



Bank Resona Perdana

Laporan Pelaksanaan Tata Kelola Tahun 2023

Implementation Report of
Governance 2023





Bank Resona Perdania



Daftar Isi

Table of Contents

PENDAHULUAN

Preliminary

4

TRANSPARANSI PELAKSANAAN TATA KELOLA

Transparency in the Governance Implementation

6

Pengungkapan Pelaksanaan Tata Kelola
Governance Implementation Disclosure

7

Kepemilikan Saham Anggota Direksi dan
Anggota Dewan Komisaris yang Mencapai
5% atau Lebih dari Modal Disetor
Share Ownership of Members of the Board
of Directors and Members of the Board of
Commissioners Reaching 5% or More of
Paid-in Capital

69

Hubungan Keuangan dan Hubungan
Keluarga Anggota Direksi dan Anggota
Dewan Komisaris dengan Anggota Direksi
Lain, Anggota Komisaris Lain, dan/atau
Pemegang Saham Pengendali Bank
Financial and Family Relationships of
Members of the Board of Directors and
Members of the Board of Commissioners
with Other Members of the Board of
Directors, Other Members of the Board
of Commissioners, and/or Controlling
Shareholders of the Bank

70

Frekuensi Rapat Dewan Komisaris
Frequency of Board of Commissioners
Meetings

71

Jumlah Penyimpangan
Internal Fraud

71

Permasalahan Hukum
Legal Issues

74

Transaksi yang Mengandung Benturan
Kepentingan
Transactions Containing Conflicts of
Interest

78

Pembelian Kembali (*Buy Back*) Saham dan/
atau Obligasi Bank
Buy Back Shares and/or Bank Bonds

78

Pemberian Dana untuk Kegiatan Sosial dan
Kegiatan Politik selama Periode Laporan
Provision of Funds for Social Activities and
Political Activities during the Reporting
Period

79

Kebijakan/Paket Remunerasi dan Fasilitas
Lain bagi Direksi dan Dewan Komisaris
Remuneration Policy/Package and Other
Facilities for the Board of Directors and the
Board of Commissioners

85

PENUTUP

Closing

93



01 Pendahuluan

Preliminary

Laporan ini disusun berdasarkan Peraturan Otoritas Jasa Keuangan (i) POJK No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, (ii) SEOJK No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola Bagi Bank Umum, (iii) POJK No. 45/POJK.03/2015 tanggal 28 Desember 2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum, (iv) SEOJK No. 40/SEOJK.03/2016 tanggal 26 September 2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum.

Dalam rangka meningkatkan kinerja Bank, melindungi kepentingan *stakeholders* dan meningkatkan kepatuhan terhadap peraturan perundang-undangan serta nilai-nilai etika (*code of conduct*) yang berlaku secara umum pada industri perbankan, Bank wajib melaksanakan kegiatan usahanya dengan berpedoman pada 5 (lima) prinsip dasar Tata Kelola yaitu: TARIF, sebagai berikut:

1. **Transparency** (Transparansi), keterbukaan dalam proses pengambilan keputusan dan keterbukaan dalam pengungkapan dan penyediaan informasi yang relevan dan mudah diakses oleh Pemangku Kepentingan.
2. **Accountability** (Akuntabilitas), kejelasan fungsi dan pelaksanaan pertanggungjawaban organ Bank sehingga Pengelolaannya berjalan secara efektif.
3. **Responsibility** (Tanggung Jawab), kesesuaian pengelolaan Bank dengan ketentuan peraturan perundang-undangan dan nilai etika serta standar, prinsip, dan praktik.
4. **Independency** (Independensi), pengelolaan Bank secara mandiri dan profesional serta bebas dari benturan kepentingan dan pengaruh atau tekanan dari pihak manapun yang tidak sesuai dengan ketentuan peraturan perundang-undangan dan nilai etika serta standar, prinsip, dan praktik.
5. **Fairness** (Kewajaran), kesetaraan, keseimbangan, dan keadilan di dalam memenuhi hak Pemangku Kepentingan yang timbul berdasarkan perjanjian, ketentuan peraturan perundang-undangan, dan nilai etika serta standar, prinsip, dan praktik.

PT Bank Resona Perdania ("Bank") memiliki visi: "Menjadi Bank yang paling dapat diandalkan di Indonesia untuk

This report was prepared on the basis of (i) Financial Services Authority Regulation (POJK) No. 17 of 2023 dated September 14, 2023 concerning Implementation of Governance for Commercial Banks, (ii) Financial Services Authority Circular Letter (SEOJK) No. 13/SEOJK.03/2017 dated March 17, 2017 concerning Implementation of Governance for Commercial Banks, (iii) POJK No. 45/POJK.03/2015 dated December 28, 2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks, and (iv) SEOJK No. 40/SEOJK.03/2016 dated September 26, 2016 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks.

The Bank carries out its business activities on the basis of 5 (five) basic principles of governance that it refers to as "TARIF". It does this in order to improve the Bank's performance, protect stakeholder interests, and improve its compliance with laws, regulations and ethical values applicable to the banking industry. These 5 principles consist of:

1. **Transparency**, openness in the decision-making process and in disclosing and providing information that is relevant and easily accessible to Stakeholders.
2. **Accountability**, clarity of functions and implementing accountability when it comes to Bank organs so that the management of the company runs effectively.
3. **Responsibility**, conformity of Bank management with statutory provisions and ethical values, as well as with standards, principles and practices.
4. **Independency**, managing the Bank in an independent and professional manner that is free from conflicts of interest, from influence or from pressure from any party that (of the kind that is not in accordance with the provisions of laws and regulations, and with ethical values, as well as with standards, principles and practices).
5. **Fairness**, equality, balance and even-handedness in fulfilling the rights of stakeholders that arise based on agreements, the provisions of laws and regulations, ethical values, as well as standards, principles and practices.

PT Bank Resona Perdania (hereinafter referred to as "the Bank") has a vision: "To be the most reliable bank in



perusahaan-perusahaan lokal dan Jepang dengan menyediakan kualitas layanan keuangan terbaik”.

Penerapan prinsip Tata Kelola telah dijalankan oleh Bank sebagai budaya perusahaan yang senantiasa harus dipelihara, dijaga, dan ditingkatkan kualitasnya dalam rangka pencapaian Visi, Misi, dan Strategi.

Bank mempunyai komitmen untuk meningkatkan pelaksanaan tata kelola karena masyarakat investor dan konsumen menilai Bank berdasarkan kriteria layanan yang baik, etika, kualitas, profesional, proporsional, dan terlindungi dari praktek penyimpangan usaha. Oleh karena itu, untuk mewujudkan tata kelola perusahaan yang baik tersebut, Bank telah menerapkan prinsip-prinsip dan praktik terbaik tata kelola secara konsisten, untuk kepentingan Bank dan seluruh pemangku kepentingan (*stakeholders*).

Penerapan prinsip-prinsip Tata Kelola dilaksanakan dalam setiap kegiatan usaha oleh seluruh tingkatan atau jenjang organisasi, yaitu seluruh pengurus dan karyawan, mulai dari Direksi dan Dewan Komisaris sampai pada karyawan tingkat pelaksana.

Sepanjang tahun 2023, pelaksanaan tata kelola menjadi perhatian khusus manajemen Bank sebagai proses berkesinambungan dalam melanjutkan upaya-upaya yang telah menjadi komitmen Bank kepada seluruh *stakeholders*, yang terutama bertujuan untuk:

1. Meningkatkan efisiensi kinerja Bank melalui peningkatan kompetensi Sumber Daya Manusia yang pada akhirnya diharapkan dapat meningkatnya pelayanan pada pihak-pihak yang berkepentingan dengan Bank, yang tidak hanya terbatas pada nasabah, melainkan juga regulator (Bank Indonesia/OJK), pemerintah, karyawan, serta pemegang saham;
2. Meningkatkan pengawasan aktif Dewan Komisaris dan pelaksanaan tugas dan tanggung jawab Direksi dalam menerapkan prinsip tata kelola;
3. Meningkatkan peran seluruh organ tata kelola Bank untuk melindungi Bank dari potensi tuntutan hukum, sanksi dan risiko reputasi yang disebabkan oleh ketidaktaatan Bank terhadap peraturan-peraturan yang berlaku.

Indonesia for Local and Japanese companies by providing the best quality financial services”.

The Bank has implemented its governance principles by having these principles manifest as its company culture that be preserved, maintained, and enhanced in order to achieve its Vision, Mission, and Strategy.

The Bank is committed to its governance implementation. It has this commitments because its investor and consumer community judge the Bank based on criteria of good service, ethics, quality, professionalism, proportionality, and protection from business irregularities. As such, the Bank has consistently applied the best principles and practices of governance. It has done this as a way to realize good governance for its benefit and to benefit all stakeholders.

These good governance principles are implemented throughout all business activities by all levels of the organization. This encompasses all of management and all employees from the Board of Directors, the Board of Commissioners and employees at the Bank’s executive levels.

Throughout 2023, the process of governance implementation was of particular concern to the Bank’s management. This process represented a continuous effort and commitment on the part of the Bank to all stakeholders that aimed to achieve the following:

1. Improving the Bank’s performance efficiency by increasing the competence of its Human Resources. This will ultimately improve services to parties with an interest in Bank, which is not only limited to customers but also includes regulators (Bank Indonesia/OJK), the Government, Employees, as well as Shareholders;
2. Increasing the Board of Commissioners’ active supervision and improving the Board of Directors’ implementation of duties and responsibility in applying governance principles;
3. Increasing the role of all governance organs to protect Bank from potential lawsuits, sanctions and reputation risks caused by any potential instance of the Bank’s non-compliance with applicable regulations.



02 Transparansi Pelaksanaan Tata Kelola

Transparency in Governance Implementation

Dalam rangka memastikan penerapan 5 (lima) prinsip dasar Tata Kelola, yaitu: TARIF (*Transparency, Accountability, Responsibility, Independency, Fairness*), Bank telah melakukan penilaian sendiri (*Self Assessment*), terhadap 11 faktor penilaian penerapan Tata Kelola, yaitu penilaian terhadap kualitas manajemen atas penerapan prinsip Tata Kelola yang baik dengan memperhatikan signifikansi atau materialitas suatu permasalahan terhadap penerapan Tata Kelola pada Bank secara keseluruhan, sesuai skala, karakteristik dan kompleksitas usaha Bank.

Bank telah memiliki struktur dan infrastruktur Tata Kelola yang memadai yang diperlukan dalam proses pelaksanaan prinsip Tata Kelola untuk menghasilkan *outcome* yang sesuai dengan harapan para pemangku kepentingan Bank.

Pelaksanaan tugas dan tanggung jawab Direksi, Dewan Komisaris, Komite-komite dan Satuan Kerja, penerapan kebijakan, sistem dan prosedur, dan sistem informasi manajemen serta pelaksanaan tugas pokok dan fungsi masing-masing struktur organisasi telah berjalan dengan baik dan efektif sehingga menghasilkan *outcome* yang sesuai dengan harapan Pemangku Kepentingan Bank.

Hal tersebut tercermin dari kualitas *outcome* mencakup aspek kualitatif dan aspek kuantitatif berupa kecukupan transparansi laporan keuangan maupun non keuangan, kepatuhan terhadap peraturan perundang-undangan, perlindungan terhadap nasabah, hasil audit, dan kinerja Bank yang senantiasa terjaga dengan baik.

Dalam periode pelaporan tidak terdapat *fraud* dan pelanggaran terhadap peraturan prinsip kehati-hatian, namun masih terdapat beberapa kelemahan, yaitu terdapat Sumber Daya Manusia (SDM) yang belum memiliki sertifikasi Manajemen Risiko yang dipersyaratkan, beberapa Rencana Bisnis Bank yang tidak tercapai sesuai target dan terdapat pengenaan sanksi administratif berupa denda terkait kekeliruan dalam pelaporan namun tidak signifikan dan telah diselesaikan.

In order to ensure that it has implemented the aforementioned 5 (five) basic principles of governance, specifically, TARIF (*Transparency, Accountability, Responsibility, Independency, Fairness*), the Bank has carried out a Self Assessment that examined 11 different assessment factors measuring the Bank's governance implementation. These factors assessed the management's quality in implementing good governance principles. These factors also took into account the significance or materiality of a problem in the implementation of governance within the Bank as a whole and made measurements according to the scale, characteristics and complexity of the Bank as a business.

The Bank is in possession of the kind of adequate structure and infrastructure for governance that is necessary for implementing governance principles in such a way that can produce outcomes that are in line with expectations from Bank stakeholders.

The Board of Directors, the Board of Commissioners, the Bank's Committees and its Work Units have all implemented their duties and responsibilities, and have altogether generated policies, systems, procedures and information management systems that have resulted in outcomes in accordance with expectations on the part of Bank stakeholders.

All of this can be seen reflected in the quality of outcomes, including qualitative aspects and quantitative aspects in the form of adequacy when it comes to transparency in financial and non-financial reports, compliance with laws and regulations, customer protection, audit results, and well-maintained levels of Bank performance.

There were also no significant instances of fraud and violations committed throughout the reporting period. There were, however, still a number of weaknesses such as not having all the necessary forms of Risk Management certification of the Human Resources (HR), as well as there being several Bank Business Plans that had not been achieved according to the Bank's pre-established targets. There were also a number of instances of administrative sanctions in the form of fines stemming from errors in reporting, but these issues were not significant and have been resolved.

Seluruh kelemahan tersebut di atas menjadi perhatian Bank, sedang dan akan ditindaklanjuti oleh Bank. Oleh karena itu, Bank dinilai telah melakukan penerapan prinsip-prinsip Tata Kelola Bank dengan "Baik" (peringkat 2).

All of the above-mentioned weaknesses have become objects of concern for the Bank and are currently in the process of being followed up. Thanks to its efforts, the Bank has been deemed to have implemented Good Bank Governance principles and has earned a "Good" rating of 2.



Pengungkapan Pelaksanaan Tata Kelola

Governance Implementation Disclosure

1. PELAKSANAAN TUGAS, WEWENANG DAN TANGGUNG JAWAB DIREKSI

Implementation of Duties, Authorities and Responsibilities of the Board of Directors and the Board of Commissioners —

a. Jumlah, Komposisi, Kriteria dan Independensi Anggota Direksi

Komposisi Direksi pada per 31 Desember 2023, adalah sebagai berikut:

a. Number, Composition, Criteria and Independence of the Members of the Board of Directors

The composition of the Board of Directors as of December 31, 2023, is as follows:

No.	Nama Name	Jabatan Position	Tanggal Menjabat Date of Appointment	Persetujuan Bank Indonesia/Otoritas Jasa Keuangan Approval from Bank Indonesia/Financial Services Authority
1.	Ichiro Hiramatsu (WNA) Foreign Citizen	Presiden Direktur President Director	12 Februari 2018 February 12, 2018	No. SR-192/PB.12/2017/Rahasia, tanggal 15 November 2017 No. SR-192/PB.12/2017/Rahasia, dated November 15, 2017
2.	Eiichiro Sakai (WNA) Foreign Citizen	Wakil Presiden Direktur Deputy President Director	27 Februari 2023 February 27, 2023	No. SR-4/PB.12/2023/ tanggal 4 Januari 2023 No. SR-4/PB.12/2023/ dated January 4, 2023
3.	Muhammad Akbar (WNI) Indonesian Citizen	Direktur Director	2 Mei 2017 May 2, 2017	No. SR-58/PB.12/2017/Rahasia, tanggal 27 Maret 2017 No. SR-58/PB.12/2017/Rahasia, dated March 27, 2017
4.	Takeshi Yamasaki (WNA) Foreign Citizen	Direktur Director	23 September 2020 September 23, 2020	No. SR-149/PB.12/2020/Rahasia, tanggal 8 Juni 2020 No. SR-149/PB.12/2020/Rahasia, dated June 8, 2020
5.	Fransisca Rita Gosal (WNI) Indonesian Citizen	Direktur Director	28 Juli 2021 July 28, 2021	No. SR-188/PB.12/2021/Rahasia, tanggal 16 Juli 2021 No. SR-188/PB.12/2021/Rahasia, dated July 16, 2021
6.	Oki Oktavianus (WNI) Indonesian Citizen	Direktur Director	1 Oktober 2022 October 1, 2022	No. SR-177/PB.12/2022/Rahasia, tanggal 13 Agustus 2022 No. SR-177/PB.12/2022/Rahasia, dated August 13, 2022
7.	Marcio APM Djatmiko (WNI) Indonesian Citizen	Direktur Director	18 April 2023 April 18, 2023	No. SR-34/PB.02/2023 tanggal 13 April 2023 No. SR-34/PB.02/2023 dated April 13, 2023

Keterangan | Notes:

- Warga Negara Indonesia (WNI) | Indonesian Citizen (WNI)
- Warga Negara Asing (WNA) | Foreign Citizen (WNA)



Jumlah anggota Direksi ada 7 (tujuh) orang, kondisi ini telah sesuai dengan ketentuan Pasal 6 ayat (1) POJK No. 17 Tahun 2023, yaitu jumlah anggota Direksi paling sedikit 3 (tiga) orang.

Komposisi perbandingan antara Direksi WNI dan WNA adalah 4 (empat) berbanding 3 (tiga). Kondisi ini telah memenuhi ketentuan Pasal 12 ayat (3) POJK No. 37/POJK.03/2017 tanggal 12 Juli 2017 tentang Pemanfaatan Tenaga Kerja Asing dan Program Alih Pengetahuan di Sektor Perbankan, yang mengatur bahwa Mayoritas anggota Direksi wajib berkewarganegaraan Indonesia.

Presiden Direktur dan Wakil Presiden Direktur Bank berasal dari pemegang saham pengendali, namun sejak menjabat sebagai Presiden Direktur dan Wakil Presiden Direktur, keterkaitannya dengan pemegang saham pengendali telah dilepaskan sesuai dengan ketentuan yang berlaku.

Selain itu, anggota Direksi:

- 1) Tidak memangku jabatan rangkap sebagai anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif pada Bank, perusahaan, dan/atau lembaga lain. Jabatan rangkap yang ada hanya pada hal-hal yang dikecualikan didalam POJK, yaitu:
 - Terdapat 1 (satu) Direksi yang menjabat sebagai anggota Dewan Komisaris pada Perusahaan Anak bukan Bank yang dikendalikan Bank.
- 2) Tidak memiliki hubungan keuangan dan hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Direksi dan/atau dengan anggota Dewan Komisaris;
- 3) Tidak memberikan kuasa umum kepada pihak lain yang mengakibatkan pengalihan tugas dan fungsi Direksi;
- 4) Tidak pernah memanfaatkan Bank untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang dapat menyebabkan kerugian atau mengurangi keuntungan Bank;
- 5) Tidak mengambil dan/atau menerima keuntungan pribadi dari Bank, selain remunerasi dan fasilitas lainnya yang ditetapkan berdasarkan keputusan Rapat Umum Pemegang Saham.

The Board of Directors consists of a total of 7 (seven) members, which is in accordance with the provisions of Article 6, Paragraph (1) of POJK No. 17 of 2023, which specifies that the number of Board of Directors members has to be at least 3 (three) people.

The ratio between Indonesian and Foreign National members of the Board of Directors is 4 (four) to 3 (three). This condition meets the provisions of Article 12, Paragraph (3) of POJK No. 37/POJK.03/2017 dated July 12, 2017 concerning the Utilization of Foreign Workers and Knowledge Transfer Programs in the Banking Sector, which stipulates that the majority of members of the Board of Directors must be Indonesian citizens.

The President Director and Vice President Director of the Bank both come from controlling shareholders. However, ever since they have served as President Director and Vice President Director, the relationship that these specific members have had with controlling shareholders has been removed in accordance with applicable regulations.

In addition, members of the Board of Directors:

- 1) They must not hold any kind of concurrent positions as a member of the Board of Commissioners, Board of Directors, or Executive Officers at other banks, companies, and/or institutions. Concurrent positions that exist only in matters that are excluded in the POJK, namely:
 - The Bank has 1 (one) Board of Directors member who serves as a member of the Board of Commissioners in a non-Bank Subsidiary Company controlled by the Bank.
- 2) They must not have any financial or familial relationships up to the second degree with fellow members of the Board of Directors and/or with members of the Board of Commissioners;
- 3) They are not allowed to grant general power of attorney to other parties that would result in the transfer of the duties and functions of the Board of Directors;
- 4) They must never use the Bank for personal, familial and/or other party interests that could cause losses or reduce the Bank's profits;
- 5) They must not take and/or receive personal benefits from the Bank, other than the remuneration and other facilities for them that have been determined based on the decision of the General Meeting of Shareholders.

b. Pelaksanaan Tugas, Tanggung jawab dan Wewenang Direksi

Direksi telah melaksanakan tugas dan tanggung jawab atas pelaksanaan kepengurusan Bank sebagai berikut:

- 1) Mengelola Bank sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar dan Peraturan Perundang-undangan yang berlaku;
- 2) Menerapkan prinsip-prinsip Tata Kelola yang baik dalam setiap kegiatan usaha Bank pada semua tingkatan atau jenjang organisasi;
- 3) Menindaklanjuti temuan audit dan rekomendasi dari Divisi Internal Audit (SKAI) Bank, Auditor Eksternal, hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas lain yang berwenang;
- 4) Mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui Rapat Umum Pemegang Saham;
- 5) Tidak menggunakan penasihat perorangan dan/atau jasa profesional sebagai konsultan kecuali jika memenuhi persyaratan sebagai berikut:
 - a) Proyek berkarakteristik khusus;
 - b) Berdasarkan kontrak yang jelas, paling sedikit meliputi lingkup kerja, tanggung jawab dan masa kerja serta biaya yang terlibat;
 - c) Konsultan Independen yang memiliki kualifikasi untuk bekerja pada proyek yang berkarakteristik khusus sebagaimana dimaksud pada huruf 'a)'.
- 6) Memberikan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris, baik lisan maupun tulisan;
- 7) Memiliki pedoman dan tata tertib kerja (*Code of Conduct*) yang bersifat mengikat bagi setiap anggota Direksi, dan Pedoman Rapat Direksi, yang mencakup:
 - a) Benturan Kepentingan;
 - b) Ketaatan pada peraturan-peraturan;
 - c) Waktu Kerja;
 - d) Pengaturan rapat Direksi.

Semua keputusan yang dibuat Direksi sesuai dengan pedoman dan tata tertib kerja mengikat dan menjadi tanggung jawab seluruh anggota Direksi. Setiap perbedaan pendapat (*dissenting opinion*) dan alasannya

b. Implementation of the Duties, Responsibilities and Authorities of the Board of Directors

The Board of Directors has carried out the following duties and responsibilities in its implementation of the Bank's management:

- 1) Managed the Bank in accordance with its list of authorities and responsibilities that have been regulated in the Articles of Association and through applicable laws and regulations;
- 2) Applied the principles of good governance throughout all of the Bank's business activity at all levels of the organization;
- 3) Followed up on audit findings and recommendations from the Bank's Internal Audit Division (SKAI), from External Auditors, from the results of supervision by the Financial Services Authority and/or from the results of supervision by other competent authorities;
- 4) They have been held accountable for the implementation of their duties to Shareholders through the General Meeting of Shareholders;
- 5) They have not used any individual advisors and/or professional services as consultants unless they meet the following requirements:
 - a) That these advisors serve on projects with special characteristics;
 - b) That these advisors are employed based on a clear contract that covers at least the scope of work, the responsibilities, the work period, as well as the costs involved;
 - c) That these independent consultant have the necessary qualifications to work on projects with special characteristics as referred to in letter 'a)'.
- 6) Provided accurate, relevant and timely data and information to the Board of Commissioners, both verbally and in writing;
- 7) They have used work guidelines and rules (*Code of Conduct*) that are binding for each member of the Board of Directors, and also have used Board of Directors Meeting Guidelines that covered subjects such as:
 - a) Conflicts of Interest;
 - b) Compliance with regulations;
 - c) Working Hours;
 - d) Rules for Board of Directors meetings.

All decisions made by the Board of Directors in accordance with these work guidelines and regulations are binding and are the responsibility of all members of the Board of Directors. Any dissenting opinions and the

diungkapkan secara jelas dalam risalah rapat Direksi yang kemudian ditandatangani oleh seluruh anggota Direksi.

Rekomendasi dan/atau komentar Dewan Komisaris tidak hanya dalam Rapat Dewan Komisaris, tetapi juga dalam Rapat Direksi, Rapat Kredit, Rapat Komite Manajemen Risiko dan rapat lainnya.

reasons for these dissenting opinions are required to be clearly expressed in the minutes of Board of Directors meetings, which are then signed by all members of the Board of Directors.

Recommendations and/or comments from the Board of Commissioners can come not only from Board of Commissioners Meetings, but can also be delivered during Board of Directors Meetings, Credit Meetings, Risk Management Committee Meetings and other meetings.

2. PELAKSANAAN TUGAS, TANGGUNG JAWAB DAN WEWENANG DEWAN KOMISARIS

Implementation of the Duties, Responsibilities and Authorities of the Board of Commissioners

a. Jumlah, Komposisi, Kriteria dan Independensi Dewan Komisaris

Per 31 Desember 2023, Dewan Komisaris terdiri dari 4 (empat) orang, dengan komposisi 2 (dua) orang Warga Negara Indonesia (WNI), dan 2 (dua) orang Warga Negara Asing (WNA), sebagai berikut:

a. Number, Composition, Criteria and Independence of the Board of Commissioners

As of 31 December 2023, the Board of Commissioners consists of 4 (four) people, of whom 2 (two) are Indonesian citizens (WNI), and 2 (two) are foreign citizens (WNA), with the details of this composition described in the following table:

No.	Nama Name	Jabatan Position	Tanggal Menjabat Date of Appointment	Persetujuan Bank Indonesia/Otoritas Jasa Keuangan Approval from Bank Indonesia/Financial Services Authority
1.	Didi Nurulhuda (WNI) Indonesian Citizen	Presiden Komisaris Independent President Commissioner	14 Juli 2008 July 14, 2008	No. 10/72/GBI/DPIP/Rahasia, tanggal 19 Mei 2008 No. 10/72/GBI/DPIP/Rahasia, dated May 19, 2008
2.	G. Wisnu Rosariastoko (WNI) Indonesian Citizen	Komisaris Independen Independent Commissioner	29 September 2017 September 29, 2017	No. SR-142/PB.12/2017/Rahasia, tanggal 22 Agustus 2017 No. SR-142/PB.12/2017/Rahasia, dated August 22, 2017
3.	Hidekazu Konuma (WNA) Foreign Citizen	Komisaris Non-Independen Non-Independent Commissioner	3 Desember 2019 December 3, 2019	No. SR-58/PB.12/2017/Rahasia, tanggal 27 Maret 2017 No. SR-58/PB.12/2017/Rahasia, dated March 27, 2017
4.	Gen Nakahara (WNA) Foreign Citizen	Komisaris Non-Independen Non-Independent Commissioner	15 September 2023 September 15, 2023	No. SR-148/PB.02/2023 tanggal 9 Agustus 2023 No. SR-148/PB.02/2023, dated August 9, 2023

Keterangan | Notes:

- Warga Negara Indonesia (WNI) | Indonesian Citizen (WNI)
- Warga Negara Asing (WNA) | Foreign Citizen (WNA)

Kondisi ini telah memenuhi ketentuan Pasal 35 ayat (1), POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, yaitu jumlah anggota Dewan Komisaris paling sedikit 3 (tiga) orang dan paling banyak sama dengan jumlah anggota Direksi.

This condition satisfies the provisions of Article 35, Paragraph (1) of POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, which stipulates that the number of members of the Board of Commissioners is to be a minimum of 3 (three) people and a maximum that is the same number of members of the Board of Directors.



Komposisi perbandingan antara Komisaris WNA dengan Komisaris WNI adalah 2 (dua) berbanding 2 (dua). Kondisi ini telah sesuai dengan ketentuan Pasal 12 ayat (4) POJK No. 37/POJK.03/2017 tanggal 12 Juli 2017 tentang Pemanfaatan Tenaga Kerja Asing dan Program Alih Pengetahuan di Sektor Perbankan, yaitu 50% (lima puluh persen) atau lebih anggota Dewan Komisaris wajib berkewarganegaraan Indonesia.

Komposisi anggota Dewan Komisaris telah memenuhi Pasal 38 ayat (2) POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum yaitu Komisaris Independen paling sedikit berjumlah 50% dari jumlah anggota Dewan Komisaris.

Seluruh anggota Dewan Komisaris telah lulus Uji Kemampuan dan Kepatutan (*Fit and Proper Test*) oleh Bank Indonesia/Otoritas Jasa Keuangan.

Selain itu, anggota Dewan Komisaris:

- 1) Tidak merangkap jabatan sebagai anggota Dewan Komisaris, Direksi atau Pejabat Eksekutif pada Bank lain atau pada lembaga keuangan lain;
- 2) Tidak pernah memanfaatkan Bank untuk kepentingan pribadi, keluarga dan/atau pihak lain yang dapat menyebabkan kerugian atau penurunan keuntungan Bank;
- 3) Tidak pernah mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lainnya yang diputuskan pada Rapat Umum Pemegang Saham;
- 4) Komisaris Independen tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga sampai dengan derajat kedua dengan anggota Komisaris lain, dengan Direksi dan/atau pemegang saham pengendali, yang dapat mempengaruhi kemampuannya untuk bertindak independen.

b. Pelaksanaan Tugas, Tanggung jawab dan Wewenang Dewan Komisaris

Dewan Komisaris telah melaksanakan tugas, tanggung jawab dan wewenangnya secara independen, sebagai berikut:

- 1) Memastikan pelaksanaan Tata Kelola yang baik dalam setiap usaha di seluruh tingkat atau jenjang organisasi, berupa:

The total composition ratio between foreign and Indonesian commissioners is 2 (two) to 2 (two). This ratio is in accordance with the provisions of Article 12, Paragraph (4) of POJK No. 37/POJK.03/2017 dated July 12, 2017 concerning the Utilization of Foreign Workers and Knowledge Transfer Programs in the Banking Sector, which stipulates that 50% (fifty percent) or more members of the Board of Commissioners must be Indonesian citizens.

This membership composition for the Board of Commissioners has also complied with Article 38, Paragraph (2) of POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, which states that Independent Commissioners must comprise at least 50% of the total members of the Board of Commissioners.

All members of the Board of Commissioners have passed a Fit and Proper Test from Bank Indonesia/ Financial Services Authority.

In addition, members of the Board of Commissioners:

- 1) None of them hold concurrent positions as a member of the Board of Commissioners, Board of Directors or Executive Officers at other banks or other financial institutions;
- 2) None of them use the Bank for personal, familial and/or other party interests in ways that could result in losses or decrease the Bank's profits;
- 3) None of them have ever taken and/or received personal benefits from the Bank other than the pre-established remuneration and facilities decided at the General Meeting of Shareholders;
- 4) Independent Commissioners do not have financial, management, share ownership and/or familial relationships up to the second degree with other members of the Board of Commissioners, with the Board of Directors and/or controlling shareholders of the kind that could affect their ability to act independently.

b. Implementation of the Duties, Responsibilities and Authorities of the Board of Commissioners

The Board of Commissioners has carried out its duties, responsibilities and authority independently. The following are details of these duties, responsibilities and authorities:

- 1) Ensured the implementation of good governance for all the Company's business endeavors at all levels of the organization, in the form of:



- a) Adanya transparansi dan keterbukaan informasi secara lengkap, akurat dan tepat waktu, antara lain mengenai laporan keuangan Bank;
- b) Memastikan akuntabilitas setiap organ Bank;
- c) Kepatuhan Bank terhadap peraturan perundangan yang berlaku;
- d) Pengungkapan transaksi yang mengandung benturan kepentingan secara wajar dan adil, tanpa ada pengaruh dari pihak lain;
- e) Perlakuan yang adil terhadap pemegang saham minoritas dan pemangku kepentingan lainnya.
- 2) Melaksanakan fungsi pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi, serta memberikan nasihat kepada Direksi dengan cara:
 - a) Mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank;
 - b) Menyetujui kebijakan-kebijakan Bank yang wajib memperoleh persetujuan Dewan Komisaris, sebagaimana yang dipersyaratkan oleh peraturan Otoritas Jasa Keuangan/Bank Indonesia;
 - c) Tidak terlibat dalam pengambilan keputusan terkait dengan kegiatan operasional Bank, kecuali:
 - (1) penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan mengenai Batas Maksimum Pemberian Kredit Bank Umum; dan
 - (2) hal-hal lain yang ditetapkan dalam anggaran dasar Bank atau peraturan perundang-undangan.
- 3) Memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Divisi audit internal, auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan (OJK) dan/atau hasil pengawasan otoritas lain yang berwenang;
- 4) Membentuk Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi. Pengangkatan anggota komite dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris;
- 5) Memastikan bahwa komite yang telah dibentuk melaksanakan tugasnya secara efektif;
- 6) Mengkaji ulang Pedoman dan Tata Tertib Kerja Dewan Komisaris yang mengikat anggota Dewan Komisaris;
- 7) Hadir di dalam rapat-rapat, seperti: Rapat Direksi, Rapat Kredit, Rapat ALCO dan Rapat Komite Manajemen Risiko untuk memantau dan melaksanakan fungsi pengawasan secara aktif dan
- a) Guaranteeing transparency and disclosure of complete, accurate and timely information, including information in regards to the Bank's financial reports;
- b) Ensuring accountability of each Bank organ;
- c) Making sure the Bank is compliant with applicable laws and regulations;
- d) Disclosing transactions containing conflicts of interest in a reasonable and fair manner, without any influence from other parties;
- e) Providing fair treatment of minority shareholders and other stakeholders.
- 2) Carried out supervisory functions regarding the implementation of the duties and responsibilities of the Board of Directors, as well as provided advice to the Board of Directors by:
 - a) Directing, monitoring and evaluating the implementation of the Bank's strategic policies;
 - b) Approving Bank policies that had to obtain approval from the Board of Commissioners, as required by Financial Services Authority/Bank Indonesia regulations;
 - c) Not involving themselves in decisions made related to Bank operational activities, except for:
 - (1) the provision of funds to related parties, as regulated in the provisions regarding the Maximum Limit for Providing Commercial Bank Credit; and
 - (2) other matters stipulated in the Bank's articles of association or statutory regulations.
- 3) Ensured that the Board of Directors has followed up on audit findings and recommendations from the internal audit division, external auditors, results of supervision by the Financial Services Authority (OJK) and/or results of supervision by other competent authorities;
- 4) Established an Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee. The appointment of committee members is carried out by the Board of Directors based on the decision made during Board of Commissioners meetings;
- 5) Ensured that these committees carry out their duties effectively;
- 6) Reviewed the Board of Commissioners' Work Guidelines and Regulations, which are binding on members of the Board of Commissioners;
- 7) Attended meetings, such as: Board of Directors Meetings, Credit Meetings, ALCO Meetings and Risk Management Committee Meetings, all to monitor and carry out active and direct supervisory



langsung terhadap operasional Bank agar sesuai dengan Kebijakan Bank, Anggaran Dasar, peraturan OJK/BI, peraturan perundangan lain yang berlaku efektif, dan sah.

functions on Bank operations so that they comply with Bank Policies, the Articles of Association, OJK/BI regulations, and other applicable laws and regulations that are effective and legal.

c. Rekomendasi Dewan Komisaris

Rapat Dewan Komisaris diselenggarakan setiap bulan membahas antara lain (i) Tindak lanjut rekomendasi Dewan Komisaris pada rapat-rapat yang lalu (3 bulanan), (ii) Kinerja Bank (realisasi Rencana Bisnis), termasuk *month in arrears* dan debitur NPL, (iii) Pelaksanaan Fungsi Kepatuhan, termasuk APU-PPT, (iv) Penerapan Manajemen Risiko, (v) Sumber Daya Manusia, Teknologi Informasi, (vi) Internal Audit, (vii) Laporan dari Komite Audit, (viii) Laporan dari Komite Pemantau Risiko, (ix) Kredit Porto Folio Manajemen dan (x) Laporan dari Komite Remunerasi dan Nominasi.

Persetujuan terhadap *Corporate Plan* dan Revisinya (lima tahun sekali), Rencana Bisnis Bank dan Revisi Rencana Bisnis (Tahunan) dan Rencana Aksi Keuangan Berkelanjutan (Tahunan) bila tidak dapat dilaksanakan dalam rapat rutin bulanan maka diselenggarakan dalam rapat luar biasa.

Berikut adalah ringkasan rekomendasi dari Dewan Komisaris kepada Direksi yang diselenggarakan pada tahun 2023 antara lain:

c. Recommendations from the Board of Commissioners

Board of Commissioners' meetings are held every month to discuss among others (i) Follow-ups to the recommendations of the Board of Commissioners at previous meetings (from 3 months prior), (ii) Bank performance (the extent to which the Bank's Business Plan has been realized), including months in arrears and NPL debtors, (iii) Implementation of the Bank's Compliance Function, including Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT), (iv) Implementation of Risk Management, (v) Human Resources, Information Technology, (vi) Internal Audits, (vii) Reports from the Audit Committee, (viii) Reports from the Risk Monitoring Committee, (ix) Management Portfolio Credit and (x) Reports from the Remuneration and Nomination Committee.

If the board's process of approving the Bank's Corporate Plan and its Revisions (every five years), the Bank Business Plan, Annual Revisions to the Business Plan, and the Annual Sustainable Financial Action Plan cannot be done during regular monthly meetings, then they will be done during extraordinary meetings.

The following is a summary of recommendations the Board of Commissioners has made to the Board of Directors in 2023, including:

No.	Materi Yang Dibahas Material Topics Discussed	Rekomendasi Dewan Komisaris	Recommendations from the Board of Commissioners
1.	Penanganan Keluhan Nasabah dan Perlindungan Data Pribadi Handling Customer Complaints and Protection of Personal Data	- Bank harus berhati-hati dalam penanganan keluhan nasabah karena dapat berpotensi berpengaruh terhadap risiko reputasi maupun risiko hukum. Bank harus membuat SOP yang menunjukkan langkah-langkah pada setiap orang sehingga dapat memahami dengan mudah, jika diperlukan Divisi Manajemen Risiko dapat mendorong divisi terkait untuk membuat program Kaizen mengatasi permasalahan ini. - Bank diminta untuk melaksanakan edukasi secara reguler kepada seluruh pegawai terkait <i>personal data protection</i>.	- The Bank is to be careful in handling customer complaints, as they can potentially affect reputation risks and legal risks. Banks must have SOPs that show everyone the necessary steps so they can understand them easily. If necessary, the Risk Management Division can encourage related divisions to create a Kaizen program to overcome these problems. - The Bank has to regularly provide education to all employees regarding personal data protection.
2.	Peningkatan <i>Internet Banking</i> Improving Internet Banking	Bank diminta untuk mengurangi transaksi kas dan menganjurkan nasabah untuk mengubah ke transaksi <i>Internet Banking</i> atau metode lain seperti transfer, RTGS, SWIFT, atau lainnya.	The Bank has to reduce its cash transactions and encourage customers to change to Internet Banking transactions or other methods such as transfers, RTGS, SWIFT, or others.



