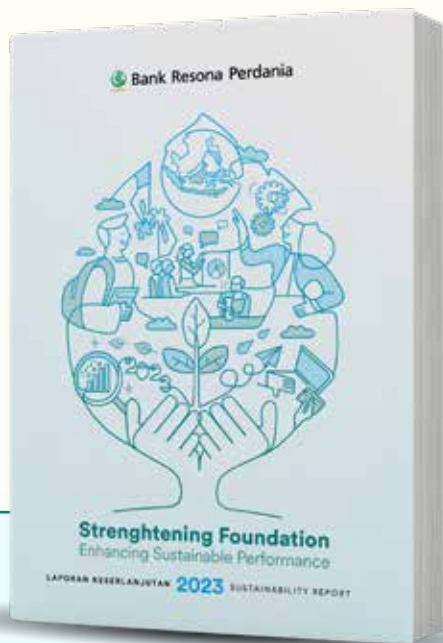




Strengthening Foundation

Enhancing Sustainable Performance



2023

Strengthening Foundation Enhancing Sustainable Performance

Memperkuat Fondasi Meningkatkan Kinerja Berkelanjutan

Tahun 2023 merupakan “*Reposition Year*” bagi Bank Resona Perdania (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 pondasi 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 *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.

Bank Resona Perdania (Bank) designated the year 2023 as a “*Reposition Year*”, which means emphasizing its unique value and building a strong repositioning in the *niche market*. The theme “*Strengthening Foundation Enhancing Sustainable Performance*” shows strategic efforts and steps in strengthening the Bank’s foundation as a basis for improving performance in a sustainable manner. Strengthening the Bank’s foundations is carried out through improving policies and infrastructure related to Sustainable Business Activity Category (KKUB) credit and Green Taxonomy credit. Credit distribution was conducted prudently, directed towards economically profitable sectors such as manufacturing and financial intermediaries.

Furthermore, the Bank is reconstructing its credit organization structure to make it more “*agile*” and support business growth. This is then followed by strengthening human resources through training programs to increase capacity and quality of knowledge related to credit risk, Green Taxonomy, KKUB and so on. Additionally, the Bank is implementing a mission simplify, streamlining credit processes and procedures to enhance efficiency and effectiveness. To enhance service quality, the Bank has undertaken improvements in internet banking and increased information security measures. Moreover, the Bank has adopted a prudent strategic policy by forming high loan impairment expense as a measure for credit risk mitigation, with the aim of significantly improving financial performance in the following years and maintaining business sustainability.

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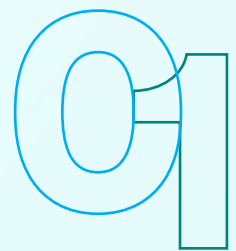


Bank Resona Perdana



PENGANTAR

Opening



Strategi Keberlanjutan [GRI 2-22]

Sustainability Strategy [GRI 2-22]

Pertumbuhan ekonomi yang bertanggung jawab menjadi bagian tidak terpisahkan dari tujuan pembangunan berkelanjutan. Transisi menuju pembangunan berkelanjutan tersebut harus didasari oleh perubahan pola pikir dan kesadaran kolektif pelaku usaha bahwa kegiatan usaha akan lebih baik dan berkelanjutan apabila memperhatikan aspek sosial, lingkungan, dan tata kelola.

Kesadaran atas konsep keberlanjutan telah mendapatkan respon positif dari dunia internasional dan Pemerintah Indonesia atas penerapan inisiatif tersebut. Hal ini diperkuat dengan kesepakatan para pemimpin dunia melalui forum Perserikatan Bangsa-Bangsa (PBB) tanggal 25 September 2015 dalam Agenda 2030 Tujuan Pembangunan Berkelanjutan (TPB). Secara estafet, Pemerintah Indonesia menerbitkan Peraturan Presiden (Perpres) No. 59 Tahun 2017 tentang Pelaksanaan Pencapaian Tujuan Pembangunan Berkelanjutan. Upaya pencapaian target TPB menjadi prioritas pembangunan nasional dalam perencanaan pembangunan baik jangka menengah maupun jangka panjang, untuk melaksanakannya memerlukan keterlibatan semua pihak termasuk swasta dan masyarakat. Sebagai bagian dari pelaku di industri keuangan, Bank Resona Perdania ("Bank") juga memberikan respon positif terhadap inisiatif keuangan berkelanjutan dan berkomitmen terhadap pencapaian Tujuan Pembangunan Berkelanjutan (TPB).

Dalam pembangunan berkelanjutan, sektor industri keuangan mempunyai peranan yang penting, dimana industri keuangan dapat memaksimalkan peluang yang ada seiring dengan meningkatnya tuntutan pasar dan masyarakat akan produk dan jasa keuangan yang berkelanjutan. Untuk menguatkan hal tersebut, Otoritas Jasa Keuangan (OJK) menerbitkan Peraturan OJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan. Ketentuan ini mendorong lembaga jasa keuangan memberikan dukungan menyeluruh dari industri jasa keuangan untuk pertumbuhan berkelanjutan yang dihasilkan dari keselarasan antara kepentingan ekonomi, sosial, dan lingkungan hidup.

