanjutan I Tahap III			Continuing Bonds I
Bank Jabar Banten	248,000	248,000	of Bank Jabar Banten Phase III
Beban emisi obligasi yang belum diamortisasi	(9,253)	(11,844)	Unamortized bonds issuance cost
Total	2,403,547	3,236,456	Total
Obligasi Berkelanjutan I Tahap I Bank Jabar Banten terdiri dari:			Continuing Bonds I of Bank Jabar Banten Phase I consisted of:
1) Seri B dengan nilai nominal Rp468.300 dengan suku bunga tetap sebesar 8,15% per tahun yang dibayarkan setiap tiga bulan, jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 6 Desember 2022.			1) Series B with nominal value of Rp468,300 with fixed interest rate of 8.15% per annum which is payable every three months, with a five-year term and are due on December 6, 2022.
2) Seri C dengan nilai nominal Rp780.000 dengan suku bunga tetap sebesar 8,85% per tahun yang dibayarkan setiap tiga bulan, jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 6 Desember 2024.			2) Series C with nominal value of Rp780,000 with fixed interest rate of 8.85% per annum which is payable every three months, with a seven-year term and are due on December 6, 2024.

Pada tanggal 31 Desember 2021 dan 2020, peringkat Obligasi Berkelanjutan I Tahap I menurut Pefindo masing-masing adalah idAA- dan idAA-.

As of December 31, 2021 and 2020, the rating of Continuing Bonds I Phase I by Pefindo is idAA- and idAA-, respectively.

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Obligasi Berkelanjutan I Tahap II Bank Jabar Banten terdiri dari:

- 1) Seri A dengan nilai nominal Rp835.500 dengan suku bunga tetap sebesar 9,00% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tiga tahun dan akan jatuh tempo pada tanggal 28 September 2021.
- 2) Seri B dengan nilai nominal Rp916.500 dengan suku bunga tetap sebesar 9,5% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 28 September 2023.

Pada tanggal 31 Desember 2021 dan 2020, peringkat Obligasi Berkelanjutan I Tahap II menurut Pefindo adalah idAA-.

Obligasi Berkelanjutan I Tahap III Bank Jabar Banten terdiri dari:

- 1) Seri A dengan nilai nominal Rp66.000 dengan suku bunga tetap sebesar 8,25% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tiga tahun dan akan jatuh tempo pada tanggal 18 Oktober 2022.
- 2) Seri B dengan nilai nominal Rp108.000 dengan suku bunga tetap sebesar 8,50% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 18 Oktober 2024.
- 3) Seri C dengan nilai nominal Rp74.000 dengan suku bunga tetap sebesar 8,75% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 18 Oktober 2026.

Obligasi Berkelanjutan I Tahap I Bank Jabar Seri A dengan nilai nominal Rp251.700 telah dilunasi oleh Bank pada tanggal jatuh tempo.

Pada tanggal 31 Desember 2021 dan 2020 peringkat Obligasi Berkelanjutan I Tahap III untuk Seri A, Seri B dan Seri C menurut Pefindo masing-masing adalah idAA- dan idAA-.

Pada 31 Desember 2021 dan 2020, Bank telah mengamortisasi biaya emisi obligasi masing-masing sebesar Rp5.165 dan Rp3.296 yang dicatat dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Bertindak sebagai Wali Amanat dalam penerbitan Obligasi Berkelanjutan I Tahap I, II dan III adalah PT Bank Tabungan Negara Tbk Hubungan dengan. Wali Amanat bukan merupakan pihak berelasi Bank.

Tidak terdapat jaminan ataupun pembentukan dana untuk pelunasan pokok obligasi dengan menunjuk pos yang berhubungan.

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Continuing Bonds I of Bank Jabar Banten Phase II consisted of:

- 1) *Series A with a nominal value of Rp835,500 with a fixed interest rate of 9.00% per year which is paid every three months and a period of three years and will be due on September 28, 2021.*
- 2) *Series B with a nominal value of Rp916,500 with a fixed interest rate of 9.5% per year which is paid every three months and a period of five years and will be due on September 28, 2023.*

As of December 31, 2021, and 2020 of the rating of Continuing Bonds I Phase II by Pefindo is idAA-.

Continuing Bonds I of Bank Jabar Banten Phase III consisted of:

- 1) *Series A with a nominal value of Rp66,000 with a fixed interest rate of 8.25% per year which is paid every three months and a period of three years and will be due on October 18, 2022.*
- 2) *Series B with a nominal value of Rp108,000 with a fixed interest rate of 8.50% per year which is paid every three months and a period of five years and will be due on October 18, 2024.*
- 3) *Series C with nominal value of Rp74,000 with fixed interest rate of 8.75% per annum which is payable every three months; with a seven-year term; and are due on October 18, 2026.*

Obligasi Berkelanjutan I Tahap I Bank Jabar Series A with nominal value of Rp251,700 had been redeemed by the Bank on the due date.

As of December 31, 2021, and 2020 of the rating of Continuing Bonds I Phase III Series A, Series B and Series C by Pefindo is idAA- and idAA-, respectively.

On December 31, 2021 and 2020, the Bank has amortized the bonds issuance cost, amounting to Rp5,165 and Rp3,296, respectively, which recorded in the consolidated statement of profit or loss and other comprehensive income.

Acting as a Trustee in the issuance of Continuing Bonds Phase I, II and III is PT Bank Tabungan Negara Tbk Relationship with. The Trustee is not a related party to the Bank.

There is no guarantee or establishment of funds for the repayment of bond principal by appointing related posts.

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Pembatasan keuangan dan pembatasan-pembatasan lain terhadap Bank (*debt covenants*) adalah Bank tanpa persetujuan tertulis terlebih dahulu dari Wali Amanat tidak akan melakukan hal-hal sebagai berikut:

1. Melakukan perubahan bidang usaha utama;
2. Mengurangi modal dasar, modal ditempatkan dan modal disetor, kecuali pengurangan tersebut dilakukan berdasarkan permintaan dan/atau perintah dari otoritas yang berwenang (termasuk tetapi tidak terbatas pada Otoritas Jasa Keuangan);
3. Mengadakan penggabungan, konsolidasi, akuisisi dengan perusahaan lain yang menyebabkan bubarinya Bank, atau yang akan mempunyai akibat negatif terhadap kelangsungan usaha Bank, kecuali sepanjang dilakukan sesuai dengan ketentuan sebagai berikut:
 - a. Semua syarat dan kondisi Obligasi Subordinasi dalam Perjanjian Perwaliamanatan dan dokumen lain yang berkaitan tetap berlaku dan mengikat sepenuhnya perusahaan penerus (*surviving company*), dan dalam hal Bank bukan merupakan perusahaan penerus, maka seluruh kewajiban Obligasi Subordinasi telah dialihkan secara sah kepada perusahaan penerus, dan perusahaan penerus tersebut memiliki aktiva dan kemampuan yang memadai untuk menjamin pembayaran Obligasi Subordinasi dan perusahaan penerus tersebut salah satu bidang usahanya adalah bergerak dalam bidang Perbankan; atau
 - b. Disyaratkan oleh peraturan perundang-undangan yang berlaku di Negara Republik Indonesia.
4. Melakukan penjualan atau pengalihan aktiva tetap milik Bank kepada pihak manapun, baik seluruhnya atau sebagian besar/melebihi 50% (lima puluh persen) dari seluruh aktiva tetap milik Bank berdasarkan laporan keuangan terakhir yang telah diaudit, dalam satu transaksi atau gabungan transaksi dalam 1 (satu) tahun berjalan;
5. Melakukan transaksi dengan pihak ter afiliasi kecuali bila transaksi tersebut dilakukan dengan persyaratan yang menguntungkan Bank atau setidaknya tidaknya sama dengan persyaratan yang diperoleh Bank dari pihak ketiga yang bukan afiliasi dalam transaksi yang lazim;
6. Memberi pinjaman kepada atau melakukan investasi dalam bentuk penyertaan saham pada pihak lain, kecuali dilakukan sehubungan dengan kegiatan yang sesuai dengan bidang usahanya atau sehubungan dengan pembangunan fasilitas usaha Bank dan pinjaman kepada karyawan, koperasi dan yayasan karyawan Bank.

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Financial restrictions and other restrictions on the Bank (debt covenants) are banks without the prior written consent of the Trustee will not do the following:

1. *Make changes in the main field of business;*
2. *Reduce share capital, issued capital and paid-up capital, unless such deduction is made upon request and/or order from the competent authority (including but not limited to the Financial Services Authority);*
3. *Enter into mergers, consolidations, acquisitions with other companies that cause the dissolution of the Bank, or which will have negative consequences on the continuity of the Bank's business, except to the full discretion in accordance with the following provisions:*
 - a. *All terms and conditions of subordinated bonds in the Agreement of Association and other relevant documents remain in force and are fully binding on the surviving company, and in the event that the Bank is not a successor company, all obligations of subordinated bonds have been lawfully transferred to the successor company, and the successor company has adequate assets and capabilities to guarantee the payment of Subordinated Bonds and the successor company one of its business fields is engaged in Banking; or*
 - b. *Required by the applicable laws and regulations in the Republic of Indonesia.*
4. *Make the sale or transfer of fixed assets belonging to the Bank to any party, either in whole or most of /exceed 50% (fifty percent) of all fixed assets owned by the Bank based on the last audited financial statements, in one transaction or combined transaction in 1 (one) year running;*
5. *Make transactions with affiliated parties unless the transaction is conducted on terms that benefit the Bank or at least the same as the terms obtained by the Bank from a third party who is not an affiliate in the usual transaction;*
6. *Lending to or making investments in the form of share participation in other parties, unless done in connection with activities in accordance with their business fields or in connection with the construction of Bank business facilities and loans to employees, cooperatives and foundations of Bank employees.*

23. Pinjaman yang Diterima

23. Borrowings

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Pihak ketiga			Third parties
Rupiah			Rupiah
PT Bank Central Asia Tbk	5,700,000	4,000,000	PT Bank Central Asia Tbk
PT Bank Mandiri (Persero) Tbk	2,000,000	2,000,000	PT Bank Mandiri (Persero) Tbk
Kementerian Pekerjaan Umum dan Perumahan Rakyat Republik Indonesia	2,463,366	1,430,954	Ministry of Public Works And Public Housing of Republic of Indonesia
PT Bank Danamon Indonesia Tbk	1,000,000	1,000,000	PT Bank Danamon Indonesia Tbk
PT Bank ICBC Indonesia	800,000	800,000	PT Bank ICBC Indonesia
PT Sarana Multigriya Finansial (Persero)	100,000	1,944,247	PT Sarana Multigriya Finansial (Persero)
Lembaga Pengelola Dana Bergulir			Lembaga Pengelola Dana Bergulir
Koperasi dan Usaha Kecil dan Menengah	57,600	76,000	Koperasi dan Usaha Kecil dan Menengah
PT Bank CIMB Niaga Tbk	11,829	22,583	PT Bank CIMB Niaga Tbk
BPR Supra Artapersada	11,200	8,691	BPR Supra Artapersada
PT BPR Daya Lumbung Asia	10,826	4,186	PT BPR Daya Lumbung Asia
PT Bank Oke Indonesia			PT Bank Oke Indonesia
(dahulu PT Bank Andara)	6,774	11,761	(formerly PT Bank Andara)
PT Bank Negara Indonesia			PT Bank Negara Indonesia
(Persero) Tbk	72	881	(Persero) Tbk
PT BPR Cipatujah Jabar	-	1,054	PT BPR Cipatujah Jabar
Total	12,161,667	11,300,357	Total

PT Bank Central Asia Tbk

Bank mendapatkan 2 (dua) fasilitas pinjaman dari PT Bank Central Asia Tbk, sebagai berikut:

- Term Loan Non Revolving 2* dengan plafon Rp2.000.000. Sebelumnya pinjaman ini memiliki jangka waktu 24 (dua puluh empat) bulan sampai tanggal 27 Maret 2020 dengan tingkat suku bunga sebesar JIBOR 3 bulan + 1,5% per tahun. Pada 10 Desember 2019, Bank melakukan perpanjangan atas pinjaman ini sehingga jatuh tempo pinjaman menjadi tanggal 27 Maret 2022 namun tingkat suku bunga tidak berubah.
- Term Loan Non Revolving 3* dengan plafon Rp2.000.000. Pinjaman ini memiliki jangka waktu 24 (dua puluh empat) bulan sampai tanggal 17 Oktober 2022 dengan tingkat suku bunga sebesar 7,25% per tahun.
- Term Loan Non Revolving 4* dengan plafon Rp1.500.000. Pinjaman ini memiliki jangka waktu 24 (dua puluh empat) bulan sampai tanggal 30 Juni 2023 dengan tingkat suku bunga sebesar JIBOR 3 bulan + 1,15% per tahun.
- Term Loan Non Revolving 5* dengan plafon Rp200.000. Pinjaman ini memiliki jangka waktu 24 (dua puluh empat) bulan sampai tanggal 29 Oktober 2023 dengan tingkat suku bunga sebesar JIBOR 3 bulan + 1,15% per tahun.

PT Bank Central Asia Tbk

The Bank received 2 (two) borrowing facilities from PT Bank Central Asia Tbk as follows:

- Non Revolving Term Loan 2* with a ceiling of Rp2,000,000. The borrowing has a period 24 (twenty four) months until March 27, 2020 with interest rate is JIBOR 3 months + 1.5% per annum. On December 10, 2019 Bank extended the loan and maturity of the loan becomes March 27, 2022 but interest rate have not changed.
- Non Revolving Term Loan 3* with a ceiling of Rp2,000,000. The borrowing has period 24 (twenty four) months until October 17, 2022 with interest rate is 7.25% for annum.
- Term Loan Non Revolving 4* with a ceiling of Rp1,500,000. This loan has a term of 24 (twenty four) months until June 30, 2023 with an interest rate of 3 months JIBOR + 1.15% per annum.
- Term Loan Non Revolving 5* with a ceiling of Rp200,000. This loan has a term of 24 (twenty four) months until October 29, 2023 with an interest rate of 3 months JIBOR + 1.15% per annum.

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Selama masa pinjaman, Bank memiliki kewajiban untuk memenuhi persyaratan antara lain (i) menyerahkan laporan keuangan setiap 6 (enam) bulan, (ii) perubahan akta pendirian dan anggaran Bank, (iii) kesesuaian penggunaan dana dengan tujuan pemberian fasilitas.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2021 dan 2020. Bank tidak memberikan jaminan apapun atas pinjaman ini.

PT Sarana Multigriya Finansial (Persero)

Bank mendapatkan 3 (tiga) fasilitas pinjaman dari PT Sarana Multigriya Finansial (Persero) sebagai berikut:

- a. *Term Loan I* dengan plafon Rp200.000, pinjaman ini memiliki jangka waktu 3 (tiga) tahun sampai tanggal 21 Desember 2020 dengan tingkat suku bunga tetap sebesar 7,66% per tahun. Pinjaman ini telah dilunasi oleh Bank pada tanggal jatuh tempo;
- b. *Term Loan II* dengan plafon Rp1.500.000, pinjaman ini memiliki jangka waktu 3 (tiga) tahun sampai tanggal 7 Juni 2021 dengan tingkat suku bunga tetap sebesar 7,80% per tahun. Pinjaman ini telah dilunasi oleh Bank pada tanggal jatuh tempo;
- c. *Term Loan X* dengan plafon Rp220.000, pinjaman ini memiliki jangka waktu 3 (tiga) tahun sampai tanggal 15 Oktober 2021 dengan tingkat suku bunga tetap sebesar 9,10% per tahun. Pinjaman ini telah dilunasi oleh Bank pada tanggal jatuh tempo;

BJBS mendapatkan fasilitas pinjaman dari PT Sarana Multigriya Finansial (Persero) berdasarkan akad pembiayaan No. 124/AKAD/SMF-BJBS/XI/2018 tanggal 4 September 2018 yang berjangka waktu 15 tahun dan akan jatuh tempo pada tanggal 4 September 2033. Porsi nisbah yang disepakati adalah 77,75% untuk PT SMF dan 22,25% untuk BJBS.

Selama masa pinjaman, Bank dan BJBS memiliki kewajiban untuk memenuhi persyaratan antara lain (i) menyerahkan laporan keuangan setiap 6 (enam) bulan, (ii) perubahan akta pendirian dan anggaran Bank, (iii) kesesuaian penggunaan dana dengan tujuan pemberian fasilitas.

Bank dan BJBS telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2021 dan 2020. Atas pinjaman *Term Loan I*, Bank dan BJBS menjaminkan agunan berupa fidusia atas piutang penerbitan KPR.

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Over the period of borrowing, the Bank is required to comply with terms of the borrowing as follows; (i) provide financial statement semiannually, (ii) Amendment of the Bank's Deed of Establishment and Article of Association, (iii) Conformity between the use of fund and the purpose of the borrowing facility.

The Bank has complied with all of the existing terms of the fund borrowing agreement in December 31, 2021 and 2020. The Bank does not provide any collateral for this loan.

PT Sarana Multigriya Finansial (Persero)

Bank received 3 (three) borrowing facilities from PT Sarana Multigriya Finansial (Persero) as follows:

- a. *Term Loan I* with a total ceiling of Rp200,000, this borrowing has a period 3 (three) years until December 21, 2020, with fixed interest rate 7.66% per annum. This borrowing has been fully paid by the Bank on maturity date;
- b. *Term Loan II* with a total ceiling of Rp1,500,000, this borrowing has period 3 (three) years until June 7, 2021 with fixed interest rate 7.80% per annum;
- c. *Term Loan X* with a total ceiling of Rp220,000, this borrowing has a period 3 (three) years until October 15, 2021 with fixed interest rate 9.10% per annum;

BJBS received borrowing facility from PT Sarana Multigriya Finansial (Persero) based on financing agreement No. 124/AKAD/SMF-BJBS/XI/2018 dated September 4, 2018 which has 15 years period and will due on September, 4 2033. The agreed nisbah portion for PT SMF are 77.75% and 22.25% for BJBS.

Over the period of borrowing, Bank and BJBS is required to comply with terms of the borrowing as follows; (i) provide financial statement semiannually, (ii) Amendment of the Bank's Deed of Establishment and Article of Association, (iii) Conformity between the use of fund and the purpose of the borrowing facility.

Bank and BJBS has complied with all of the existing terms of the fund borrowing agreement for the years December 31, 2021 and 2020. For *Term Loan I*, the Bank and BJBS pledge as fiducia of KPR mortgage.

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PT Bank Mandiri (Persero) Tbk

Bank mendapatkan fasilitas kredit dari PT Bank Mandiri (Persero) Tbk dengan *limit* Rp1.000.000. Jangka waktu kredit selama 2 (dua) tahun dari tanggal 4 Desember 2019 sampai dengan 3 Desember 2021 dengan tingkat suku bunga pinjaman adalah JIBOR 3 M + 1,25%. Fasilitas ini telah diperpanjang sampai dengan 19 Desember 2023.

Bank mendapatkan fasilitas pinjaman untuk melakukan pengembangan ekspansi kredit. Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian pinjaman Bank antara lain:

- Menjaga *Capital Adequacy Ratio* (CAR) minimal sebesar 10,28% atau sesuai dengan ketentuan OJK untuk Bank Buku III dan profil risiko bank mana yang lebih besar;
- Menjaga maksimum *Non Performing Loan* (NPL) *nett* sebesar 4,00%;
- Menjaga *net income* tahun berjalan dengan angka positif;
- Menjaga *Liquidity Coverage Ratio* minimal sebesar 100% pada posisi laporan keuangan triwulan.

Bank juga mendapatkan fasilitas kredit dari PT Bank Mandiri (Persero) Tbk dengan *limit* Rp1.000.000. Jangka waktu kredit selama 2 tahun dari tanggal 21 Desember 2020 sampai dengan 16 Desember 2022 dengan tingkat suku bunga 7%.

Selama masa pinjaman, Bank memiliki kewajiban untuk memenuhi persyaratan antara lain (i) menyerahkan laporan keuangan setiap 6 (enam) bulan, (ii) perubahan akta pendirian dan anggaran Bank, (iii) kesesuaian penggunaan dana dengan tujuan pemberian fasilitas.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2021 dan 2020. Bank tidak menjaminkan apapun atas pinjaman ini.

Kementerian Pekerjaan Umum dan Perumahan Rakyat Republik Indonesia

Pinjaman dari Kementerian Pekerjaan Umum dan Perumahan Rakyat (KEMENPUPERA) Republik Indonesia merupakan fasilitas penyaluran dana program Fasilitas Likuiditas Pembiayaan Perumahan (FLPP) melalui Pembiayaan Pemilikan Rumah (PPR) Sejahtera Syariah bagi masyarakat berpenghasilan rendah dengan Perjanjian Kerjasama Operasional No. HK.02.03-Sg.DL/03/2017, No. 001/PKS/DIR-KS/2017 tanggal 3 Januari 2017 dan Perjanjian Kerjasama Operasional No. 13/PKS/Satker-DJPB/2017, No. 003/PKS/DIR-KS/2017 tanggal 5 Januari 2017. Pinjaman memiliki tingkat suku bunga sebesar 4,4%.

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PT Bank Mandiri (Persero) Tbk

The Bank received Term Loan from PT Bank Mandiri (Persero) Tbk with a ceiling Rp1,000,000. The Term Loan has period 2 (two) years from December 4, 2019 until December 3, 2021 with interest rate is JIBOR 3 M + 1.25%. This facility has been extended until December 19, 2023.

The Bank received Term Loan facility to develop credit expansion. The significant requirements (*financial covenants*) in the Bank's loan agreement include the following:

- Capital Adequacy Ratio* (CAR) minimum of 10.28% or in accordance with OJK regulations for Bank Book III and which bank's risk profile is greater;
- Non-Performing Loan* (NPL) ratio maximum of 4.00%;
- Net income* for the current year with positive numbers;
- Liquidity Coverage Ratio* minimum of 100% for quarterly financial statement positions.

The Bank also received Term Loan from PT Bank Mandiri (Persero) Tbk with a ceiling Rp1,000,000. The Term Loan has period 2 (two) years of December 21, 2020 until December 16, 2022 with interest rate 7%.

Over the period of borrowing, the Bank is required to comply with terms of the borrowing as follows; (i) provide financial statement semiannually, (ii) Amendment of the Bank's Deed of Establishment and Article of Association, (iii) Conformity between the use of fund and the purpose of the borrowing facility.

The Bank has complied with all of the existing terms of the fund borrowing agreement for the years December 31, 2021 and 2020. The Bank does not provide any collateral for this loan.

Ministry of Public Works and Public Housing of Republic of Indonesia

Loan from the Ministry of Public Works and Public Housing (KEMENPUPERA) of the Republic of Indonesia is a funding facility for the Housing Financing Liquidity Facility (FLPP) program through Sharia Housing Ownership Financing (PPR) for low income households under the Cooperation Agreement No. HK.02.03-Sg.DL/03/2017, No. 001/PKS/DIRKS/2017 dated January 3, 2017 and the Agreement on Cooperation of Operations No. 13/PKS/SatkerDJPB/2017, No: 003/PKS/DIR-KS/2017 dated January 5, 2017. The interest rate of borrowings is 4.4%.

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Ketentuan perjanjian kerjasama tersebut sebagai berikut:

- a. Akad penanaman dana dari (KEMENPUPERA) sebagai pemilik dana kepada Bank (BJBS) dengan sistem bagi hasil berdasarkan nisbah yang disepakati dengan sistem *revenue sharing*;
- b. Objek dalam perjanjian tersebut adalah Dana KPR Sejahtera yang terdiri dari dana KEMENPUPERA dan Bank dengan jumlah paling tinggi sebesar Rp237.000 untuk pembiayaan KPR Sejahtera paling rendah 2.500 unit, dengan dana yang disiapkan oleh pihak bank paling rendah sebesar 10% dari total dana yang diperjanjikan;
- c. Atas dana yang dikelola oleh bank, KEMENPUPERA menerima pembayaran imbal bagi hasil setiap bulan sebesar *counter* nisbah imbal hasil maksimal yang berlaku di bank;
- d. Imbal hasil yang dihitung berdasarkan saldo rata-rata harian x jumlah hari x (*gross yield* x nisbah)/365 sebagaimana perjanjian antar bank dengan KEMENPUPERA;
- e. Bank menyediakan laporannya yang terkait dengan pelaksanaan FLPP yang mencakup data nasabah dan lainnya;
- f. Kelompok sasaran KPR Sejahtera merupakan masyarakat berpenghasilan rendah dengan batasan penghasilan tertentu sesuai dengan Peraturan Kementerian PUPERA No. 552/KPTS/M/2016, antara lain:
 - Nilai KPR paling tinggi sebesar batasan harga jual rumah dikurangi dengan nilai uang muka yang ditetapkan;
 - Margin KPR paling tinggi 5% (lima persen) per tahun (bersifat tetap);
 - Jangka waktu KPR Sejahtera paling lama 20 (dua puluh) tahun.
- g. Pengembalian pokok dana FLPP ke KEMENPUPERA dilakukan setiap tanggal 10 bulan berikutnya sejak bank menerima perintah pemindahbukuan dana FLPP.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian pinjaman di atas. Bank tidak menjaminkan apapun atas pinjaman ini.

PT Bank ICBC Indonesia

Bank mendapatkan fasilitas *Bilateral Committed Loan Credit Facility* dari PT Bank ICBC Indonesia dengan jangka waktu 18 (delapan belas) bulan sejak tanggal 1 September 2020 hingga 1 Maret 2022 dengan plafon Rp800.000 dengan bunga sebesar 7% tetap.

Selama masa pinjaman, Bank harus menyerahkan laporan keuangan (*audited*) dalam waktu 180 (seratus delapan puluh) hari setelah tanggal tutup buku tahunan, Bank harus menyerahkan laporan keuangan beserta dokumen lainnya.

The terms of agreement as follows:

- a. Contract of fund investment from customer (KEMENPUPERA) as the owner of funds to the Bank (BJBS), with profit sharing system based on ratio agreed with revenue sharing system;
- b. The object of the agreement is the fund of KPR Sejahtera consisting of KEMENPUPERA and Bank funds with the highest amount of Rp237,000 for KPR Sejahtera financing at the minimum of 2,500 units, with funds prepared by the bank minimum of 10% of the total funds agreed;
- c. For the funds managed by the bank, KEMENPUPERA receives payment of profit sharing each month amounting to the maximum counter rate of the maximum yield applicable in the bank;
- d. The yields calculated based on the average daily balance x the number of days x (*gross yield* x nisbah)/365 as the interbank agreement with KEMENPUPERA;
- e. The Bank prepares its reports relating to the implementation of FLPP covering customer and other data;
- f. KPR Sejahtera targets Bank and its subsidiaries for low income households with certain income limits in accordance with the Regulation of the Ministry of Public Works and Housing of the Republic of Indonesia No.552/KPTS/M/2016, among others:
 - The highest value of Housing Ownership Loan is the selling price of the house less the determined down payment;
 - The highest margin for Housing Ownership Loan is at 5% (five percent) per annum (fix rate mortgage);
 - The maximum duration for Housing Ownership Loan is 20 (twenty) years;
- g. Refund of FLPP funds to KEMENPUPERA shall be made on the 10th of the ensuing month after the bank receives the FLPP fund book-entry instruction.

Bank has complied with all of the existing terms of the fund borrowing agreement. The Bank does not provide any collateral for this loan.

PT Bank ICBC Indonesia

The Bank received *Bilateral Committed Loan Credit Facility* from PT Bank ICBC Indonesia with borrowings period of 18 (eighteen) months since September 1, 2020 until March 1, 2022 with a ceiling Rp800,000 and fixed rate of 7%.

During the borrowing period, the Bank is required to comply with terms of the borrowing to provide financial statement (*audited*) with maximum period 180 (one hundred eighty) days after year end closing and also followed by other relevant documents.

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PT Bank Danamon Indonesia Tbk

Bank mendapatkan fasilitas Kredit Angsuran Berjangka dari PT Bank Danamon Indonesia Tbk dengan plafon Rp1.000.000 yang memiliki jangka waktu 2 (dua) tahun hingga 30 September 2022 dengan bunga 5,60% tetap.

Selama masa pinjaman, Bank memiliki kewajiban untuk memenuhi persyaratan antara lain (i) menyerahkan laporan keuangan setiap 6 (enam) bulan, (ii) perubahan akta pendirian dan anggaran Bank, (iii) kesesuaian penggunaan dana dengan tujuan pemberian fasilitas.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian pada tanggal 31 Desember 2021 dan 2020. Bank tidak memberikan jaminan apapun atas pinjaman ini.

Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Mikro, Kecil dan Menengah

Bank mendapatkan pinjaman dari Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Mikro, Kecil dan Menengah (LPDB) dengan plafon sebesar Rp200.000. Pinjaman memiliki jangka waktu 5 (lima) tahun setelah pencairan pertama. Bank melakukan pencairan pada September 2019.

Pinjaman yang diberikan kepada Bank nantinya akan disalurkan sebagai kredit kepada Koperasi Usaha Mikro dan Menengah. Porsi penyaluran kredit dari Bank adalah 80% dari plafon atau Rp160.000, untuk Usaha Mikro Kecil dan Menengah dan 40% atau Rp40.000 untuk Koperasi. Tingkat suku bunga yang diberikan dari LPDB ke Bank sebesar 5% dan suku bunga dari Bank kepada Usaha Mikro dan Menengah sebesar maksimal 16% pertahun.

Jaminan atas pinjaman ini adalah Jaminan Fidusia atas Piutang dengan kategori sehat dan tidak sedang dijaminkan kepada pihak manapun, dengan nilai minimal sebesar 125% dari plafon pinjaman.

Berdasarkan perjanjian pinjaman disyaratkan Bank untuk memperhatikan dan menjaga tingkat kesehatan keuangannya sesuai dengan Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 14/SEOJK.03/2017 tentang Tingkat Kesehatan Keuangan Bank Umum dengan tingkat kesehatan minimal "SEHAT".

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The Bank has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2021 and 2020. The Bank does not provide any collateral for this loan.

PT Bank Danamon Indonesia Tbk

The Bank received "Kredit Angsuran Berjangka" Facility from PT Bank Danamon Indonesia Tbk with a ceiling Rp1,000,000 and has period of 2 (years) until September 30, 2022 with fixed rate of 5.60%.

During the borrowing period, the Bank is required to comply with terms of the borrowing as follows; (i) provide financial statement semiannually, (ii) Amendment of the Bank's Deed of Establishment and Article of Association, (iii) Conformity between the use of fund and the purpose of the borrowing facility.

The Bank has complied with all of the existing terms of the fund borrowing agreement as of December 31, 2021 and 2020. The Bank does not provide any collateral for this loan.

Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Mikro, Kecil dan Menengah

The Bank received borrowing facilities from Lembaga Pengelola Dana Bergulir Koperasi dan Usaha Mikro, Kecil dan Menengah (LPDB) with a total ceiling of Rp200,000. The borrowing has period 5 (five) years after first disbursement. The first disbursement is in September 2019.

The borrowings are distributed to micro, small and middle bussines. The portion of loans from the Bank is 80% of the limit or Rp160,000, for micro, small and medium bussines and 40% or Rp40,000 for the cooperative. The interest rate charged by LPDB to Bank is 5% and charged by Bank to micro, small and medium bussines is a maximum 16% for annum.

The collateral for this loan is a fiduciary guarantee for receivables with category of healthy and is not being guaranteed to any party, with a minimum is 125% of the limit.

Based on the loan agreement, Bank is required to maintain the financial health in accordance with Surat Edaran Otoritas Jasa Keuangan (SOEJK) Number 14/SEOJK.03/2017 about Tingkat Kesehatan Keuangan Bank Umum dengan tingkat kesehatan minimal "SEHAT".

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Bank berkewajiban melakukan pengembalian pokok dilakukan secara bulanan, selambat-lambatnya pada tanggal 25 (dua puluh lima), sesuai dengan jadwal angsuran pinjaman ke Rekening Pengembalian Pokok Dana Bergulir LPDB-KUMKM.

Bank telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian untuk tahun 31 Desember 2021 dan 2020. Bank tidak memberikan jaminan apapun atas pinjaman ini.

PT Bank CIMB Niaga Tbk

Berdasarkan persetujuan kredit No. 28 tanggal 23 Maret 2018, BPR Intan Jabar memperoleh fasilitas Pinjaman modal kerja dari PT Bank CIMB Niaga Tbk. Jumlah fasilitas kredit sebesar Rp15.000, dengan tingkat suku bunga sebesar 9% per tahun, jangka waktu 48 (empat puluh delapan) bulan dan jatuh tempo pada tanggal 23 Maret 2022. Pinjaman tersebut dijamin dengan piutang usaha yang berasal dari fasilitas kredit yang diberikan.

Berdasarkan Surat Pemberitahuan Persetujuan Pemberian Kredit Nomor 147/ML2/FTA/JKT3/IX/2017 6 September 2017, BPR Karya Utama memperoleh fasilitas pinjaman berupa Pinjaman Transaksi Khusus 8 untuk tujuan penggunaan disalurkan ke *end user* BPR khusus PNS dan CPNS dalam bentuk pinjaman multiguna dari PT Bank CIMB Niaga Tbk, jumlah fasilitas kredit sebesar Rp40.000, jangka waktu fasilitas kredit 108 bulan, dengan tingkat suku bunga sebesar 9,50% *Floating; simpel interest* dan dijaminkan dengan:

- Fidusia atas tagihan debitur kepada *end user* dengan *coverage* 100% dari plafon dan juga mengcover hasil penjualan jaminan atas *end user* (minimal dibawah tangan) dengan nilai penjaminan sebesar Rp40.000;
- Dana tunai/*cash collateral* sebesar 5% per penarikan jika NPL neto Debitur dibawah 3,25%, jika NPL neto diatas 3,25% sampai dengan 4,75% maka dana tunai ditingkatkan menjadi 10% per penarikan. Ditempatkan dalam bentuk Deposito Berjangka atau pada rekening *escrow* agunan yang diikat dengan Gadai.

BPR Karya Utama telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian pinjaman. BPR Karya Utama tidak menjaminkan apapun atas pinjaman ini.

Berdasarkan Perjanjian Kredit Nomor 0599/LGL-MSME-JKT/SME/PK/ML-FAT/IX/2017 tanggal 14 September 2017, BPR Karya Utama memperoleh fasilitas pinjaman Pinjaman Transaksi Khusus 8 untuk tujuan penggunaan Untuk disalurkan ke *end user* Debitur (Pegawai Negeri Sipil (PNS) dan Calon Pegawai Negeri Sipil (CPNS) dalam bentuk pinjaman multiguna dari

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Over the period of borrowing, the Bank is required to repay its principal, before the 25th (twenty fifth) of each month, as required by the borrowing schedule to the revolving fund account of LPDB-KUMKM.

The Bank has complied with all of the existing terms of the fund borrowing agreement for the years December 31, 2021 and 2020. The Bank does not provide any collateral for this loan.

PT Bank CIMB Niaga Tbk

Based on the agreement No. 28 on March 23, 2018 BPR Intan Jabar received a facility of Working Capital Loan from PT Bank CIMB Niaga Tbk. Ceiling of the facility is Rp15,000, with interest rate of 9% per annum for the period of 48 (fourty eight) months, until March 23, 2022. The borrowing facility is guaranteed by the Account Receivable of the loan.

Based on the Credit Approval Notification Letter No. 147/ML2/FTA/JKT3/IX/2017 September 6, 2017, BPR Karya Utama received a Special Transaction Loan 8 for the purpose of using it being distributed to BPR end users specifically PNS and CPNS in the form of multipurpose loans from PT Bank CIMB Niaga Tbk, the total credit facility is Rp40,000, the credit facility period is 108 months, with an interest rate of 9.50% *Floating; simple interest* and guaranteed by:

- Fiduciary over debtor bills to end users with 100% coverage of the ceiling and also covers the proceeds from the sale of collateral for end users (minimum under-hand) with a guarantee value of Rp40,000;*
- Cash collateral is 5% per withdrawal if the Debt NPL Nett is below 3.25%, if the net NPL is above 3.25% to 4.75%, the cash will be increased to 10% per withdrawal. Placed in the form of a Time Deposit or in a collateral escrow account tied to a mortgage.*

BPR Karya Utama has complied with all of the existing terms of the fund borrowing agreement. BPR Karya Utama does not provide any collateral for this loan.

Based on Credit Agreement No. 0599/LGL-MSME-JKT/SME/PK/ML-FAT/IX/2017, September 14, 2017, BPR Karya Utama received Special Transaction Loan 8 for the purpose of use to be distributed to end users Debtors (Civil Servants (PNS) and Prospective Civil Servants (CPNS) in the form of multipurpose loans from PT Bank CIMB Niaga Tbk, total credit facilities of Rp40,000, term

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PT Bank CIMB Niaga Tbk, jumlah fasilitas kredit sebesar Rp40.000, jangka waktu fasilitas kredit 108 bulan dengan tingkat suku bunga sebesar 9% p.a (*Annuity in Arrear*) dan dijamin dengan:

- Fidusia atas tagihan BPR Karya Utama kepada *end user* dengan coverage 100% dari plafon dan juga mengcover hasil penjualan jaminan atas *end user* BPR;
- Cash collateral sebesar 5% per penarikan jika NPL *Nett* dibawah 3,25%, jika diatas 3,25% s/d 4,75% maka cash collateral ditingkatkan menjadi 10%, ditempatkan dalam bentuk TD atau pada rekening *escrow*;
- Asuransi Penjaminan Kredit dari *Approved Insurance Bank* CIMB Niaga dengan jangka waktu pengcoveran disesuaikan dengan jangka waktu kredit. *Risk Coverage* minimal sebesar 75% dari nilai kerugian.

Untuk pinjaman yang jatuh tempo selama tahun 2021 dan 2020, BPR Karya Utama dan BPR Intan Jabar telah memenuhi semua jadwal pembayaran pokok dan bunga pinjaman.

PT Bank Oke Indonesia (dahulu PT Bank Andara)

BPR Intan Jabar memperoleh fasilitas Kredit Modal Kerja dari PT Bank Oke Indonesia dengan fasilitas kredit dengan plafon sebesar Rp40.000 dengan rincian sebagai berikut:

- Berdasarkan Surat Perjanjian Pinjaman No. 086/BA/JKT/V/2017 tanggal 28 Mei 2017 BPR Intan Jabar mendapatkan fasilitas pinjaman dengan plafon Rp20.000. Pinjaman memiliki jangka waktu 48 (empat puluh delapan) bulan. Tingkat suku bunga pinjaman ini adalah 10,75% per tahun;
- Berdasarkan Surat Perjanjian Pinjaman No. 078/BOI/BD/IV/2018 tanggal 5 April 2018 BPR Intan Jabar mendapatkan fasilitas pinjaman dengan plafon Rp20.000. Pinjaman memiliki jangka waktu 48 (empat puluh delapan) bulan. Tingkat suku bunga pinjaman ini adalah 10,50% per tahun.

Pinjaman tersebut dijamin dengan piutang usaha yang berasal dari fasilitas kredit yang diberikan.

Berdasarkan Surat Pemberitahuan Persetujuan Pemberian Kredit (SPPK) Nomor 034/BA/JKT/II/2017 tanggal 7 Februari 2017, BPR Karya Utama Jabar memperoleh fasilitas pinjaman Kredit Modal Kerja dari PT Bank Oke Indonesia, jumlah fasilitas kredit sebesar Rp15.000 dengan tingkat suku bunga sebesar 11% efektif p.a dengan jangka waktu fasilitas kredit 54 (lima puluh empat) bulan dan dijamin dengan:

- Gadai deposito yang ditempatkan pada PT Bank Oke Indonesia atas nama nasabah sebesar 10% dari plafon atau sebesar Rp1.500. Deposito tersebut tidak dapat ditarik hingga nasabah melunasi seluruh hutang-hutangnya kepada Bank;

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of credit facility 108 months with an interest rate of 9% pa (*Annuity in Arrear*) and guaranteed by:

- Fiduciary of BPR Karya Utama bills to end users with 100% coverage of the plafond and also covers the proceeds from the sale of collateral for BPR end users;
- Cash collateral of 5% per withdrawal if NPL *Nett* is below 3.25%, if above 3.25% to 4.75% then cash collateral is increased to 10%, placed in the form of TD or in an *escrow* account;
- Credit Guarantee Insurance from CIMB Niaga's *Approved Insurance Bank* with a closing period adjusted to the credit period. Minimum Risk Coverage of 75% of the value of loss.