No.	Materi Yang Dibahas Material Topics Discussed	Rekomendasi Dewan Komisaris	Recommendations from the Board of Commissioners
3.	Perbaikan Proses Kredit Credit Process Improvements	- Bank diminta untuk meningkatkan efisiensi operasional dalam proses review kredit, dengan cara melakukan perbaikan proses kredit, tidak hanya mempersingkat waktu persetujuan kredit tetapi juga perbaikan penyaluran kredit. - Selain itu Bank juga diminta untuk merealisasikan penyederhanaan proses review kredit secepat mungkin agar ekspansi kredit dapat dilaksanakan. - Dewan Komisaris meminta untuk mempertimbangkan/mereview kembali perubahan klausula pada perjanjian kredit baru sebab hal tersebut dirasakan adanya hambatan bagi beberapa debitur Jepang.	- The Bank has to increase its operational efficiency in its credit review process. It can do this by improving its credit process, not only shortening credit approval times but also improving credit distribution. - The Bank is also required to simplify its credit review process as quickly as possible so that credit expansion can be implemented. - The Board of Commissioners asked the Bank to consider/review changes to clauses in its new credit agreement, on account of them feeling like obstacles for several Japanese debtors.
4.	Peningkatan Portfolio Kredit Credit Portfolio Improvements	- Bank diminta agar pencapaian kredit tidak hanya dicapai tinggi pada akhir tahun kemudian menurun signifikan pada bulan selanjutnya dan diminta agar kejadian tahun-tahun sebelumnya mengenai hal ini tidak terulang kembali. - Selain itu Bank juga diminta untuk meningkatkan kredit ekspor.	- The Bank has to ensure that credit achievements are not just achieved at a high level at the end of the year, only for them to decline significantly in the following month. The Bank has also been asked to ensure that incidents in previous years regarding this matter do not repeat themselves. - The Bank has also been asked to increase its export credit.
5.	Pemantauan Strategi Kredit Credit Strategy Monitoring	Bank diminta untuk melakukan <i>monitoring</i> secara ketat terhadap realisasi pelaksanaan strategi pertumbuhan kredit.	The Bank is required to closely monitor the realization of its credit growth strategy implementation.
6.	Penanganan NPL NPL Handling	- Bank perlu mempersiapkan strategi untuk memitigasi dan mengantisipasi kenaikan NPL. - Divisi Special Asset Management diminta untuk memperkuat pemantauan lebih ketat agar dapat mengurangi beban penurunan nilai sebanyak mungkin dibandingkan rencana revisi, sebagai bentuk kontribusi pada kenaikan profit Bank.	- The Bank need to prepare strategies to mitigate and anticipate increases in NPLs. - The Special Asset Management Division was asked to strengthen its monitoring in order to reduce impairment charges as much as possible compared to the Bank's revised plan. This request was made as a form of contribution to increasing the Bank's profits.
7.	Pelaksanaan program Kaizen Implementation of the "Kaizen" Program	Dewan Komisaris meminta untuk mempertimbangkan pelaksanaan proses manual, paralel dengan peluncuran sistem baru dan meminta agar program Kaizen juga diterapkan pada pelaksanaan rapat di Bank, baik waktu, agenda, maupun para peserta.	The Board of Commissioners requested the Bank to consider implementing a manual process that worked parallel to the launch of its new system. It also requested that the Kaizen program also be applied to the implementation of meetings at the Bank for the sake of time, agenda and participants.
8.	Proses Pengadaan Barang Goods Procurement Process	Dewan Komisaris mengingatkan agar terkait proses pengadaan barang dan jasa Teknologi Informasi dilakukan secara transparan, profesional dan akuntabel. Misalnya harus dilakukan <i>beauty contest</i> dari 3 (tiga) vendor berbeda.	The Board of Commissioners reminded the Bank that the procurement process for Information Technology goods and services should be carried out in a transparent, professional and accountable manner. For example, a "beauty contest" must be held with 3 (three) different vendors.
9.	Pengelolaan Biaya Perusahaan Company Cost Management	Dewan Komisaris meminta untuk melakukan pengelolaan biaya perusahaan sehingga realisasi biaya tersebut sesuai dengan rencana atau di bawah target sehingga dapat membantu pencapaian target profit.	The Board of Commissioners requested that the Bank manage its costs so that the realization of these costs was in accordance with the Bank's plan (or at least below targets) so that it can help achieve the Bank's profit target.
10.	Penjualan Aset Perusahaan Sale of Company Assets	Bank diminta untuk mempertimbangkan penjualan aset Bank berupa villa Ciloto dan Apartemen Marbella bila sudah tidak pernah dimanfaatkan karena adanya biaya pemeliharaan. Apabila Bank tetap memiliki aset tersebut, tidak ada nilai tambah yang menguntungkan bagi Bank.	The Bank has to consider selling its assets (in the form of the Ciloto Villa and Marbella Apartments) if they are no longer used or risk maintenance costs. If the Bank continues to own these assets, there will be no additional profitable value for the Bank.



No.	Materi Yang Dibahas Material Topics Discussed	Rekomendasi Dewan Komisaris	Recommendations from the Board of Commissioners
11.	Strategi Pemasaran Marketing Strategy	Manajemen harus membuat strategi pemasaran yang kompetitif yang membuat Bank menjadi bank utama bagi nasabah.	The Bank's management must create a competitive marketing strategy that puts the Bank as the main bank for customers.
12.	Risiko Operasional Operational Risk	- Bank harus mengetahui akar permasalahan dari kejadian <i>Internet Banking</i> karena menyebabkan risiko operasional dan risiko reputasi oleh karenanya perlu melakukan perbaikan tersebut segera. - Bank perlu fokus untuk menangani masalah <i>employee turnover</i> untuk memitigasi risiko operasional.	- The Bank has to know the root causes of Internet Banking incidents due to the fact that these incidents cause operational risks and reputation risks. As such, improvements need to be made immediately. - The Bank needs to focus on dealing with employee turnover issues to mitigate operational risks.
13.	<i>Risk Profile</i> Risk Profile	Bank diminta untuk membuat rencana tindak lanjut atas <i>rating risk profile</i> yang tidak sesuai dengan <i>risk appetite</i> Bank.	The Bank is required to make follow-up plans for risk profile ratings that are not in accordance with the Bank's risk appetite.
14.	Rekrutmen Karyawan Employee Recruitment	Dewan Komisaris meminta agar mempercepat proses perekrutan untuk mengisi kekosongan pegawai.	The Board of Commissioners requested that the Bank speed up its recruitment process to fill employee vacancies.
15.	Retensi Program Retention Program	Dewan Komisaris meminta Divisi Human Capital untuk membuat program retensi yang bagus dan memastikan kesesuaian gaji karyawan sehingga dapat mencegah pegawai bertalenta <i>resign</i>.	The Board of Commissioners asked the Human Capital Division to create a good retention program and ensure appropriate employee salaries so as to prevent talented employees from resigning.
16.	Pelatihan untuk Kredit Credit Training	- Bank diminta untuk membuat kurikulum pelatihan yang disampaikan kepada seluruh staf dari divisi terkait tentang kredit. - Perbaikan sumber daya manusia melalui desain kurikulum pelatihan yang tepat, khususnya analisa kredit atau pengelolaan kredit bertujuan agar nantinya tidak hanya dapat memperpendek periode penilaian aplikasi kredit tetapi juga dapat membuat analisa akurat untuk menghindari NPL di masa depan serta dapat mendeteksi NPL secepat mungkin.	- The Bank is required to create a training curriculum that is delivered to all staff from relevant divisions regarding credit. - The Bank was asked to improve its human resources through appropriate training curriculum design, especially for topics involving credit analysis or credit management. The goal is to be able to shorten the assessment period for credit applications, as well as to allow for accurate analyzes to avoid NPLs in the future and to be able to detect NPLs as quickly as possible.
17.	Terkait Kepatuhan dan APU-PPT Regarding Compliance and Anti-Money Laundering and Prevention of Terrorism Financing (AML-CFT)	- Departemen Kepatuhan diminta untuk pro-aktif menemukan peristiwa risiko operasional yang terkait dengan kepatuhan, apakah sudah mematuhi atau tidak terhadap peraturan internal dan eksternal. - Selain itu Departemen Kepatuhan diminta untuk melaksanakan <i>compliance assurance</i> sebagai bagian dari <i>second line of defence</i> dari fungsi kontrol internal. - Departemen APU-PPT diminta untuk melaksanakan sosialisasi terkait APU-PPT untuk seluruh karyawan secara reguler mengingat hal ini sangat penting.	- The Compliance Department was asked to proactively find operational risk events related to compliance (whether or not these events complied with internal and external regulations). - The Compliance Department was also asked to carry out compliance assurance as part of a second line of defense of the internal control function. - The AML-CFT Department was asked to carry out outreach regarding AML-CFT to all employees on a regular basis, considering this issue is very important.

Rekomendasi dan/atau komentar Dewan Komisaris tidak hanya dalam Rapat Dewan Komisaris, tetapi juga dalam Rapat Direksi, Rapat Kredit, Rapat Komite Manajemen Risiko dan rapat lainnya.

Recommendations and/or comments from the Board of Commissioners are not just delivered at Board of Commissioners Meetings, but are also delivered at Board of Directors Meetings, Credit Meetings, Risk Management Committee Meetings and other meetings.



3. KELENGKAPAN DAN PELAKSANAAN TUGAS KOMITE-KOMITE

Completeness and Implementation of Committee Duties

1) Untuk membantu dan mendukung pelaksanaan tugas dan tanggung jawab Direksi, Direksi membentuk komite Direksi.

To assist and support the implementation of the duties and responsibilities of the Board of Directors, the Board of Directors has formed a number of committees.

a. Komite Manajemen Risiko

Komite Manajemen Risiko berwenang dan tanggung jawab menyediakan rekomendasi kepada Presiden Direktur, antara lain meliputi:

- 1) Penyusunan kebijakan, strategi, dan pedoman penerapan manajemen risiko. Pelaksanaan kaji ulang atas kebijakan manajemen risiko dan kebijakan masing-masing risiko dilakukan sekurangnya setiap tahun sekali atau sesuai dengan pengajuan proposal perubahan kebijakan tersebut oleh Divisi Manajemen Risiko;
- 2) Perbaikan atau penyempurnaan pelaksanaan manajemen risiko berdasarkan hasil evaluasi pelaksanaannya;
- 3) Penetapan hal-hal yang terkait dengan keputusan bisnis yang menyimpang dari prosedur normal, seperti pelampauan usaha yang signifikan dari rencana bisnis yang ditetapkan atau pengambilan posisi/eksposur risiko yang melampaui limit yang telah ditetapkan.

b. Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan (KKP) merupakan komite yang membantu Direksi Bank dalam merumuskan suatu kebijakan terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan, mengawasi pelaksanaan kebijakan tersebut, memantau perkembangan dan kualitas portofolio perkreditan secara keseluruhan serta memberikan saran-saran langkah perbaikan.

c. Komite Pengarah Teknologi Informasi (TI)

Tugas dan tanggung jawab dari Komite Pengarah TI adalah memberikan rekomendasi kepada Direksi mengenai hal-hal sebagai berikut:

- 1) Rencana strategis TI yang sejalan dengan rencana korporasi Bank;
- 2) Kebijakan, standar, dan prosedur TI;
- 3) Kesesuaian antara rencana pengembangan TI dan rencana strategis TI;
- 4) Kesesuaian antara pelaksanaan pengembangan TI dan rencana pengembangan TI;
- 5) Evaluasi atas efektivitas biaya TI terhadap pencapaian manfaat yang direncanakan;

a. Risk Management Committee

The Risk Management Committee has the authority and responsibility to provide recommendations to the President Director, including:

- 1) Preparation of policies, strategies and guidelines for implementing risk management. Reviews of risk management policies for each type of risk is carried out at least once every year or in accordance with the submission of proposals for changes to these policies by the Risk Management Division;
- 2) Improvement or refinement of risk management implementation based on the results of evaluations;
- 3) Determining matters related to business decisions that deviate from normal procedures, such as significant business exceedances from established business plans or taking positions/risk exposures that exceed predetermined limits.

b. Credit Policy Committee

The Credit Policy Committee (KKP) is a committee that assists the Bank's Board of Directors in formulating policies, especially those relating to the formulation of prudential principles in credit, supervising the implementation of these policies, monitoring the development and quality of the Bank's credit portfolio as a whole, and providing suggestions for improvement measures.

c. Information Technology (IT) Steering Committee

The duties and responsibilities of the IT Steering Committee are to provide recommendations to the Board of Directors regarding the following matters:

- 1) IT strategic plans that are in line with the Bank's corporate plan;
- 2) IT policies, standards and procedures;
- 3) Conformity between IT development plans and IT strategic plans;
- 4) Conformity between the implementation of IT development and IT development plans;
- 5) Evaluation of IT cost effectiveness towards achieving planned benefits;

- 6) Pemantauan atas kinerja TI dan upaya peningkatan kinerja TI;
- 7) Upaya penyelesaian berbagai masalah terkait TI yang tidak dapat diselesaikan oleh satuan kerja pengguna dan penyelenggara TI secara efektif, efisien, dan tepat waktu; dan
- 8) Kecukupan dan alokasi sumber daya terkait TI yang dimiliki Bank.

- 6) Monitoring IT performance and efforts to improve IT performance;
- 7) Efforts to resolve various IT-related problems that cannot be resolved by IT user and operator work units effectively, efficiently and on time; and
- 8) Adequacy and allocation of IT-related resources owned by the Bank.

d. Komite Riset & Pengembangan Produk

Tugas dan wewenang dari Komite Riset dan Pengembangan Produk adalah sebagai berikut:
Menindaklanjuti dan menganalisis lebih lanjut rencana penerbitan produk baru dari Divisi yang mengajukan dengan:

- 1) Mengadakan riset dan pengumpulan data mengenai produk-produk perbankan yang terdapat pada bank-bank lain (bank asing, bank campuran, serta bank umum swasta nasional);
- 2) Mengevaluasi produk-produk serta layanan jasa perbankan yang diberikan oleh Bank, apakah masih relevan atau perlu ditingkatkan kembali;
- 3) Mengidentifikasi seluruh risiko yang melekat pada Produk Bank;
- 4) Memberikan rekomendasi kepada Direksi atas pengembangan produk serta layanan jasa perbankan.

d. Product Research & Development Committee

The duties and authorities of the Product Research and Development Committee are as follows:
Follow up and further analyze any proposed new product publication plans by doing the following:

- 1) Conducting research and collecting data regarding banking products available at other banks (foreign banks, joint venture banks, and national private commercial banks);
- 2) Evaluating the banking products and services provided by the Bank, and finding out whether they are still relevant or need to be improved;
- 3) Identifying all risks inherent in Bank Products;
- 4) Providing recommendations to the Board of Directors regarding the development of banking products and services.

e. Komite Kredit

Anggota komite kredit dalam hal ini sekaligus bertindak sebagai anggota rapat kredit mempunyai wewenang namun terbatas dalam memberikan saran-saran dan pertimbangan kepada Direksi dalam memutuskan persetujuan atau menolak permohonan aplikasi kredit, namun tidak memiliki kewenangan dalam persetujuan proposal kredit.

e. Credit Committee

Members of the Credit Committee they have limited authority in providing suggestions and considerations to the Board of Directors in deciding whether to approve or reject credit applications, but do not have the authority to approve credit proposals.

f. Komite Aset & Kewajiban (ALCO)

ALCO memiliki wewenang dan tanggung jawab sebagai berikut:

- 1) Mengembangkan, mengkaji ulang serta memodifikasi strategi ALM;
- 2) Mengelola risiko suku bunga dan likuiditas;
- 3) Mengkaji ulang penetapan harga (*pricing*) aktiva dan pasiva untuk mengoptimalkan penempatan dana, meminimumkan biaya dana serta memelihara struktur neraca;
- 4) Mengkaji ulang deviasi antara realisasi dengan proyeksi pada rencana bisnis Bank;
- 5) Menyampaikan informasi kepada Direksi mengenai perkembangan peraturan yang mempengaruhi strategi ALM.

f. Assets & Liabilities Committee (ALCO)

ALCO has the following authorities and responsibilities:

- 1) Develop, review and modify ALM strategies;
- 2) Manage interest rate and liquidity risks;
- 3) Review the pricing of assets and liabilities to optimize the placement of funds, minimize the cost of funds and maintain balance sheet structure;
- 4) Review deviations between realization and projections in the Bank's business plan;
- 5) Convey information to the Board of Directors regarding regulatory developments that affect ALM strategies.



Untuk menjalankan tugas dan tanggung jawabnya ALCO melakukan perencanaan, pengarahan, dan pengawasan terhadap arus, tingkatan, penggabungan, biaya, dan bunga dari dana yang dihimpun oleh Bank.

To carry out its duties and responsibilities, ALCO carries out planning, direction and supervision of the flow, level, combination, costs and interest of all funds collected by the Bank.

2) Untuk membantu dan mendukung pelaksanaan tugas dan tanggung jawab Dewan Komisaris, Dewan Komisaris membentuk Komite Dewan Komisaris.

To assist and support the implementation of the duties and responsibilities of the Board of Commissioners, the Board of Commissioners formed various committees.

a. Struktur, Keanggotaan, Keahlian dan Independensi Anggota Komite

a. Structure, Membership, Expertise and Independence of Committee Members

• Komite Audit

• Audit Committee

Komite Audit dibentuk oleh Dewan Komisaris pertama kali pada tanggal 4 Juni 2007, dengan susunan anggota per Desember 2023 terdiri dari 3 (tiga) anggota dengan komposisi sebagai berikut:

The Audit Committee was first established by the Board of Commissioners on June 4, 2007, with a membership composition consisting of 3 (three) members as of December 2023, with the following composition:

No.	Nama Name	Posisi	Position
1.	Didi Nurulhuda	Ketua – Presiden Komisaris (Independen). Memiliki pengalaman di bidang Pengawasan Bank Umum, Bank Perkreditan Rakyat, Lembaga Keuangan Non-Bank, Internal Audit dan pengetahuan dibidang SDM.	Chairman – President Commissioner (Independent). Has experience in the field of Supervision of Commercial Banks, Rural Banks, Non-Bank Financial Institutions, Internal Audit and knowledge in the field of HR.
2.	Aki H.Parwoto	Anggota – Pihak Independen. Memiliki keahlian di bidang Kredit dan di bidang Perbankan.	Member – Independent Party. Has expertise in the field of Credit and in the field of Banking.
3.	Lidia Novin Mandagie	Anggota – Pihak Independen. Memiliki keahlian di bidang Akunting dan di bidang Perbankan.	Member – Independent Party. Has expertise in the field of Accounting and in the field of Banking.

Komite Audit telah memenuhi persyaratan-persyaratan sebagai berikut:

- 1) Memiliki pengetahuan yang cukup di bidang perbankan, keuangan dan audit dengan integritas, akhlak dan moral yang baik;
- 2) Kesiapan untuk menerima tanggung jawab;
- 3) Kemampuan memberikan pendapat ataupun saran dengan penuh pertimbangan;
- 4) Memiliki kepercayaan diri yang matang;
- 5) Memiliki objektivitas dan kejujuran intelektual.

The Audit Committee has fulfilled the following requirements:

- 1) It has sufficient knowledge in the fields of banking, finance and audits, and its members have integrity and good morals;
- 2) A willingness to accept responsibility;
- 3) The ability to provide opinions or suggestions with full consideration;
- 4) Having a mature sense of self-confidence;
- 5) Having objectivity and intellectual honesty.

• Komite Pemantau Risiko

• Risk Monitoring Committee

Komite Pemantau Risiko dibentuk oleh Dewan Komisaris pertama kali pada tanggal 4 Juni 2007, dengan susunan anggota per Desember 2023 terdiri dari 4 (empat) anggota dengan komposisi sebagai berikut:

The Risk Monitoring Committee was first established by the Board of Commissioners on June 4, 2007, with a member composition consisting of 4 (four) members as of December 2023, with the following composition:



No.	Nama Name	Posisi	Position
1.	G.Wisnu Rosariastoko	Ketua – Komisaris (Independen). Memiliki pengalaman utama di bidang Perbankan, khususnya dibidang <i>Corporate Finance</i> .	Chairman – Commissioner (Independent). Has major experience in the banking sector, especially in the corporate finance sector.
2.	Hidekazu Konuma	Anggota – Komisaris Non-Independen. Memiliki keahlian di bidang Akunting dan di bidang Perbankan.	Member – Non-Independent Commissioner. Has expertise in the field of Accounting and in the field of Banking.
3.	Aki H.Parwoto	Anggota – Pihak Independen. Memiliki keahlian di bidang Kredit dan di bidang Perbankan.	Member – Independent Party. Has expertise in the field of Credit and in the field of Banking.
4.	Lidia Novin Mandagie	Anggota – Pihak Independen. Memiliki keahlian di bidang Akunting dan di bidang Perbankan.	Member – Independent Party. Has expertise in the field of Accounting and in the field of Banking.

Komite Pemantau Risiko telah memenuhi persyaratan-persyaratan sebagai berikut:

- 1) Memiliki pengetahuan yang cukup di manajemen risiko bidang perbankan, keuangan, akuntansi dan audit dengan integritas, akhlak dan moral yang baik;
- 2) Menyediakan waktu yang cukup untuk melaksanakan kewajibannya;
- 3) Mampu untuk berkomunikasi secara efektif;
- 4) Memiliki mental dan etika yang baik dan melaksanakan tanggung jawabnya secara profesional.

• **Komite Remunerasi dan Nominasi**

Komite Remunerasi dan Nominasi dibentuk oleh Dewan Komisaris pertama kali pada bulan Juni 2008, dengan susunan anggota per akhir Desember 2023 terdiri dari 3 (tiga) orang dengan komposisi sebagai berikut:

The Risk Monitoring Committee has fulfilled the following requirements:

- 1) It has sufficient knowledge in risk management in the fields of banking, finance, accounting and auditing, and it has members with integrity and good morals;
- 2) Provides members with sufficient time to carry out their obligations;
- 3) Is able to communicate effectively;
- 4) Has a good sense of mentality and ethics, and carries out its responsibilities professionally.

• **Remuneration and Nomination Committee**

The Remuneration and Nomination Committee was first established by the Board of Commissioners in June 2008, with a member composition consisting of 3 (three) people as of the end of December 2023, with the following composition:

No.	Nama Name	Posisi	Position
1.	Didi Nurulhuda	Ketua – Presiden Komisaris (Independen). Memiliki pengalaman di bidang Pengawasan Bank Umum, Bank Perkreditan Rakyat dan Lembaga Keuangan Non-Bank serta Internal Audit, dan pengetahuan dibidang SDM.	Chairman – President Commissioner (Independent). Has experience in the field of Supervision of Commercial Banks, Rural Banks and Non-Bank Financial Institutions as well as Internal Audits, and knowledge in the field of HR.
2.	Gen Nakahara	Anggota – Komisaris (Non-Independen). Memiliki pengalaman utama di bidang Perbankan, khususnya dibidang <i>Grup Strategy</i> dan <i>Solution Business</i> sebagai <i>Executive Officer</i> .	Member – Commissioner (Non-Independent). Has major experience in the banking sector, especially in the area of Group Strategy and Solution Business as an Executive Officer.
3.	Yungki Aditya Kusmedi	Anggota – Pejabat Eksekutif. Memiliki pengetahuan dibidang SDM dan mengetahui ketentuan sistem remunerasi dan/ atau nominasi serta rencana suksesi Bank.	Members – Executive Officers. Has knowledge in the field of HR and knows the provisions of remuneration and/or nomination systems, as well as the Bank's succession plan.



Komite Remunerasi dan Nominasi telah memenuhi persyaratan-persyaratan sebagai berikut:

- 1) Memiliki pengetahuan yang cukup di bidang Sumber Daya Manusia, perbankan dan keuangan dengan integritas, akhlak dan moral yang baik;
- 2) Mempunyai komitmen yang kuat atas tugas dan penilaian yang objektif;
- 3) Mempunyai pengetahuan yang cukup mengenai konsep *Human Resources Management*;
- 4) Memiliki sifat proaktif dan pemikiran yang profesional.

b. Tugas dan Tanggung Jawab Komite

Berdasarkan Pasal 75 Peraturan OJK (POJK) No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, tugas dan tanggung jawab Komite yang diatur dalam ketentuan tersebut telah dituangkan ke dalam Pedoman dan Tata Tertib Kerja Komite, yaitu sebagai berikut:

• Komite Audit

- 1) Melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan audit serta pemantauan atas tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian internal termasuk kecukupan proses pelaporan keuangan.
- 2) Melakukan pemantauan dan evaluasi atas hal-hal di bawah ini untuk memberikan rekomendasi kepada Dewan Komisaris:
 - a) Pelaksanaan tugas Satuan Kerja Audit Intern;
 - b) Kesesuaian laporan keuangan dengan standar akuntansi yang berlaku;
 - c) Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan oleh Satuan Kerja Audit Intern, Akuntan Publik, dan hasil pengawasan Otoritas Jasa Keuangan/Bank Indonesia, dan otoritas lain.
- 3) Berperan dan melaksanakan tugas serta tanggung jawab sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penggunaan jasa akuntan publik dan kantor akuntan publik dalam kegiatan jasa keuangan;
- 4) Mengkaji ulang secara berkala semua laporan keuangan termasuk pembahasan dan analisa manajemen, pendapat dan saran auditor, serta permasalahan akuntansi atau pelaporan yang penting lainnya.

The Remuneration and Nomination Committee has fulfilled the following requirements:

- 1) It has sufficient knowledge in the fields of Human Resources, banking and finance, and has members with integrity and good morals;
- 2) It has a strong sense of commitment to tasks and objective assessments;
- 3) It has sufficient knowledge regarding the concept of Human Resources Management;
- 4) It has a proactive nature and professional thinking.

b. Duties and Responsibilities of the Committees

In accordance with Article 75 of OJK Regulation (POJK) No. 17 of 2023 dated September 14, 2023 concerning the Implementation of Governance for Commercial Banks, the duties and responsibilities of these Committees as regulated in these provisions have been outlined in the Bank's Committee Work Guidelines and Rules, with the following details:

• Audit Committee

- 1) Monitoring and evaluating audit planning and implementation, as well as monitoring follow-ups to audit results in order to assess the adequacy of internal control, including the adequacy of the financial reporting process.
- 2) Monitoring and evaluating the following matters to provide recommendations to the Board of Commissioners:
 - a) Implementation of the duties of the Internal Audit Work Unit;
 - b) Conformity of financial reports with applicable accounting standards;
 - c) Implementation of follow-up actions by the Board of Directors regarding findings by the Internal Audit Work Unit, Public Accountants, and the results of supervision by the Financial Services Authority/Bank Indonesia, and other authorities.
- 3) Playing a role and carrying out duties and responsibilities in accordance with Financial Services Authority Regulations regarding the use of public accounting services and public accounting firms in financial services activities;
- 4) Periodically reviewing all financial reports including management discussion and analysis, auditor opinions and suggestions, as well as other important accounting or reporting issues.

• **Komite Pemantau Risiko**

- 1) Membantu Dewan Komisaris dalam melaksanakan tugas dan tanggung jawab di bidang manajemen risiko Bank dengan memberi rekomendasi kepada Dewan Komisaris;
- 2) Melakukan evaluasi atas kesesuaian antara kebijakan manajemen risiko dan pelaksanaan kebijakan Bank;
- 3) Melakukan evaluasi terhadap pelaksanaan tugas Komite Manajemen Risiko dan Divisi Manajemen Risiko;
- 4) Melakukan pemantauan atas perkembangan dari proses kebijakan, prosedur, dan pelaksanaan manajemen risiko Bank, untuk memastikan bahwa manajemen risiko Bank telah dilaksanakan dengan baik;
- 5) Melakukan kaji ulang dan memastikan kecukupan dan kelengkapan perangkat manajemen risiko Bank yang mencakup pengelolaan risiko kredit, pasar, likuiditas, operasional, hukum, reputasi, strategik dan kepatuhan;
- 6) Melakukan kaji ulang dan memastikan bahwa profil risiko Bank (*inherent risk* dan *risk control system*) telah sesuai dengan tingkat *Risk Appetite* dan *Risk Tolerance* yang ditetapkan oleh Manajemen;
- 7) Memberi pendapat dan rekomendasi tentang manajemen risiko Bank yang baik, termasuk identifikasi atas area yang berisiko tinggi sejalan dengan perubahan kondisi usaha Bank;
- 8) Membuat program kerja tahunan Komite Pemantau Risiko dan dimintakan persetujuan Dewan Komisaris;
- 9) Membuat dan memperbaharui Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko secara periodik;
- 10) Tugas-tugas lain yang diberikan oleh Dewan Komisaris kepada Komite Pemantau Risiko sesuai tugas dan tanggung jawabnya.

• **Komite Remunerasi dan Nominasi**

Terkait dengan remunerasi:

- 1) Melakukan evaluasi terhadap kebijakan remunerasi yang didasarkan atas kinerja, risiko, kewajaran dengan *peer group*, sasaran, dan strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan dan potensi pendapatan Bank pada masa yang akan datang;

• **Risk Monitoring Committee**

- 1) Assisting the Board of Commissioners in carrying out their duties and responsibilities in the field of Bank risk management by providing recommendations to the Board of Commissioners;
- 2) Evaluating the suitability between risk management policies and implementation of Bank policies;
- 3) Evaluating the implementation of the duties of the Risk Management Committee and Risk Management Division;
- 4) Monitoring the development of the Bank's policy processes, procedures and implementation of risk management, all to ensure that the Bank's risk management has been implemented properly;
- 5) Reviewing and ensuring the adequacy and completeness of the Bank's risk management tools, which include credit, market, liquidity, operational, legal, reputation, strategic and compliance risk management;
- 6) Reviewing and ensuring that the Bank's risk profile (*inherent risk* and *risk control system*) is in accordance with the Risk Appetite and Risk Tolerance levels set by Management;
- 7) Providing opinions and recommendations regarding good Bank risk management, including identification of high risk areas in line with changes in the Bank's business conditions;
- 8) Creating an annual work program for the Risk Monitoring Committee and seeking approval from the Board of Commissioners;
- 9) Creating and updating the Risk Monitoring Committee Work Guidelines and Rules of Conduct periodically;
- 10) Carrying out other tasks assigned by the Board of Commissioners that are in accordance with their duties and responsibilities.

• **Remuneration and Nomination Committee**

Regarding remuneration:

- 1) Evaluating remuneration policies based on performance, risk, fairness with peer groups, targets and long-term strategies of the Bank, fulfillment of reserves as regulated in statutory regulations and the Bank's potential income in the future;



- 2) Menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris mengenai:
 - a) Kebijakan remunerasi bagi Direksi dan Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham;
 - b) Kebijakan remunerasi bagi Pejabat Eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi.
- 3) Memastikan bahwa kebijakan remunerasi telah sesuai dengan ketentuan; dan
- 4) Melakukan evaluasi secara berkala terhadap penerapan kebijakan remunerasi;

Terkait dengan nominasi:

- 1) Menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Direksi dan Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham;
- 2) Memberikan rekomendasi mengenai calon anggota Direksi dan/atau Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham;
- 3) Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi anggota Komite Audit dan Komite Pemantau Risiko kepada Dewan Komisaris.

c. Frekuensi Rapat Komite

• Komite Audit

Berdasarkan ketentuan di dalam Pedoman dan Tata Tertib Kerja Komite Audit, Komite Audit mengadakan rapat sekurang-kurangnya setiap bulan sekali. Apabila ada hal-hal penting yang perlu dibahas, Komite Audit melakukan pertemuan lebih sering untuk memenuhi tanggung jawabnya.

Selama tahun 2023, Komite Audit telah mengadakan rapat sebanyak 16 kali.

- 2) Submitting evaluation results and recommendations to the Board of Commissioners regarding:
 - a) Remuneration policies for the Board of Directors and Board of Commissioners, which are to be submitted to the General Meeting of Shareholders;
 - b) Remuneration policies for Executive Officers and employees as a whole, which are to be submitted to the Board of Directors.
- 3) Ensuring that the Bank's remuneration policy is in accordance with provisions; and
- 4) Conducting regular evaluations on the implementation of remuneration policies;

Regarding the nomination:

- 1) Preparing and providing recommendations regarding the system and procedures for selecting and/or replacing members of the Board of Directors and Board of Commissioners to the Board of Commissioners, which are then to be submitted to the General Meeting of Shareholders;
- 2) Providing recommendations regarding prospective members of the Board of Directors and/or Board of Commissioners to the Board of Commissioners, which are then to be submitted to the General Meeting of Shareholders;
- 3) Providing recommendations regarding Independent Parties who will become members of the Audit Committee and Risk Monitoring Committee to the Board of Commissioners.

c. Frequency of Committee Meetings

• Audit Committee

Based on the provisions in the Audit Committee's Guidelines and Work Rules, the Audit Committee has to hold meetings at least once a month. If there are important matters that need to be discussed, the Audit Committee will meet more frequently to fulfill its responsibilities.

Throughout 2023, the Audit Committee held 16 meetings.



Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Meetings Attended	Persentase Kehadiran Attendance Rate
Didi Nurulhuda	Ketua Chief	16	16	100%
Hidekazu Konuma ^{*)}	Anggota Member	13	13	100%
Lidia Novin Mandagie	Anggota Member	16	16	100%
Aki H. Parwoto	Anggota Member	16	16	100%

^{*)} Berhenti menjabat sebagai anggota Komite Audit sejak 17 November 2023.
Stopped serving as a member of the Audit Committee as of November 17, 2023.

Agenda rapat tersebut adalah:

The meeting agenda items for this committee encompass the following:

No.	Tanggal Date	Agenda Rapat	Meeting Agenda Items
1	26 Januari 2023 January 26, 2023	Pembahasan Materi yang akan disampaikan pada rapat Dewan Komisaris.	Discussion of material to be presented at the Board of Commissioners' meeting.
2	27 Februari 2023 February 27, 2023	Pembahasan Materi yang akan disampaikan pada rapat Dewan Komisaris.	Discussion of material to be presented at the Board of Commissioners' meeting.
3	20 Maret 2023 March 20, 2023	Pembahasan Rekomendasi penunjukan Akuntan Publik dan Kantor Akuntan Publik untuk audit Laporan Keuangan Bank Resona Perdania tahun 2023.	Discussion of recommendations for the appointment of a Public Accountant and Public Accounting Firm to audit Bank Resona Perdania 2023 Financial Report.
4	27 Maret 2023 March 27, 2023	Pembahasan Materi yang akan disampaikan pada rapat Dewan Komisaris.	Discussion of material to be presented at the Board of Commissioners' meeting.
5	28 April 2023 April 28, 2023	Pembahasan Materi yang akan disampaikan pada rapat Dewan Komisaris.	Discussion of material to be presented at the Board of Commissioners' meeting.
6	22 Mei 2023 May 22, 2023	Informasi Keuangan Historis Tahunan Bank Resona Perdania tahun 2022 oleh Kantor Akuntan Publik.	Bank Resona Perdania Annual Historical Financial Information for 2022 by Public Accounting Firm.
7	26 Mei 2023 May 26, 2023	Pembahasan Materi yang akan disampaikan pada rapat Dewan Komisaris.	Discussion of material to be presented at the Board of Commissioners' meeting.
8	20 Juni 2023 June 20, 2023	Pembahasan Evaluasi Pelaksanaan Audit.	Discussion of Audit Implementation Evaluations.
9	23 Juni 2023 June 23, 2023	Pembahasan Materi yang akan disampaikan pada rapat Dewan Komisaris.	Discussion of material to be presented at the Board of Commissioners' meeting.
10	21 Juli 2023 July 21, 2023	Pembahasan materi yang akan disampaikan pada rapat Dewan Komisaris (<i>Monitoring</i> temuan audit, implementasi, dll).	Discussion of material to be presented at the BOC meeting (<i>Monitoring</i> audit findings, implementation, etc.).
11	24 Agustus 2023 August 24, 2023	Pembahasan materi yang akan disampaikan pada rapat Dewan Komisaris (<i>Monitoring</i> temuan audit, implementasi, dll).	Discussion of material to be presented at the BOC meeting (<i>Monitoring</i> audit findings, implementation, etc.).
12	25 September 2023 September 25, 2023	Pembahasan materi yang akan disampaikan pada rapat Dewan Komisaris (<i>Monitoring</i> temuan audit, implementasi, dll).	Discussion of material to be presented at the BOC meeting (<i>Monitoring</i> audit findings, implementation, etc.).
13	26 Oktober 2023 October 26, 2023	Pembahasan materi yang akan disampaikan pada rapat Dewan Komisaris (<i>Monitoring</i> temuan audit, implementasi, dll).	Discussion of material to be presented at the BOC meeting (<i>Monitoring</i> audit findings, implementation, etc.).
14	21 November 2023 November 21, 2023	Pembahasan Materi yang akan disampaikan pada rapat Dewan Komisaris (<i>Monitoring</i> temuan audit, implementasi, dll).	Discussion of material to be presented at the BOC meeting (<i>Monitoring</i> audit findings, implementation, etc.).
15	27 Desember 2023 December 27, 2023	Pembahasan Materi yang akan disampaikan pada rapat Dewan Komisaris (<i>Monitoring</i> temuan audit, implementasi, Program Kerja, dan lain-lain)	Discussion of material to be presented at the BOC meeting (<i>Monitoring</i> audit findings, implementation, work programs, etc.).
16	27 Desember 2023 December 27, 2023	Pembahasan <i>Audit Plan</i> 2024.	Discussion of the 2024 Audit Plan.



• Komite Pemantau Risiko

Berdasarkan ketentuan di dalam Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko, Komite Pemantau Risiko mengadakan rapat sekurang-kurangnya setiap bulan sekali.

Selama tahun 2023, Komite Pemantau Risiko telah mengadakan rapat sebanyak 12 kali.

• Risk Monitoring Committee

Based on the provisions in the Risk Monitoring Committee's Guidelines and Work Rules, the Risk Monitoring Committee has to hold meetings at least once a month.

Throughout 2023, the Risk Monitoring Committee has held 12 meetings.

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Meetings Attended	Persentase Kehadiran Attendance Rate
G. Wisnu Rosariastoko	Ketua Chief	12	12	100%
Hidekazu Konuma	Anggota Member	12	12	100%
Aki H. Parwoto	Anggota Member	12	12	100%
Lidia Novin Mandagie	Anggota Member	12	12	100%

Agenda rapat tersebut adalah:

The meeting agenda items for this committee encompass the following:

No.	Tanggal Date	Agenda Rapat	Meeting Agenda Items
1	26 Januari 2023 January 26, 2023	1. Tinjauan Profil Risiko Triwulan IV-2022. 2. Tindak lanjut terhadap Rekomendasi Komite Pemantau Risiko pada Rapat Dewan Komisaris Tahun 2022.	1. Review of Risk Profile for Quarter IV-2022. 2. Follow up on Risk Monitoring Committee Recommendations at the 2022 Board of Commissioners Meeting.
2	27 Februari 2023 February 27, 2023	Tinjauan terhadap Kebijakan dan Prosedur Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme.	Review of Policies and Procedures for Implementing Anti-Money Laundering and Terrorism Financing Prevention Programs.
3	27 Maret 2023 March 27, 2023	Tinjauan terhadap Penerapan Aset Tertimbang Menurut Risiko untuk Risiko Kredit.	Reviewing the Application of Risk-Weighted Assets for Credit Risk.
4	28 April 2023 April 28, 2023	1. Tinjauan Profil Risiko Triwulan I-2023. 2. Pemantauan terhadap Restrukturisasi Kredit terkait dengan Pelaksanaan Program Pemulihan Ekonomi Nasional. 3. Tindak lanjut terhadap Rekomendasi Komite Pemantau Risiko pada Rapat Dewan Komisaris 2022.	1. Review of Risk Profile for Quarter I-2023. 2. Monitoring of Credit Restructuring related to the Implementation of the National Economic Recovery Program. 3. Follow up on Risk Monitoring Committee Recommendations at the 2022 Board of Commissioners Meeting.
5	26 Mei 2023 May 26, 2023	Tinjauan terhadap <i>Risk Appetite & Risk Tolerance</i> .	Review of Risk Appetite & Risk Tolerance.
6	23 Juni 2023 June 23, 2023	Penerapan Tata Kelola Teknologi Informasi dan Manajemen Risiko Keamanan Siber Bank.	Implementation of Information Technology Governance and Bank Cyber Security Risk Management.
7	21 Juli 2023 July 21, 2023	Tinjauan Profil Risiko Triwulan II-2023.	Review of Risk Profile for Quarter II-2023.
8	24 Agustus 2023 August 24, 2023	Reviu Portofolio Kredit Terhadap Target Akhir Tahun. a. Kinerja Kredit menurut Unit Bisnis. b. Kinerja <i>Watch List & Non-Performing Loan</i> . c. Rencana vs Realisasi.	Credit Portfolio Review Against End-of-Year Target. a. Credit Performance by Business Unit. b. Performance Watch List & Non-Performing Loans. c. Plans vs Realizations.