Dalam rangka menindaklanjuti ketentuan tersebut, Bank memberikan dukungan dan kontribusi untuk menciptakan perekonomian yang berkelanjutan melalui penyediaan layanan dan kegiatan-kegiatan pendukung program keuangan berkelanjutan. Bank melakukan penyesuaian dan keselarasan Visi/Misi dan kebijakan dengan 8 (delapan) prinsip-prinsip

Responsible economic growth is an inseparable part of sustainable development goals. The transition to sustainable development must be based on a change in mindset and collective awareness among business actors, emphasizing that business activities can be more effective and sustainable when attention is given to social, environmental, and governance aspects.

Awareness of the sustainability concept has received a positive response from both the international community and the Indonesian Government, endorsing the implementation of this initiative. This was further reinforced by the agreement of world leaders through the United Nations (UN) forum on September 25, 2015 in the 2030 Agenda for Sustainable Development Goals (SDGs). The Indonesian Government issued Presidential Regulation (Perpres) No. 59 of 2017 concerning Implementation of the Achievement of Sustainable Development Goals. The pursuit of SDGs targets is a national development priority in both medium and long-term planning, to implement this requires the involvement of all parties including the private sector and the community. As participant in the financial industry, Bank Resona Perdania ("Bank") also provides a positive response to sustainable finance initiatives and is committed to achieving the Sustainable Development Goals (SDGs).

In the realm of sustainable development, the financial industry plays an important role, with the ability to capitalize on existing opportunities in line with increasing market and societal demands for sustainable financial products and services. To strengthen this, the Financial Services Authority (OJK) issued OJK Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance. This regulation encourages financial services institutions to provide comprehensive support within the financial services industry to promote sustainable growth that harmonizes economic, social, and environmental interests.

To adhere to these guidelines, the Bank actively lends support and makes contributions to foster a sustainable economy through the provision of services and activities that endorse sustainable financial programs. The Bank adjusts its Vision/Mission and policies to align with the 8 (eight) principles of sustainable finance. Additionally, the Bank consistently aligns its sustainability

keuangan keberlanjutan. Selain itu, Bank juga tetap melakukan penyelarasan terhadap program keberlanjutan dengan menginduk kepada agenda Resona Holdings, Inc. Hal tersebut dilakukan guna mewujudkan upaya global menuju Tujuan Pembangunan Berkelanjutan (TPB) pada umumnya.

Wujud komitmen terhadap penerapan konsep keberlanjutan dan pencapaian TPB, Bank Resona Perdania telah menyusun program-program dan target penerapan keuangan berkelanjutan jangka panjang dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) 2019-2023 yang telah diselaraskan dengan strategi jangka Panjang. Bank telah menyampaikan RAKB 2019-2023. Sementara itu, secara berkala setiap tahun, Bank menyusun target RAKB jangka pendek 2023 dan telah disampaikan kepada OJK.

program with the Resona Holdings, Inc. agenda. This concerted effort is aimed at contributing to global initiatives for achieving Sustainable Development Goals (SDGs) in general.

Demonstrating its commitment to implementing the sustainability concept and achieving the SDGs, Bank Resona Perdania has formulated programs and targets outlined in the 2019-2023 Sustainable Finance Action Plan (SFAP) and this plan has been meticulously aligned with the long-term strategy. The Bank has successfully submitted the 2019-2023 SFAP. Additionally, on an annual basis, the Bank prepares short-term SFAP targets for 2023 and has submitted them to the OJK.

VISI DAN MISI DALAM IMPLEMENTASI STRATEGI BERKELANJUTAN [OJK A.1a]

Vision and Mission in Sustainability Strategy Implementation [OJK A.1a]

Sebagaimana visi “Menjadi Bank yang paling dapat diandalkan di Indonesia untuk perusahaan-perusahaan lokal dan Jepang dengan menyediakan kualitas layanan keuangan terbaik”, Bank Resona Perdania memastikan proses pengelolaan operasional Bank dijalankan secara *credible, accurate, responsible, dan enterprising*, sehingga dapat diandalkan dan berkemampuan terbaik. Secara berkesinambungan, visi tersebut telah dijabarkan dalam misi Bank yang merupakan upaya pencapaian yang terukur.

In line with the vision of “To be the most reliable Bank in Indonesia for local and Japanese companies by providing the best quality financial services”, Bank Resona Perdania ensures the execution of its operational management process with credibility, accuracy, responsibility, and enterprising manner, so that it is reliable and has the best capabilities. Continuously, this vision is articulated in the Bank’s mission, representing a tangible and measurable commitment to achievement.