During in 2021 and 2020, BPR Karya Utama and BPR Intan Jabar has settled all the principal and interest payment schedule of fund borrowing which was matured.

PT Bank Oke Indonesia (formerly PT Bank Andara)

PT BPR Intan Jabar received a working capital loan from PT Bank Oke Indonesia with a limit of Rp40,000 as follows:

- Based on the loan agreement No. 086/BA/JKT/V/2017 dated May 28, 2017, BPR Intan Jabar received borrowing facility with a ceiling Rp20,000. The borrowing has period 48 (fourty eight) months. The interest rate is 10.75% per annum;
- Based on the loan agreement No. 078/BOI/BD/IV/2018 dated April 5, 2018, BPR Intan Jabar received borrowing facility with a ceiling Rp20,000. The borrowing has period of 48 (fourty eight) monts. The interest rate is 10.50% per annum.

The borrowing is guaranteed with accounts receivables from credit facility provided.

Based on the Credit Facility Approval Notification Letter No. 034/BA/JKT/II/2017 dated February 7, 2017, PT BPR Karya Utama Jabar (subsidiary) received a working capital loan from PT Bank Oke Indonesia, with a total ceiling of Rp15,000 with interest rate 11% per annum. The borrowing has period of 54 (fifty-four) months, the borrowing is guaranteed by:

- A mortgage deposit placed at PT Bank Oke Indonesia on behalf of the customer is 10% of the ceiling or Rp1,500. The deposit cannot be withdrawn until the customer repays all of his debts to the Bank;
- Fiduciary on the receivables owned by the

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- b. Fidusia atas piutang milik Nasabah sebesar
120% dari plafon.

BPR Intan Jabar dan BPR Karya Utama telah
memenuhi semua persyaratan yang ditetapkan
dalam perjanjian pinjaman.

Untuk pinjaman yang jatuh tempo selama tahun
2021, 2020 dan 2019, BPR Intan Jabar telah
memenuhi semua jadwal pembayaran pokok dan
bunga pinjaman.

PT BPR Daya Lumbung Asia

PT BPR Intan Jabar memperoleh fasilitas Kredit
Modal Kerja dari PT BPR Daya Lumbung Asia
dengan fasilitas kredit dengan plafon sebesar
Rp6.000 dengan rincian sebagai berikut:

- a. Berdasarkan Surat Perjanjian Pinjaman
No. 0119/BPR-DLA/KREDIT/IV/2020 tanggal
27 April 2020 BPR Intan Jabar mendapatkan
fasilitas pinjaman dengan plafon Rp3.000.
Pinjaman memiliki jangka waktu 24 (dua puluh
empat) bulan. Tingkat suku bunga pinjaman ini
adalah 5,93% per tahun;
- b. Pada tanggal 09 Juli 2020 BPR Intan Jabar
mendapatkan fasilitas pinjaman dengan plafon
Rp2.000. Pinjaman memiliki jangka waktu
24 (dua puluh empat) bulan. Tingkat suku
bunga pinjaman ini adalah 5,79% per tahun;
- c. Pada tanggal 14 September 2020 BPR Intan
Jabar mendapatkan fasilitas pinjaman dengan
plafon Rp1.000. Pinjaman memiliki jangka
waktu 24 (dua puluh empat) bulan. Tingkat
suku bunga pinjaman ini adalah 11,00% per
tahun.

Untuk pinjaman yang jatuh tempo selama tahun
2021, 2020 dan 2019, BPR Intan Jabar telah
memenuhi semua jadwal pembayaran pokok dan
bunga pinjaman.

PT BPR Cipatujah Jabar

PT BPR Intan Jabar memperoleh fasilitas Kredit
Modal Kerja dari PT BPR Cipatujah Jabar dengan
fasilitas kredit dengan plafon sebesar Rp1.500.
Pada tanggal 26 Juni 2020, BPR Intan Jabar
mendapatkan fasilitas pinjaman dengan plafon
Rp1.500. Pinjaman memiliki jangka waktu 36 (tiga
puluh enam) bulan. Tingkat suku bunga pinjaman ini
adalah 12,00% per tahun.

Untuk pinjaman yang jatuh tempo selama tahun
2021, 2020 dan 2019, BPR Intan Jabar telah
memenuhi semua jadwal pembayaran pokok dan
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*Customer in the amount of 120% of the
limit.*

*BPR Intan Jabar and BPR Karya Utama has
complied with all of the existing terms of the fund
borrowing agreement.*

*During in 2021, 2020 and 2019, BPR Intan Jabar
has settled all the principal and interest payment
schedule of fund borrowing which was matured.*

PT BPR Daya Lumbung Asia

*PT BPR Intan Jabar received a working capital
loan from PT BPR Daya Lumbung Asia with a limit
of Rp6,000 as follows:*

- a. *Based on the loan agreement No. 0119/BPR-
DLA/KREDIT/IV/2020 dated Apr 27, 2020, BPR
Intan Jabar received borrowing facility with a
ceiling Rp3,000. The borrowing has period
24 (twenty four) months. The interest rate is
5.93% per annum;*
- b. *On July 09, 2020, BPR Intan Jabar received
borrowing facility with a ceiling of Rp2,000. The
borrowing has period 24 (twenty four) months.
The interest rate is 5.79% per annum;*
- c. *On September 14, 2020, BPR Intan Jabar
received borrowing facility with a ceiling of
Rp1,000. The borrowing has period 24 (twenty
four) months. The interest rate is 11.00% per
annum.*

*During 2021, 2020 and 2019, BPR Intan Jabar has
settled all the principal and interest payment
schedule of fund borrowing which was matured.*

PT BPR Cipatujah Jabar

*PT BPR Intan Jabar (subsidiary) received a working
capital loan from PT BPR Cipatujah Jabar with a
limit of Rp1,500. On June 26, 2020, BPR Intan
Jabar received borrowing facility with a ceiling
Rp1,500. The borrowing has period 36 (thirty six)
months. The interest rate is 12.00% per annum.*

*During in 2021, 2020 and 2019, BPR Intan Jabar
has settled all the principal and interest payment
schedule of fund borrowing which was matured.*

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PT BPR Supra Artapersada

PT BPR Intan Jabar memperoleh fasilitas Kredit Modal Kerja dari PT BPR Supra Artapersada dengan fasilitas kredit dengan plafon sebesar Rp10.000. Pada tanggal 15 September 2020, BPR Intan Jabar mendapatkan fasilitas pinjaman dengan plafon Rp10.000. Pinjaman memiliki jangka waktu 36 (tiga puluh enam) bulan. Tingkat suku bunga pinjaman ini adalah 11,75% per tahun.

Untuk pinjaman yang jatuh tempo selama tahun 2021 dan 2020, BPR Intan Jabar telah memenuhi semua jadwal pembayaran pokok dan bunga pinjaman.

PT Bank Negara Indonesia (Persero) Tbk

Berdasarkan Surat Pemberitahuan Persetujuan Fasilitas Kredit Nomor PWC/SUB/028/R tanggal 28 Mei 2015, BPR Karya Utama Jabar memperoleh fasilitas pinjaman Kredit Kepada Lembaga Keuangan (KKLK) pola *executing* untuk tujuan penggunaan tambahan modal kerja untuk diteruskan kepada *end user* dari PT Bank Negara Indonesia (Persero) Tbk, jumlah fasilitas kredit sebesar Rp40.000 dengan tingkat suku bunga sebesar 13,25% efektif p.a dengan jangka waktu fasilitas kredit 60 bulan dan dijamin dengan :

- a. Agunan pokok yaitu seluruh piutang kepada *end user* yang dibiayai oleh BNI ditambah dengan 25% dari piutang kepada *end user* yang dibiayai sendiri oleh BPR Karya Utama Jabar sehingga jumlah piutang kepada *end user* yang harus dikuasi BNI total sebesar 125% dari *outstanding* kreditnya.
- b. Jaminan tambahan berupa:
 - *Personal Guarantee* notarial dari seluruh pengurus PD BPR Karya Utama Jabar atas nama Drs. H. Oman Sunandar dan Drs. H. Maman Sukirman;
 - Surat pengakuan hutang notarial yang ditandatangani oleh pengurus yang berwenang di PD BPR Karya Utama Jabar;
 - Marginal Deposit berupa giro/tabungan/deposit sebesar 5% dari maksimum yang ditarik akan diblokir serta diikat sesuai ketentuan.

Berdasarkan Surat Pemberitahuan Persetujuan Fasilitas Kredit Nomor PWC/SUB/035/R tanggal 30 Juni 2015, BPR Karya Utama Jabar memperoleh fasilitas pinjaman KMK pola *executing* untuk tujuan penggunaan tambahan modal kerja untuk diteruskan kepada *end user* dari PT Bank Negara Indonesia (Persero) Tbk, jumlah fasilitas kredit sebesar Rp388 – Rp976 dengan tingkat suku bunga sebesar 13,25% efektif p.a dengan jangka waktu fasilitas kredit berkisar 9 bulan sampai dengan 59 bulan dan dijamin dengan:

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PT BPR Supra Artapersada

PT BPR Intan Jabar received a working capital loan from PT BPR Supra Artapersada with a limit of Rp10,000. Dated September 15, 2020, BPR Intan Jabar received borrowing facility with a ceiling Rp10,000. The borrowing has period of 36 (thirty six) months. The interest rate is 11.75% per annum.

During 2021 and 2020, BPR Intan Jabar has settled all the principal and interest payment schedule of fund borrowing which was matured.

PT Bank Negara Indonesia (Persero) Tbk

Based on the Credit Facility Approval Notification Letter No. PWC/SUB/028/R dated May 28, 2015, the BPR Karya Utama Jabar received a credit facility for Financial Institutions *executing* patterns for the purpose of using additional working capital to continue lending to end users from PT Bank Negara Indonesia (Persero) Tbk, the total credit facility of Rp40,000 with an interest rate of 13.25% effective pa with a credit period of 60 months and is guaranteed by:

- a. *Principal collateral i.e. all receivables from end users funded by BNI plus 25% of receivables from end users who are self-financed by BPR Karya Utama Jabar so that the amount of receivables from end users that BNI has to charge is 125% of the outstanding credit.*
- b. *Additional guarantees in the form of:*
 - *Notary Personal Guarantee from all PD BPR Karya Utama Jabar management on behalf of Drs. H. Oman Sunandar and Drs. H. Maman Sukirman;*
 - *Notarial debt acknowledgment signed by the authorized management at BPR Karya Utama Jabar;*
 - *Marginal Deposits in the form of demand deposits/savings/deposit of 5% of the maximum drawn will be blocked and bound in accordance with the provisions.*

Based on the Credit Facility Approval Notification Letter No. PWC/SUB /035/R dated June 30, 2015, the BPR Karya Utama Jabar received a credit facility for Working Capital Loan the purpose of using additional working capital to continue lending to end users from PT Bank Negara Indonesia (Persero) Tbk, the total credit facility of Rp388 - Rp976 with an interest rate of 13.25% effective pa with a credit period of 9 months until 59 months and is guaranteed by:

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- a. Agunan pokok yaitu seluruh piutang kepada end user yang dibiayai oleh BNI ditambah dengan 25% dari piutang kepada end user yang dibiayai sendiri oleh BPR Karya Utama Jabar sehingga jumlah piutang kepada end user yang harus dikuasi BNI total sebesar 125% dari *outstanding* kreditnya.
- b. Jaminan tambahan berupa:
- *Personal Guarantee* notarial dari seluruh pengurus PT BPR Karya Utama Jabar atas nama Drs. H. Oman Sunandar dan Drs. H. Maman Sukirman;
 - Surat pengakuan hutang notarial yang ditandatangani oleh pengurus yang berwenang di PT BPR Karya Utama Jabar;
 - Marginal Deposit berupa giro/tabungan/deposito sebesar 5% dari maksimum yang ditarik akan diblokir serta diikat sesuai ketentuan.

Berdasarkan Surat Pemberitahuan Persetujuan Fasilitas Kredit Nomor PWC/5/311/R tanggal 14 Juni 2017, BPR Karya Utama memperoleh fasilitas pinjaman KMK pola *excecuting* untuk tujuan penggunaan tambahan modal kerja untuk diteruskan kepada end user dari PT Bank Negara Indonesia (Persero) Tbk, jumlah fasilitas kredit sebesar Rp750 – Rp1.590 dengan tingkat suku bunga sebesar 11,00% efektif p.a dengan jangka waktu fasilitas kredit berkisar 10 bulan sampai dengan 60 bulan dan dijamin dengan:

- a. Agunan pokok yaitu seluruh piutang kepada end user yang dibiayai oleh BNI ditambah dengan 25% dari piutang kepada end user yang dibiayai sendiri oleh BPR sehingga jumlah piutang kepada end user yang harus dikuasi BNI total sebesar 125% dari *outstanding* kreditnya.
- b. Jaminan tambahan berupa:
- *Personal Guarantee* notarial dari seluruh pengurus PT BPR Karya Utama Jabar atas nama Drs. H. Oman Sunandar dan Drs. H. Maman Sukirman;
 - Surat pengakuan hutang notarial yang ditandatangani oleh pengurus yang berwenang di PT BPR Karya Utama Jabar.
 - Marginal Deposit berupa giro/tabungan/deposito sebesar 5% dari maksimum yang ditarik akan diblokir serta diikat sesuai ketentuan.

Untuk pinjaman yang jatuh tempo selama tahun 2021 and 2020, BPR Karya Utama Jabar telah memenuhi semua jadwal pembayaran pokok dan bunga pinjaman.

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- a. *Principal collateral i.e. all receivables from end users funded by BNI plus 25% of receivables from end users who are self-financed by BPR Karya Utama Jabar so that the amount of receivables from end users that BNI has to charge is 125% of the outstanding credit.*
- b. *Additional guarantees in the form of:*
- *Notary Personal Guarantee from all BPR Karya Utama Jabar management on behalf of Drs. H. Oman Sunandar and Drs. H. Maman Sukirman;*
 - *Notarial debt acknowledgment signed by the authorized management at PD BPR Karya Utama Jabar;*
 - *Marginal Deposits in the form of demand deposits/savings/deposit of 5% of the maximum drawn will be blocked and bound in accordance with the provisions.*

Based on the Notification of Credit Facility Approval No. PWC /5/311/R dated June 14, 2017, BPR Karya Utama received a loan facility for *excecuting* KMK for the purpose of using additional working capital to be lent to end users from PT Bank Negara Indonesia (Persero) Tbk, the total of credit facilities of Rp750 - Rp1,590 with effective interest rate of 11.00% pa with a credit facility ranging from 10 (teen) months to 60 (sixty) months and is guaranteed by:

- a. *Principal collateral i.e. all receivables from end users funded by BNI plus 25% of receivables from end users who are self-financed by BPRs so that the amount of receivables from end users that BNI has to charge is 125% of the outstanding credit.*
- b. *Additional guarantees in the form of:*
- *Personal Guarantee notary of all management of PT BPR Karya Utama Jabar behalf of Drs. H. Oman Sunandar and Drs. H. Maman Sukirman;*
 - *Notarial debt recognition letter signed by the authorized management at PT BPR Karya Utama Jabar.*
 - *Marginal Deposits in the form of demand deposits/savings/deposits of 5% of the maximum drawn will be blocked and bound in accordance with the provisions.*

During in 2021 and 2020, BPR Karya Utama Jabar has settled all the principal and interest payment schedule of fund borrowing which was matured.

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24. Estimasi Kerugian Komitmen dan Kontinjensi

24. Estimated Losses on Commitments and Contingencies

a. Estimasi kerugian komitmen dan kontinjensi

a. Estimated losses on commitments and contingencies

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Rupiah			Rupiah
Fasilitas kredit yang belum digunakan	19,679	24,781	Unused loan facility
Bank garansi	4,077	4,984	Bank guarantee
Total	23,756	29,765	Total

b. Perubahan estimasi kerugian komitmen dan kontinjensi

b. Movements in the estimated losses on commitments and contingencies

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Saldo awal	29,765	369	Beginning balance
Penerapan awal PSAK 71	-	43,480	Implementation of SFAS 71
Penyisihan selama tahun berjalan	961	-	Provision during the year
Pembalikan selama tahun berjalan	(6,970)	(14,084)	Reversal during the year
Saldo akhir	23,756	29,765	Ending balance

Manajemen berpendapat bahwa jumlah estimasi kerugian komitmen dan kontinjensi yang dibentuk telah memadai.

Management believes that the above estimated losses on commitments and contingencies are adequate

25. Pajak Penghasilan

25. Income Tax

a. Hutang pajak

a. Taxes payable

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Bank			Bank
Pajak penghasilan badan (Pasal 29)	69,037	1,170	Corporate Income tax (Article 29)
Pajak penghasilan badan (Pasal 25)	49,965	61,171	Corporate Income tax (Article 25)
Pajak penghasilan			Income tax
Pasal 21	153	87	Article 21
Pasal 4(2) dan 23	5,672	6,265	Article 4(2) and 23
	124,827	68,693	
Entitas anak			Subsidiary
Pajak penghasilan badan	267	430	Corporate Income tax (Article 29)
Pajak penghasilan			Income tax
Pasal 21	224	1,895	Article 21
Pasal 4(2) dan 23	3,895	6,336	Article 4(2) and 23
	4,386	8,661	
Total	129,213	77,354	Total

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b. Beban (manfaat) pajak

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020
Bank		
Pajak kini	547,401	408,983
Pajak tangguhan	(43,941)	39,447
	<u>503,460</u>	<u>448,430</u>
Entitas anak		
Pajak kini	615	1,215
Pajak tangguhan	64,853	28,387
	<u>65,468</u>	<u>29,602</u>
Neto	<u>568,928</u>	<u>478,032</u>

b. Tax expense (benefit)

Bank
Current tax
Deferred tax
Subsidiary
Current tax
Deferred tax
Net

Rekonsiliasi antara beban pajak penghasilan dengan menggunakan tarif pajak yang berlaku dari laba sebelum beban pajak dan beban pajak penghasilan seperti yang disajikan dalam laporan laba rugi dan penghasilan komprehensif konsolidasian adalah sebagai berikut:

The reconciliation between the tax expense computed by applying the applicable tax rate on the income before tax expense and the tax expense shown in the consolidated statement of profit or loss and other comprehensive income are as follows:

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Laba sebelum beban pajak	2,587,582	2,168,028	Income before tax expense
Laba sebelum beban pajak entitas anak	(69,845)	(37,475)	Income before tax expense- subsidiaries
Transaksi eliminasi	-	-	Elimination transaction
Laba sebelum beban pajak (Bank)	<u>2,517,737</u>	<u>2,130,553</u>	Income before tax expense (Bank only)
Pajak dihitung pada tarif pajak yang berlaku (19%)	478,370	404,805	Tax expense calculated at prevailing tax rate (19%)
Pengaruh beban yang tidak dapat dikurangkan	29,229	47,984	Non-deductible expenses
Manfaat (beban) pajak entitas anak	65,468	29,602	Tax benefit (expense) of subsidiaries
Efek Perubahan Tarif pajak	(4,139)	(4,359)	Effect on changes in tax rate
Beban pajak - neto	<u>568,928</u>	<u>478,032</u>	Tax expense - net

Rekonsiliasi antara laba sebelum beban pajak menurut laporan laba rugi dan penghasilan komprehensif lain dengan taksiran penghasilan kena pajak, adalah sebagai berikut:

The reconciliation between income before tax expense, as shown in the statement of profit or loss and other comprehensive income, as follows:

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Laba sebelum beban pajak (Bank)	2,517,737	2,130,553	Income before tax expense (Bank only)
Beda waktu			Timing differences
Pembalikan kerugian kredit	170,875	(207,346)	Reversal of allowance for loan losses
Penghargaan kerja	35,527	11,615	Gratuity

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	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Penyisihan beban <i>Corporate Social Responsibility</i>	20,760	8,767	Provision for Corporate Social Responsibility
Penyisihan beban imbalan kerja pasti	(6,296)	1,447	Provision for defined employee benefits
Pembalikan kerugian aset nonproduktif dan aset produktif selain kredit yang diberikan	(8,729)	(5,279)	Reversal for possible losses on non-earning assets earning assets other than loans
Kerugian (keuntungan) dari perubahan aset keuangan yang diukur pada nilai wajar melalui laba rugi	(2,654)	15,760	Loss (gain) from financial assets at fair value through profit or loss
	<u>209,483</u>	<u>(175,036)</u>	
Beda tetap			Permanent differences
Beban yang tidak dapat dikurangkan	153,837	197,027	Non-deductible expenses
Laba kena pajak	<u>2,881,057</u>	<u>2,152,544</u>	Taxable income
Beban pajak penghasilan badan	547,401	408,983	Corporate income tax expense
Dikurangi pajak dibayar dimuka	<u>(478,364)</u>	<u>(407,813)</u>	Less prepaid tax
Hutang pajak penghasilan	<u>69,037</u>	<u>1,170</u>	Corporate income tax payable

Perhitungan pajak penghasilan badan untuk tahun yang berakhir pada tanggal 31 Desember 2020 telah sesuai dengan Surat Pemberitahuan Tahunan yang dilaporkan ke kantor pajak.

The calculation of corporate income tax for the year ended December 31, 2020 conforms with the Annual Corporate Income Tax Return reported to the tax office.

c. Aset (liabilitas) pajak tangguhan – neto

Pengaruh pajak atas perbedaan temporer yang signifikan antara pelaporan keuangan dan pajak adalah sebagai berikut:

c. Deferred tax assets (liabilities) – net

The tax effects on significant outstanding temporary differences between financial and tax reporting purposes are as follows:

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Aset (liabilitas) pajak tangguhan - dampak dari laporan laba rugi dan penghasilan komprehensif lain konsolidasian			Deferred tax assets (liabilities) - effect from consolidated statement of income and other comprehensive income
Penyisihan beban <i>Corporate Social Responsibility</i>	23,920	19,975	Provision for Corporate Social Responsibility
Penghargaan kerja	8,957	2,206	Gratuity
Penyisihan liabilitas imbalan kerja pasti	38,124	35,182	Provision for defined employee benefit liability
Penyisihan kerugian kredit	(29,161)	(61,627)	Provision for loan losses
Perubahan nilai wajar surat berharga yang diukur melalui laba rugi	6,068	6,573	Changes in fair value of marketable securities measured at fair value through profit or loss
Penyisihan kerugian aset non produktif dan aset produktif selain dari kredit yang diberikan	(2,401)	(743)	Provision for losses on non-earning assets and earning assets other than loan
	<u>45,507</u>	<u>1,566</u>	

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Aset (liabilitas) pajak tangguhan - dampak dari ekuitas			Deferred tax assets (liabilities) - effect from equity
Perubahan nilai wajar surat berharga pada laba komprehensif lainnya	5,167	(27,429)	Changes in fair value of marketable securities through other comprehensive income
Pengukuran kembali liabilitas imbalan pasti	33,593	27,331	Remeasurement of defined benefit liability
Bank	84,267	1,468	Bank
Entitas anak	34,334	99,464	Subsidiaries
	118,601	100,932	

Rincian pendapatan (beban) pajak tangguhan –
neto dengan memperhitungkan pengaruh beda
temporer pada tarif pajak adalah sebagai berikut:

*The details of deferred tax benefit (expense) –
net by computing the effect of temporary differences on
tax rate are as follows:*

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Penyisihan beban <i>Corporate Social Responsibility</i>	3,945	702	Provision for Corporate Social Responsibility
Penyisihan liabilitas imbalan kerja pasti	2,942	(5,919)	Provision for defined employee benefits liability
Penyisihan kerugian kredit	32,466	(38,225)	Provision for losses on loans
Perubahan nilai wajar surat berharga yang diukur melalui penghasilan komprehensif lain	(504)	2,806	Changes in fair value of marketable securities measured at fair value through other comprehensive income
Perubahan nilai wajar surat berharga yang diukur melalui penghasilan komprehensif lain			Changes in fair value of marketable securities measured at fair value through other comprehensive income
Pencadangan penghargaan direksi	6,750	2,206	Gratuity
Penyisihan kerugian aset nonproduktif dan aset produktif selain dari kredit yang diberikan	(1,658)	(1,017)	Provision for losses on non-earning assets and earning assets other than loan
	43,941	(39,447)	
Entitas anak	(64,853)	(28,387)	Subsidiaries
	(20,912)	(67,834)	

Manajemen berkeyakinan bahwa aset pajak
tangguhan dapat dipulihkan dan dikompensasikan
dengan laba fiskal pada masa mendatang.

*Management believes that deferred tax assets can
be realized and can be compensated against future
taxable income.*

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d. Perubahan Tarif pajak

Berdasarkan pasal 17 ayat 2 Undang-undang No. 7 tahun 1983 mengenai "Pajak Penghasilan" yang telah diubah untuk keempat kalinya dengan Undang-undang No. 36 tahun 2008, tarif Pajak Penghasilan Badan adalah 25%. Bank melalui Peraturan Pemerintah (PP) No.77 Tahun 2013 tanggal 21 November 2013 yang kemudian diubah dengan Peraturan Pemerintah (PP) No.56 Tahun 2015 tanggal 3 Agustus 2015 tentang "Penurunan Tarif Pajak Penghasilan Bagi Wajib Pajak Badan Dalam Negeri yang Berbentuk Perseroan Terbuka" yang mengatur bahwa wajib pajak dalam negeri yang berbentuk perseroan terbuka dapat memperoleh penurunan tarif pajak penghasilan sebesar 5% (lima persen) lebih rendah dari tarif pajak penghasilan wajib pajak badan dalam negeri bila memenuhi persyaratan sebagai berikut: (a) paling sedikit 40% (empat puluh persen) dari jumlah keseluruhan saham yang disetor dicatat untuk diperdagangkan di Bursa Efek Indonesia, (b) saham tersebut harus dimiliki oleh paling sedikit 300 pihak, (c) masing-masing pihak tersebut hanya boleh memiliki saham kurang dari 5% (lima persen) dari keseluruhan saham ditempatkan dan disetor penuh, dan (d) ketentuan sebagaimana dimaksud di atas harus dipenuhi dalam waktu paling singkat 183 (seratus delapan puluh tiga) hari kalender dalam jangka waktu 1 (satu) tahun pajak. Ketentuan mengenai tata cara pelaksanaan dan pengawasan pemberian penurunan tarif pajak penghasilan di atas akan diatur dengan Peraturan pemerintah (PP).

Pada 31 Maret 2020, pemerintah mengeluarkan Peraturan Pemerintah Pengganti Undang-Undang (PERPU) Nomor 1 tahun 2020 tentang Kebijakan Keuangan Negara dan Stabilitas Sistem Keuangan untuk Penanganan Pandemi *Corona Virus Disease* 2019 (COVID-19) dan/atau dalam Rangka Menghadapi Ancaman yang Membahayakan Perekonomian Nasional dan/atau Stabilitas Sistem Keuangan yang bertujuan mempertahankan badan usaha dalam pandemi COVID-19 dan menyediakan kemampuan pengembangan usaha memberikan fasilitas penurunan tarif PPh Badan secara umum sebagaimana disampaikan pada pasal 5 PP 30 Tahun 2020 menjadi 22% (masa berlaku tahun 2020 & 2021) dan menjadi 20% (masa berlaku tahun 2022) serta sebagai insentif bagi wajib pajak dengan status *go public* dan menjual 40% sahamnya di lantai bursa memperoleh penurunan tarif pajak penghasilan sebesar 3% (tiga persen), yang kemudian diatur oleh Peraturan Pemerintah (PP) No.30 Tahun 2020 tanggal 30 Juni 2020 yang mencabut dan menyatakan Peraturan Pemerintah (PP) No.56 Tahun 2015 tanggal 3 Agustus 2015 tidak berlaku, yang mengatur bahwa Wajib Pajak (WP) dalam negeri yang berbentuk perseroan terbuka dapat memperoleh penurunan tarif pajak penghasilan

d. Changes in Tax rate

Under article 17, paragraph 2 of Law No. 7 year 1983 regarding "Income Tax" which has been amended for the fourth time with the Law No. 36 year 2008, the corporate income tax rate is 25%. Through Government Regulation (PP) No.77 Year 2013 dated November 21, 2013 which was amended with Government Regulation (PP) No.56 Year 2015 dated August 3, 2015 regarding "Reduction on Income Tax Rate for Domestic Listed Companies" which regulates that domestic listed companies can obtain reduction on income tax rate at 5% (five percent) lower than income tax rate of domestic companies tax payers if the following criterias are met: (a) at least 40% (fourty percent) of the total issued shares are traded in Indonesia Stock Exchange, (b) the shares are owned by at least 300 parties, (c) each party can only own lower than 5% (five percent) of the total issued and fully paid shares, and (d) the above requirements must be fulfilled at the minimum of 183 (one hundred eighty three) calendar days in a period of 1 (one) fiscal year. Regulation on application and supervision of the reduction on income tax rate will be provided in the government regulation.

On March 31, 2020, the government issued Government Regulation in Lieu of Law (PERPU) No. 1 of 2020 concerning State Financial Policies and Financial System Stability for Handling Pandemic *Corona Virus Disease* 2019 (COVID-19) and / or in the Context of Facing Threats that Endanger the Economy National and / or Financial System Stability which aims to maintain business entities in the COVID-19 pandemic and provide business development capabilities to provide a reduction in Corporate Income Tax rates in general as stated in article of 5 of PP 30 of 2020 to 22% (validity period 2020 & 2021) and become 20% (validity period in 2022) as well as an incentive for taxpayers to go public and sell 40% of their shares on the stock exchange, a reduction in income tax rate of 3% (three percent), which is then regulated by Government Regulation (PP) No.30 of 2020 dated June 30, 2020 which revokes and declares Government Regulation (PP) No.56 of 2015 dated August 3, 2015 does not apply, which stipulates that domestic taxpayers (WP) in the form of publicly-listed companies can obtain a reduction in income tax rates by 3% (three percent) lower than the domestic corporate taxpayer income tax rates if they meet the requirements as follows: (a) at least 40% (forty percent) of the total number of shares

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sebesar 3% (tiga persen) lebih rendah dari tarif pajak penghasilan wajib pajak badan dalam negeri bila memenuhi persyaratan sebagai berikut: (a) paling sedikit 40% (empat puluh persen) dari jumlah keseluruhan saham yang disetor dicatat untuk diperdagangkan di Bursa Efek Indonesia, (b) saham tersebut harus dimiliki oleh paling sedikit 300 pihak, (c) masing-masing pihak tersebut hanya boleh memiliki saham kurang dari 5% (lima persen) dari keseluruhan saham ditempatkan dan disetor penuh, dan (d) ketentuan sebagaimana dimaksud di atas harus dipenuhi dalam waktu paling singkat 183 (seratus delapan puluh tiga) hari kalender dalam jangka waktu 1 (satu) tahun pajak. Ketentuan mengenai tata cara pelaksanaan dan pengawasan pemberian penurunan tarif pajak penghasilan di atas diatur dengan Peraturan Menteri Keuangan (PMK) Nomor 123/PMK.03/2020 Tentang Bentuk dan Tata Cara Penyampaian Laporan Serta Daftar Wajib Pajak Dalam Rangka Pemenuhan Persyaratan Penurunan Tarif Pajak Penghasilan Bagi Wajib Pajak Badan Dalam Negeri Yang Berbentuk Perseroan Terbuka.

Manajemen akan terus melakukan pemantauan terkait pemenuhan persyaratan penurunan tarif sebagaimana disebutkan di atas. Manajemen berkeyakinan bahwa Bank telah memenuhi semua persyaratan untuk memperoleh fasilitas penurunan tarif pajak penghasilan.

Berdasarkan surat keterangan No. DE//2022-1230 tanggal 11 Januari 2022 dan No. DE//2021-0381 tanggal 14 Januari 2021 tentang laporan bulanan kepemilikan saham berupa Formulir No. X.H.I-2 dari Biro Administrasi Efek, Datindo Entrycom atas kepemilikan saham Bank selama tahun 2021 dan 2020, semua kriteria di atas untuk memperoleh fasilitas penurunan tarif pajak tersebut atas laporan keuangan Bank untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 telah terpenuhi.

Manajemen berkeyakinan bahwa Bank dan entitas anak telah memenuhi semua persyaratan untuk memperoleh fasilitas penurunan tarif pajak penghasilan.

Sehubungan dengan hal tersebut, pajak penghasilan badan untuk posisi 31 Desember 2021 dan 2020 masing-masing dihitung dengan menggunakan tarif pajak 19%.

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deposited is recorded for trading on the Indonesia Stock Exchange, (b) the shares must be owned by at least 300 parties, (c) each of these parties may only have shares of less than 5% (five percent) of the total issued and fully paid shares, and (d) the provisions referred to above must be fulfilled within 183 (one hundred eighty three) calendar days within a period of 1 (one)) fiscal year. Provisions regarding the procedures for implementing and monitoring the granting of the reduction in income tax rates above are regulated by a Regulation of the Minister of Finance (PMK) Number 123/PMK.03/2020 concerning Forms and Procedures for Submitting Reports and List of Taxpayers in the Context of Fulfilling the Requirements for a Reduction in Income Tax Rates for Domestic Taxpayers in the Form of Public Companies.

Management will continue to monitor related to meeting the tariff reduction requirements as mentioned above. Management believes that the Bank has fulfill all the requirements to obtain the reduction on income tax rate facility.

Based on Letter No. DE//2022-1230 dated January 11, 2022 and No. DE//2020-0381 dated January 14, 2021 the monthly report of shares ownerships, form No. X.H.I-2 from the Securities Administration Agency (Biro Administrasi Efek), Datindo Entrycom on the ownership of Bank's shares during 2021 and 2020, all of the above mentioned required criteria to obtain the tax rate reduction on Bank's financial statements for the years ended December 31, 2021 and 2020 were fulfilled by Bank.

Management believes that the Bank and its subsidiaries has fulfill all the requirements to obtain the reduction on income tax rate facility.

In relation with the matter above, corporate income tax for the position of December 31, 2021 and 2020 each has been calculated using a tax rate of 19%.

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e. Pemeriksaan Pajak

e. Tax Audit

Bank

Bank

Nomor/Number of SKP/STP	Tahun pajak/ Tax year	Jenis pajak/ Tax Type	Nilai/amount	Pembayaran yang diakui sebagai Uang muka Pajak/ Payment Recognized as Tax Advanced	Status Terkini / Current Status
STP No. 00039/106/14/054/14 (19 Sep 2014)	Jan-Jul 2014	PPh 25	5,261	5,261	Proses Permohonan Penghapusan STP di Kantor Pajak <i>In The Process of Removing The STP at The Tax Office</i>
STP No. 00051/106/14/054/14 (24 Okt 2014)	Agt-Sep 2014	PPh 25	320	320	Proses Permohonan Penghapusan STP di Kantor Pajak <i>In The Process of Removing The STP at The Tax Office</i>
STP No. 00080/106/14/054/14 (27 Nov 2014)	Okt 2014	PPh 25	251	251	Proses Permohonan Penghapusan STP di Kantor Pajak <i>In The Process of Removing The STP at The Tax Office</i>
STP No. 00092/106/14/054/14 (27 Nov 2014)	Nov 2014	PPh 25	251	251	Proses Permohonan Penghapusan STP di Kantor Pajak <i>In The Process of Removing The STP at The Tax Office</i>
STP No. 00029/106/14/054/14 (26 Jan 2015)	Des 2014	PPh 25	251	251	Proses Permohonan Penghapusan STP di Kantor Pajak <i>In The Process of Removing The STP at The Tax Office</i>
SKPKB No. 00005/206/14/054/17 (18 Des 2017)	Jan-Des 2014	PPh Badan	38,125	20,968	Proses Permohonan Peninjauan Kembali/ <i>Judicial Review Request Process</i>
SKPKB No. 00015/240/14/054/17 (18 Des 2017)	Jan-Des 2014	PPh 4 (2)	21,959	-	Proses Permohonan Peninjauan Kembali/ <i>Judicial Review Request Process</i>
STP No. 00083/207/14/054/17 (18 Des 2017)	Des 2014	PPN	2,827	2,827	Proses Permohonan Penghapusan STP di Kantor Pajak <i>In The Process of Removing The STP at The Tax Office</i>
STP No. 00005/177/14/054/17 (18 Des 2017)	Feb 2014	PPN	4	4	Proses Permohonan Penghapusan STP di Kantor Pajak <i>In The Process of Removing The STP at The Tax Office</i>
STP No. 00006/177/14/054/17 (18 Des 2017)	Mei 2014	PPN	4	4	Proses Permohonan Penghapusan STP di Kantor Pajak <i>In The Process of Removing The STP at The Tax Office</i>
STP No. 00007/177/14/054/17 (18 Des 2017)	Agt 2014	PPN	4	4	Proses Permohonan Penghapusan STP di Kantor Pajak <i>In The Process of Removing The STP at The Tax Office</i>
STP No. 00008/177/14/054/17 (18 Des 2017)	Nov 2014	PPN	4	4	Proses Permohonan Penghapusan STP di Kantor Pajak <i>In The Process of Removing The STP at The Tax Office</i>
SKPKB No. 00010/206/15/054/18 (27 Des 2018)	Jan-Des 2015	PPh Badan	66,015	22,296	Proses Permohonan Banding /Appeal Request Process
STP No. 00069/107/15/054/18 (27 Des 2018)	Jan-Des 2015	PPN	-	158	Proses Permohonan Penghapusan STP di Kantor Pajak <i>In The Process of Removing The STP at The Tax Office</i>
SKPKB No. 00024/206/16/054/18 (27 Jul 2018)	Jan-Des 2016	PPh Badan	70,589	20,630	Proses Banding/Appeal Process
SKPKB No. 00091/203/16/054/18 (6 Agt 2018)	Jan-Des 2016	PPh 23	612	612	Proses Banding/Appeal Process
SKPKB No. 00479/207/16/054/18 (6 Agt 2018)	Des 2016	PPN	639	209	Proses Banding/Appeal Process
STP No. 00179/107/16/054/18 (6 Agt 2018)	Des 2016	PPN LN	92	93	Proses Banding/Appeal Process
SP2B PPH PASAL 4 (2) NO S-62.E/WPJ.07/KP.0806/SP2B/2020	Jan-Des 2014	PPh 4 (2)	10,955	10,995	Bagian Proses Permohonan Peninjauan Kembali/ <i>Part of Judicial Review Request Process</i>
STP PPH PASAL 4 (2) NO 00004/110/14/054/21(30 Apr 2021) Bagian dari	Jan-Des 2014	PPh 4 (2)	10,955	10,995	Bagian Proses Permohonan Peninjauan Kembali/ <i>Part of Judicial Review Request Process</i>
SKPKB No. 00015/240/14/054/17 (18 Des 2017)					
SKPKB No. 00015/206/19/054/21 (28 Jun 2021)	Jan-Des 2019	PPh Badan	34,964	34,964	Proses Permohonan Keberatan / <i>Objection Request Process</i>
SP2B PPH Badan NO S-197.E/WPJ.07/KP.08/SP2B/2021 (16 Des2021) Bagian dari - 00024/206/16/054/18 (27 Jul 2018)	Jan-Des 2016	PPh Badan	49,778	49,778	
Total				180,875	Total

Selain pembayaran yang dicatat sebagai uang muka sebagaimana disebutkan di atas, terdapat pembayaran yang telah dibebankan dalam laporan keuangan konsolidasian 31 Desember 2021 sebesar Rp208.762.

Besides payment recorded as tax advance as state above, ther was payment that was recorded as expense in the consolidated financial statement December 31, 2021 amounting to Rp208.762.