No.	Tanggal Date	Agenda Rapat	Meeting Agenda Items
9	25 September 2023 September 25, 2023	1. Monitor Pencapaian Target Kredit dari Unit Bisnis (Desember-Juni 2023-Agustus 2023). 2. Tindak Lanjut dari Rekomendasi Komite Pemantau Risiko selama Tahun 2022-2023: a. Rencana Aksi dari Beberapa Debitur dengan Status NPL. b. Rencana Aksi untuk Meminimalisasi Risiko Operasional yang Disebabkan oleh Kesalahan Manusia. c. Pelaksanaan Sosialisasi Program Anti Pencucian Uang. d. Perencanaan Sumber Daya Manusia Tahun 2023 Terkait Rekrutmen.	1. Monitor the achievement of credit targets from business units (December-June 2023-August 2023). 2. Follow-up to Risk Monitoring Committee Recommendations during 2022-2023: a. Action Plans for Several Debtors with NPL Status. b. Action Plan to Minimize Operational Risks Caused by Human Error. c. Implementation of Dissemination for Anti-Money Laundering Programs. d. 2023 Human Resources Planning Regarding Recruitment.
10	26 Oktober 2023 October 26, 2023	1. Tinjauan Profil Risiko Triwulan III-2023. 2. Usulan Pemutakhiran Pedoman Kerja dan Kode Etik Komite Pemantau Risiko.	1. Review of Risk Profile for Quarter III-2023. 2. Proposed Updates to the Risk Monitoring Committee's Work Guidelines and Code of Ethics.
11	21 November 2023 November 21, 2023	1. Komite Pemantau Risiko: Rencana Kerja & Rekomendasi Tahun 2023. 2. Kinerja Kredit dari Unit Bisnis.	1. Risk Monitoring Committee: Work Plan & Recommendations for 2023. 2. Credit Performance of Business Units.
12	27 Desember 2023 December 27, 2023	1. Realisasi Program Kerja Komite Pemantau Risiko Tahun 2023. 2. Permohonan Persetujuan Rencana Kerja Komite Pemantau Risiko Tahun 2024. 3. Realisasi Rapat Komite Manajemen Risiko Tahun 2023. 4. Realisasi Rencana Kerja Divisi Manajemen Risiko dan Divisi Credit Portfolio Management Tahun 2023. 5. Rencana Kerja Divisi Manajemen Risiko dan Divisi Credit Portfolio Management Tahun 2024.	1. Results of Risk Monitoring Committee's Work Program for 2023. 2. Request for Approval of the 2024 Risk Monitoring Committee Work Plan. 3. Results of 2023 Risk Management Committee Meeting. 4. Results of Risk Management Division and Credit Portfolio Management Division Work Plan for 2023. 5. Work Plan for the Risk Management Division and Credit Portfolio Management Division for 2024.

• Komite Remunerasi dan Nominasi

Berdasarkan ketentuan di dalam "Pedoman dan Tata Tertib Kerja Komite Remunerasi dan Nominasi", Komite Remunerasi dan Nominasi mengadakan rapat sekurang-kurangnya 2 (dua) kali dalam setahun.

Selama tahun 2023, Komite Remunerasi dan Nominasi telah mengadakan rapat sebanyak 9 (sembilan) kali.

• Remuneration and Nomination Committee

Based on the provisions of the Remuneration and Nomination Committee's Work Guidelines and Rules, the Remuneration and Nomination Committee has to hold meetings at least 2 (two) times a year.

Throughout 2023, the Remuneration and Nomination Committee held 9 (nine) meetings.

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Meetings Attended	Persentase Kehadiran Attendance Rate
Didi Nurulhuda	Ketua Chief	9	9	100%
Toru Inoue ^{*)}	Anggota Member	6	6	100%
Gen Nakahara ^{**)}	Anggota Member	3	1	33%
Yungki Aditya	Anggota Member	9	9	100%

^{*)} Berhenti menjabat sebagai anggota Komite Remunerasi dan Nominasi sejak 15 November 2023.
Stopped serving as a member of the Remuneration and Nomination Committee as of November 15, 2023.

^{**)} Efektif menjabat sebagai anggota komite remunerasi dan nominasi sejak 17 November 2023.
Has effectively served as a member of the Remuneration and Nomination Committee since November 17, 2023.



Agenda rapat tersebut adalah:

The meeting agenda items for this committee encompass the following:

No.	Tanggal Date	Agenda Rapat	Meeting Agenda Items
1	20 Februari 2023 February 20, 2023	Gaji/remunerasi Sdr. Eiichiro Sakai.	Salary/remuneration for Mr. Eiichiro Sakai.
2	21 Maret 2023 March 21, 2023	Pengangkatan calon Komisaris Non Independen.	Appointment of Non-Independent Commissioner candidates.
3	21 Maret 2023 March 21, 2023	Penetapan gaji/remunerasi Direksi dan Komisaris.	Determination of salaries/remuneration for Directors and Commissioners.
4	11 April 2023 April 11, 2023	Pengangkatan calon Direktur Marketing.	Appointment of potential Marketing Director candidates.
5	18 April 2023 April 18, 2023	Rekomendasi Penetapan Gaji/Remunerasi Sdr. Marcio APM Djatmiko.	Recommendations for Determining Salary/Remuneration for Mr. Marcio APM Djatmiko.
6	20 Juni 2023 June 20, 2023	Rekomendasi Komite Audit & Komite Risk Management Risiko.	Recommendations from the Audit Committee and Risk Management Committee.
7	2 Oktober 2023 October 2, 2023	Rapat Komite Remunerasi dan Nominasi terkait Penetapan perubahan susunan anggota komite audit dan komite remunerasi dan nominasi.	Remuneration and Nomination Committee Meeting related to determining changes to the membership composition of the Audit committee and the Remuneration and Nomination Committee.
8	10 November 2023 November 10, 2023	Hasil Penilaian Sdr. Keisuke Nakao sebagai calon Presiden Direktur menggantikan Sdr. Ichiro Hiramatsu dan penetapan gaji/remunerasi Sdr. Keisuke Nakao.	Assessment Results for Mr. Keisuke Nakao as candidate for President Director to replace Mr. Ichiro Hiramatsu, and determining salary/remuneration for Mr. Keisuke Nakao.
9	14 November 2023 November 14, 2023	Hasil Penilaian Sdr. Takashi Sasaki sebagai calon Komisaris Non-Independen Bank Resona Perdania dan gaji/remunerasi Sdr. Takashi Sasaki.	Assessment Results for Mr. Takashi Sasaki as candidate for Non-Independent Commissioner of Bank Resona Perdania, and determining salary/remuneration for Mr. Takashi Sasaki.

d. Program Kerja Komite dan Realisasinya di Tahun 2023

• Komite Audit

Dalam rangka pelaksanaan tugas dan tanggung jawab komite audit melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan audit dan pemantauan tindak lanjut hasil audit. Untuk menilai kecukupan pengendalian intern termasuk kecukupan proses pelaporan keuangan, Komite Audit melakukan pemantauan dan evaluasi atas pelaksanaan tugas Satuan Kerja Audit Intern, kesesuaian laporan keuangan dengan standar akuntansi keuangan, pelaksanaan tindak lanjut oleh Direksi atas hasil temuan Satuan Kerja Audit Intern Bank, auditor ekstern, hasil pengawasan Otoritas Jasa Keuangan, dan lembaga lain. Hasil penilaian dimaksud digunakan sebagai dasar pertimbangan pembuatan rekomendasi kepada Dewan Komisaris. Selain itu komite audit juga melaksanakan tugas serta tanggung jawab mengevaluasi dan merekomendasikan penggunaan jasa akuntan publik dan kantor akuntan publik dalam kegiatan jasa keuangan.

d. Committee Work Program and Results in 2023

• Audit Committee

The Audit Committee carries out its duties and responsibilities by monitoring and evaluating the planning and implementation of audits. It then monitors the follow-up efforts to these audit results. To assess the adequacy of its internal control, including the adequacy of the Bank's financial reporting process, the Audit Committee monitors and evaluates the implementation of the duties of the Internal Audit Work Unit, the extent to which financial reports conform with financial accounting standards, the implementation of follow-up actions by the Board of Directors regarding the findings of the Bank's Internal Audit Work Unit, external auditors, and to the results of supervision by the Financial Services Authority and other institutions. The results of these assessments are used as a basis for consideration in making recommendations to the Board of Commissioners. Apart from that, the Audit Committee also carries out the duties and responsibilities of evaluating and recommending the use of public accounting services and public accounting firms in financial services activities.

Kegiatan tersebut diatas tertuang dalam Program Kerja Komite Audit. Program kerja Komite Audit 2023 yang meliputi pelaksanaan pemantauan dan evaluasi secara bulanan terhadap temuan audit dari Internal Audit, Otoritas Jasa Keuangan dan Eksternal Auditor, triwulanan terkait laporan keuangan triwulanan, tahunan terkait evaluasi dan rekomendasi penunjukkan Kantor Akuntan Publik, rekomendasi Internal Audit Plan serta evaluasi laporan tahunan Bank, dan lainnya terkait reviu pedoman dan tata tertib kerja komite secara berkala maksimal 3 (tiga) tahun sekali.

Adapun kegiatan yang telah dilaksanakan komite Audit sepanjang Tahun 2023 adalah melaksanakan diskusi dengan Divisi Internal Audit terkait monitoring tindak lanjut penyelesaian temuan audit Divisi internal dan eksternal (KAP), dengan Compliance dan Divisi terkait membahas tindak lanjut penyelesaian temuan audit Otoritas Jasa Keuangan. Selanjutnya komite audit juga melakukan evaluasi pelaksanaan tindak lanjut oleh Direksi atas hasil temuan audit dan/atau rekomendasi dari hasil pemeriksaan Internal Audit, Otoritas Jasa Keuangan, dan/atau auditor eksternal guna memberikan rekomendasi kepada Dewan Komisaris. Setiap Triwulanan meriviu laporan keuangan Bank sebelum dilaporkan ke OJK dan melaksanakan program kerja tahunan yaitu mengevaluasi/meriviu dan memberikan rekomendasi terhadap penunjukkan Kantor Akuntan Publik, meriviu Laporan Tahunan Bank Tahun 2023, memberikan rekomendasi Internal Audit *Plan* 2024, dan meriviu Pedoman dan Tata tertib kerja komite.

- **Komite Pemantau Risiko**

Dalam melakukan evaluasi atas kebijakan manajemen risiko dan penerapannya, selama tahun 2023 Komite mengadakan diskusi dengan Divisi Manajemen Risiko dan/atau *risk taking unit* serta melaksanakan aktivitas-aktivitas sebagai berikut:

- 1) Mengadakan rapat bulanan komite;
- 2) Membahas Laporan Profil Risiko yang mencakup 8 (delapan) jenis risiko, setiap triwulan;
- 3) Menghadiri rapat *Risk Management Committee* (RMC) sebagai salah satu cara pemantauan terhadap penerapan manajemen risiko di Bank.

The above activities are contained in the Audit Committee's Work Program. The 2023 Audit Committee work program included monthly monitoring and evaluation of audit findings from the Internal Audit, Financial Services Authority and External Auditor, quarterly financial reports, evaluations and recommendations for the appointment of a Public Accounting Firm, Internal Audit Plan recommendations and Bank report evaluations, and other related reviews of the committee's work guidelines and rules (which are to be done a maximum of once every 3 (three) years).

The activities that have been carried out by the Audit Committee throughout 2023 include carrying out discussions with the Internal Audit Division regarding monitoring follow-up actions for internal and external audit findings. Its activities also include ensuring compliance and discussing the follow-up to the completion of Financial Services Authority audit findings. Furthermore, the Audit Committee also evaluates the implementation of follow-up actions by the Board of Directors on the results of audit findings and/or recommendations from the results of inspections by the Internal Audit, Financial Services Authority, and/or external auditors in order to provide recommendations to the Board of Commissioners. Every quarter, the committee reviews the Bank's financial reports before they are reported to the OJK and carries out an annual work program through its evaluating/ reviewing and providing recommendations on the appointment of a Public Accounting Firm, its reviewing of the Bank's 2023 Annual Report, its providing of recommendations for the 2024 Internal Audit Plan, and its reviewing of the Committee's Work Guidelines and Regulations.

- **Risk Monitoring Committee**

In evaluated risk management policies and their implementation, during 2023 the Committee held discussions with the Risk Management Division and/or risk taking units. It carried out the following activities:

- 1) Held monthly committee meetings;
- 2) Discussed the Bank's Risk Profile Report, which covers 8 (eight) types of risk, every quarter;
- 3) Attended Risk Management Committee (RMC) meetings as a way of monitoring the implementation of risk management at the Bank.



Fungsi dan aktivitas Komite Pemantau Risiko telah berjalan sesuai dengan ketentuan yang berlaku.

Bank akan terus meningkatkan kinerja Komite Pemantau Risiko agar lebih efektif dalam mendukung pelaksanaan tugas Dewan Komisaris.

• Komite Remunerasi dan Nominasi

Di tahun 2023 Komite Remunerasi dan Nominasi melakukan tugas-tugas sesuai dengan POJK 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, serta SEOJK No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum. Berikut adalah aktivitas Komite di tahun 2023:

- 1) Terkait dengan Remunerasi:
 - a) Komite Remunerasi dan Nominasi mengkaji Kebijakan Remunerasi Pegawai yang dijalankan oleh Bank;
 - b) Membahas dan memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi bagi Direksi dan Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham.
- 2) Terkait dengan Nominasi:
 - a) Melakukan kajian atas evaluasi tahunan yang dilakukan oleh Ketua Komite Audit dan Komite Remunerasi dan Nominasi dan Perubahan Susunan Anggota Komite Pemantau Risiko dan Komite Remunerasi & Nominasi;
 - b) Melakukan evaluasi terhadap calon anggota Direksi dan Dewan Komisaris yang baru dan memberikan rekomendasi sesuai dengan Peraturan BI/OJK.

Fungsi dan kegiatan Komite Remunerasi dan Nominasi telah berjalan sesuai dengan rencana kerja yang telah ditetapkan dan sesuai dengan peraturan yang berlaku.

The functions and activities of the Risk Monitoring Committee have been carried out in accordance with applicable regulations.

The Bank will continue to improve the performance of the Risk Monitoring Committee to be more effective in supporting the implementation of the duties of the Board of Commissioners.

• Remuneration and Nomination Committee

In 2023, the Remuneration and Nomination Committee carried out tasks in accordance with POJK 17 of 2023 dated September 14, 2023 concerning the Implementation of Governance for Commercial Banks, as well as in accordance with SEOJK No. 13/SEOJK.03/2017 dated March 17, 2017 concerning the Implementation of Governance for Commercial Banks. The following is a list of the Committee's activities in 2023:

- 1) Activities Related to Remuneration:
 - a) The Remuneration and Nomination Committee reviewed the Employee Remuneration Policy implemented by the Bank;
 - b) Discussed and provided recommendations to the Board of Commissioners regarding remuneration policies for the Board of Directors and Board of Commissioners, which were then submitted to the General Meeting of Shareholders.
- 2) Activities Related to Nominations:
 - a) Reviewed the annual evaluation carried out by the Chair of the Audit Committee and Remuneration and Nomination Committee, as well as reviewed changes in the composition of members of the Risk Monitoring Committee and the Remuneration & Nomination Committee;
 - b) Evaluated new prospective members of the Board of Directors and Board of Commissioners, and provided recommendations in accordance with BI/OJK regulations.

The functions and activities of the Remuneration and Nomination Committee have been carried out in accordance with the committee's work plan that has been determined in accordance with applicable regulations.

Bank akan terus meningkatkan kinerja Komite Remunerasi dan Nominasi agar lebih efektif mendukung pelaksanaan tugas Dewan Komisaris.

The Bank will continue to improve the performance of the Remuneration and Nomination Committee to more effectively support the implementation of the duties of the Board of Commissioners.

4. PENERAPAN FUNGSI KEPATUHAN, AUDIT INTERNAL DAN AUDIT EKSTERNAL

Implementation of Compliance, Internal Audit and External Audit Functions

a. Fungsi Kepatuhan

• Penerapan Fungsi Kepatuhan

Bank senantiasa melakukan upaya untuk memastikan ketaatan Bank terhadap peraturan yang berlaku di bidang perbankan dan ketentuan terkait, serta memitigasi risiko kepatuhan yang mungkin terjadi apabila Bank tidak mematuhi/melaksanakan peraturan yang berlaku.

Dalam rangka memastikan hal tersebut, berikut adalah aktivitas di bidang kepatuhan sepanjang tahun 2023:

1) Pengawasan oleh Direksi dan Dewan Komisaris

- a) Direksi dan Dewan Komisaris memantau dan menjaga agar kegiatan usaha Bank tidak menyimpang dari ketentuan yang berlaku, terutama terhadap pemenuhan ketentuan terkait prinsip kehati-hatian, seperti KPMM, BMPK, PDN, GWM, dan Penilaian Kualitas Aset.

Indikator kepatuhan posisi Desember 2023 (*unaudited*) adalah sebagai berikut:

- (1) Kewajiban Penyediaan Modal Minimum (KPMM/CAR): 34,42%;
- (2) Tidak ada pelanggaran terhadap ketentuan Posisi Devisa Neto;
- (3) Tidak ada pelanggaran terhadap ketentuan GWM: dalam Rupiah 9,00% dan dalam mata uang asing 4,00%;
- (4) Rasio NPL dijaga pada tingkat yang wajar, yaitu: rasio NPL (*gross*) 4.47%, dan NPL (*nett*) 1,06%.

- b) Direktur yang Membawahkan Fungsi Kepatuhan melaporkan pelaksanaan tugas dan tanggung jawab secara berkala setiap Triwulan kepada Presiden Direktur dengan tembusan kepada Dewan Komisaris.

- c) Bank membentuk Divisi Kepatuhan dan APU PPT yang bertanggung jawab langsung kepada Direktur yang Membawahkan Fungsi Kepatuhan. Divisi Kepatuhan dan

a. Compliance Function

• Remuneration and Nomination Committee

The Bank always makes efforts to ensure that it is in compliance with applicable regulations in the banking sector, and that is also compliant with related provisions. It has also made efforts in mitigating compliance risks that may occur if the Bank does not comply with/implement applicable regulations.

In order to ensure this, the Bank carried out the following list of activities in the field of compliance throughout 2023:

1) Supervision by the Board of Directors and Board of Commissioners

- a) The Board of Directors and Board of Commissioners monitored and ensured that the Bank's business activities did not deviate from applicable regulations, especially in regards to the fulfillment of provisions related to prudential principles, such as KPMM, LLL, PDN, GWM, and Asset Quality Assessments.

Compliance indicators for December 2023 (*unaudited*) are as follows:

- (1) Minimum Capital Requirement (KPMM/CAR): 34.42%;
- (2) There were no violations of Net Open Position provisions;
- (3) There were no violations of GWM provisions: in Rupiah 9.00% and in foreign currency 4.00%;
- (4) The NPL ratio was maintained at a reasonable level, specifically: NPL ratio (*gross*) 4.47%, and NPL (*net*) 1.06%.

- b) The Director in Charge of the Compliance Function reported the implementation of their duties and responsibilities periodically every quarter to the President Director with a copy to the Board of Commissioners.

- c) The Bank established a Compliance and AML CFT Division, which is directly responsible to the Director in Charge of the Compliance Function. The Compliance and AML CFT



APU PPT membuat *Compliance Program* yang disusun berdasarkan hasil *Compliance Risk Assessment*, Laporan Profil Risiko, Hasil Pemeriksaan OJK, Otoritas lain yang berwenang, Audit Eksternal, Audit Internal dan melakukan kontrol dan pemantauan terhadap realisasi *Compliance Program* tersebut.

Dewan Komisaris melakukan evaluasi terhadap pelaksanaan Fungsi Kepatuhan dan memberikan rekomendasi atas hal-hal yang memerlukan perbaikan kepada Presiden Direktur dengan tembusan kepada Direktur yang Membawahkan Fungsi Kepatuhan dan memastikan semua rekomendasi Dewan Komisaris telah dilaksanakan.

d) Penanganan Penyelesaian Pengaduan Nasabah.

Bank memastikan bahwa Departemen Penanganan Pengaduan dan Perlindungan Nasabah melaksanakan tugas-tugas serta tanggung jawabnya termasuk fungsinya sebagai koordinator penyelesaian pengaduan nasabah serta penyampaian laporan ke OJK dan BI secara triwulanan.

Pengaduan nasabah yang diterima pada tahun 2023 sebanyak 16 pengaduan telah diselesaikan dengan baik antara Bank dengan Nasabah sesuai dengan batas waktu yang dipersyaratkan. Bank juga telah melakukan tindakan korektif agar kesalahan tersebut tidak terulang di masa yang akan datang serta secara aktif menyelesaikan setiap pengaduan Nasabah dalam rangka menghindari timbulnya Risiko Reputasi serta Risiko Hukum.

e) Direktur yang Membawahkan Fungsi Kepatuhan melaporkan kepada OJK tentang pelaksanaan tugasnya setiap Semester dengan tembusan kepada Presiden Direktur dan Dewan Komisaris.

2) Kebijakan dan Prosedur

Melakukan kaji ulang terhadap 214 rancangan/revisi kebijakan, pedoman dan sistem & prosedur Bank untuk memastikan bahwa ketentuan internal Bank tersebut telah sesuai dengan ketentuan OJK/BI, atau ketentuan lainnya.

Division creates a *Compliance Program* which is prepared based on the results of *Compliance Risk Assessments*, Risk Profile Reports, OJK Audit Results, External Audits, Internal Audits and assessments from other authorized authorities. This division carries out control and monitoring of *Compliance Program* realization.

The Board of Commissioners evaluates the implementation of the Bank's *Compliance Function* and provides recommendations on matters requiring improvement to the President Director with a copy to the Director in Charge of the *Compliance Function*. The division has ensured that all recommendations of the Board of Commissioners have been implemented.

d) Handling of Customer Complaints.

The Bank ensures that its Complaint Handling and Customer Protection Department has carried out its duties and responsibilities, including its function as coordinator for resolving customer complaints and its duty of submitting reports to the OJK and BI on a quarterly basis.

A total of 16 customer complaints received in 2023 have been resolved properly between the Bank and the Customer in accordance with required time limits for resolving these matters. The Bank has also taken corrective action so that these errors are not repeated in the future and is actively resolving every customer complaint in order to avoid the emergence of Reputation Risks and Legal Risks.

e) The Director in Charge of the *Compliance Function* reports to the OJK regarding the implementation of his duties every semester with a copy to the President Director and the Board of Commissioners.

2) Policies and Procedures

The *Compliance Function* has reviewed 214 draft/revisions of Bank policies, guidelines, systems and procedures to ensure that the Bank's internal regulations are in accordance with OJK/BI regulations and with other regulations.



- 3) Pengendalian Intern
Berkoordinasi dengan satuan kerja terkait lainnya untuk melakukan kajian terhadap rencana mengenai produk Bank baru termasuk pengembangan dan/atau perubahan terhadap produk Bank yang ada.
- 4) Sistem Informasi Manajemen
- Tersedianya informasi yang akurat dan tepat waktu, antara lain dengan melakukan pengkinian terhadap peraturan baru yang relevan dengan kegiatan usaha Bank yang diterbitkan oleh OJK, BI dan institusi pemerintah lainnya, mengedarkannya kepada Dewan Komisaris, Direksi dan seluruh divisi terkait serta membahasnya dalam bentuk diskusi bilateral/sosialisasi atau dalam Forum Kepatuhan/Rapat Koordinator Kepatuhan;
 - Melakukan analisis terhadap peraturan baru yang memiliki dampak signifikan terhadap Bank sebagai input bagi manajemen, dan mendiskusikannya dengan divisi terkait;
 - Memonitor perbaikan pada sistem informasi teknologi Bank terkait dengan pelaporan ke OJK, BI dan pelaporan kepada otoritas lainnya sehingga dapat menghasilkan data dan laporan yang akurat dan dapat dipercaya;
 - Mengadakan Forum Kepatuhan secara bulanan dan Rapat Koordinator Kepatuhan tiga bulanan sebagai sarana untuk membahas dan menginformasikan isu kepatuhan yang terkait dengan kegiatan perbankan.
- 5) Sumber Daya Manusia dan Pelatihan
Untuk mendukung Fungsi Kepatuhan, selama tahun 2023 Bank telah mengikuti program pelatihan di Divisi Kepatuhan dan APU PPT antara lain sebagai berikut:

- 3) Internal Control
The Compliance Function has coordinated with other related work units to conduct studies on plans regarding new Bank products, including development and/or changes to existing Bank products.
- 4) Management Information System
- Ensured the availability of accurate and timely information, including by updating new regulations relevant to the Bank's business activities issued by OJK, BI and other government institutions, circulating them to the Board of Commissioners, the Board of Directors and all related divisions, and discussing them through bilateral/dissemination activities or through Compliance Forums/Compliance Coordinator Meetings;
 - Analyzed new regulations that have a significant impact on the Bank as input for management, and discussing them with the relevant divisions;
 - Monitored improvements to the Bank's information technology system related to reporting to OJK, BI and reporting to other authorities so that it can produce accurate and reliable data and reports;
 - Held monthly Compliance Forums and quarterly Compliance Coordinator Meetings as a means to discuss and inform compliance issues related to banking activities.
- 5) Human Resources and Training
The Bank has participated in training programs in the Compliance and AMLCFT Division as a way to support its Compliance Function throughout 2023. These programs included the following:

No.	Topik Topic	Penyelenggara Pelatihan Training Activity Organizer	Tanggal Date
1	Undangan Sosialisasi terkait Laporan Penerapan Kode Etik Pasar dan Pelaksanaan Sertifikasi Tresuri Invitation to Disseminate Information Regarding the Report on the Implementation of the Market Code of Ethics and the Implementation of Treasury Certification	BI Bank Indonesia (BI)	6 Januari 2023 January 6, 2023
2	Undangan Pembahasan Penyempurnaan Format Laporan Publikasi Bank Invitation to Discussion on Improving the Format of Bank Publication Reports	OJK FSA	10 Januari 2023 January 10, 2023
3	Undangan Webinar "Tren Perbankan di Tahun 2023" Webinar Invitation on "Banking Trends in 2023"	OJK FSA	17 Januari 2023 January 17, 2023
4	Undangan Rapat Koordinasi Tahun 2023 Invitation to the 2023 Coordination Meeting	PPATK Financial Transaction Reports and Analysis Center	19 Januari 2023 January 19, 2023



No.	Topik Topic	Penyelenggara Pelatihan Training Activity Organizer	Tanggal Date
5	Pelatihan Persiapan Sertifikasi BSMR Tingkat 1 Risk Management Certification Agency (BSMR) Level 1 Certification Preparation Training	Garda Multi Talenta Garda Multi Talenta	19 Januari 2023 January 19, 2023
6	Sertifikasi BSMR Tingkat 1 BSMR Level 1 Certification	BSMR Risk Management Certification Agency (BSMR)	27 Januari 2023 January 27, 2023
7	Aplikasi Blockchain Dalam Dunia Perbankan dan Keuangan Blockchain Applications in the World of Banking and Finance	PERBANAS National Bank Association	8 Februari 2023 February 8, 2023
8	Undangan Rapat Koordinasi Terkait Rencana Implementasi Aplikasi goAML Versi 5.2 Invitation to Coordination Meeting Regarding GoAML Application Implementation Plan Version 5.2	PPATK PPATK	9 Februari 2023 February 9, 2023
9	<i>Leading Change Management</i>	HR Excellency	11 Februari 2023 February 11, 2023
10	Undangan Sosialisasi Ketentuan Bank Umum Invitation to Disseminate Commercial Bank Regulations	OJK FSA	24 Februari 2023 February 24, 2023
11	<i>Performance Management Leadership</i>	HR Excellency	25 Februari 2023 February 25, 2023
12	<i>Induction Training</i>	Bank Resona Perdania	2 Maret 2023 March 2, 2023
13	<i>Self Leadership</i>	HR Excellency	11 Maret 2023 March 11, 2023
14	Undangan Program Mentoring Berbasis Risiko (Promensisko) TPPU dan TPPT pada Korporasi dan NPO/Ormas Disalahgunakan Sebagai Sarana Pendanaan Terorisme Tahun 2023 Secara Online (<i>Virtual</i>) Kepada Pihak Pelapor dan Asosiasi Invitation to the Money Laundering Crime (TPPU) and Terrorism Financing Crime (TPPT) Risk-Based Mentoring Program (Promensisko) for Corporations and NPOs/Organizations Abused as a Means of Terrorism Funding in 2023 Online (Virtual) to Reporting Parties and Associations	PPATK Financial Transaction Reports and Analysis Center	16 Maret 2023 March 16, 2023
15	<i>Indonesia's Economy and Industry Outlook 2023</i>	Bhima Yudhistira	21 Maret 2023 March 21, 2023
16	Undangan Sosialisasi Enhancement APOLO Modul Keuangan Berkelanjutan Invitation to Disseminate APOLO Enhancement for Sustainable Finance Modules	OJK FSA	28 Maret 2023 March 28, 2023
17	Undangan FGD "Implementasi Kekayaan Intelektual sebagai Agunan Kredit Dalam Rangka Mendukung Peraturan Pemerintah (PP) Nomor 24 Tahun 2022 tentang Peraturan Pelaksanaan UU No. 24 Tahun 2019 tentang Ekonomi Kreatif" Invitation to FGD on the "Implementation of Intellectual Property as Credit Collateral in Support of Government Regulation (PP) Number 24 of 2022 concerning the Implementation of Regulations of Law No. 24 of 2019 concerning the Creative Economy"	OJK FSA	4 April 2023 April 4, 2023
18	Undangan Webinar " <i>Anti Money Laundering in Digital Era: Lesson Learned form Selected Countries</i> " Invitation to the Webinar on "Anti Money Laundering in the Digital Era: Lessons Learned from Selected Countries"	OJK FSA	6 April 2023 April 6, 2023
19	<i>Refreshment Anti-Fraud "Deteksi Dini Fraud & Tindak Pidana di Sektor Perbankan"</i> Anti-Fraud Refreshment on "Early Detection of Fraud & Criminal Acts in the Banking Sector"	BFDC Banking Finance Development Center	11 April 2023 April 11, 2023
20	Undangan Webinar "Mengatasi Tantangan dan Menghadapi Perubahan Dalam Sektor Jasa Keuangan" Invitation to the Webinar on "Overcoming Challenges and Facing Change in the Financial Services Sector"	OJK FSA	13 April 2023 April 13, 2023
21	Undangan Sosialisasi Cara Pendaftaran Sertifikasi SPPUR Melalui Sistem Informasi PTUK Bidang Keuangan Invitation to Disseminate Information on How to Register for Rupiah Payment System and Currency Management (SPPUR) Certification Through the PTUK Information System in the Financial Sector	PTUK Restrictions on Currency Transactions	28 April 2023 April 28, 2023

No.	Topik Topic	Penyelenggara Pelatihan Training Activity Organizer	Tanggal Date
22	<i>Socialization of Security Awareness</i>	Bank Resona Perdania	25 Mei 2023 May 25, 2023
23	Undangan Webinar "Membangun Transaksi Keuangan Digital yang Aman dan Berintegritas Tinggi" Invitation to the Webinar on "Building Safe and High Integrity Digital Financial Transactions"	OJK FSA	30 Mei 2023 May 30, 2023
24	Undangan Sosialisasi "Peraturan Otoritas Jasa Keuangan Nomor 3 Tahun 2023 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan Masyarakat" Invitation to Disseminate Information on "Financial Services Authority Regulation Number 3 of 2023 concerning Increasing Literacy and Financial Inclusion in the Financial Services Sector for Consumers and the Community"	OJK FSA	31 Mei 2023 May 31, 2023
25	Undangan Webinar Dampak Penerapan <i>Cloud Computing</i> di Industri Jasa Keuangan Webinar Invitation on the Impact of Implementing Cloud Computing in the Financial Services Industry	OJK FSA	8 Juni 2023 June 8, 2023
26	<i>Operational Risk & Self-Assessment Awareness</i>	Bank Resona Perdania	14 Juni 2023 June 14, 2023
27	Undangan Central Banking Festival Services (CBFest) 2023 Invitation to Central Banking Festival Services (CBFest) 2023	BI Bank Indonesia	19 Juni 2023 June 19, 2023
28	Undangan Peserta Webinar "Mengetahui Lebih Jauh Pengaturan UU P2SK Dalam Rangka Penguatan Sektor Perbankan" Invitation to Webinar: "Get to Know More About the Regulations on the Development and Strengthening of the Financial Sector (P2SK) Law in the Context of Strengthening the Banking Sector"	OJK FSA	22 Juni 2023 June 22, 2023
29	Permintaan Tanggapan dan Rapat Dengar Pendapat atas Rancangan SEOJK tentang Perhitungan Permodalan untuk Eksposur Bank terhadap Lembaga Central Counterparty dan Rancangan SEOJK tentang Persyaratan Margin untuk Transaksi Derivatif yang Tidak Diklirinkan melalui Lembaga Central Counterparty Request for Responses and Hearing Meetings on the SEOJK Draft concerning Capital Calculations for Bank Exposure to Central Counterparty Institutions and the SEOJK Draft concerning Margin Requirements for Derivative Transactions Not Cleared through Central Counterparty Institutions	OJK FSA	27 Juni 2023 June 27, 2023
30	Undangan Webinar Sosialisasi POJK Nomor 8 Tahun 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan (POJK APU PPT dan PPPSPM di SJK) Invitation to the POJK Dissemination Webinar Number 8 of 2023 concerning Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing, and Prevention of Funding for the Proliferation of Weapons of Mass Destruction in the Financial Services Sector (POJK APU PPT and PPPSPM in SJK)	OJK FSA	6 Juli 2023 July 6, 2023
31	Webinar FKDKP "Implementation of Personal Data Protection Laws and Challenges to Their Implementation" FKDKP Webinar on "Implementation of Personal Data Protection Laws and Challenges to Their Implementation"	FKDKP Banking Compliance Director Communication Forum	12 Juli 2023 July 12, 2023
32	Undangan Sosialisasi Peraturan Bank Indonesia tentang Pasar Uang dan Pasar Valuta Asing Invitation to Disseminate Bank Indonesia Regulations on Money Markets and Foreign Exchange Markets	BI BI	17 Juli 2023 July 17, 2023
33	<i>Personal Data Protection Series - Module 1: The right to privacy in the digital environment</i>	Bank Resona Perdania	18 Juli 2023 July 18, 2023
34	<i>Personal Data Protection Series - Module 2: International, regional, and national privacy policy frameworks</i>	Bank Resona Perdania	20 Juli 2023 July 20, 2023
35	<i>Personal Data Protection Series - Module 3: A review of key topics in digital privacy</i>	Bank Resona Perdania	25 Juli 2023 July 25, 2023



No.	Topik Topic	Penyelenggara Pelatihan Training Activity Organizer	Tanggal Date
36	Undangan Sosialisasi SPRINT Modul Penilaian Kemampuan dan Kepatutan (PKK) Bank Umum Konvensional dan Kantor Perwakilan dari Bank yang Berkedudukan di Luar Negeri Invitation to Disseminate the SPRINT Capability and Proper Assessment Module (PKK) for Conventional Commercial Banks and Representative Offices of Banks Domiciled Abroad	OJK FSA	25 Juli 2023 July 25, 2023
37	Undangan Diskusi Rencana Implementasi <i>Primary Dealer</i> dalam Operasi Moneter Invitation to Discussion on Primary Dealer Implementation Plans in Monetary Operations	BI BI	27 Juli 2023 July 27, 2023
38	Personal Data Protection Series - Module 4: Data privacy regulations and practices in Indonesia Personal Data Protection Series - Module 4: Data privacy regulations and practices in Indonesia	Bank Resona Perdania	27 Juli 2023 July 27, 2023
39	<i>Refreshment</i> SMR "Penanganan Risiko dalam Perlindungan Konsumen & Penanganan Keluhan di Industri Perbankan" Risk Management Certification (SMR) Refreshment on "Risk Management in Consumer Protection & Complaint Handling in the Banking Industry"	IRPA Indonesian Risk Professional Association	28 Juli 2023 July 28, 2023
40	Undangan Sosialisasi Peraturan Otoritas Jasa Keuangan No. 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan Invitation to Disseminate Financial Services Authority Regulation no. 9 of 2023 concerning the Use of Public Accounting Services and Public Accounting Firms in Financial Services Activities	OJK FSA	1 Agustus 2023 August 1, 2023
41	Undangan Webinar "Waspada Modus Penipuan Gaya Baru" Webinar Invitation "Beware of New Methods of Fraud"	OJK FSA	3 Agustus 2023 August 3, 2023
42	Sosialisasi Peran dan Dukungan Bank Indonesia dalam Implementasi PP Nomor 36 Tahun 2023 tentang DHE SDA Dissemination of the Role and Support of Bank Indonesia in the Implementation of PP Number 36 of 2023 concerning Foreign Exchange Proceeds from Natural Resources Exports (DHE SDA)	BI BI	3 Agustus 2023 August 3, 2023
43	Undangan Sosialisasi PBI tentang Pelindungan Konsumen Bank Indonesia (<i>Online dan Offline</i>) Invitation to Disseminate Bank Indonesia Regulations (PB) regarding Bank Indonesia Consumer Protection (Online and Offline)	BI BI	4 Agustus 2023 August 4, 2023
44	Undangan Peserta Webinar "Leadership in Changing Atmosphere" Invitation to Participants in the Webinar on "Leadership in Changing Atmosphere"	OJK FSA	24 Agustus 2023 August 24, 2023
45	Undangan Sosialisasi Penerbitan Sekuritas Rupiah Bank Indonesia Invitation to Disseminate the Issuance of Bank Indonesia Rupiah Securities	BI BI	28 Agustus 2023 August 28, 2023
46	Undangan Sosialisasi Sesi QnA terkait Ketentuan DHE SDA Invitation to QnA Session Dissemination regarding DHE SDA Provisions	BI BI	29 Agustus 2023 August 29, 2023
47	<i>Refreshment</i> Anti-Fraud "Deteksi Dini Fraud dan Tindak Pidana di Sektor Perbankan" Anti-Fraud Refreshment on "Early Detection of Fraud and Criminal Acts in the Banking Sector"	BFDC BFDC	14 September 2023 September 14, 2023
48	Webinar : Pemanfaatan <i>Internet of Things</i> (IOT) di Industri Jasa Keuangan Webinar: Utilization of the Internet of Things (IOT) in the Financial Services Industry	OJK FSA	14 September 2023 September 14, 2023
49	Undangan Sosialisasi LSPP: 1. Sosialisasi Skema Sertifikasi 2. Sosialisasi Proses Asesmen dan Sistem Sertikom LSPP Dissemination Invitation: 1. Dissemination of the Certification Scheme 2. Dissemination of the Assessment Process and Sertikom System	LSPP Banking Professional Certification Institute	18 September 2023 September 18, 2023
50	Sosialisasi Dampak Perubahan Format NPWP 16 Digit dan NITKU 22 Digit kepada ILAP Dissemination of the Impact of Changes to the 16-Digit Taxpayer Identification Number (NPWP) and 22-Digit Business Activity Place Identification Number (NITKU) Formats to Government Agencies, Institutions, Associations and Parties (ILAP)	Kementerian Keuangan Republik Indonesia Ministry of Finance of the Republic of Indonesia	19 September 2023 September 19, 2023