Komitmen Bank Resona Perdania dalam penerapan keuangan berkelanjutan juga tercermin di dalam rumusan misi Bank. Bank Resona Perdania telah menetapkan 3 (tiga) misi yaitu: 1) “Menciptakan” pertumbuhan yang berkesinambungan dengan nilai-nilai perusahaan yang berkualitas tinggi; 2) “Berkontribusi” terhadap pembangunan ekonomi Indonesia dengan kualitas produk dan layanan keuangan terbaik. 3) “Berkomitmen” untuk memberikan solusi yang berkualitas tinggi dan menyeluruh dalam layanan keuangan.

Bank Resona Perdania’s commitment to implementing sustainable finance is also reflected in the Bank’s mission statement. Bank Resona Perdania has established 3 (three) missions, namely: 1) “Create” sustainable growth with high quality corporate values; 2) “Contribute” towards Indonesia’s economic development through the best quality financial products and services. 3) “Commit” to deliver high quality and comprehensive solutions in financial services.

Secara proses internal, penerapan visi dan misi dalam implementasi strategi keberlanjutan dilakukan dengan berbagai langkah strategis seperti: 1) mengembangkan kompetensi sumber daya manusia internal yang profesional dalam hal penerapan keuangan berkelanjutan; 2) mengembangkan kepedulian Bank akan kepentingan masyarakat dan lingkungan hidup; 3) melaksanakan tata kelola berkelanjutan dalam setiap aktivitas bisnis; 4) menciptakan produk dan/atau jasa keuangan berkelanjutan. Selain itu, Bank melakukan proses kajian dan penyelarasan aspek ekonomi, sosial, lingkungan dan tata kelola dalam menyediakan produk dan jasa serta aktivitas usahanya. Dengan demikian, visi dan misi ini menjadi panduan bagi Bank untuk mendukung pembiayaan/kredit terhadap kegiatan usaha berkelanjutan atau kegiatan usaha berwawasan lingkungan.

In terms of internal processes, the execution of the vision and mission in implementing the sustainability strategy involves several strategic steps, including: 1) developing internal human resource competencies to be professional in implementing sustainable finance; 2) developing the Bank’s awareness on the community and environment; 3) implementing sustainable governance in every business activity; and 4) creating sustainable financial products and/or services. In addition, the Bank carries out a process of reviewing and aligning economic, social, environmental and governance aspects in providing products and services as well as its business activities. Consequently, this vision and mission serve as a guiding framework for the Bank in supporting financing/credit for sustainable business activities or those with environmentally sound practices.

PENGELOLAAN RISIKO DAN HASIL YANG INGIN DICAPAI [OJK A.1b]

Risk Management and Targeted Results [OJK A.1b]

Dengan dukungan kekuatan finansial, bank memiliki peran penting terhadap keberhasilan penerapan keuangan berkelanjutan dengan pemanfaatan peluang bisnis di sektor berkelanjutan pada sisi pendanaan. Namun, pemanfaatan peluang tersebut tetap harus diiringi dengan pengelolaan risiko terkait perubahan iklim untuk mencegah dampak negatif yang tidak diinginkan. Risiko perubahan iklim meliputi risiko fenomena perubahan iklim yang menimbulkan kerusakan properti dan berdampak langsung terhadap proses bisnis (*physical risk*), risiko yang muncul dari perubahan kebijakan dan pengembangan teknologi untuk beralih ke ekonomi rendah karbon (*transition risk*), dan risiko kerugian hukum atau klaim akibat kegiatan usaha yang tidak mempertimbangkan dampak perubahan iklim (*liability risk*).

Menyadari hal tersebut, Bank memastikan dalam pengelolaan usahanya telah menerapkan prinsip-prinsip keberlanjutan seperti prinsip investasi bertanggung jawab dan prinsip pengelolaan risiko sosial dan lingkungan hidup. Sesuai dengan prinsip-prinsip tersebut, Bank menerapkan sistem manajemen risiko yang mengacu pada Peraturan OJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum dan SEOJK No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum. Penerapan manajemen risiko mencakup proses identifikasi, pengukuran, pemantauan dan pengendalian risiko-risiko ekonomi, lingkungan, sosial, dan tata kelola dari kegiatan operasi perbankan.