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Selain uang muka yang masih dalam sengketa sebagaimana disebutkan di atas, terdapat lebih bayar atas PPh badan tahun 2019 dan 2016 masing-masing sebesar Rp65.670 dan Rp30.308 yang sedang dalam proses banding.

BJBS

BJBS telah mengajukan surat keberatan ke Direktur Jenderal Pajak atas beberapa Surat Ketetapan Pajak untuk berbagai pajak penghasilan Pasal 4(2), Pasal 21, Pasal 23 dan PPN tahun pajak 2016 tertanggal 27 Februari 2018 sebesar Rp10.894, dimana BJBS telah menerima restitusi sebagian sebesar Rp4.231 pada bulan Maret 2019. Sedangkan sisanya BJBS akan mengajukan Banding.

Berdasarkan Putusan Pengadilan Pajak PUT-006168.16/2019/PP/MXIIA Tahun 2021 mengabulkan sebagian permohonan banding BJBS atas restitusi tahun 2019 sebesar Rp585 sedangkan sisanya sebesar Rp72 dibebankan pada tahun 2021.

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In addition to advances that are still in dispute as mentioned above, there are overpayments of corporate income tax for 2019 and 2016 amounting to Rp65,670 and Rp30,308, respectively, which are in the process of appeal.

BJBS

BJBS has submitted objection letters to the Director General of Taxes on several Tax Assessment Letters for several income tax Article 4(2), Article 21, Article 23 and VAT for the fiscal year 2016 dated February 27, 2018 amounting to Rp10,894, where the BJBS has received a refund amounting to Rp4,231 in March 2019. While the rest, the BJBS will submit an Appeal.

Based on the Tax Court's Decision PUT-006168.16/2019/PP/MXIIA 2021, the BJBS partially granted the appeal for restitution in 2019 amounting to Rp585 while the rest of Rp72 will be charged in 2021.

**26. Bunga yang Masih Harus Dibayar dan
Bagi Hasil**

26. Interest Payable and Revenue Sharing

	31 Desember/December 31, 2021		31 Desember/December 31, 2020		
	Jumlah nosional mata uang asing/ Notional amount in foreign currencies (angka penuh/ full amount)		Jumlah nosional mata uang asing/ Notional amount in foreign currencies (angka penuh/ full amount)		
		Ekuivalen Rupiah/ Equivalent Rupiah		Ekuivalen Rupiah/ Equivalent Rupiah	
Rupiah					Rupiah
Simpanan nasabah		94,655		155,687	Deposits from customer
Efek hutang yang diterbitkan		45,756		22,937	Debt securities issued
Bagi hasil syariah		10,273		13,080	Sharia profit sharing
Pinjaman yang diterima		16,479		28,076	Borrowings
Simpanan dari bank lain		573		1,585	Deposits from other banks
		<u>167,736</u>		<u>221,365</u>	
Dolar Amerika Serikat					United States Dollar
Simpanan nasabah	65,776	938	24,815	348	Deposits from customer
Total		<u>168,674</u>		<u>221,713</u>	Total

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27. Liabilitas Lain-Lain

27. Other Liabilities

	31 Desember/December 31, 2021		31 Desember/December 31, 2020		
	Jumlah nosional mata uang asing/ Notional amount in foreign currencies (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	Jumlah nosional mata uang asing/ Notional amount in foreign currencies (angka penuh/ full amount)	Ekuivalen Rupiah/ Equivalent Rupiah	
Rupiah					Rupiah
Jasa produksi		395,140		321,924	Employee bonus
Setoran jaminan		80,391		85,345	Guarantee deposits
Dana Corporate Social Responsibility		125,892		105,133	Corporate Social Responsibility fund
Provisi dan komisi diterima dimuka		8,092		22,710	Unearned provisions and commission
Penghargaan kerja		47,142		11,615	Gratuity
Liabilitas sewa		589,310		555,985	Lease liabilities
Lain-lain		407,940		226,996	Others
		<u>1,653,907</u>		<u>1,329,708</u>	
Mata uang asing					Foreign currencies
Setoran jaminan					Guarantee deposits
Dolar Amerika Serikat	162,015	2,309	152,180	2,138	United States Dollar
Lain-lain	(644,856)	(9,191)	1,661	24	Others
		<u>(6,882)</u>		<u>2,162</u>	
Total		<u>1,647,025</u>		<u>1,331,870</u>	Total

Lain-lain terutama terdiri dari rekening titipan, rekening dalam penyelesaian, titipan THR, titipan insentif prestasi kerja.

Others mainly consist of entrusted account, accounts in process, religious holiday allowance, entrusted work achievement incentive.

28. Dana Syirkah Temporer

28. Temporary Syirkah Funds

a. Berdasarkan jenis dan mata uang

a. By type and currency

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Pihak-pihak berelasi			Related parties
Rupiah			Rupiah
Bukan bank			Non - bank
Giro Mudharabah	3,176	-	Mudharabah current savings
Tabungan mudharabah	2,847	2,251	Mudharabah savings
Deposito mudharabah berjangka	51,986	4,808	Mudharabah time deposits
	<u>58,009</u>	<u>7,059</u>	
Pihak ketiga			Third parties
Rupiah			Rupiah
Bukan bank			Non - bank
Giro mudharabah	666,554	379,321	Mudharabah current account
Tabungan mudharabah	1,460,250	1,010,855	Mudharabah savings
Deposito mudharabah berjangka	5,078,425	4,784,222	Mudharabah time deposits
	<u>7,205,229</u>	<u>6,174,398</u>	
Pihak ketiga			Third parties
Rupiah			Rupiah
Bank			Bank
Giro mudharabah	4,361	4,260	Mudharabah current account
Tabungan mudharabah	18,553	10,554	Mudharabah savings
Deposito mudharabah berjangka	30,538	55,047	Mudharabah time deposits
	<u>53,452</u>	<u>69,861</u>	
Total	<u>7,316,690</u>	<u>6,251,318</u>	Total

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- b. Rincian deposito berjangka mudharabah berdasarkan jangka waktu

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020
Rupiah		
Bukan bank		
1 bulan	2,688,195	2,503,758
3 bulan	1,509,681	1,790,399
6 bulan	593,876	389,880
12 bulan	326,127	102,641
Lebih dari 12 bulan	12,532	2,352
	5,130,411	4,789,030
Bank		
1 bulan	23,938	43,560
3 bulan	5,300	11,187
6 bulan	1,000	-
12 bulan	300	300
	30,538	55,047
Total	5,160,949	4,844,077

- b. Details of mudharabah time deposits by term

Rupiah	
Non - bank	
1 month	
3 months	
6 months	
12 months	
More than 12 months	
Bank	
1 month	
3 months	
6 months	
12 months	
Total	

- c. Tingkat bagi hasil deposito berjangka mudharabah

Deposito berjangka mudharabah merupakan investasi pihak lain yang mendapatkan imbalan bagi hasil dari pendapatan BJBS atas penggunaan dana tersebut dengan nisbah yang ditetapkan dan disetujui sebelumnya.

Tingkat setara bagi hasil per tahun untuk deposito berjangka mudharabah adalah sebagai berikut:

- c. Revenue equivalent sharing rate from mudharabah time deposits

Mudharabah time deposits are entitled to receive a share in the income derived by the BJBS from the use of such funds based on a pre-determined ratio.

The annual equivalent revenue sharing rate for mudharabah time deposits are as follows:

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
1 bulan	3,79%	4,82%	1 month
3 bulan	3,79%	5,45%	3 months
6 bulan	3,89%	5,03%	6 months
12 bulan	3,89%	4,82%	12 months
Lebih dari 12 bulan	3,89%	4,82%	More than 12 months

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29. Modal Saham

29. Share Capital

	31 Desember 2021/December 31, 2021 31 Desember 2020/December 31, 2020			
	Jumlah lembar saham ditempatkan dan disetor penuh/ <i>Number of shares issued and fully paid</i>	Persentase kepemilikan/ <i>Percentage of ownership</i>	Total dalam Rupiah/ <i>Amount in Rupiah</i>	Shareholders
Pemegang saham				
Saham Seri A				Class A Shares
A. Provinsi Jawa Barat	3,756,415,785	38.18%	939,104	A. Province of West Java
B. Pemerintah Kota/Kabupaten se-Provinsi Jawa Barat: Pemerintah Kota				B. Government of Municipalities/ Regencies in the Province of West Java: Government of Municipalities
- Bandung	116,000,006	1.18%	29,000	Bandung -
- Cimahi	104,000,000	1.06%	26,000	Cimahi -
- Depok	93,777,672	0.95%	23,444	Depok -
- Tasikmalaya	62,810,189	0.64%	15,703	Tasikmalaya -
- Bekasi	62,493,022	0.64%	15,624	Bekasi -
- Bogor	46,737,809	0.48%	11,684	Bogor -
- Banjar	41,000,000	0.42%	10,250	Banjar -
- Sukabumi	38,545,063	0.39%	9,635	Sukabumi -
- Cirebon	17,837,704	0.18%	4,460	Cirebon -
	583,201,465	5.93%	145,800	
Pemerintah Kota/Kabupaten se-Provinsi Jawa Barat: Pemerintah Kabupaten				Regencies in the Province of West Java: Government of Regencies
- Bandung	712,485,914	7.24%	178,122	Bandung -
- Bogor	202,523,232	2.06%	50,631	Bogor -
- Tasikmalaya	130,953,800	1.33%	32,738	Tasikmalaya -
- Cianjur	102,416,760	1.04%	25,604	Cianjur -
- Indramayu	87,986,270	0.89%	21,997	Indramayu -
- Sukabumi	86,889,260	0.88%	21,722	Sukabumi -
- Bekasi	73,550,504	0.75%	18,387	Bekasi -
- Karawang	56,863,937	0.58%	14,216	Karawang -
- Cirebon	56,121,123	0.57%	14,030	Cirebon -
- Purwakarta	51,219,171	0.52%	12,805	Purwakarta -
- Sumedang	46,052,684	0.47%	11,513	Sumedang -
- Subang	44,937,610	0.46%	11,235	Subang -
- Majalengka	35,462,669	0.36%	8,866	Majalengka -
- Ciamis	32,721,097	0.33%	8,180	Ciamis -
- Kuningan	28,797,110	0.29%	7,199	Kuningan -
- Garut	26,366,698	0.27%	6,592	Garut -
- Bandung Barat	5,263,157	0.05%	1,316	Bandung Barat -
	1,780,610,996	18.09%	445,153	

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	31 Desember 2021/December 31, 2021 31 Desember 2020/December 31, 2020			
	Jumlah lembar saham ditempatkan dan disetor penuh/ <i>Number of shares issued and fully paid</i>	Persentase kepemilikan/ <i>Percentage of ownership</i>	Total dalam Rupiah/ <i>Amount in Rupiah</i>	Shareholders
Pemegang saham				
Total - Pemerintah Kota dan Kabupaten se-Provinsi Jawa Barat	2,363,812,461	24.02%	590,953	Total - Government of Municipalities and Regencies in the Province of West Java
C. Provinsi Banten	520,589,856	5.29%	130,147	C. Province of Banten
D. Pemerintah Kota/Kabupaten se-Provinsi Banten:				D. Government of Municipalities/ Regencies in the Province of Banten:
Pemerintah Kota				Government of Municipalities
- Tangerang	125,117,942	1.27%	31,279	Tangerang -
- Cilegon	60,631,578	0.62%	15,158	Cilegon -
	185,749,520	1.89%	46,437	
Pemerintah Kabupaten				Government of Regencies
- Tangerang	289,306,189	2.94%	72,326	Tangerang -
- Serang	151,092,304	1.54%	37,773	Serang -
- Pandeglang	110,162,524	1.12%	27,541	Pandeglang -
- Lebak	37,586,022	0.38%	9,397	Lebak -
	588,147,039	5.98%	147,037	
Total - Pemerintah Kota dan Kabupaten se-Provinsi Banten	773,896,559	7.87%	193,474	Total - Government of Municipalities and Regencies in the Province of Banten
Total Saham Seri A	7,414,714,661	75.37%	1,853,679	Total Class A Shares
Saham Seri B				Class B Shares
Masyarakat (kepemilikan di bawah 5% untuk setiap pihak)	2,424,072,500	24.63%	606,018	Public (ownership less than 5% each)
Total Saham Seri B	2,424,072,500	24.63%	606,018	Total Class B Shares
Total	9,838,787,161	100.00%	2,459,697	Total

Pada tanggal 31 Desember 2021 dan 2020, saham Seri A khusus dimiliki oleh pemerintah pusat, pemerintah provinsi, kota dan kabupaten sedangkan saham Seri B dimiliki oleh masyarakat.

Saham Seri A adalah saham yang memberikan hak khusus kepada pemegangnya dalam kuorum kehadiran dan kuorum persetujuan Rapat Umum Pemegang Saham.

Share capital as of December 31, 2021 and 2020, Class A shares are specially owned by the central government, provinces, cities and districts while the Class B shares are owned by public.

Class A shares are shares that give special rights to the holder in the attendance quorum and the approval of quorum at the Shareholders' General Meeting.

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30. Tambahan Modal Disetor

30. Additional Paid in Capital

Pada tanggal 31 Desember 2021 dan 2020, rincian
tambahan modal disetor adalah sebagai berikut:

As of December 31, 2021 and 2020, details of
additional paid in capital are as follows:

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Masyarakat	823,423	823,423	Public
Pemerintah Provinsi Jawa Barat	76,595	76,595	Pemerintah Provinsi Jawa Barat
Pemerintah Kab. Bandung	52,105	52,105	Pemerintah Kab. Bandung
Pemerintah Kab. Bandung Barat	8,684	8,684	Pemerintah Kab. Bandung Barat
Pemerintah Kab. Bogor	14,958	14,958	Pemerintah Kab. Bogor
Pemerintah Kab. Cirebon	4,145	4,145	Pemerintah Kab. Cirebon
Pemerintah Kab. Indramayu	6,498	6,498	Pemerintah Kab. Indramayu
Pemerintah Kab. Karawang	4,200	4,200	Pemerintah Kab. Karawang
Pemerintah Kab. Kuningan	2,127	2,127	Pemerintah Kab. Kuningan
Pemerintah Kab. Lebak	2,783	2,783	Pemerintah Kab. Lebak
Pemerintah Kab. Pandeglang	8,158	8,158	Pemerintah Kab. Pandeglang
Pemerintah Kab. Serang	11,189	11,189	Pemerintah Kab. Serang
Pemerintah Kab. Subang	3,318	3,318	Pemerintah Kab. Subang
Pemerintah Kab. Sukabumi	6,417	6,417	Pemerintah Kab. Sukabumi
Pemerintah Kota Bekasi	4,613	4,613	Pemerintah Kota Bekasi
Pemerintah Kota Cilegon	4,342	4,342	Pemerintah Kota Cilegon
Pemerintah Kota Cirebon	1,317	1,317	Pemerintah Kota Cirebon
Pemerintah Kota Depok	6,923	6,923	Pemerintah Kota Depok
Pemerintah Kota Sukabumi	2,845	2,845	Pemerintah Kota Sukabumi
Pemerintah Kota Tangerang	9,264	9,264	Pemerintah Kota Tangerang
Pemerintah Kota Tasikmalaya	4,637	4,637	Pemerintah Kota Tasikmalaya
Total	1,058,541	1,058,541	Total

31. Obligasi Subordinasi

31. Subordinated Bonds

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Obligasi Subordinasi Berkelanjutan I			Continuing Subordinated Bonds I
Tahap I Bank Jabar Banten	1,000,000	1,000,000	of Bank Jabar Banten Phase I
Obligasi Subordinasi Berkelanjutan II			Continuing Subordinated Bonds II
Tahap I Bank Jabar Banten	500,000	500,000	of Bank Jabar Banten Phase I
Obligasi Subordinasi Berkelanjutan II			Continuing Subordinated Bonds II
Tahap II Bank Jabar Banten	500,000	500,000	of Bank Jabar Banten Phase II
Obligasi Subordinasi Berkelanjutan III			Continuing Subordinated Bonds III
Tahap I Bank Jabar Banten	1,000,000	-	of Bank Jabar Banten Phase I
Beban emisi obligasi yang belum diamortisasi	(11,508)	(7,293)	Unamortized bonds issuance cost
Total	2,988,492	1,992,707	Total

Bank menerbitkan Obligasi Subordinasi Berkelanjutan I Tahap I Bank Jabar Banten. Obligasi ini ditawarkan sebesar nilai nominal, dicatatkan di Bursa Efek Indonesia dan telah mendapatkan persetujuan Otoritas Jasa Keuangan berdasarkan surat keputusan No. S-152/KR.021/2017 pada tanggal 13 Oktober 2017.

The Bank issued Continuing Subordinated Bonds I of Bank Jabar Banten Bonds Phase I. The bonds were offered at their nominal value, listed in the Indonesia Stock Exchange and approved by Financial Service Authority based on Decision Letter No. S-152/KR.021/2017 dated October 13, 2017.

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Obligasi Subordinasi Berkelanjutan I Tahap I Bank Jabar Banten Bank Jabar Banten terdiri dari:

- 1) Seri A dengan nilai nominal Rp307.000 dengan suku bunga tetap sebesar 9,60% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 6 Desember 2022;
- 2) Seri B dengan nilai nominal Rp693.000 dengan suku bunga tetap sebesar 9,90% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 6 Desember 2024.

Obligasi Subordinasi Berkelanjutan II Tahap I Bank Jabar Banten Bank Jabar Banten terdiri dari:

- 1) Seri A dengan nilai nominal Rp132.000 dengan suku bunga tetap sebesar 8,60% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 3 Maret 2025;
- 2) Seri B dengan nilai nominal Rp368.000 dengan suku bunga tetap sebesar 9,35% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 3 Maret 2027.

Obligasi Subordinasi Berkelanjutan II Tahap II Bank Jabar Banten Bank Jabar Banten terdiri dari:

- 1) Seri A dengan nilai nominal Rp162.580 dengan suku bunga tetap sebesar 8,50% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 17 November 2025;
- 2) Seri B dengan nilai nominal Rp337.420 dengan suku bunga tetap sebesar 9,00% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 17 November 2027.

Obligasi Subordinasi Berkelanjutan III Tahap I Bank Jabar Banten Bank Jabar Banten terdiri dari:

- 1) Seri A dengan nilai nominal Rp379.000 dengan suku bunga tetap sebesar 7,85% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama lima tahun dan akan jatuh tempo pada tanggal 15 Juli 2026;
- 2) Seri B dengan nilai nominal Rp621.000 dengan suku bunga tetap sebesar 8,60% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama tujuh tahun dan akan jatuh tempo pada tanggal 15 Juli 2028.

Pada tanggal 31 Desember 2021 dan 2020, peringkat obligasi subordinasi berkelanjutan ini menurut Pefindo adalah idA.

Continuing Subordinated Bonds I of Bank Jabar Banten Bonds Phase I consisted of:

- 1) Series A with nominal value of Rp307,000 with fixed interest rate of 9.60% per annum which is payable every three months with a five-year term; and are due on December 6, 2022;*
- 2) Series B with nominal value of Rp693,000 with fixed interest rate of 9.90% per annum which is payable every three months with a seven-year term; and are due on December 6, 2024.*

Continuing Subordinated Bonds II of Bank Jabar Banten Bonds Phase I consisted of:

- 1) Series A with nominal value of Rp132,000 with fixed interest rate of 8.60% per annum which is payable every three months with a five-years term and are due on March 3, 2025;*
- 2) Series B with nominal value of Rp368,000 with fixed interest rate of 9.35% per annum which is payable every three months with a seven-year term and are due on March 3, 2027.*

Continuing Subordinated Bonds II of Bank Jabar Banten Bonds Phase II consisted of:

- 1) Series A with nominal value of Rp162,580 with fixed interest rate of 8.50% per annum which is payable every three months with a five-year term and are due on November 17, 2025;*
- 2) Series B with nominal value of Rp337,420 with fixed interest rate of 9.00% per annum which is payable every three months with a seven-year term and are due on November 17, 2027.*

Continuing Subordinated Bonds III of Bank Jabar Banten Bonds Phase I consisted of:

- 1) Series A with nominal value of Rp379,000 with fixed interest rate of 7.85% per annum which is payable every three months; with a five-year term; and are due on July 15, 2026;*
- 2) Series B with nominal value of Rp621,000 with fixed interest rate of 8.60% per annum which is payable every three months; with a seven-year term; and are due on July 15, 2028.*

As of December 31, 2021 and 2020, the rating of the subordinated bonds based on Pefindo was idA.

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Selama jangka waktu obligasi tersebut di atas, tanpa ijin tertulis dari wali amanat, Bank tidak diperkenankan untuk:

- 1) menerbitkan obligasi atau instrumen hutang lainnya yang sejenis yang mempunyai kedudukan lebih tinggi dan pembayaran didahulukan dari efek hutang, kecuali pengeluaran obligasi atau instrumen hutang lain yang sejenis yang tidak mempunyai jaminan khusus; maka Bank tidak memerlukan persetujuan tertulis dari wali amanat, namun cukup menyampaikan pemberitahuan secara tertulis kepada wali amanat, segera setelah Bank mempunyai rencana untuk mengeluarkan obligasi atau instrumen hutang lain yang sejenis tersebut;
- 2) mengurangi modal dasar dan modal disetor;
- 3) melakukan penggabungan, konsolidasi, akuisisi dengan perusahaan lain yang menyebabkan bubarnya Bank, atau yang mempunyai akibat negatif terhadap kelangsungan usaha Bank, atau mengizinkan entitas anak (bila ada) untuk melakukan penggabungan, konsolidasi, dan/atau akuisisi dengan perusahaan lain yang menyebabkan bubarnya entitas anak (bila ada) atau yang mempunyai akibat negatif terhadap kelangsungan usaha entitas anak (bila ada), kecuali sepanjang dilakukan sesuai dengan ketentuan sebagai berikut:
 - i. semua syarat dan kondisi obligasi dalam perjanjian perwaliamanatan dan dokumen lain yang berkaitan tetap berlaku dan mengikat sepenuhnya perusahaan penerus (*surviving company*), dan dalam hal Bank bukan merupakan perusahaan penerus, maka seluruh kewajiban obligasi telah dialihkan secara sah kepada perusahaan penerus, dan perusahaan penerus tersebut memiliki aktiva dan kemampuan yang memadai untuk menjamin pembayaran obligasi dan perusahaan penerus tersebut salah satu bidang usahanya adalah bergerak dalam bidang perbankan; atau
 - ii. disyaratkan oleh perundang-undangan yang berlaku di Negara Republik Indonesia;
- 4) melakukan penjualan atau pengalihan aset tetap milik Bank kepada pihak manapun yang dalam satu tahun berjalan melebihi 50% dari seluruh aset tetap milik Bank berdasarkan laporan keuangan terakhir yang diaudit, dalam satu transaksi atau gabungan transaksi dalam 1 (satu) tahun berjalan;
- 5) melakukan transaksi dengan pihak terafiliasi kecuali bila transaksi tersebut dilakukan dengan persyaratan yang menguntungkan Bank atau setidaknya-tidaknya sama dengan

During the term of the above bonds, without the written permission of the trustee, the Bank is not allowed to:

- 1) *issue bonds or other similar debt instruments which have a higher rank than the debt securities issued and whose payments are prioritized over the debt securities issued, except for the issue of bonds where the collateral is not bound under the existing trust agreements; except for the issue of bonds or other similar debt instruments which do not have specific collateral, then the Bank does not need written permission from the trustee, the Bank only required to submit written announcement to the trustee, right after the Bank's plan to issue the bonds or other similar debt instruments;*
- 2) *reduce the authorized capital and paid-up capital;*
- 3) *perform any merger, consolidation or acquisition with other companies which causes the liquidation of the Bank, or has a negative impact on the continuity of the Bank's business, or to allow subsidiaries (if any) to perform any merger, consolidation, and/or acquisition with other companies which would cause the liquidation of the subsidiary (if any), or have a negative impact on the continuity of the subsidiary's business (if any), except if it is conducted by the following criteria:*
 - i. *all requirements and conditions of the bonds in the trustee agreement and other related documents are still valid and completely bind the surviving company, and in the case where the Bank is not a surviving company, then all obligations related to the bond have been transferred legally to the surviving company, and the surviving company have adequate assets and capability to guarantee the payment of the bond and one of the surviving company's business line is engaged in banking industry; or*
 - ii. *is required by the prevailing law in Indonesia;*
- 4) *sell or transfer the Bank's fixed assets to other parties which in one year exceed 50% of all fixed assets owned by the Bank based on the last audited financial statements, in one or combined transaction, in 1 (one) year;*
- 5) *conduct transactions with affiliated parties, except if the transaction is performed with terms and conditions which bring benefits to the Bank or at a minimum, similar to the terms*

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- persyaratan yang diperoleh Bank dari pihak ketiga yang bukan terafiliasi dalam transaksi yang lazim; dan
- 6) melakukan transaksi dengan pihak terafiliasi kecuali bila transaksi tersebut dilakukan dengan persyaratan yang menguntungkan Bank atau setidaknya tidaknya sama dengan persyaratan yang diperoleh Bank dari pihak ketiga yang bukan terafiliasi dalam transaksi yang lazim.

- and conditions of transactions conducted with third parties which are affiliated in common transactions; and
- 6) conduct transactions with affiliated parties, except if the transaction is performed with terms and conditions which bring benefits to the Bank or at a minimum, similar to the terms and conditions of transactions conducted with third parties which are affiliated in common transactions.

32. Penggunaan Laba

Penggunaan laba tahun 2020 ditetapkan berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS) tanggal 6 April 2021 sebagaimana yang tercantum di dalam Akta Notaris No. 09 oleh R. Tedy Suwarman, S.H.

Penggunaan laba tahun 2019 ditetapkan berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS) tanggal 16 April 2020 sebagaimana yang tercantum di dalam Akta Notaris No. 24 oleh R. Tedy Suwarman, S.H.

Berdasarkan keputusan RUPS tersebut di atas, penggunaan laba tahun 2020 dan 2019 ditetapkan sebagai berikut:

32. Distribution of Income

Income distribution of the year 2020 was made based on the General Shareholders' Meeting dated April 6, 2021 as stated in Notarial Deed No. 09 of R. Tedy Suwarman, S.H.

Income distribution of the year 2019 was made based on the General Shareholders' Meeting dated April 16, 2020 as stated in Notarial Deed No. 24 of R. Tedy Suwarman, S.H.

Based on the above General Shareholders' Meeting, the distributions of income in 2020 and 2019, were are follows:

Laba tahun berjalan/Income for the year			
31 Desember/ December 31,			
2020	2019		
Dividen	941,965	925,044	Dividend
Penambahan CKPN			Allowance for impairment
dampak penerapan PSAK 71	-	616,811	losses on implementation of SFAS 71
Cadangan umum	740,157	-	General reserve

Jasa produksi dan beban *Corporate Social Responsibility* dibukukan sebagai beban pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Employee bonus and *Corporate Social Responsibility* expenses are recorded as expense in the current year statement of profit and loss and other comprehensive income.

33. Pendapatan Bunga dan Syariah

33. Interest and Sharia Income

Akun ini terdiri dari:

This account consists of:

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Rupiah			Rupiah
Kredit yang diberikan dan piutang			Loans and receivables
Kredit yang diberikan	10,604,799	10,402,798	Loans
Penempatan pada Bank Indonesia dan bank lain	454,629	224,004	Placements with Bank Indonesia and other banks
Giro pada Bank Indonesia	31,972	11,784	Current accounts with Bank Indonesia
Giro pada bank lain	1,027	1,316	Current accounts with other banks
Wesel ekspor dan tagihan lainnya	21,888	48,509	Bills and other receivables
Syariah			Sharia
Margin	429,478	421,647	Margin
Bagi Hasil	272,252	232,165	Profit Sharing
Pendapatan Sewa Ijarah	18,828	15,574	Ijarah lease income
			Fair value
Nilai wajar melalui laba rugi			through profit or loss
Surat berharga	11,076	41,154	Marketable securities
Biaya perolehan yang diamortisasi			At amortized cost
Surat berharga	765,965	461,377	Marketable securities
Nilai wajar melalui penghasilan komprehensif lain			Fair value to other comprehensive income
Surat berharga	528,986	675,377	Marketable securities
			Foreign currencies
Mata uang asing			
Kredit yang diberikan dan piutang			Loans and receivables
Kredit yang diberikan			Loans
Dolar Amerika Serikat	5,058	5,266	United States Dollar
Penempatan pada Bank Indonesia dan bank lain			Placements with Bank Indonesia and other banks
Dolar Amerika Serikat	173	7,535	United States Dollar
Wesel ekspor dan tagihan lainnya	130	108	Bills and other receivable
	13,146,261	12,548,614	
Provisi dan komisi pembiayaan syariah	68,182	72,064	Sharia financing fees and commissions
Total	13,214,443	12,620,678	Total

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34. Beban Bunga dan Bagi Hasil Syariah

34. Interest Expense and Sharia Profit Sharing

Akun ini terdiri dari:

This account consists of:

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Rupiah			Rupiah
Simpanan nasabah	3,381,404	4,296,331	Deposits from customers
Pinjaman yang diterima	615,552	600,586	Borrowings
Efek hutang yang diterbitkan	501,802	465,855	Debt securities issued
Bagi hasil syariah	257,889	313,155	Sharia profit sharing
Premi penjaminan	240,652	186,264	Guarantee premium
Premi asuransi kredit	153,123	122,198	Loan insurance premium
Simpanan dari bank lain	39,692	61,685	Deposits from other banks
Lain-lain	104,696	46,047	Others
	<u>5,294,810</u>	<u>6,092,121</u>	
Mata uang asing			Foreign currencies
Simpanan nasabah	19,099	31,271	Deposits from customers
Simpanan dari bank lain	7	22	Deposits from other banks
	<u>19,106</u>	<u>31,293</u>	
Total	<u>5,313,916</u>	<u>6,123,414</u>	Total

35. Pendapatan Operasional Lainnya

35. Other Operating Income

Akun ini terdiri dari:

This account consists of:

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Provisi dan komisi selain dari kredit yang diberikan			Non-loan related fees and commissions
Rupiah			Rupiah
Provisi dan komisi	775,574	614,132	Fees and commissions
Fee komitmen	25,164	25,400	Commitment fees
Dolar Amerika Serikat			United States Dollar
Provisi dan komisi	2,035	1,488	Fees and commissions
Fee komitmen	1	2	Commitment fees
	<u>802,774</u>	<u>641,022</u>	
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga - neto	-	92,475	Unrealized gain on changes in fair value of marketable securities - net
Penerimaan kembali kredit yang telah dihapus buku	391,947	247,051	Recoveries from loans written-off
Keuntungan dari penjualan surat berharga yang diukur pada nilai wajar melalui laba rugi - neto	325,132	424,289	Gain on sale of marketable securities measured at fair value through profit or loss - net
Keuntungan transaksi valuta asing - neto	58,686	54,658	Gain from foreign exchange transactions - net
Lain-lain	139,708	(1,346)	Others
Total	<u>1,718,247</u>	<u>1,458,149</u>	Total

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36. Beban Operasional Lainnya

36. Other Operating Expenses

Akun ini terdiri dari:

This account consists of:

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Beban umum dan administrasi			General and administrative expenses
Gaji tenaga kerja kontrak	463,301	479,601	Contracted employee salaries
Sewa	290,080	285,582	Rental
Promosi	378,497	358,608	Promotion
Pemeliharaan dan perbaikan	265,063	255,284	Maintenance and repairs
Penyusutan (catatan 16)	337,436	289,709	Depreciation (note 16)
Komunikasi	132,581	132,913	Communication
<i>Fee konsultan</i>	125,373	127,105	Consultant fees
Alat tulis kantor	65,371	64,705	Office supplies
Biaya listrik, air, dan gas	56,179	59,299	Electricity, water, and gas
Perjalanan dinas	34,800	23,553	Business trip
Premi asuransi	30,209	28,964	Insurance premium
Amortisasi biaya efek-efek yang diterbitkan	-	3,296	Amortized debt securities issued
Lain-lain	522,656	390,386	Others
	<u>2,701,546</u>	<u>2,499,005</u>	
Beban tenaga kerja dan tunjangan			Salaries and employee benefits
Gaji dan upah	1,154,003	1,074,907	Salaries and wages
Tunjangan karyawan	1,332,987	1,206,149	Employee benefits
Jasa produksi	395,027	321,812	Employees bonus
Pendidikan dan pelatihan	40,102	36,400	Education and training
	<u>2,922,119</u>	<u>2,639,268</u>	
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan - neto			Provision for impairment losses on financial and non-financial assets - net
Kredit yang diberikan	587,759	129,582	Loans
Pembiayaan syariah	48,253	12,508	Sharia financing
Giro pada bank lain	(5)	(7)	Current accounts with other banks
Surat berharga	(15,251)	(3,132)	Marketable securities
Tagihan akseptasi	1,586	(326)	Acceptances receivables
Penempatan pada bank lain	(394)	1,651	Placements with other banks
Lain-lain	4,155	1,950	Others
	<u>626,103</u>	<u>142,226</u>	
Kerugian yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan - neto	58,176	-	Unrealized gain or losses on fair value changes of marketable securities - net
(Pembalikan)/Penyisihan kerugian penurunan nilai atas komitmen dan kontinjensi	(6,010)	(2,853)	(Reversal of)/Provision for impairment losses on commitments and contingencies
Beban lainnya			Others expenses
<i>Corporate Social Responsibility</i>	125,892	105,133	Corporate Social Responsibility
Operasional pemasaran	159,821	110,552	Marketing operations
Iuran	10,446	10,109	Contributions
Lain-lain	422,066	239,847	Others
	<u>718,225</u>	<u>465,641</u>	
Total	<u>7,020,159</u>	<u>5,743,287</u>	Total

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37. Pendapatan (Beban) Non-Operasional	37. Non-Operating Income (Expenses)	
Akun ini terdiri dari:	This account consists of:	
	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020
Pendapatan non-operasional		Non-operating income
Pendapatan dividen	6,074	Dividend income
Lain-lain	20,505	Others
	<u>26,579</u>	
Beban non-operasional		Non-operating expenses
Transfer payment	(21,184)	Transfer payment
Lain-lain	(16,428)	Others
	<u>(37,612)</u>	
Beban non operasional neto	<u>(11,033)</u>	Non operating expense - net

38. Komitmen dan Kontinjensi	38. Commitments and Contingencies	
	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020
Tagihan komitmen		Commitments receivables
Fasilitas pinjaman yang belum di tarik	109,836	Unused loan facilities
Lainnya	6,082,023	Others
	<u>6,191,859</u>	
Liabilitas komitmen		Commitments liabilities
Fasilitas kredit kepada debitur yang belum digunakan	5,026,727	Unused loan facilities
Kontrak penjualan surat berharga	-	Contract of sale on marketable securities
Irrevocable letters of credit yang masih berjalan	102,912	Outstanding irrevocable letters of credit
	<u>5,129,639</u>	
Tagihan kontinjensi		Contingent receivables
Tagihan bunga dan margin piutang dalam penyelesaian	-	Interest receivable and margin receivable on non-performing assets
Lainnya	8,437	Others
	<u>8,437</u>	
Liabilitas kontinjensi		Contingent liabilities
Garansi yang diterbitkan	756,359	Guarantees issued
Lainnya	7,838	Others
	<u>764,197</u>	

39. Aset Keuangan dan Liabilitas Keuangan	39. Financial Assets and Financial Liabilities
Nilai wajar yang diungkapkan di bawah ini adalah berdasarkan informasi relevan yang tersedia pada tanggal laporan posisi keuangan konsolidasian dan tidak diperbaharui untuk mencerminkan perubahan dalam kondisi pasar yang telah terjadi setelah tanggal laporan posisi keuangan konsolidasian. Tabel di bawah ini menyajikan nilai tercatat dan nilai wajar aset dan liabilitas keuangan Bank dan entitas anak pada tanggal 31 Desember 2021 dan 2020.	The fair values disclosed below are based on available relevant information at the consolidated statement of financial position date and are not updated to reflect changes in market conditions which have occurred after the date of the consolidated statement of financial position. The tables below present the carrying amounts and fair values of the Bank and its subsidiaries financial assets and liabilities as of December 31, 2021 and 2020.

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31 Desember 2021/December 31, 2021							Nilai wajar/ Fair value
Nilai Tercatat/Carrying amount							
Kredit yang diberikan dan piutang/ Loans and receivables	Dimiliki hingga jatuh tempo/ Held-to- maturity	Tersedia untuk dijual/ Available- for-sale	Nilai wajar melalui laba rugi/ Fair value through profit or loss	Kewajiban keuangan pada biaya perolehan diamortisasi/ Financial liabilities at amortized cost	Total nilai tercatat/ Total carrying amount	Total nilai wajar/ Total fair value	
Aset Keuangan							Financial Assets
Kas	3,747,644	-	-	-	3,747,644	3,747,644	Cash
Giro pada Bank Indonesia	11,900,072	-	-	-	11,900,072	11,900,072	Current accounts with Bank Indonesia
Giro pada bank lain	2,691,231	-	-	-	2,691,231	2,691,231	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	11,426,506	-	-	-	11,426,506	11,426,506	Placements with Bank Indonesia and other banks
Surat berharga	-	5,553,498	8,445,701	2,973,783	16,972,982	16,972,982	Marketable securities
Wesel Ekspor dan tagihan lainnya	642,937	-	-	-	642,937	642,937	Bills and other receivables
Efek-efek yang dibeli dengan janji dijual kembali	3,129,032	-	-	-	3,129,032	3,129,032	Marketable securities purchased under agreement to resell
Kredit yang diberikan dan pembiayaan dan piutang syariah **)	100,293,195	-	-	-	100,293,195	100,293,195	Loans and sharia financing and receivables **)
Tagihan derivatif	3,967	-	-	-	3,967	3,967	Derivative payable
Tagihan akseptasi	162,367	-	-	-	162,367	162,367	Acceptances receivable
Penyertaan saham Bunga yang masih akan diterima	-	-	40,821	-	40,821	40,821	Investments in shares
Aset lain-lain*)	1,029,390	-	-	-	1,029,390	1,029,390	Interest receivables
	22,662	-	-	-	22,662	22,662	Other assets*)
135,049,003	5,553,498	8,486,522	2,973,783	-	152,062,806	152,062,806	Total financial assets
Liabilitas Keuangan							Financial Liabilities
Liabilitas segera	-	-	-	1,804,558	1,804,558	1,804,558	Obligations due immediately
Simpanan nasabah dan simpanan nasabah syariah	-	-	-	114,379,626	114,379,626	114,379,626	Deposits from customers and deposits from customer sharia
Simpanan dari bank lain	-	-	-	1,881,477	1,881,477	1,881,477	Deposits from other banks
Liabilitas akseptasi	-	-	-	163,983	163,983	163,983	Acceptance liabilities
Efek hutang yang diterbitkan	-	-	-	2,403,547	2,403,547	2,403,547	Debts securities issued
Pinjaman yang diterima	-	-	-	12,161,667	12,161,667	12,161,667	Borrowings
Bunga yang masih harus dibayar	-	-	-	168,674	168,674	168,674	Interest payables
Liabilitas lain-lain	-	-	-	1,647,025	1,647,205	1,647,205	Other liabilities
Total liabilitas keuangan	-	-	-	134,610,557	134,610,737	134,610,737	Total financial liabilities

*) Terdiri dari setoran jaminan & aset ijarah

**) Nilai wajar untuk kredit yang diberikan dan pembiayaan

*) Consist of security deposits & ijarah assets

**) Fair value for loans and sharia financing and receivables

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Nilai Tercatat/Carrying amount						Nilai wajar/ Fair value	
Kredit yang diberikan dan piutang/ Loans and receivables	Dimiliki hingga jatuh tempo/ Held-to- maturity	Tersedia untuk dijual/ Available- for-sale	Nilai wajar melalui laba rugi/ Fair value through profit or loss	Kewajiban keuangan pada biaya perolehan diamortisasi/ Financial liabilities at amortized cost	Total nilai tercatat/ Total carrying amount	Total nilai wajar/ Total fair value	
Aset Keuangan						Financial Assets	
Kas	3,689,045	-	-	-	3,689,045	3,689,045	Cash
Giro pada Bank Indonesia	8,046,403	-	-	-	8,046,403	8,046,403	Current accounts with Bank Indonesia
Giro pada bank lain	881,470	-	-	-	881,470	881,470	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	5,816,230	-	-	-	5,816,230	5,816,230	Placements with Bank Indonesia and other banks
Surat berharga	-	5,251,043	5,889,294	339,427	11,479,763	11,479,763	Marketable securities
Wesel Ekspor dan tagihan lainnya	740,396	-	-	-	740,396	740,396	Bills and other receivables
Efek- efek yang dibeli dengan janji dijual kembali	10,121,400	-	-	-	10,121,400	10,121,400	Marketable securities purchased under agreement to resell
Kredit yang diberikan dan pembiayaan dan piutang syariah **)	93,299,680	-	-	-	93,299,680	93,299,680	Loans and sharia financing and receivables **)
Tagihan akseptasi	52,772	-	-	-	52,772	52,772	Acceptances receivable
Penyertaan saham	-	-	40,821	-	40,821	40,821	Investments in shares
Bunga yang masih akan diterima	793,066	-	-	-	793,066	793,066	Interest receivables
Aset lain-lain*)	23,261	-	-	-	23,261	23,261	Other assets*)
123,463,723	5,251,043	5,930,115	339,427	-	134,984,307	134,984,307	Total financial assets
Liabilitas Keuangan						Financial Liabilities	
Liabilitas segera	-	-	-	1,830,150	1,830,150	1,830,150	Obligations due immediately
Simpanan nasabah dan simpanan nasabah syariah	-	-	-	100,278,570	100,278,570	100,278,570	Deposits from customers and deposits from customer sharia
Simpanan dari bank lain	-	-	-	2,119,084	2,119,084	2,119,084	Deposits from other banks
Liabilitas derivatif	-	-	10	-	10	10	Derivative payables
Liabilitas akseptasi	-	-	-	52,802	52,802	52,802	Acceptance liabilities
Efek hutang yang diterbitkan	-	-	-	3,236,456	3,236,456	3,236,456	Debts securities issued
Pinjaman yang diterima	-	-	-	11,300,357	11,300,357	11,300,357	Borrowings
Bunga yang masih harus dibayar	-	-	-	221,713	221,713	221,713	Interest payables
Liabilitas lain-lain	-	-	-	1,331,870	1,331,870	1,331,870	Other liabilities
Total liabilitas keuangan	-	-	10	120,371,002	120,371,012	120,371,012	Total financial liabilities

*) Terdiri dari setoran jaminan & aset ijarah

**) Nilai wajar untuk kredit yang diberikan dan pembiayaan

*) Consist of security deposits & ijarah assets

**) Fair value for loans and sharia financing and receivables

Tabel di bawah ini menyajikan instrumen keuangan yang diakui pada nilai wajar berdasarkan hirarki yang digunakan untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan:

- Tingkat 1: dikutip dari harga pasar aktif untuk aset atau liabilitas keuangan yang identik;
- Tingkat 2: yang melibatkan input selain dari harga pasar aktif yang dikutip yang termasuk dalam tingkat 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung (seperti harga) atau tidak langsung (turunan dari harga);
- Tingkat 3: input untuk aset dan liabilitas yang tidak didasarkan pada data yang dapat diobservasi di pasar (input yang tidak dapat diobservasi).