No.	Topik Topic	Penyelenggara Pelatihan Training Activity Organizer	Tanggal Date
51	<i>Sustainable Finance: Intro to Taxonomy, Impact Investing, and Disclosure</i>	LPPI Indonesian Banking Development Institute	19 September 2023 September 19, 2023
52	Undangan Sosialisasi Peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola Bagi Bank Umum Invitation to Disseminate the Financial Services Authority Regulations on the Implementation of Governance for Commercial Banks	OJK FSA	19 September 2023 September 19, 2023
53	<i>Socialization of Social Engineering Awareness (Phising)</i>	Bank Resona Perdania	22 September 2023 September 22, 2023
54	<i>Compliance Management</i>	PT. Zein Mitra Indonesia (Expert)	11 Oktober 2023 October 11, 2023
55	Mandatory: Annual Refreshment Program BSMR Berdasarkan SEOJK No. 28/SEOJK.03/2022 untuk Jenjang Kualifikasi J5 mengenai Mengelola Risiko Kepatuhan Mandatory: Annual BSMR Refreshment Program Based on SEOJK No. 28/SEOJK.03/2022 for Qualification Level J5 regarding Managing Compliance Risk	Risiko Manajemen Gagasan (RMG)	13 Oktober 2023 October 13, 2023
56	Regulasi : POJK NO. 8 TAHUN 2023 – Tata Cara Implementasi Terbaru atas Program APU-PPT dan PPPSPM di Sektor Jasa Keuangan Regulations: POJK NO. 8 OF 2023 – Latest Implementation Procedures for the APU-PPT and PPPSPM Programs in the Financial Services Sector	Risiko Manajemen Gagasan (RMG)	19 Oktober 2023 October 19, 2023
57	Undangan Webinar "Managing Environmental, Social and Governance Risk and Opportunities" Invitation to the Webinar on "Managing Environmental, Social and Governance Risk and Opportunities"	OJK FSA	19 Oktober 2023 October 19, 2023
58	Mandatory: Annual Refreshment Program BSMR Berdasarkan SEOJK No. 28/SEOJK.03/2022 untuk Jenjang Kualifikasi J6 mengenai Mengelola Risiko Kepatuhan Mandatory: Annual BSMR Refreshment Program Based on SEOJK No. 28/SEOJK.03/2022 for Qualification Level J6 regarding Managing Compliance Risk	Risiko Manajemen Gagasan (RMG)	20 Oktober 2023 October 20, 2023
59	Webinar "Kunci Sukses Menciptakan Talenta Profesional di Sektor Jasa Keuangan" Webinar on "Keys to Success in Creating Professional Talent in the Financial Services Sector"	OJK FSA	23 Oktober 2023 October 23, 2023
60	Undangan Pelaksanaan Kegiatan <i>Focus Group Discussion</i> (FGD) Persamaan Persepsi Perizinan Kelembagaan, Pengurus dan Kepemilikan Bank Umum Konvensional Invitation to Implement Focus Group Discussion (FGD) Activities on Similarities in Perceptions of Institutional Licensing, Management and Ownership of Conventional Commercial Banks	OJK FSA	27 Oktober 2023 October 27, 2023
61	Undangan Sosialisasi Resolution Plan & Premi PRP di Bandung Invitation to Dissemination of Resolution Plan & PRP Premiums in Bandung	Lembaga Penjamin Simpanan (LPS) Deposit Insurance Agency (LPS)	2 November 2023 November 2, 2023
62	Sosialisasi Laporan Hasil Penilaian Kepatuhan (LHPK) Sistem Pembayaran dan Financial Market Infrastructure BI serta Kantor Pengelola Daftar Hitam Nasional Dissemination of the Compliance Assessment Report (LHPK) of BI's Payment System and Financial Market Infrastructure and the National Black List Management Office	Bank Indonesia Bank Indonesia	3 November 2023 November 3, 2023
63	Undangan Dalam Rangka Kegiatan Awarding Ceremony dan Diseminasi Karisma OJKI Tahun 2023 Invitation for the 2023 Awarding Ceremony and Dissemination of OJKI Charisma	OJK FSA	7 November 2023 November 7, 2023
64	<i>Socialization of Business Strategy 2024</i>	Bank Resona Perdania	8 November 2023 November 8, 2023



No.	Topik Topic	Penyelenggara Pelatihan Training Activity Organizer	Tanggal Date
65	Permintaan Tanggapan dan Undangan Rapat Dengar Pendapat atas Rancangan Peraturan Otoritas Jasa Keuangan tentang Transparansi dan Publikasi Suku Bunga Dasar Kredit bagi Bank Umum Konvensional (RPOJK SBDK) Request for a Response and Invitation to a Hearing Meeting for the Drafting of a Financial Services Authority Regulation on Transparency and Publication of Basic Credit Interest Rates for Conventional Commercial Banks (RPOJK SBDK)	OJK FSA	14 November 2023 November 14, 2023
66	Sustainable Finance: Taksonomi Hijau (Batch 3) Sustainable Finance: Green Taxonomy (Batch 3)	RMG RMG	14 November 2023 November 14, 2023
67	Mandatory: Annual Refreshment Program BSMR Berdasarkan SEOJK No. 28/SEOJK.03/2022 untuk Jenjang Kualifikasi J4 mengenai Mengelola Risiko Kepatuhan Mandatory: Annual BSMR Refreshment Program Based on SEOJK No. 28/SEOJK.03/2022 for Qualification Level J4 regarding Managing Compliance Risk	RMG RMG	24 November 2023 November 24, 2023
68	Undangan Konvensi Nasional Rancangan Kerangka Kualifikasi Nasional Indonesia (RKKNI) Bidang General Banking Invitation to the National Convention on the Draft Indonesian National Qualification Framework (RKKNI) for General Banking	OJK Institute FSA Institute	24 November 2023 November 24, 2023
69	Undangan Webinar Sosialisasi PBI Penerbitan Instrumen Pasar Uang dan Transaksi Pasar Uang serta PADG Penguatan Kualitas Pelaku dan Penyelenggaraan Self Regulatory Organization di Pasar Uang dan Pasar Valuta Asing Invitation to a PBI Dissemination Webinar on the Issuance of Money Market Instruments and Money Market Transactions as well as Regulations on Members of the Board of Governors (PADG) Strengthening the Quality of Actors and Implementation of Self Regulatory Organizations in the Money Market and Foreign Exchange Market	BI BI	30 November 2023 November 30, 2023
70	Undangan Webinar OJK Institute "Enhancing ESG Through Best Practices in Accounting" Invitation to the OJK Institute Webinar on "Enhancing ESG Through Best Practices in Accounting"	OJK FSA	7 Desember 2023 December 7, 2023
71	Undangan Webinar "Mastering Yourself Optimalkan Potensi dan Tingkatkan Kinerja di Era Digital". Invitation to the Webinar on "Mastering Yourself to Optimize Potential and Improve Performance in the Digital Era".	BI BI	14 Desember 2023 December 14, 2023
72	Undangan Webinar Sosialisasi dan Peluncuran Penilaian Risiko Sektor (Sectoral Risk Assessment) Tindak Pidana Pencucian Uang, Tindak Pidana Pendanaan Terorisme, dan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan Tahun 2023 (SRA TPPU/TPPT/PPSPM di SJK Tahun 2023) Invitation to a Webinar for Dissemination and Launching of Sectoral Risk Assessment for Money Laundering Crimes, Terrorism Financing Crimes, and Funding for the Proliferation of Weapons of Mass Destruction in the Financial Services Sector in 2023 (SRA TPPU/TPPT/PPSPM at SJK 2023)	OJK FSA	14 Desember 2023 December 14, 2023
74	Undangan Sosialisasi POJK Nomor 20 Tahun 2023 tentang Produk Asuransi yang Dikaitkan dengan Kredit atau Pembiayaan Syariah dan Produk Suretyship atau Suretyship Syariah Invitation to Disseminate POJK Number 20 of 2023 concerning Insurance Products Linked to Sharia Credit or Financing and Suretyship or Sharia Suretyship Products	OJK FSA	22 Desember 2023 December 22, 2023
73	Diskusi Perkembangan Arah Kebijakan Bank Indonesia Terkini dengan Tresuri Perbankan Discussion of Recent Developments in Bank Indonesia Policy Direction with Banking Treasury	BI BI	27 Desember 2023 December 27, 2023



a) Bank menugaskan karyawan dari divisi terkait untuk menghadiri sosialisasi mengenai penerbitan peraturan-peraturan baru yang diselenggarakan di OJK/BI; b) Bank menyelenggarakan pelatihan internal terkait dengan Kepatuhan kepada seluruh karyawan baru untuk memberikan pengetahuan tentang pelaksanaan dari Fungsi Kepatuhan di Bank serta ketentuan dan peraturan perundang-undangan yang berlaku; c) Bank berperan aktif dalam Forum Komunikasi Direktur Kepatuhan (FKDKP) dan forum diskusi dengan OJK/BI.	a) The Bank assigned employees from related divisions to attend dissemination events at OJK/BI regarding the issuance of new regulations; b) The Bank organized internal training related to Compliance for all new employees to provide them with knowledge about the implementation of the Bank's Compliance Function, as well as the necessary information about applicable laws and regulations; c) The Bank played an active role in the Compliance Director Communication Forum (FKDKP) and discussion forums with OJK/BI.
6) Sanksi dari Otoritas Jasa Keuangan/Bank Indonesia Penaan Sanksi Administratif. Pada tahun 2023, terdapat beberapa keterlambatan dan atau kesalahan pelaporan serta koreksi pelaporan atas LBUT, SLIK. Berkaitan dengan sanksi administrasi di atas, Bank memiliki catatan yang lengkap atas semua kejadian dan teguran Otoritas Jasa Keuangan/Bank Indonesia dalam <i>Operational Loss Event Database</i> dan telah meminta divisi terkait untuk memperbaiki kesalahan sehingga tidak terulang lagi di masa yang akan datang.	6) Sanctions from the Financial Services Authority/Bank Indonesia Imposition of Administrative Sanctions. In 2023, there were several delays and/or errors in reporting as well as reporting corrections for Integrated Commercial Bank Reports (LBUT) and Financial Information Services Systems (SLIK). In connection with the aforementioned administrative sanctions, the Bank has complete records of all incidents and warnings from the Financial Services Authority/Bank Indonesia in its Operational Loss Event Database and has asked the relevant divisions to fix all of the relevant errors so that they do not happen again in the future.
• Penerapan Ketentuan Terkait Anti Pencucian Uang (APU), Pencegahan Pendanaan Terorisme (PPT) dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM) Terkait dengan Peraturan Otoritas Jasa Keuangan (POJK) No. 8 Tahun 2023 tanggal 14 Juni 2023 tentang Penerapan Program Anti Pencucian Uang (APU), Pencegahan Pendanaan Terorisme (PPT) dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM) di Sektor Jasa Keuangan, dan juga Undang-Undang tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang, Bank selalu berupaya untuk meningkatkan kualitas penerapan manajemen risiko yang terkait dengan penerapan APU, PPT dan PPSPM.	• Implementation of Provisions Related to Anti-Money Laundering (AML), Counter Terrorism Financing (CFT) and Counter-Proliferation Financing of Weapons of Mass Destruction (CPFWMD) In accordance with Financial Services Authority Regulation (POJK) No.8 of 2023 dated June 14, 2023 concerning the Implementation of the Anti-Money Laundering (AML) Program, Counter Terrorism Financing (CFT) and Counter-Proliferation Financing of Weapons of Mass Destruction (CPFWMD) in the Financial Services Sector, as well as in accordance with the Law concerning the Prevention and Eradication of the Crime of Laundering Money, the Bank has always strived to improve the quality of its risk management implementation related to AML, CFT and CFPWMD.



Hal tersebut dilakukan dengan kesadaran bahwa risiko pemanfaatan transaksi perbankan sebagai sarana pencucian uang, pendanaan terorisme dan pendanaan proliferasi senjata pemusnah massal akan terus meningkat seiring dengan semakin meningkatnya kompleksitas produk dan aktivitas perbankan secara keseluruhan.

Dengan mempertimbangkan hal tersebut di atas, sepanjang tahun 2023 Bank telah melakukan beberapa aktivitas dalam upaya untuk meningkatkan kualitas pelaksanaan APU, PPT dan PPPSPM, sebagai berikut:

- 1) Pengawasan oleh Direksi dan Dewan Komisaris
 - a) Divisi Kepatuhan dan APU PPT bertanggung jawab langsung kepada Direktur yang Membawahkan Fungsi Kepatuhan dan sebagai penanggung jawab APU, PPT dan PPPSPM pada Kantor Pusat dan Kantor Cabang;
 - b) Pelaksanaan Program APU, PPT dan PPPSPM termasuk permasalahan/kendala yang dihadapi Bank menjadi salah satu agenda pembahasan dalam rapat yang diselenggarakan antara Direksi dengan para Kepala Divisi dan juga dalam Rapat Dewan Komisaris;
 - c) Melakukan pemantauan secara berkala terhadap realisasi rencana kerja Penerapan APU, PPT dan PPPSPM;
 - d) Direktur yang Membawahkan Fungsi Kepatuhan melaporkan penerapan Program APU, PPT dan PPPSPM kepada Direksi dan Dewan Komisaris.
- 2) Kebijakan dan Prosedur
 - a) Melakukan revisi Kebijakan dan Prosedur Identifikasi Transaksi Keuangan Mencurigakan (TKM), Edisi 6 (Mei 2023) dan Edisi 7 (November 2023);
 - b) Melakukan revisi Kebijakan dan Prosedur Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT dan PPPSPM), Edisi 14 (November 2023);

These efforts are carried out with an awareness that risks involving using banking transactions as a means of money laundering, financing terrorism and funding the proliferation of weapons of mass destruction will all continue to increase alongside the increasing complexity of banking products and activities as a whole.

Taking this possibility into account, the Bank has carried out several activities throughout 2023 in an effort to improve the quality of its AML, CFT and CPFWMD-related implementation efforts that include the following:

- 1) Supervision by the Board of Directors and Board of Commissioners
 - a) The Compliance and AML CFT Division are directly responsible to the Director in charge of the Compliance Function, who is the person responsible for AML, CFT and CPFWMD at the Head Office and Branch Offices;
 - b) The topic of implementing AML, CFT and CPFWMD Programs, including the problems/constraints faced by the Bank in these areas, serves as one of the discussion agenda items in meetings held between the Board of Directors and Division Heads, as well as in Board of Commissioners Meetings;
 - c) The boards have carried out regular monitoring to oversee the results of AML, CFT and CPFWMD implementation work plans;
 - d) The Director in Charge of the Compliance Function reports on the Bank's implementation of the AML, CFT and CPFWMD Programs to the Board of Directors and Board of Commissioners.
- 2) Policies and Procedures
 - a) The Bank has revised its Policies and Procedures for Identification of Suspicious Financial Transactions (TKM), specifically with Edition 6 (May 2023) and Edition 7 (November 2023);
 - b) The Bank has revised its Policies and Procedures for Implementing Anti-Money Laundering, Counter Terrorism Financing and Counter-Proliferation Financing of Weapons of Mass Destruction AML, CFT and CPFWMD Programs, specifically with Edition 14 (November 2023);



- | | |
|---|---|
| <p>c) Melakukan revisi Pedoman Pengelompokan Nasabah Berdasarkan Risiko, Edisi 12 (Mei 2023) dan Edisi 13 (Desember 2023);</p> <p>d) Melakukan Analisa Penetapan Kompleksitas Usaha dan Penilaian Risiko Bank, Desember 2023;</p> <p>e) Melakukan revisi SOP <i>Suspicious Transaction Report</i>, Juni 2023;</p> <p>f) Melakukan revisi SOP <i>Cash Transaction Report</i>, Maret 2023;</p> <p>g) Membuat revisi SOP dan WI lainnya terkait penerapan APU, PPT dan PPPSPM sebagai upaya penyesuaian terhadap peraturan baru POJK No.8 tahun 2023 dan pemenuhan target revisi dari OJK sebelum tanggal 14 Desember 2023, yang mencakup: SOP IFTI, SOP STR, SOP CTR, WI SIPESAT, WI SIPENDAR, WI DHN, WI SIPINA, WI SIGAP, WI IFTI, WI STR, WI CTR, etc.</p> | <p>c) The Bank has revised its Guidelines for Grouping Customers Based on Risk, specifically with Edition 12 (May 2023) and Edition 13 (December 2023);</p> <p>d) The Bank has carried out an analysis to determine business complexity and bank risk assessment in December 2023;</p> <p>e) The Bank has revised its Suspicious Transaction Report Standard Operating Procedure (SOP) in June 2023;</p> <p>f) The Bank has revised its Cash Transaction Report SOP in March 2023;</p> <p>g) The Bank has made revisions to its SOPs related to the implementation of AML, CFT and CPFWMD as an effort to adapt to a new regulation (POJK No. 8 of 2023) and to fulfill its revised target from OJK before December 14, 2023, which includes the following SOPs: SOP IFTI, SOP STR, SOP CTR, WI SIPESAT, WI SIPENDAR, WI DHN, WI SIPINA, WI SIGAP, WI IFTI, WI STR, WI CTR , etc.</p> |
| <p>3) Pengendalian Intern</p> <p>Pelaksanaan pemeriksaan terhadap aktifitas APU, PPT dan PPPSPM mencakup aktivitas operasional dan pelaporan di Kantor Pusat, Cabang dan Cabang Pembantu.</p> | <p>3) Internal Control</p> <p>The Bank has carried out inspections of its AML, CFT and CPFWMD activities. These efforts included operational and reporting activities at the Head Office, Branches and Sub-Branch Offices.</p> |
| <p>4) Sistem Informasi Manajemen</p> <p>a) Bank secara berkala melakukan analisa <i>AML System</i> yang digunakan untuk mengidentifikasi, memantau, dan menyediakan laporan mengenai karakteristik transaksi yang dilakukan oleh Nasabah Bank;</p> <p>b) Bank menyampaikan Laporan Transaksi Keuangan Mencurigakan (LTKM), Laporan Transaksi Keuangan Tunai (LTKT) dan Laporan Transaksi Keluar Negeri (LTKL) kepada Direksi yang kemudian dilaporkan ke Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) melalui Aplikasi goAML.</p> | <p>4) Management Information System</p> <p>a) The Bank has periodically carried out various AML System analyses to identify, monitor and provide reports regarding the characteristics of transactions carried out by Bank Customers;</p> <p>b) The Bank has submitted Suspicious Financial Transaction Reports (LTKM), Cash Financial Transaction Reports (LTKT) and Overseas Transaction Reports (LTKL) to the Board of Directors, which are then reported to the Financial Transaction Reports and Analysis Center (PPATK) via the goAML Application.</p> |
| <p>5) Sumber Daya Manusia dan Pelatihan</p> <p>a) Bank melakukan seleksi terhadap calon karyawan berdasarkan latar belakang pendidikan, pengalaman yang disesuaikan dengan kebutuhan Bank serta menerapkan prosedur penyaringan (<i>screening</i>) untuk mengetahui keterkaitan calon pegawai dengan PEP (<i>Politically Exposed Person</i>), serta untuk mengetahui apakah calon</p> | <p>5) Human Resources and Training</p> <p>a) The Bank has carried out its selection of prospective employees on the basis of their educational backgrounds and their experience tailored to the Bank's needs. It has also implemented screening procedures to determine the relationship between prospective employees and PEP (Politically Exposed Person), as well as to determine</p> |



karyawan memiliki catatan kriminal, sebagai bagian dari pelaksanaan KYE (*Know Your Employee*);

- b) Bank melakukan *study meeting* terkait dengan penerapan APU, PPT dan PPPSPM serta menugaskan karyawan dari divisi terkait untuk menghadiri sosialisasi mengenai penerbitan peraturan-peraturan baru yang diselenggarakan oleh Otoritas Jasa Keuangan/Bank Indonesia/PPATK maupun peraturan-peraturan lainnya;
- c) Untuk mendukung pelaksanaan program APU, PPT dan PPPSPM, Bank telah menyelenggarakan program pelatihan internal/*in-house*, maupun mengikuti pelatihan eksternal, terkait dengan APU, PPT dan PPPSPM sebagai berikut:

whether prospective employees have criminal records, as part of its KYE (*Know Your Employee*) implementation;

- b) The Bank has conducted study meetings related to the implementation of AML, CFT and CPFWM and has assigned employees from related divisions to have them attend dissemination events regarding the issuance of new regulations organized by the Financial Services Authority/Bank Indonesia/PPATK;
- c) To support the implementation of AML, CFT and CPFWM programs, the Bank has organized internal/*in-house* training programs, and has also participated in external training related to AML, CFT and CPFWM. The details of these training programs are as follows:

Pelatihan APU PPT Eksternal

External AML-CFT Training Activities

No.	Topik Topic	Penyelenggara Pelatihan Training Activity Organizer	Tanggal Date	Nama Peserta Name of Participants
1	Identifikasi Transaksi Keuangan Mencurigakan dan Penentuan Tindak Pidana Asal (TPA) Identification of Suspicious Financial Transactions and Determination of Predicate Crimes (TPA)	Banking Compliance Director Communication Forum (FKDKP)	25-26 Januari 2023 January 25-26, 2023	Desi Eviriana & M. Mayuri
2	Risiko Kepatuhan Atas POJK No. 23/POJK.01/2019 Implementasi Penerapan APU-PPT Terintegrasi mulai dari <i>Front-liner</i> (Bisnis), <i>Business Support</i> , Kepatuhan hingga Manajemen Risiko di Industri Jasa Keuangan Compliance Risk with POJK No. 23/POJK.01/2019 on the Implementation of Integrated APU-PPT Implementation, beginning with Business Front-Liners, Business Support, Compliance to Risk Management in the Financial Services Industry	Learning Media Indonesia	15-16 Februari 2023 February 15-16, 2023	Daliah
3	<i>Refreshment</i> APU-PPT " <i>Regulation & Issues Update AML & CFT</i> " AML-CFT Refreshment: " <i>Regulation & Issues Update AML & CFT</i> "	Banking Finance Development Center (BFDC)	14 Maret 2023 March 14, 2023	Desi Eviriana & Fauzan Prawira Ganta
4	Undangan Rapat Teknis Gerakan Nasional 21 Tahun Rezim APU-PPT Indonesia Invitation to the Technical Meeting of the National Movement for 21 Years of the Indonesian AML-CFT Regime	Financial Transaction Reports and Analysis Center (PPATK)	10 Maret 2023 March 10, 2023	Sheila Anastasia & Fauzan Prawira Ganta
5	Program Mentoring Berbasis Risiko (PROMENSISKO) TPPU dan TPPT pada Korporasi dan NPO/Ormas Disalahgunakan Sebagai Sarana Pendanaan Terorisme Tahun 2023 Secara Online (<i>Virtual</i>) Kepada Pihak Pelapor dan Asosiasi Money Laundering Crime (TPPU) and Terrorism Financing Crime (TPPT) Risk-Based Mentoring Program (PROMENSISKO) for Corporations and NPOs/ Mass Organizations Abused as a Means of Terrorism Funding in 2023, an Online (<i>Virtual</i>) Event for Reporting Parties and Associations	PPATK	15-16 Maret 2023 March 15-16, 2023	Nanang Aryanto & Daliah



No.	Topik Topic	Penyelenggara Pelatihan Training Activity Organizer	Tanggal Date	Nama Peserta Name of Participants
6	Identifikasi Transaksi Keuangan Mencurigakan & Penentuan Tidak Pidana Asal Identification of Suspicious Financial Transactions & Determination of Non-Criminal Origins	FKDKP	22-23 Mei 2023 May 22-23, 2023	Fauzan Prawira Ganta
7	Webinar "Meningkatkan Kolaborasi Perbankan dalam Rangka Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang dalam Penyelenggaraan Pemilihan Umum (PEMILU) dan Pemilihan Kepala Daerah (PILKADA) yang Berintegritas dan Akuntabel Webinar: "Increasing Banking Collaboration in the Context of Preventing and Eradicating the Crime of Money Laundering in the Implementation of General Elections (PEMILU) and Regional Head Elections (PILKADA) with Integrity and Accountability	FKDKP	17 Mei 2023 May 17, 2023	M. Mayuri
8	Webinar "Role of Financial Service Sector on Countering The Financing of Terrorism Regime" Webinar: "Role of the Financial Service Sector on Countering the Financing of Terrorism Regimes"	PPATK	8-9 Mei 2023 May 8-9, 2023	Oki Oktavianus, Daliah & Fauzan Prawira Ganta
9	Undangan Pertemuan Koordinasi Anggota Tim Kerja Analisis Kolaboratif Terkait Pemilihan Umum dan Pemilihan Kepala Daerah Invitation to a Coordination Meeting of Members of the Collaborative Analysis Working Team Regarding General Elections and Regional Head Elections	PPATK	5 Juni 2023 June 5, 2023	M. Mayuri
10	APU-PPT & PPSPM Sesuai POJK No. 8 Tahun 2023 AML-CFT & CPFWMD In accordance with POJK No. 8 of 2023	GNV Consulting	16 Agustus 2023 August 16, 2023	Fauzan Prawira Ganta
11	Bimbingan Teknis (Training for Trainer) Penerapan Program APU-PPT dan PPSPM Technical Guidance (Training for Trainers) Implementation of the AML-CFT and CPFWMD Programs	PPATK	7 September 2023 September 7, 2023	Daliah, Fauzan Prawira Ganta, Sheila Anastasia & M. Mayuri
12	Focus Group Discussion (FGD) Penerapan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM) dan Pencegahan Pendanaan Terorisme (PPT) Focus Group Discussion (FGD): Implementation of the Prevention of Funding for the Counter-Proliferation Financing of Weapons of Mass Destruction (CPFWD) and Counter Terrorism Financing (CFT)	Financial Services Authority (OJK)	11 September 2023 September 11, 2023	Fauzan Prawira Ganta & M. Mayuri
13	Regulasi Terbaru : POJK No. 8 Tahun 2023 – Tata Cara Implementasi Terbaru atas Program APU-PPT dan PPSPM di Sektor Jasa Keuangan Latest Regulations: POJK No. 8 of 2023 – Latest Implementation Procedures for the AML-CFT and CPFWMD Programs in the Financial Services Sector	Risiko Manajemen Gagasan (RMG)	19 Oktober 2023 October 19, 2023	Oki Oktavianus



No.	Topik Topic	Penyelenggara Pelatihan Training Activity Organizer	Tanggal Date	Nama Peserta Name of Participants
14	Webinar Sosialisasi dan Peluncuran Penilaian Risiko Sektoral (<i>Sectoral Risk Assessment</i>) Tindak Pidana Pencucian Uang, Tindak Pidana Pendanaan Terorisme dan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan Tahun 2023 (SRA TPPU/TPPT/PPSPM di SJK Tahun 2023) Webinar on Dissemination and Launching of Sectoral Risk Assessment for Anti Money Laundering, Counter Terrorism Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction in the Financial Services Sector in 2023 (SRA TPPU/TPPT/PPSPM at SJK in 2023)	OJK	8 Desember 2023 December 8, 2023	Nanang Aryanto & Malik Wicaksana
15	Sosialisasi Enhancement Aplikasi SIPINA 3.0 Dissemination of SIPINA 3.0 Application Enhancement	OJK	8 Desember 2023 December 8, 2023	Daliah
16	Diseminasi "Securing Hasil Tindak Pidana Lintas Batas Negara Melalui Implementasi Regulasi Mengenai Penundaan, Penghentian dan Pemblokiran Transaksi" Dissemination on "Securing the Results of Criminal Acts Across National Borders Through the Implementation of Regulations Concerning Postponement, Termination and Blocking of Transactions"	PPATK	8 Desember 2023 December 8, 2023	Oki Oktavianus

Pelatihan APU-PPT Internal/In-House
Internal/In-House AML-CFT Training:

No.	Pelatihan APU-PPT APU-PPT Training Activity	Waktu Pelatihan 2023 Training Period in 2023	Jumlah Peserta (orang) Number of Participants (person)
1	Untuk Manajemen : Direksi, Dewan Komisaris dan Kepala Divisi For Management: Board of Directors, Board of Commissioners and Division Heads	Februari February Mei May Oktober October November November Desember December	2 1 30 1 3
2	Untuk petugas pelaporan APU-PPT ke PPATK (Staff APU-PPT) For AML-CFT officers reporting to PPATK (AML-CFT Staff)	Januari January Februari February Maret March Mei May Juni June Juli July Agustus August September September Oktober October Desember December	2 1 6 1 1 1 1 6 1 3
3	Untuk seluruh pegawai agar mendapatkan pelatihan paling sedikit 1 (satu) kali dalam masa kerjanya. For all employees to receive training at least 1 (one) time during their working period.	Januari January Februari February Maret March April April Mei May Juli July Agustus August Oktober October November November Desember December	4 3 7 2 3 4 2 3 10 6



No.	Pelatihan APU-PPT APU-PPT Training Activity	Waktu Pelatihan 2023 Training Period in 2023	Jumlah Peserta (orang) Number of Participants (person)
4	Untuk <i>Front liner</i> <i>Front Liner/Officer</i> : Petugas Bank yang berhadapan langsung dan berhubungan dengan Nasabah yang membutuhkan pelayanan Perbankan, yaitu :	Maret March	32
		April April	1
		Juni June	2
		Juli July	1
	• Divisi Operasional	September September	3
	• Divisi <i>Treasury</i>	November November	33
	• <i>Trade Operation Dept.</i>	Desember December	5
	• Kantor Cabang :		
	- Surabaya		
	- Bandung		
5	For front-liners Front-Liners/Officers: Bank officer who deals directly with customers who need banking services, specifically:	Maret March	9
		Mei May	1
		Juni June	2
		November November	7
	• Operations Division	Maret March	6
	• Treasury Division	April April	1
	• Trade Operations Department	Mei May	1
		Juni June	1
	• Branch offices:	Oktober October	1
	- Surabaya	November November	9
6	Untuk yang terkait dengan petugas pemasaran yang secara langsung berhubungan dengan Nasabah :	Januari January	3
	• Divisi Bussiness Development (Marketing).	Februari February	2
		Maret March	12
		April April	1
		Mei May	2
		Juli July	1
	For those related to marketing officers who are directly involved with customers:	Agustus August	1
	• Business Development (Marketing) Division.	Oktober October	1
		November November	16
		Desember December	5
7	Untuk yang terkait dengan pengelolaan dan pengembangan Teknologi Informasi:	Januari January	4
	• Divisi TI	Februari February	3
		Maret March	7
		April April	2
		Mei May	3
		Juli July	4
	For those related to the management and development of Information Technology:	Agustus August	2
	• IT Division	Oktober October	3
		November November	10
		Desember December	6
7	Untuk yang melakukan pengawasan dan pemeriksaan:	Januari January	1
	• SKAI	Maret March	4
		Oktober October	1
	For those carrying out supervision and inspection:	November November	2
	• Internal Audit Work Unit (SKAI)	Desember December	2
TOTAL			304



b. Fungsi Audit Intern

Divisi Internal Audit/Satuan Kerja Audit Intern (SKAI) independen terhadap satuan kerja operasional dan unit kerja lainnya, mempunyai peranan penting untuk memeriksa fungsi dan sistem pengendalian internal Bank dan memberi laporan kepada Manajemen dari hasil pemeriksaannya:

- a. Menilai kecukupan dan efektivitas struktur pengendalian intern untuk memberikan keyakinan yang memadai bahwa struktur pengendalian intern Bank telah berfungsi seperti yang diinginkan, sehingga tujuan dan sasaran Bank dapat dicapai secara efisien dan ekonomis;
- b. Mengevaluasi tingkat ketaatan Bank terhadap kebijakan dan prosedur dan peraturan-peraturan yang berlaku (termasuk Peraturan Otoritas Jasa Keuangan);
- c. Menelaah kegiatan operasional dan kualitas kinerja untuk memastikan apakah hasil tersebut konsisten dengan tujuan yang telah ditentukan;
- d. Memantau langkah tindak lanjut atas hasil audit dengan memastikan bahwa tindak lanjut tersebut telah dilakukan dan berjalan efektif.

Setiap tahun, SKAI mempersiapkan Rencana Kerja Audit Tahunan yang disusun untuk memaparkan rencana kerja audit dan cakupan bidang audit sesuai dengan Audit Berbasis Risiko (*Risk Based Audit*). Rencana Kerja Audit Tahunan tersebut disusun berdasarkan hasil penilaian risiko baik dalam model kuantitatif maupun kualitatif serta mempertimbangkan aspek-aspek lainnya, antara lain namun tidak terbatas pada: Rencana Bisnis Bank; area-area yang memerlukan perhatian lebih lanjut disebabkan adanya permasalahan kegiatan operasional; dan profil risiko dari proses yang ada pada unit kerja terkait. Rencana Kerja Audit Tahunan tersebut telah mendapatkan persetujuan dari Presiden Direktur dan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit.

Dalam menjalankan tugas dan tanggung jawabnya, SKAI:

- 1) Berpedoman pada kebijakan audit intern dan piagam audit intern yang disusun berdasarkan Penerapan Fungsi Audit Intern pada Bank Umum;
- 2) Berpedoman pada standar dan kode etik yang diterbitkan oleh *The Institute of Internal Auditors* (IIA) dan Asosiasi Profesi Audit Intern (APAI) yang digunakan sebagai acuan *best practice* dalam pelaksanaan aktivitas audit;
- 3) Memiliki kewenangan untuk melakukan akses secara penuh, bebas dan tidak terbatas terhadap

b. Internal Audit Function

The Internal Audit Division/Internal Audit Work Unit (SKAI) is independent of operational work units and other work units, and has an important role in examining the Bank's internal control functions and systems and providing reports to Management on the results of its audits:

- a. The SKAI assesses the adequacy and effectiveness of the internal control structure and ensures adequate confidence that the Bank's internal control structure is functioning as desired, so that the Bank's goals and objectives can be achieved efficiently and economically;
- b. The unit evaluates the Bank's level of compliance with applicable policies and procedures and regulations (including Financial Services Authority Regulations);
- c. It reviews operational activities and performance quality to ensure whether the results are consistent with predetermined objectives;
- d. It monitors follow-up steps for audit results by ensuring that the follow-up has been carried out and has run effectively.

Every year, the SKAI prepares Annual Audit Work Plans to explain its audit work and the scope of its audits in accordance with principles of Risk Based Audits. This Annual Audit Work Plan is prepared based on the results of risk assessments in both quantitative and qualitative models. This work plan also considers other aspects, including but not limited to: Bank Business Plans; areas that require further attention due to problems with operational activities; and the risk profiles of existing processes in the relevant work units. The Annual Audit Work Plan has received approval from the President Director and the Board of Commissioners. It has also taken into account the Audit Committee's recommendations.

In carrying out its duties and responsibilities, the SKAI does the following:

- 1) It is guided by an internal audit policy and internal audit charter that it has prepared based on the Implementation of Internal Audit Function in Commercial Banks;
- 2) It is guided by the standards and code of ethics published by *The Institute of Internal Auditors* (IIA) and the Association of Internal Audit Professionals (APAI), and it uses these standards as a reference for best practices in carrying out audit activities;
- 3) It has the authority to provide full, free and unlimited access to records, information, employees, funds,



catatan, informasi, karyawan, dana, aset, lokasi/ area serta sumber daya lain dari Bank maupun anak perusahaan, yang berkaitan dengan pelaksanaan audit.

Selama tahun 2023, SKAI telah melakukan 14 penugasan audit yang mencakup beberapa aspek pada aktivitas Bank termasuk perusahaan anak, antara lain: Kepatuhan dalam Penggunaan Sistem Pembayaran Bank Indonesia (SKNBI, BI-RTGS, BI-SSSS, BI-ETP, BI-FAST) dan Kantor Pengelola Daftar Hitam Nasional (KPDHN) termasuk *Security Audit*; Aktivitas Fungsi Kepatuhan & Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme; Aktivitas *General Affairs & Daily Head Office Transaction*; Aktivitas Perkreditan – *Restructuring, Recovery & Collection*; Aktivitas Operasional Teknologi Informasi (TI), *Internet Banking*, *Cyber Security*, dan *Corporate Website*; Aktivitas *Single Customer View (SCV)*; Aktivitas *Human Capital - Personnel, Human Capital Administration, and Training Development*; Aktivitas *Business Continuity Plan & Disaster Recovery Plan*; Aktivitas Operasional & *Customer Relationship*; Aktivitas Manajemen Risiko; Aktivitas Pelindungan Nasabah dan Penanganan Pengaduan; Aktivitas Perkreditan – *Initiation & Monitoring*; Aktivitas Perusahaan Anak (PT Resona Indonesia Finance), dan Aktivitas *Treasury & Liquidity Management*.

SKAI telah melaporkan setiap hasil dari penugasan audit kepada Presiden Direktur dan Dewan Komisaris dengan tembusan kepada Direktur yang Membawahkan Fungsi Kepatuhan dan Komite Audit. Bank juga menyampaikan Laporan Pelaksanaan dan Pokok-Pokok Hasil Audit Intern kepada Otoritas Jasa Keuangan (OJK) secara semesteran.

Selain melaksanakan penugasan audit, SKAI juga secara aktif melakukan aktivitas pemantauan, yakni memantau tindak lanjut dari temuan audit dan memantau aktivitas perbankan secara *off-site*. Hasil tindak lanjut dari temuan audit dilaporkan secara berkala kepada Direksi, Dewan Komisaris, dan tembusan kepada Direktur yang Membawahkan Fungsi Kepatuhan dan Komite Audit.

Sedangkan hasil pemantauan secara *off-site* digunakan untuk mendukung pelaksanaan audit agar dapat berjalan dengan lebih efektif.

Peningkatan kualitas Sumber Daya Manusia terus dilakukan selama tahun 2023 melalui berbagai pelatihan kepada Auditor, antara lain:

assets, locations/areas and other resources of the Bank and its subsidiaries, for anything related to the implementation of audits.

Throughout 2023, the SKAI carried out 14 audit assignments covering several aspects of the Bank's activities as well as the activities of its subsidiary companies, including: Compliance in the Use of the Bank Indonesia Payment System (SKNBI, BI-RTGS, BI-SSSS, BI-ETP, BI-FAST) and the National Black List Management Office (KPDHN), including Security Audits; Compliance Function & Anti-Money Laundering and Terrorism Financing Prevention Activities; General Affairs & Daily Head Office Transaction Activities; Credit Activities – Restructuring, Recovery & Collection; Information Technology (IT) Operational Activities, Internet Banking, Cyber Security, and Corporate Websites; Single Customer View (SCV) Activities; Human Capital Activities – Personnel, Human Capital Administration, and Training Development; Business Continuity Plans & Disaster Recovery Plan Activities; Operational Activities & Customer Relationship; Risk Management Activities; Customer Protection and Complaint Handling Activities; Credit Activities – Initiation & Monitoring; Subsidiary Company Activities (PT Resona Indonesia Finance), and Treasury & Liquidity Management Activities.

The SKAI has reported all of its audit results to the President Director and Board of Commissioners, with a copy to the Director in Charge of the Compliance Function and the Audit Committee. The Bank has also submitted its Implementation Reports and Primary Internal Audit Results to the Financial Services Authority (FSA) on a semi-annual basis.

Apart from carrying out audit assignments, the SKAI also actively carried out monitoring activities, specifically, monitoring follow-up actions for audit findings and monitoring off-site banking activities. Follow-up results of audit findings were reported periodically to the Board of Directors, Board of Commissioners, and report copies were sent to the Director in Charge of the Compliance Function and the Audit Committee.

Meanwhile, the results of off-site monitoring were used to support audit implementation so that it could run more effectively.

The Bank's process of improving the quality of Human Resources was carried out throughout 2023 by way of various training activities for Auditors, including the following efforts:



- 1) Mengikuti pelatihan dari pihak intern Bank seperti: Sosialisasi Hasil Rapat Compliance Forum di Bisnis Unit - UU No. 27 Tahun 2022 tentang Pelindungan Data Pribadi; *Refreshment of Anti-Money Laundering & Combating Financing of Terrorism (AML CFT)*; *Refreshment Anti Fraud/Compliance Forum* April 2023 (Deteksi Dini *Fraud* dan Tindak Pidana di Sektor Perbankan); Hukum Perseroan dan Hukum Perbankan; *Employee Cyber Security Awareness*; *Operational Risk & Self-Assessment Awareness*; *Information Security Training Series - CISO*; *Personal Data Protection Series*; Sosialisasi *Social Engineering Awareness*; dan *Refreshment of Risk Management Certification*;
- 2) Mengikuti pelatihan dari pihak ekstern seperti: *Leading in Change Management*; Sosialisasi Aplikasi Pelaporan Online OJK (APOLO) Modul Profesi Keuangan AP/KAP; *Performance Management*; *Self Leadership*; COBIT Foundation: An ISACA Accredited Course; *Additional Watch Grade Socialization*; Pelatihan dan Sertifikasi *Qualified Internal Auditor (QIA)* Tingkat Dasar; dan POJK No. 8/2023 terkait AML CFT and *Prevention of Funding the Proliferation of Weapons of Mass Destruction (PFP WMD)*;
- 3) Mengikuti sosialisasi yang diselenggarakan oleh Bank Indonesia dan OJK, yaitu: terkait Laporan Hasil Pemantauan Kepatuhan Peserta Sistem Pembayaran Bank Indonesia dan Kantor Pengelola Daftar Hitam Nasional.

Dari sisi peningkatan kualitas audit, beberapa hal yang telah dilakukan selama tahun 2023 sebagai berikut:

- Melakukan kaji ulang atas Kebijakan Audit Intern;
- Melakukan kaji ulang atas Kebijakan Audit Intern Teknologi Informasi;
- Melakukan kaji ulang atas Kebijakan Pengendalian Intern.

c. Fungsi Audit Ekstern

1) AP dan KAP (Akuntan Publik dan Kantor Akuntan Publik)

- a) Sesuai dengan POJK No. 13/POJK.03/2017 tanggal 27 Maret 2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik Penunjukan Akuntan Publik dan KAP, Komite Audit menindaklanjuti memo Dewan Komisaris

- 1) Participating in training organized by internal parties such as: Dissemination of Compliance Forum Meeting Results in Business Units - Law No. 27 of 2022 concerning Personal Data Protection; Refreshment of Anti-Money Laundering & Combating Financing of Terrorism (AML CFT); Refreshment on Anti Fraud/Compliance Forum April 2023 (Early Detection of Fraud and Criminal Acts in the Banking Sector); Company Law and Banking Law; Employee Cyber Security Awareness; Operational Risk & Self-Assessment Awareness; Information Security Training Series - CISO; Personal Data Protection Series; Social Engineering Awareness Dissemination; and Refreshment of Risk Management Certification;
- 2) Participating in training organized by external parties such as: Leading in Change Management; Dissemination of the OJK Online Reporting Application (APOLO) AP/KAP (Public Accountant and Public Accounting Firm) Financial Professional Module; Performance Management; Self-Leadership; COBIT Foundation: An ISACA Accredited Course; Additional Watch Grade Dissemination; Basic Level Qualified Internal Auditor (QIA) Training and Certification; and POJK No. 8/2023 regarding AML CFT and Prevention of Funding the Proliferation of Weapons of Mass Destruction (PFP WMD);
- 3) Participating in dissemination activities organized by Bank Indonesia and OJK, specifically, related to Reports on Compliance Monitoring Results of Bank Indonesia Payment System Participants and the National Black List Management Office.