Dalam penerapan manajemen risiko, Bank melakukan serangkaian kajian dan evaluasi risiko aspek Lingkungan, Sosial dan Tata Kelola (LST). Hasil kajian dan evaluasi penerapan manajemen risiko yang telah dicapai pada tahun 2023 antara lain:

1. Telah memasukkan ketentuan dalam Pedoman Pelaksanaan Kredit sebagai berikut:
 - a. Penilaian terhadap kondisi bisnis meliputi aspek antara lain lokasi usaha (peruntukan lokasi usaha, kedekatan dengan bahan baku, daerah pemasaran, tenaga kerja, dan tidak bertentangan dengan agama, sosial budaya, dampak lingkungan, dan ketersediaan pengolahan limbah sesuai Analisa Mengenai Dampak Lingkungan (AMDAL)), sumber daya manusia, kapasitas produksi, proses produksi, dan lainnya;
 - b. Bagi perusahaan debitur/calon debitur yang usahanya diperkirakan mempunyai dampak sensitif yang tinggi terhadap lingkungan, maka fasilitas kredit hanya dapat dipertimbangkan apabila perusahaan tersebut mempunyai izin AMDAL dari instansi berwenang.

Given their financial strength, banks play a crucial role in the successful execution of sustainable finance by exploiting business opportunities in the sustainable sector on the funding side. However, the exploitation of these opportunities must be accompanied by effective risk management related to climate change to prevent undesirable negative impacts. Climate change risks encompass the threat of climate change phenomena causing property damage and directly affecting business processes (physical risk), risks arising from policy changes and technological advancements transitioning to a low-carbon economy (transition risk), and the risk of legal losses or claims arising from business activities neglecting the impact of climate change (liability risk).

Recognizing these challenges, the Bank ensures that its business management incorporates sustainability principles, such as responsible investment principles and social and environmental risk management principles. In accordance with these principles, the Bank implements a risk management system that refers to OJK Regulation No. 18/POJK.03/2016 concerning Implementation of Risk Management for Commercial Banks and SEOJK No. 34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks. The implementation of risk management includes the process of identifying, measuring, monitoring and controlling economic, environmental, social, and governance risks from banking operational activities.

In implementing risk management, the Bank conducts a series of studies and risk evaluations on Environmental, Social and Governance (ESG) aspects. The results of the study and evaluation of risk management implementation that have been achieved in 2023 include:

1. Has incorporated provisions in the Credit Implementation Guidelines as follows:
 - a. The assessment of business condition covers the aspects of business location, proximity to raw materials, marketing area, labor, and does not conflict with religion, socio-culture, environmental impact, and availability of waste management according to Environmental Impact Analysis (EIA), human resources, production capacity, production process, and others;
 - b. For the company's debtors/prospective debtors which are estimated to have a high sensitive impact on the environment, their credit facility can only be considered if the company has an EIA permit from related institution.

2. Telah memasukkan ketentuan dalam parameter sistem *credit rating* sebagai berikut:

a. Legalitas dan AMDAL (AMDAL/Upaya Pengelolaan Lingkungan (UPL)/Upaya Pemantauan Lingkungan Hidup (UKL))

- Usaha pengelolaan lingkungan hidup yang baik dan memperoleh hasil paling tidak sesuai prasyarat minimum yang diatur dalam peraturan (peringkat: emas, hijau, biru);
- Usaha pengelolaan lingkungan hidup tidak baik dan telah mencapai prasyarat minimum yang diatur dalam peraturan (peringkat: merah). Perusahaan tidak melakukan usaha pengelolaan lingkungan hidup yang signifikan atau telah mengusahakan upaya pengelolaan tetapi masih belum mencapai prasyarat tertentu (peringkat: hitam);
- Belum melakukan usaha pengelolaan lingkungan yang cukup tetapi telah mencapai prasyarat minimum dan kemungkinan akan ada penuntutan (peringkat: hitam 2 kali berturut-turut).

b. Sosial Budaya

- Bisnis debitur mendapat dukungan dari komunitas sekitar dan tidak pernah mengalami permasalahan dengan lingkungan sekitar tempat usaha;
- Pernah mendapat protes dari komunitas sekitar tempat usaha terkait dengan operasional usaha tetapi masih dapat menjalankan operasional perusahaan dengan baik;
- Pernah mengalami protes dari komunitas sekitar tempat bisnis terkait dengan operasional usaha dan mempengaruhi operasional perusahaan;
- Pernah mengalami protes dari komunitas sekitar tempat usaha dan secara signifikan mempengaruhi operasional perusahaan.

3. Telah menetapkan ketentuan dalam *credit portfolio – economic sector limit* bahwa Bank tidak akan menambah eksposur di sektor pertambangan, dengan pertimbangan dan kondisi tertentu.

Bank Resona Perdania meyakini bahwa penerapan pengelolaan risiko handal akan mampu mendukung pencapaian target kinerja keberlanjutan Bank. Hasil yang diharapkan atas efektifitas manajemen risiko antara lain:

1. Mitigasi dan perlindungan dari risiko signifikan yang dapat menghambat pencapaian tujuan Bank;
2. Mendorong pengelolaan Bank untuk bertindak hati-hati dalam pencapaian kinerja;
3. Meningkatkan pemahaman dan budaya sadar risiko dan pentingnya manajemen risiko yang handal;
4. Memberikan kerangka kerja manajemen risiko dan pengembangan strategi serta perbaikan proses manajemen risiko secara berkesinambungan.