The tables below shows the financial instruments recognized at fair value based on the hierarchy used in determining and disclosing the fair value of financial instruments:

- Level 1: Quoted (unadjusted) prices in active markets for identical financial assets or liabilities;
- Level 2: Those involving inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly (as prices) or indirectly (derived from prices);
- Level 3: Those with inputs for the asset or liability that are not based on observable market data (unobservable inputs).

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Tingkat/ Level 1	Tingkat/ Level 2	Tingkat/ Level 3	Total		
Aset Keuangan				Financial Assets	
Nilai wajar melalui laba rugi				Fair value through profit or loss	
Obligasi	167,655	-	-	167,655	Bonds
Reksadana	7,422,645	-	-	7,422,645	Mutual Funds
Nilai wajar melalui penghasilan komprehensif lainnya				Fair value through other comprehensive income	
Obligasi	7,279,679	-	-	7,279,679	Bonds
Biaya perolehan yang diamortisasi				Amortised cost	
Obligasi	3,060,801	-	-	3,060,801	Bonds
Tagihan Derivatif	-	3,967	-	3,967	Derivative payable
Total Aset Keuangan	17,930,780	3,967	-	17,934,747	Total Financial Assets
Liabilitas Keuangan				Financial Liabilities	
Pinjaman yang diterima	-	12,161,667	-	12,161,667	Borrowings
Efek hutang yang diterbitkan	-	2,403,547	-	2,403,547	Debts securities issued
Total Liabilitas Keuangan	-	14,565,214	-	14,565,214	Total Financial Liabilities
31 Desember 2020/December 31, 2020					
Tingkat/ Level 1	Tingkat/ Level 2	Tingkat/ Level 3	Total		
Aset Keuangan				Financial Assets	
Nilai wajar melalui laba rugi				Fair value through profit or loss	
Obligasi	410,991	21,071	-	432,062	Bonds
Nilai wajar melalui penghasilan komprehensif lainnya				Fair value through other comprehensive income	
Obligasi	5,817,826	-	-	5,817,826	Bonds
Biaya perolehan yang diamortisasi				Amortised cost	
Obligasi	5,251,043	98,962,207	-	104,213,250	Bonds
Total Aset Keuangan	11,479,860	98,983,278	-	110,463,138	Total Financial Assets
Liabilitas Keuangan				Financial Liabilities	
Pinjaman yang diterima	-	11,300,357	-	11,300,357	Borrowings
Liabilitas derivatif	-	10	-	10	Derivatives payable
Efek hutang yang diterbitkan	-	3,236,456	-	3,236,456	Debts securities issued
Total Liabilitas Keuangan	-	14,536,823	-	14,536,823	Total Financial Liabilities

- (i) Nilai wajar aset dan kewajiban keuangan tertentu, kecuali kredit yang diberikan, surat-surat berharga, dan efek hutang yang diterbitkan, dan pinjaman yang diterima mendekati nilai tercatatnya karena mempunyai jangka waktu jatuh tempo yang singkat.

Estimasi nilai wajar terhadap aset keuangan tertentu ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga pasar uang yang berlaku untuk utang dengan risiko kredit dan sisa jatuh tempo yang serupa.

Estimasi nilai wajar terhadap kewajiban keuangan tertentu yang tidak memiliki kuotasi di pasar aktif ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga utang baru dengan sisa jatuh tempo yang serupa.

- (ii) The fair values of certain financial assets and liabilities, except for loans, marketable securities, marketable securities issued, and borrowings, approximate their carrying values due to their short-term maturities.

The estimated fair values of certain financial assets are determined based on discounted cash flows using money market interest rates for instruments with similar credit risk and remaining maturities.

The estimated fair values of certain financial obligations which are not quoted in an active market are determined based on discounted cash flows using interest rates of instruments with similar remaining maturities.

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- (ii) Kredit yang diberikan
Portofolio kredit secara umum terdiri dari kredit yang diberikan dengan suku bunga mengambang dan kredit yang diberikan dengan suku bunga tetap. Kredit yang diberikan dinyatakan biaya perolehan yang diamortisasi. Nilai wajar dari kredit yang diberikan menunjukkan nilai diskon dari perkiraan arus kas masa depan yang diharapkan akan diterima dengan menggunakan suku bunga pasar.

Nilai tercatat dari kredit yang diberikan dengan suku bunga mengambang dan pinjaman jangka pendek dengan suku bunga tetap adalah perkiraan yang layak atas nilai wajarnya.

- (iii) Surat-surat berharga
Nilai wajar untuk surat-surat berharga biaya perolehan yang diamortisasi ditetapkan berdasarkan harga pasar atau harga kuotasi perantara (*broker*)/pedagang efek (*dealer*). Jika informasi ini tidak tersedia, nilai wajar diestimasi dengan menggunakan harga pasar kuotasi efek yang memiliki karakteristik kredit, jatuh tempo dan *yield* yang serupa atau dengan menggunakan metode penilaian internal.

- (iv) Efek hutang yang diterbitkan dan pinjaman yang diterima
Nilai wajar agregat dihitung berdasarkan model diskonto arus kas menggunakan tingkat suku bunga pasar untuk sisa periode jatuh temponya.

- (ii) Loans
The credit portfolio generally consists of loans with floating interest rates and short term loan with fixed interest rate. Loans are stated at amortized cost. The fair value of loans shows the estimated value of discounted future cash flows expected to be received using current market interest rates.

Carrying value of loans with floating interest rates and short-term loans with fixed interest rate are the reasonable estimate of fair values.

- (iii) Marketable securities
The fair value for marketable securities at amortised cost is determined based on market price or quoted price of broker/dealer. If this information is not available, fair value is estimated using quoted market prices of securities with similar credit maturity and yield characteristics or using internal valuation model.

- (iv) Debt securities issued and borrowings
The aggregate fair value is calculated based on discounted cash flow model using current market rate for the remaining period to maturity.

40. Imbalan Pasca Kerja dan Imbalan Jangka Panjang Lainnya

Bank dan entitas anak memberikan imbalan pasca kerja dan imbalan jangka panjang lainnya kepada para karyawannya yang memenuhi syarat yang terdiri dari program pensiun manfaat pasti, Tunjangan Hari Tua (THT), Penghargaan Masa Kerja (PMK), Masa Persiapan Pensiun (MPP) dan Cuti Besar.

Program pensiun manfaat pasti Bank untuk karyawan Bank yang diangkat sebelum tahun 2008 dikelola oleh Dana Pensiun Karyawan Bank Jabar, sedangkan untuk karyawan yang diangkat sejak tahun 2008 dikelola oleh DPLK Bank Jabar Banten. Kontribusi pegawai adalah sebesar 5,00% dari penghasilan dasar pensiun karyawan dan sisa jumlah yang diperlukan untuk mendanai program tersebut dikontribusi oleh Bank.

40. Post Employment and Other Long Term Employment Benefits

The Bank and its subsidiaries provides post-employment and long-term benefits to all qualified employees which consist of defined benefit pension plan, Old-age Benefit Plan (THT), Allowance for Gratuity for Services (PMK), Pension Preparation Period (MPP) and Grand Leaves.

The Bank's defined benefit pension plan for employees registered before 2008, is managed by Dana Pensiun Karyawan Bank Jabar and for new employees registered from 2008 onwards, is managed by DPLK Bank Jabar Banten. The employee's contribution is 5.00% of the employee's pension base salary and the remaining amounts required to fund the plan are contributed by the Bank.

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Program dana pensiun iuran manfaat yang terakhir ditetapkan berdasarkan Surat Keputusan Direksi No.0434/SK/DIR-HCA/2020 6 Juli 2020 tentang peraturan Dana Pensiun dari Dana Pensiun Bank Pembangunan Daerah Jawa Barat dan Banten yang telah disahkan dengan Keputusan Dewan Komisiner OJK No. Kep-154/NB.1/2020 tanggal 30 September 2020 tentang pengesahan atas peraturan Dana pensiun dari Dana pensiun Bank Pembangunan Daerah Jawa Barat dan Banten.

Program Tunjangan Hari Tua dikelola oleh Yayasan Kesejahteraan Pegawai Bank Jabar (YKP). Kontribusi pegawai adalah sebesar 5,00% dari penghasilan dasar pensiun (PhDP) karyawan dan sisa dana yang diperlukan untuk mendanai program tersebut dikontribusi oleh Bank. Imbalan THT berupa pembayaran jumlah *lump-sum* yang diberikan kepada karyawan yang memasuki usia pensiun atau berhenti bekerja oleh sebab lain yang diatur dalam Surat Keputusan Direksi No. 150/SK/DIR-SDM/1999 tanggal 1 Desember 1999 yang terakhir diubah dengan Surat Keputusan Direksi No. 03/SK/DIR-SDM/2011 tanggal 3 Januari 2011 tentang Peraturan Tunjangan Hari Tua PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.

Program Penghargaan Masa Kerja dikelola sendiri oleh Bank dan entitas anak dan diatur berdasarkan Surat Keputusan Direksi Nomor 0500/SK/DIR-HCA/2021 tanggal 14 Juli 2021 tentang Perubahan atas Surat Keputusan Direksi Nomor 0303/SK/DIR-HCA/2021 tanggal 15 April 2021 tentang Standar Operasional dan Prosedur Pengelolaan Penghasilan dan Fasilitas Kepegawaian. Imbalan PMK berupa pembayaran yang jumlahnya sebesar 2 kali penghasilan dan 3 kali penghasilan yang besarnya ditentukan dari *single salary* kepada pegawai dengan masa kerja 15 tahun dan 25 tahun dengan syarat hasil penilaian kinerja dua tahun terakhir berpredikat baik.

Program Masa Persiapan Pensiun dikelola sendiri oleh Bank dan merupakan program imbalan kerja bagi karyawan yang akan memasuki masa pensiun.

Berdasarkan Addendum Perjanjian Kerjasama No. 077/PKS/DIR-HC/2017 fasilitas Masa Persiapan Pensiun yang sebelumnya diberikan menjadi dihapuskan, dengan ketentuan khusus bahwa kepada pegawai yang berusia 50 (lima puluh) tahun atau lebih tetap diberikan Masa Persiapan Pensiun selama 12 (dua belas) bulan sejak pegawai memasuki usia 54 (lima puluh empat) tahun. Namun untuk pegawai yang menginginkan tetap bekerja, dapat mengajukan permohonan kepada Bank untuk tidak melaksanakan Masa Persiapan Pensiun.

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The latest defined benefit pension plan regulation as stipulated in Board of Directors' Decision Letter No.0434/SK/DIR-HCA/2020 dated July 6, 2020 that the Pension Fund Regulation of the Pension Fund of Bank Pembangunan Daerah Jawa Barat dan Banten which was approved by the decree of Board of Commissioner of Indonesia Financial Services Authority No. Kep-154/NB.1/2020 dated September 30, 2020 on Approval of the Pension Fund's Regulation of the Pension Fund of the Bank Pembangunan Daerah Jawa Barat dan Banten.

The Old-age benefit plan is managed by Yayasan Kesejahteraan Pegawai Bank Jabar (YKP). The employee's contribution is 5.00% of the employee's salary and the remaining amounts required to fund the plan are contributed by the Bank. The THT benefit represents a lump-sum payment to employees who reach pension age or retire due to other reasons as mentioned in the Board of Directors' Decision Letter No. 150/SK/DIR-SDM/1999 dated December 1, 1999, which was last amended based on Board of Directors' Decision Letter No. 03/SK/DIR-SDM/2011 dated January 3, 2011 about Pension Plan policy of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.

Allowance for Gratuity for Services Program is self-managed by the Bank and its subsidiaries and is based on the latest PMK plan regulation which is stipulated in the Directors' Decision Letter No. 0500/SK/DIR-HCA/2021 dated July 14, 2021 the change of the Directors' Decision Letter No. 0303/SK/DIR-HCA/2021 dated April 15, 2021 about Operational Standard and Income Management Procedures and Staffing Facilities. The PMK benefit represents a payment amounting to times from single salary and 3 times from single salary of the employee's to employees with working service periods of 15 and 25 years, respectively. The qualifying employee is required to have good results in the performance of evaluation for the last two years.

Pension Preparation Period is self-managed by the Bank and is an employee benefit plan for employees who will enter pension age.

Regarding to the Addendum Contract No. 077/PKS/DIR-HC/2017, the facility of Pension Preparation Period will be terminated, with special condition that employee whose 50 years old or above will still earn the benefit for 12 (twelve) months since the employee entered age 54 (fifty-four). However, for those employees who wants to continue working, they may request to the Bank not to carry out the Pension Preparation Period.

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Program Cuti Besar dikelola sendiri oleh Bank dan merupakan program imbalan kerja bagi karyawan untuk penggantian hak cuti besar.

Grand leave program is self-managed by the Bank and is an employee benefit plan for replacement of grand leave rights.

Perhitungan aktuaria atas liabilitas imbalan kerja jangka panjang dan pasca kerja dihitung oleh aktuaria independen (PT Bestama Aktuaria saat ini bernama KKA Eni Diah Awal) untuk periode 31 Desember 2021 dan 2020 dengan menggunakan metode *projected unit credit*. Perhitungan aktuaria untuk tahun-tahun yang berakhir pada tanggal tersebut masing-masing berdasarkan laporan aktuaria 2 Februari 2022 dan 15 Januari 2021.

The actuarial calculation of long-term and post-employment benefit liabilities is calculated by an independent actuarial (PT Bestama Aktuaria currently named KKA Eni Diah Awal) for the period December 31, 2021 and 2020 using the projected unit credit method. The actuarial calculations for the years ended on these dates are based on the actuarial reports dated February 2, 2022 and January 15, 2021 respectively.

Asumsi-asumsi utama yang digunakan dalam perhitungan aktuaria adalah sebagai berikut:

Key assumptions used in the actuarial calculation are as follows:

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Asumsi ekonomi			Economic assumptions
Tingkat diskonto per tahun			Annual discount rate
Penghargaan Masa Kerja	5.9% - 6.3%	5.9% - 6.2%	Allowance for gratuity for services
Masa Persiapan Pensiun	3.4% - 7.0%	3.8% - 6.8%	Pension preparation period
Cuti Besar	4.2% - 4.3%	4.6% - 4.6%	Grand leaves
Program pensiun	7.0% - 7.6%	7.7% - 7.7%	Pension plan
THT	7.1% - 7.5%	6.8% - 7.1%	Old-age benefit plan
Tingkat bunga imbal hasil investasi aset			Investment yield of plan asset
Program pensiun	8,20%	8,20%	Pension plan
THT	8,10%	8,10%	Old-age benefit plan
Tingkat kenaikan penghasilan dasar per tahun	6,0%	6,0%	Annual salary growth rate
Asumsi lainnya	TMII 2019/	TMII 2019/	Other assumptions
Tabel mortalitas	TMII 2019/	TMII 2019/	Mortality table
Tingkat cacat	0.25% dari TMI III 2019/ 0.25% of TMI III 2019/	0.25% dari TMI III 2019/ 0.25% of TMI III 2019/	Disability rate
Usia pensiun normal	55	55	Normal retirement age
Tingkat pengunduran diri untuk usia:			Retirement rate per year for ages:
18 - 44 tahun	1,00%	1,00%	18 - 44 years old
45 - 54 tahun	1,00%	1,00%	45 - 54 years old

Status aset (liabilitas) program imbalan kerja pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

The employee benefits plan assets (liabilities) status as of December 31, 2021 and 2020 are as follows:

- a. Biaya program imbalan kerja untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

- a. Employee benefits expenses for the years ended December 31, 2021 and 2020 are as follows:*

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Program Pensiun/ Pension Plan	Program THT/ THT Benefit Plan	Program Lainnya/ Other Benefits	Total		
Biaya jasa kini	(13,255)	(30,501)	(54,425)	(98,181)	Current service cost
Biaya bunga	(60,414)	(37,062)	(10,194)	(107,670)	Interest cost
Laba aktuarial	-	-	882	882	Actuarial gain
Biaya jasa lalu	-	-	24,081	24,081	Past service cost
Imbal hasil atas aset program	75,803	55,352	-	131,155	Return on plan assets
Bunga atas dampak batasan aset	(14,196)	(14,833)	-	(29,029)	Interest of the asset ceiling
Beban pesangon	-	-	(6,525)	(6,525)	Annual leave obligation
Total	(12,062)	(27,044)	(46,181)	(85,287)	Total

31 Desember 2020/December 31, 2020					
Program Pensiun/ Pension Plan	Program THT/ THT Benefit Plan	Program Lainnya/ Other Benefits	Total		
Biaya jasa kini	(11,536)	(25,921)	(60,187)	(97,644)	Current service cost
Biaya bunga	(58,969)	(39,685)	(13,050)	(111,704)	Interest cost
Laba aktuarial	1,319	-	(4,885)	(3,566)	Actuarial gain
Biaya jasa lalu	(82,360)	(1,780)	39,667	(44,473)	Past service cost
Imbal hasil atas aset program	84,167	55,531	-	139,698	Return on plan assets
Bunga atas dampak batasan aset	(24,673)	(13,108)	-	(37,781)	Interest of the asset ceiling
Beban pesangon	-	-	-	-	Annual leave obligation
Total	(92,052)	(24,963)	(38,455)	(155,470)	Total

- b. Rekonsiliasi atas perubahan aset (liabilitas) imbalan kerja selama tahun berjalan adalah sebagai berikut:

- b. Following are the reconciliation of the movements of employee benefit assets (liabilities) during the years:

31 Desember 2021/December 31, 2021					
Program Pensiun/ Pension Plan	Program THT/ THT Benefit Plan	Program Lainnya/ Other Benefits	Total		
Saldo awal	281	282	(206,609)	(206,046)	Beginning balance
Beban tahun berjalan	(12,062)	(27,044)	(46,181)	(85,287)	Current year expense
Pengukuran kembali liabilitas (aset) imbalan kerja - neto	1,634	(20,306)	4,631	(14,041)	Reameasurement of employee benefit liability (asset) - net
Pembayaran Imbalan	-	-	44,803	44,803	Actual benefits paid
Kontribusi pemberi kerja	10,147	47,068	-	57,215	Employer's contribution
Saldo akhir	-	-	(203,356)	(203,356)	Ending balance

31 Desember 2020/December 31, 2020					
Program Pensiun/ Pension Plan	Program THT/ THT Benefit Plan	Program Lainnya/ Other Benefits	Total		
Saldo awal	-	-	(209,983)	(209,983)	Beginning balance
Beban tahun berjalan	(92,052)	(24,963)	(38,455)	(155,470)	Current year expense
Pengukuran kembali liabilitas (aset) imbalan kerja - neto	81,092	(20,681)	(3,860)	56,551	Reameasurement of employee benefit liability (asset) - net
Pembayaran Imbalan	-	-	45,689	45,689	Actual benefits paid
Kontribusi pemberi kerja	11,241	45,926	-	57,167	Employer's contribution
Saldo akhir	281	282	(206,609)	(206,046)	Ending balance

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Pada tanggal 31 Desember 2021 dan 2020, tidak ada aset yang diakui di laporan posisi keuangan konsolidasian karena ketentuan untuk pengakuan aset yang disyaratkan dalam standar akuntansi tidak terpenuhi.

As of December 31, 2021 and 2020, the above assets were not recognized in the consolidated statement of financial position as the assets did not meet the recognition criteria under the accounting standards.

- c. Mutasi nilai kini liabilitas pensiun adalah sebagai berikut:

- c. The movements in the present value of retirement obligation are as follows:

31 Desember 2021/December 31, 2021				
	Program Pensiun/ Pension Plan	Program THT/ THT Benefit Plan	Program Lainnya/ Other Benefits	Total
Saldo awal	(881,649)	(548,914)	(206,046)	(1,636,609)
Biaya jasa kini	(15,923)	(53,518)	(50,961)	(120,402)
Biaya bunga	(64,876)	(39,434)	(13,658)	(117,968)
Biaya jasa lalu	-	-	24,081	24,081
Beban pesangon	-	-	(6,525)	(6,525)
Pembayaran Imbalan	60,838	23,802	44,803	129,443
Laba aktuarial pada kewajiban	9,459	19,761	4,950	34,170
Saldo akhir	(892,151)	(598,303)	(203,356)	(1,693,810)

*Beginning balance
Current service cost
Interest cost
Past service cost
Annual leave obligation
Actual benefits paid
Actuarial gain on obligation
Ending balance*

31 Desember 2020/December 31, 2020				
	Program Pensiun/ Pension Plan	Program THT/ THT Benefit Plan	Program Lainnya/ Other Benefits	Total
Saldo awal	(748,258)	(506,193)	(209,983)	(1,464,434)
Biaya jasa kini	(16,126)	(47,644)	(60,187)	(123,957)
Biaya bunga	(57,476)	(39,685)	(13,051)	(110,212)
Biaya jasa lalu	(82,360)	(1,780)	39,668	(44,472)
Kuartailment/ penyelesaian	1,319	-	-	1,319
Beban pesangon	-	-	-	-
Pembayaran Imbalan	59,883	31,857	46,480	138,220
Laba aktuarial pada kewajiban	(38,631)	14,531	(8,973)	(33,073)
Saldo akhir	(881,649)	(548,914)	(206,046)	(1,636,609)

*Beginning balance
Current service cost
Interest cost
Past service cost
Curtailment
Annual leave obligation
Actual benefits paid
Actuarial gain on obligation
Ending balance*

- d. Mutasi nilai wajar aset program adalah sebagai berikut:

- d. The movements in the fair value of plan assets are as follows:

31 Desember 2021/December 31, 2021			
	Program Pensiun/ Pension Plan	Program THT/ THT Benefit Plan	Total
Saldo awal	1,078,326	750,681	1,829,007
Hasil yang diharapkan atas aset dana pensiun	79,189	54,384	133,573
Kontribusi Bank	(55,373)	70,562	15,189
Imbalan yang dibayarkan	7,956	(23,801)	(15,845)
Laba aktuarial pada aset program	(34,815)	(56,974)	(91,789)
Saldo akhir	1,075,283	794,852	1,870,135

*Beginning balance
Expected return on plan assets
Bank's contribution
Actual benefits paid
Actuarial gain on plan asset
Ending balance*

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	31 Desember 2020/December 31, 2020			
	Program Pensiun/ Pension Plan	Program THT/ THT Benefit Plan	Total	
Saldo awal	1,049,139	668,076	1,717,215	Beginning balance
Hasil yang diharapkan atas aset dana pensiun	76,551	55,530	132,081	Expected return on plan assets
Kontribusi Bank	14,692	67,649	82,341	Bank's contribution
Imbalan yang dibayarkan	(59,883)	(31,856)	(91,739)	Actual benefits paid
Laba aktuarial pada aset program	(2,173)	(8,718)	(10,891)	Actuarial gain on plan asset
Saldo akhir	1,078,326	750,681	1,829,007	Ending balance

e. Pengukuran kembali (aset) liabilitas imbalan
kerja neto

e. Remeasurement of net employee benefit
(asset) liabilities

	31 Desember 2021/December 31, 2021				
	Program Pensiun/ Pension Plan	Program THT/ THT Benefit Plan	Program Lainnya/ Other Benefits	Total	
Saldo awal	(68,127)	(129,401)	23,442	(174,086)	Beginning balance
(Keuntungan) kerugian aktuaris	9,459	19,761	4,068	33,288	Actuary (gain) loss
Imbal hasil atas aset program	(37,166)	(60,392)	-	(97,558)	Return on plan assets
Perubahan atas dampak atas aset diluar bunga neto aset/liabilitas	28,253	20,325	-	48,578	Change in effect of the asset ceiling excluding net interest of asset/liabilities
Saldo akhir	(67,581)	(149,707)	27,510	(189,778)	Ending balance

	31 Desember 2020/December 31, 2020				
	Program Pensiun/ Pension Plan	Program THT/ THT Benefit Plan	Program Lainnya/ Other Benefits	Total	
Saldo awal	(148,937)	(108,439)	32,942	(224,434)	Beginning balance
(Keuntungan) kerugian aktuaris	(38,631)	14,531	(9,500)	(33,600)	Actuary (gain) loss
Imbal hasil atas aset program	(9,435)	(8,718)	-	(18,153)	Return on plan assets
Perubahan atas dampak atas aset diluar bunga neto aset/liabilitas	128,876	(26,775)	-	102,101	Change in effect of the asset ceiling excluding net interest of asset/liabilities
Saldo akhir	(68,127)	(129,401)	23,442	(174,086)	Ending balance

f. Portofolio investasi aset program (tidak diaudit) yang ditempatkan dalam bentuk instrumen keuangan Bank terdiri dari surat berharga negara, *deposit on call*, deposito berjangka, saham, obligasi, unit penyertaan reksadana, efek beragunan aset dari kontrak investasi kolektif beragun aset, penempatan langsung, tanah dan bangunan.

f. The asset program's investment portfolio (unaudited) that placed in the form of bank's financial instruments consist of government securities, deposit on call, time deposits, shares of stocks, bonds, mutual funds, asset-backed security, direct placement, land and building.

g. Sensitivitas dari imbalan kerja (tidak diaudit) terhadap perubahan asumsi aktuarial sebagai berikut:

g. The sensitivity of employee benefit (unaudited) to the changes in actuarial assumptions is as follow:

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	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Tingkat Diskonto			Discount Rate
Kenaikan 1%	1,596,903	1,538,431	Increase 1%
Penurunan 1%	1,806,488	1,755,696	Decrease 1%
Tingkat Gaji			Salary Rate
Kenaikan 1%	1,675,997	1,647,678	Increase 1%
Penurunan 1%	1,614,614	1,578,791	Decrease 1%
h. Jatuh tempo kewajiban dana manfaat pasti pada tanggal 31 Desember 2021 dan 2020 (tidak diaudit) adalah sebagai berikut:			h. The maturity of defined benefit plan obligation as of December 31, 2021 and 2020 (unaudited) is as follows:
	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Dalam waktu 12 bulan berikutnya (periode laporan tahun berikutnya)	30,548	116,857	Within next 12 months (the next annual reporting period)
Antara 2 dan 5 tahun	109,825	565,961	Between 2 and 5 years
Di atas 5 tahun	60,498	1,255,256	Beyond 5 years
Total	200,871	1,938,074	Total

41. Laba Per Saham Dasar

Laba per saham dasar dihitung dengan membagi laba periode/tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk dengan rata-rata tertimbang jumlah saham biasa yang beredar pada tahun bersangkutan.

41. Basic Earnings Per Share

Earnings per share are computed by dividing income for the period/year attributable to the equity holders of the parent entity by the weighted average number of outstanding common stock during the year.

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Laba tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk	2,031,858	1,687,218	Income for the year attributable to equity holders of the parent entity
Rata-rata tertimbang jumlah saham biasa yang beredar (jumlah penuh)	9,838,787,161	9,838,787,161	Weighted average number of outstanding common stock (full amount)
Laba per saham dasar (nilai penuh)	206.52	171.49	Basic earnings per share (full amount)

42. Transaksi dengan Pihak-Pihak Berelasi

Dalam kegiatan normal usaha, Bank dan entitas anak melakukan transaksi dengan pihak berelasi karena hubungan kepemilikan dan/atau kepengurusan. Semua transaksi dengan pihak-pihak berelasi telah dilakukan dengan kebijakan dan syarat yang telah disepakati bersama.

42. Related Party Transactions

In the normal course of business, the Bank and its subsidiaries enters into certain transactions with parties which are related to the management and/or owned by the same ultimate shareholder. All transactions with related parties have met the agreed terms and conditions.

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No.	Pihak-pihak berelasi/ <i>Related parties</i>	Sifat hubungan istimewa/ <i>Nature of relationship</i>	Transaksi/ <i>Transaction</i>
1	Pemerintah Provinsi Jawa Barat/ <i>The Government of the West Java Province</i>	Pemegang saham pengendali/ <i>Controlling shareholders</i>	a. Giro/Demand deposits b. Simpanan nasabah/ <i>Deposits from customers</i> c. Kredit yang diberikan/Loans
2	Manajemen kunci/ <i>Key management personnel</i>	Hubungan pengendalian kegiatan perusahaan/ <i>Relation through control in the Bank's operation</i>	a. Kredit yang diberikan/Loans b. Simpanan nasabah/Deposits from <i>customers</i>
3	BPR dan PD-LPK/BPR and PD-LPK	Hubungan kepemilikan melalui pemerintah provinsi dan kabupaten/ <i>Ownership relation through province and regional government</i>	a. Penyertaan saham/ <i>Investment in shares</i> b. Simpanan dari bank lain/ <i>Deposits from other banks</i>
4	PT Asuransi Bangun Askrida	Hubungan kepemilikan melalui pemerintah provinsi dan kabupaten/ <i>Ownership relation through province and regional government</i>	a. Asuransi aset tetap (Catatan 16)/ <i>Fixed asset Insurance (Note 16)</i>

a. Tabel berikut menunjukkan jumlah agregat dari transaksi pihak yang berelasi (selain manajemen kunci) pada tanggal 31 Desember 2021 dan 2020:

a. The following tables show the aggregate amounts of transactions with related parties (except for key management) as of December 31, 2021 and 2020:

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020
Aset		
Kredit yang diberikan	172,999	217,937
Penyertaan saham	42,124	42,124
Total aset dari pihak-pihak berelasi	215,123	260,061
Cadangan kerugian penurunan nilai dari pihak-pihak berelasi	(4,090)	(7,196)
Total aset dari pihak-pihak berelasi - neto	211,033	252,865
Persentase total aset pihak berelasi terhadap total aset - neto	0.13%	0.21%
Liabilitas		
Simpanan nasabah dan simpanan nasabah syariah	10,920,976	9,232,723
Simpanan dari bank lain	98,556	94,279
Dana syirkah temporer	58,009	7,059
Total liabilitas dan dana syirkah temporer kepada pihak-pihak berelasi	11,077,541	9,334,061
Persentase total liabilitas dan dana syirkah temporer pihak berelasi terhadap total liabilitas dan total dana syirkah temporer	7.63%	7.24%

Assets
Loans receivables
Investment in shares
Total assets from related parties
Allowance for impairment losses for related parties
Total assets from related parties - net
Percentage of total assets from related parties to total assets - net
Liabilities
Deposits from customer and deposits from customer - sharia
Deposits from other banks
Temporary syirkah fund
Total liabilities and temporary syirkah fund to related parties
Percentage of total liabilities and temporary syirkah fund to related parties to total liabilities and temporary syirkah fund

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	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Pendapatan bunga dan bagi hasil			Interest income and income from profit sharing
Kredit yang diberikan dan pembiayaan/ piutang syariah	25,575	36,266	Loans and sharia financing/ receivables
Total pendapatan bunga dan syariah dari pihak-pihak berelasi	25,575	36,266	Total interest income and income from sharia from related parties
Persentase terhadap total pendapatan bunga dan syariah	0.19%	0.29%	Percentage to total interest and sharia income
Beban bunga			Interest expense
Simpanan nasabah, simpanan nasabah syariah, dan dana syirkah temporer	277,378	402,000	Deposits from customer, deposits from sharia customer, and temporary syirkah fund
Simpanan dari bank lain	1,085	3,035	Deposits from other banks
Total beban bunga dari pihak-pihak berelasi	278,463	405,035	Total interest expense from related parties
Persentase terhadap total beban bunga	5.24%	6.61%	Percentage to total interest expense
b. Transaksi dengan manajemen kunci:			b. Transactions with key management personnel:
	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Aset			Assets
Kredit yang diberikan	105,133	95,186	Loan
Cadangan kerugian penurunan nilai dari manajemen kunci	(142)	(134)	Allowance for impairment losses for key management personnel
Total kredit yang diberikan dan piutang/pembiayaan syariah dari manajemen kunci	105,275	95,320	Total loan and sharia financing/ receivables from key management personnel
Persentase terhadap total aset liabilitas	0.06%	0.07%	Percentage to total assets
Simpanan nasabah dan simpanan nasabah syariah	82,683	39,454	Deposits from customer and deposits from customer - sharia
Persentase terhadap total liabilitas dan dana syirkah temporer	0.06%	0.03%	Percentage to total liabilities and temporary syirkah fund
Pendapatan bunga dan bagi hasil			Interest income and income from profit sharing
Kredit yang diberikan dan piutang/ pembiayaan syariah	5,230	5,350	Loan and sharia financing/receivables
Persentase terhadap total pendapatan bunga dan syariah	0.05%	0.04%	Percentage to total interest income and sharia income
Beban bunga dan bonus			Interest and bonus expenses
Simpanan nasabah dan simpanan nasabah syariah	1,034	1,897	Deposits from customer and deposits from customer - sharia
Persentase terhadap total beban bunga dan bonus	0.02%	0.03%	Percentage to total interest and bonus expense

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	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Beban gaji dan tunjangan:			Salaries and employee benefits:
Direksi	58,799	58,799	Board of Directors
Dewan Komisaris	22,461	22,461	Board of Commissioners
Karyawan kunci	86,653	86,653	Key employees
Sub total	167,913	167,913	Total
Imbalan pasca kerja jangka panjang:			Long term employee benefits:
Direksi	3,386	3,386	Board of Directors
Dewan Komisaris	332	332	Board of Commissioners
Karyawan kunci	124,966	124,966	Key employees
Sub total	128,684	128,684	Sub total
Imbalan pasca kerja jangka panjang lainnya:			Other long term employee benefits:
Karyawan kunci	6,080	6,080	Key employees
Total	302,677	302,677	Total
Persentase terhadap total beban tenaga kerja dan tunjangan karyawan	11.47%	11.47%	Percentage to total salaries and employee benefits

43. Kepentingan Non-Pengendali

Rincian bagian kepentingan non-pengendali atas aset neto dan laba periode/tahun berjalan entitas anak yang dikonsolidasi adalah sebagai berikut:

43. Non-Controlling Interest

Details of non-controlling interests proportionate share in the net assets and income for the period/year of the consolidated subsidiaries are as follows:

	31 Desember 2021/December 31, 2021		31 Desember 2020/December 31, 2020		
	Kepentingan non-pengendali pada entitas anak yang dikonsolidasi/non-controlling interest in consolidated subsidiaries		Kepentingan non-pengendali pada entitas anak yang dikonsolidasi/non-controlling interest in consolidated subsidiaries		
	Aset neto/ Net asset	Laba tahun berjalan/ Income for the year	Aset neto/ Net asset	Laba tahun berjalan/ Income for the year	
Entitas anak					Subsidiaries
PT Bank Jabar Banten Syariah	9,877	150	9,254	1	PT Bank Jabar Banten Syariah
PT BPR Intan Jabar	10,376	(14,751)	24,425	1,692	PT BPR Intan Jabar
PT Karya Utama Jabar	25,424	1,415	12,597	1,085	PT Karya Utama Jabar
Perusahaan Efek Daerah	1,982	(18)	-	-	Regional Securities Company
Neto	47,659	(13,204)	46,276	2,778	Net

44. Informasi Segmen Usaha

Bank mempertimbangkan jenis usaha sebagai segmen utama dan lokasi geografis sebagai segmen sekunder.

44. Segment Information

The Bank considers the nature of its business as the primary segment and geographical areas as the secondary segment.