In terms of improving audit quality, several things have been done throughout 2023 towards this end:

- Reviewed the Bank's Internal Audit Policy;
- Reviewed the Bank's Information Technology Internal Audit Policy;
- Reviewed the Bank's Internal Control Policy.

c. External Audit Functions

1) Public Accountants (KA) and Public Accounting Firms (KAP)

- a) In accordance with POJK No. 13/POJK.03/2017 dated March 27, 2017 concerning the Use of Public Accounting Services and Public Accounting Firms for the Appointment of Public Accountants and Public Accounting Firms, the

merekomendasikan penunjukan KAP dan AP yang diusulkan oleh BOD, untuk mengaudit laporan keuangan Bank tahun 2023;

- b) Penunjukan AP dan/atau KAP yang akan memberikan jasa audit atas informasi keuangan historis tahunan wajib diputuskan oleh Rapat Umum Pemegang Saham dengan mempertimbangkan usulan Dewan Komisaris;
- c) Berdasarkan Keputusan Sirkuler Para Pemegang Saham sebagai pengganti Rapat Umum Pemegang Saham Tahunan pada 29 Mei 2023, telah menunjuk Kantor Akuntan Publik Deloitte, Imelda & Rekan dan Akuntan Publik Bayu M. Dayat sebagai Auditor Ekstern, untuk mengaudit laporan keuangan Bank untuk periode yang berakhir pada tanggal 31 Desember 2023;
- d) Komite Audit memantau dan mengevaluasi kesesuaian pelaksanaan audit oleh KAP dengan standar audit yang berlaku.

2) Pemeriksaan oleh Otoritas Jasa Keuangan (OJK)

Merujuk surat OJK No.S-46/PB.311/2023 tanggal 28 Agustus 2023 tentang Pemeriksaan Umum Tahun 2023 terhadap Bank Resona Perdania dengan cakupan Audit pada penerapan *Good Corporate Governance* (GCG) dan manajemen risiko pada aktivitas perkreditan serta aktivitas operasional dan jasa.

Posisi pemeriksaan tanggal 30 Juni 2023 pada Kantor Pusat (KP) dilakukan selama 20 hari kerja, sementara pemeriksaan Kantor Cabang (KC) Bandung selama 7 (tujuh) hari kerja. Adapun rincian realisasi pemeriksaan adalah sebagai berikut:

- a) KC Bandung selama 7 (tujuh) hari kerja pada tanggal 16 sampai dengan 24 Agustus 2023 dan *exit meeting* dilaksanakan pada tanggal 25 Agustus 2023;
- b) Kantor Pusat selama 20 hari kerja dimulai pada tanggal 28 Agustus sampai dengan 27 Oktober 2023.
Pre-exit meeting dilakukan pada tanggal 23, 27 dan 28 November 2023 dan *exit meeting* dilaksanakan pada tanggal 4 Desember 2023.

Audit Committee has followed up on a memo from the Board of Commissioners recommending the appointment of these accountants and firms proposed by the Board of Directors that will be responsible for auditing the Bank's financial statements in 2023;

- b) The appointment of a Public Accountant and/or a Public Accounting Firm that will provide audit services for annual historical financial information must be decided by the General Meeting of Shareholders by considering the proposal of the Board of Commissioners;
- c) Based on the Circular Resolution of the Shareholders in lieu of the Annual General Meeting of Shareholders on May 29, 2023, the Public Accounting Firm Deloitte, Imelda & Partners and Public Accountant Bayu M. Dayat have been appointed as External Auditors to audit the Bank's financial statements for the period that ended on December 31, 2023;
- d) The Audit Committee monitors and evaluates the way in which audits hired Public Accounting Firms fit with applicable audit standards.

2) Inspections by the Financial Services Authority (FSA)

The Bank's analyzes the results of OJK's inspection of it on the basis of OJK Letter No.S-46/PB.311/2023 dated August 28, 2023 concerning the 2023 General Audit of Bank Resona Perdania, with its Audit covering the Bank's implementation of Good Corporate Governance (GCG) and risk management in credit activities as well as its operational and service activities.

OJK's inspection on June 30, 2023 was held at its Head Office (KP) for 20 working days, while the inspection of the Bandung Branch Office (KC) was for 7 (seven) working days. The details of OJK's inspection results are as follows:

- a) Bandung Branch Office was examined for 7 (seven) working days from August 16 to 24, 2023, with an exit meeting held on August 25, 2023;
- b) The Head Office was examined for 20 working days from August 28 to October 27, 2023.

The pre-exit meetings were held on November 23, 27 and 28, 2023, with the exit meeting held on December 4, 2023.



Dari hasil pemeriksaan OJK tidak terdapat temuan yang signifikan yang mempengaruhi *rating* Bank.

Atas temuan OJK, Bank:

- a) Melakukan tindakan cepat dalam menyelesaikan komitmen-komitmen kepada OJK sesuai dengan target waktu yang telah ditetapkan dan hasilnya dilaporkan kepada OJK, setelah di review oleh Komite Audit secara berkala (bulanan);
- b) Atas dasar temuan OJK tersebut, Bank menetapkan langkah-langkah perbaikan untuk mencegah temuan yang sama berulang dikemudian hari;
- c) Selanjutnya, terdapat komitmen tinggi dari jajaran Manajemen dan segenap karyawan Bank untuk melakukan aktivitas perbankan sesuai dengan prinsip kehati-hatian (*prudential principle*) dan manajemen risiko;
- d) Bank akan mengedepankan pertumbuhan bisnis sesuai dengan keunggulan kompetitif (*competitive advantage*) dan keunggulan komparatif (*comparative advantage*) yang dimiliki oleh Bank.

From the results of the OJK inspection, there were no significant findings that affected the Bank's rating.

Based on OJK's findings, the Bank:

- a) Took quick action to complete its commitments to OJK according to the time targets that have been set and its results were reported to OJK after being reviewed by the Audit Committee periodically (on a monthly basis);
- b) Based on the OJK's findings, the Bank was able to determine corrective steps to prevent the same findings from recurring in the future;
- c) Furthermore, there was a high commitment from the Management and all Bank employees to carry out banking activities in accordance with prudential and risk management principles;
- d) The Bank prioritized business growth in accordance with its own competitive advantage and comparative advantage.

5. PENERAPAN MANAJEMEN RISIKO

Risk Management Implementation

Secara umum Bank telah menerapkan manajemen risiko sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) No. 18/POJK.03/2016 tanggal 22 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum, serta Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.

Dalam rangka memastikan hal tersebut, berikut adalah aktivitas di bidang manajemen risiko sepanjang tahun 2023:

a. Pengawasan Aktif Direksi dan Dewan Komisaris

- 1) Direksi dan Dewan Komisaris terus melakukan pengawasan aktif atas pelaksanaan kebijakan dan strategi manajemen risiko melalui berbagai laporan yang disampaikan oleh RMD seperti laporan Profil Risiko Bank setiap 3 (tiga) bulan yang kemudian dilaporkan ke OJK setelah disetujui Direksi dan Dewan Komisaris. Selain itu, Dewan Komisaris dan Direksi juga melakukan pengawasan aktif setiap bulannya melalui

In general, the Bank has implemented risk management in accordance with Financial Services Authority Regulation (POJK) No. 18/POJK.03/2016 dated March 22, 2016 concerning the Implementation of Risk Management for Commercial Banks, as well as in accordance with Financial Services Authority Circular Letter (SEOJK) No. 34/SEOJK.03/2016 dated September 1, 2016 concerning the Implementation of Risk Management for Commercial Banks.

In order to ensure this, the following is a list of activities in the field of risk management the Bank held throughout 2023:

a. Active supervision of the Board of Directors and Board of Commissioners

- 1) The Board of Directors and Board of Commissioners continued to carry out active supervision over the implementation of risk management policies and strategies through various reports submitted by the RMD. This included Bank Risk Profile reports every 3 (three) months, which were then reported to the OJK after being approved by the Board of Directors and Board of Commissioners. In



forum ALCO (*Asset and Liabilities Management Committee*), guna membahas situasi pasar, rencana pemberian kredit, pendanaan serta likuiditas yang berdampak terhadap aset dan kewajiban Bank;

- 2) Direksi dan Dewan Komisaris bertanggung jawab untuk memastikan penerapan manajemen risiko telah memadai sesuai dengan karakteristik, kompleksitas dan profil Risiko Bank;

Direksi memiliki tugas dan tanggung jawab yang jelas, antara lain:

- a) Menyusun kebijakan, strategi, dan kerangka manajemen risiko secara tertulis dan komprehensif termasuk limit risiko secara keseluruhan dan per jenis risiko, dengan memperhatikan *risk appetite* dan *risk tolerance* Bank serta memperhitungkan dampak risiko terhadap kecukupan permodalan dan mendapatkan persetujuan dari Dewan Komisaris;
- b) Dalam menyusun kebijakan, strategi dan kerangka manajemen risiko, Direksi dibantu oleh Satuan Kerja Manajemen Risiko (SKMR), yakni Divisi Manajemen Risiko dan Komite Manajemen Risiko;
- c) Mempertimbangkan rekomendasi dari Komite Manajemen Risiko, memutuskan pengembangan prosedur yang diajukan oleh Divisi Manajemen Risiko untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko yang dihadapi Bank, serta memastikan pelaksanaannya telah dilakukan oleh Divisi Manajemen Risiko dan Satuan Kerja Operasional terkait;
- d) Paling sedikit 1 (satu) kali dalam 1 (satu) tahun Bank mengkinikan kebijakan, strategi, dan kerangka Manajemen Risiko.

Dewan Komisaris, melalui Komite Pemantau Risiko:

- a) Mengevaluasi Kebijakan Manajemen Risiko;
- b) Mengevaluasi pelaksanaan kebijakan Manajemen Risiko, seperti: mengevaluasi keakuratan metode pengukuran risiko, ketepatan dalam penerapannya, kesesuaian dengan kebijakan dan penetapan limit risiko;

addition, the Board of Commissioners and Directors also carried out active supervision every month through the ALCO (*Asset and Liabilities Management Committee*) forum to discuss things like the current market situation, plans for providing credit, funding and liquidity, all of which had an impact on the Bank's assets and liabilities;

- 2) The Board of Directors and Board of Commissioners were responsible for ensuring that the implementation of risk management was adequate and in accordance with the characteristics, complexity and risk profile of the Bank;

The Board of Directors has clear duties and responsibilities that included:

- a) Developing written and comprehensive risk management policies, strategies and frameworks, including overall risk limits and per type of risk, taking into account the Bank's risk appetite and risk tolerance, as well as taking into account the impact of risks on capital adequacy and obtaining approval from the Board of Commissioners;
- b) In preparing policies, strategies and risk management frameworks, the Board of Directors is assisted by the Risk Management Work Unit (SKMR) through the Risk Management Division and the Risk Management Committee;
- c) The board considers recommendations from the Risk Management Committee, decides on the development of procedures proposed by the Risk Management Division to identify, measure, monitor and control the risks faced by the Bank, and ensures that implementation has been carried out by the Risk Management Division and related Operational Work Units;
- d) At least once in 1 (one) year the Bank updates its Risk Management policies, strategies and framework.

The Board of Commissioners, through the Risk Monitoring Committee:

- a) Evaluating Risk Management Policies;
- b) Evaluating the implementation of Risk Management policies, such as: evaluating the accuracy of risk measurement methods, the accuracy of their implementation, and their conformity with policies and risk limits;



- c) Mengevaluasi pertanggungjawaban Direksi atas pelaksanaan Kebijakan Manajemen Risiko, sekurang-kurangnya secara triwulanan;
- d) Melakukan pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.

- 3) Direksi dan Dewan Komisaris harus memahami dengan baik jenis dan tingkat Risiko yang melekat pada kegiatan bisnis Bank.

b. Kecukupan Kebijakan dan Prosedur, Manajemen Risiko serta Penetapan Limit Risiko

- 1) Melakukan proses evaluasi dan pengkinian atas 8 (delapan) Kebijakan Manajemen Risiko Bank per Desember 2023 sebagai dasar atau acuan dalam manajemen Risiko Bank;
- 2) Mengkinikan tingkat risiko yang akan diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) yang akan digunakan oleh Bank dengan mempertimbangkan preferensi risiko yang ada di sisi Manajemen dan juga Rencana Bisnis Bank;
- 3) Menerapkan pengelolaan 8 (delapan) jenis risiko yaitu risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko reputasi, risiko strategik, dan risiko kepatuhan.

c. Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko serta Sistem Informasi Manajemen Risiko

- 1) Bank telah membentuk Komite Manajemen Risiko, *Asset and Liability Committee* (ALCO), dan Divisi Manajemen Risiko;
- 2) Bank mengadakan rapat Komite Manajemen Risiko (*RMC meeting*) minimal setiap 3 (tiga) bulan sekali dan rapat ALCO 1 kali dalam sebulan untuk membahas hal-hal sebagai berikut:
 - a) *Risk Management Committee*
Bank membahas mengenai hasil pemantauan atas kedelapan jenis risiko, antara lain sebagai berikut:

- c) Evaluating the responsibility of the Board of Directors for the implementation of the Risk Management Policy, at least on a quarterly basis;
- d) Monitoring and evaluating the implementation of the duties of the Risk Management Committee and Risk Management Work Unit.

- 3) The Board of Directors and Board of Commissioners must properly understand the types and levels of risks inherent in the Bank's business activities.

b. Adequacy of Policies and Procedures, Risk Management and Determination of Risk Limits

- 1) Carrying out an evaluation and updating processes for 8 (eight) Bank Risk Management Policies as of December 2023 as a basis or reference in Bank Risk management;
- 2) Updating the level of risk appetite and risk tolerance that will be used by the Bank by taking into account the Bank's existing risk preferences on the part of Management and also the Bank's Business Plan;
- 3) Implementing management of 8 (eight) types of risk, specifically: credit risk, market risk, liquidity risk, operational risk, legal risk, reputation risk, strategic risk, and compliance risk.

c. Adequacy of Risk Identification, Measurement, Monitoring and Control Processes, and Risk Management Information Systems

- 1) The Bank has established a Risk Management Committee, Asset and Liability Committee (ALCO), and Risk Management Division;
- 2) The Bank holds a Risk Management Committee meeting (*RMC meeting*) at least once every 3 (three) months and an ALCO meeting 1 (one) time per month to discuss the following matters:
 - a) Risk Management Committee
The Bank discusses the results of monitoring the eight types of risk, including the following:



Jenis Risiko Types of Risk	Isi	Contents
Risiko Pasar Market Risk	1) Volume dan Komposisi Portfolio 2) Kerugian Potensial Risiko Suku Bunga dalam <i>Banking Book</i> 3) Strategi dan Kebijakan Bisnis	1) Portfolio Volume and Composition 2) Potential Losses from Interest Rate Risk in <i>Banking Books</i> 3) Business Strategy and Policies
Risiko Likuiditas Liquidity Risk	1) Komposisi Aset, Kewajiban dan Transaksi Rekening Administratif 2) Konsentrasi Aset dan Kewajiban 3) Kerentanan pada Kebutuhan Pendanaan 4) Akses pada Sumber-sumber Pendanaan	1) Composition of Assets, Liabilities and Administrative Account Transactions 2) Concentration of Assets and Liabilities 3) Vulnerability to Funding Needs 4) Access to Funding Sources
Risiko Kredit Credit Risk	1) Komposisi Portfolio Aset dan Tingkat Konsentrasi 2) Kualitas Penyediaan Dana dan Kecukupan Pencadangan 3) Strategi Penyediaan Dana dan Timbulnya Penyediaan Dana 4) Faktor Eksternal	1) Asset Portfolio Composition and Level of Concentration 2) Quality of Fund Provisions and Adequacy of Reserves 3) Strategy for Providing Funds and Incurring Fund Provisions 4) External Factors
Risiko Operasional Operational Risk	1) Karakteristik dan Kompleksitas Bisnis 2) Sumber Daya Manusia 3) Teknologi Informasi dan Infrastruktur Pendukung 4) <i>Fraud</i> 5) Kejadian Eksternal	1) Business Characteristics and Complexity 2) Human Resources 3) Information Technology and Supporting Infrastructure 4) Fraud 5) External Events
Risiko Hukum Legal Risk	1) Faktor Litigasi 2) Faktor Kelemahan Perikatan 3) Faktor Ketidadaan Peraturan Perundang-undangan	1) Litigation Factors 2) Engagement Weakness Factors 3) Factors involving the absence of statutory regulations
Risiko Reputasi Reputational Risk	1) Pengaruh Reputasi Pemilik dari Pemilik Bank dan Perusahaan Terkait 2) Pelanggaran Etika Bisnis 3) Kompleksitas Produk dan Kerjasama Bisnis 4) Frekuensi, Materialitas dan Eksposur Pemberitaan Negatif Bank 5) Frekuensi dan Materialitas Keluhan Nasabah Bank	1) Influence of Owner Reputation for Bank Owners and Related Companies 2) Violation of Business Ethics 3) Product Complexity and Business Collaboration 4) Frequency, Materiality and Exposure of Negative Bank News 5) Frequency and Materiality of Bank Customer Complaints
Risiko Strategik Market Risk	1) Kesesuaian Strategi dengan Kondisi Lingkungan Bisnis Bank 2) Strategi Berisiko Tinggi dan Strategi Berisiko Rendah 3) Posisi Bisnis Bank 4) Pencapaian Rencana Bisnis Bank	1) Suitability of Strategy to Bank Business Environmental Conditions 2) High Risk Strategies and Low Risk Strategies 3) Bank Business Position 4) Achievement of the Bank's Business Plan
Risiko Kepatuhan Compliance Risk	1) Jenis dan Signifikansi Pelanggaran yang Dilakukan 2) Frekuensi Pelanggaran yang Dilakukan atau Track Record Kepatuhan Bank 3) Pelanggaran terhadap Ketentuan atas Transaksi Keuangan Tertentu	1) Type and Significance of Violations Committed 2) Frequency of Violations Committed or the Bank's Compliance Track Record 3) Violation of Provisions for Specific Financial Transactions

Selain pembahasan Profil Risiko Bank yang dilakukan setiap 3 (tiga) bulan, Rapat Komite Manajemen Risiko juga diadakan untuk suatu agenda/pembahasan tambahan seperti;

- *Available Fund*;
- *Treasury Limit* (MM & FX Gapping);
- Pengkinian Tingkat Risiko yang akan diambil dan Toleransi Risiko yang selaras dengan Rencana Bisnis Bank.

In addition to discussing the Bank's Risk Profile every 3 (three) months, Risk Management Committee Meetings are also held for additional agenda items/discussion items such as;

- Availability of Funds;
- Treasury Limits (MM & FX Gapping);
- Updating the level of risks to be taken and risk tolerance in line with the Bank's Business Plan.



b) *Assets and Liabilities Management Committee (ALCO)*

Bank menyelenggarakan rapat ALCO setiap bulan dengan pembahasan yang mencakup hal-hal dibawah ini:

- Analisa kondisi pasar terkini yang terkait dengan tingkat suku bunga dan juga tingkat nilai tukar;
- Analisa risiko pasar dan likuiditas;
- Penentuan tingkat suku bunga kredit dan juga deposito.

Bank akan terus menerus meningkatkan peran dan fungsi Divisi Manajemen Risiko (RMD) untuk memastikan bahwa kebijakan, prosedur, penetapan limit dan sistem pengendalian internal telah dilaksanakan dengan baik. RMD juga melakukan identifikasi, pengukuran dan pemantauan terhadap posisi/eksposur per jenis risiko pada tahun 2023. Dengan tujuan untuk memantau dan mengevaluasi profil risiko Bank, pengawasan aktif Direksi dan Dewan Komisaris dilakukan secara berkala dan terus ditingkatkan.

d. **Sistem Pengendalian Intern yang Menyeluruh**

Bank menerapkan sistem pengendalian intern yang menyeluruh dan handal melalui pengendalian risiko yang diatur dalam masing-masing kebijakan manajemen risiko, yakni risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko strategis, risiko reputasi dan risiko kepatuhan.

Bank akan terus meningkatkan peran dan fungsi Divisi Manajemen Risiko (RMD) untuk memastikan bahwa kebijakan, prosedur, penetapan limit dan sistem pengendalian internal telah dilaksanakan dengan baik. RMD juga melakukan identifikasi, pengukuran dan pemantauan terhadap posisi/eksposur risiko secara keseluruhan per jenis risiko dengan tujuan untuk memantau dan mengevaluasi profil risiko Bank.

Setiap 3 (tiga) bulan, Bank membuat laporan Profil Risiko Bank yang disampaikan kepada OJK setelah mendapatkan rekomendasi dari Komite Manajemen Risiko dan pengesahan dari Direksi dan Dewan Komisaris.

b) *Assets and Liabilities Management Committee (ALCO)*

The Bank holds ALCO meetings every month with discussions covering the following matters:

- Analysis of current market conditions related to interest rates and exchange rates;
- Market risks and liquidity analysis;
- Determining credit and deposit interest rates.

The Bank will continue to improve the role and function of its Risk Management Division (RMD) to ensure that policies, procedures, limit determination and internal control systems are implemented properly. RMD also identifies, measures and monitors positions/exposures per type of risk in 2023. Active supervision of the Board of Directors and Board of Commissioners is carried out periodically. This supervision also continues to be improved upon, with the aim of monitoring and evaluating the Bank's risk profile.

d. **Comprehensive Internal Control System**

The Bank implements a comprehensive and reliable internal control system through risk control, as regulated in each of its specific management policies for different risks (credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, reputation risk and compliance risk).

The Bank will continue to improve the role and function of the Risk Management Division (RMD) to ensure that policies, procedures, limit determination and internal control systems are implemented properly. RMD also identifies, measures and monitors the overall risk position/exposure per type of risk. It does this with the aim of monitoring and evaluating the Bank's risk profile.

Every 3 (three) months, the Bank prepares a Bank Risk Profile report, which is submitted to the OJK after receiving recommendations from the Risk Management Committee and approval from the Board of Directors and Board of Commissioners.



6. PENYEDIAAN DANA KEPADA PIHAK TERKAIT (*RELATED PARTY*) DAN PENYEDIAAN DANA BESAR (*LARGE EXPOSURE*)

Provision of Funds to Related Parties and Provision of Large Exposure Funds

Penyediaan Dana Kepada Pihak Terkait dan Debitur Inti per akhir Desember 2023

Provision of Funds to Related Parties and Core Debtors as of the end of December 2023

No.	Penyediaan Dana Provision of Funds	Jumlah Amount	
		Debitur Debtor	Nominal (Jutaan Rupiah) (Millions of Rupiah)
1	Kepada pihak terkait ^{*)} To related parties ^{*)}	1	161.052
2	Kepada Debitur inti: To core debtors:		
	a. Individu Individual	2	200.161
	b. Grup Groups	23	4.528.920

^{*)} Debitur adalah anak perusahaan Bank (PT Resona Indonesia Finance)
The debtor is a subsidiary of the Bank (PT Resona Indonesia Finance)

Terkait dengan relatif besarnya eksposur penyediaan dana atau penyaluran kredit kepada debitur besar, hal ini sesuai dengan karakteristik Bank sebagai Bank yang fokus untuk menyediakan dana atau menyalurkan kredit ke nasabah korporasi.

The Bank's relatively large exposure to the provision of funds or distribution of credit to large debtors is all in accordance with its characteristics as a business that focuses on providing funds or channeling credit to corporate customers.

Namun demikian, Bank tetap mengedepankan asas kehati-hatian (*prudential principle*) dalam penyaluran kredit dengan bertindak sangat selektif dalam memilih debitur, di mana hanya debitur dan kelompok debitur tertentu pada bidang usaha tertentu yang memenuhi *risk appetite* Bank yang akan dapat menjadi debitur Bank.

Nevertheless, the Bank continues to prioritize its focus on prudential principles in lending by acting very selectively in selecting debtors. Only certain debtors and groups of debtors in certain business fields who meet the Bank's risk appetite will be able to become the Bank's debtors.

Bank telah memiliki Kebijakan Perkreditan Bank dan Kebijakan Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar, yang selalu dikaji ulang.

The Bank has a Bank Credit Policy and a Maximum Credit Limit and Large Fund Provision Policy, all of which are regularly subject to review.

Penyediaan dana kepada pihak terkait dan penyediaan dana besar diputuskan oleh Direksi secara independen tanpa intervensi dari pihak terkait dan pihak lainnya.

The provision of funds to related parties and the provision of large funds are decided by the Board of Directors. This is done independently without intervention from related parties and other parties.

Penyediaan dana kepada pihak terkait disetujui oleh Dewan Komisaris sesuai dengan ketentuan yang berlaku.

The provision of funds to related parties is approved by the Board of Commissioners in accordance with applicable regulations.

Dalam penyediaan dana kepada pihak terkait maupun penyediaan dana besar, Bank selalu:

In providing funds to related parties or providing large funds, the Bank always:

a. Menerapkan prinsip kehati-hatian dan mematuhi ketentuan Otoritas Jasa Keuangan tentang Batas Maksimum Pemberian Kredit (BMPK);

a. Applies the principle of prudence and comply with the provisions of the Financial Services Authority regarding the Legal Lending Limit (LLL);



- b. Memonitor jumlah pinjaman yang diberikan per debitur maupun kelompok debitur. Hal ini dimaksudkan untuk menjaga agar tidak terjadi pelanggaran BMPK;
- c. Memperhatikan penyebaran/diversifikasi portofolio penyediaan dana;
- d. Membuat limit internal sebagai upaya mendeteksi lebih awal adanya potensi pelanggaran BMPK;
- e. Penyediaan dana besar, per debitur dan per kelompok debitur, secara rutin dilaporkan kepada Dewan Komisaris sebagai sarana *monitoring*.

- b. Monitors the number of loans given per debtor and per group of debtors. This is intended to prevent LLL violations from occurring;
- c. Pays attention to the distribution/diversification of its funding portfolio;
- d. Creates internal limits as an effort to detect potential LLL violations early;
- e. All provisions of large funds, per debtor and per group of debtors, are routinely reported to the Board of Commissioners as a means of monitoring.

7. RENCANA STRATEGIS BANK

Bank Strategic Plan

Bank telah menyusun rencana Korporasi dan Rencana Bisnis Bank secara lengkap sesuai dengan ketentuan yang berlaku. Rencana Bisnis Bank telah disusun dengan memperhatikan faktor-faktor eksternal dan internal serta memperhatikan prinsip kehati-hatian dan asas perbankan yang sehat. Pelaksanaan rencana bisnis terealisasi dengan baik secara kuantitas dan kualitas.

The Bank has prepared a complete Corporate Plan and Bank Business Plan in accordance with applicable regulations. The Bank's Business Plan has been prepared while taking into account external and internal factors, as well as taking into account the principle of prudence and sound banking principles. The implementation of the Bank's business plan was realized well in terms of both quantity and quality.

a. Rencana Korporasi 2022-2026 (5 Tahun)

Melakukan penilaian ulang Model Bisnis Bank dengan mengaplikasikan metode '*Business Model Canvas*', ditujukan untuk memetakan kondisi yang terjadi di Bank dan hal-hal strategi apa yang perlu dilakukan sebagai suatu perbaikan atau penguatan bagi Bank.

Business Model Canvas memetakan 9 (sembilan) aspek utama, dengan penambahan pada setiap aspek yang menjadi perhatian yaitu:

- 1) *Key Partner*, pada aspek ini Bank melihat perlu adanya inisiatif untuk membentuk dan memperkuat kerjasama bisnis dengan pihak ketiga yang dapat menunjang kinerja bisnis dan layanan Bank dari waktu ke waktu. *Key Partner* yang dimaksud antara lain dengan perusahaan asuransi yang memberikan perlindungan asuransi bagi aset jaminan kredit (*collateral assets*);
- 2) *Key Activities*, pada aspek ini Bank melihat masih cukup banyak pengembangan dan penguatan yang perlu dilakukan, khususnya pada produk dan layanan Bank, yang antara lain: produk dan layanan transaksional (*transaction banking/trade finance*), layanan mata uang asing (*forex transaction*), dan produk serta layanan lainnya;

a. Corporate Plan 2022-2026 (5 Years)

The Bank has carried out a reassessment of its Business Model by applying the '*Business Model Canvas*' method that is aimed at mapping the Bank's conditions and what strategies need to be carried out as a way to improve and strengthen the Bank.

The Business Model Canvas maps 9 (nine) main aspects, with the addition of each aspect of concern, namely:

- 1) *Key Partner*, in this aspect the Bank sees the need for initiatives to form and strengthen business collaborations with third parties that can support the Bank's business performance and services from time to time. Key Partners in question include insurance companies that provide insurance protection for credit collateral assets;
- 2) *Key Activities*, in this aspect the Bank sees that there is still quite a lot of development and strengthening that needs to be done, especially in the Bank's products and services, which include: transactional products and services (transaction banking/trade finance), foreign currency services (forex transactions), and other products and services;



- 3) *Key Resources*, aspek ini berkaitan dengan pengembangan dan penguatan pada Sumber Daya Manusia (SDM) dan juga kesesuaian proses dan prosedur seiring dengan berkembangnya organisasi, produk dan layanan yang dimiliki Bank. Dalam aspek ini, bank juga melihat perlunya penguatan basis nasabah yang dilakukan seiring dengan fokus segmentasi Bank kepada nasabah Korporasi Lokal yang memiliki hubungan bisnis dengan Jepang. Bank juga melihat perlunya mengembangkan kepada basis nasabah yang luas dari pemegang saham pengendali (Resona Bank Ltd., Jepang dan Bank of Yokohama Ltd., Jepang) yang dapat memperkenalkan dan menjadi penghubung bagi Bank;
 - 4) *Value Proposition*, Bank perlu memperkuat *unique value proposition* yang dimiliki dan memulai fokus pada Korporasi Lokal yang memiliki Hubungan Bisnis dengan Jepang, berbekal pengetahuan dan pengalaman terhadap pasar dan budaya Jepang yang disertai dengan dukungan penuh dari Resona Bank Ltd., Jepang dan Bank of Yokohama Ltd., Jepang sebagai pemegang saham pengendali yang merupakan grup lembaga keuangan terbesar di Jepang;
 - 5) *Customer Relationship*, aspek ini terkait dengan ketersediaan tenaga *marketing* yang dapat mengakusisi dan membina hubungan jangka panjang dengan nasabah;
 - 6) *Channels*, pada aspek ini Bank memperkuat jaringan melalui pendekatan *Business Communities* (komunitas bisnis);
 - 7) *Customer Segments*, Bank memulai fokus pada Korporasi Lokal yang memiliki Hubungan Bisnis dengan Jepang serta mengembangkan basis nasabah pada sektor ekonomi yang lebih bervariasi dengan tetap berada pada koridor skala nasabah seperti kondisi saat ini;
 - 8) *Cost Structure*, Bank perlu memperhatikan struktur biaya yang ada dari waktu ke waktu, secara khusus struktur biaya pendanaan (*funding cost*) serta biaya lainnya, seperti: biaya SDM, Teknologi Informasi, dan lain-lain;
 - 9) *Revenue Stream*, secara khusus Bank perlu melakukan diversifikasi pendapatan yang selama ini terfokus dari pendapatan bunga (*interest income*), mengembangkan kepada peningkatan *fee based income* dari transaksi perbankan serta peningkatan pada pendapatan valuta asing (*forex income*), dengan menetapkan persentase pertumbuhan bagi kedua jenis pendapatan ini.
- 3) *Key Resources*, this aspect relates to the development and strengthening of Human Resources (HR) and also the suitability of processes and procedures in line with the development of the organization, products and services owned by the Bank. In this aspect, the bank also sees the need to strengthen its customer base which is carried out in line with the Bank's segmentation focus on Local Corporate customers who have business relationships with Japan. The Bank also sees the need to develop a broad customer base from controlling shareholders (Resona Bank Ltd., Japan and Bank of Yokohama Ltd., Japan) who can introduce and become a liaison for the Bank;
 - 4) *Value Proposition*, the Bank needs to strengthen its unique value proposition and start focusing on Local Corporations that have Business Relations with Japan, armed with knowledge and experience of the Japanese market and culture accompanied by full support from Resona Bank Ltd., Japan and Bank of Yokohama Ltd., Japan as the controlling shareholder which is the largest financial institution group in Japan;
 - 5) *Customer Relationship*, this aspect is related to the availability of marketing personnel who can acquire and maintain long-term relationships with customers;
 - 6) *Channels*, in this aspect the Bank strengthens its network through a Business Community approach;
 - 7) *Customer Segments*, the Bank is starting to focus on Local Corporations that have Business Relations with Japan and developing a customer base in more varied economic sectors while remaining in the customer scale corridor as in current conditions;
 - 8) *Cost Structure*, the Banks needs to pay attention to its existing cost structure from time to time, specifically the structure of funding costs and other costs, such as: HR costs, Information Technology, etc.;
 - 9) *Revenue Stream*, in particular the Bank needs to diversify its income, which has so far focused on interest income, developing it to increase its fee-based income from banking transactions as well as increasing foreign exchange income (*forex income*), by determining the growth percentage for both this type of income.



b. Jangka Menengah (2-3 Tahun/Tahun 2024-2025)

- 1) Di tahun 2024, dengan tema '*Reinforcement Year*', seiring dengan struktur modal Bank yang cukup kuat, arah dan kebijakan Bank difokuskan pada upaya:
 - a) memperluas dan memperdalam basis nasabah;
 - b) mengembangkan produk dan layanan yang lebih bervariasi untuk memperkuat keberlanjutan usaha.
- 2) Pada tahun 2025, dengan mengambil tema '*Resonance Year*', seiring struktur modal Bank yang semakin kuat, ditopang dengan produk dan layanan serta basis nasabah yang cukup luas, maka arah dan kebijakan Bank difokuskan pada upaya untuk:
 - a) Menggaungkan reputasi disertai *branding*;
 - b) Produk dan transaksi yang lebih kompleks;
 - c) *Quality Assurance*;
 - d) Memperkuat pemegang saham local.
- 3) Menjaga dan meningkatkan Peringkat Komposit (PK) kesehatan Bank berdasarkan risiko (RBBR) minimum berada pada peringkat 2 atau Sehat yang di dalamnya termasuk peringkat komposit profil risiko dan peringkat penerapan *Good Governance* (GG) baik individual maupun konsolidasi dengan perusahaan anak, PT RIF.
- 4) Mempertahankan peringkat komposit profil risiko dan peringkat GG tersebut dengan melakukan peningkatan pada:
 - a) Fungsi kepatuhan termasuk di dalam mengelola risiko kepatuhan serta peningkatan Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT) sesuai dengan peraturan yang berlaku;
 - b) Manajemen risiko, termasuk di dalamnya berkoordinasi dengan Resona Bank, Ltd., Jepang untuk memperkuat pelaksanaan manajemen risiko Bank;
 - c) Fungsi audit internal, baik dari sisi sumber daya manusia maupun dari metodologi audit, dan Fungsi komite-komite dengan mengefektifkan peran komite-komite, baik komite yang mendukung tugas Direksi maupun Dewan Komisaris.
- 5) Menjaga kualitas portofolio kredit dengan pendekatan yang *prudent* terhadap manajemen risiko kredit;

b. Medium Term (2-3 Years/2024-2025)

- 1) In 2024, with its theme of "*Reinforcement Year*", which is in line with the Bank's fairly strong capital structure, the Bank's direction and policies will be focused on efforts to:
 - a) expand and deepen its customer base;
 - b) develop more varied products and services to strengthen its business sustainability.
- 2) In 2025, with its theme of "*Resonance Year*", which is being used as a theme to reflect how the Bank's capital structure is becoming increasingly stronger and is being supported by products, services and a fairly broad customer base, the Bank's direction and policies will be focused on efforts to:
 - a) Promote its reputation along with its branding;
 - b) Generate more complex products and transactions;
 - c) Provide quality Assurance;
 - d) Strengthen local shareholders.
- 3) Maintain and improve the Bank's Composite Rating (PK) based on risk (RBBR) at a minimum of 2 or Healthy, which includes the risk profile composite rating and Good Governance (GG) implementation rating, both individually and consolidated with the subsidiary, PT RIF.
- 4) Maintain its composite risk profile rating and GG rating by making improvements to:
 - a) Its compliance function, which includes managing compliance risks and improving the implementation of the Anti-Money Laundering and Terrorism Financing Prevention (AMLCFT) Program in accordance with applicable regulations;
 - b) Risk management, including coordinating with Resona Bank, Ltd., Japan to strengthen the implementation of Bank risk management;
 - c) Internal audit function, both in terms of human resources and audit methodology, and the function of committees by making the role of committees more effective, both committees that support the duties of the Board of Directors and the Board of Commissioners.
- 5) Maintain the quality of the credit portfolio with a prudent approach to credit risk management;



- 6) Memperkuat pengembangan dan pengelolaan portofolio Korporasi Lokal yang memiliki hubungan bisnis dengan Jepang, sebagai perwujudan perluasan basis nasabah disertai dengan pengembangan produk dan layanan serta diversifikasi sumber pendapatan;
 - 7) Melanjutkan penerapan aksi keuangan berkelanjutan, selain terus mengembangkan kapasitas internal melalui pelatihan, Bank juga akan memulai kajian dan pengembangan terkait dengan produk dan layanan keuangan berkelanjutan;
 - 8) Melanjutkan komunikasi dan kerjasama dengan pemegang saham: Resona Bank Ltd., Jepang, Bank of Yokohama Ltd., Jepang dan Daido Life Insurance Company, Jepang untuk lebih memperluas pangsa pasar nasabah Korporasi Jepang;
 - 9) Melanjutkan upaya untuk meningkatkan infrastruktur Bank melalui standarisasi proses bisnis dan operasional yang dapat mendukung kemampuan Bank untuk memperluas pangsa pasar khususnya dalam pemberian kredit;
 - 10) Secara berkesinambungan terus berupaya meningkatkan kualitas sumber daya manusia dengan menitikberatkan pada:
 - a) Melanjutkan proses peningkatan jumlah dan kemampuan unit bisnis dan manajemen risiko untuk mendukung pertumbuhan bisnis;
 - b) Menciptakan *Integrated Improvement Process* dan menyelaraskan karyawan dengan strategi bisnis;
 - c) Implemenasi *advance risk management program* untuk meningkatkan kesadaran risiko, kapasitas usaha dan keberlangsungan usaha;
 - d) Menerapkan praktek terbaik (*best practice*) dalam pengelolaan sumber daya manusia termasuk Manajemen Talenta, jenjang karir, manajemen kinerja yang dikaitkan dengan manajemen remunerasi serta penerapan program keterikatan karyawan;
 - e) Melanjutkan program terkait dengan manajemen risiko, pelatihan keuangan berkelanjutan, dan tata kelola berkelanjutan;
 - f) Melaksanakan alih pengetahuan yang efektif dari tenaga kerja asing kepada tenaga kerja lokal;
 - g) Mempertahankan karyawan bertalenta melalui aspek finansial (remunerasi yang kompetitif) dan aspek non finansial (kenyamanan kerja dan keterikatan karyawan);
- 6) Strengthening the development and management of its portfolio of Local Corporations that have business relations with Japan, as a manifestation of expanding its customer base accompanied by developing its products and services as well as diversifying its sources of income;
 - 7) Continue to implement sustainable financial actions, apart from continuing to develop internal capacity through training, the Bank will also initiate studies and development related to sustainable financial products and services;
 - 8) Continue communication and collaboration with shareholders: Resona Bank Ltd., Japan, Bank of Yokohama Ltd., Japan and Daido Life Insurance Company, Japan to further expand the market share of Japanese Corporate customers;
 - 9) Continue its efforts to improve the Bank's infrastructure through standardization of business and operational processes that can support the Bank's ability to expand its market share, especially in providing credit;
 - 10) Continuously strive to improve the quality of its human resources by focusing on:
 - a) Continuing its process of increasing the number and capabilities of business units and risk management to support business growth;
 - b) Creating an Integrated Improvement Process and aligning employees with business strategy;
 - c) Implementation of an advanced risk management program to increase risk awareness, business capacity and business sustainability;
 - d) Applying best practices in human resource management including Talent Management, career paths, performance management linked to remuneration management and implementing employee engagement programs;
 - e) Continuing programs related to risk management, sustainable finance training and sustainable governance;
 - f) Carrying out effective knowledge transfer from foreign workers to local workers;
 - g) Retaining talented employees through financial aspects (competitive remuneration) and non-financial aspects (work comfort and employee engagement);



h) Proses perekrutan sumber daya manusia berbasis kompetensi guna mendapatkan *talent-talent* terbaik yang sesuai dengan kebutuhan dan kondisi Bank.