2. Has incorporated the provisions in the parameters of the credit rating system as follows:

a. Legality and EIA (EIA/Environmental Monitoring Efforts (EME)/Environmental Management Efforts (EME))

- Good environmental management effort with the results at least according to the minimum prerequisites in the applicable regulation (ranking: gold, green, blue);
- Poor environmental management effort that reach the minimum prerequisites stipulated in the regulations (ranking: red). The company has not carried out significant environmental management efforts or has attempted management efforts but has not yet achieved certain prerequisites (ranking: black);
- Has not made sufficient environmental management efforts but has reached the minimum prerequisites and there may be prosecution (ranking: black 2 times in a row).

b. Socio Cultural

- The debtor's business gets the support from the local community and has no issue with the environment around the operational area;
- Has got a protest related to business operations from the community around the operational area but the company can still well run its operations;
- Has got a protest related to business operations from the community around the operational area that affecting its operations;
- Has got a protest related to business operations from the community around the operational area that significantly affecting its operations.

3. Has determined the provisions in the credit portfolio – economic sector limit, that the Bank will not increase exposure in the mining sector, with certain considerations and conditions.

Bank Resona Perdania believes that the implementation of reliable risk management practices will significantly contribute to the achievement of the Bank's sustainability performance targets. The anticipated outcomes for the effectiveness of risk management include:

1. Mitigate and protect from possible significant risks that may hinder the achievement of the Bank's objectives;
2. Encourage the Bank's management to act prudently in achieving performance;
3. Increase risk awareness understanding and culture as well as the importance of reliable risk management;
4. Provide a risk management framework and strategy development as well as improvement in sustainable risk management process.

STRATEGI KEBERLANJUTAN DAN HASIL YANG INGIN DICAPAI [OJK A.1c]

Sustainability Strategy and Targeted Results [OJK A.1c]

Bank Resona Perdania senantiasa memperhatikan setiap peluang maupun tantangan sesuai dengan perkembangan industri, termasuk dampak perubahan iklim. Respon terhadap hal tersebut, Bank telah menetapkan strategi keberlanjutan dengan paradigma mengaitkan antara bisnis, peluang dan manajemen risiko. Strategi-strategi tersebut tercermin dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) jangka pendek 2023 dan Rencana Aksi Keuangan Berkelanjutan (RAKB) jangka panjang 2019-2023. RAKB Bank tersebut mencakup strategi utama keuangan berkelanjutan yang terdiri dari restrukturisasi organisasi berbasis kinerja serta penyesuaian sumber daya manusia dengan kebutuhan strategis Bank, integrasi aspek sosial dan lingkungan hidup ke dalam pengelolaan risiko serta peningkatan pertumbuhan portofolio kredit pada kegiatan usaha berwawasan lingkungan.

Penerapan strategi keberlanjutan dilakukan secara bertahap sesuai dengan perkembangan dan arahan dari regulator. Tonggak-tonggak penting pelaksanaan keuangan berkelanjutan di Bank digambarkan sebagai berikut:

Bank Resona Perdania is dedicated to attentively addressing every opportunity and challenge in alignment with industrial developments, including the impact of climate change. In response to these dynamics, the Bank has formulated a sustainability strategy that embraces a paradigm linking business, opportunity, and risk management. These strategies are reflected in both the 2023 short-term Sustainable Finance Action Plan (SFAP) and the 2019-2023 long-term Sustainable Finance Action Plan (SFAP). The Bank's SFAP incorporates the primary sustainable finance strategy, encompassing performance-based organizational restructuring, adjusting human resources with its strategic needs, integrating social and environmental aspects into risk management, and increasing credit portfolio growth in environmentally sound business activities.

The implementation of the sustainability strategy is executed in stages, aligning with industry developments and directions from regulator. Important milestones in the Bank's journey towards sustainable finance implementation are detailed as follows:

Strategi Penerapan Keuangan Berkelanjutan dalam RAKB 2019-2023

Sustainable Finance Implementation Strategy in the 2019-2023 SFAP

2019	2020	2021	2022	2023
Pengembangan kapasitas Capacity building	Melakukan kajian-kajian terkait manajemen risiko lingkungan hidup, sosial, dan tata kelola (LST) dalam aktivitas bisnis Bank. Conducting studies related to environmental, social, and governance (ESG) risk management in the Bank's business activities.	Penyelarasan risiko lingkungan hidup, sosial, dan tata kelola (LST). Aligning environmental, social, and governance (ESG) risks.	Pengkajian produk/jasa keuangan berkelanjutan. Assessing sustainable financial products/services.	Penerbitan produk/jasa keuangan berkelanjutan. Issuing sustainable financial products/services.
Pelatihan dasar keuangan berkelanjutan, pelatihan integrasi manajemen risiko lingkungan dan sosial dalam aktivitas bisnis Bank, sosialisasi prinsip <i>green office</i> , dan sosialisasi keuangan berkelanjutan kepada nasabah melalui <i>customer gathering</i> . Conducting basic sustainable finance training, training on integration of environmental and social risk management in the Bank's business activities, socialization of green office principles, and socialization of sustainable finance to customers through customer gatherings.	Kajian terkait penyelarasan manajemen risiko lingkungan hidup, sosial, dan tata kelola dalam aktivitas bisnis Bank. Conducting studies related to the alignment of environmental, social, and governance risk management in the Bank's business activities.	Bank telah memiliki kebijakan kredit kategori kegiatan usaha berkelanjutan. The Bank has credit policy for the category of sustainable business activities.	Kajian terhadap produk dan/atau jasa keuangan berkelanjutan. Conducting a study of sustainable financial products and/or services.	Bank telah menerbitkan produk dan/atau jasa keuangan berkelanjutan. The Bank has issued sustainable financial products and/or services.

Sementara itu, strategi keberlanjutan dalam jangka pendek pada RAKB 2023 memberikan panduan terkait prioritas implementasi keuangan berkelanjutan sebagaimana yang diarahkan dalam POJK No. 51/POJK.03/2017. Secara ringkas, prioritas dan strategi yang dilakukan Bank Resona Perdania antara lain:

Meanwhile, the short-term sustainability strategy outlined in SFAP 2023 provides guidance regarding priorities for implementing sustainable finance as directed in POJK No. 51/POJK.03/2017. In summary, the priorities and strategies implemented by Bank Resona Perdania include:

No.	Prioritas RAKB sesuai POJK No. 51/POJK.03/2017 Pasal 7 SFAP priority in accordance with POJK No. 51/POJK.03/2017 Article 7	Strategi RAKB Bank Resona Perdania untuk Menjawab Prioritas Bank Resona Perdania's SFAP Strategy to Answer Priorities
1.	Pengembangan produk dan/atau jasa Keuangan Berkelanjutan, termasuk peningkatan portofolio pembiayaan, investasi atau penempatan pada instrumen keuangan atau proyek yang sejalan dengan penerapan Keuangan Berkelanjutan. Development of Sustainable Finance products and/or services, including increasing the financing portfolio, investment or placement in financial instruments or projects that are in line with the implementation of Sustainable Finance.	Dalam rapat Tim RAKB telah diputuskan bahwa Bank mengubah rencana pengembangan produk dan/atau jasa keuangan berkelanjutan menjadi pemeliharaan rasio kredit KKUB dan kredit Taksonomi Hijau terhadap total kredit dengan masing-masing di kisaran 20% dan 28%. Hal tersebut diambil berdasarkan pertimbangan kemampuan yang dimiliki Bank saat ini dan diselenggarakan dengan rencana korporasi Bank 2022-2026. In the SFAP Team meeting, the decision was made to adjust the Bank's plan for the development of sustainable financial products and/or services to maintain a ratio of KKUB loan and Green Taxonomy loan to total loan within the range of 20% and 28%, respectively. This decision was taken based on the Bank's current capabilities and is aligned with the Bank's corporate plan for 2022-2026.
2.	Pengembangan kapasitas intern Lembaga Jasa Keuangan (LJK). Development of internal capacity of Financial Services Institutions (LJK).	Melakukan pelatihan khusus yang terkait dengan "taksonomi hijau" dan atau analisis produk/jasa terkait dengan keuangan berkelanjutan telah dilaksanakan kepada 58 karyawan atau 100% dari target peserta. Special training focused on "green taxonomy" and/or the analysis of products/services related to sustainable finance has been successfully conducted for 58 employees, reaching 100% of the targeted participants.
3.	Penyesuaian organisasi, manajemen risiko, tata kelola, dan/atau standar prosedur operasional (<i>standard operating procedure</i>) LJK yang sesuai dengan prinsip penerapan Keuangan Berkelanjutan. Adjustment of the LJK's organization, risk management, governance, and/or standard operating procedures in accordance with the principles of implementing Sustainable Finance.	Bank menempatkan pelatihan yang berkesinambungan sebagai prioritas pertama, sehingga diharapkan dapat meningkatkan pengetahuan, kesadaran dan keahlian karyawan sehingga di waktu yang akan datang, Bank dapat melaksanakan aktivitas keuangan berkelanjutan lainnya, berupa penyesuaian organisasi, manajemen risiko, tata kelola, dan/atau standar prosedur operasional yang sesuai dengan prinsip penerapan keuangan berkelanjutan dan pengembangan produk dan/atau jasa keuangan berkelanjutan. The Bank prioritizes continuous training as its primary focus, aiming to enhance employees' knowledge, awareness, and expertise so in the future the Bank can conduct other sustainable financial activities, in the form of organizational adjustments, risk management, governance and/or standard operational procedures which is in accordance with the principles of implementing sustainable finance and developing sustainable financial products and/or services.