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Informasi yang berkaitan dengan segmen usaha yang utama dari Bank dan entitas anak disajikan dalam tabel di bawah ini:

Information concerning the primary segment of the Bank and its subsidiaries is set out in the table below:

31 Desember 2021/December 31, 2021					
Konvensional/ Conventional	Syariah/ Sharia	Eliminasi/ Elimination	Total		
Pendapatan segmen	12.490.503	728.039	(4.099)	13.214.443	Segment income
Beban segmen	(5.051.064)	(267.066)	4.214	(5.313.916)	Segment expenses
Pendapatan segmen - neto	7.439.439	460.973	115	7.900.527	Segment Income - net
Pendapatan operasional lainnya	1.681.354	37.008	(115)	1.718.247	Other operating income
Penyisihan kerugian penurunan nilai atas aset keuangan dan nonkeuangan	(580.268)	(45.835)	-	(626.103)	Provision for impairment losses on financial and non-financial assets
Pembalikan kerugian komitmen dan kontinjensi	6.506	(496)	-	6.010	Reversal of losses on commitment and contingencies
Beban operasional lainnya	(6.026.630)	(373.436)	-	(6.400.066)	Other operating expenses
Laba operasional	2.520.401	78.214	-	2.598.615	Income from operations
Pendapatan (beban) bukan operasional - neto	(19.572)	8.539	-	(11.033)	Non-operating income (expenses) - net
Beban pajak - neto	(504.075)	(64.853)	-	(568.928)	Tax expense - net
Laba (rugi) tahun berjalan	1.996.754	21.900	-	2.018.654	Income (expense) for the year
Total aset	149.922.039	10.358.850	(1.924.792)	158.356.097	Total assets

31 Desember 2020/December 31, 2020					
Konvensional/ Conventional	Syariah/ Sharia	Eliminasi/ Elimination	Total		
Pendapatan segmen	11,949,338	675,956	(4,616)	12,620,678	Segment income
Beban segmen	(5,808,037)	(319,993)	4,616	(6,123,414)	Segment expenses
Pendapatan segmen - neto	6,141,301	355,963	-	6,497,264	Segment Income - net
Pendapatan operasional lainnya	1,435,618	22,531	-	1,458,149	Other operating income
Penyisihan kerugian penurunan nilai atas aset keuangan dan nonkeuangan	(129,310)	(12,916)	-	(142,226)	Provision for impairment losses on financial and non-financial assets
Pembalikan kerugian komitmen dan kontinjensi	2,959	(106)	-	2,853	Reversal of losses on commitment and contingencies
Beban operasional lainnya	(5,267,977)	(335,937)	-	(5,603,914)	Other operating expenses
Laba operasional	2,182,591	29,535	101,867	2,212,126	Income from operations
Pendapatan (beban) bukan operasional - neto	(46,634)	2,536	-	(44,098)	Non-operating income (expenses) - net
Beban pajak - neto	(449,644)	(28,388)	-	(478,032)	Tax expense - net
Laba (rugi) tahun berjalan	1,686,313	3,682	(101,687)	1,689,996	Income (expense) for the year
Total aset	134,027,093	8,884,354	(1,977,445)	140,934,002	Total assets

45. Risiko Kredit

Sesuai dengan karakteristiknya, kredit yang ada di Bank dan entitas anak saat ini terbagi dalam kredit produktif dan kredit konsumtif. Untuk mengelola risikonya, Bank dan entitas anak mengukur risiko kredit dari portofolio yang ada baik secara kuantitatif maupun secara kualitatif. Hal ini untuk

45. Credit Risk

In accordance with the loan characteristics, the Bank and its subsidiaries' loan portfolios are classified into productive loans and consumer loans. In order to manage the risk, the Bank and its subsidiaries measure credit risk arising from the existing portfolios quantitatively and qualitatively to ensure that the

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memastikan kemungkinan kerugian dari tidak dibayarnya pinjaman yang diberikan menjadi seminimal mungkin, baik untuk debitur individual maupun secara keseluruhan.

Sistem dan prosedur kredit Bank dan entitas anak telah dibakukan untuk menjamin diterapkannya kebijakan dan pelaksanaan pemberian pinjaman secara konsisten. Untuk kredit produktif, Bank dan entitas anak menggunakan model *Internal Credit Risk Rating* untuk menganalisis risiko bisnis dan finansial dari debitur secara objektif dan memberikan *rating* kepada nasabahnya. Selain itu, Bank dan entitas anak juga menggunakan *Credit Risk Capital Allocation and Pricing* untuk mengkuantifikasi risiko kredit dan menentukan harga yang sesuai berdasarkan risiko kredit.

Untuk kredit konsumtif maupun produktif, Bank dan entitas anak menggunakan model *Internal Credit Scoring* untuk menganalisis dan menghitung risiko dari pemberian kredit kepada konsumen.

Dalam rangka menerapkan prinsip pemberian kredit yang sehat, Bank dan entitas anak menerapkan prinsip *Four Eyes* (pengambilan keputusan kredit yang dilakukan oleh dua orang atau lebih) pada setiap kantor cabang dengan penggunaan *Credit Scoring* dan *Credit Reviewer*.

Berikut ini adalah rasio kredit bermasalah/*non-performing loans* (NPL) tidak termasuk pembiayaan syariah dan rasio kualitas aset produktif Bank dan entitas anak (konsolidasian):

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Rasio NPL-bruto	1,32%	1,44%	NPL ratio - gross
Rasio NPL-neto	0,47%	0,44%	NPL ratio - net
Rasio kualitas aset produktif (tidak diaudit)	0,95%	1.05%	Earnings assets quality ratio (unaudited)

Rasio kualitas aset produktif merupakan rasio aset yang diklasifikasikan sebagai *non-performing* dibandingkan dengan jumlah aset produktif.

Sistem pengelolaan manajemen risiko kredit Bank dan entitas anak telah dibakukan dalam suatu ketentuan dan dikaji secara periodik.

- (i) Analisis eksposur maksimum terhadap risiko kredit setelah memperhitungkan dampak agunan dan mitigasi risiko kredit lainnya:

Nilai tercatat dari aset keuangan Bank selain kredit yang diberikan dan efek-efek yang dibeli dengan janji dijual kembali menggambarkan eksposur maksimum atas risiko kredit.

potential losses from default loans are minimized, both for individual borrowers and the overall portfolio.

The Bank and its subsidiaries' credit system and procedures have been formalized to ensure consistent implementation and policy in credit approval. For productive loans, the Bank uses the Internal Credit Risk Rating model to analyze the business and financial risks of debtors objectively and to give ratings to debtors. In addition, the Bank and its subsidiaries also use Credit Risk Capital Allocation and Pricing in quantifying credit risk and determining the appropriate pricing.

For both consumer loans and productive loans, the Bank and its subsidiaries uses the internal Credit Scoring model to analyze and calculate the credit risk for consumer.

To implement a healthy credit granting process, the Bank and its subsidiaries apply the Four Eyes Principle (credit decision-making by two persons or more) at each branch office by using Credit Scoring and Credit Reviewer.

The following are the non-performing loans (NPL) ratios not include sharia financing and the earnings asset quality ratio of the Bank and its subsidiaries (consolidated):

Earnings asset quality ratio is the ratio of assets classified as non-performing to total earning assets.

The Bank and its subsidiaries credit risk management system has been standardized in the Bank's Guidelines (PP) and reviewed periodically.

- (i) *Analysis on maximum exposures against credit risks after considering the impact of collateral and other credit risks mitigation:*

The carrying value of the Bank's financial assets other than loans and marketable securities purchased under agreement to resell represents its maximum exposure to credit risk.

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Tabel di bawah ini menunjukkan *net maximum exposure* atas risiko kredit untuk efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2021 dan 2020:

The table below show the *net maximum exposure* to credit risk of securities purchased under agreement to resell as of December 31, 2021 and 2020:

31 Desember 2021/December 31, 2021		
Eksposur Maksimum/ Maximum Exposure	Agunan/Collateral	Net Eksposur/ Nett Exposure
3,129,032	3,118,291	10,741
31 Desember 2020/December 31, 2020		
Eksposur Maksimum/ Maximum Exposure	Agunan/Collateral	Net Eksposur/ Nett Exposure
10,121,400	10,000,000	121,400

Bank menetapkan jenis dan nilai agunan yang dijamin sesuai skema kredit dan perkiraan tingkat risiko kredit dari *counterparty* sebagai *second way out* yang ditetapkan. Jenis dari agunan terdiri dari:

- Physical collateral*, berupa tanah dan bangunan;
- Financial collateral*, berupa simpanan (tabungan, giro dan deposito), surat berharga, dan lain-lain;
- Lainnya berupa garansi, lembaga penjamin, dan lain-lain.

The Bank determined the type and value of collateral according to the loan scheme as well as estimated credit risk level from the counterparty as a determined second way out. The types of collateral are as follows:

- Physical collateral*, such as land and buildings;
- Financial collateral*, such as third party funds (saving deposits, current accounts, and time deposits), securities, etc;
- Others, such as guarantees, guarantee institution, etc.

Pemberian kredit yang dilaksanakan oleh Bank diatur dalam kebijakan dan prosedur perkreditan dimana untuk setiap jenis atau skema kredit telah ditentukan agunan minimal yang harus dipenuhi.

The loan granting conducted by the Bank is stipulated in the loan policy and procedure in which every loan type or scheme has minimum determinable collaterals that should be fulfilled.

Untuk segmen kredit komersial, sesuai ketentuan perkreditan wajib dijamin oleh agunan yang memadai. Agunan dapat berupa *physical collateral*, *financial collateral* atau lainnya berupa tagihan usaha atau garansi. Untuk seluruh agunan khususnya *physical collateral* akan dilakukan taksasi yang akan dipergunakan dalam menentukan kecukupan nilai agunan (*coverage ratio*).

For commercial loans segment, according to the loan policy has to be collateralized adequately. The collaterals can be physical collateral, financial collateral or others such as accounts receivable or guarantees. All collaterals particularly for physical collateral will be assessed in which the collateral's liquidation value will be use in determining the coverage ratio.

Selain aspek agunan untuk meminimalkan risiko kredit, pemberian kredit oleh Bank selalu dilakukan berdasarkan evaluasi dan analisis kelayakan sehingga kemampuan pengembalian kredit (*first way out*) dapat dipastikan.

In addition collateral aspect to minimize credit risk, loan granting is conducted based on evaluation and feasibility analysis so that the loan repayment ability (*first way out*) can be ascertained.

Adanya keharusan bagi debitur untuk memenuhi agunan yang dipersyaratkan, evaluasi atas kelayakan kredit, pengikatan kredit secara legal dan prosedur *pre screening* akan menurunkan eksposur risiko kredit Bank ke tingkat yang layak dan dapat diterima.

The necessity for debtors to comply with collaterals requirement, loan feasibility evaluation, notarial agreement and pre screening procedures will decrease the Bank's credit risk exposure to the acceptable level.

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Manajemen yakin akan kemampuan Bank dan entitas anak untuk mengendalikan dan memelihara eksposur risiko kredit yang berasal dari kredit yang diberikan berdasarkan hal-hal sebagai berikut:

- Bank dan entitas anak telah memiliki pedoman tertulis mengenai kebijakan dan proses kredit yang mencakup seluruh aspek pemberian kredit yang dilakukan. Setiap pemberian kredit harus senantiasa mengacu pada kebijakan tersebut;
- Bank dan entitas anak telah memiliki sistem deteksi dini masalah melalui "early warning system" dan pemantauan yang disiplin.

- (ii) Konsentrasi risiko aset keuangan konsolidasi dengan eksposur risiko kredit

a) Sektor geografis

Tabel berikut menggambarkan rincian eksposur kredit Bank dan entitas anak pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan area geografis pada tanggal 31 Desember 2021 dan 2020.

Untuk tabel ini, Bank dan entitas anak telah mengalokasikan eksposur area berdasarkan wilayah geografis tempat mereka beroperasi.

Management believes on the Bank and its subsidiaries' abilities to control and maintain their credit risk exposure arising from loans based on the following:

- The Bank and its subsidiaries has written guidelines regarding credit policies and processes that cover all aspects of loans granted. Each granting of credit should always refer to such policy;
- The Bank and its subsidiaries has an early problem detection system through 'early warning system' and disciplined monitoring.

- (ii) Concentration of consolidated financial asset risk with credit risk exposure

a. Geographic sector

The following tables describe the details of the Bank and its subsidiaries' credit exposures at the carrying amount (without calculating collateral or other credit support), which are categorized according to geographic areas as of December 31, 2021 and 2020.

This table displays that the Bank and its subsidiaries have identified exposure by geographical area where they are operating.

31 Desember 2021/December 31, 2021							
	Jawa	Sumatera	Kalimantan	Sulawesi	Bali	Total	
Giro pada							Current accounts with
Bank Indonesia	11,900,072	-	-	-	-	11,900,072	Bank Indonesia
Giro pada bank lain	2,684,386	3	2,654	1,338	2,916	2,691,297	Current accounts with
Penempatan pada							other banks
Bank Indonesia							Placements with
dan bank lain	11,428,774					11,428,774	Bank Indonesia
Tagihan derivatif	3,967	-	-	-	-	3,967	and other banks
Surat-surat berharga	16,978,899	-	-	-	-	16,978,899	Derivative receivable
Efek-efek yang							Marketable securities
dibeli dengan janji							Marketable securities
dijual kembali	3,129,032	-	-	-	-	3,129,032	purchased under
Wesel Ekspor							agreements to resell
dan tagihan lainnya	634,927	8,010	-	-	-	642,937	Bills
Tagihan akseptasi	163,983	-	-	-	-	163,983	and other receivable
Kredit yang diberikan							Acceptances receivable
dan pembiayaan							
syariah	96,750,512	2,771,543	1,050,138	883,885	775,837	102,231,915	Loans and sharia
Penyertaan saham	42,124	-	-	-	-	42,124	financing
Bunga yang masih							Investment in shares
akan diterima	973,517	23,781	8,296	6,075	17,721	1,029,390	Interest receivables
Aset lain-lain*)	22,662	-	-	-	-	22,662	Other assets*)
Total kotor	144,712,855	2,803,337	1,061,088	891,298	796,474	150,265,052	Total - gross
Cadangan kerugian							Allowance for
penurunan nilai						(1,949,890)	impairment losses
Total neto						148,315,162	Total net

*) Terdiri dari setoran jaminan & aset ijarah

*) Consists of security deposits & ijarah assets

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	Jawa	Sumatera	Kalimantan	Sulawesi	Bali	Total	
Giro pada							Current accounts with
Bank Indonesia	8.046.403	-	-	-	-	8.046.403	Bank Indonesia
Giro pada bank lain	877.584	5	3.319	629	4	881.541	Current accounts with
Penempatan pada							other banks
Bank Indonesia							Placements with
dan bank lain	5.818.892	-	-	-	-	5.818.892	Bank Indonesia
Tagihan derivatif	-	-	-	-	-	-	and other banks
Surat-surat berharga	11.500.931	-	-	-	-	11.500.931	Derivative receivable
Efek-efek yang							Marketable securities
dibeli dengan janji							purchased under
dijual kembali	10.121.400	-	-	-	-	10.121.400	agreements to resell
Wesel Ekspor							Bills
dan tagihan lainnya	740.396	-	-	-	-	740.396	and other receivable
Tagihan akseptasi	52.802	-	-	-	-	52.802	Acceptances receivable
Kredit yang diberikan							
dan pembiayaan							Loans and sharia
syariah	90.025.809	2.557.578	978.161	852.633	798.262	95.212.443	financing
Penyertaan saham	42.124	-	-	-	-	42.124	Investment in shares
Bunga yang masih							
akan diterima	753.984	19.325	6.267	4.611	8.879	793.066	Interest receivables
Aset lain-lain*)	23.016	172	73	-	-	23.261	Other assets*)
Total kotor	128.003.341	2.577.080	987.820	857.873	807.145	133.233.259	Total - gross
Cadangan kerugian							Allowance for
penurunan nilai						(1.937.997)	impairment losses
Total neto						131.295.262	Total net

*) Terdiri dari setoran jaminan & aset ijarah

*) Consists of security deposits & ijarah assets

Eksposur risiko kredit atas rekening
administratif konsolidasian adalah sebagai
berikut:

Credit risk exposure on the consolidated
administrative accounts are as follows:

31 Desember 2021/December 31, 2021							
	Jawa	Sumatera	Kalimantan	Sulawesi	Bali	Total	
Rekening Administratif							Administrative Accounts
Irrevocable letters of							Outstanding
credit yang masih							irrevocable
berjalan	102,912	-	-	-	-	102,912	letters of credit
Garansi yang							
diberikan	633,021	76,068	9,381	36,559	1,330	756,359	Guarantees issued
Total	735,933	76,068	9,381	36,559	1,330	859,271	Total
31 Desember 2020/December 31, 2020							
	Jawa	Sumatera	Kalimantan	Sulawesi	Bali	Total	
Rekening Administratif							Administrative Accounts
Irrevocable letters of							Outstanding
credit yang masih							irrevocable
berjalan	95,711	-	-	-	-	95,711	letters of credit
Garansi yang							
diberikan	789,098	102,876	6,937	35,675	13,422	948,008	Guarantees issued
Total	884,809	102,876	6,937	35,675	13,422	1,043,719	Total

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b. Sektor industri

Tabel berikut menggambarkan rincian
eksposur kredit Bank dan entitas anak
pada nilai tercatat (tanpa
memperhitungkan agunan atau pendukung
kredit lainnya), yang dikategorikan
berdasarkan sektor industri.

b. Industry sector

The following tables describe the details of
the Bank and its subsidiaries' credit
exposures at the carrying amount (without
calculating the collateral or other credit
support), which are categorized by industry
sector.

31 Desember 2021/December 31, 2021							
Pemerintah (termasuk Bank Indonesia)/ Government (including Bank Indonesia)	Bank	Lembaga keuangan bukan bank/ Non-bank financial institutions	Perusahaan lainnya/ Other Companies	Perseorangan/ Individuals	Total		
Giro pada							Current accounts with
Bank Indonesia	11,900,072	-	-	-	11,900,072		Bank Indonesia
Giro pada bank lain	-	2,691,297	-	-	2,691,297		Current accounts with
Penempatan pada							other banks
Bank Indonesia	-	11,428,774	-	-	11,428,774		Placements with
dan bank lain	-	3,967	-	-	3,967		Bank Indonesia and
Tagihan Derivatif	-	-	-	-	-		other banks
Surat berharga	10,935,625	1,975,370	3,742,145	325,759	16,978,899		Derivative receivable
Efek-efek yang dibeli							Marketable securities
dengan janji							Marketable securities
dijual kembali	3,129,032	-	-	-	3,129,032		purchased under
Weasel ekspor dan							agreements to resell
tagihan lainnya	-	-	-	642,937	642,937		Bills and
Tagihan akseptasi	-	-	-	163,983	163,983		other receivables
Kredit yang diberikan							Acceptances receivable
dan pembiayaan							Loans and
syariah	6,007,199	2,704,762	785,623	16,012,103	76,722,228	102,231,915	sharia financing
Penyertaan saham	-	-	-	42,124	-	42,124	Investment in shares
Bunga yang masih							
akan diterima	287,430	139,569	13,804	101,746	486,841	1,029,390	Interest receivables
Aset lain-lain*)	-	-	-	22,662	-	22,662	Other assets*)
Total kotor	32,259,358	18,943,739	4,541,572	17,311,314	77,209,069	150,265,052	Total - gross
Cadangan kerugian							Allowance for
penurunan nilai						(1,949,890)	impairment losses
Total neto						148,315,162	Total - net

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31 Desember 2020/December 31, 2020							
Pemerintah (termasuk Bank Indonesia)/ Government (including Bank Indonesia)	Bank	Lembaga keuangan bukan bank/ Non-bank financial institutions	Perusahaan lainnya/ Other Companies	Perseorangan/ Individuals	Total		
Giro pada							Current accounts with
Bank Indonesia	8,046,403	-	-	-	8,046,403		Bank Indonesia
Giro pada bank lain	-	881,541	-	-	881,541		Current accounts with other banks
Penempatan pada							Placements with
Bank Indonesia	-	5,818,892	-	-	5,818,892		Bank Indonesia and
dan bank lain	-	-	-	-	-		other banks
Tagihan Derivatif	-	-	-	-	-		Derivative receivable
Surat berharga	8,754,153	1,259,783	1,465,924	21,071	11,500,931		Marketable securities
Efek-efek yang dibeli							Marketable securities
dengan janji							purchased under
dijual kembali	10,121,400	-	-	-	10,121,400		agreements to resell
Wesel ekspor dan							Bills and
tagihan lainnya	-	-	-	740,396	740,396		other receivables
Tagihan akseptasi	-	-	-	52,802	52,802		Acceptances receivable
Kredit yang diberikan							
dan pembiayaan							Loans and
syaria	4,346,156	3,157,614	1,851,465	11,986,270	73,870,938	95,212,443	sharia financing
Penyertaan saham	-	42,124	-	-	-	42,124	Investment in shares
Bunga yang masih							
akan diterima	36,021	26,301	15,422	99,839	615,483	793,066	Interest receivables
Aset lain-lain*)	-	-	-	23,261	-	23,261	Other assets*)
Total kotor	31,304,133	11,186,255	3,332,811	12,923,639	74,486,421	133,233,259	Total - gross
Cadangan kerugian							Allowance for
penurunan nilai						(1,937,997)	impairment losses
Total neto						131,295,262	Total - net

*) Terdiri dari setoran jaminan & aset ijarah

*) Consists of security deposits & ijarah assets

Eksposur risiko kredit atas rekening
administratif konsolidasian adalah sebagai
berikut:

Credit risk exposure on the consolidated
administrative accounts are as follows:

31 Desember 2021/December 31, 2021							
Pemerintah (termasuk Bank Indonesia)/ Government (including Bank Indonesia)	Bank	Lembaga keuangan bukan bank/ Non-bank financial institutions	Perusahaan lainnya/ Other Companies	Perseorangan/ Individuals	Total		
Rekening Administratif							Administrative Accounts
Irrevocable letters of							Outstanding irrevocable
credit yang	74,007	-	-	28,905	-	102,912	letters of credit
masih berjalan							
Garansi yang diterbitkan	2,745	-	23,439	727,364	2,811	756,359	Guarantees issued
Total	76,752	-	23,439	756,269	2,811	859,271	Total

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31 Desember 2020/December 31, 2020						
Pemerintah (termasuk Bank Indonesia)/ Government (including Bank Indonesia)	Bank	Lembaga keuangan bukan bank/ Non-bank financial institutions	Perusahaan lainnya/ Other Companies	Perseorangan/ Individuals	Total	
Rekening Administratif Irrevocable letters of credit yang masih berjalan	75,236	-	20,475	-	95,711	Administrative Accounts Outstanding irrevocable letters of credit
Garansi yang diterbitkan	1,048	23,230	716,395	207,335	948,008	Guarantees issued
Total	76,284	23,230	736,870	207,335	1,043,719	Total

(iii) Penurunan nilai aset keuangan pada tanggal
31 Desember 2021 dan 2020

(iii) Impairment of financial assets as of
December 31, 2021 and 2020

1. Giro pada bank lain

1. Current accounts with other banks

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Rupiah	308,381	236,947	Rupiah
Mata Uang Asing	2,382,916	644,594	Foreign currencies
Total	2,691,297	881,541	Total
Cadangan kerugian penurunan nilai	(66)	(71)	Allowance for impairment losses
Neto	2,691,231	881,470	Net

2. Penempatan pada Bank Indonesia dan
bank lain

2. Placement with Bank Indonesia and other
banks

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Rupiah	11,143,724	5,818,892	Rupiah
Dollar Amerika Serikat	285,050	-	United States Dollar
Total	11,428,774	5,818,892	Total
Cadangan kerugian penurunan nilai	(2,268)	(2,662)	Allowance for impairment losses
Neto	11,426,506	5,816,230	Net

3. Tagihan akseptasi

3. Acceptance receivable

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Pihak ketiga			Third parties
Rupiah	154,268	52,802	Rupiah
Mata Uang Asing	9,715	-	Foreign currencies
Total	163,983	52,802	Total
Cadangan kerugian penurunan nilai	(1,616)	(30)	Allowance for impairment losses
Neto	162,367	52,772	Net

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4. Surat berharga

4. Marketable securities

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Biaya perolehan yang diamortisasi/ Pihak ketiga Rupiah			Amortised cost Third parties Rupiah
Obligasi	5,562,959	5,258,637	Bonds
Diskonto yang belum diamortisasi	(9,461)	(7,594)	Unamortized discount
	<u>5,553,498</u>	<u>5,251,043</u>	
Nilai wajar melalui penghasilan komprehensif lainnya Pihak ketiga Rupiah			Fair value through other comprehensive income Third parties Rupiah
Obligasi	7,339,996	5,817,826	Bonds
Reksadana	20,000	-	Mutual funds
Dolar Amerika Serikat			United States Dollar
Obligasi	1,085,705	92,635	Bonds
	<u>8,445,701</u>	<u>5,910,461</u>	
Nilai wajar melalui laba rugi Pihak ketiga Rupiah			Fair value through profit or loss Third parties Rupiah
Reksadana	1,248,569	-	Mutual funds
Obligasi	1,731,131	339,427	Bonds
	<u>2,979,700</u>	<u>339,427</u>	
Total	<u>16,978,899</u>	<u>11,500,931</u>	Total
Cadangan kerugian penurunan nilai	(5,917)	(21,168)	Allowance for impairment losses
Net	<u>16,972,982</u>	<u>11,479,763</u>	Net

5. Kredit yang diberikan dan
piutang/pembiayaan Syariah

5. Loans and sharia financing/receivables

Ikhtisar kredit yang diberikan adalah sebagai
berikut:

The details of loans are as follows:

	31 Desember 2021/December 31, 2021					
	Belum jatuh tempo dan tidak mengalami penurunan nilai/Neither past due nor impaired	Tingkat Tinggi/ High Grade	Tingkat standar/ Standard grade	Jatuh tempo dan tidak mengalami penurunan nilai/ Past-due but not Impaired	Mengalami penurunan nilai/ Impaired	Total
Kredit yang diberikan dan piutang/ pembiayaan syariah						Loans and sharia financing/receivables
Perdagangan	46,991	5,613,743	50,953	832,183	6,543,870	Trading
Jasa-jasa dunia usaha	-	730,187	2,943	247,952	981,082	Business services
Konstruksi	124	4,501,069	25,005	1,472,522	5,998,720	Construction
Pengangkutan dan gudang	-	1,104,691	65,117	22,101	1,191,909	Transportation and warehousing
Industri	516	4,367,616	12,236	886,214	5,266,582	Industry
Jasa-jasa sosial	4,373	1,262,148	9,802	64,144	1,340,467	Social services
Pertanian	89	1,070,402	3,432	75,497	1,149,420	Agriculture
Listrik, gas dan air	-	120,322	456	6,351	127,129	Electricity, gas and water
Pertambangan	-	108,893	37	12,741	121,671	Mining
Lain-lain	34,726,736	41,823,174	547,245	2,413,910	79,511,065	Others
Total	<u>34,778,829</u>	<u>60,702,245</u>	<u>717,226</u>	<u>6,033,615</u>	<u>102,231,915</u>	Total
Cadangan kerugian penurunan nilai					(1,938,720)	Allowance for impairment losses
Neto					<u>100,293,195</u>	Net

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	Tingkat Tinggi/ High Grade	Tingkat standar/ Standard grade			Total	
Kredit yang diberikan dan piutang/ pembiayaan syariah					Loans and sharia financing/receivables	
Perdagangan	12,040	4,690,784	329,631	49,335	5,081,790	Trading
Jasa-jasa dunia usaha	-	1,302,311	55,076	116,513	1,473,900	Business services
Konstruksi	-	5,243,369	229,038	230,020	5,702,427	Construction
Pengangkutan dan gudang	-	1,545,999	64,986	1,179	1,612,164	Transportation and warehousing
Industri	547	1,974,692	70,606	32,680	2,078,525	Industry
Jasa-jasa sosial	4,777	1,182,982	21,658	8,485	1,217,902	Social services
Pertanian	30	858,980	25,456	14,330	898,796	Agriculture
Listrik, gas dan air	-	147,277	9	56,072	203,358	Electricity, gas and water
Pertambangan	-	112,673	3,513	124,468	240,654	Mining
Lain-lain	34,921,976	39,799,827	1,526,296	454,828	76,702,927	Others
Total	34,939,370	56,858,894	2,326,269	1,087,910	95,212,443	Total
Cadangan kerugian penurunan nilai					(1,912,763)	Allowance for impairment losses
Neto					93,299,680	Net

Bank dan entitas anak melakukan penilaian secara individual untuk: (a) kredit dengan plafon di atas Rp1.000 dengan kolektibilitas kurang lancar, diragukan dan macet; dan (b) kredit yang direstrukturisasi.

Bank and its subsidiaries assesses individually for: (a) loans with principal above Rp1.000 which are classified as substandard, doubtful and loss, and (b) restructured loans.

Penilaian secara kolektif dilakukan untuk kredit dengan plafon sama dengan atau lebih kecil dari Rp1.000 dan tidak direstrukturisasi.

Collective assessment is applied to loans with principal equal to or less than Rp1.000 and not restructured.

- (iv) Tabel di bawah menunjukkan kualitas aset keuangan berdasarkan golongan aset untuk semua aset keuangan yang mempunyai risiko kredit (nilai yang disajikan adalah bruto).

- (iv) The tables below show the quality of financial assets by class of assets for all financial assets with credit risk (gross of allowance for impairment losses).

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	Tingkat Tinggi/ <i>High Grade</i>	Tingkat standar/ <i>Standard grade</i>				
						Total
Nilai wajar melalui laba rugi						Fair value through profit or loss
Surat berharga	2,979,700	-	-	-	-	2,979,700
						Marketable securities
Nilai wajar melalui penghasilan komprehensif lainnya						Fair value through other comprehensive income
Surat berharga	8,445,702	-	-	-	-	8,445,702
						Marketable securities
Biaya perolehan yang diamortisasi						Amortised cost
Surat berharga	5,553,498	-	-	-	-	5,553,498
						Marketable securities
Giro pada bank Indonesia	7,174,088	-	-	-	-	7,174,088
						Bank Indonesia
Giro pada bank lain	4,254,620	-	-	66	-	4,254,686
						Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	14,591,368	-	-	-	-	14,591,368
						Placements with Bank Indonesia and other banks
Tagihan derivatif	3,967	-	-	-	-	3,967
						Derivative receivable
Wesel ekspor dan tagihan lainnya	642,937	-	-	-	-	642,937
						Bills and other receivable
Efek-efek yang dibeli dengan janji dijual kembali	3,129,032	-	-	-	-	3,129,032
						Marketable securities purchased under agreement
Tagihan akseptasi	163,983	-	-	-	-	163,983
						Acceptance receivables
Penyertaan saham	-	34,328	-	7,796	-	42,124
						Investment in shares
Kredit yang diberikan dan piutang/ pembiayaan syariah						
						Loans and sharia financing/receivables
Perdagangan	46,991	5,613,743	50,953	832,183	-	6,543,870
						Trading
Jasa-jasa dunia usaha	-	730,187	2,943	247,952	-	981,082
						Business Services
Konstruksi	124	4,501,069	25,005	1,472,522	-	5,998,720
						Construction
Pengangkutan dan gudang	-	1,104,691	65,117	22,101	-	1,191,909
						Transportation and warehousing
Industri	516	4,367,616	12,236	886,214	-	5,266,582
						Industry
Jasa-jasa sosial	4,373	1,262,148	9,802	64,144	-	1,340,467
						Social services
Pertanian	89	1,070,402	3,432	75,497	-	1,149,420
						Agriculture
Listrik, gas dan air	-	120,322	456	6,351	-	127,129
						Electricity, gas and water
Pertambangan	-	108,893	37	12,741	-	121,671
						Mining
Lain-lain	34,726,736	41,823,174	547,245	2,413,910	-	79,511,065
						Others
Bunga yang masih akan diterima	-	1,029,390	-	-	-	1,029,390
						Interest receivables
Aset lain-lain*)	-	22,662	-	-	-	22,662
						Other assets*)
Total	81,717,724	61,788,625	717,226	6,041,477	150,265,052	Total
Cadangan kerugian penurunan nilai						(1,949,890)
						Allowance for impairment losses
Neto						148,315,162
						Net

*) Terdiri dari setoran jaminan & aset ijarah

*) Consists of security deposits & ijarah assets

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31 Desember 2020/December 31, 2020						
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	Tingkat Tinggi/ <i>High Grade</i>	Tingkat standar/ <i>Standard grade</i>			Total	
Nilai wajar melalui laba rugi						<i>Fair value through profit or loss</i>
Surat berharga	318,356	-	-	21,071	339,427	<i>Marketable securities</i>
Biaya perolehan yang diamortisasi						<i>Amortised cost</i>
Surat berharga	5,251,043	-	-	-	5,251,043	<i>Marketable securities</i>
Nilai wajar melalui penghasilan komprehensif lainnya						<i>Fair value through other comprehensive income</i>
Surat berharga	5,910,461	-	-		5,910,461	<i>Marketable securities</i>
Kredit dan piutang						<i>Loans and receivables</i>
Giro pada bank Indonesia	8,046,403	-	-	-	8,046,403	<i>Current accounts with Bank Indonesia</i>
Giro pada bank lain	881,470	-	-	71	881,541	<i>Current accounts with other banks</i>
Penempatan pada Bank Indonesia		-				<i>Placements with Bank Indonesia</i>
dan bank lain	5,818,892	-	-	-	5,818,892	<i>and other banks</i>
Tagihan derivatif	-	-	-	-	-	<i>Derivative receivable</i>
Wesel ekspor dan tagihan lainnya	740,396	-	-	-	740,396	<i>Bills and other receivable</i>
Efek - efek yang dibeli dengan janji dijual kembali	10,121,400	-	-	-	10,121,400	<i>Marketable securities purchased under agreement</i>
Tagihan akseptasi	52,802	-	-	-	52,802	<i>Acceptance receivables</i>
Penyertaan saham	-	34,328	-	7,796	42,124	<i>Investment in shares</i>
Kredit yang diberikan dan piutang/ pembiayaan syariah						<i>Loans and sharia financing/receivables</i>
Perdagangan	12,040	5,213,683	329,631	49,335	5,604,689	<i>Trading</i>
Jasa-jasa dunia usaha	-	1,302,310	55,076	116,513	1,473,899	<i>Business Services</i>
Konstruksi	-	4,720,467	229,038	230,020	5,179,525	<i>Construction</i>
Pengangkutan dan gudang	-	1,069,983	64,986	1,179	1,136,148	<i>Transportation and warehousing</i>
Industri	547	1,974,691	70,606	32,680	2,078,524	<i>Industry</i>
Jasa-jasa sosial	4,777	1,658,998	21,658	8,485	1,693,918	<i>Social services</i>
Pertanian	30	858,980	25,456	14,330	898,796	<i>Agriculture</i>
Listrik, gas dan air	-	226,130	9	56,072	282,211	<i>Electricity, gas and water</i>
Pertambangan	-	33,823	3,513	124,468	161,804	<i>Mining</i>
Lain-lain	34,921,976	39,799,829	1,526,296	454,828	76,702,929	<i>Others</i>
Bunga yang masih akan diterima	-	793,066	-	-	793,066	<i>Interest receivables</i>
Aset lain-lain*)	-	23,261	-	-	23,261	<i>Other assets*)</i>
Total	72,080,593	57,709,549	2,326,269	1,116,848	133,233,259	Total
Cadangan kerugian penurunan nilai					(1,937,997)	<i>Allowance for impairment losses</i>
Neto					131,295,262	Net

*) Terdiri dari setoran jaminan & aset ijarah

*) Consists of security deposits & ijarah assets

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Kualitas kredit didefinisikan sebagai berikut:

Tingkat tinggi

- a) Giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain yaitu giro atau penempatan pada institusi Pemerintah, transaksi dengan bank yang memiliki reputasi baik dengan tingkat kemungkinan gagal bayar atas kewajiban yang rendah.
- b) Kredit yang diberikan dan piutang/pembiayaan syariah, bunga yang masih akan diterima, tagihan derivatif dan tagihan kepada pihak ketiga yaitu debitur dengan riwayat pembayaran yang sangat baik dan tidak pernah menunggak sepanjang jangka waktu kredit, debitur dengan tingkat stabilitas dan keragaman yang tinggi, memiliki kemampuan membayar yang kuat dan rasio-rasio neraca yang konservatif.
- c) Surat berharga dan efek-efek yang dibeli dengan janji dijual kembali yang termasuk dalam *investment grade* dengan rating minimal BBB- (Pefindo) atau Baa3 (Moody's).

Tingkat standar

- a) Giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain yaitu giro atau penempatan pada bank lokal yang tidak terdaftar di bursa.
 - b) Kredit yang diberikan dan piutang/pembiayaan syariah, bunga yang masih akan diterima, penyertaan saham dan tagihan kepada pihak ketiga yaitu debitur dengan riwayat pembayaran yang baik dan tidak pernah menunggak 90 hari atau lebih; memiliki kemampuan membayar yang cukup.
 - c) Surat berharga dan efek-efek yang dibeli dengan janji dijual kembali yang termasuk dalam *investment grade* dengan rating antara idBB+ sampai dengan idB (Pefindo) atau Ba1 sampai dengan B2 (Moody's).
- (v) Analisis umur pinjaman yang jatuh tempo, tetapi tidak mengalami penurunan nilai pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

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The credit quality are defined as follows:

High grade

- a) Current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks which are current accounts or placements with the Government, transaction with reputable banks with low probability of insolvency.
- b) Loans and sharia financing/receivables, interests receivables, derivative receivables and third party receivables are borrowers with very satisfactory track record of loan repayment and whose accounts did not turn past due during the term of the loan, borrowers with high degree of stability and diversity, very strong debt service capacity and has conservative balance sheet ratios.
- c) Marketable securities and marketable securities purchased under agreement to resell which included in investment grade securities with a rating of at least BBB- (Pefindo) or Baa3 (Moody's).

Standard grade

- a) Current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks are current accounts or placements with the local banks not listed in the stock exchange.
 - b) Loans and sharia financing/receivables, interest receivables, investment in share, and third party receivables are borrowers who have an average track record of loan repayment and whose account did not turn past due for 90 days and over; debt service capacity is adequate.
 - c) Marketable securities and marketable securities purchased under agreement to resell which included in investment grade securities with a rating between idBB+ to idB (Pefindo) or Ba1 to B2 (Moody's).
- (v) The aging analysis of past due but not impaired loans as of December 31, 2021 and 2020, are as follows:

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	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Perdagangan	128,419	329,631	Trading
Jasa-jasa dunia usaha	27,472	55,076	Business services
Konstruksi	101,184	229,038	Construction
Pengangkutan dan gudang	67,299	64,986	Transportation and warehousing
Industri	570,491	70,606	Industry
Jasa-jasa sosial	26,000	21,658	Social services
Pertanian	14,554	25,456	Agriculture
Listrik, gas dan air	117	9	Electricity, gas and water
Pertambangan	60	3,513	Mining
Lain-lain	1,645,787	1,526,296	Others
Total	2,581,383	2,326,269	Total

46. Risiko Nilai Tukar

Risiko nilai tukar timbul sebagai kerugian yang ditimbulkan oleh posisi terbuka neto valuta asing pada sisi aktiva, sisi pasiva ataupun rekening administratif akibat perubahan nilai tukar valuta asing. Kegiatan perdagangan mata uang asing meliputi transaksi nilai tukar valuta asing *spot*, *forward*, *swap*, *interest rate swap* dan *cross currency swap*.

Penerapan manajemen risiko nilai tukar yang dijalankan oleh Bank dan entitas anak adalah dengan melakukan pengukuran, pemantauan, dan pengendalian risiko nilai tukar secara berkala baik secara *bankwide* maupun parsial. Secara *bankwide*, bank melakukan pengukuran risiko nilai tukar melalui simulasi *value at risk* (*var*) dengan berbagai metode (*Variance Covariance & Historical*) yang disesuaikan dengan karakteristik transaksi.

Pemantauan risiko nilai tukar dilakukan melalui pemantauan Posisi Devisa Neto (PDN) dan sebagai bentuk pengendalian risiko nilai tukar, bank membuat limit internal PDN baik untuk neraca maupun secara keseluruhan sebagai bentuk *risk tolerance* bank dalam menghadapi risiko nilai tukar. Sedangkan, penerapan manajemen risiko nilai tukar bank secara parsial pada aktivitas tresuri adalah melalui pengukuran & pengendalian *budget loss limit & open position* untuk setiap transaksi nilai tukar dan sebagai bentuk pemantauan risiko nilai tukar, bank melakukan pelaporan transaksi tresuri sesuai dengan ketentuan secara periodik untuk memastikan bahwa *exposure* yang timbul oleh pergerakan nilai tukar berada pada batas yang telah ditentukan oleh ketentuan internal Bank dan sesuai dengan ketentuan regulasi Bank Indonesia.

46. Foreign Exchange Risk

Foreign exchange risk arises as losses arising from net open positions of foreign exchange on assets, liabilities or administrative accounts due to changes in foreign exchange rates. Foreign exchange trading activities include *spot*, *forward*, *swap*, *interest rate swaps* and *foreign exchange transactions cross currency swap*.

Implementation of forex risk management in the Bank and its subsidiaries through a measurement, monitoring, and controlling of foreign exchange risk periodically both partial and comprehensive. Comprehensively, bank measure foreign exchange risk through value at risk simulation with several methods (*Variance Covariance & Historical*) and adjusted to characteristic of transactions.