- 11) Meningkatkan pertumbuhan Aset dan Kredit masing-masing sebesar 5,51% dan 14,00% di tahun 2024 jika dibandingkan dengan tahun 2023, atau dari Rp17,5 triliun menjadi Rp18,4 triliun untuk Aset, dan Rp13,5 triliun menjadi Rp15,4 triliun untuk Kredit. Sedangkan untuk tahun 2025, Aset diperkirakan tumbuh 11,86%, dari Rp18,4 triliun menjadi Rp20,6 triliun, dan disisi Kredit diperkirakan tumbuh 14,00% dibandingkan tahun 2024, atau dari Rp15,4 triliun menjadi Rp17,6 triliun;
- 12) Mempertahankan tingkat rasio *NPL Gross* dan *NPL Nett* Bank berada pada tingkat rasio yang sesuai dengan *Risk Appetite* dan *Risk Tolerance* yang telah ditetapkan Bank sebelumnya, dengan estimasi beban penurunan nilai sebesar Rp280,6 miliar di tahun 2024 dan sebesar Rp280,7 miliar di tahun 2025;
- 13) Meningkatkan Dana Pihak Ketiga (DPK), yaitu total DPK pada tahun 2024 ditargetkan tumbuh 8,32% dibandingkan tahun 2023, atau dari Rp10,9 menjadi Rp11,8 triliun, sedangkan pada tahun 2025 ditargetkan tumbuh 17,60% dibandingkan tahun 2024, atau dari Rp11,8 triliun menjadi Rp14,8 triliun. Disisi lain, untuk Pinjaman yang diterima di tahun 2024, mengalami koreksi sebesar -32,24% dibandingkan tahun 2023, dari Rp293 miliar turun ke Rp199 miliar. Koreksi pada pinjaman juga diproyeksikan pada tahun 2025 sebesar -24,46%, dari Rp199 miliar ke Rp150 miliar;
- 14) Merencanakan Pendapatan Bunga Bersih pada tahun 2024 sebesar Rp815 miliar dan menjadi Rp919 miliar pada tahun 2025;
- 15) Meningkatkan Modal Inti Bank, yang bersumber dari pendapatan/laba setelah pajak, dengan target laba setelah pajak pada tahun 2024 sebesar Rp138,5 miliar dan pada tahun 2025 laba setelah pajak sebesar Rp213,6 miliar. Target total modal KPMM pada tahun 2024 dan 2025 masing-masing sebesar Rp5,5 triliun dan Rp5,7 triliun.

c. Jangka Pendek (1 Tahun/2023)

Tahun 2023, dengan merujuk pada proyeksi pertumbuhan ekonomi oleh Pemerintah Indonesia, Bank memproyeksikan bahwa secara umum perekonomian nasional akan kembali membaik. Perbaikan ekonomi nasional, masih dibayangi

h) Competency-based human resource recruitment process to obtain the best talents in accordance with the Bank's needs and conditions.

- 11) Increase the growth of its Assets and Credit respectively by 5.51% and 14.00% in 2024 when compared with 2023, or from IDR17.5 trillion to IDR18.4 trillion for Assets, and IDR13.5 trillion to IDR15.4 trillion for Credit. Meanwhile, for 2025, Assets are estimated to grow 11.86%, from IDR18.4 trillion to IDR20.6 trillion, and on the Credit side it is estimated to grow 14.00% compared to 2024, or from IDR15.4 trillion to IDR17.6 trillion;
- 12) Maintain the Bank's ratio level of Gross NPL and Net NPL at ratio levels in accordance with the Risk Appetite and Risk Tolerance previously determined by the Bank, with an estimated impairment charge of IDR280.6 billion in 2024 and IDR280.7 billion in 2025;
- 13) Increase its Third Party Funds (DPK), namely total DPK in 2024 is targeted to grow 8.32% compared to 2023, or from IDR 10.9 to IDR11.8 trillion, while in 2025 it is targeted to grow 17.60% compared to 2024, or from IDR11.8 trillion to IDR14.8 trillion. On the other hand, loans received in 2024 experienced a correction of -32.24% compared to 2023, from IDR293 billion down to IDR199 billion. Corrections on loans are also projected in 2025 at -24.46%, from IDR199 billion to IDR150 billion;
- 14) Plan Net Interest Income in 2024 of IDR815 billion and to IDR919 billion in 2025;
- 15) Increase the Bank's Core Capital, which is sourced from income/profit after tax, with a target profit after tax in 2024 of IDR138.5 billion and in 2025 profit after tax of IDR213.6 billion. KPMM's total capital target in 2024 and 2025 is IDR5.5 trillion and IDR5.7 trillion, respectively.

c. Short Term (1 Year/2023)

In 2023, referring to economic growth projections by the Indonesian Government, the Bank predicted that in general the national economy will improve again. Improvements in the national economy were still overshadowed by the uncertainty of global



dengan ketidakpastian pemulihan ekonomi global serta potensi terjadinya peningkatan inflasi sebagai akibat meningkatnya harga Bahan Bakar Minyak dan disrupsi rantai pasok dunia (*global supply chain disruption*) dampak dari invasi Rusia ke Ukraina.

Mempertimbangkan proyeksi tersebut, arah dan kebijakan jangka pendek Bank untuk dapat mempertahankan performa bisnis antara lain dengan:

- a) Menyelaraskan arah, kebijakan dan strategi Bank dengan Rencana Korporasi (*Corporate Plan*) periode 5 (lima) tahun (2022-2026) yang telah disusun sebelumnya;
- b) Melanjutkan implementasi penilaian ulang Model Bisnis Bank dengan mengaplikasikan metode '*Business Model Canvas*';
- c) Melanjutkan upaya membentuk kembali fondasi Bank menggunakan filosofi 'KAIZEN' atau dikenal dengan *Continuous Improvement* pada 4 (empat) aspek pokok yaitu: *Product, People, Process* dan *Procedure*;
- d) Melanjutkan fokus membentuk '*Unique Value Proposition*' dengan memberikan fokus pengembangan portofolio kredit kepada Korporasi Lokal yang memiliki hubungan bisnis dengan Jepang. Arah kebijakan ini seiring dengan dibentuknya Rencana Korporasi Bank periode 5 tahun, dengan tujuan Bank untuk menjadi 'Bank yang dapat diandalkan bagi Korporasi Lokal yang memiliki hubungan dengan Jepang' (*most reliable Bank for Local Companies that have relationship with Japan*);
- e) Melanjutkan tahapan Rencana Korporasi 5 (lima) tahun, yang pada tahun 2023 memasuki tahun kedua, dengan mengambil tema '*Reposition Year*', arah dan kebijakan Bank difokuskan pada:
 - 1) Relokasi kantor pusat Bank yang akan menempati gedung kantor pusat yang baru, Jakarta Mori Tower, di Jl. Jend. Sudirman Kav. 40-41, Jakarta Pusat. Relokasi kantor pusat ini telah direncanakan sejak lama dengan latar belakang harapan untuk memiliki kantor pusat yang memadai dan representatif baik dari segi lokasi dan juga segi kualitas bangunan dengan tetap mengindahkan prinsip berkelanjutan. Selain itu relokasi kantor pusat ini juga sebagai momentum

economic recovery and the potential for increased inflation as a result of rising fuel prices and global supply chain disruption due to Russia's invasion of Ukraine.

Considering these projections, the Bank's short-term direction and policies to maintain business performance in 2023 included:

- a) Aligning the direction, policies and strategies of the Bank with the Corporate Plan for its 5 (five) year period (2022-2026);
- b) Continuing its reassessment of the Bank's Business Model by applying a "Business Model Canvas" method;
- c) Continuing efforts to reshape the Bank's foundation using the "KAIZEN" philosophy of Continuous Improvement in 4 (four) main aspects: Product, People, Process and Procedure;
- d) Continuing its focus on forming a "Unique Value Proposition" by focusing on developing credit portfolios for local corporations that have business relationships with Japan. This policy direction is in line with the formation of the Bank's Corporate Plan for a 5-year period, with the aim of the Bank being "a reliable Bank for Local Corporations that have relationships with Japan";
- e) Continuing the stages of the Bank's 5-year Corporate Plan, which in 2023 entered its second year. With its theme of "Reposition Year", the Bank's direction and policies were focused on:
 - 1) Relocation of the Bank's head office to a new head office building at Jakarta Mori Tower, on Jl. Jend. Sudirman Kav. 40-41, Central Jakarta. This head office relocation has been planned for a long time with the hope of having a head office that is adequate and representative both in terms of location and also in terms of building quality while still adhering to sustainable principles. Apart from that, the process of relocating this head office also served as momentum for the Bank's 65-year



atas eksistensi Bank selama 65 tahun berkomitmen memberikan kualitas layanan keuangan terbaik bagi para nasabah dan mitra;

- 2) Sebagai rangkaian relokasi kantor pusat, Bank juga meluncurkan slogan perusahaan baru "*Sustain Your Business Growth*" sebagai pengganti slogan sebelumnya "*Your Real Partner*";
- 3) Menekankan pada nilai yang unik dari Bank dan membangun reposisi yang kuat pada *niche market*;
- 4) Akselerasi kapasitas bisnis dan pangsa pasar yang lebih besar, seiring dengan realisasi penambahan modal inti Bank sebesar Rp3 triliun pada bulan Juni 2022, yang disertai diversifikasi pendapatan dengan tidak hanya mengandalkan pendapatan bunga.
- 5) Memperkuat Manajemen Bank, melalui:
 - a) penunjukkan 1 (satu) Direktur baru, yang akan membawahi dan bertanggung jawab dalam pengembangan segmen Korporasi Lokal;
 - b) implementasi 2 (dua) fungsi *Senior Executive Vice President* (SEVP), yang akan melingkupi area/fungsi kerja dari:
 - 1) *Planning and Finance dan Business Strategy*; serta
 - 2) *Operation, Settlement and Correspondent and Branches*.
- 6) Penataan ulang organisasi, khususnya organisasi bisnis, dengan membentuk *Business Development Division* (BDD-7), yang dalam kesehariannya akan bertugas untuk mengembangkan potensi bisnis dari segmen nasabah korporasi Lokal, memasuki peluang bisnis pinjaman sindikasi serta membentuk dan mengaktifkan kembali *China Desk*;
- 7) Memperkuat aspek Manajemen Risiko melalui:
 - a) Peninjauan ulang dan revisi terhadap pedoman tentang; Proses Kredit, Pengawasan Kredit, *Prior Consultation*, dan lainnya;
 - b) Menyelenggarakan *Technical Meeting* dan implementasi *watch grade* terhadap debitur baru;
 - c) Membentuk Divisi *Middle Office* dibawah Direktorat Kredit yang bertanggung jawab untuk: *Post Disbursement and Covenant Monitoring* serta *Underline Checking*.

existence as a company that is committed to providing the best quality financial services for customers and partners;

- 2) As part of a series of head office relocation efforts, the Bank also launched a new company slogan "*Sustain Your Business Growth*" as a replacement for its previous slogan, which was "*Your Real Partner*";
- 3) Emphasizing the unique value of the Bank and building a strong repositioning in niche markets;
- 4) Acceleration of business capacity and greater market share, in line with the realization of additional Bank core capital of IDR3 trillion in June 2022, accompanied by income diversification by not only relying on interest income.
- 5) Strengthening Bank Management, through:
 - a) the appointment of 1 (one) new Director, who will supervise and be responsible for the development of the Local Corporate segment;
 - b) implementation of 2 (two) Senior Executive Vice President (SEVP) functions, which will cover the work areas/functions of:
 - 1) Planning and Finance and Business Strategy; as well as
 - 2) Operations, Settlements and Correspondence and Branches.
- 6) Restructuring the organization, especially the business organization, by forming a Business Development Division (BDD-7), which in its daily activities will be tasked with developing the business potential of the local corporate customer segment, entering syndicated loan business opportunities, as well as forming and reactivating the Bank's China Desk;
- 7) Strengthening Risk Management aspects through:
 - a) Reviewing and revision of guidelines regarding the Bank's Credit Process, Credit Monitoring, Prior Consultation, and others;
 - b) Organizing Technical Meetings and implementing watch grades for new debtors;
 - c) Establish a Middle Office Division under the Credit Directorate which is to be responsible for Post Disbursement and Covenant Monitoring and Underline Checking.



- f) Menitikberatkan untuk menjaga kualitas Aset dengan selektif dan memastikan prinsip kehati-hatian diterapkan secara seksama dalam pertumbuhan aset yang baru;
- g) Berkomitmen terhadap pencapaian target yang telah ditetapkan dengan menitikberatkan pada menjaga kualitas aset, melalui:
- 1) Melakukan penyaluran kredit dengan prinsip kehati-hatian;
 - 2) Menjaga kualitas portofolio kredit dengan pendekatan yang *prudent* terhadap manajemen risiko kredit;
 - 3) Menerapkan *creditrating* yang mencerminkan kondisi yang benar dan akurat atas kinerja nasabah/debitur;
 - 4) Pemilihan sektor ekonomi sesuai dengan batasan industri yang telah ditetapkan;
 - 5) Meningkatkan tingkat pengembalian untuk kredit bermasalah;
 - 6) Meningkatkan kualitas kredit dengan melakukan *review* terhadap proses dan prosedur terkait aktivitas perkreditan;
 - 7) *Monitoring* penerapan Batas Maksimum Pemberian Kredit (BMPK) dan *Credit Ceiling*.
- h) Melakukan inisiatif aktivitas atau mengeluarkan produk baru sebagai upaya diversifikasi bisnis dengan menjadikan Bank sebagai pemberi referensi terhadap produk pihak ketiga yang telah menjalin kerjasama.

Pada tahun 2023, selain melanjutkan fokus untuk memperkuat aspek sumber daya manusia dengan re-organisasi pada *Business Development Division* (BDD), Bank akan tetap mengembangkan produk baru dengan lebih merupakan implementasi dari aktivitas produk baru yang telah direncanakan pada waktu sebelumnya seperti *Bancassurance* untuk *collateral* dan DPLK, produk-produk ini diharapkan mampu menjadi diversifikasi sumber pendapatan Bank selain pendapatan bunga dan diharapkan mampu memperkuat fungsi *four eyes principal's* yang akan dilaksanakan bersama dengan rekanan Perusahaan Asuransi.

Bank juga akan memperkuat kerjasama dengan perusahaan teknologi finansial (*Fintech*), sebagai bentuk kerjasama dalam pemenuhan Rasio Pembiayaan Inklusif Makroprudensial (RPIM);

- f) An emphasis on maintaining asset quality selectively and ensuring that the precautionary principle is carefully applied in the growth of new assets;
- g) A commitment to achieving predetermined targets with an emphasis on maintaining asset quality, through:
- 1) Conducting credit distribution with the prudential principle;
 - 2) Maintaining the quality of the Bank's credit portfolio with a prudent approach to credit risk management;
 - 3) Applying a credit rating that reflects the correct and accurate conditions of customer/debtor performance;
 - 4) Selection of economic sectors in accordance with established industry boundaries;
 - 5) Increasing the rate of return for non-performing loans;
 - 6) Improving credit quality by reviewing processes and procedures related to credit activities;
 - 7) Monitoring the implementation of the Legal Lending Limit (LLL) and Credit Ceilings.
- h) Carrying out activity initiatives or releasing new products as an effort to diversify its business by having the Bank serve as a reference provider for third party products with which it has collaborated.

In 2023, apart from continuing to focus on strengthening its human resources aspect by reorganizing its Business Development Division (BDD), the Bank continue to develop new products with new product activities that had been planned previously such as Bancassurance for collateral and Financial Institution Pension Funds (DPLK). These products are expected to diversify the Bank's income sources other than interest income and are expected to be able to strengthen the Bank's "four eyes principal's function" which will be implemented together with Insurance Company partners.

The Bank also strengthened cooperation with financial technology companies (Fintech), as a form of cooperation in fulfilling its Macroprudential Inclusive Financing Ratio (RPIM);



- i) Melanjutkan upaya Bank dalam memenuhi Rasio Pembiayaan Inklusif Makroprudensial (RPIM), antara lain melalui: Menyalurkan kredit kepada usaha mikro, kecil, dan menengah (UMKM) yang dilakukan sesuai dengan kemampuan Bank sebagai bank korporasi, penerapan keuangan berkelanjutan dengan skala prioritas pada penyaluran antara risiko sosial, lingkungan hidup dan tata kelola dalam aktivitas bisnis, serta melanjutkan pengembangan kapasitas internal Bank melalui pelatihan dan pengembangan yang bertujuan meningkatkan kapasitas dan kapabilitas sumber daya manusia;
- j) Menjaga atau meningkatkan Peringkat Komposit (PK) kesehatan Bank berdasarkan risiko (RBBR) minimum berada pada Peringkat 2 atau Sehat yang didalamnya termasuk peringkat komposit profil risiko dan peringkat penerapan *Good Governance* (GG) baik individual maupun konsolidasi dengan perusahaan anak, PT Resona Indonesia Finance (PT RIF);
- k) Mempertahankan peringkat komposit profil risiko dan peringkat *Good Governance* (GG), Bank berupaya melakukan peningkatan pada:
- 1) Fungsi kepatuhan termasuk dalam mengelola risiko kepatuhan serta peningkatan Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT) sesuai dengan peraturan yang berlaku;

Fungsi manajemen risiko, diantaranya:

- Meningkatkan peran Divisi Manajemen Risiko dalam mendukung pencapaian Rencana Bisnis Bank khususnya terkait dengan penetapan risiko pada tingkat yang wajar dan fokus untuk menjaga kualitas kredit, mengamankan posisi likuiditas dan rasio Kewajiban Penyediaan Modal Minimum (KPMM) yang wajar;
- Meningkatkan peran Divisi Manajemen Risiko dengan melakukan *review* dan memberikan rekomendasi atas seluruh kebijakan dan prosedur Bank;
- Penguatan manajemen risiko pasar dan likuiditas dengan persiapan penerapan manajemen risiko dan pengukuran risiko pendekatan standar untuk risiko suku bunga dalam *banking book* (*Interest Rate Risk in Banking Book*) dan persiapan implementasi sistem aplikasi *Net Stable Funding Ratio* (NSFR);

- i) Continuing the Bank's efforts to fulfill its Macroprudential Inclusive Financing Ratio (RPIM), including through: Disbursing credit to micro, small and medium enterprises (MSMEs) which is carried out in accordance with the Bank's capabilities as a corporate bank, implementing sustainable finance with a priority scale in alignment between social, environmental and governance risks in business activities, as well as continuing to develop the Bank's internal capacity through training and development aimed at increasing the capacity and capability of human resources;
- j) Maintain or improve the Bank's health Composite Rating (PK) based on risk (RBBR), at a minimum of Rank 2 or Healthy, which includes the risk profile composite rating and Good Governance (GG) implementation rating, both individually or consolidated with its subsidiary, PT Resona Indonesia Finance (PT RIF);
- k) Maintain the composite risk profile rating and Good Governance (GG) rating, the Bank seeks to improve:
- 1) Its compliance function, which included managing compliance risks and improving the implementation of its Anti-Money Laundering and Terrorism Financing Prevention (AMLCFT) Program in accordance with applicable regulations;
- Risk management functions include:
- Increasing the role of the Risk Management Division in supporting the achievement of the Bank's Business Plan, especially related to determining risk at a reasonable level and focusing on maintaining credit quality, securing liquidity position and a reasonable Minimum Capital Requirement (KPMM) ratio;
 - Increasing the role of the Risk Management Division by reviewing and providing recommendations on all Bank policies and procedures;
 - Strengthening market and liquidity risk management by preparing to implement risk management and risk measurement with a standard approach for interest rate risk in the banking book (*Interest Rate Risk in Banking Book*) and preparing to implement the Net Stable Funding Ratio (NSFR) application system;



- Melakukan kerjasama dengan Resona Bank, Ltd., Jepang untuk memperkuat pelaksanaan manajemen risiko.
 - 2) Fungsi audit internal, baik dari sisi sumber daya manusia maupun dari metodologi audit; dan
 - 3) Fungsi komite-komite dengan mengefektifkan peran komite-komite, baik komite yang mendukung tugas Direksi maupun Dewan Komisaris. Untuk mendukung hal tersebut, diantaranya Komite Audit diikutsertakan menjadi anggota Asosiasi Komite Audit Perbankan.
- l) Melanjutkan pembenahan (*continuous improvement*) pada aspek 'Manusia' (*People*) dengan menyelaraskan strategi Sumber Daya Manusia yang bertepatan menjadi mitra terpercaya dan dapat diandalkan untuk dapat memberikan dukungan terhadap strategi bisnis. Penyelarasan dilakukan dengan merujuk kepada 5 (lima) pilar '*Human Capital*', yang terdiri dari:
- 1) Pengembangan Organisasi;
 - 2) Pengembangan Karyawan;
 - 3) Kinerja dan Manajemen Remunerasi;
 - 4) Layanan kepada karyawan dan pihak terkait lainnya;
 - 5) Hubungan industrial dan keterikatan karyawan.
- m) Melanjutkan sinergi atau kerjasama dengan para pemegang saham, khususnya Resona Bank Ltd., Jepang, Bank of Yokohama Ltd., Jepang dan Daido Life Insurance Company, Jepang untuk mengembangkan potensi bisnis yang ada;
- n) Meningkatkan jumlah permodalan Bank melalui:
- 1) Menjaga pencapaian kenaikan profit Bank;
 - 2) Meningkatkan kualitas kredit sehingga mengurangi beban penurunan nilai kredit, serta menurunkan kekurangan pembentukan cadangan penurunan nilai.
- o) Peningkatan permodalan Bank yang bersumber dari laba setelah pajak, dengan target laba setelah pajak tahun 2023 sebesar Rp58,3 miliar dan target total modal KPMM sebesar Rp5,2 triliun, serta modal inti sebesar Rp5,1 triliun, telah mencukupi sesuai dengan ketentuan dari Otoritas Jasa Keuangan (OJK);
- Collaborating with Resona Bank, Ltd., Japan to strengthen the implementation of risk management.
 - 2) Internal audit function, both in terms of human resources and audit methodology; and
 - 3) The function of committees by making the role of committees more effective, both committees that support the duties of the Board of Directors and the Board of Commissioners. To support this, the Audit Committee is included as a member of the Banking Audit Committee Association.
- l) Continuous improvements in its 'Human' (People) aspect by aligning its Human Resources strategy with the theme of being a trusted and reliable partner that can provide support for business strategies. Alignment was carried out by referring to the 5 (five) pillars of 'Human Capital', which consist of:
- 1) Organizational Development;
 - 2) People Development;
 - 3) Performance and Reward Management;
 - 4) Delivery Services;
 - 5) Industrial & Employee Relation.
- m) Continuing synergy or collaboration with shareholders, especially Resona Bank Ltd., Japan, Bank of Yokohama Ltd., Japan and Daido Life Insurance Company, Japan to develop the Bank's existing business potential;
- n) Increasing the amount of Bank capital through:
- 1) Maintaining increased Bank profits;
 - 2) Improving credit quality, reducing the burden of credit impairment and reducing the shortfall in the formation of impairment reserves.
- o) Increasing Bank capital sourced from profit after tax, with a target profit after tax in IDR58.3 billion in 2023 and a target of total KPMM capital of IDR5.2 trillion, as well as core capital of IDR5.1 trillion, which is sufficient in accordance with the provisions of the Financial Services Authority (FSA);



- p) Peningkatan penyaluran Kredit, yang berdampak pada Total Aset di akhir tahun 2023 diestimasikan mengalami pertumbuhan 2,00% apabila dibandingkan proyeksi akhir tahun 2022, dari Rp17,1 triliun menjadi Rp17,5 triliun;
- q) Mempertahankan dan meningkatkan *risk awareness* yang sudah dibangun sehingga rasio *Non Performing Loan* (NPL) Gross dan NPL Net Bank masih dalam kesesuaian dengan *Risk Appetite* maupun *Risk Tolerance* Bank, dengan Bank juga mengestimasi beban penurunan nilai sebesar Rp275 miliar;
- r) Menyelaraskan Pendanaan yang berasal dari Dana Pihak Ketiga (DPK) dengan Total Kredit pada akhir tahun 2023, sehingga diestimasikan pertumbuhan DPK pada tahun 2023 sebesar 2,53% dari proyeksi akhir tahun 2022, yaitu dari Rp10,6 triliun menjadi Rp10,9 triliun;
- s) Penyesuaian pada total pinjaman yang diterima yang akan terkoreksi sebesar 21,67% dari proyeksi akhir tahun 2022, yaitu dari Rp375 miliar ke Rp293 miliar;
- t) Pendapatan Bunga Bersih sebagai pendapatan utama Bank dengan target sebesar Rp725,7 miliar, estimasi meningkat dari proyeksi akhir tahun 2022, yang diupayakan dengan pengelolaan biaya bunga simpanan dan pinjaman yang diterima;
- u) *BI-FAST-Enhancement, Cloud Migration Phase I, Internet Banking System Replacement Phase I, Data Mart Data Replication, dan Core Banking Data Replication*;
- v) Memastikan bahwa arah kebijakan Manajemen, rencana dan strategi pembenahan yang telah ditetapkan dapat mendorong pertumbuhan bisnis Bank dan selaras dengan Visi dan Misi Bank.

Merujuk pada arah dan kebijakan yang ditetapkan, secara umum, beberapa catatan atas pencapaian Bank di tahun 2023 adalah sebagai berikut:

1. Bank melanjutkan tahapan Rencana Korporasi 5 tahun, yang pada tahun 2023 memasuki tahun kedua, dengan merealisasikan relokasi kantor pusat Bank yang menempati gedung kantor pusat yang baru, Jakarta Mori Tower;

- p) Increasing credit distribution, which had an impact on Total Assets at the end of 2023 that was estimated to experience growth of 2.00% when compared to projections for the end of 2022, from IDR17.1 trillion to IDR17.5 trillion;
- q) Maintain and increase the Bank's risk awareness that has been built so that the Bank's Gross Non-Performing Loan (NPL) and Net NPL ratios could still in line with the Bank's Risk Appetite and Risk Tolerance, with the Bank also estimating an impairment charge of IDR275 billion;
- r) Aligning funding originating from Third Party Funds (DPK) with Total Credit at the end of 2023, so that the estimated growth of DPK in 2023 was 2.53% from its projection at the end of 2022 that ranged from IDR10.6 trillion to IDR10.9 trillion;
- s) Adjustment to the total loans received were corrected by 21.67% from the end of the Bank's 2022 projection, going from IDR375 billion to IDR293 billion;
- t) Net Interest Income as the Bank's main income had a target of IDR725.7 billion, which was an estimated increase from its projection for the end of 2022 and was achieved by managing interest costs on deposits and loans received;
- u) *BI-FAST-Enhancement, Cloud Migration Phase I, Internet Banking System Replacement Phase I, Data Mart Data Replication, and Core Banking Data Replication*;
- v) Ensuring that the Management's policy direction, plans and improvement strategies that have been established were able to encourage the Bank's business growth and were in line with the Bank's Vision and Mission.

With these established directives and policies in mind, the resulting achievements the Bank made in 2023 are as follows:

1. The Bank continued the stages of its 5-year Corporate Plan, which in 2023 entered its second year. It continued this plan by successfully relocating the Bank's head office to occupy a new head office building at Jakarta Mori Tower;



2. Bank telah meluncurkan slogan perusahaan baru "*Sustain Your Business Growth*" sebagai pengganti slogan sebelumnya "*Your Real Partner*";
3. Memperkuat aspek Manajemen Bank, melalui penunjukkan 1 (satu) Direktur baru, yang membawahi dan bertanggung jawab dalam pengembangan segmen Korporasi Lokal, serta implementasi 2 (dua) fungsi Senior Executive Vice President (SEVP), yang melingkupi area/fungsi kerja Planning and Finance dan Business Strategy serta Operation, Settlement and Correspondent and Branches;
4. Memperkuat aspek Manajemen Risiko Bank, yang dilakukan melalui: peninjauan ulang dan revisi terhadap pedoman proses, pengawasan dan *prior consultation* kredit; penyelenggaraan *technical meeting*; serta pembentukan Divisi Middle Office yang berada dibawah Direktorat Kredit;
5. Pada lingkup aset, realisasi kredit yang diberikan mencapai Rp10.748.500 juta atau mencapai 79,35%, capaian ini lebih rendah bila dibandingkan dengan rencana sebesar Rp13.544.895 juta. Disisi lingkup liabilitas, pada akhir tahun 2023 Bank menghimpun Dana Pihak Ketiga sebesar Rp10.435.692 juta atau mencapai 96,03%, pencapaian ini juga lebih rendah apabila dibandingkan dengan rencana sebesar Rp10.866.603 juta;
6. Total Aset Bank di tahun 2023 sebesar Rp16.410.681 juta atau mencapai 93,99%, atau lebih rendah bila dibandingkan dengan rencana sebesar Rp17.460.138 juta;
7. Aspek Rasio *Non-Performing Loan* (NPL) di akhir tahun 2023 sebesar 4,47% (NPL *gross*) dan 1,06% (NPL *net*), rasio ini lebih tinggi bila dibandingkan dengan masing-masing rencana sebesar 2,70% dan 0,79%;
8. Disisi lain pada lingkup Permodalan, *Capital Adequacy Ratio* (CAR) dengan memperhitungkan Risiko Kredit, Risiko Operasional dan Risiko Pasar, pada akhir tahun 2023 adalah sebesar 34,42%, berada di atas ketentuan minimum yang ditetapkan oleh Otoritas Jasa Keuangan dan ICAAP.

2. The Bank launched a new company slogan, "*Sustain Your Business Growth*", which served as a replacement for its previous slogan, "*Your Real Partner*";
3. Strengthened aspects of Bank Management through the appointment of 1 (one) new Director who was in charge of and responsible for developing the Local Corporate segment, as well as implementing 2 (two) Senior Executive Vice President (SEVP) functions that encompassed the Planning and work area/function, as well as the function of Operation, Settlement and Correspondent and Branches;
4. Strengthened aspects of Bank Risk Management, which was carried out through: reviewing and revising process guidelines, supervision and credit prior consultation; organizing technical meetings; as well as the establishment of a Middle Office Division under the Credit Directorate;
5. In the asset scope, the realization of credit granted reached IDR10,748,500 million or 79.35% of the Bank's target. This achievement was lower compared to the Bank's planned IDR 13,544,895 million. In terms of the scope of liabilities, at the end of 2023, the Bank collected Third Party Funds that amounted to IDR10,435,692 million (or reaching 96.03% of the Bank's target). This achievement was also lower compared to the Bank's planned IDR10,866,603 million;
6. Total Bank Assets in 2023 amounted to IDR16,410,681 million (or reach 93.99% of the Bank's target), or lower compared to the Bank's planned IDR17,460,138 million;
7. The Non-Performing Loan (NPL) aspect ratio at the end of 2023 was 4.47% (gross NPL) and 1.06% (net NPL). These ratios were higher compared to the Bank's respective plans of 2.70% and 0.79%;
8. On the other hand, in the scope of Capital, the Bank's Capital Adequacy Ratio (CAR) took into account Credit Risk, Operational Risk and Market Risk, and stayed at 34.42% at the end of 2023, which was above the minimum requirement set by the Financial Services Authority and ICAAP.



Sesuai dengan Peraturan OJK (POJK) No. 5/POJK.03/2016 tanggal 27 Januari 2016 dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 12/SEOJK.13/2021 tanggal 31 Maret 2021 tentang Rencana Bisnis Bank, Bank telah menyusun Rencana Bisnis tahun 2024-2026 dan menyampaikan kepada Otoritas Jasa Keuangan (OJK) pada tanggal 30 November 2023. Direksi terus menerus memantau realisasinya dan menyampaikan Laporan Realisasi Rencana Bisnis Bank secara triwulanan kepada OJK.

Laporan Pengawasan Rencana Bisnis telah dilaporkan Bank setiap 6 (enam) bulan sekali, Laporan untuk periode semester I 2023 telah disampaikan kepada OJK pada tanggal 30 Agustus 2023 sedangkan untuk periode semester II 2023 telah disampaikan kepada OJK pada 28 Februari 2024.

In accordance with Financial Services Authority Regulation (POJK) No. 5/POJK.03/2016 dated January 27, 2016 and Financial Services Authority Circular Letter (SEOJK) No. 12/SEOJK.13/2021 dated March 31, 2021 concerning the Bank's Business Plan, the Bank has prepared a Business Plan for 2024-2026 and submitted it to the Financial Services Authority (OJK) on November 30, 2023. The Board of Directors continues to monitor this business plan's realization and submits its Bank Plan Realization Report to OJK on a quarterly basis.

The Business Plan Monitoring Report has been reported by the Bank every 6 (six) months. The report for the first semester of 2023 was submitted to OJK on August 30, 2023, while the same report for the second semester of 2023 was submitted to OJK on February 28, 2024.

8. ASPEK PEMEGANG SAHAM

Shareholder Aspects

Dalam rangka mendukung terlaksananya kegiatan usaha Bank yang sehat dan menjaga kesinambungan usaha Bank, maka diperlukan adanya sebuah kebijakan yang bertujuan agar pengelolaan hak pemegang saham dalam pelaksanaan pembagian dividen sesuai dengan Tata Kelola yang Baik pada Bank dan sesuai ketentuan, dengan tetap memperhatikan kepentingan Bank.

Kebijakan ini mengatur pembagian dividen Bank agar sesuai dengan Tata Kelola yang Baik pada Bank dan sesuai ketentuan, dengan tetap memperhatikan kepentingan Bank.

Dengan adanya kebijakan Dividen, Bank memastikan:

- perlakuan yang adil terhadap seluruh pemegang saham dan melindungi hak pemegang saham; dan
- memfasilitasi partisipasi pemegang saham dan Pemangku Kepentingan serta mengelola komunikasi dalam pelaksanaannya.

Selain Kebijakan Bank juga sedang melakukan proses pengkinian anggaran dasar untuk memenuhi penerapan POJK No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.

In order to support the implementation of healthy Bank business activities and maintain the sustainability of its business, it is necessary for the Bank to have a policy aimed at managing shareholder rights in the implementation of dividend distribution that is in accordance with good governance and with regulations, all of course while still taking into account the Bank's interests.

This policy regulates the distribution of Bank dividends so that it is in accordance with good governance and with regulations, all of course while still taking into account the Bank's interests.

Through this Dividend policy, the Bank ensures the following:

- fair treatment of all shareholders and protection of shareholder rights; and
- a means to facilitate shareholder and stakeholder participation and manage communication in the implementation of this policy.

In addition to this Dividend policy, the Bank also carries out a process of updating its articles of association to comply with the implementation of POJK No. 17 of 2023 dated September 14, 2023 concerning the Implementation of Governance for Commercial Banks.



9. INTEGRITAS PELAPORAN DAN SISTEM TEKNOLOGI INFORMASI

Integrity of Reporting and Information Technology Systems

Transparansi Kondisi Keuangan dan Non-Keuangan Bank yang Belum Diungkapkan dalam Laporan Lain

Ketentuan regulator terkait Transparansi dan Publikasi Laporan Bank, Transparansi Informasi Produk Bank dan Penggunaan Data Pribadi Nasabah serta Transparansi Suku Bunga Dasar Kredit (SBDK), yaitu:

- a. Peraturan Otoritas Jasa Keuangan (POJK) No. 37/POJK.03/2019 tertanggal 19 Desember 2019 dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 9/SEOJK.03/2020 tertanggal 30 Juni 2020 tentang Transparansi dan Publikasi Laporan Bank;
- b. Peraturan Otoritas Jasa Keuangan (POJK) No. 6/POJK.07/2022 tertanggal 14 April 2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan.

Bank telah:

- a. Melakukan kewajibannya untuk menyusun dan menyampaikan laporan, informasi produk Bank dan penggunaan data pribadi nasabah Bank serta informasi Suku Bunga Dasar Kredit sesuai dengan ketentuan;
- b. Mempublikasikan laporan publikasi bulanan, laporan publikasi triwulanan dan laporan publikasi tahunan serta SBDK pada situs *web* Bank;
- c. SBDK juga diletakkan di *counter-counter* jaringan kantor Bank;
- d. Berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank, Bank juga menyampaikan laporan Publikasi Tahunan kepada Otoritas Jasa Keuangan yang disertai dengan *Management Letter* atas audit laporan keuangan tahunan Bank;
- e. Mempublikasikan laporan Keuangan berkelanjutan pada *web* Bank.

Selain itu, Bank juga menyampaikan Laporan Publikasi Tahunan kepada Bank Indonesia (BI), Lembaga Penjamin Simpanan (LPS), dan Pemegang Saham.

Transparency of the Bank's Financial and Non-Financial Conditions that Have Not Been Disclosed in Other Reports

Regulatory provisions regarding Transparency and Publication of Bank Reports, Transparency of Bank Product Information and Use of Customer Personal Data as well as Transparency of Basic Credit Interest Rates (SBDK), namely:

- a. Financial Services Authority Regulation (POJK) No. 37/POJK.03/2019 dated December 19, 2019 and Financial Services Authority Circular Letter (SEOJK) No. 9/SEOJK.03/2020 dated June 30, 2020 concerning Transparency and Publication of Bank Reports;
- b. Financial Services Authority Regulation (POJK) No. 6/POJK.07/2022 dated April 14, 2022 concerning Consumer and Public Protection in the Financial Services Sector.

The Bank has:

- a. Carries out its obligations to prepare and submit reports, provides information on Bank products and use of personal data of Bank customers as well as information on Basic Credit Interest Rates in accordance with provisions;
- b. Publishes monthly, quarterly and annual published reports as well as prime lending rates on the Bank's website;
- c. Basic Credit Interest Rates (SBDK) are also placed at the counters of the Bank's office network;
- d. In accordance with Financial Services Authority Regulation (POJK) No.37/POJK.03/2019 concerning Transparency and Publication of Bank Reports, the Bank also regularly submits Annual Publication Reports to the Financial Services Authority accompanied by a Management Letter regarding the audit of the Bank's annual financial report;
- e. Publishes sustainable financial reports on the Bank's website.

Apart from that, the Bank also regularly submits an Annual Publication Report to Bank Indonesia (BI), to the Deposit Insurance Corporation (LPS), and to Shareholders.



10. PENERAPAN KEUANGAN BERKELANJUTAN

Implementation of Sustainable Finance

Tahun 2023 merupakan "*Reposition Year*" bagi Bank yaitu penekanan pada nilai yang unik dari Bank dan membangun reposisi yang kuat di *niche market*. Tema "*Strengthening Foundation Enhancing Sustainable Performance*", menunjukkan upaya dan langkah strategis dalam melakukan penguatan fondasi Bank sebagai pijakan untuk meningkatkan kinerja secara berkelanjutan. Penguatan fondasi Bank, dilakukan melalui penyempurnaan kebijakan dan infrastruktur terkait kredit kategori Kegiatan Usaha Berkelanjutan (KKUB) dan kredit Taksonomi Hijau. Penyaluran kredit dilakukan secara *prudent* dan kepada sektor-sektor ekonomi yang *profitable* bagi Bank seperti manufaktur dan perantara keuangan.