KONTRIBUSI TERHADAP TUJUAN PEMBANGUNAN BERKELANJUTAN (TPB) [GRI 2-25]

Contribution to Sustainable Development Goals (SDGs) [GRI 2-25]

Bank Resona Perdania terus berkontribusi secara proaktif dalam mendukung pembangunan berkelanjutan di Indonesia. Kontribusi dan komitmen Bank dalam pencapaian tujuan pembangunan berkelanjutan diwujudkan dalam 4 (empat) pilar, yaitu Pilar BRP Hijau, Pilar BRP Cerdas, Pilar BRP Sehat, dan Pilar BRP Berkelanjutan. Selain itu, Bank juga memberikan literasi keuangan berkelanjutan serta menyediakan produk dan layanan yang berorientasi kepada aktivitas dengan Kategori Kegiatan Usaha Berkelanjutan (KKUB). Secara ringkas, kontribusi tersebut diuraikan sebagai berikut:

Bank Resona Perdania remains actively engaged in proactively supporting sustainable development in Indonesia. The Bank's contribution and commitment in achieving sustainable development goals are evident through four pillars, specifically the BRP Hijau Pillar, BRP Cerdas Pillar, BRP Sehat Pillar, and BRP Berkelanjutan Pillar. Additionally, the Bank also promotes sustainable financial literacy and provides products and services oriented toward activities under the Sustainable Business Activity Category (KKUB). In brief, these contributions can be outlined as follows:

Tabel Kontribusi terhadap Pencapaian TPB 2023
Table of Achievement of the 2023 SDGs

No	Pilar Pillar	Jenis Kegiatan Activity	TPB SDGs
1	BRP Hijau	Bank memberikan dukungan terhadap berbagai aktivitas yang ramah terhadap lingkungan termasuk mengurangi dampak perubahan iklim. Program BRP Hijau meliputi: - Kegiatan CSR dengan Pilar BRP Hijau di tahun 2023, Bank telah menyelesaikan penanaman bibit sejumlah 10.000 bibit selama 5 tahun sejak tahun 2019 hingga tahun 2023 di beberapa lokasi jaringan kantor Bank yaitu DKI Jakarta dan Kantor Cabang di Surabaya dan Bandung, bekerjasama dengan instansi pemerintah yaitu Dinas Pertamanan dan Hutan Kota Provinsi DKI Jakarta, Kelompok Tani Hutan maupun dengan mahasiswa dan Yayasan Wahana Mangrove Indonesia (WAHMI). - Bank melaksanakan program "BRP Waste Treatment and Recycle" dengan cara mengurangi polusi plastik di lingkungan sekitar terutama di lautan sekaligus mengurangi kemiskinan melalui pemberdayaan masyarakat di daerah pesisir pantai. Bank bekerjasama dengan PT Plastic Bank Indonesia untuk periode tahun 2023 dengan target pengumpulan 7.000 kilogram sampah plastik atau setara dengan 350.000 (tiga ratus lima puluh ribu) botol plastik ukuran 500ml demi mencegah pencemaran laut. The Bank actively supports various environmentally friendly initiatives aimed at mitigating the impact of climate change. The BRP Hijau Program includes: - CSR activities with the BRP Hijau Pillar in 2023, the Bank has successfully completed the planting of 10,000 seeds over a span of five years, from 2019 to 2023 in various locations within the Bank's office network, specifically in DKI Jakarta and Branch Offices in Surabaya and Bandung. This collaborative effort involved government agencies such as the DKI Jakarta Provincial Parks and City Forest Department, the Forest Farmers Group, students, and the Wahana Mangrove Indonesia (WAHMI) Foundation. - The Bank conducted the "BRP Waste Treatment and Recycle" program by reducing plastic pollution in the surrounding environment, especially in the oceans, while reducing poverty through community empowerment in coastal areas. For the 2023 period, the Bank collaborated with PT Plastic Bank Indonesia with a target of collecting 7,000 kilograms of plastic waste or the equivalent of 350,000 (three hundred and fifty thousand) 500ml plastic bottles to prevent marine pollution.	       TPB#1 Tanpa Kemiskinan TPB#8 Pekerjaan Layak dan Pertumbuhan Ekonomi TPB#12 Konsumsi dan Produksi yang Bertanggung Jawab TPB#13 Penanganan Perubahan Iklim TPB#14 Ekosistem Lautan TPB#15 Ekosistem Daratan TPB#17 Kemitraan untuk Mencapai Tujuan SDGs#1 No Poverty SDGs#8 Decent and Economic Growth SDGs#12 Responsible Consumption and Production SDGs#13 Climate Action SDGs#14 Life Below Water SDGs#15 Life on Land SDGs#17 Partnerships for The Goals