Bank monitor foreign exchange risk through monitoring of Net Open Position (NOP) and intraday and for a foreign exchange risk control, bank establish internal limit of NOP both on balance sheet and overall as risk tolerance to foreign exchange risk. Meanwhile, implementation of forex risk management partially on treasury activities is performed through measurement & control of budget loss limit & open position for every transaction and for monitoring, bank create Treasury transactions Report periodically to ensure that exposure arise from foreign exchange risk is at the limit which has been specified by the internal bank dan Bank Indonesia Regulations.

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Menurut Peraturan Bank Indonesia (PBI) No. 17/5/PBI/2015 tanggal 29 Mei 2015 perubahan keempat atas PBI No. 5/13/PBI/2003 tentang Posisi Devisa Neto Bank Umum tanggal 17 Juli 2003, PDN ditetapkan maksimum sebesar 20% dari modal.

PDN secara keseluruhan adalah angka yang merupakan penjumlahan dari nilai absolut untuk jumlah dari selisih bersih aset dan liabilitas dalam laporan posisi keuangan untuk setiap valuta asing ditambah dengan selisih bersih aset dan liabilitas baik yang merupakan komitmen maupun kontinjensi dalam rekening administratif untuk setiap valuta asing.

Berikut adalah PDN pada tanggal 31 Desember 2021 dan 2020 per mata uang (dalam ekuivalen rupiah) sesuai dengan peraturan Bank Indonesia (tidak diaudit):

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According to Bank Indonesia Regulation (PBI) No. 17/5/PBI/2015 dated May 29, 2015 the fourth amendment to PBI No. 5/13/PBI / 2003 concerning the Net Open Position of Commercial Banks on July 17, 2003, the NOP is set at a maximum of 20% of capital.

The overall NOP is the sum of the absolute value of the difference between each foreign currency asset and liability on the statement of financial position and the difference between commitments and contingent assets and liabilities in administrative accounts for each foreign currency.

Below is the NOP as of December 31, 2021 and 2020 by currency (in equivalent rupiah) based on Bank Indonesia regulations (unaudited):

31 Desember/December 31, 2021						
		Aset/ Assets	Liabilitas/ Liabilities	Rekening Administratif/ Administratif Account	Posisi Devisa Neto/Net Open Position	
						Currency
						AGGREGATE (STATEMENT OF FINANCIAL POSITION AND ADMINISTRATIVE ACCOUNTS)
						United States Dollar
						Australian Dollar
						Singapore Dollar
						Japanese Yen
						European Euro
						Great Britain Poundsterling
						Hong Kong Dollar
						Renminbi
						Saudi Arabian Riyal
						Total
						Total Capital - December 31, 2021
						(Note 51)
						NOP ratio (Aggregate)
31 Desember/December 31, 2020						
		Aset/ Assets	Liabilitas/ Liabilities	Rekening Administratif/ Administratif Account	Posisi Devisa Neto/Net Open Position	
						Currency
						AGGREGATE (STATEMENT OF FINANCIAL POSITION AND ADMINISTRATIVE ACCOUNTS)
						United States Dollar
						Australian Dollar
						Singapore Dollar
						Japanese Yen
						European Euro
						Great Britain Poundsterling
						Hong Kong Dollar
						Renminbi
						Saudi Arabian Riyal
						Total
						Total Capital - December 31, 2020
						(Note 51)
						NOP ratio (Aggregate)

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Risiko mata uang adalah kemungkinan kerugian pendapatan yang timbul dari perubahan kurs valuta asing. Bank dan entitas anak mengelola paparan terhadap pengaruh fluktuasi nilai tukar mata uang asing dengan mempertahankan risiko mata uang asing dalam pedoman peraturan yang ada (yakni menjaga Posisi Devisa Neto sesuai dengan peraturan Bank Indonesia).

Foreign currency risk is the probability of loss to earnings arising from changes in foreign exchange rates. The Bank and its subsidiaries manages exposure to effects of fluctuations in foreign currency exchange rates by maintaining foreign currency exposure within the existing regulatory guidelines (i.e maintaining the Net Open Position based on Bank Indonesia regulations).

31 Desember 2021/December 31, 2021			
	Perubahan basis poin/ <i>Changes in basis point</i>	Pengaruh ke laporan laba rugi/ <i>Changes in statement profit or loss</i>	
Dolar Amerika Serikat	0.30%	43	United States Dollar
	0.35%	50	
31 Desember 2020/December 31, 2020			
	Perubahan basis poin/ <i>Changes in basis point</i>	Pengaruh ke laporan laba rugi/ <i>Changes in statement profit or loss</i>	
Dolar Amerika Serikat	0.30%	49	United States Dollar
	0.35%	57	

Sensitivitas (tidak diaudit) atas laporan laba rugi konsolidasian merupakan dampak yang diestimasi atas perubahan yang diasumsikan atas perubahan nilai tukar berdasarkan aset dan liabilitas keuangan yang dalam mata uang asing.

The sensitivity (unaudited) of the consolidated statements of income is the estimated effect of the assumed change in foreign exchange rates on income, based on foreign currency denominated assets and liabilities.

Pada tanggal 31 Desember 2021 dan 2020, dampak atas perubahan nilai tukar dari mata uang lainnya seperti Poundsterling Inggris, Euro Eropa, Yen Jepang, Dolar Singapura, Dolar Australia dan Dolar Hong Kong tidak material.

As of December 31, 2021 and 2020, the effect of fluctuations in exchange rates of other currencies, such as Great Britain Poundsterling, European Euro, Japanese Yen, Singapore Dollar, Australian Dollar and Hong Kong Dollar was not material.

47. Risiko Likuiditas

Risiko akibat ketidakmampuan Bank dan entitas anak untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank dan entitas anak. Besar kecilnya risiko likuiditas ditentukan antara lain:

- Kecermatan dalam perencanaan arus kas atau arus dana berdasarkan prediksi pembiayaan dan prediksi pertumbuhan dana, termasuk mencermati tingkat fluktuasi dana;
- Ketepatan dalam mengatur struktur dana termasuk kecukupan dana;
- Ketersediaan aset yang siap dikonversikan menjadi kas;
- Kemampuan menciptakan akses ke pasar antar bank atau sumber dana lainnya, termasuk fasilitas *lender of last resort*.

47. Liquidity Risk

Risk due to the inability of the Bank and its subsidiaries to fulfill maturing obligations from cash flow funding sources and/or from high-quality liquid assets that can be pledged, without disrupting the activities and financial condition of the Bank and its subsidiaries. The size of the liquidity risk is determined, among others:

- Accuracy in cash flow or flow of fund planning based on financing and fund growth prediction, include observe the fund rate volatility;
- The precision in managing the fund structure, including the adequacy of funding;
- The availability of asset that is ready to be converted into cash;
- Ability to create access to the interbank market or other funding sources, including the lender of last resort facilities.

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Apabila kesenjangan tersebut cukup besar maka akan menurunkan kemampuan Bank dan entitas anak untuk memenuhi kewajibannya pada saat jatuh tempo. Oleh karena itu untuk mengantisipasi terjadinya risiko likuiditas, maka diperlukan manajemen likuiditas, yang merupakan bagian dari pengelolaan liabilitas.

Kebijakan likuiditas Bank dan entitas anak ditujukan untuk memastikan bahwa kebutuhan dana dapat dipenuhi, baik untuk membayar kewajiban pada saat jatuh tempo atau untuk memenuhi fasilitas kredit yang belum digunakan.

Penerapan manajemen risiko likuiditas diantaranya melalui pengelolaan dan pemantauan posisi likuiditas Bank dan entitas anak berada dalam tanggung jawab Bagian Manajemen ALM & Likuiditas di Divisi *Treasury* sedangkan pengukuran serta analisa terhadap risiko likuiditas menjadi tugas Divisi Manajemen Risiko diantaranya *stress test* likuiditas berdasarkan tiga skenario dan pembuatan profil risiko yang terkait risiko likuiditas, selain itu bank telah melakukan perhitungan Basel III terkait risiko likuiditas yaitu perhitungan *Net Stable Funding Ratio* (NSFR) dan *Liquidity Coverage Ratio* (LCR).

Pengelolaan kelebihan dana likuiditas yang tidak terserap penyaluran kredit, teroptimisasi melalui pengelolaan *treasury*.

Sebagian besar kelebihan dana likuiditas tersalurkan melalui instrumen-instrumen yang berjangka pendek dan aman. Umumnya, kondisi likuiditas bank terjaga baik dimana penarikan dana nasabah dapat terpenuhi sekaligus kelebihan dana teroptimalkan dengan imbal hasil yang optimal.

Sumber dana dan waktu jatuh tempo deposito dikelola untuk menghindari adanya dana yang *idle* dan menentukan jumlah serta instrumen aset likuid yang tepat untuk menjamin tingkat likuiditas yang terkendali secara terus menerus.

Tabel berikut ini menggambarkan analisis jatuh tempo aset dan liabilitas keuangan Bank dan entitas anak dihitung berdasarkan sisa periode jatuh tempo kontrak pada tanggal laporan posisi keuangan konsolidasian:

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If the gap is large enough it will reduce the Bank and its subsidiaries' ability to meet its liabilities at maturity. Therefore, liquidity management is needed to anticipate liquidity risk, which is a part of the management liability.

The Bank and its subsidiaries' liquidity policies are aimed to ensuring that fund requirements can be fulfilled, either to pay time deposits at maturity or to fulfill unused loan facility.

The application of liquidity risk management includes managing and monitoring the Bank and its subsidiaries' liquidity position in the responsibility of the ALM Management & Liquidity Division in the Treasury Division while measuring and analyzing liquidity risk is the task of the Risk Management Division including stress test liquidity based on three scenarios and risk-related risk profiles liquidity, in addition banks have made Basel III calculations related to liquidity risk, namely the calculation of Net Stable Funding Ratio (NSFR) and Liquidity Coverage Ratio (LCR).

Managing the excess of liquidity fund, which are not absorbed by loans, disbursement will be optimized through managing treasury.

Most of the excess of liquidity will be placed in short-term and secured instruments. In general, the Bank and its subsidiaries' liquidity condition is well maintained where the customers withdrawal can be fulfilled while the excess fund can be optimized with optimum return.

Sources of funds and maturity dates of time deposits are managed to avoid idle funds and determine the appropriate liquidity level and liquid asset instrument to ensure a sustainable liquidity level.

The following tables illustrate the maturity profile analysis of the Bank and its subsidiaries' financial assets and liabilities according to their remaining maturity period at the consolidated statement of financial position date:

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	Nilai tercatat/ Carrying value	Tidak memiliki tanggal jatuh tempo kontraktual/ No contractual/ maturity	Sampai dengan 1 bulan/ Up to 1 month	Lebih dari 1 sampai 3 bulan/ More than 1 to 3 months	Lebih dari 3 sampai 12 bulan/ More than 3 to 12 months	Lebih dari 1 sampai 2 tahun/ More than 1 to 2 years	Lebih dari 2 sampai 5 tahun/ More than 2 to 5 years	Lebih dari 5 tahun/ More than 5 years
ASET								ASSETS
Kas	3,747,644	3,747,644	-	-	-	-	-	Cash
Giro pada								Current accounts with
Bank Indonesia	11,900,072	-	11,900,072	-	-	-	-	Bank Indonesia
Giro pada bank								Current accounts with
lain - neto	2,691,231	-	2,691,231	-	-	-	-	other banks - net
Penempatan pada Bank								Placements with Bank
Indonesia dan								Indonesia and
bank lain - neto	11,426,506	-	11,426,506	-	-	-	-	other bank - net
Efek-efek yang dibeli dengan								Marketable securities
janji dijual kembali (reverse repo)	3,129,032	-	3,129,032	-	-	-	-	under agreements
Surat berharga - neto	16,972,982	-	2,980,524	189,908	909,823	1,048,779	4,352,992	Marketable securities - net
Wesel ekspor dan								Bills and
tagihan lainnya - neto	642,937	-	60,958	560,597	21,382	-	-	other receivables - net
Kredit yang diberikan - neto	94,003,674	-	1,731,838	5,334,196	7,958,578	4,738,660	17,951,298	Loans - net
Pembiayaan syariah - neto	6,289,521	-	254,377	261,748	335,465	316,539	1,283,533	Sharia financing - net
Tagihan Derivatif	3,967	3,967	-	-	-	-	-	Derivative payable
Tagihan akseptasi - neto	162,367	-	28,990	110,239	23,138	-	-	Acceptances receivable - net
Penyertaan saham - neto	40,821	40,821	-	-	-	-	-	Investments in shares - net
Bunga yang masih								
akan diterima	1,029,390	-	1,029,390	-	-	-	-	Interest receivables
Aset lain-lain - neto*)	22,662	22,662	-	-	-	-	-	Other assets - net*)
Total	152,062,806	3,815,094	35,232,918	6,456,688	9,248,386	6,103,978	23,587,823	67,617,919
LIABILITAS								LIABILITIES
Liabilitas segera	1,804,558	1,804,558	-	-	-	-	-	Obligations due immediately
Simpanan nasabah	113,764,510	50,785,633	19,176,844	22,036,580	20,097,164	1,668,289	-	Deposits from customers
Simpanan nasabah - syariah	615,116	615,116	-	-	-	-	-	Deposits from customers-
Simpanan dari bank lain	1,881,477	-	1,661,817	99,042	107,968	12,650	-	sharia
Liabilitas derivatif	-	-	-	-	-	-	-	Deposits from other banks
Liabilitas akseptasi	163,983	-	30,605	110,240	23,138	-	-	Derivatives payable
Efek hutang yang								Marketable securities
diterbitkan - neto	2,403,547	-	-	-	532,251	912,985	958,311	Acceptances payable
Pinjaman yang diterima	12,161,667	-	2,239,979	2,800,488	4,006,828	2,811,034	81,320	Debt securities
Bunga yang masih								issued - net
harus dibayar	168,674	-	168,674	-	-	-	-	Borrowings
Liabilitas lain-lain	1,647,025	1,647,025	-	-	-	-	-	Interest payables
Obligasi subordinasi	2,988,492	-	-	-	295,820	-	1,371,339	Other liabilities
Perbedaan jatuh tempo	137,599,049	54,852,332	23,277,919	25,046,350	25,063,169	5,404,958	2,410,970	Subordinated bonds
	14,463,757	(51,037,238)	11,954,999	(18,589,662)	(15,814,783)	699,020	21,176,853	66,074,568

*) Terdiri dari setoran jaminan & aset ijarah

*) Consists of security deposits & ijarah assets

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ASET								ASSETS
Kas	3,689,045	3,689,045	-	-	-	-	-	Cash
Giro pada Bank Indonesia	8,046,403	-	8,046,403	-	-	-	-	Current accounts with Bank Indonesia
Giro pada bank lain - neto	881,470	-	881,470	-	-	-	-	Current accounts with other banks - net
Penempatan pada Bank Indonesia dan bank lain - neto	5,816,230	-	5,806,386	9,844	-	-	-	Placements with Bank Indonesia and other bank - net
Efek-efek yang dibeli dengan janji dijual kembali (reverse repo)	10,121,400	-	8,135,985	1,463,700	521,715	-	-	Marketable securities under agreements
Surat berharga - neto	11,479,763	-	2,807,375	220,490	1,376,110	716,331	2,622,561	Marketable securities - net
Wesel ekspor dan tagihan lainnya - neto	740,396	-	3,995	714,108	22,293	-	-	Bills and other receivables - net
Kredit yang diberikan - neto	87,695,264	-	170,939	3,174,403	8,512,220	4,310,332	18,660,496	Loans - net
Pembiayaan syariah - neto	5,604,416	-	141,985	74,900	340,733	184,817	1,299,316	Sharia financing - net
Tagihan akseptasi - neto	52,772	-	11,730	33,793	7,249	-	-	Acceptances receivable - net
Penyertaan saham - neto	40,821	40,821	-	-	-	-	-	Investments in shares - net
Bunga yang masih akan diterima	793,066	-	793,066	-	-	-	-	Interest receivables
Aset lain-lain - neto*)	23,261	23,261	-	-	-	-	-	Other assets - net*)
Total	134,984,307	3,753,127	26,799,334	5,691,238	10,780,320	5,211,480	22,582,373	60,166,435
								Total
LIABILITAS								LIABILITIES
Liabilitas segera	1,830,150	1,830,150	-	-	-	-	-	Obligations due immediately
Simpanan nasabah	99,798,476	56,903,840	10,539,280	11,733,596	8,778,032	11,733,596	110,132	Deposits from customers
Simpanan nasabah - syariah	480,094	480,094	-	-	-	-	-	Deposits from customers-sharia
Simpanan dari bank lain	2,119,084	110,132	1,548,436	207,424	175,688	77,404	-	Deposits from other banks
Liabilitas derivatif	10	-	10	-	-	-	-	Derivatives payable
Liabilitas akseptasi	52,802	-	12,366	29,529	10,907	-	-	Marketable securities
Efek hutang yang diterbitkan - neto	3,236,456	-	-	-	-	-	3,236,456	Acceptances payable
Pinjaman yang diterima	11,300,357	-	2,491,634	2,720,789	8,842	5,812,460	27,577	Debt securities issued - net
Bunga yang masih harus dibayar	221,713	-	221,713	-	-	-	-	Borrowings
Liabilitas lain-lain	1,331,870	1,331,870	-	-	-	-	-	Interest payables
Obligasi subordinasi	1,992,707	-	1,992,707	-	-	-	-	Other liabilities
	<u>122,363,719</u>	<u>60,656,086</u>	<u>16,806,146</u>	<u>14,691,338</u>	<u>8,973,469</u>	<u>17,623,460</u>	<u>3,374,165</u>	<u>239,055</u>
Perbedaan jatuh tempo	<u>12,620,588</u>	<u>(56,902,959)</u>	<u>9,993,188</u>	<u>(9,000,100)</u>	<u>1,806,851</u>	<u>(12,411,980)</u>	<u>19,208,208</u>	<u>59,927,380</u>
								Maturity gap

*) Terdiri dari setoran jaminan & aset ijarah

*) Consists of security deposits & ijarah assets

Tabel di bawah ini merangkum profil jatuh tempo liabilitas keuangan Bank dan entitas anak pada tanggal 31 Desember 2021 dan 2020 berdasarkan pada pembayaran kontraktual yang tidak didiskonto (tidak diaudit):

The table below summarizes the maturity profile of the Bank and its subsidiaries financial liabilities as of December 31, 2021 and 2020 based on undiscounted contractual payments (unaudited):

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31 Desember 2021/December 31, 2021							
				Lebih dari 1 Bulan sampai 3 Bulan/ More than 1 Month to 3 Months	Lebih dari 3 Bulan sampai 12 Bulan/ More than 3 Months to 12 Months	Lebih dari 12 Bulan/ More than 12 Months	
Total	Pada permintaan/ On demand	1 Bulan/ 1 Month					
Liabilitas Keuangan							Financial Liabilities
Liabilitas segera	1.804.558	1.804.558	-	-	-	-	Obligations due immediately
Simpanan dari nasabah dan syaria	114.407.026	51.428.149	19.176.844	22.036.580	20.097.164	1.668.289	Deposits from customers and sharia
Simpanan dari bank lain	1.581.477	-	1.361.817	99.042	107.968	12.650	Deposits from other banks
Liabilitas akseptasi	163.983	-	30.605	110.240	23.138	-	Acceptances payable
Efek hutang yang diterbitkan - neto	2.403.547	-	-	-	532.251	1.871.296	Debt securities issued - net
Pinjaman yang diterima	12.161.667	-	2.239.979	2.800.488	4.006.828	3.114.372	Borrowings
Bunga yang masih harus dibayar	168.674	-	168.674	-	-	-	Interest payables
Liabilitas lain-lain	1.640.432	1.640.432	-	-	-	-	Other liabilities
Obligasi subordinasi	2.988.495	-	-	-	305.823	2.682.672	Subordinated bonds
Total liabilitas keuangan	137.319.859	54.873.139	22.977.919	25.046.350	25.073.172	9.349.279	Total financial liabilities
31 Desember 2020/December 31, 2020							
				Lebih dari 1 Bulan sampai 3 Bulan/ More than 1 Month to 3 Months	Lebih dari 3 Bulan sampai 12 Bulan/ More than 3 Months to 12 Months	Lebih dari 12 Bulan/ More than 12 Months	
Total	Pada permintaan/ On demand	1 Bulan/ 1 Month					
Liabilitas Keuangan							Financial Liabilities
Liabilitas segera	1,830,150	1,830,150	-	-	-	-	Obligations due immediately
Simpanan dari nasabah dan syaria	100,278,570	57,494,076	10,539,270	11,733,596	8,778,032	11,733,596	Deposits from customers and sharia
Simpanan dari bank lain	2,119,084	-	1,548,436	207,424	175,688	187,536	Deposits from other banks
Liabilitas akseptasi	52,802	-	12,366	29,529	10,907	-	Acceptances payable
Kewajiban derivatif	10	-	10	-	-	-	Derivatives payable
Efek hutang yang diterbitkan - neto	3,236,456	-	-	-	-	3,236,456	Debt securities issued - net
Pinjaman yang diterima	11,300,357	-	2,491,634	2,720,789	8,842	6,079,092	Borrowings
Bunga yang masih harus dibayar	221,713	-	221,713	-	-	-	Interest payables
Liabilitas lain-lain	1,331,870	1,331,870	-	-	-	-	Other liabilities
Obligasi subordinasi	1,992,707	-	1,992,707	-	-	-	Subordinated bonds
Total liabilitas keuangan	122,363,719	60,656,096	16,806,136	14,691,338	8,973,469	21,236,680	Total financial liabilities

Bank dan entitas anak telah membangun model pengukuran risiko likuiditas untuk mengukur risiko likuiditas dari portofolio aset dan liabilitas Bank dan entitas anak berdasarkan skenario normal, spesifik dan krisis secara triwulan dengan proses stress test likuiditas.

The Bank and its subsidiaries has developed a liquidity risk measurement model to measure the liquidity risk of the Bank and its subsidiaries' assets and liabilities portfolio, based on normal case, specific case and crisis case scenarios by liquidity stress testing process.

48. Risiko Suku Bunga

Risiko suku bunga merupakan potensi kerugian Bank dan entitas anak yang timbul akibat fluktuasi suku bunga pasar yang berlawanan dengan posisi portofolio Bank dan entitas anak.

48. Interest Rate Risk

Interest rate risk is the Bank and its subsidiaries' potential losses arising from market interest rates fluctuations as opposed to the position of the Bank and its subsidiaries' portfolios.

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Bank dan entitas anak melakukan pengukuran risiko suku bunga meliputi penilaian risiko suku bunga yang melekat pada aset, kewajiban dan pada posisi *off balance sheet*; penggunaan konsep keuangan yang berlaku secara umum dan teknik-teknik manajemen risiko; asumsi dan parameter yang terdokumentasi dan dievaluasi secara berkala; terintegrasi dengan proses manajemen risiko secara rutin baik dari aspek pengambilan keputusan, struktur *governance* maupun proses alokasi modal internal. Dengan menggunakan metodologi tersebut, Bank dan entitas anak dapat mengidentifikasi risiko suku bunga dari portofolio aset dan kewajiban yang sensitif terhadap perubahan suku bunga serta menentukan besaran risiko terhadap Bank dan entitas anak.

Tabel di bawah ini menyajikan informasi mengenai tingkat suku bunga rata-rata per tahun untuk aset dan liabilitas keuangan yang penting untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 (tidak diaudit):

The Bank and its subsidiaries conduct measurement of interest rate risk that includes assessing inherent interest rate risk in asset, liabilities and off balance sheet positions; implementation of the generally applicable financial concept and risk management techniques; assumptions and parameters which are documented and evaluated regularly; integrated with periodic risk management process either from the aspect of decision making, governance structure or internal capital allocation process. By using such methodologies, the Bank and its subsidiaries can identify interest rate risk of asset and liabilities portfolio that are sensitive to interest rate changes and determine the risk scale for the Bank and its subsidiaries.

The following table presents information on the average annual interest rates for significant financial assets and liabilities for the year ended December 31, 2021 and 2020 (unaudited):

	31 Desember/ December 31, 2021		31 Desember/ December 31, 2020		
	Mata uang asing/ Rupiah/ Foreign currencies		Mata uang asing/ Rupiah/ Foreign currencies		
ASET					ASSETS
Giro pada bank lain	1,18	0,05	2,06	0,00	Current accounts with other banks
Penempatan pada bank Indonesia dan bank Lain	3,10	3,37	5,14	3,37	Placements with Bank Indonesia and other banks
Surat berharga	6,43	2,63	6,60	4,55	Marketable securities
Efek-efek yang dibeli dengan janji dijual kembali	4,00	0,00	3,75	0,00	Purchased under agreement to resale
Wesel ekspor dan tagihan lainnya	4,00	0,42	7,42	4,43	Bills and other receivables
Kredit yang diberikan	12,39	1,14	12,54	13,20	Loans
LIABILITAS					LIABILITIES
Simpanan nasabah					Deposits from customers
- Giro	0,12	0,23	0,14	0,22	Current accounts -
- Tabungan	0,24	0,37	0,26	0,04	Savings -
- Deposito berjangka	3,47	0,35	5,17	0,71	Time deposits -
Simpanan dari bank lain					Deposits from other banks
- Giro	0,53	0,00	0,14	0,00	Current accounts -
- Tabungan	1,11	0,00	0,26	0,00	Savings -
- Deposito berjangka	3,54	0,00	5,17	0,00	Time deposits -
- Call money	0,00	0,00	0,00	0,00	Call Money -
Efek-efek yang dijual dengan janji dibeli kembali (repo)	0,00	0,00	0,00	0,00	Marketable securities sold under agreement to repurchase
Pinjaman yang diterima	8,17	0,00	8,97	0,00	Borrowings
Efek hutang yang diterbitkan	8,51	0,00	8,71	0,00	Debt securities issued

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Tabel di bawah ini mengikhtisarkan eksposur Bank dan entitas anak terhadap risiko tingkat suku bunga (*gross*) (tidak diaudit):

The following tables summarize the Bank and its subsidiaries' exposures to the interest rate risk (gross) (unaudited):

31 Desember/December 31, 2021									
	Lebih dari 3 bulan tapi tidak lebih dari 1 tahun/ <i>More than 3 months but not more than 1 year</i>	Lebih dari 1 tahun tapi tidak lebih dari 2 tahun/ <i>More than 1 year but not more than 2 years</i>	Lebih dari 2 tahun tapi tidak lebih dari 3 tahun/ <i>More than 2 years but not more than 3 years</i>	Lebih dari 3 tahun tapi tidak lebih dari 4 tahun/ <i>More than 3 years but not more than 4 years</i>	Lebih dari 4 tahun tapi tidak lebih dari 5 tahun/ <i>More than 4 years but not more than 5 years</i>	Lebih dari 5 tahun/ <i>More than 5 years</i>	Suku bunga tetap/ <i>Fixed interest rate</i>	Tidak dikenakan bunga/ <i>Non -interest bearing</i>	Total/ <i>Total</i>
Aset Keuangan									
Kas	-	-	-	-	-	-	-	3,747,644	3,747,644
Giro pada Bank Indonesia	11,900,072	-	-	-	-	-	-	-	11,900,072
Giro pada bank lain	2,691,297	-	-	-	-	-	-	-	2,691,297
Penempatan pada Bank Indonesia dan bank lain	-	-	-	-	-	-	11,428,774	-	11,428,774
Surat berharga	-	-	-	-	-	-	16,978,899	-	16,978,899
Efek-efek yang dibeli dengan janji dijual kembali	-	-	-	-	-	-	3,129,032	-	3,129,032
Wesel ekspor dan tagihan lainnya	-	642,937	-	-	-	-	-	-	642,937
Tagihan derivatif	3,967	-	-	-	-	-	-	-	3,967
Tagihan akseptasi	-	-	-	-	-	-	163,983	-	163,983
Kredit yang diberikan	13,046,930	4,865,431	2,696,440	1,381,545	929,029	1,355,877	71,537,794	-	95,813,046
Pembiayaan syariah	-	-	-	-	-	-	-	6,418,869	6,418,869
Penyertaan saham	-	-	-	-	-	-	-	40,124	40,124
Bunga yang masih akan diterima Aset lain-lain*)	-	-	-	-	-	-	-	1,029,390	1,029,390
	-	-	-	-	-	-	-	22,662	22,662
Total aset keuangan	27,642,266	5,508,368	2,696,440	1,381,545	929,029	1,355,877	71,537,794	11,258,689	154,010,696
Liabilitas Keuangan									
Liabilitas segera	-	-	-	-	-	-	-	1,804,558	1,804,558
Simpanan nasabah									
- Giro	25,976,981	-	-	-	-	-	-	-	25,976,981
- Tabungan	24,808,655	-	-	-	-	-	-	-	24,808,655
- Deposito berjangka	36,309,165	26,431,735	237,974	-	-	-	-	-	62,978,874
Simpanan syariah	615,116	-	-	-	-	-	-	-	615,116
Simpanan dari bank lain									
- Giro	536,270	-	-	-	-	-	-	-	536,270
- Tabungan	500,941	-	-	-	-	-	-	-	500,941
- Deposito berjangka	319,908	172,458	1,900	-	-	-	-	-	494,266
- <i>Interbank call money</i>	350,000	-	-	-	-	-	-	-	350,000
Liabilitas akseptasi	-	-	-	-	-	-	163,983	-	163,983
Efek hutang yang diterbitkan	2,403,547	-	-	-	-	-	-	-	2,403,547
Pinjaman yang diterima	-	-	-	-	-	-	12,161,667	-	12,161,667
Bunga yang masih harus dibayar	-	-	-	-	-	-	-	168,674	168,674
Liabilitas lain-lain	-	-	-	-	-	-	-	1,647,025	1,647,025
Total liabilitas keuangan	91,820,583	26,604,193	239,874	-	-	-	12,325,650	3,620,257	134,610,557
Total gap repricing suku bunga	(64,178,317)	(21,095,825)	2,456,566	1,381,545	929,029	1,355,877	71,537,794	7,638,432	19,400,139

Financial Assets
Cash
Current accounts with Bank Indonesia
Current accounts with other banks
Placements with Bank Indonesia and
other banks
Marketable securities
with agreement to resell
Bills and other receivables
Derivative receivable
Acceptances receivable
Loans
Sharia financing
Investment in shares
Interest receivables
Other assets*)
Total financial assets

Financial Liabilities
Obligations due immediately
Deposits from customers
Current accounts -
Savings-
Time deposits -
Deposits from customer - sharia
Deposits from other banks
Current accounts -
Savings -
Time deposits -
Interbank call money -
Acceptance payables
Debt securities issued
Borrowings
Interest payable
Other liabilities
Total financial liabilities
Total gap repricing interest rate

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	Tidak lebih dari 3 bulan/ Not more than 3 months	Lebih dari 3 bulan tapi tidak lebih dari 1 tahun/ More than 3 months but not more than 1 year	Lebih dari 1 tahun tapi tidak lebih dari 2 tahun/ More than 1 year but not more than 2 years	Lebih dari 2 tahun tapi tidak lebih dari 3 tahun/ More than 2 years but not more than 3 years	Lebih dari 3 tahun tapi tidak lebih dari 4 tahun/ More than 3 years but not more than 4 years	Lebih dari 4 tahun tapi tidak lebih dari 5 tahun/ More than 4 years but not more than 5 years	Lebih dari 5 tahun/ More than 5 years	Suku bunga tetap/ Fixed interest rate	Tidak dikenakan bunga/ Non -interest bearing	Total/ Total	
Aset Keuangan											Financial Assets
Kas	-	-	-	-	-	-	-	-	3,689,045	3,689,045	Cash
Giro pada Bank Indonesia	8,046,403	-	-	-	-	-	-	-	-	8,046,403	Current accounts with Bank Indonesia
Giro pada bank lain	881,541	-	-	-	-	-	-	-	-	881,541	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	-	-	-	-	-	-	-	5,818,892	-	5,818,892	Placements with Bank Indonesia and other banks
Surat berharga	-	-	-	-	-	-	-	11,500,931	-	11,500,931	Marketable securities
Efek-efek yang dibeli dengan janji dijual kembali	-	-	-	-	-	-	-	10,121,400	-	10,121,400	Marketable securities purchased with agreement to resell
Wesel ekspor dan tagihan lainnya	-	740,396	-	-	-	-	-	-	-	740,396	Bills and other receivables
Tagihan akseptasi	-	-	-	-	-	-	-	52,802	-	52,802	Acceptances receivable
Kredit yang diberikan	655,389	7,979,866	3,454,291	4,377,834	3,525,102	8,851,057	60,607,161	234	-	89,450,934	Loans
Pembiayaan syariah	-	-	-	-	-	-	-	-	5,761,509	5,761,509	Sharia financing
Penyertaan saham	-	-	-	-	-	-	-	-	42,124	42,124	Investment in shares
Bunga yang masih akan diterima	-	-	-	-	-	-	-	-	793,066	793,066	Interest receivables
Aset lain-lain*)	-	-	-	-	-	-	-	-	23,261	23,261	Other assets*)
Total aset keuangan	9,583,333	8,720,262	3,454,291	4,377,834	3,525,102	8,851,057	60,607,161	27,494,259	10,309,005	136,922,304	Total financial assets
Liabilitas Keuangan											Financial Liabilities
Liabilitas segera	-	-	-	-	-	-	-	-	1,830,150	1,830,150	Obligations due immediately
Simpanan nasabah											Deposits from customers
- Giro	19,151,863	-	-	-	-	-	-	-	-	19,151,863	Current accounts -
- Tabungan	22,378,851	-	-	-	-	-	-	-	-	22,378,851	Savings-
- Deposito berjangka	42,399,226	14,852,123	882,984	-	-	-	133,429	-	-	58,267,762	Time deposits -
Simpanan syariah	480,094	-	-	-	-	-	-	-	-	480,094	Deposits from customer - sharia
Simpanan dari bank lain											Deposits from other banks
- Giro	194,358	-	-	-	-	-	-	-	-	194,358	Current accounts -
- Tabungan	498,304	-	-	-	-	-	-	-	-	498,304	Savings -
- Deposito berjangka	708,726	467,246	10,450	-	-	-	-	-	-	1,186,422	Time deposits -
- Interbank call money	240,000	-	-	-	-	-	-	-	-	240,000	Interbank call money -
Liabilitas derivatif	10	-	-	-	-	-	-	-	-	10	Derivatives payables
Liabilitas akseptasi	-	-	-	-	-	-	-	52,802	-	52,802	Acceptance payables
Efek hutang yang diterbitkan	3,236,456	-	-	-	-	-	-	-	-	3,236,456	Debt securities issued
Pinjaman yang diterima	-	-	-	-	-	-	-	11,300,357	-	11,300,357	Borrowings
Bunga yang masih harus dibayar	-	-	-	-	-	-	-	-	221,713	221,713	Interest payable
Liabilitas lain-lain	-	-	-	-	-	-	-	-	1,331,870	1,331,870	Other liabilities
Total liabilitas keuangan	89,287,888	15,319,369	893,434	-	-	-	133,429	11,353,159	3,383,733	120,371,012	Total financial liabilities
Total gap repricing suku bunga	(79,704,555)	(6,599,107)	2,560,857	4,377,834	3,525,102	8,851,057	60,473,732	16,141,100	6,925,272	16,551,292	Total gap repricing interest rate

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i. Risiko tingkat suku bunga

Analisis sensitivitas untuk beberapa faktor pasar menunjukkan bagaimana laba rugi dan ekuitas dapat dipengaruhi oleh perubahan dari beberapa faktor risiko sesuai dengan tabel dibawah ini. Secara umum, sensitivitas diestimasi dengan membandingkan suatu nilai awal ke nilai tertentu setelah perubahan tertentu dari faktor pasar, dengan mengasumsikan seluruh variabel lainnya tetap. Sensitivitas atas laporan laba rugi merupakan efek atas perubahan estimasi suku bunga atas laba rugi untuk suatu periode, berdasarkan nilai suku bunga mengambang atas aset dan liabilitas yang diperdagangkan dan tidak diperdagangkan yang dimiliki Bank dan entitas anak. Analisis sensitivitas atas laporan laba rugi komprehensif konsolidasian dihitung dengan menilai kembali perubahan estimasi suku bunga tetap atas aset keuangan yang tersedia untuk dijual. Jumlah sensitivitas atas laporan laba rugi komprehensif konsolidasian didasarkan pada asumsi bahwa terdapat perubahan paralel dalam kurva penghasilan.

Tabel di bawah ini menunjukkan sensitivitas dari laporan laba rugi komprehensif konsolidasian Bank dan entitas anak terhadap kemungkinan perubahan wajar atas suku bunga untuk aset dan liabilitas keuangan dengan suku bunga tetap pada tanggal 31 Desember 2021 dan 2020 (tidak diaudit):

i. Interest rate risk

Sensitivity analysis for several market factors showing how profit or loss and equity could be affected by changes in the relevant risk factor are in the following tables below. In general, sensitivity is estimated by comparing an initial value to the value derived after a specified change in the market factor, assuming all other variables are constant. The sensitivity of the statement of income is the effect of the assumed changes in interest rates on the profit or loss for a period, based on the floating rate trading and non-trading financial assets and liabilities held by the Bank and its subsidiaries. The sensitivity of the consolidated statement of comprehensive income is calculated by revaluing fixed rate available-for-sale financial assets for the effects of the assumed changes in interest rates. The total sensitivity of the consolidated statement of comprehensive income is based on the assumption that there are parallel shifts in the yield curve.

The table below demonstrates the sensitivity of the Bank and its subsidiaries' consolidated statement of income and statement of comprehensive income to reasonably possible changes in interest rates for fixed rate financial assets and liabilities as of December 31, 2021 and 2020 (unaudited):

31 Desember 2021/December 31, 2021			
	Dampak ke laporan laba rugi komprehensif konsolidasian sebelum pajak/ Impact to the consolidated statement of comprehensive income before tax		
	Perubahan basis point/Change in basis point		
Rupiah	+125	(363,007)	Rupiah
	+50	(145,203)	
	-50	145,203	
	-125	363,007	
Valas	+125	(110,162)	Foreign currency
	+50	(44,065)	
	-50	44,065	
	-125	110,162	

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31 Desember 2021/December 31, 2021		
	Perubahan basis poin/Change in basis point	Dampak ke laporan laba rugi komprehensif konsolidasian sebelum pajak/ Impact to the consolidated statement of comprehensive income before tax
Rupiah	+125	(53,200)
	+50	(102,823)
	-50	102,823
	-125	53,200
Valas	+125	(5,559)
	+50	(2,224)
	-50	5,559
	-125	2,224

49. Risiko Operasional

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian-kejadian eksternal yang mempengaruhi operasional Bank dan entitas anak.

Sebagai wujud pelaksanaan proses terhadap risiko operasional yang mungkin terjadi, Bank dan entitas anak telah mengembangkan suatu sistem dengan menggunakan metodologi pengukuran sendiri, menggunakan *tools Risk Control Self Assessment (RCSA)* yang dilakukan oleh masing-masing risk taking unit, melakukan penilaian terhadap terhadap indikator-indikator utama (*Key Risk Indicator*) Bank dan entitas anak yang digunakan sebagai *early warning system* serta wajib melaporkan timbulnya kerugian/potensi kerugian yang timbul akibat risiko operasional dalam *tools Lost Event Database (LED)*. Keseluruhan proses dimaksud merupakan upaya guna meningkatkan *risk awareness* terhadap potensi-potensi risiko yang dihadapi oleh Bank dan entitas anak dan sebagai pedoman bagi manajemen guna melakukan pengendalian dan mitigasi terhadap dampak risiko yang timbul.

Sebagai bentuk kecukupan penerapan manajemen risiko, Bank dan entitas anak menerapkan proses manajemen risiko sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 Tanggal 16 Maret 2016 Tentang Penerapan Manajemen Risiko bagi Bank dan entitas anak Umum diantaranya melakukan pengkajian atas produk dan/atau aktivitas baru atau pengembangan yang meningkatkan profil risiko produk dan/atau aktivitas Bank dan entitas anak.