Upaya lainnya, Bank melakukan rekonstruksi struktur organisasi kredit agar lebih "*agile*" dan mendukung pertumbuhan bisnis. Kemudian diikuti dengan penguatan sumber daya manusia yang dimiliki melalui program pelatihan untuk meningkatkan kapasitas dan kualitas pengetahuan terkait risiko kredit, taksonomi hijau, KKUB dan sebagainya. Bank juga melaksanakan *credit mission simplify* yang merupakan penyederhanaan proses dan prosedur aktivitas perkreditan sehingga dapat menjadi lebih efisien dan efektif. Dan terkait peningkatan kualitas pelayanan dan jasa, Bank melaksanakan peningkatan kualitas *internet banking* dan peningkatan *information security*. Selain itu, Bank juga menetapkan kebijakan strategis yang prudensial berupa beban penurunan nilai kredit yang tinggi, sebagai mitigasi risiko kredit sehingga diharapkan kinerja keuangan akan membaik secara signifikan pada tahun-tahun berikutnya dan keberlanjutan usaha tetap terjaga.

The year 2023 represented a "*Reposition Year*" for the Bank that emphasized the unique value of the Bank and building a strong repositioning in niche markets. Its theme of "*Strengthening Foundation, Enhancing Sustainable Performance*" demonstrated the Bank's strategic efforts and steps in strengthening its foundation as a basis for improving performance in a sustainable manner. The process of strengthening the Bank's foundations was carried out through improving policies and infrastructure related to Sustainable Business Activity Credit and Green Taxonomy Credit. Credit distribution was carried out prudently and in service of economic sectors that were profitable for the Bank, such as manufacturing and financial intermediaries.

The Bank also worked towards reconstructing its credit organization structure to make it more "*agile*" and to have its structure better support business growth. This effort was then followed by strengthening human resources through training programs to increase capacity and quality of knowledge related to credit risk, green taxonomy, Sustainable Business Activity Credit, and so on. The bank also worked to simplify its credit activity processes and procedures so that they could become more efficient and effective. When it came to improving its quality of services, the Bank implemented improvements to the quality of its internet banking and increased its information security. In addition, the Bank also established a prudential strategic policy in the form of high credit impairment charges as a means of credit risk mitigation so that financial performance could improve significantly in the following years and maintain business sustainability.

11. INFORMASI LAIN YANG TERKAIT DENGAN TATA KELOLA BANK

Other information related to Bank Governance

Selama tahun 2023, tidak ada intervensi pemilik, perselisihan intern atau permasalahan yang timbul sebagai dampak dari kebijakan remunerasi pada Bank.

Throughout 2023, there were no instances owner intervention, internal disputes or problems arising as a result of the Bank's remuneration policy.



B

Kepemilikan Saham Anggota Direksi dan Anggota Dewan Komisaris yang Mencapai 5% atau Lebih dari Modal Disetor

Share Ownership of Members of the Board of Directors and Members of the Board of Commissioners Reaching 5% or More of Paid-in Capital

Seluruh Anggota Direksi dan Anggota Dewan Komisaris Bank tidak mempunyai saham Bank, bank lain, lembaga keuangan bukan bank dan perusahaan lainnya yang berkedudukan di dalam maupun di luar negeri.

All members of the Board of Directors and members of the Board of Commissioners of the Bank do not own shares in the Bank, other banks, non-bank financial institutions and other companies domiciled at home or abroad.



Hubungan Keuangan dan Hubungan Keluarga Anggota Direksi dan Anggota Dewan Komisaris dengan Anggota Direksi Lain, Anggota Komisaris Lain, dan/atau Pemegang Saham Pengendali Bank

Financial and Family Relationships of Members of the Board of Directors and Members of the Board of Commissioners with Other Members of the Board of Directors, Other Members of the Board of Commissioners, and/or Controlling Shareholders of the Bank

Tidak terdapat Hubungan Keuangan dan Hubungan Keluarga Anggota Direksi dan Anggota Dewan Komisaris dengan Anggota Direksi Lain, Anggota Komisaris Lain.

There exists no financial or family relationships between members of the Board of Directors and members of the Board of Commissioners with other members of the Board of Directors or other members of the Board of Commissioners.

Selain itu Presiden Direktur, Wakil Presiden Direktur, seluruh Anggota Direksi Warga Negara Indonesia, dan seluruh anggota Komisaris Independen tidak mempunyai hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan saham dan/atau hubungan keluarga dengan pemegang saham pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuannya untuk bertindak independen.

In addition, the President Director, Vice President Director, all members of the Board of Directors (who are Indonesian citizens), and all members of the Independent Commissioners do not have any kind of financial relationships, management relationships, share ownership relationships and/or familial relationships with controlling shareholders or relationships with the Bank that could affect their ability to act independently.

D

Frekuensi Rapat Dewan Komisaris

Frequency of Board of Commissioners Meetings

Frekuensi Rapat Dewan Komisaris dilaksanakan sekurang-kurangnya satu kali setiap bulan. Bank telah mengadakan rapat Dewan Komisaris sebanyak 18 kali dalam tahun 2023. Rapat Dewan Komisaris dilaksanakan sesuai dengan klausul pada pasal 21 Anggaran Dasar Bank.

Board of Commissioners meetings are held at least once every month. The Bank has held 18 Board of Commissioners meetings in 2023. Board of Commissioners meetings are held in accordance with a clause in article 21 of the Bank's Articles of Association.

Dewan Komisaris Board of Commissioners Member	Kehadiran Rapat Meetings Attended	Jumlah Rapat Number of Meetings	Persentase Kehadiran Attendance Rate
Didi Nurulhuda	18	18	100%
G. Wisnu Rosariastoko	18	18	100%
Hidekazu Konuma	12	12	100%
Toru Inoue ^{*)}	18	18	100%
Gen Nakahara ^{**)}	4	6	67%

^{*)} Efektif mengundurkan diri sebagai Komisaris Non Independen efektif sejak tanggal 15 September 2023.
Effectively resigned as Non-Independent Commissioner on September 15, 2023.

^{**)} Efektif menjabat sebagai Komisaris Non Independen pada tanggal efektif sejak tanggal 15 September 2023.
Effectively served as Non-Independent Commissioner on September 15, 2023.

E

Jumlah Penyimpangan

Internal Fraud

Selama tahun 2023 tidak ditemukan adanya penyimpangan internal yang dilakukan oleh karyawan Bank.

Hal ini tidak terlepas dari pelaksanaan *punishment and reward* yang sesuai dan filosofi perusahaan yang tidak mentolerir setiap kejadian *internal fraud*.

Bank telah memiliki Kebijakan *Anti Fraud* yang memuat empat pilar *anti fraud*. Pilar Pertama "Pencegahan", Bank telah membuat perangkat untuk mengurangi potensi *fraud* yang mencakup *anti fraud awareness*, identifikasi kerawanan dan *Know Your Employee*. Pilar Kedua "Deteksi Dini", memuat perangkat identifikasi dan menemukan indikasi *fraud* yang mencakup mekanisme *whistleblowing*, *surprise audit* dan *surveillance system*. Pilar Ketiga "Investigasi, Pelaporan dan Sanksi". Pilar

Throughout 2023, no internal irregularities were observed by Bank employees.

This clean result is inseparable from the Bank's implementation of appropriate punishment and rewards and its philosophy of not tolerating any incidents of internal fraud.

The Bank has an Anti-Fraud Policy which contains four anti-fraud pillars. The first pillar ("Prevention") encompasses tools to reduce the potential for fraud that includes anti-fraud awareness, identification of vulnerabilities and "Know Your Employee". The second pillar ("Early Detection") contains identification tools and indicators of fraud, as well as whistleblowing mechanisms, surprise audits and surveillance systems. The third pillar is "Investigation, Reporting and Sanctions". The fourth pillar encompasses



Keempat "Pemantauan, Evaluasi dan Tindak lanjut". Bank melaporkan setiap tahap proses pengelolaan risiko ke Otoritas Jasa Keuangan.

Bank telah menerapkan sistem pencegahan dan pendeteksian aktivitas kecurangan (*fraud*) sebagai bagian dari strategi *Anti-Fraud*.

Kegiatan anti fraud tersebut meliputi adanya tim *Anti-Fraud* yang didukung dengan Kebijakan *Anti-Fraud* yang tepat dan dimengerti oleh semua karyawan dan manajemen, memastikan merekrut karyawan yang tepat melalui *Know Your Employee*, pengkomunikasian harapan kejujuran dan integritas, penciptaan lingkungan kerja yang positif dan penanganan transaksi maupun aktivitas *fraud*, kebijakan perlindungan terhadap *whistleblower* serta penerapan konsekuensi yang tegas terhadap pelaku kecurangan.

Selain hal diatas, untuk mendukung Implementasi Strategi *Anti-Fraud* sebagaimana diatur dalam POJK No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, beberapa hal yang telah dilaksanakan;

- 1) Pemegang Saham pengendali Bank (PSP) mendukung pengembangan Bank yang sehat dan menjaga kesinambungan usaha Bank, khususnya terkait dukungan dan pelaksanaan upaya penguatan modal dan tidak melakukan tindakan yang dapat menyebabkan Bank terpapar risiko;
- 2) Kebijakan Perkreditan Bank sudah memuat seluruh aspek yang ditetapkan dalam pedoman penyusunan kebijakan perkreditan;
- 3) Dalam penyaluran dan persetujuan kredit, Bank telah menerapkan prinsip kehati hatian serta manajemen risiko yang dilakukan secara konsisten sesuai dengan ketentuan peraturan perundang-undangan;
- 4) Keputusan Kredit telah didasarkan atas penerapan prinsip pemisahan fungsi (*four eyes principle*);
- 5) Pelaksanaan hapus buku telah diatur dalam Kebijakan Bank dan dilaksanakan sesuai dengan ketentuan yang berlaku;
- 6) Pemilihan penyedia barang/jasa (vendor) hingga evaluasi vendor setelah implementasi, dengan memperhatikan Tata Kelola yang baik dan mengutamakan prinsip kehati-hatian dan Manajemen Risiko;

"Monitoring, Evaluation and Follow-ups". The Bank reports each stage of its risk management process to the Financial Services Authority.

The Bank has implemented a system for preventing and detecting fraudulent activities as part of its anti-fraud strategy.

These anti-fraud activities include having an anti-fraud team supported by an appropriate Anti-Fraud Policy that is understood by all employees and management. These activities also include ensuring that the Bank has recruited the right employees through a "Know Your Employee" policy, as well as ensuring that the Bank communicates expectations of honesty and integrity, creates a positive work environment, handles transactions and fraud activities, provides protection policies for whistleblowers, and implements strict consequences for perpetrators of fraud.

In addition, to support the implementation of an Anti-Fraud Strategy as regulated in POJK No. 17 of 2023 dated September 14, 2023 concerning the Implementation of Governance for Commercial Banks, the Bank has done the following;

- 1) The controlling shareholder of the Bank has expressed support for the healthy development and continuity of the Bank, especially regarding support and implementation of capital strengthening efforts and not taking any kind of actions that could expose the Bank to risk;
- 2) The Bank's Credit Policy contains all aspects stipulated in its guidelines for preparing credit policies;
- 3) In distributing and approving credit, the Bank has consistently implemented prudential principles and risk management in accordance with the provisions of laws and regulations;
- 4) Credit decisions are based on the application of the principle of separation of functions (or the "four eyes principle");
- 5) Write-offs have been regulated in Bank Policy and are carried out in accordance with applicable regulations;
- 6) The process of selecting goods/service providers (vendors) and the evaluation of these vendors takes into account good governance and prioritizes the principles of prudence and risk management;



- 7) Proses Pengadaan Barang/Jasa Khusus Teknologi Informasi (TI) telah diatur dalam Peraturan Internal (SOP Pengadaan Barang dan Jasa Terkait IT, Pedoman Pengadaan Barang dan Jasa Terkait TI, Kebijakan Manajemen Proyek dan Pengembangan Sistem dan Kebijakan Penggunaan Pihak Penyedia Jasa TI). Dimulai dari *budgeting*, proses seleksi dan pemilihan penyedia barang/jasa (vendor) hingga evaluasi vendor setelah implementasi, dengan memperhatikan Tata Kelola yang baik dan mengutamakan prinsip kehati-hatian dan Manajemen Risiko;
- 8) Pelaksanaan *Corporate Social Responsibility* (CSR) Bank mengacu pada 4 (empat) pilar, yaitu Pilar BRP Hijau, Pilar BRP Sehat, Pilar BRP Cerdas dan Pilar BRP Berkelanjutan. Pengajuan persetujuan pelaksanaan CSR telah mengacu pada kebijakan internal Bank dan laporan realisasi pelaksanaan CSR dilaporkan kepada Direksi.

- 7) The process for procuring goods/services specifically for Information Technology (IT) is regulated in various Internal Regulations (SOP for Procurement of IT-Related Goods and Services, Guidelines for Procurement of IT-Related Goods and Services, Project Management and System Development Policy and Policy for Use of IT Service Providers). The entire procurement process -- beginning with budgeting, the selection process and selection of goods/service providers (vendors), to vendor evaluations -- all of it pays attention to good governance and prioritizing the principles of prudence and risk management;
- 8) The Bank's Corporate Social Responsibility (CSR) implementation refers to 4 (four) pillars, specifically, BRP Hijau Pillar, BRP Sehat Pillar, BRP Cerdas Pillar and BRP Berkelanjutan Pillar. The application for approval for CSR implementation refers to the Bank's internal policies. Reports on the results of CSR implementation are submitted to the Board of Directors.

Bank telah menyampaikan Laporan Penerapan Strategi *Anti-Fraud* kepada OJK untuk posisi Juni 2023 pada tanggal 11 Juli 2023 dan posisi Desember 2023 pada tanggal 10 Januari 2024.

The Bank has submitted its Anti-Fraud Strategy Implementation Reports to the OJK. It submitted its June 2023 position on July 11, 2023, as well as its December 2023 position on January 10, 2024.

Penyimpangan (Internal Fraud) dalam 1 (satu) tahun Deviations (Internal Fraud) in 1 (one) year	Jumlah Kasus yang Dilakukan Oleh Number of Cases Perpetrated By					
	Anggota Direksi dan Anggota Dewan Komisaris Members of the Board of Directors and Members of the Board of Commissioners		Pegawai Tetap Permanent Employees		Pegawai Tidak Tetap dan Tenaga Kerja Alih Daya Non-Permanent Employees and Outsourced Workers	
	Tahun Sebelumnya Previous Year	Tahun Berjalan Current Year	Tahun Sebelumnya Previous Year	Tahun Berjalan Current Year	Tahun Sebelumnya Previous Year	Tahun Berjalan Current Year
Total fraud Total Cases of Fraud	NIL	NIL	NIL	NIL	NIL	NIL
Telah diselesaikan Cases that have been resolved						
Dalam proses penyelesaian di internal Bank In the process of internal settlement at the Bank						
Belum diupayakan penyelesaian No resolution has been attempted yet						
Telah ditindaklanjuti melalui proses hukum These cases have been followed up through a legal process						



F

Permasalahan Hukum

Legal Issues

Jumlah permasalahan hukum yang dihadapi Bank untuk posisi tahun 2023 adalah sebagai berikut:

The number of legal problems faced by the Bank in 2023 is detailed in the following table:

Permasalahan Hukum Legal Issues	Jumlah Amount	
	Perdata Civil	Pidana Criminal
Telah mendapatkan putusan yang mempunyai kekuatan hukum tetap Have received decisions that have permanent legal force	-	-
Dalam proses penyelesaian Is in the process of being resolved	2	-
Menunggu proses lanjutan Waiting for a follow-up process	-	1
Jumlah Total	2	1

Ringkasan permasalahan hukum yang dihadapi Bank yang sedang dalam proses penyelesaian dapat diuraikan sebagai berikut:

A summary of the legal problems faced by the Bank that are in the process of being resolved can be seen detailed in the following table:

Tahun Year	Jenis Permasalahan Type of Problem	Jumlah Klaim (Jutaan Rupiah) Number of Claims (Millions of Rupiah)	Status Per 31 Desember 2023 Status as of December 31, 2023
PERDATA CIVIL			
2023	1. Mahkamah Agung RI Supreme Court of the Republic of Indonesia - Sengketa kepemilikan aset obyek sengketa yang saat ini menjadi jaminan debitur PT. Sanjaya Prima Mandiri di PT Bank Resona Perdania (Bank) dalam perkara No. 30/Pdt.G/2021/PN.Bgr di Pengadilan Negeri Bogor. This involved a dispute over the ownership of contested object assets which were being used as collateral for debtors of PT. Sanjaya Prima Mandiri at PT Bank Resona Perdania (Bank) in Case No. 30/Pdt.G/2021/PN.Bgr at the Bogor District Court. - Obyek sengketa berupa tanah dan bangunan terletak di Jl. Jend. A. Yani No. 40, Tanah Sereal, Kota Bogor berdasarkan Sertifikat Hak Milik Tanah No. 282 dan 283 atas nama Alvin Sutanto. The object of the dispute was land and buildings located at Jl. Jend. A. Yani No. 40, Tanah Sereal, Bogor City based on Land Ownership Certificate No. 282 and 283 in the name of Alvin Sutanto. - Dalam perkara ini, PT Bank Resona Perdania sebagai Turut Tergugat I. In this case, PT Bank Resona Perdania served as Co-Defendant I.	Tidak ada tuntutan ganti rugi secara materiil. There were no claims for material compensation. Tuntutan Penggugat adalah pembatalan Balik Nama Sertifikat Hak Milik No. 282 dan 283 atas nama Alvin Sutanto dengan nilai Hak Tanggungan yang dipasang oleh Bank total sebesar Rp.17 Miliar. The Plaintiff's demand was the cancellation of a Transfer of Name Certificate of Ownership No. 282 and 283 in the name of Alvin Sutanto with a total mortgage value placed by the Bank at IDR17 billion.	Berdasarkan informasi dari kuasa hukum Alvin Sutanto ("TARS & Partners Law Office") bahwa kuasa hukum sedang mempersiapkan Kontra Memori Peninjauan Kembali untuk membantah permohonan Peninjauan Kembali dari Penggugat. Meski terdapat upaya hukum Peninjauan Kembali dari Penggugat, namun proses permohonan eksekusi terhadap objek sengketa tetap berjalan di Pengadilan Negeri Bogor. Based on information from attorney Alvin Sutanto ("TARS & Partners Law Office"), the attorney is preparing a Counter Memorandum of Judicial Review to deny the Plaintiff's request for Judicial Review. Even though there is a legal effort for judicial review from the Plaintiff, the process of requesting execution for the object of the dispute is still ongoing at the Bogor District Court.



Tahun Year	Jenis Permasalahan Type of Problem	Jumlah Klaim (Jutaan Rupiah) Number of Claims (Millions of Rupiah)	Status Per 31 Desember 2023 Status as of December 31, 2023
	- Putusan atas perkara No. 30/Pdt.G/2021/PN.Bgr telah dibacakan oleh Majelis Hakim yang pada intinya memutuskan mengabulkan gugatan Penggugat untuk sebagian. Atas putusan tersebut, pemilik jaminan (Alvin Sutanto)/Tergugat I mengajukan upaya hukum banding. The decision on Case No. 30/Pdt.G/2021/PN.Bgr was read by a Panel of Judges who in essence decided to partially grant the Plaintiff's lawsuit. Based on this decision, the collateral owner (Alvin Sutanto)/Defendant I filed an appeal. - Pengadilan Negeri Jawa Barat telah memeriksa dan memutuskan melalui putusan No. 654/PDT/2021/PT BDG tanggal 13 Januari 2022 yang pada prinsipnya mengabulkan kasasi Tergugat I dan membatalkan Putusan Pengadilan Negeri Bogor No. 30/Pdt.G/2021/PN.Bgr., tanggal 14 Oktober 2021 yang dimohonkan kasasi. Atas putusan banding tersebut, Penggugat I (Stefanus Lukas Wirabudi) mengajukan upaya hukum kasasi. The West Java District Court has examined and decided through Decision No. 654/PDT/2021/PT BDG dated January 13, 2022 which in principle granted Defendant I's cassation and canceled Bogor District Court Decision No. 30/Pdt.G/2021/PN.Bgr. dated October 14, 2021, which was requested for cassation. Based on the appeal decision, Plaintiff I (Stefanus Lukas Wirabudi) filed a cassation lawsuit. - Mahkamah Agung RI telah memeriksa dan memutus perkara tersebut yang pada prinsipnya yang pada prinsipnya menolak upaya hukum kasasi yang diajukan oleh Penggugat I (Stefanus Lukas Wirabudi). Terhadap putusan kasasi tersebut, Tergugat melalui kuasa hukumnya mengajukan permohonan eksekusi terhadap objek sengketa kepada Ketua Pengadilan Negeri Bogor. The Supreme Court of the Republic of Indonesia has examined and decided on the case and in principle rejected the cassation appeal submitted by Plaintiff I (Stefanus Lukas Wirabudi). Regarding the cassation decision, the Defendant, through his attorney, submitted a request for execution of the dispute object to the Chairman of the Bogor District Court. - Meskipun berdasarkan Putusan Kasasi Mahkamah Agung Republik Indonesia No. 3960 K/Pdt/2022 tanggal 30 November 2022, upaya hukum Kasasi yang diajukan oleh Stefanus Lukas (Pemohon Kasasi) terhadap putusan banding Pengadilan Tinggi Jawa Barat No. 654/PDT/2021/PT BDG tanggal 18 Januari 2022 telah ditolak, namun Penggugat mengajukan upaya hukum Peninjauan Kembali sehingga putusan kasasi tersebut belum dapat dikatakan <i>inkracht</i>. Even though based on the Cassation Decision of the Supreme Court of the Republic of Indonesia No. 3960 K/Pdt/2022 dated November 30, 2022, the cassation legal action submitted by Stefanus Lukas (Petitioner for Cassation) against the appeal decision of the West Java High Court No. 654/PDT/2021/PTBDG dated January 18, 2022 has been rejected, the Plaintiff still nevertheless filed a legal action for Judicial Review so that the cassation decision cannot yet be said to be <i>inkracht</i>.		



Tahun Year	Jenis Permasalahan Type of Problem	Jumlah Klaim (Jutaan Rupiah) Number of Claims (Millions of Rupiah)	Status Per 31 Desember 2023 Status as of December 31, 2023
	2. Pengadilan Negeri Jakarta Utara North Jakarta District Court - Bank saat ini menghadapi perkara perdata selaku Turut Tergugat 2 berdasarkan surat dari Pengadilan Negeri Jakarta Utara No. 806/Pdt.G/2023/PN Jkt.Utr tanggal 27 November 2023 atas gugatan yang diajukan oleh Wilson Ticoalu dan PT Ferindo Putratunggal selaku pemegang saham PT Shinto Lance Indonesia (nasabah Bank). The Bank is currently facing a civil case as Co-Defendant 2 based on a letter from the North Jakarta District Court No. 806/Pdt.G/2023/PN Jkt.Utr dated November 27, 2023 regarding a lawsuit filed by Wilson Ticoalu and PT Ferindo Putratunggal as shareholders of PT Shinto Lance Indonesia (Bank customers). - Pokok sengketa dalam perkara tersebut adalah terkait dengan transaksi transfer dana yang dilakukan nasabah Bank atas nama PT Shinto Lance Indonesia pada tanggal 14 April 2023 melalui <i>internet banking Perdana Direct</i> atas rekening No. 01033748007 dengan No. referensi 2304141264115727 secara Domestik SKN ke rekening atas nama Mitsuhiro Nakano sebesar Rp. 350.000.000,- (tiga ratus lima puluh juta) di Bank CIMB Niaga. The main dispute in this case was related to a fund transfer transaction carried out by a Bank customer on behalf of PT Shinto Lance Indonesia on April 14, 2023 via Perdana Direct internet banking on account No. 01033748007 with No. Reference 2304141264115727 domestically to an account in the name of Mitsuhiro Nakano amounting to IDR350,000,000,- (three hundred and fifty million) at Bank CIMB Niaga.	Terkait dengan gugatan tersebut, tidak terdapat tuntutan materiil terhadap Bank. Regarding this lawsuit, there were no material claims against the Bank.	Bank telah menghadiri persidangan pertama atas perkara tersebut pada tanggal 20 Desember 2023. The Bank attended the first hearing in this case on December 20, 2023.
PIDANA CRIMINAL			

2023	1. Polda Metro Jaya Polda Metro Jaya - PT Bank Resona Perdania (Bank) menerima surat panggilan dari Direktorat Reserse Kriminal Umum Kepolisian Daerah Metro Jaya No. B/17211/VII/RES.1.11/2023/Ditreskrimum tanggal 21 Juli 2023 perihal Permohonan Bantuan Penunjukan Saksi dalam penyidikan perkara pidana dugaan tindak pidana Penipuan dan atau Penggelapan dalam jabatan dan atau Pemalsuan yang terjadi sekitar tahun 2016 sampai dengan bulan Januari 2019 di Sentral Senayan II, Jl. Asia Afrika No. 8 Jakarta Pusat yang dilaporkan oleh Takeo Tsukuda atas nama terlapor Elisa Ayu Candra Rini. PT Bank Resona Perdania received a summons from the General Criminal Investigation Directorate of the Metro Jaya Regional Police through summon No. B/17211/VII/RES.1.11/2023/Ditreskrimum dated July 21, 2023 regarding a Request for Assistance in Appointing Witnesses in the investigation of criminal cases suspected of fraud and/or embezzlement in offices and/or forgeries which occurred between 2016 to January 2019 in Central Senayan II, Jl. Asia Afrika No. 8 Central Jakarta, as reported by Takeo Tsukuda on behalf of respondent Elisa Ayu Candra Rini.	Tidak ada tuntutan ganti rugi secara materiil. There were no claims for material compensation. Mengingat sampai saat ini belum ada kelanjutan dari proses pidana oleh Kepolisian atas masing-masing perkara maka belum dapat dipastikan tuntutan pidana kepada Terlapor. Considering that there have been no continuations to date of any the criminal processing by the Police for each case, it is not yet certain that criminal charges will be brought against the Reported Party.	Bank belum menerima informasi dari pihak Kepolisian bahwa perkara tersebut telah dilimpahkan untuk penuntutan (oleh Kejaksaan) sehingga Bank dalam posisi menunggu informasi apabila terdapat kelanjutan proses perkara pidana tersebut. The Bank has not received information from the Police that the case has been transferred for prosecution (by the Prosecutor's Office). As such, the Bank is in a position to wait for information if there is a continuation of the criminal case process.
------	--	--	--

Tahun Year	Jenis Permasalahan Type of Problem	Jumlah Klaim (Jutaan Rupiah) Number of Claims (Millions of Rupiah)	Status Per 31 Desember 2023 Status as of December 31, 2023
	- Saksi dari Bank diminta untuk memberikan keterangan terkait dengan pembukaan rekening No. 01065342061 (USD) dan No. 01034105002 (IDR) atas nama <i>Economic Research Institute For ASEAN And East Asia</i> (ERIA) dan memberikan dokumen berupa <i>print out</i> mutasi rekening koran periode bulan Agustus 2016 sampai dengan bulan Januari 2019 yang dilegalisir oleh Bank. Witnesses from the Bank were asked to provide information regarding the opening of account No. 01065342061 (USD) and No. 01034105002 (IDR) on behalf of the Economic Research Institute For ASEAN And East Asia (ERIA) and provide documents in the form of print outs of bank statements for the period spanning August 2016 to January 2019 which were legalized by the Bank, - Bank telah memenuhi panggilan Kepolisian sebagai saksi dan memberikan keterangan di Polda Metro Jaya pada tanggal 9 Agustus 2023. The Bank has complied with the police summons as a witness and provided a statement at Polda Metro Jaya on August 9, 2023.		



Transaksi yang Mengandung Benturan Kepentingan

Transactions Containing Conflicts of Interest

Bank telah memiliki Kebijakan Benturan Kepentingan yang diterapkan kepada Komisaris, Direksi dan seluruh karyawan Bank. Kebijakan ini berfungsi sebagai landasan kerja dan perilaku bagi Dewan Komisaris, Direksi, dan seluruh pihak yang terlibat dalam proses pengambilan keputusan bila terjadi benturan kepentingan. Kebijakan ini telah disosialisasikan pada saat penerimaan karyawan baru dan juga terdapat dalam Peraturan Perusahaan yang dibagikan ke setiap karyawan.

The Bank has a Conflict of Interest Policy that it applies to Commissioners, Directors and all Bank employees. This policy functions as a work and behavior basis for the Board of Commissioners, the Board of Directors and all parties involved in the decision-making process when a conflict of interest occurs. This policy has been disseminated to new employees and is also contained in Company Regulations, which are distributed to each employee.

Terdapat pemberian kredit oleh Bank kepada anak perusahaan, yaitu PT Resona Indonesia Finance. Mengenai kondisi dan persyaratannya (*Terms & Conditions*) diperlakukan sama dengan debitur lain dan telah diungkapkan dalam keputusan pemberian kredit serta telah terdokumentasi dengan baik.

There has been a grant of credit by the Bank to a subsidiary, specifically, to PT Resona Indonesia Finance. When it came to the Terms and Conditions, this subsidiary was treated the same as other debtors. This process has been disclosed in the Bank's credit granting decision documentation.

Selama tahun 2023, tidak terdapat transaksi yang mengandung benturan kepentingan.

Throughout 2023, there were no transactions containing conflicts of interest.

No.	Nama dan Jabatan Pihak yang Memiliki Benturan Kepentingan Name and Position of Party Who With a Conflict of Interest	Nama dan Jabatan Pengambil Keputusan Name and Position of Decision Maker	Jenis Transaksi Transaction Type	Nilai Transaksi (jutaan Rupiah) Transaction Value (Millions of Rupiah)
-----	---	---	-------------------------------------	---

NIL



Pembelian Kembali (*Buy Back*) Saham dan/atau Obligasi Bank

Buy Back Shares and/or Bank Bonds

Selama tahun 2023, tidak terdapat *buy back shares* dan *buy back* obligasi Bank.

Throughout 2023, there was no buy back of shares or buy back of Bank bonds.

Pemberian Dana untuk Kegiatan Sosial dan Kegiatan Politik selama Periode Laporan

Provision of Funds for Social Activities and Political Activities during the Reporting Period

Selama tahun 2023 tidak ada pemberian dana untuk kegiatan politik, Bank hanya memberi dana untuk kegiatan sosial khususnya dunia pendidikan dan pemberdayaan masyarakat.

Bank selain menjalankan bisnis usaha dengan sebaik-baiknya, juga memiliki kepedulian sosial yang dituangkan dalam program *Corporate Social Responsibility* (CSR).

Bank memiliki 4 (empat) pilar dalam menjalankan program CSR, yaitu 'BRP Cerdas' (fokus terhadap dukungan kepada dunia pendidikan), 'BRP Sehat' (fokus terhadap dunia kesehatan di Indonesia), 'BRP Hijau' (fokus kepada lingkungan), dan 'BRP Berkelanjutan' (fokus pada pemberdayaan masyarakat).

Program CSR yang dilakukan selama tahun 2023 adalah sebagai berikut:

1. Pada tanggal 11 Maret 2023, Bank telah menyelenggarakan CSR "BRP Berkelanjutan" bekerjasama dengan Dinas Kehutanan DKI Jakarta melalui kegiatan "Studi Banding Pengelolaan Lebah Trigona". Studi banding ini dilakukan oleh Kelompok Tani Hutan Kota (KTH) Karya Mandiri Bersama yang merupakan KTH binaan Dinas Kehutanan DKI Jakarta terhadap 2 (dua) KTH Wanawiyata Widyakarya yaitu KTH Segoro Madu dan KTH Sari Bunga Giyanti yang berlokasi di Magelang Provinsi Jawa Tengah. Studi banding diikuti oleh 7 (tujuh) orang anggota KTH Karya Mandiri Bersama dan 3 (tiga) orang Dinas Kehutanan DKI Jakarta.

Studi banding dilakukan dengan tujuan agar KTH Karya Mandiri mendapatkan informasi dan pengetahuan terkait usaha-usaha menjadi KTH Wanawiyata Widyakarya dengan kegiatan sebagai berikut:

1) Anggota KTH Karya Mandiri Bersama belajar serba serbi budi daya lebah trigona, berbagai masalah dan penanganannya serta pengembangannya dari KTH Sari Bunga Giyanti, dengan narasumber Bapak Agung Darmawan;

Throughout 2023, there was be no funding for political activities. The Bank will only provided funds for social activities, especially education and community empowerment.

Apart from running its business as smoothly as possible, the Bank also has social awareness as outlined in its *Corporate Social Responsibility* (CSR) program.

The Bank uses 4 (four) pillars for implementing its CSR program: 'BRP Cerdas' (focus on support for education), 'BRP Sehat' (focus on health in Indonesia), 'BRP Hijau' (focus on the environment), and 'BRP Berkelanjutan' (focus on community empowerment).

The list of CSR programs the Bank carried out throughout 2023 are as follows:

1. On March 11, 2023, the Bank held a CSR event "BRP Berkelanjutan" in collaboration with the Jakarta Forestry Service through that saw a "Comparative Study of Trigona Bee Management" being used as the day's activities. This comparative study was carried out by the Forest Farmers Group (KTH) Karya Mandiri Bersama, which is a farmer's group assisted by the Jakarta Forestry Service, with 2 (two) KTH Wanawiyata Widyakarya (Segoro Madu KTH and Sari Bunga Giyanti KTH) located in Magelang, Central Java Province. The comparative study was attended by 7 (seven) members of KTH Karya Mandiri Bersama and 3 (three) members of the Jakarta Forestry Service.

The comparative study was carried out with the aim of providing KTH Karya Mandiri with information and knowledge related to efforts being a KTH Wanawiyata Widyakarya with the following activities:

1) Members of KTH Karya Mandiri Bersama learned all about trigona bee cultivation, various problems and their handling and development from KTH Sari Bunga Giyanti, with Mr. Agung Darmawan as a Sources;



2) Anggota KTH Karya Mandiri Bersama belajar pengelolaan lebah trigona menjadi komoditas pariwisata di kawasan ekowisata Menoreh, bagaimana mengemas potensi yang ada di area kerja menjadi komoditas yang menarik untuk dijual dan mempertahankan idealisme cinta lingkungan dalam organisasi KTH, dengan narasumber di KTH Segoro Madu adalah penyuluh Bapak Aris Jatmiko, S.Hut., M.Sc. dan Sudaryanto KTH ketua Segoro Madu.

Wanawiyata Widyakarya adalah lembaga pelatihan dan pemagangan kegiatan usaha bidang kehutanan dan lingkungan hidup, yang dimiliki dan dikelola oleh kelompok masyarakat/perorangan secara swadaya.

Program CSR Bank terhadap KTH Karya Mandiri Bersama tersebut telah memasuki tahun ke 3 (tiga) dari program 5 (lima) tahun yang telah ditetapkan. Diharapkan melalui CSR pilar "BRP Berkelanjutan", Bank dapat berkontribusi terhadap pemberdayaan masyarakat yang secara tidak langsung dapat meningkatkan perekonomian Indonesia ke depannya.

2) Members of KTH Karya Mandiri Bersama are educated in trigona bee management for tourism purposes in the Menoreh ecotourism area. They also learn how to effectively package the area's potential into attractive commodities for sale while upholding the organization's environmental ideals. This training is facilitated by instructors Mr. Aris Jatmiko, S. Hut., M.Sc. and Sudaryanto, the chairman of KTH Segoro Madu.

Wanawiyata Widyakarya is a training and apprenticeship institution for business activities in the forestry and environmental sectors, which is owned and managed by community groups/individuals independently.

The Bank's CSR program for KTH Karya Mandiri Bersama has entered its 3rd year of a 5 (five) year program that has been established. It is hoped that through the CSR pillar "BRP Berkelanjutan", the Bank can contribute to community empowerment which can indirectly improve the Indonesian economy in the future.

2. Pada tanggal 25 Mei 2023, Bank telah melakukan literasi keuangan dan perbankan kepada 45 siswa/i dan guru SMP Negeri 5 Bandung.

Bank menyampaikan literasi keuangan dengan tema "Pengenalan Keuangan dan Perbankan". Pada kesempatan ini kepada seluruh peserta diberikan penjelasan mengenai pengetahuan perbankan, pengenalan produk dan jasa layanan bank, sejarah mata uang di Indonesia, cara mengenal ciri-ciri keaslian uang Rupiah serta disampaikan pula penjelasan mengenai bagaimana cara mengelola keuangan secara bijak dan himbauan untuk membiasakan menabung sejak dini. Atas permintaan dari peserta yang merupakan perwakilan bendahara dari setiap kelas, disampaikan pula mengenai pencatatan sederhana terkait dengan penerimaan dan pengeluaran uang kas kelas.

Dengan terselenggaranya literasi keuangan kepada siswa/i dan guru ini diharapkan dapat meningkatkan pengetahuan peserta terhadap institusi perbankan termasuk produk dan jasa layanan bank, lebih mencintai, memahami dan bangga terhadap Rupiah, lebih mengerti mengapa perlu menjaga uang Rupiah selalu dalam kondisi yang baik, serta mengerti mengapa harus memulai membiasakan diri mengelola uang secara bijak sejak usia sekolah.

2. On May 25 2023, the Bank carried out financial and banking literacy for 45 students and teachers at SMP Negeri 5 Bandung.

The Bank conveyed financial literacy with the theme of "Introduction to Finance and Banking". On this occasion, all participants were given an explanation regarding banking knowledge, an introduction to banking products and services, the history of currency in Indonesia, how to recognize the characteristics of authentic Rupiah currency, and an explanation of how to manage finances wisely. Students were also urged to get into the habit of saving since early. At the request of the participants who were representatives of the treasurers from each class, simple records regarding the receipt and disbursement of class cash were also conveyed.

By providing financial literacy to students and teachers, the Bank hopes that participants will increase their knowledge of banking institutions including bank products and services, and that they will love, understand and be proud of the Rupiah, better understand why it is necessary to always keep Rupiah in good condition, and understand why they should start getting used to managing money wisely from school age.



Pada kesempatan ini, Bank sekaligus melaksanakan program Tanggung Jawab Sosial Perusahaan dengan pilar "BRP Cerdas" melalui penyerahan alat peraga belajar mengajar dan olahraga (peta dunia, *globe*, bola basket, bola *volley* dan bola futsal) untuk SMP Negeri 5 Bandung. Kegiatan CSR pilar "BRP Cerdas" merupakan wujud dan kontribusi nyata kepedulian Bank terhadap perkembangan dunia pendidikan di Indonesia.

Secara umum, kegiatan literasi keuangan dan perbankan serta pelaksanaan CSR ini telah berjalan dengan baik. Hal ini terlihat dari antusias dan partisipasi aktif dari seluruh siswa/i dan guru yang mengikuti kegiatan tersebut.

On this occasion, the Bank also implemented a Corporate Social Responsibility program with the pillar "BRP Cerdas" through the delivery of teaching and learning and sports props (world map, *globe*, basketball, volleyball and futsal ball) to SMP Negeri 5 Bandung. The CSR activities of the "BRP Cerdas" pillar are a manifestation and real contribution of the Bank's concern for the development of the world of education in Indonesia.

In general, financial and banking literacy activities and CSR implementation have gone well. This can be seen from the enthusiasm and active participation of all students and teachers who took part in this activity.

3. Pada tanggal 25 Mei 2023, Bank telah melakukan literasi keuangan kepada 28 siswa/i dan guru SMAN 1 Surabaya.

Dalam kegiatan tersebut, Bank menyampaikan literasi keuangan dengan tema "Mewujudkan Masyarakat yang Lebih Cerdas dan Inklusif dalam Era Keuangan Digital". Pada kesempatan ini seluruh peserta diberikan penjelasan serta pemahaman mengenai mengenai literasi keuangan, pengenalan Otoritas Jasa Keuangan, pengetahuan perbankan, pengenalan produk keuangan digital, dan cara pemanfaatan produk keuangan digital secara bijak.

Diharapkan dengan terselenggaranya literasi keuangan kepada siswa/i dan guru ini dapat meningkatkan minat, kesadaran, pemahaman dan pengetahuan peserta terhadap institusi perbankan secara menyeluruh serta pentingnya pemahaman tentang produk keuangan digital dan cara pemanfaatan keuangan digital secara bijak.

Pada kesempatan ini, Bank sekaligus melaksanakan program Tanggung Jawab Sosial Perusahaan dengan pilar "BRP Cerdas" melalui pemberian 20 unit kursi rapat untuk SMAN 1 Surabaya. Kegiatan CSR pilar "BRP Cerdas" merupakan wujud dan kontribusi nyata kepedulian Bank terhadap perkembangan dunia pendidikan di Indonesia.

Kesimpulan secara umum, kegiatan literasi keuangan dan CSR ini telah berjalan dengan baik, hal ini terlihat dari peserta yang sangat antusias dan interaktif dalam mengikuti acara tersebut hingga selesai.