49. Operational Risk

Operational risk is the risk due to the inadequacy and/or non-functioning of internal processes, human error, system failure, and/or the existence of external events affecting the Bank and its subsidiaries' operations.

As a possible implementation of the process of operational risks, the Bank and its subsidiaries has developed a system using its own measurement methodology, using Risk Control Self Assessment (RCSA) tools performed by each risk taking unit, assessing key indicators (Key Risk Indicator) Bank used as early warning system and must report loss/potential loss arising from operational risk in Lost Event Database (LED) tools. The whole process referred to is an effort to increase risk awareness to the potential risks faced by the Bank and its subsidiaries and as a guide for management to control and mitigate the impact of risks arising.

As a form of the adequacy of risk management implementation, the Bank and its subsidiaries implements a risk management process in accordance with the Financial Services Authority Regulation Number 18/POJK.03/2016 dated March 16, 2016 Concerning the Implementation of Risk Management for Commercial Banks among others undertaking an assessment of new products and/or activities or increase the risk profile of the Bank and its subsidiaries' product and/or activity.

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Bank dan entitas anak telah melakukan perhitungan beban modal risiko operasional berdasarkan *Basel Committee on Banking Supervision* dan Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2016 Tanggal 29 Januari 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum. Berdasarkan ketentuan tersebut, Bank dan entitas anak dalam melakukan perhitungan ATMR risiko operasional menggunakan Pendekatan Indikator Dasar (*Basic Indicator Approach*). Bank dan entitas anak menggunakan metodologi pendekatan *Basic Indicator* dan saat ini masih dalam proses pengembangan dengan metode yang lebih kompleks.

The Bank and its subsidiaries has calculated the operational risk capital charge under the *Basel Committee on Banking Supervision* and the *Financial Services Authority Regulation Number 11/POJK.03/2016* dated January 29, 2016 regarding the Minimum Capital Requirement for Commercial Banks. Based on these provisions, the Bank and its subsidiaries performs operational risk Risk calculations using the *Basic Indicator Approach*. The Bank and its subsidiaries use the methodology of the *Basic Indicator* approach and are currently in a more complex development process method.

Bank dan entitas anak memiliki *Business Continuity Management* (BCM) yaitu proses manajemen atau protokol terpadu dan menyeluruh untuk memastikan kelangsungan operasional Bank dan entitas anak dalam menjalani bisnis dan melayani nasabah. Ruang lingkup BCM terdiri dari *Business Continuity Plan* (BCP) sebagai prosedur kelangsungan usaha Bank dan entitas anak serta *Emergency Response Plan* (ERP) sebagai prosedur tanggap darurat bencana dalam rangka penyelamatan data dan aset serta *Disaster Recovery Plan* (DRP) sebagai prosedur kelangsungan sistem dan infrastruktur pendukung Teknologi Informasi dan terus disempurnakan serta disesuaikan dengan perkembangan bisnis dan sistem yang dimiliki Bank dan entitas anak.

The Bank and its subsidiaries has a *Business Continuity Management* (BCM), which is an integrated and comprehensive management or protocol process to ensure the continuity of the Bank and its subsidiaries' operations in conducting business and serving customers. The BCM scope consists of a *Business Continuity Plan* (BCP) as a Bank and its subsidiaries business continuity procedure and *Emergency Response Plan* (ERP) as a disaster emergency response procedure in order to save data and assets as well as a *Disaster Recovery Plan* (DRP) as a continuation procedure for Information Technology supporting systems and infrastructure and is continuously refined and adapted to the business and system developments of the Bank and its subsidiaries.

**50. Manajemen Modal dan Rasio Kewajiban
Penyediaan Modal Minimum**

Tujuan manajemen permodalan Bank dan entitas anak adalah untuk memastikan bahwa permodalan telah memenuhi persyaratan permodalan dari ketentuan eksternal, sebagai penyangga untuk menyerap kerugian operasional dan kerugian lainnya, sebagai dasar bagi penetapan batas maksimum pemberian kredit, untuk mengevaluasi tingkat kemampuan bank dalam menghasilkan keuntungan dalam memaksimalkan nilai pemegang saham.

Bank dan entitas anak mengatur struktur modal dan membuat penyesuaian atas perubahan kondisi ekonomi dan karakteristik risiko kegiatannya. Dalam rangka mempertahankan atau menyesuaikan struktur modal, Bank dan entitas anak melakukan pengukuran tingkat kecukupan modal yang dinyatakan dalam rasio kecukupan modal atau *capital adequacy ratio* (CAR).

**50. Capital Management and Capital Adequacy
Ratio (CAR)**

The objective of the Bank and its subsidiaries' capital management is to ensure that capital meets capital requirements of external provisions, as a buffer to absorb operating losses and other losses, as a basis for establishing the maximum crediting limit, to evaluate bank's ability to generate profits in maximizing shareholder value.

The Bank and its subsidiaries regulates the capital structure and makes adjustments to changes in economic conditions and risk characteristics of its activities. In order to maintain or adjust the capital structure, the Bank and its subsidiaries measures the level of capital adequacy expressed in the *capital adequacy ratio* (CAR).

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CAR pada tanggal 31 Desember 2021 dan 2020 dihitung berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.03/2016 Tanggal 22 September 2016 Tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2016 Tentang Kewajiban Penyediaan Modal Minimum Bank Umum dimana komponen modal terdiri dari modal inti (modal inti utama/Common Equity Tier 1 dan modal inti tambahan) dan modal pelengkap (Tier 2).

Penentuan kepatuhan Bank dan entitas anak terhadap ketentuan pemenuhan minimum rasio kecukupan modal yang berlaku berdasarkan pada Peraturan Otoritas Jasa Keuangan (POJK) No. 11/POJK.03/2016. Adapun berdasarkan penilaian self-asesment atas profil risiko 31 Desember 2021 berada pada peringkat *low to moderate*, maka CAR minimum per 31 Desember 2021 dan 2020 ditetapkan masing-masing sebesar 9% sampai dengan kurang dari 10%.

Rasio kewajiban penyediaan modal minimum pada tanggal 31 Desember 2021 dan 2020 (entitas induk) adalah sebagai berikut:

CAR on December 31, 2021 and 2020 was calculated based on the Otoritas Jasa Keuangan Regulation (POJK) Number 34/POJK.03/2016 dated September 22, 2016 concerning Amendments to the Otoritas Jasa Keuangan Regulation (POJK) Number 11/POJK.03/2016 concerning the Minimum Capital Requirement for Commercial Banks where capital consist of core capital (Common Equity Tier 1 and additional Tier 1) and supplementary capital (Tier 2).

The determination of the Bank and its subsidiaries' compliance with the provisions on the fulfillment of the minimum capital adequacy ratio applicable based on the Financial Services Authority (POJK) Regulation No.11/POJK.03/2016. Based on the Bank and its subsidiaries' risk assessment as of December 31, 2021, which are low to moderate the minimum CAR as of December 31, 2021, December 31, 2020 and 2019 are set at 9% to less than 10%.

The capital adequacy ratio as of December 31, 2021 and 2020 (parent entity) are as follows:

	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
Modal Inti (Tier 1)			Core Capital (Tier 1)
- Modal Inti Utama	11.471.571	10.331.264	Common Equity Tier 1 -
- Modal Inti Tambahan	-	-	Additional Tier 1 -
Jumlah modal inti (Tier 1)	11.471.571	10.331.264	Total Core Capital (Tier 1)
Modal Pelengkap (Tier 2)	3.314.973	2.465.057	Supplementary Capital (Tier 2)
Total modal	14.786.544	12.796.321	Total Capital
Aset Tertimbang Menurut Risiko (ATMR)			Risk Weighted Assets for
untuk Risiko Kredit	62.831.484	55.895.035	Credit Risk
Aset Tertimbang Menurut Risiko (ATMR)			Risk Weighted Assets for
untuk Risiko Operasional	13.518.484	13.210.823	Operational Risk
Aset Tertimbang Menurut Risiko (ATMR)			Risk Weighted Assets for
untuk Risiko Pasar	6.208.142	4.817.264	Market Risk
Total ATMR	82.558.110	73.923.122	Tota RWA
Rasio CET 1	13,90%	13,98%	CET 1 Ratio
Rasio Tier 1	13,90%	13,98%	Tier 1 Ratio
Rasio Tier 2	4,02%	3,33%	Tier 2 Ratio
Total rasio	17,91%	17,31%	Ratio Total
Rasio Minimum Tier 1	6,00%	6,00%	Tier 1 Minimum Ratio
Rasio Minimum CET 1	4,50%	4,50%	CET 1 Minimum Ratio
CAR Minimum berdasarkan Profil Risiko	9,24%	9,27%	Minimum CAR Based on Risk Profile

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51. Manajemen Risiko

Bank dan entitas anak telah mengimplementasikan prosedur manajemen risiko sesuai dengan POJK No.18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dan SEOJK No. 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, sehingga Bank dan entitas anak harus mengelola serta melakukan mitigasi risiko sesuai ruang lingkup aktivitas bisnisnya, yaitu risiko kredit, risiko pasar, risiko operasional, risiko likuiditas, risiko hukum, risiko reputasi, risiko strategis dan risiko kepatuhan.

Profil Risiko

Bank dan entitas anak juga membuat profil risiko yang secara garis besar dapat memetakan unit kerja yang memiliki risiko maupun potensi risiko yang mengganggu kelangsungan bisnis Bank dan entitas anak serta menggunakan 5 (lima) komposit untuk delapan jenis risiko yang dihadapi Bank dan entitas anak.

Bank dan entitas anak telah membentuk struktur organisasi manajemen risiko yang terpusat dan independen yang memiliki fungsi mengidentifikasi, mengukur, memonitor dan mengelola risiko-risiko dasar dan menetapkan pedoman serta kebijakan risiko.

Pengungkapan mengenai risiko kredit, risiko nilai tukar, risiko likuiditas, risiko suku bunga, risiko pasar dan risiko operasional telah diungkapkan dalam catatan tersendiri (Catatan 45, 46, 47, 48, dan 49).

a. Risiko hukum

Risiko hukum adalah risiko yang disebabkan oleh adanya kelemahan aspek yuridis dalam bisnis, yang antara lain disebabkan adanya tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung, atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan agunan yang tidak sempurna.

Bank dan entitas anak mengelola risiko hukum dengan memastikan seluruh aktivitas dan hubungan kegiatan usaha Bank dan entitas anak dengan pihak ketiga didasarkan pada aturan dan persyaratan yang dapat melindungi kepentingan Bank dan entitas anak dari segi hukum.

b. Risiko reputasi

Risiko reputasi adalah risiko yang antara lain disebabkan oleh adanya publikasi negatif yang terkait dengan kegiatan usaha Bank dan entitas anak atau persepsi negatif terhadap Bank dan entitas anak.

51. Risk Management

The Bank and its subsidiaries has implemented risk management procedures in accordance with the POJK No.18/POJK.03/2016 dated March 16, 2016 regarding the Implementation of Risk Management for Commercial Banks and SEOJK No. 34/SEOJK.03/2016 dated September 1, 2016 concerning the Application of Risk Management for Commercial Banks, so the Bank and its subsidiaries must manage and mitigate risks according to the scope of its business activities, namely credit risk, market risk, operational risk, liquidity risk, legal risk, reputation risk, strategic risk and compliance risk.

Risk Profile

The Bank and its subsidiaries also prepare a risk profile which is able to map those business units which carry risks as well as the potential risks that affect the Bank and its subsidiaries' abilities to continue as a going concern and also use five composites for eight types of risk encountered by the Bank and its subsidiaries.

The Bank and its subsidiaries have established an independent and centralized organization structure for risk management which has the function to identify measure, monitor and maintain basic risk and to set guidelines and risk policy.

The disclosure on credit risk, foreign exchange risk, liquidity risk, interest rate risk, market risk and operational risk has been made in separate notes (Notes 45, 46, 47, 48, and 49).

a. Legal risks

Legal risk is the risk raised by weaknesses in juridical aspects of the business, which may be caused by legal claims, non-existence of supported regulation or weaknesses in agreements, such as unfulfilled terms and conditions in contracts and binding collateral which is not complete.

Legal risks are managed by ensuring that all activities and business relationships between the Bank and its subsidiaries with third parties are based on rules and conditions which able to protect the Bank and its subsidiaries' interests from a legal perspective.

b. Reputational risks

Reputational risk is the risk that is caused by negative publicity related to the business activity of the Bank and its subsidiaries or negative perception of the Bank and its subsidiaries.

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Bank dan entitas anak mengelola risiko reputasi dengan memastikan kesesuaian antara aktivitas kegiatan usaha Bank dan entitas anak bersama-sama dengan aktivitas lain sehingga reputasi Bank dan entitas anak tetap terjaga.

c. Risiko strategis

Risiko strategis adalah risiko yang antara lain disebabkan adanya penetapan dan pelaksanaan strategi Bank dan entitas anak yang tidak tepat, pengambilan keputusan bisnis yang tidak tepat atau kurang responsifnya Bank dan entitas anak terhadap perubahan eksternal.

Bank dan entitas anak mengelola risiko strategis melalui proses pertimbangan dan pengambilan keputusan setiap kebijakan strategis secara kolektif dan komprehensif oleh Direksi dan Komite-Komite yang telah dibentuk.

d. Risiko kepatuhan

Risiko kepatuhan adalah risiko yang timbul akibat Bank dan entitas anak tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku, termasuk prinsip syariah bagi bank umum syariah dan Unit Usaha Syariah.

Bank dan entitas anak melaksanakan fungsi kepatuhan meliputi tindakan untuk:

1. Mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank dan entitas anak;
2. Mengelola risiko kepatuhan yang dihadapi oleh Bank dan entitas anak; tindakan mengelola risiko kepatuhan dilaksanakan dengan mengacu pada ketentuan Bank Indonesia mengenai Manajemen Risiko Bagi Bank Umum;
3. Memastikan agar kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Bank Indonesia dan peraturan perundang-undangan yang berlaku, termasuk Prinsip Syariah bagi Bank Umum Syariah dan Unit Usaha Syariah; dan
4. Memastikan kepatuhan Bank dan entitas anak terhadap komitmen yang dibuat oleh Bank dan entitas anak kepada Indonesia dan/atau otoritas pengawas lain yang berwenang.

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The Bank and its subsidiaries manage their reputational risk by ensuring that its business activities are in conformity with its other activities, so as to maintain the Bank and its subsidiaries' reputation.

c. Strategic risks

Strategic risk is the risk that is caused by inappropriate determination and implementation of the Bank and its subsidiaries strategy, inappropriate business decisions or being un-responsive to external changes.

The Bank and its subsidiaries manage strategic risks through a consideration of, and decision-making process regarding every strategic policy in a collective and comprehensive manner performed by the established Directors and Committees.

d. Compliance risks

Compliance risk is the risk that rises because Bank and its subsidiaries did not comply and/or did not follow the law and regulation, including sharia principle for sharia bank and Sharia Business Unit.

The Bank and its subsidiaries perform compliance function including:

1. *To create compliance culture in all level of organization and the Bank and its subsidiaries' business activities;*
2. *Manages compliance risk face by the Bank and its subsidiaries; managing compliance risk is based on Bank Indonesia's regulation about Risk Management for the Bank and its subsidiaries;*
3. *Ensure policy, regulation, system and procedure, and bank business activities inline with Bank Indonesia's regulation and law, including sharia principle for sharia bank and sharia business unit; and*
4. *Ensure bank's compliance with commitments made by the Bank and its subsidiaries to Indonesia and/or other monitoring authority.*

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52. Jaminan Pemerintah terhadap Liabilitas Pembayaran Bank Umum	52. Government Guarantee for Payment Liability of Commercial Banks
Berdasarkan Keputusan Presiden Republik Indonesia No. 15 tahun 2004 tentang pengakhiran tugas dan pembubaran BPPN, dinyatakan dalam pasal 8 bahwa dengan diakhirinya tugas dan dibubarkannya BPPN, Program Penjaminan Pemerintah terhadap kewajiban pembayaran bank umum yang semula dilakukan oleh BPPN berdasarkan Keputusan Presiden Republik Indonesia No. 26 tahun 1998 dan Keputusan Presiden Republik Indonesia No. 27 tahun 1998, selanjutnya dilaksanakan oleh Menteri Keuangan melalui Unit Pelaksanaan Penjaminan Pemerintah (UP3) sebagaimana diatur oleh Keputusan Presiden Republik Indonesia No. 17 tahun 2004, yang diatur lebih lanjut dengan Keputusan Menteri Keuangan No. 84/KMK.06/2004 tanggal 27 Februari 2004 tentang Perubahan atas Keputusan Menteri Keuangan Republik Indonesia No. 179/KMK.017/2000 tentang Syarat, Tatacara dan Ketentuan Pelaksanaan Jaminan Pemerintah terhadap Kewajiban Pembayaran Bank Umum.	Based on Article 8 of the Decision No. 15 year 2004 of the President of the Republic of Indonesia regarding the termination of the role and winding-up of IBRA, the Government Guarantee Program on the obligations of domestic banks, which was originally handled by IBRA based on the Decisions of the President of the Republic of Indonesia No. 26 year 1998 and No. 27 year 1998, shall be handled by the Ministry of Finance, specifically by the Government Guarantee Implementation Unit (Unit Pelaksanaan Penjaminan Pemerintah) (UP3) as provided in the Decision of the President of the Republic of Indonesia No. 17 year 2004, which was further regulated by the Decision No. 84/KMK.06/2004 dated February 27, 2004 of the Ministry of Finance regarding the Amendment of Decision No. 179/ KMK.017/2000 of the Ministry of Finance on the Terms, Implementing Guidelines, and Conditions of the Government Guarantees on the obligations of commercial banks.
Program Penjaminan Pemerintah melalui UP3 telah berakhir pada tanggal 22 September 2005, sebagaimana dinyatakan dalam Peraturan Menteri Keuangan Republik Indonesia No. 68/PMK.05/2005 tanggal 10 Agustus 2005 tentang Perhitungan dan Pembayaran Premi Program Penjaminan Terhadap Pembayaran Bank Umum untuk periode 1 Juli sampai 21 September 2005. Sebagai pengganti UP3 Pemerintah telah membentuk Lembaga Independen, yaitu Lembaga Penjamin Simpanan (LPS) berdasarkan Undang-undang Republik Indonesia No. 24 tahun 2004 tanggal 22 September 2004 tentang Lembaga Penjamin Simpanan dimana LPS menjamin dana masyarakat termasuk dana dari bank lain dalam bentuk giro, deposito, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu.	The Guarantee Program by the Government through UP3 ended on September 22, 2005, as stated in Regulation No. 68/PMK.05/2005 dated August 10, 2005 of the Ministry of Finance concerning the Calculation and Payments of Premium on Guarantee Program from Commercial Banks for the period July 1 to September 21, 2005. To replace UP3, the Indonesia Deposit Insurance Corporation (LPS), which is an independent institution that guarantees public funds including funds from other banks in the form of demand deposits, time deposits, certificates of deposit, savings deposits and/or other equivalent form, was established based on Law of the Republic of Indonesia No. 24 year 2004 dated September 22, 2004.
Berdasarkan Peraturan Pemerintah Republik Indonesia No. 66 tahun 2008 tanggal 13 Oktober 2008 mengenai Besarnya Nilai Simpanan yang Dijamin Lembaga Penjamin Simpanan, jumlah simpanan yang dijamin LPS adalah simpanan sampai dengan Rp2.000 untuk per nasabah per bank.	Based on Government Regulation No. 66 year 2008 dated October 13, 2008 regarding the Amount of Deposit Guaranteed by the Indonesia Deposit Insurance Corporation, the amount of deposit covered by LPS is up to Rp2,000 per depositor per bank.
Pada tanggal 13 Januari 2009, Pemerintah Republik Indonesia telah mengesahkan Perppu No. 3/2008 menjadi Undang-undang.	On January 13, 2009, the Government of the Republic of Indonesia stipulated Perppu No. 3/2008 to become a law.
Suku bunga penjaminan LPS pada tanggal 31 Desember 2021 dan 2020 masing-masing adalah sebesar 3,50% dan 4,50% untuk simpanan dalam mata uang rupiah, dan masing-masing sebesar 0,25% dan 1,00% untuk simpanan dalam mata uang asing.	LPS interest rates guarantee as of December 31, 2021 and 2020 were 3.50% dan 4.50%, respectively, for deposits in Rupiah and 0.25% and 1.00% for deposits in foreign currencies.

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Pada tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020, Bank dan entitas anak telah membayar premi program penjaminan masing-masing sebesar Rp240.344 dan Rp209.912.

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The Bank and its subsidiaries paid a premium on the guarantee program amounting to Rp240,344 and Rp209,912 and for the years ended December 31, 2021 and 2020, respectively.

53. Perikatan-Perikatan yang Signifikan

a. Perjanjian penyelenggaraan Anjungan Tunai Mandiri ("ATM") Bersama

1. Pada tanggal 1 Agustus 2007, Bank mengadakan perjanjian sebagai Issuer Bank dengan PT Rintis Sejahtera. Dalam perjanjian tersebut, Bank akan mendapatkan manfaat jaringan ATM PRIMA di lebih dari 87.970 ATM di seluruh Indonesia. Perjanjian tersebut berlaku sampai dengan tanggal 14 Mei 2023.
2. Pada tanggal 1 April 2008, Bank mengadakan perjanjian penyelenggaraan ATM Bersama dengan PT Artajasa Pembayaran Elektronik. Dalam perjanjian tersebut, Bank akan mendapatkan manfaat jaringan ATM Bersama di lebih dari 81.988 ATM di seluruh Indonesia. Perjanjian tersebut berlaku sampai dengan tanggal 8 Juni 2024.

b. Jasa Bank Pengumpulan Uang Tol

Bank telah mengadakan perikatan pengumpulan uang tol dengan PT Jasa Marga (Persero) Tbk dengan data sebagai berikut:

No.	Kantor Cabang/ Branch	Perusahaan/ Company
1	Purbaleunyi	PT Jasa Marga (Persero) Tbk

Berdasarkan perjanjian tersebut pengelola jalan tol memberi kuasa kepada Bank untuk mengambil hasil pendapatan tol dan menyimpannya di rekening pengelola jalan tol pada Bank.

Masa berlakunya perjanjian sejak perjanjian ditandatangani dan dapat diperpanjang sesuai dengan kesepakatan para pihak.

c. Nota Kesepahaman (MoU) dan Perjanjian Kerjasama dengan beberapa perusahaan BUMN dan Institusi lainnya di Indonesia

1. Pada tanggal 8 Februari 2017 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Pemerintah Provinsi Jawa Barat, Badan Penyelenggara Jaminan sosial Ketenagakerjaan, Badan Nasional Penempatan dan Perlindungan Tenaga Kerja Indonesia.

53. Significant Agreements

a. Joint Automated Teller Machine ("ATM") agreement

1. On August 1, 2007, the Bank entered into a Joint Issuer Bank agreement with PT Rintis Sejahtera. Based on this agreement, the Bank will utilize a joint ATM network of 87,970 ATM units throughout Indonesia. The agreement will due on May 14, 2023.
2. On April 1, 2008, the Bank entered into a Joint ATM agreement with PT Artajasa Pembayaran Elektronik. Based on this agreement, the Bank will utilize a joint ATM network of 81,988 ATM units throughout Indonesia. The agreement will due on June 8, 2024.

b. Collection of Toll Fees

The Bank has signed an agreement for toll fees collections with PT Jasa Marga (Persero) Tbk summarized as follows:

No. Perjanjian/ Agreement No.	Tanggal Perjanjian/ Agreement Date
CH.HK08.004 dan 001/SK-OPS.PKS/2016	1 Februari / February 1, 2016

Based on the agreement, the management of the toll roads gives authorization to the Bank to take the toll fees revenue in cash and deposit it in the management's account at the Bank.

The validity period of these agreements started since they were signed and can be extended in accordance with the agreements of the parties.

c. Memorandum of Understanding (MoU) and Cooperation Agreements with several state-owned enterprises and other institutions in Indonesia

1. On February 8, 2017 the Bank has signed a Cooperation Agreement with the Government of West Java Province, Labor Social Security Agency, National Agency for Placement and Protection of Indonesian Workers.

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Ruang lingkup kerjasama ini tentang penyaluran gaji melalui Rekening Pegawai Negeri Sipil/ Prajurit Tentara Nasional Indonesia/ Anggota Kepolisian Negara Republik Indonesia secara terpusat.

2. Pada tanggal 13 Februari 2017 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Kementerian Keuangan Republik Indonesia Direktorat Jenderal Perbendaharaan.

Ruang lingkup kerjasama ini tentang penyaluran Gaji melalui Rekening Pegawai Negeri Sipil/ Prajurit Tentara Nasional Indonesia/ Anggota Kepolisian Negara Republik Indonesia secara terpusat.

3. Pada tanggal 16 Februari 2017 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan PT ASABRI (Persero).

Ruang lingkup kerjasama ini tentang Pembayaran Pensiun Prajurit Tentara Nasional Indonesia, Anggota Kepolisian Negara Republik Indonesia, dan Pegawai Aparatur Sipil Negara di Lingkungan Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia.

4. Pada tanggal 16 Februari 2017 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan PT ASABRI (Persero).

Ruang lingkup kerjasama ini tentang Pembayaran Manfaat Program Tabungan Hari Tua, Jaminan Kecelakaan Kerja, dan Jaminan Kematian termasuk nilai tunai luran pensiun Bagi Prajurit TNI, Anggota Kepolisian Negara Indonesia, dan Pegawai Aparatur Sipil Negara di Lingkungan Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia.

5. Pada tanggal 23 Maret 2017 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Badan Penyelenggara Jaminan Sosial Ketenagakerjaan.

Ruang lingkup kerjasama ini tentang sinergi dalam rangka kerjasama untuk memberikan Fasilitas Pembiayaan Perumahan Bagi Peserta BPJS Ketenagakerjaan.

6. Pada tanggal 27 Maret 2017 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Perikanan Nusantara.

Ruang lingkup kerjasama ini tentang jasa dan layanan perbankan.

The scope of this cooperation on the distribution of salaries through the account of the Civil Service/ Indonesian National Armed Forces/ Member of the Indonesian National Police centrally.

2. *On February 13, 2017 the Bank has signed a Cooperation Agreement with Indonesia Ministry of Finance Directorate General of Taxes.*

The scope of this cooperation on pension payments Indonesian National Armed Forces, members of the Indonesian National Police, and Employees of the State Civil Apparatus within the Ministry of Defense and the Indonesian National Police.

3. *On February 16, 2017 the Bank has signed a Cooperation Agreement with PT ASABRI (Persero).*

The scope of this cooperation on pension payments Indonesian National Armed Forces, members of the Indonesian National Police, and Employees of the State Civil Apparatus within the Ministry of Defense and the Indonesian National Police.

4. *On February 16, 2017 the Bank has signed a Cooperation Agreement with PT ASABRI (Persero).*

The scope of this cooperation on Benefit Payments Retirement Savings Program, Accident Insurance, and Life Insurance includes the cash value of the pension contribution For Army personnel, Member Indonesia State Police, and Employees of the Civil Servant in the Environment Ministry of Defense and the Indonesian National Police.

5. *On March 23, 2017 the Bank has signed a Memorandum of Understanding with Badan Penyelenggara Jaminan Sosial Ketenagakerjaan.*

The scope of this cooperation on synergy within the framework of cooperation to provide Housing Finance Facility for BPJS Employment Participant.

6. *On March 27, 2017 the Bank has signed a Memorandum of Understanding with PT Perikanan Nusantara.*

The scope of this cooperation on services and banking services.

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7. Pada tanggal 3 Maret 2017 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Perusahaan Daerah Air Minum Cilegon Mandiri. Ruang lingkup kerjasama ini tentang jasa dan layanan perbankan.	7. On March 3, 2017 Bank has signed a Memorandum of Understanding with the Regional Water Company of Cilegon Mandiri. The scope of this cooperation on services and banking services.
8. Pada tanggal 3 April 2017 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Sarana Multigriya Finansial. Ruang lingkup kerjasama ini tentang Pemanfaatan Jasa Layanan Bersama.	8. On April 3, 2017, the Bank has signed a Memorandum of Understanding with PT Sarana Multigriya Finansial. The scope of this cooperation is about the Utilization of Joint Service.
9. Pada tanggal 10 April 2017 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Bazis Provinsi DKI Jakarta. Ruang lingkup kerjasama ini tentang jasa layanan perbankan.	9. On April 10, 2017, the Bank has signed a Memorandum of Understanding with Bazis DKI Jakarta Province. The scope of this cooperation on services and banking services.
10. Pada tanggal 11 April 2017 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Yayasan al Khairiyah Citangkil. Ruang lingkup kerjasama ini tentang penggunaan produk, jasa dan layanan perbankan.	10. On 11 April 2017 the Bank has signed a Memorandum of Understanding with the Foundation al Khairiyah Citangkil. The scope of this cooperation concerning the use of banking products, services and services.
11. Pada tanggal 13 April 2017 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Rumah Tahanan Negara Kelas 1 Jakarta Pusat. Ruang lingkup kerjasama ini tentang penggunaan produk, jasa dan layanan perbankan.	11. On April 13, 2017, the Bank has signed a Cooperation Agreement with the Central Jakarta First Class Prisoners Jail. The scope of this cooperation concerning the use of banking products, services and services.
12. Pada tanggal 13 April 2017 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Rutan Tahanan Negara Kelas 1 Jakarta Pusat tentang Layanan Pembayaran Gaji Karyawan.	12. On April 13, 2017, the Bank has signed a Cooperation Agreement with the Central Jakarta First Class Prisoners Jail about payroll service.
13. Pada tanggal 8 Mei 2017 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Yayasan Attahiriyah. Ruang lingkup kerjasama ini tentang penggunaan produk, jasa dan layanan perbankan.	13. On May 8, 2017, the Bank has signed a Memorandum of Understanding with the Attahiriyah Foundation. The scope of this cooperation concerning the use of banking products, services and services.
14. Pada tanggal 17 Mei 2017 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Sunprima Nusantara Pembiayaan Ruang lingkup kerjasama ini tentang penggunaan produk, jasa dan layanan perbankan.	14. On May 17, 2017, the Bank has signed a Memorandum of Understanding with PT Sunprima Nusantara Pembiayaan. The scope of this cooperation concerning the use of banking products, services and banking services.

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15. Pada tanggal 22 Mei 2017 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan BPJS Ketenagakerjaan. Ruang lingkup ini tentang BPJS Ketenagakerjaan Service Point Office.	15. On May 22, 2017, the Bank has signed a Cooperation Agreement with BPJS of employment. This scope is about BPJS Employment Service Point Office.
16. Pada tanggal 23 Mei 2017 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Pollux Kemang Superblok. Ruang lingkup kerjasama ini tentang penggunaan produk, jasa dan layanan perbankan.	16. On May 23, 2017, the Bank has entered into a Memorandum of Understanding with PT Pollux Kemang Superblok. The scope of this cooperation concerning the use of banking products, services and services.
17. Pada tanggal 23 Mei 2017 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Trio Propertindo Jaya. Ruang lingkup kerjasama ini tentang penggunaan produk, jasa dan layanan perbankan.	17. On May 23, 2017, the Bank has signed a Memorandum of Understanding with PT Trio Propertindo Jaya. The scope of this cooperation concerning the use of Banking products, services and services.
18. Pada tanggal 23 Mei 2017 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Perusahaan Daerah Air Minum Cilegon Mandiri. Ruang lingkup kerjasama ini tentang layanan pembayaran tagihan air minum.	18. On May 23, 2017, the Bank has signed a Cooperation Agreement with the Regional Water Company of Cilegon Mandiri. The scope of this cooperation is about the bill payment service.
19. Pada tanggal 23 Mei 2017 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Badan Pengawas Pemilihan Umum Provinsi Jawa Barat. Ruang lingkup kerjasama ini tentang pemanfaatan jasa dan layanan perbankan.	19. On May 23, 2017, the Bank has signed a Memorandum of Understanding with the West Java Election Supervisory Board. The scope of this cooperation on the utilization of banking services and services.
20. Pada tanggal 5 Juni 2017 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Institut Teknologi Bandung. Ruang lingkup kerjasama ini tentang jasa layanan perbankan.	20. On June 5, 2017, the Bank has signed a Memorandum of Understanding with the Institut Teknologi Bandung. The scope of this cooperation is about banking services.
21. Pada tanggal 7 Agustus 2017 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Tim Pembina Samsat Jabar-Polda Metro Jaya. Ruang lingkup kerjasama ini tentang Layanan Pembayaran Pajak Kendaraan Bermotor (PKB), Sumbangan Wajib Dana Kecelakaan Lalu Lintas Jalan (SWDKLLJ) dan Penerimaan Negara Bukan Pajak (PNBP) Pengesahan STNK di Wilayah Hukum Polda Metro Jaya.	21. On August 7, 2017, the Bank has signed a Cooperation Agreement with Tim Pembina Samsat Jabar-Polda Metro Jaya. The scope of this partnership on Samsat trustees of Polda Metro Jaya Province on Payment Services Motor Vehicle Tax (PKB), Mandatory contribution fund of road traffic accidents (SWDKLLJ), Non-Tax Revenue (PNBP), well as the Motor Vehicle Registration and Identification in Polda Metro Jaya Region.

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22. Pada tanggal 28 Agustus 2017 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Bapenda Provinsi Jabar. Ruang lingkup kerjasama ini tentang Layanan Pembayaran Pendapatan Daerah Provinsi Jawa Barat melalui Jaringan Kantor dan Jaringan Elektronik bank bjb.	22. On August 28, 2017, the Bank has signed a Cooperation Agreement with Bapenda West Java Province. <i>The scope of this cooperation is about the Regional Income Payment Service of West Java Province through the Office Network and Electronic Network of banks bjb.</i>
23. Pada tanggal 5 Juli 2017 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Institut Pertanian Bogor. Ruang lingkup kerjasama ini tentang jasa layanan perbankan.	23. On July 5, 2017, the Bank has signed a Memorandum of Understanding with the Institut Pertanian Bogor. <i>The scope of this cooperation is about banking services</i>
24. Pada tanggal 5 September 2017 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Universitas Pendidikan Indonesia. Ruang lingkup kerjasama ini tentang jasa layanan perbankan.	24. On September 5, 2017, the Bank has signed a Memorandum of Understanding with the Universitas Pendidikan Indonesia. <i>The scope of this cooperation is about banking services.</i>
25. Pada tanggal 14 September 2017 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Badan Pengawas Pemilu. Ruang lingkup kerjasama ini tentang jasa layanan perbankan.	25. On September 14, 2017, the Bank has signed a Memorandum of Understanding with the Badan Pengawas Pemilu. <i>The scope of this cooperation is about banking services.</i>
26. Pada tanggal 22 November 2017 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan BPJS Kesehatan. Ruang lingkup kerjasama ini tentang Konfirmasi Atas Data Pembiayaan Pelayanan Kesehatan Peserta Jaminan Kesehatan Nasional – Kartu Indonesia Sehat Kepada Fasilitas Kesehatan yang bekerjasama dengan Badan Penyelenggara Jaminan Sosial Kesehatan.	26. On November 22, 2017, the Bank has signed a Cooperation Agreement with BPJS Kesehatan. <i>This scope of cooperation on Confirmation of Health Services Financing Data of National Health Insurance Participants - Healthy Indonesia Card to Health Facility in Collaboration with Social Security Administering Body.</i>
27. Pada tanggal 27 November 2017 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Pusat Pemerintah Indonesia. Ruang lingkup kerjasama ini tentang pengelolaan dana investasi jangka pendek.	27. On November 27, 2017, the Bank has signed a Cooperation Agreement with Pusat Pemerintah Indonesia. <i>The scope of this cooperation is on the management of short-term investment funds.</i>
28. Pada tanggal 7 September 2017 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Kepolisian Negara Republik Indonesia, Kementerian Dalam Negeri Indonesia, dan PT Jasa Raharja.	28. On September 7, 2017, the Bank has signed a Cooperation Agreement with Republic of Indonesia Police Departement, Ministry of Home Affairs, and PT Jasa Raharja.

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Ruang lingkup kerjasama ini tentang Layanan Samsat Online Nasional untuk Pembayaran Pajak Kendaraan Bermotor, Sumbangan Wajib Dana Kecelakaan Lalu Lintas dan Penerimaan Negara Bukan Pajak Pengesahan Surat Tanda Nomor Kendaraan Bermotor Pada Provinsi Banten, Provinsi Daerah Khusus Ibukota Jakarta, Provinsi Jawa Barat, Provinsi Jawa Tengah, Provinsi Daerah Istimewa Yogyakarta, Provinsi Jawa Timur, Provinsi Bali.

The scope of this cooperation is on the National Samsat Online Service for Motor Vehicle Tax Payments, Mandatory Donation of Traffic Accident Fund and Non-Tax State Revenue Validation Letter of Vehicle Registration Number in Banten Province, Province of Jakarta Capital Region, West Java Province, Central Java Province, Province of Special Region of Yogyakarta, East Java Province, and Bali Province.

29. Pada tanggal 7 Oktober 2017 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Asosiasi Rumah Sakit Daerah Jawa Barat.

29. On October 7, 2017, the Bank has signed a Memo of Understanding with Association of East Java Regional Hospital.

Ruang lingkup kerjasama ini tentang jasa layanan perbankan.

The scope of this cooperation on services and banking services.

30. Pada tanggal 2 Mei 2018 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Badan Pengusahaan (BP) Batam.

30. On May 2, 2018 the Bank has signed a Memorandum of Understanding with Badan Pengusaha (BP) Batam.

Ruang lingkup kerjasama ini tentang jasa layanan perbankan.

The scope of this cooperation on services and banking services.

31. Pada tanggal 28 Juni 2018 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Himpunan Kawasan Industri Indonesia (HKI).

31. On Juni 28, 2018, the Bank has signed a Memo of Understanding with Himpunan Kawasan Industri Indonesia (HKI).

Ruang lingkup kerjasama ini tentang jasa layanan perbankan.

The scope of this cooperation on services and banking services.

32. Pada tanggal 30 Agustus 2018 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Kementerian Desa dan Pembangunan daerah Tertinggal dan Transmigrasi.

32. On August 30, 2018, the Bank has signed a Memo of Understanding with Kementerian Desa dan Pembangunan Daerah Tertinggal dan Transmigrasi.

Ruang lingkup kerjasama ini tentang jasa layanan perbankan.

The scope of this cooperation on services and banking services.

33. Pada tanggal 3 September 2018 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Pimpinan Wilayah Muhammadiyah Jawa Barat.

33. On September 3, 2018, the Bank has signed a Memo of Understanding with Pimpinan Wilayah Muhammadiyah Jawa Barat.

Ruang lingkup kerjasama ini tentang jasa layanan perbankan.

The scope of this cooperation on services and banking services.

34. Pada tanggal 08 Oktober 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Dinas Pemberdayaan Masyarakat dan Desa Provinsi Jawa Barat.

34. On October 8, 2018 the Bank signed a Cooperation Agreement with Dinas Pemberdayaan Masyarakat dan Desa Provinsi Jawa Barat.

Ruang lingkup kerjasama ini tentang Pengelolaan Keuangan Desa melalui fasilitas GIRO bjb (OGOV).

The scope of this cooperation is about Village Financial Management through the GIRO bjb (OGOV) facility.