3. On May 25, 2023, the Bank carried out financial literacy for 28 students and teachers of SMAN 1 Surabaya.

In this activity, the Bank conveyed financial literacy with the theme of "Creating a Smarter and Inclusive Society in the Digital Financial Era". On this occasion, all participants were given an explanation and understanding of financial literacy, an introduction to the Financial Services Authority, banking knowledge, an introduction to digital financial products, and how to use digital financial products wisely.

The Bank hopes that providing financial literacy to students and teachers can increase participants' interest, awareness, understanding and knowledge of banking institutions as a whole as well as the importance of understanding digital financial products and how to use digital finance wisely.

On this occasion, the Bank also implemented a Corporate Social Responsibility program with the "BRP Cerdas" pillar by providing 20 meeting chairs for SMAN 1 Surabaya. The CSR activities of the "BRP Cerdas" pillar are a manifestation and real contribution of the Bank's concern for the development of the world of education in Indonesia.

In general, the financial literacy and CSR activities have gone well, this can be seen from the participants who were very enthusiastic and interactive in following the event until the end.



4. Pada tanggal 23 Juni 2023 – Bank melakukan penanaman 3.000 bibit mangrove di Ecowisata Angke Kapuk, bekerjasama dengan Dinas Kehutanan DKI Jakarta dan Kelompok Tani Hutan Flora Mangrove.

Kegiatan tanggung jawab sosial BRP Green Earth ini dihadiri oleh perwakilan Bank yang terdiri dari para pegawai, perwakilan anggota Direksi dan SEVP, yang melakukan penanaman bersama dengan Dinas Kehutanan DKI Jakarta dan Kelompok Tani Hutan Flora Mangrove.

Melalui program Tanggung jawab sosial “BRP Green Earth” penanaman 3.000 bibit mangrove ini diharapkan dapat memberikan banyak manfaat yaitu turut menyehatkan paru-paru dunia, menjadi sumber ekonomi, menjaga habitat flora dan fauna, hingga menjadi pengendali bencana. Tanggung jawab sosial “BRP Green Earth” sesuai dengan *Sustainable Development Goals* (SDG) No. 15, Ekosistem Daratan yaitu “Melindungi, memulihkan, dan meningkatkan penggunaan ekosistem terestrial yang berkelanjutan, mengelola hutan secara berkelanjutan, memerangi penggurunan, dan menghentikan serta membalikkan degradasi lahan dan menghentikan hilangnya keanekaragaman hayati”.

5. Pada tanggal 4 September 2023, Dalam rangka mendukung program pemerintah untuk mencerdaskan kehidupan bangsa serta meningkatkan kualitas mutu infrastruktur pendidikan yang ada di Indonesia, Bank kembali melanjutkan kegiatan *Corporate Social Responsibility* (CSR) melalui pilar “BRP Cerdas” dengan memberikan bantuan untuk renovasi sarana dan prasarana Bandung Japanese School yang mengalami kerusakan yaitu dinding dan atap ruang serbaguna.

Melalui kegiatan renovasi infrastruktur ini, diharapkan dapat memberikan manfaat dan nilai tambah kepada seluruh pemangku kepentingan khususnya di bidang pendidikan serta sebagai bukti komitmen dan kepedulian Bank terhadap perbaikan dan peningkatan kualitas dunia pendidikan di Indonesia.

6. Pada tanggal 8 Oktober 2023, Bank ikut berpartisipasi dalam Turnamen Golf Charity Perkumpulan Pensiunan Bank Indonesia (PPBI) 2023 yang dilaksanakan dalam rangka meningkatkan silaturahmi dan kebersamaan pensiunan Bank Indonesia dengan pejabat Bank Indonesia serta pimpinan perbankan dan lembaga nonbank.

4. On June 23, 2023 – The Bank planted 3,000 mangrove seedlings at Ecowisata Angke Kapuk, in collaboration with the DKI Jakarta Forestry Service and the Flora Mangrove Forest Farmers Group.

BRP Green Earth’s social responsibility activities were attended by Bank representatives consisting of employees, representatives of members of the Board of Directors and SEVP, who carried out planting together with the DKI Jakarta Forestry Service and the Mangrove Flora Forest Farmers Group.

Through the “BRP Green Earth” social responsibility program, planting 3,000 mangrove seedlings is expected to provide many benefits, namely helping to make the world’s lungs healthy, becoming an economic resource, protecting the habitat of flora and fauna, and even controlling disasters. The social responsibility of “BRP Green Earth” is in accordance with Sustainable Development Goals (SDGs) No. 15, Terrestrial Ecosystems, namely to “Protect, restore and increase the sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and stop and reverse land degradation and stop the loss of biodiversity”.

5. On September 4 2023, in order to support government programs to smarten the nation’s life and improve the quality of educational infrastructure in Indonesia, the Bank is continuing its Corporate Social Responsibility (CSR) activities through the “BRP Cerdas” pillar by providing assistance for the renovation of damaged facilities and infrastructure of Bandung Japanese School, specifically, the walls and roof of the multipurpose room.

Through this infrastructure renovation activity, the Bank hopes that it can provide benefits and added value to all stakeholders, especially in the education sector and as proof of the Bank’s commitment and concern for improving and improving the quality of education in Indonesia.

6. On October 8, 2023, the Bank participated in the 2023 Bank Indonesia Pensioners Association (PPBI) Charity Golf Tournament which was held in order to increase the friendship and togetherness of Bank Indonesia retirees with Bank Indonesia officials and leaders of banking and non-bank institutions.

7. Pada tanggal 12 Oktober 2023, dalam rangka mendukung bulan inklusi keuangan yang bertema "Akses Keuangan Merata, Masyarakat Sejahtera", Bank menyelenggarakan kegiatan literasi keuangan dengan judul "Memperkuat Ketahanan Finansial Melalui Peningkatan Literasi Keuangan", yang dihadiri oleh para anggota (KTH) Karya Mandiri Bersama dan KTH DKI Jakarta serta anggota Penyuluh Kehutanan, Dinas Pertamanan dan Hutan Kota Provinsi DKI Jakarta di pameran FLONA 2023. Dalam kegiatan literasi keuangan ini, PT Resona Indonesia Finance sebagai anak perusahaan Bank juga turut berpartisipasi memberikan literasi keuangan dengan tema "Cerdas Memanfaatkan Layanan Pembiayaan di Era Keuangan Digital".

Selain program literasi keuangan, Bank juga melaksanakan kegiatan CSR pilar "BRP Berkelanjutan", melalui program 5 (lima) tahun pengembangan ekonomi masyarakat kepada Kelompok Tani Hutan (KTH) Karya Mandiri Bersama, dengan kegiatan "Pembudidayaan Lebah Madu Trigona", dimana Bank memberikan dukungan kepada KTH Karya Mandiri Bersama untuk berpartisipasi dalam Pameran FLONA 2023 Tingkat Provinsi DKI Jakarta, bekerjasama dengan Penyuluh Kehutanan, Dinas Pertamanan dan Hutan Kota Provinsi DKI, sebagai wujud pelaksanaan kegiatan *Sustainable Development Goals No. 8, Decent Work and Economic Growth dan No. 15, Life on Land*.

Tujuan akhir dari program CSR pilar "BRP Berkelanjutan" ini adalah menjadikan KTH Karya Mandiri Bersama sebagai Wanawiyata Widyakarya yaitu model usaha bidang kehutanan dan/atau lingkungan hidup yang dimiliki dan dikelola oleh kelompok masyarakat atau perorangan yang ditetapkan oleh Menteri Lingkungan Hidup dan Kehutanan sebagai percontohan, tempat pelatihan dan magang bagi masyarakat lainnya.

8. Pada tanggal 14 Desember 2023, Bank telah melakukan literasi keuangan dan perbankan kepada 40 siswa dan guru SMP Negeri 2 Bandung.

Bank menyampaikan literasi keuangan dengan tema "Memperkuat Ketahanan Finansial Melalui Peningkatan Literasi Keuangan".

Pada kesempatan ini, Bank sekaligus melaksanakan program Tanggung Jawab Sosial Perusahaan dengan pilar "BRP Cerdas" melalui penyerahan 1 (satu) unit laptop, alat peraga belajar mengajar dan perlengkapan olahraga untuk SMP Negeri 2 Bandung.

7. On October 12 2023, in order to support the month of financial inclusion with the theme "Equal Financial Access, Prosperous Communities", the Bank held financial literacy activities with the title "Strengthening Financial Resilience Through Increasing Financial Literacy", which was attended by members of KTH Karya Mandiri Bersama and KTH DKI Jakarta as well as members of Forestry Extension, Parks and City Forest Service of DKI Jakarta Province at the FLONA 2023 exhibition. In this financial literacy activity, PT Resona Indonesia Finance as a subsidiary of the Bank also participated in providing financial literacy with the theme "Smart Utilizing Financing Services in the Digital Financial Era".

In addition to the financial literacy program, the Bank also carried out CSR activities under the "BRP Berkelanjutan" pillar, through a 5 (five) year community economic development program for the Karya Mandiri Bersama Forest Farmers Group (KTH), with the activity "Cultivating Trigona Honey Bees", where the Bank provided support to KTH Karya Mandiri Bersama to participate in the 2023 FLONA Exhibition at the DKI Jakarta Provincial Level, in collaboration with Forestry Extension Officers, the DKI Provincial Parks and City Forest Service, as a form of implementing Sustainable Development Goals No.8 on Decent Work and Economic Growth and No. 15, Life on Land.

The final objective of the CSR program pillar "Sustainable was to make KTH Karya Mandiri Bersama a Wanawiyata Widyakarya, namely a business model in the forestry and/or environmental sector that is owned and managed by community groups or individuals designated by the Minister of Environment and Forestry as a model, a place for training and internships for other communities.

8. On December 14, 2023, the Bank carried out financial and banking literacy for 40 students and teachers at SMP Negeri 2 Bandung.

The Bank conveyed financial literacy with the theme "Strengthening Financial Resilience Through Increasing Financial Literacy".

On this occasion, the Bank also implemented a Corporate Social Responsibility program with the pillar "BRP Cerdas" by handing over 1 (one) laptop, teaching and learning props and sports equipment to SMP Negeri 2 Bandung.



- 9. Pada tanggal 19 Desember 2023,** Bank telah melakukan Literasi Keuangan kepada 35 siswa dan guru SMK Unitomo Surabaya.

Dalam kegiatan tersebut, Bank menyampaikan Literasi Keuangan dengan tema "Memperkuat Ketahanan Finansial melalui peningkatan Literasi Keuangan".

Pada kesempatan ini, Bank sekaligus melaksanakan program Tanggung Jawab Sosial Perusahaan dengan pilar "BRP Cerdas" melalui pemberian 1 (satu) Unit Laptop dan 2 (dua) unit Printer untuk SMK Unitomo Surabaya.

- 9. On December 19, 2023,** the Bank conducted Financial Literacy for 35 students and teachers at Unitomo Vocational School, Surabaya.

In this activity, the Bank conveyed Financial Literacy with the theme "Strengthening Financial Resilience through increasing Financial Literacy".

On this occasion, the Bank also implemented a Corporate Social Responsibility program with the "BRP Cerdas" pillar by providing 1 (one) Laptop unit and 2 (two) Printer units to SMK Unitomo Surabaya.

- 10. Pada tanggal 20 Desember 2023,** Bank bekerjasama dengan *social enterprise* PT Plastic Bank Indonesia untuk menyelenggarakan kegiatan Corporate Social Responsibility Pilar "BRP Hijau" melalui program "*BRP Waste Treatment and Recycle*". Program ini merupakan bentuk komitmen Bank terhadap kelestarian lingkungan hidup dengan cara mengurangi polusi plastik di lingkungan sekitar terutama di lautan sekaligus mengurangi kemiskinan melalui pemberdayaan masyarakat di daerah pesisir pantai.

Bank Resona Perdania menyepakati program kolaborasi bersama PT Plastic Bank Indonesia untuk periode tahun 2023 dengan target pengumpulan 7.000 kilogram sampah plastik atau setara dengan 350.000 botol plastik ukuran 500ml demi mencegah pencemaran laut. Kerjasama ini diharapkan dapat memberi dampak positif bagi lingkungan hidup serta kesejahteraan sosial masyarakat Indonesia yang juga selaras dengan komitmen Bank dalam mengimplementasikan dan mendukung program UN *Sustainable Development Goals* (SDG), khususnya No. 1 (*No Poverty*), No. 8 (*Decent Work and Economic Growth*), dan No. 14 (*Life Below Water*).

- 10. On December 20, 2023,** the Bank collaborated with social enterprise PT Plastic Bank Indonesia to organize the "BRP Hijau" Corporate Social Responsibility Pillar activity through the "*BRP Waste Treatment and Recycle*" program. This program is a form of the Bank's commitment to environmental sustainability by reducing plastic pollution in the surrounding environment, especially in the oceans, while reducing poverty through community empowerment in coastal areas.

Bank Resona Perdania has agreed to a collaboration program with PT Plastic Bank Indonesia for the 2023 period with a target of collecting 7,000 kilograms of plastic waste or the equivalent of 350,000 500ml plastic bottles to prevent marine pollution. This collaboration is expected to have a positive impact on the environment and social welfare of the Indonesian people, which is also in line with the Bank's commitment to implementing and supporting the UN Sustainable Development Goals (SDGs) program, especially No. 1 (No Poverty), No. 8 (Decent Work and Economic Growth), and No. 14 (Life Below Water).

- 11. Pada tanggal 21 Desember 2023,** Bank memberikan beasiswa kepada 5 (lima) mahasiswa/i berprestasi dari Universitas Darma Persada ("UNSADA") dengan total bantuan dana pendidikan senilai Rp98.000.000,. Selain pemberian beasiswa sekaligus dilakukan penandatanganan perjanjian magang dengan UNSADA.

Kegiatan pemberian beasiswa ini merupakan salah satu program *Corporate Social Responsibility* ("CSR") yang dimiliki oleh Bank. Kegiatan tersebut masuk ke dalam pilar "BRP Cerdas" yang merupakan wujud dan kontribusi nyata kepedulian Bank terhadap perkembangan dunia pendidikan di Indonesia.

- 11. On December 21, 2023,** the Bank provided scholarships to 5 (five) outstanding students from Darma Persada University ("UNSADA") with a total educational funding assistance of IDR98,000,000. Apart from providing scholarships, an internship agreement was also signed with UNSADA.

This scholarship activity represented one of the Bank's Corporate Social Responsibility ("CSR") programs. This activity is included in the Bank's "BRP Cerdas" pillar, which is a manifestation of the Bank's real concern for the development of the world of education in Indonesia.

J

Kebijakan/Paket Remunerasi dan Fasilitas Lain bagi Direksi dan Dewan Komisaris

Remuneration Policy/Package and Other Facilities for the Board of Directors and the Board of Commissioners

1. KEBIJAKAN REMUNERASI

Remuneration Policy

Bank telah memiliki Kebijakan Remunerasi dan dikaji ulang secara berkala paling lambat 2 (dua) tahun dan/atau jika ada perubahan peraturan eksternal yang mendasarinya.

Dalam menyusun Kebijakan Remunerasi Bank tidak menggunakan jasa konsultan eksternal.

a. Latar Belakang dan Tujuan

Latar Belakang

Peraturan Otoritas Jasa Keuangan mewajibkan Bank untuk menerapkan dan meningkatkan tata kelola dalam pemberian remunerasi.

Peraturan tersebut mengadopsi *Principles for Sound Compensation Practices*, yaitu program reformasi yang dikeluarkan oleh *Financial Stability Board*, yang bertujuan untuk:

- 1) Mencegah timbulnya *moral hazard* dan mengedepankan unsur prudensial dalam pengelolaan Bank;
- 2) Menjaga kesehatan Bank secara individual;
- 3) Memitigasi adanya pengambilan risiko yang berlebihan (*excessive risk taking*) yang dilakukan oleh para pengambil keputusan.

Sejalan dengan penerapan Basel II khususnya Pilar 3 (*Market Discipline*), Bank juga dituntut untuk mengungkapkan informasi yang lebih transparan kepada publik dan pelaku pasar khususnya terkait dengan remunerasi untuk mendorong disiplin dan agar pemangku kepentingan dapat memberikan penilaian yang wajar.

The Bank has a Remuneration Policy that is reviewed periodically no later than every 2 (two) years and/or if there are changes to the underlying external regulations.

In preparing its Remuneration Policy the Bank does not use the services of external consultants.

a. Background and Objectives

Background

Financial Services Authority regulations require banks to implement and improve governance in providing remuneration.

These regulations adopt the *Principles for Sound Compensation Practices*, a reform program issued by the Financial Stability Board, which aims to:

- 1) Prevent the emergence of moral hazard and prioritize prudential elements in Bank management;
- 2) Maintaining the health of Banks individually;
- 3) Mitigating excessive risk taking by decision makers.

In line with the implementation of Basel II, especially Pillar 3 (*Market Discipline*), the Bank is also required to disclose more transparent information to the public and market players, especially regarding remuneration to encourage discipline and so that stakeholders can provide fair assessments.



Tujuan

Tujuan dari Kebijakan Remunerasi adalah untuk memastikan bahwa semua Karyawan dibayar secara adil dan untuk menyelaraskan tujuan bisnis Bank dengan kepentingan individu yang spesifik dan terukur, strategis bisnis, tujuan bisnis, dan kepentingan jangka panjang Bank.

Secara rinci tujuan Kebijakan Remunerasi adalah untuk memastikan bahwa sistem remunerasi:

- 1) Mencerminkan tujuan Bank untuk melaksanakan Tata Kelola yang baik;
- 2) Mengelola remunerasi dengan cara yang tepat dan menawarkan penghasilan yang memadai sesuai dengan perilaku dan kinerja karyawan;
- 3) Meminimalkan konflik kepentingan, baik aktual maupun potensial;
- 4) Memberikan imbalan kepada individu atas pencapaian tujuan Bank dan memotivasi tingkat kinerja yang tinggi;
- 5) Memungkinkan Bank untuk bersaing secara efektif dalam pasar tenaga kerja dan merekrut serta mempertahankan karyawan berkualitas tinggi;
- 6) Tidak mengabaikan permodalan atau profil risiko Bank dan konsisten dalam mendorong diterapkannya manajemen risiko yang baik dan efektif.

b. Pelaksanaan Kaji Ulang

Kebijakan Remunerasi akan dikaji ulang secara berkala paling lambat 2 (dua) tahun sekali atau setiap saat jika diperlukan sebagai upaya penyempurnaan sesuai dengan perkembangan usaha dan kebutuhan Bank atau perubahan peraturan yang mendasarinya.

c. Cakupan Kebijakan Remunerasi

Kebijakan Remunerasi Bank berlaku dan diimplementasikan untuk seluruh bagian dan wilayah, baik di Kantor Pusat maupun di Kantor Cabang.

d. Remunerasi Unit Pengawasan

Pemberian remunerasi bagi Karyawan pada unit pengawasan (*control unit*) dilakukan sesuai dengan kinerja, dan tetap memperhatikan objektivitas dan independensi.

Background

The aim of the Bank's Remuneration Policy is to ensure that all Employees are paid fairly and to align the Bank's business objectives with specific and measurable individual interests, business strategies, business objectives and the long-term interests of the Bank.

In detail, the aim of the Remuneration Policy is to ensure that the remuneration system:

- 1) Reflects the Bank's objectives to implement good governance;
- 2) Manages remuneration in an appropriate manner and offers adequate income in accordance with employee behavior and performance;
- 3) Minimize conflicts of interest, whether actual and potential;
- 4) Rewarding individuals for achieving Bank goals and motivating high levels of performance;
- 5) Enable the Bank to compete effectively in the labor market and recruit and retain high quality employees;
- 6) That this remuneration does not ignore the Bank's capital or risk profile and is consistent in encouraging the implementation of good and effective risk management.

b. Review Implementation

The Remuneration Policy will be reviewed periodically no later than once every 2 (two) years or at any time if necessary as an effort to improve it in line with business developments and in accordance with the Bank's needs or with changes in the underlying regulations.

c. Scope of Remuneration Policy

The Bank's Remuneration Policy applies and is implemented for all divisions and regions, both at the Head Office and at Branch Offices.

d. Supervision Unit Remuneration

Provision of remuneration for employees in the control unit is carried out in accordance with performance, all while still paying attention to objectivity and independence.

e. Remunerasi yang dikaitkan dengan risiko

Yang dimaksud dengan "risiko" meliputi risiko yang sudah terjadi maupun risiko yang mungkin terjadi. Jenis-jenis risiko mengacu kepada ketentuan yang mengatur mengenai penerapan manajemen risiko bagi bank umum.

Bank menetapkan metode pengukuran kinerja dan jenis risiko dalam menetapkan pemberian remunerasi yang bersifat variabel sesuai skala dan kompleksitas kegiatan usaha.

Bank dalam melakukan kegiatan usahanya fokus dalam penyaluran kredit sehingga risiko kredit menjadi risiko yang paling berpengaruh untuk dikaitkan dengan remunerasi yang bersifat variabel.

Oleh karena itu, dalam menetapkan risiko yang dikaitkan dengan remunerasi yang bersifat variabel, Bank memperhatikan risiko yang paling berpengaruh dalam kegiatan usaha sebagai risiko utama, yaitu risiko kredit.

f. Remunerasi yang Bersifat Variabel yang ditangguhkan

- 1) Bank wajib menangguhkan pembayaran remunerasi yang bersifat variabel kepada pihak yang menjadi MRT sebesar persentase tertentu;
- 2) Penangguhan remunerasi yang bersifat variabel untuk MRT dilakukan dengan memperhatikan hal-hal sebagai berikut:
 - a) Terhadap remunerasi yang bersifat variabel yang ditangguhkan dalam bentuk tunai, tidak diberikan tambahan atau pengurangan nominal uang termasuk yang disebabkan adanya perubahan nilai waktu uang (*time value of money*);
 - b) Bank menetapkan besarnya persentase remunerasi yang bersifat variabel yang akan ditangguhkan dalam jumlah yang dapat menimbulkan dampak yang signifikan untuk mendorong MRT menerapkan *prudent risk taking*.
- 3) Berdasarkan pertimbangan tersebut di atas, maka Bank memutuskan jumlah remunerasi variabel yang ditangguhkan ditetapkan untuk pihak MRT adalah sebesar 30%;

e. Remuneration linked to risk

What is meant by "risk" includes any risks that have occurred and risks that may occur. Types of risk refer to the provisions governing the implementation of risk management for commercial banks.

The Bank determines performance measurement methods and types of risk in figuring out its variable remuneration according to the scale and complexity of business activities.

In carrying out its business activities, the Bank focuses on lending so that credit risk is the most influential risk associated with variable remuneration.

As such, in determining the risks associated with variable remuneration, the Bank pays attention to the risks that have the most influence on its business activities as the main risk, specifically, credit risk.

f. Deferred variable remuneration

- 1) The Bank is required to defer payment of variable remuneration to parties who become Material Risk Takers (MRTs) by a certain percentage;
- 2) The suspension of variable remuneration for MRT is carried out by taking into account the following matters:
 - a) For variable remuneration that is deferred in cash, no additional or reduction in the nominal amount of money will be given, including those due to changes in the time value of money;
 - b) The Bank determines the percentage of variable remuneration that will be deferred in an amount that can have a significant impact to encourage MRT to implement prudent risk taking.
- 3) Based on the considerations above, the Bank decides that the amount of deferred variable remuneration set for MRT is 30%;



- 4) Jangka waktu penangguhan pembayaran remunerasi yang bersifat variabel sebagaimana yang dimaksud di atas ditetapkan selama jangka waktu 3 (tiga) tahun. Penetapan jangka waktu 3 (tiga) tahun sudah memperhitungkan risiko yang akan terjadi;
- 5) Pembayaran remunerasi yang bersifat variabel yang ditangguhkan akan dibayarkan (*vesting*) secara prorata sesuai dengan jangka waktu penangguhan pembayaran;
- 6) Dalam menetapkan pihak yang menjadi *Material Risk Takers* (MRT), Bank menggunakan metode kualitatif, dimana pihak yang menjadi MRT memiliki tugas dan tanggung jawab dalam mengambil keputusan yang berdampak signifikan terhadap profil risiko Bank.

Profil risiko utama yang berdampak signifikan adalah risiko kredit.

- 7) Berdasarkan metode kualitatif, Bank menetapkan pihak yang menjadi MRT adalah anggota Komite Kredit yang memiliki hak suara, yaitu:
 - a) Presiden Direktur;
 - b) Wakil Presiden Direktur;
 - c) Direktur yang membawahkan Divisi Business Development;
 - d) Direktur yang membawahkan Divisi Credit Reviewer dan Divisi Kredit.
- 8) Bank dapat membatalkan pembayaran remunerasi yang bersifat variabel yang ditangguhkan (*malus*) kepada pihak yang menjadi MRT dalam kondisi tertentu;
- 9) Yang dimaksud "kondisi tertentu" tersebut adalah sebagai berikut:

Pihak MRT akan terkena kondisi tertentu jika:

- a) Melewati batasan yang ditetapkan oleh Bank. Batasan yang dimaksud adalah jika besarnya biaya CKPN tahun berjalan melebihi dari perhitungan yang telah ditetapkan oleh Bank;
- b) Terjadi kondisi *Fraud* yang dilakukan oleh pihak MRT.

Dalam hal terjadi kondisi *Fraud* yang dilakukan oleh pihak MRT, maka terhadap bonus yang ditunda pembayarannya (*malus*) akan dibatalkan pembayarannya keseluruhan.

- 4) The period for deferral of payment of variable remuneration as referred to above is determined for a period of 3 (three) years. Determining a period of 3 (three) years takes into account the risks that will occur;
- 5) Deferred variable remuneration payments will be paid (*vesting*) on a prorated basis in accordance with the payment suspension period;
- 6) In determining parties who become *Material Risk Takers* (MRT), the Bank uses qualitative methods, where parties who become MRT have duties and responsibilities in making decisions that have a significant impact on the Bank's risk profile.

The main risk profile that has a significant impact is credit risk.

- 7) Based on the qualitative method, the Bank determines that the parties who become MRT are members of the Credit Committee who have voting rights, specifically:
 - a) President Director;
 - b) Deputy President Director;
 - c) Director in charge of the Business Development Division;
 - d) Director in charge of the Credit Review Division and Credit Division.
- 8) Banks can cancel payments of deferred variable remuneration (*malus*) to parties who become MRTs under certain conditions;
- 9) What is meant by "certain conditions" is as follows:

The MRT will be subject to certain conditions if:

- a) The MRT in question exceeds limits set by the Bank. The limit referred to is if the amount of CKPN costs for the current year exceeds the calculation set by the Bank;
- b) There is a condition of fraud committed by the MRT.

In the event that there is a fraud scenario committed by the MRT, the bonuses whose payments are postponed (*malus*) will be canceled in full.

2. REMUNERASI YANG TELAH DIBAYARKAN KEPADA ANGGOTA KOMITE REMUNERASI SELAMA 1 (SATU) TAHUN

Remuneration that has been paid to members of the Remuneration Committee for 1 (one) year

Total Remunerasi dan Fasilitas lain Total Remuneration and other Facilities	Jumlah Diterima dalam 1 (satu) Tahun Amount Received in 1 (one) Year	
	Orang Persons	Jutaan Rupiah Millions of Rupiah
	3	3.501

3. REMUNERASI UNTUK DIREKSI DAN DEWAN KOMISARIS DITINJAU ULANG DAN DIPUTUSKAN OLEH RAPAT UMUM PEMEGANG SAHAM (RUPS)

Remuneration for the Board of Directors and Board of Commissioners is reviewed and decided by the General Meeting of Shareholders (GMS)

Pengungkapan paket/kebijakan remunerasi sebagaimana dimaksud di atas adalah sebagai berikut:

Details of disclosure for remuneration packages/policies as referred to above are as follows:

Jenis Remunerasi dan Fasilitas Types of Remuneration and Facilities	Jumlah Diterima dalam 1 (satu) Tahun Amount Received in 1 (one) Year			
	Direksi Board of Directors		Dewan Komisaris Board of Commissioners	
	Orang Persons	Jutaan Rupiah Millions of Rupiah	Orang Persons	Jutaan Rupiah Millions of Rupiah
Gaji, bonus, tunjangan rutin, tantiem dan fasilitas lainnya dalam bentuk non-natura. Salaries, routine allowances, bonuses and other in-kind facilities.	8	14.636	4	5.055
Fasilitas lain dalam bentuk natura (Perumahan, asuransi kesehatan dan sebagainya) yang* : Other facilities in kind (housing, health insurance and so on) which* :				
a. Dapat dimiliki Can be owned	8	1.209	4	330
b. Tidak dapat dimiliki Cannot be owned		2.064		1.278
* Dinilai dalam ekuivalen Rupiah. Valued in Rupiah equivalent.				
Jumlah Total	8	17.909	4	6.663

Keterangan:

Information:

- 2 (dua) orang Direktur baru efektif menjabat tanggal 18 April 2023 dan 27 Februari 2023
2 (two) new Directors took office effectively on April 18, 2023 and February 27, 2023
- 1 (satu) orang Direktur mengundurkan diri efektif tanggal 27 Februari 2023
1 (one) Director resigned effectively on February 27, 2023
- 1 (satu) orang Komisaris mengundurkan diri efektif tanggal 15 September 2023
1 (one) Commissioner resigned effectively on September 15, 2023



Jumlah anggota Direksi dan Dewan Komisaris yang menerima paket remunerasi dalam 1 (satu) tahun yang dikelompokkan dalam kisaran tingkat penghasilan adalah sebagai berikut:

The number of members of the Board of Directors and Board of Commissioners who received a remuneration package in 1 (one) year can be seen grouped into the following range of income levels:

Jumlah Remunerasi per orang Dalam 1 (satu) tahun periode 2023 ^{*)} Amount of Remuneration per Person In a 1 (one) year period in 2023 ^{*)}	Jumlah Direksi ^{**)} Number of Board of Directors Members ^{**)}	Jumlah Komisaris Number of Board of Commissioners Members
Di atas Rp 2 miliar Above IDR2 billion	3	-
Di atas Rp1 miliar s.d Rp2 miliar Above IDR1 billion to IDR2 billion	4	3
Di atas Rp500 juta s.d Rp1 miliar Above IDR500 million to IDR1 billion	1	1
Rp500 juta ke bawah IDR500 million and below	-	-

Keterangan:

Information:

^{*)} Yang diterima secara tunai
Received in cash

^{**) -} 2 (dua) orang Direktur baru efektif menjabat tanggal 18 April 2023 dan 27 Februari 2023
2 (two) new Directors took office effectively on April 18, 2023 and February 27, 2023

- 1 (satu) orang Direktur mengundurkan diri efektif tanggal 27 Februari 2023
1 (one) Director resigned effectively on February 27, 2023

- 1 (satu) orang Komisaris mengundurkan diri efektif tanggal 15 September 2023
1 (one) Commissioner resigned effectively on September 15, 2023

4. JUMLAH ANGGOTA DIREKSI, DEWAN KOMISARIS, DAN PEGAWAI YANG MENERIMA REMUNERASI YANG BERSIFAT VARIABEL SELAMA 1 (SATU) TAHUN DAN TOTAL NOMINAL ADALAH SEBAGAI BERIKUT:

Details on the number of members of the Board of Directors, Board of Commissioners and Employees who received Variable Remuneration for 1 (one) year and the total nominal amounts: _____

Remunerasi yang Bersifat Variabel periode 2023 Variable Remuneration for the 2023 period	Jumlah Diterima dalam 1 (satu) Tahun Amount Received in 1 (one) Year					
	Direksi Board of Directors		Dewan Komisaris Board of Commissioners		Dewan Komisaris Board of Commissioners	
	Orang Persons	Jutaan Rupiah Millions of Rupiah	Orang Persons	Jutaan Rupiah Millions of Rupiah	Orang Persons	Jutaan Rupiah Millions of Rupiah
Jumlah Total	4	454	-	-	305	4.417

Keterangan:

Information:

Variabel diatas adalah tunjangan akhir tahun 2023 dan Bonus 2023 akan di bayarkan pada tahun 2024 akan di laporkan pada tatakelola tahun 2024.

The variables above represent the end-of-year 2023 allowances and the 2023 bonuses that will be paid in 2024 and will be reported to governance in 2024.

5. SHARES OPTION YANG DIMILIKI DIREKSI, DEWAN KOMISARIS, DAN PEJABAT EKSEKUTIF

Shares options owned by the Board of Directors, Board of Commissioners and Executive Officers

Keterangan>Nama Description/Name	Jumlah Saham yang Dimiliki Number of Shares Owned	Jumlah Opsi Number of Options		Harga Opsi (Rp) Option Price (Rp)	Jangka Waktu Time Period
		Yang Diberikan (lembar saham) Provided (shares)	Yang Telah Dieksekusi (lembar saham) Executed (shares)		
Direksi Board of Directors	NIL	NIL			
Komisaris Board of Commissioner	NIL	NIL			
Pejabat Eksekutif Executive Officers	NIL	NIL			
Jumlah Total					

6. GAJI TERTINGGI DAN TERENDAH DAPAT DIKELOMPOKKAN SEBAGAI BERIKUT:

The Bank's Highest and Lowest Salary Ratios can be grouped into the following categories:

Subjek Subject	Rasio Gaji Tertinggi dan Terendah Highest and Lowest Salary Ratio
Pegawai Employees	24,35 : 1
Direksi Directors	2,56 : 1
Komisaris Commissioners	3,75 : 1
Direksi Tertinggi dan Pegawai Tertinggi Highest Directors and Highest Employees	2,16 : 1

Jumlah penerima dan jumlah total Remunerasi yang Bersifat Variabel yang dijamin tanpa syarat akan diberikan oleh Bank kepada calon Direksi, calon Dewan Komisaris, dan/atau calon Pegawai selama 1 (satu) tahun pertama bekerja;

- Bank tidak memberikan Remunerasi apapun kepada calon Direksi, calon Dewan Komisaris, dan/atau calon Pegawai.

The number of recipients and the total amount of Variable Remuneration that is unconditionally guaranteed will be given by the Bank to prospective Board of Directors, prospective Board of Commissioners, and/or prospective Employees for the first year of employment;

- The Bank does not provide any remuneration to prospective members of the Board of Directors, prospective members of the Board of Commissioners, and/or prospective employees.

7. JUMLAH PEGAWAI YANG TERKENA PEMUTUSAN HUBUNGAN KERJA DAN TOTAL NOMINAL PESANGON YANG DIBAYARKAN SEBAGAI BERIKUT:

The number of employees affected by termination of employment and the total nominal severance pay paid are as follows:

Jumlah Nominal Pesangon yang dibayarkan per Orang dalam 1 (satu) Tahun Nominal amount of severance pay paid per person in 1 (one) year	Jumlah Pegawai Number of Employees
Di atas Rp1 miliar Above IDR1 billion	-
Di atas Rp500 juta s.d Rp1 miliar Above IDR500 million to IDR1 billion	-
Rp500 juta ke bawah IDR500 million and below	-



8. RINCIAN JUMLAH REMUNERASI YANG DIBERIKAN DALAM 1 (SATU) TAHUN

Details on the amount of Remuneration given in 1 (one) year

A. Remunerasi yang Bersifat Tetap^{*)} Fixed Remuneration^{*)}

Pegawai Employees	NIL
Direksi Tertinggi dan Pegawai Tertinggi Highest Directors and Highest Employees	NIL

A. Remunerasi yang Bersifat Variabel^{*)} Variable Remuneration^{*)}

	Tidak Ditangguhkan Not Suspended	Ditangguhkan Suspended
1. Tunai (dalam juta rupiah) Cash (in millions of Rupiah)	NIL	NIL
2. Saham/instrumen yang berbasis saham yang diterbitkan Bank Shares/share-based instruments issued by the Bank	NIL	NIL

Keterangan:
Information:

^{*)} Hanya untuk MRT
Only for MRT

9. INFORMASI KUANTITATIF REMUNERASI

Quantitative information on Remuneration

Jenis Remunerasi yang Bersifat Variabel ^{*)} Types of Variable Remuneration ^{*)}	Sisa yang Masih Ditangguhkan Remainder Still Pending	Total Pengurangan Selama Periode Laporan Total Deductions During the Reporting Period		
		Disebabkan Penyesuaian Due to Explicit Adjustment (A)	Disebabkan Penyesuaian Implisit (B) Due to Implicit Adjustment (B)	Total (A)+(B)
1. Tunai (dalam juta rupiah) Cash (in million rupiah)	NIL			
2. Saham/Instrumen yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah yang merupakan konversi dari lembar saham tersebut) Shares/share-based instruments issued by the Bank (in shares and a nominal value of millions of rupiah which is a conversion of these shares)	NIL			

Keterangan:
Information:

^{*)} Hanya untuk MRT
Only for MRT



03 Penutup

Closing

PT Bank Resona Perdania ("Bank") menyadari bahwa penerapan prinsip-prinsip Tata Kelola secara konsisten dan disiplin tidak hanya untuk memenuhi ketentuan Otoritas Jasa Keuangan, namun lebih dari itu yaitu menjadi faktor penting yang menentukan tingkat profitabilitas, reputasi serta keberhasilan dalam memberikan nilai tambah kepada pemangku kepentingan (nasabah, karyawan, *regulator*, masyarakat dimana Bank beroperasi dan pemegang saham).

Bank akan terus memperkuat penerapan prinsip transparansi, akuntabilitas, tanggung jawab, independensi dan kewajaran di Bank, yang diharapkan dapat berbanding lurus dengan pertumbuhan bisnis dan kinerja keuangan Bank. Tata Kelola harus terefleksikan dalam budaya perusahaan, dalam kode etik bisnis yang benar yang dipatuhi oleh semua tingkatan atau jenjang organisasi.

Bank senantiasa membangun budaya manusia, budaya perusahaan, etika manusia, dan etika perusahaan, dan terus meningkatkan kualitas peran dari setiap anggota Dewan Komisaris dan anggota-anggota Komite yang berada di bawah Dewan Komisaris, dan peningkatan pengawasan Direksi yang dilakukan melalui fungsi-fungsi Kepatuhan, Manajemen Risiko, serta Pengendalian Internal.

Selain itu komitmen yang telah disampaikan kepada Otoritas Jasa Keuangan akan terus dilaksanakan sesuai target waktu yang telah ditetapkan dan akan terus dimonitor secara ketat dan dilaporkan secara berkala kepada Otoritas Jasa Keuangan.

Sebagaimana telah disimpulkan pada Bagian II di atas, peringkat Tata Kelola PT Bank Resona Perdania adalah peringkat 2 (BAIK).

PT Bank Resona Perdania (hereinafter referred to as "the Bank") realizes that consistent and disciplined implementation of Governance principles is not only meant to fulfill the provisions of the Financial Services Authority, but also serve as important factors that determine a company's level of profitability, reputation and success in providing added value to stakeholders (customers, employees, regulators, the community where the Bank operates and shareholders).

The Bank will continue to strengthen its implementation of transparency, accountability, responsibility, independence and fairness principles in the Bank. These are values that are expected to be directly proportional to the Bank's business growth and financial performance. Governance must be reflected in a company's culture and through a correct code of business ethics that is adhered to by all levels of the organization.

The Bank continues to build its human culture, corporate culture, human ethics and corporate ethics, and continues to improve the role and quality of each Board of Commissioners members and members of the Committees under the Board of Commissioners. The Bank is also committed to increasing its supervision of the Board of Directors that it has carried out through Compliance functions, Risk Management, and Internal Control.

In addition, these commitments that have been conveyed to the Financial Services Authority will continue to be implemented according to the Bank's established time targets. The entire process will continue to be closely monitored and reported periodically to the Financial Services Authority.

As concluded in Part II above, PT Bank Resona Perdania's Governance rating saw it being given a ranking of 2 (or "GOOD").

Jakarta, 27 Maret 2024

Jakarta, 27th March 2024

Ichiro Hiramatsu
PRESIDEN DIREKTUR
President Director

Didi Nurulhuda
PRESIDEN KOMISARIS
President Commissioner



Halaman ini sengaja dikosongkan
This page is intentionally left blank



Bank Resona Perdania

Jakarta Mori Tower

30th, 31st, and 32nd Floor

Jl. Jend. Sudirman Kav. 40 – 41

Bendungan Hilir, Tanah Abang,

Central Jakarta 10210

Phone : +62 21 570 1958

Fax : +62 21 570 1936

www.perdania.co.id