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35. Pada tanggal 12 Oktober 2018 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Kementerian Perdagangan. Ruang lingkup kerjasama ini tentang jasa layanan perbankan.	35. On October 12, 2018 the Bank has signed a Memo of Understanding with Kementerian Perdagangan. <i>The scope of this cooperation on services and banking services.</i>
36. Pada tanggal 15 Oktober 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama YAPARI AKTRIPA. Ruang lingkup kerjasama ini tentang Layanan bjb Virtual Account.	36. On October 15, 2018 the bank has signed a Cooperation Agreement with YAPARI AKTRIPA. <i>The scope of this cooperation is about bjb Virtual Account Service.</i>
37. Pada tanggal 15 Oktober 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Yayasan Santo Dominikus Cabang Cimahi. Ruang lingkup kerjasama ini tentang Layanan Pembayaran Gaji (Payroll Service).	37. On October 15, 2018, the Bank has signed a Cooperation Agreement with Yayasan Santo Dominikus Cimahi Branch. <i>The scope of this cooperation is about Payroll Service.</i>
38. Pada tanggal 15 Oktober 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan PT Dwitama Putra Mandiri. Ruang lingkup kerjasama ini tentang Layanan Pembayaran Gaji (Payroll Service).	38. On October 15, 2018, the Bank has signed a Cooperation Agreement with PT Dwitama Putra Mandiri. <i>The scope of this cooperation is about Payroll Service.</i>
39. Pada tanggal 17 Oktober 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Kementerian Departemen Agama Kota Cimahi. Ruang lingkup kerjasama ini tentang Layanan Pemanfaatan Fasilitas ATM Co-Branding.	39. On October 17, 2018 the Bank has signed a Cooperation Agreement with Ministry of Religious Affairs Departement Cimahi. <i>The scope of this cooperation is about ATM Co-Branding Service.</i>
40. Pada tanggal 18 Oktober 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Institut Pemerintahan Dalam Negeri. Ruang lingkup kerjasama ini tentang Layanan Pemanfaatan Fasilitas ATM Co-Branding.	40. On October 18, 2018, the Bank has signed a Corporate Agreement with Institut Pemerintahan Dalam Negeri. <i>The scope of this cooperation is about ATM Co-Branding Service.</i>
41. Pada tanggal 19 Oktober 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan STKIP Pasundan Cimahi. Ruang lingkup kerjasama ini tentang Layanan Pemanfaatan Fasilitas ATM Co-Branding.	41. On October 19, 2018, the Bank has signed a Cooperation Agreement with STKIP Pasundan Cimahi. <i>The scope of this cooperation is about ATM Co-Branding Service.</i>
42. Pada tanggal 23 Oktober 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Dinas Sosial Kabupaten Garut. Ruang lingkup kerjasama ini tentang Layanan Pemanfaatan Fasilitas ATM Co-Branding.	42. On October 23, 2018 the Bank has signed a Cooperation Agreement with Dinas Sosial Kabupaten Garut. <i>The scope of this cooperation is about ATM Co-Branding Service.</i>

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43. Pada tanggal 30 Oktober 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama Kantor Wilayah Kementerian Hukum dan Hak Asasi Manusia Jawa Barat. Ruang lingkup kerjasama ini tentang jasa layanan perbankan.	43. On October 30, 2018 the Bank has signed a Cooperation Agreement with Kantor Wilayah Kementerian Hukum dan Hak Asasi Manusia Jawa Barat. <i>The scope of this cooperation on services and banking services.</i>
44. Pada tanggal 07 November 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan MTsN 3 Cilegon. Ruang lingkup kerjasama ini tentang Layanan Pemanfaatan Fasilitas ATM Co-Branding.	44. On November 7, 2018, the Bank has signed a Corporate Agreement with MTsN 3 Cilegon. <i>The scope of this cooperation is about ATM Co-Branding Service.</i>
45. Pada tanggal 7 November 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Dinas Pendidikan Pemuda dan Olahraga Kabupaten Karawang. Ruang lingkup kerjasama ini tentang Layanan Pemanfaatan Fasilitas ATM Co-Branding.	45. On November 7, 2018, the Bank has signed a Cooperation Agreement with Dinas Pendidikan Pemuda dan Olahraga Kabupaten Karawang. <i>The scope of this cooperation is about ATM-Co Branding Service.</i>
46. Pada tanggal 7 November 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Yayasan Graha Husada untuk Mahasiswa. Ruang lingkup kerjasama ini tentang Layanan Pemanfaatan Fasilitas ATM Co-Branding.	46. On November 7, 2018, the Bank has signed a Cooperation Agreement with Yayasan Graha Husada for Student. <i>The scope of this cooperation is about ATM Co-Branding Service.</i>
47. Pada tanggal 7 November 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Yayasan Graha Husada untuk Pegawai. Ruang lingkup kerjasama ini tentang Layanan Pemanfaatan Fasilitas ATM Co-Branding.	47. On November 7, 2018, the Bank has signed a Cooperation Agreement with Yayasan Graha Husada for Employee. <i>The scope of this cooperation is about ATM Co-Branding Service.</i>
48. Pada tanggal 7 November 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan BPKAD Kabupaten Lebak. Ruang lingkup kerjasama ini tentang layanan SP2D online.	48. On November 7, 2018 the Bank signed a Cooperation Agreement with BPKAD Kabupaten Lebak. <i>The scope of this cooperation is about SP2D online services.</i>
49. Pada tanggal 7 November 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Bapenda Kabupaten Bekasi. Ruang lingkup kerjasama ini tentang Layanan Penerimaan Pajak.	49. On November 7, 2018 the Bank signed a Cooperation Agreement with Bapenda Kabupaten Bekasi. <i>The scope of this cooperation is about Tax Revenue Services.</i>
50. Pada tanggal 7 November 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Universitas Banten Jaya. Ruang lingkup kerjasama ini tentang Jasa Layanan Penerimaan Pembayaran Biaya Pendidikan (Edupay).	50. On November 7, 2018, the Bank has signed a Cooperation Agreement with Banten Jaya University. <i>The scope of this cooperation is about Edupayment Service.</i>

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51. Pada tanggal 7 November 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Lembaga Pembinaan Khusus Anak Kelas IIA Jakarta Pusat.

Ruang lingkup kerjasama ini tentang Layanan Pembayaran Gaji (*Payroll Service*).

52. Pada tanggal 7 November 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Yayasan Graha Husada Cirebon.

Ruang lingkup kerjasama ini tentang Layanan Pembayaran Gaji (*Payroll Service*).

53. Pada tanggal 7 November 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan SMA Negeri 1 Pamarican.

Ruang lingkup kerjasama ini tentang Layanan Pembayaran Gaji (*Payroll Service*).

54. Pada tanggal 7 November 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan PT Citra Teknik Medica.

Ruang lingkup kerjasama ini tentang Layanan Pembayaran Gaji (*Payroll Service*).

55. Pada tanggal 15 November 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Tim Pembina Samsat Pusat, Kementerian Dalam Negeri, PT. Jasa Raharja (Persero) Pusat dan Kakorlantas Polri.

Ruang lingkup kerjasama ini tentang Layanan Samsat Online Nasional.

56. Pada tanggal 29 November 2018 Bank telah melakukan penandatanganan Addendum Perjanjian Kerjasama dengan Tim Pembina Samsat Provinsi Jawa Barat.

Ruang lingkup kerjasama ini tentang Layanan Samsat Provinsi Jawa Barat.

57. Pada tanggal 30 November 2018 Bank telah melakukan penandatanganan Addendum Perjanjian Kerjasama dengan Dinas Perhubungan Kota Bogor.

Ruang lingkup kerjasama ini tentang Pemanfaatan *E-money* dalam rangka pengelolaan retribusi parkir di Kota Bogor.

58. Pada tanggal 4 Desember 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan SMAN 1 Parung.

Ruang lingkup kerjasama ini tentang Layanan Pemanfaatan Fasilitas ATM Co-Branding

51. On November 7, 2018 the Bank has signed a Cooperation Agreement with Lembaga Pembinaan Khusus Anak Kelas IIA Central Jakarta.

The scope of this cooperation is about Payroll services.

52. On November 7, 2018, the Bank has signed a Cooperation Agreement with Yayasan Graha Husada Cirebon.

The scope of this cooperation is about Payroll Service.

53. On November 7, 2018, the Bank has signed a Cooperation Agreement with SMA Negeri 1 Pamarican.

The scope of this cooperation is about Payroll services.

54. On November 7, 2018, the Bank has signed a Cooperation Agreement with PT Citra Teknik Medica.

The scope of this cooperation is about Payroll services.

55. On November 15, 2018, the Bank has signed a Cooperation Agreement with Tim Pembina Samsat Pusat, Kementerian Dalam Negeri, PT Jasa Raharja (Persero) Pusat and Kakorlantas Polri.

The scope of this cooperation is about National Online Samsat Service.

56. On November 29, 2018 the Bank has signed a Cooperation Agreement with Tim Pembina Samsat Jawa Barat.

The scope of this cooperation is about Layanan Samsat Jawa Barat.

57. On November 30, 2018 the Bank signed the Addendum of the Cooperation Agreement with Dinas Perhubungan Kota Bogor.

The scope of this cooperation is about use of E-money in the context of managing parking fees in the city of Bogor.

58. On December 4, 2018, the Bank has signed a Cooperation Agreement with SMAN 1 Parung.

The scope of this cooperation is about ATM Co-Branding services.

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59. Pada tanggal 4 Desember 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan SMAN 9 Bandung. Ruang lingkup kerjasama ini tentang Layanan Pemanfaatan Fasilitas ATM Co-Branding.	59. On December 4, 2018, the Bank has signed a Cooperation Agreement with SMAN 9 Bandung. <i>The scope of this cooperation is about ATM Co-Branding services.</i>
60. Pada tanggal 4 Desember 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan RSD Gunungjati Kota Cirebon. Ruang lingkup kerjasama ini tentang Layanan Pemanfaatan Fasilitas ATM Co-Branding.	60. On December 4, 2018, the Bank has signed a Cooperation Agreement with RSD Gunungjati Kota Cirebon. <i>The scope of this cooperation is about ATM Co-Branding services.</i>
61. Pada tanggal 4 Desember 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Rumah Tahanan Kelas I Tangerang. Ruang lingkup kerjasama ini tentang Layanan Pemanfaatan Fasilitas ATM Co-Branding.	61. On December 4, 2018, the Bank has signed a Cooperation Agreement with Rumah Tahanan Kelas I Tangerang. <i>The scope of this cooperation is about ATM Co-Branding services.</i>
62. Pada tanggal 4 Desember 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Dinas Perhubungan Kabupaten Bekasi. Ruang lingkup kerjasama ini tentang layanan pembayaran retribusi pengujian kendaraan bermotor.	62. On December 4, 2018 the Bank signed a Cooperation Agreement with Dinas Perhubungan Kabupaten Bekasi. <i>The scope of this cooperation is about vehicle test retribution payment service.</i>
63. Pada tanggal 7 Desember 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan PD Kebersihan Kota Bandung. Ruang lingkup kerjasama ini tentang Layanan Pembayaran Gaji (<i>Payroll Service</i>).	63. On December 7, 2018 the bank has signed with PD Kebersihan Kota Bandung. <i>The scope of this cooperation is about Payroll Services.</i>
64. Pada tanggal 7 Desember 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan BPKAD Kota Sukabumi. Ruang lingkup kerjasama ini tentang Pengelolaan Pajak Daerah Kota Sukabumi.	64. On December 7, 2018 the Bank signed a Cooperation Agreement with BPKAD Kota Sukabumi. <i>The scope of this collaboration is about the Regional Tax Management of Kota Sukabumi.</i>
65. Pada tanggal 10 Desember 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Pemprov Jawa Barat. Ruang lingkup kerjasama ini tentang Pengelolaan RKUD Provinsi Jawa Barat.	65. On December 10, 2018 the Bank signed a Cooperation Agreement Pemprov Jabar. <i>The scope of this collaboration is about RKUD Management of Jawa Barat Province.</i>
66. Pada tanggal 10 Desember 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Keraton Kasepuhan Cirebon. Ruang lingkup kerjasama ini tentang jasa layanan perbankan.	66. On December 10, 2018, the Bank has signed a Cooperation Agreement with Keraton Kasepuhan Cirebon. <i>The scope of this cooperation on services and banking services.</i>

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67. Pada tanggal 10 Desember 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan PDAM Tirta Berkah Kabupaten Pandeglang. Ruang lingkup kerjasama ini tentang layanan pembayaran Tagihan Air Minum (<i>Waterbill Payment</i>).	67. On December 10, 2018, the Bank has signed a Cooperation Agreement with PDAM Tirta Berkah Kabupaten Pandeglang. <i>The scope of this cooperation is about Waterbill Payment services.</i>
68. Pada tanggal 20 Desember 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan RS Pengayoman Cipinang. Ruang lingkup kerjasama ini tentang Layanan Pembayaran Gaji (<i>Payroll Service</i>).	68. On December 20, 2018, the Bank has signed a Cooperation Agreement with RS Pengayoman Cipinang. <i>The scope of this cooperation is about Payroll Services.</i>
69. Pada tanggal 21 Desember 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan PDAM Tirta Galuh Kabupaten Ciamis. Ruang lingkup kerjasama ini tentang Layanan pembayaran Tagihan Air Minum (<i>Waterbill Payment</i>).	69. On December 21, 2018, the Bank has signed a Cooperation Agreement with PDAM Tirta Galuh Kabupaten Ciamis. <i>The scope of this cooperation is about Waterbill Payment Service.</i>
70. Pada tanggal 31 Desember 2018 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Tim Pembina Samsat Provinsi Banten. Ruang lingkup kerjasama ini tentang Layanan E-Samsat Provinsi Banten.	70. On December 31, 2018, the Bank has signed a Cooperation Agreement with Tim Pembina Samsat Banten Province. <i>The scope of this cooperation is about E-Samsat Service of Banten Province.</i>
71. Pada tanggal 04 Januari 2019 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Dewan Pengurus KORPRI Nasional. Ruang Lingkup Kerjasama Ini Tentang Penggunaan Produk, Jasa dan Layanan Perbankan Di Lingkungan KORPRI.	71. On January 4, 2019 the Bank signed a Cooperation Agreement Dewan Pengurus KORPRI Nasional. <i>The Scope of This Cooperation Regarding Use of Banking Products, Services and Services in the KORPRI Environment</i>
72. Pada tanggal 9 Januari 2019 Bank Telah Melakukan Penandatanganan Nota Kesepahaman dengan Badan Nasional Penempatan dan Perlindungan Tenaga Kerja Indonesia (BNP2TKI). Ruang Lingkup Kerjasama Ini Tentang Produk Dan Jasa Layanan Perbankan Bagi Pekerja Migran Indonesia.	72. On January 9, 2019, The Bank Has Signed A Cooperation Agreement with Badan Nasional Penempatan dan Perlindungan Tenaga Kerja Indonesia (BNP2TKI). <i>The scope of this cooperation on services and banking services of Indonesian Migrant Workers.</i>
73. Pada tanggal 9 Januari 2019 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Octa Citra Rajawali. Ruang Lingkup Kerjasama Ini Tentang Pemanfaatan dan Penggunaan Produk, Jasa Dan Layanan Perbankan Untuk Program Pomdes.	73. On January 9, 2019, the Bank has signed a Cooperation Agreement with PT Octa Citra Rajawali. <i>The Scope of This Cooperation Is About the Use and Use of Banking Products, Services and Services for the Pomdes Program.</i>

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74. Pada tanggal 21 Februari 2019 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Pengurus Wilayah Ikatan Pejabat Pembuat Akta Tanah Jawa Barat (IPPAT).

Ruang Lingkup Kerjasama Ini Tentang Penggunaan Produk Jasa Dan Layanan Perbankan.

75. Pada tanggal 27 Februari 2019 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Polda Metro Jaya.

Ruang Lingkup Kerjasama Ini Tentang Penerimaan Samsat J'bret Polda Metro Jaya.

76. Pada tanggal 4 Maret 2019 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Pengurus Wilayah Nahdlatul Ulama (NU) Jawa Barat.

Ruang lingkup kerjasama ini tentang pemanfaatan dan penggunaan produk, jasa dan layanan perbankan.

77. Pada tanggal 4 April 2019 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Korlantas Polri Dan Tim Pembina Samsat.

Ruang lingkup kerjasama ini tentang kerjasama pembayaran samsat online nasional.

78. Pada tanggal 9 April 2019 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Kamar Dagang Dan Industri (KADIN) Provinsi Jawa Barat.

Ruang lingkup kerjasama ini tentang pemanfaatan an penggunaan produk, jasa dan layanan perbankan.

79. Pada tanggal 29 April 2019 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Lembaga Manajemen Aset Negara (LMAN).

Ruang lingkup kerjasama ini tentang pengelolaan dana pada giro dan deposito.

80. Pada tanggal 9 Mei 2019 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT. Telekomunikasi Indonesia, Tbk.

Ruang lingkup kerjasama ini tentang kerjasama sinergi pemanfaatan produk dan jasa.

74. On February 21, 2019, the Bank has signed a Cooperation Agreement with Pengurus Wilayah Ikatan Pejabat Pembuat Akta Tanah Jawa Barat (IPPAT).

The scope of this cooperation is about Waterbill Payment services.

75. On February 27, 2019, the Bank has signed a Cooperation Agreement with Polda Metro Jaya.

The scope of this cooperation is about Acceptance of Samsat J'bret Polda Metro Jaya.

76. On March 4, 2019, the Bank has signed a Cooperation Agreement with Regional Manager Nahdlatul Ulama (NU) West Java.

The scope of this cooperation on services and banking services.

77. On April 4, 2019 the Bank signed a Cooperation Agreement Korlantas Polri and Tim Pembina Samsat.

The scope of this cooperation about collaborating on national online samsat payment.

78. On April 9, 2019, the Bank has signed a Cooperation Agreement with Kamar Dagang Dan Industri (KADIN) Provinsi Jawa Barat.

The scope of this cooperation about the use and use of products, banking services and services.

79. On April 29, 2019, the Bank has signed a Cooperation Agreement with Lembaga Manajemen Aset Negara (LMAN).

The scope of this cooperation about fund management in demand deposits and deposits.

80. On May 9, 2019, the Bank has signed a Cooperation Agreement with PT. Telekomunikasi Indonesia, Tbk.

The scope of this cooperation about collaborating on synergy in the use of products and services.

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81. Pada tanggal 10 Mei 2019 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan PT Asuransi Jiwa Taspen. Ruang lingkup kerjasama ini tentang layanan pelimpahan pembayaran premi asuransi.	81. On May 10, 2019, the Bank has signed a Cooperation Agreement with PT Asuransi Jiwa Taspen. <i>The scope of this cooperation about the payment of payment services for insurance premiums.</i>
82. Pada tanggal 23 Mei 2019 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Direktorat Jenderal Perbendaharaan Kementerian Keuangan. Ruang lingkup kerjasama ini tentang koordinasi pengembangan pelaksanaan pembayaran dengan kartu kredit <i>corporate</i> dalam rangka penggunaan uang persediaan.	82. On May 23, 2019 the Bank signed a Cooperation Agreement with Direktorat Jenderal Perbendaharaan Kementerian Keuangan. <i>The scope of this cooperation is about development coordination of payment implementation with a corporate credit card in the use of inventory money.</i>
83. Pada tanggal 25 Juni 2019 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Bank Negara Indonesia (Persero) Tbk. Ruang lingkup kerjasama ini tentang jasa layanan perbankan.	83. On June 25, 2019, the Bank has signed a Cooperation Agreement with PT Bank Negara Indonesia (Persero) Tbk. <i>The scope of this cooperation about banking services.</i>
84. Pada tanggal 25 Juni 2019 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Dana Pensiun Perkebunan. Ruang lingkup kerjasama ini tentang pembayaran manfaat pensiun.	84. On June 25, 2019, the Bank has signed a Cooperation Agreement with Dana Pensiun Perkebunan. <i>The scope of this cooperation about payment of pension benefits</i>
85. Pada tanggal 31 Juli 2019 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Perusahaan Umum (PERUM) BULOG. Ruang lingkup kerjasama ini tentang penggunaan produk, jasa dan layanan perbankan dan jasa lainnya.	85. On July 31, 2019, the Bank has signed a Cooperation Agreement with Perusahaan Umum (PERUM) BULOG. <i>The scope of cooperation is about the use of products, services and banking services and other services.</i>
86. Pada tanggal 1 Agustus 2019 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Perusahaan Perkembangan Ekonomi Nasional Rajawali Nusantara Indonesia (RNI). Ruang lingkup kerjasama ini tentang jasa layanan perbankan.	86. On Auguts 1, 2019, the Bank has signed a Cooperation Agreement PT Perusahaan Perkembangan Ekonomi Nasional Rajawali Nusantara Indonesia (RNI). <i>The scope of this cooperation about banking services.</i>
87. Pada tanggal 21 Agustus 2019 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan PT Asuransi Jiwa Taspen. Ruang lingkup kerjasama ini tentang layanan pendebetn rekening peserta untuk pembayaran premi asuransi peserta PT Asuransi Jiwa Taspen melalui Bank.	87. On August 21, 2019, the Bank has signed a Cooperation Agreement with PT Asuransi Jiwa Taspen. <i>The scope of this collaboration regarding participant's account debiting service for payment of participant's insurance premium PT Asuransi Jiwa Taspen through the Bank.</i>

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88. Pada tanggal 30 Agustus 2019 Bank telah melakukan penandatanganan Nota Kesepahaman dengan BUKALAPAK.

Ruang lingkup kerjasama ini tentang penggunaan produk jasa dan layanan perbankan serta jasa dibidang pemasaran dsan informasi.

89. Pada tanggal 10 September 2019 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Dinas Tenaga Kerja Provinsi Jawa Barat dan BPJS Ketenagakerjaan.

Ruang lingkup kerjasama ini tentang fasilitas layanan perbankan dan perluasan cakupan manfaat program sosial ketenagakerjaan bagi penerima upah kerja dan pekerja magang dalam negeri maupun luar negeri asal Jawa Barat.

90. Pada tanggal 16 September 2019 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Universitas Telkom.

Ruang lingkup kerjasama ini tentang kerjasama pendidikan, penelitian, pengabdian kepada masyarakat dan jasa layanan perbankan.

91. Pada tanggal 20 September 2019 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Bapenda Kabupaten Bandung.

Ruang lingkup kerjasama ini tentang layanan penerimaan setoran pajak daerah kabupaten bandung.

92. Pada tanggal 28 September 2019 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT. Kereta Api Indonesia (Persero).

Ruang lingkup kerjasama ini tentang penandatanganan MoU jasa layanan perbankan.

93. Pada tanggal 9 Oktober 2019 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT. Asuransi Jasa Indonesia (JASINDO).

Ruang lingkup kerjasama ini tentang pemanfaatan dan penggunaan produk, jasa, layanan perbankan dan asuransi.

94. Pada tanggal 11 Oktober 2019 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT. Perikanan Nusantara (Persero).

88. On August 30, 2019 the Bank signed a Cooperation Agreement with BUKALAPAK.

The scope of cooperation is about the use of banking products and services as well as services in the field of marketing and information.

89. On September 10, 2019, the Bank has signed a Cooperation Agreement with Labor Service of East Java Province and Social Security (BPJS Ketenagakerjaan).

The scope of this cooperation about banking services facilities and expansion of the benefits of the social employment program for recipients of wages and internship workers domestic and overseas from West Java.

90. On September 16, 2019, the Bank has signed a Cooperation Agreement with Telkom University.

The scope of cooperation is about collaboration in education, research, community service and banking services.

91. On September 20, 2019, the Bank has signed a Cooperation Agreement with Bapenda Kabupaten Bandung.

The scope of the cooperation is about the service of receiving local taxes in bandung regency.

92. On September 28, 2019, the Bank has signed a Cooperation Agreement with PT Kereta Api Indonesia (Persero).

The Scope of the cooperation is about the signing of the MoU of banking services.

93. On October 9, 2019 the Bank signed a Memorandum of Understanding with PT. Asuransi Jasa Indonesia (JASINDO).

The scope of cooperation is about the utilization and use of products, services, banking services and insurance.

94. On October 11, 2019 the Bank signed a Memorandum of Understanding with PT. Perikanan Nusantara (Persero).

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Ruang lingkup kerjasama ini tentang jasa layanan perbankan.

The scope of this collaboration about banking services.

95. Pada tanggal 8 November 2019 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Yayasan Pendidikan Telkom.

95. On November 8, 2019, the Bank signed a Cooperation Agreement with the Telkom Education Foundation.

Ruang lingkup kerjasama ini tentang layanan penerimaan pembayaran biaya pendidikan.

The scope of cooperation is about the service of receiving payment of education fees.

96. Pada tanggal 7 Februari 2020 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Universitas Muhammadiyah Bandung.

96. On February 7, 2020 the Bank signed a Memorandum of Understanding with the University of Muhammadiyah Bandung.

Ruang lingkup kerjasama ini tentang pelaksanaan tri dharma perguruan tinggi, pemberdayaan sumber daya, pengembangan kelembagaan, dan layanan jasa perbankan.

The scope of this collaboration on the implementation of the tri dharma of higher education, resource empowerment, institutional development, and banking services.

97. Pada tanggal 5 Maret 2020 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Badan Kependudukan dan Keluarga Berencana Nasional Provinsi Jawa Barat.

97. On March 5, 2020, the Bank signed a Memorandum of Understanding with the West Java Provincial Population and Family Planning Agency.

Ruang lingkup kerjasama ini tentang jasa layanan perbankan dan pemberdayaan masyarakat melalui program Banggakencana di Provinsi Jawa Barat.

The scope of the cooperation is about banking services and community empowerment through the Banggakencana Program in West Java Province.

98. Pada tanggal 28 Mei 2020 Bank telah melakukan penandatanganan Nota Kesepahaman dengan POLDA Jawa Barat.

98. On May 28, 2020 the Bank signed a Memorandum of Understanding with West Java Regional Police.

Ruang lingkup kerjasama ini tentang jasa layanan perbankan di Provinsi Jawa Barat.

The scope of the cooperation is about banking services in West Java Province.

99. Pada tanggal 8 Juni 2020 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Badan Kependudukan dan Keluarga Berencana Nasional Provinsi Jawa Barat.

99. On June 8, 2020 the Bank has signed a Memorandum of Understanding with the National Population and Family Planning Agency of West Java Province.

Ruang lingkup kerjasama ini tentang jasa layanan perbankan layanan pembayaran gaji (payroll service) melalui SPAN.

The scope of this cooperation about banking services salary payment services (payroll service) through SPAN.

100. Pada tanggal 27 Juli 2020 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Kementerian Keuangan Republik Indonesia.

100. On July 27, 2020 the Bank has signed a Memorandum of Understanding with the Ministry of Finance of the Republic of Indonesia.

Ruang lingkup kerjasama ini tentang penempatan dana dalam rangka pemulihan ekonomi nasional.

The scope of this cooperation concerns placement of funds in the context of national economic recovery.

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101. Pada tanggal 5 Agustus 2020 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Persatuan Guru Republik Indonesia (PGRI).

Ruang lingkup kerjasama ini tentang jasa Layanan perbankan layanan.

102. Pada tanggal 3 Februari 2021 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Komando Daerah Militer III/Siliwangi

Ruang lingkup kerjasama ini tentang pemanfaatan produk dan jasa layanan perbankan.

103. Pada tanggal 4 Februari 2021 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Direktorat Jendral Perbendaharaan Kementerian Keuangan RI.

Ruang lingkup kerjasama ini tentang penempatan dana dalam rangka pelaksanaan pemulihan ekonomi nasional.

104. Pada tanggal 26 Februari 2021 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Kementerian Desa, Pembangunan Daerah Tertinggal dan Transmigrasi Republik Indonesia.

Ruang lingkup kerjasama ini tentang penggunaan produk, jasa dan layanan perbankan.

105. Pada tanggal 12 April 2021 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Universitas Pendidikan Indonesia (UPI).

Ruang lingkup kerjasama ini tentang dukungan penyelenggaraan pendidikan dan pemanfaatan produk dan jasa perbankan.

106. Pada tanggal 27 Mei 2021 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Perkebunan Nusantara VIII.

Ruang lingkup kerjasama ini tentang jasa layanan perbankan.

107. Pada tanggal 28 Mei 2021 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Asuransi Sinar Mas.

Ruang lingkup kerjasama ini tentang jasa layanan perbankan.

101. On August 5, 2020, the Bank has signed a Memorandum of Understanding with the Indonesian Teachers Association (PGRI).

The scope of this cooperation about banking services.

102. On February 3, 2021, the Bank has signed a Memorandum of Understanding with Regional Military Command III/Siliwangi

The scope of this cooperation concerns the utilization of banking products and services.

103. On February 4, 2021, the Bank has signed a Cooperation Agreement with the Directorate General of Treasury, Ministry of Finance of the Republic of Indonesia.

The scope of this cooperation concerns placement of funds in the context of implementing national economic recovery.

104. On February 26, 2021, the Bank has signed a Memorandum of Understanding with the Ministry of Villages, Development of Disadvantaged Areas and Transmigration of the Republic of Indonesia.

The scope of this cooperation concerns the use of banking products, services and services.

105. On April 12, 2021, the Bank signed a Memorandum of Understanding with Universitas Pendidikan Indonesia (UPI).

The scope of this cooperation is about support for education and utilization of banking products and services.

106. On May 27, 2021 the Bank has signed a Memorandum of Understanding with PT Perkebunan Nusantara VIII.

The scope of this cooperation is about banking services.

107. On May 28, 2021 the Bank has signed a Memorandum of Understanding with PT Asuransi Sinar Mas.

The scope of this cooperation is about banking services.

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108. Pada tanggal 04 Juni 2021 Bank telah melakukan penandatanganan Nota Kesepahaman dengan STIE Ekuitas.

Ruang lingkup kerjasama ini tentang kerjasama bidang pendidikan, penelitian, pengabdian kepada masyarakat dan jasa layanan perbankan.

109. Pada tanggal 6 Juni 2021 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Pemerintah Provinsi Jawa Barat.

Ruang lingkup kerjasama ini tentang pemanfaatan fasilitas layanan perbankan dalam rangka pengelolaan keuangan desa dan Bumdes di Wilayah Jawa Barat.

110. Pada tanggal 24 Juli 2021 Bank telah melakukan penandatanganan Perjanjian dengan PT Pertamina (Persero).

Ruang lingkup kerjasama ini tentang penempatan dana jangka pendek.

111. Pada tanggal 2 September 2021 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Dewan Pengurus Pusat Asosiasi Pengembang Perumahan dan Pemukiman Seluruh Indonesia (DPP APERSI).

Ruang lingkup kerjasama ini tentang jasa layanan perbankan.

112. Pada tanggal 7 September 2021 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Universitas Sangga Buana Bandung.

Ruang lingkup kerjasama ini tentang tri dharma perguruan tinggi dan jasa layanan perbankan.

113. Pada tanggal 8 September 2021 Bank telah melakukan penandatanganan Nota Kesepahaman dengan BPJS Kesehatan.

Ruang lingkup kerjasama ini tentang dukungan jasa layanan perbankan dalam hal optimalisasi program jaminan kesehatan nasional – kartu indonesia sehat.

114. Pada tanggal 15 September 2021 Bank telah melakukan penandatanganan Perjanjian Kerjasama dengan Tim Pembina Samsat Provinsi Banten.

Ruang lingkup kerjasama ini tentang pelayanan pembayaran pajak kendaraan bermotor, bea balik nama kendaraan bermotor, sumbangan

108. On June 4, 2021 the Bank has signed a Memorandum of Understanding with STIE Ekuitas.

The scope of this collaboration is about cooperation in the fields of education, research, community service and banking services.

109. On June 6, 2021, the Bank has signed a Cooperation Agreement with the West Java Provincial Government.

The scope of this collaboration is about the use of banking service facilities in the context of managing village finances and Bumdes in the West Java region.

110. On July 24, 2021, the Bank has signed an Agreement with PT Pertamina (Persero).

The scope of this cooperation is about short-term fund placement.

111. On September 2, 2021, the Bank has signed a Memorandum of Understanding with the Central Board of the Indonesian Housing and Settlement Developers Association (DPP APERSI).

The scope of this cooperation is about banking services.

112. On September 7, 2021, the Bank has signed a Memorandum of Understanding with Sangga Buana University, Bandung.

The scope of this collaboration is about the tri dharma of higher education and banking services.

113. On September 8, 2021, the Bank has signed a Memorandum of Understanding with BPJS Kesehatan.

The scope of this cooperation is about supporting banking services in optimizing the national health insurance program – healthy indonesia card.

114. On September 15, 2021, the Bank has signed a Cooperation Agreement with the Banten Province Samsat Development Team.

The scope of this cooperation concerning services for payment of motor vehicle taxes, transfer fees for motor vehicles, contribution of

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wajib dana kecelakaan lalu lintas jalan, penerimaan negara bukan pajak dan registrasi dan identifikasi kendaraan bermotor serta pengesahan surat tanda nomor kendaraan melalui seluruh jaringan kantor dan jaringan elektronik PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk pada wilayah hukum kepolisian daerah Banten di Provinsi Banten.

mandatory funds for road traffic accidents, non-tax state revenues and registration and identification of motorized vehicles as well as ratification of vehicle numbers through all office networks and PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk in the legal territory of the Banten Regional Police in Banten Province.

115. Pada tanggal 15 September 2021 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Asosiasi Pemerintah Desa Seluruh Indonesia (APDESI) Jawa Barat.

115. On September 15, 2021, the Bank has signed a Memorandum of Understanding with the Association of Indonesian Village Governments (APDESI) West Java.

Ruang lingkup kerjasama ini tentang dukungan jasa layanan perbankan.

The scope of this cooperation is about supporting banking services.

116. Pada tanggal 21 Oktober 2021 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Jasa dan Kepariwisata Jabar (PERSERODA).

116. On October 21, 2021, the Bank has signed a Memorandum of Understanding with PT Jasa and Kepariwisata Jabar (PERSERODA).

Ruang Lingkup Kerjasama Ini Tentang Jasa Layanan Perbankan.

The Scope of This Cooperation Is About Banking Services.

117. Pada tanggal 21 Oktober 2021 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Agro Jabar.

117. On October 21, 2021, the Bank has signed a Memorandum of Understanding with PT Agro Jabar.

Ruang Lingkup Kerjasama Ini Tentang Jasa Layanan Perbankan.

The Scope of This Cooperation Is About Banking Services.

118. Pada tanggal 9 November 2021 Bank telah melakukan penandatanganan Nota Kesepahaman dengan PT Link Net Tbk.

118. On November 9, 2021, the Bank has signed a Memorandum of Understanding with PT Link Net Tbk.

Ruang Lingkup Kerjasama Ini Tentang Pemanfaatan Produk Dan Jasa Layanan Perbankan

The scope of this collaboration is about the use of banking products and services

119. Pada tanggal 15 Desember 2021 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Institusi Pertanian Bogor.

119. On December 15, 2021, the Bank has signed a Memorandum of Understanding with the Bogor Agricultural Institute.

Ruang Lingkup Kerjasama Ini Tentang Jasa Layanan Perbankan.

The Scope of This Cooperation Is About Banking Services.

120. Pada tanggal 15 Desember 2021 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Kantor Wilayah Kementerian Hukum dan Ham Jawa Barat.

120. On December 15, 2021, the Bank has signed a Memorandum of Understanding with the Regional Office of the Ministry of Law and Human Rights, West Java.

Ruang Lingkup Kerjasama Ini Tentang Pemanfaatan Produk Dan Jasa Layanan Perbankan.

The scope of this collaboration is about the utilization of banking products and services.

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121. Pada tanggal 29 Desember 2021 Bank telah melakukan penandatanganan Nota Kesepahaman dengan Ikatan Alumni Institut Teknologi Bandung.

Ruang Lingkup Kerjasama Ini Tentang Pemberdayaan Anggota Ikatan Alumni Institut Teknologi Bandung Dan Pemanfaatan Jasa Layanan Perbankan.

121. On December 29, 2021, the Bank has signed a Memorandum of Understanding with the Bandung Institute of Technology Alumni Association.

The Scope of This Cooperation Is About Empowering Members of the Bandung Institute of Technology Alumni Association and Utilization of Banking Services.

54. Informasi Tambahan Arus Kas

Rekonsiliasi Liabilitas yang Timbul dari Aktivitas Pendanaan.

	31 Desember/ December 31, 2020	Arus kas/Cash flows		Lain-lain/ Others	31 Desember/ December 31, 2021	
		Penerimaan/ Receipt	Pembayaran/ Payment			
Pinjaman yang diterima	11,300,357	2,734,923	(1,873,613)	-	12,161,667	Borrowing
Efek hutang						Debt securities
yang diterbitkan	3,236,456	-	(835,500)	2,591	2,403,547	issued
Obligasi subordinasi	1,992,707	1,000,000	-	(4,215)	2,988,492	Subordinated bonds
Liabilitas sewa	555,985	-	(41,109)	74,434	589,310	Lease liability
Total	17,085,505	3,734,923	(2,750,222)	72,810	18,143,016	Total

	31 Desember/ December 31, 2019	Arus kas/ Cash flows		Lain-lain/ Others	31 Desember/ December 31, 2020	
Pinjaman yang diterima	8,791,601	2,508,756		-	11,300,357	Borrowing
Efek hutang						Debt securities
yang diterbitkan	3,487,485	(251,700)		671	3,236,456	issued
Obligasi subordinasi	996,424	1,000,000		(3,046)	1,992,707	Subordinated bonds
Liabilitas sewa	-	(121,171)		677,156	555,985	Lease liability
Total	13,275,510	3,135,885		674,781	17,085,505	Total

55. Perkembangan Kondisi Ekonomi di Indonesia

Pada awal tahun 2020, Badan Nasional Penanggulangan Bencana Republik Indonesia mengumumkan berlakunya "Status Keadaan Tertentu Darurat Bencana Wabah Virus Corona." Wabah virus corona menjadi pandemi global yang berdampak terhadap perekonomian Indonesia dan dunia, antara lain ditandai dengan melemahnya nilai tukar Rupiah dan menurunnya harga-harga sekuritas di pasar modal.

Resolusi dari dampak ekonomi Indonesia ini, banyak tergantung dari kebijakan fiskal dan moneter yang akan ditempuh oleh Pemerintah Republik Indonesia dan otoritas, yang merupakan suatu tindakan yang berada diluar kendali Bank dan entitas anak. Oleh karena itu, tidaklah mungkin untuk menentukan dampak masa depan kondisi ekonomi terhadap likuiditas dan pendapatan Bank dan entitas anak dan realisasi dari aset, termasuk pengaruh dari nasabah, kreditur, pemegang saham

55. Indonesia's Economic Condition

In early 2020, National Agency for Disaster Management of the Republic of Indonesia announced the enactment of "Status of the Certain Disaster Emergency Conditions Due to Corona Virus Pandemic". The corona pandemic, that become global pandemic may had impacted domestic economy, which was characterized by weakening of the rupiah exchange rate and decline in the prices of securities on the capital market.

The resolution of Indonesia economic is dependent to a large degree on any fiscal and monetary measures that may be taken by the Government of Republic of Indonesia and the authority, an action that is beyond the Bank and its subsidiaries' control. Therefore, it is not possible to determine the impact of future economics condition to the Bank and its subsidiaries' liquidity and earnings, asset realization, effect from customers, debtors, shareholders, and other stakeholders. The effects

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dan pihak-pihak yang berkepentingan lainnya. Pengaruh dari ketidakpastian yang ada pada aset dan liabilitas yang dilaporkan dalam laporan posisi keuangan pada saat ini tidak dapat diperkirakan jumlahnya. Pengaruh tersebut akan dilaporkan dalam laporan keuangan pada saat diketahui dan dapat diperkirakan jumlahnya.

of this uncertainty on the assets and liabilities reported in the statement of financial position cannot be presently determined. Such effects will be reported in the financial statements when they are known and can be estimated.

**56. Penyelesaian
Konsolidasian**

Laporan

Keuangan

Manajemen bertanggung jawab penuh terhadap penyusunan laporan keuangan konsolidasian terlampir yang diselesaikan dan disetujui untuk diterbitkan oleh Direksi pada tanggal 1 Maret 2022.

56. Completion of the Consolidated Financial Statements

The Management is responsible for the preparation of the accompanying consolidated financial statements that were completed and authorized for issue by the Board of Directors on March 1, 2022.

2021

Laporan Tahunan

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KANTOR PUSAT

HEAD OFFICE

Menara bank **bjb**

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