No	Pilar Pillar	Jenis Kegiatan Activity	TPB SDGs
2	BRP Cerdas	Bank mendukung kegiatan peningkatan kualitas pendidikan masyarakat dan menyediakan kesempatan belajar untuk masyarakat. Program BRP Cerdas meliputi: - Pemberian beasiswa kepada mahasiswa/i berprestasi dari Universitas Darma Persada, Jakarta senilai Rp98,00 juta. - Bantuan renovasi sarana dan prasarana sekolah Bandung Japanese School di Bandung senilai Rp30,00 juta. - Program literasi keuangan dan perbankan kepada 45 (empat puluh lima) siswa/i dan guru SMP Negeri 5 Bandung, tanggal 25 Mei 2023 dengan tema "Pengenalalan Keuangan dan Perbankan". - Program literasi keuangan kepada 28 (dua puluh delapan) siswa/i dan guru SMAN 1 Surabaya, tanggal 25 Mei 2023 dengan tema "Mewujudkan Masyarakat yang Lebih Cerdas dan Inklusif dalam Era Keuangan Digital". - Program literasi keuangan kepada 25 orang anggota Kelompok Tani Hutan (KTH) Karya Mandiri Bersama dan KTH DKI Jakarta serta anggota Penyuluh Kehutanan dan Dinas Pertamanan dan Hutan Kota Provinsi DKI Jakarta di pameran FLONA 2023, Jakarta, pada tanggal 12 Oktober 2023 dengan judul "Memperkuat Ketahanan Finansial Melalui Peningkatan Literasi Keuangan". - Pada tanggal 14 Desember 2023, telah dilaksanakan literasi keuangan dan perbankan kepada 40 (empat puluh) siswa dan guru SMP Negeri 2 Bandung, dengan tema "Memperkuat Ketahanan Financial Melalui Peningkatan Literasi Keuangan". - Literasi keuangan kepada 35 (tiga puluh lima) siswa dan guru SMK Unitomo Surabaya, pada tanggal 19 Desember 2023 dengan tema "Memperkuat Ketahanan Finansial melalui peningkatan Literasi Keuangan". The Bank supports activities to improve the quality of community education and provides learning opportunities for the community. The BRP Cerdas Program encompasses the following activities: - Providing scholarships to outstanding students from Darma Persada University, Jakarta worth IDR98.00 million. - Donation IDR30.00 million for the renovation of school facilities and infrastructure at the Bandung Japanese School in Bandung. - Conducting a financial and banking literacy program for 45 (forty-five) students and teachers at SMP Negeri 5 Bandung on May 25, 2023, with the theme "Introduction to Finance and Banking." - Conducting a financial literacy program for 28 (twenty-eight) students and teachers of SMAN 1 Surabaya on May 25, 2023, with the theme "Creating a Smarter and More Inclusive Society in the Digital Financial Era." - Delivering a Financial Literacy Program for 25 members of Forest Farmers Group (KTH) Karya Mandiri Bersama and KTH DKI Jakarta as well as members of Forestry Officers and DKI Jakarta Provincial Parks and City Forest Department, at the FLONA 2023 exhibition in Jakarta on October 12, 2023, under the title "Strengthening Resilience Financial through Increasing Financial Literacy." - On December 14, 2023, conducting financial and banking literacy for 40 (forty) students and teachers at SMP Negeri 2 Bandung, with the theme "Strengthening Financial Resilience through Increasing Financial Literacy." - Delivering Financial Literacy program to 35 (thirty-five) students and teachers at SMK Unitomo Surabaya, on December 19, 2023, with the theme "Strengthening Financial Resilience through Increasing Financial Literacy."	TPB#4 Pendidikan Berkualitas TPB#5 Kesetaraan Gender TPB#10 Berkurangnya Kesenjangan SDGs#4 Quality Education SDGs#5 Gender Equality SDGs#10 Reduced Inequalities

No	Pilar Pillar	Jenis Kegiatan Activity	TPB SDGs
3	BRP Berkelanjutan	Bank berperan aktif dalam tercapainya pertumbuhan ekonomi masyarakat melalui penyediaan peluang kerja dan usaha. Program BRP Berkelanjutan meliputi: • Studi banding pengelolaan lebah trigona kepada Kelompok Tani Hutan (KTH) Karya mandiri bekerjasama dengan Dinas Kehutanan DKI Jakarta. • Bank juga memberikan dukungan kepada KTH Karya Mandiri Bersama untuk berpartisipasi dalam Pameran FLONA 2023 Tingkat Provinsi DKI Jakarta, sebagai wujud pelaksanaan kegiatan <i>Sustainable Development Goals</i> (SDG). Bank actively contribute to community economic growth by offering employment and business opportunities. The BRP Berkelanjutan Program involves: • Conducting a comparative study on trigona bee management with the Karya Mandiri Forest Farmers Group (KTH) in collaboration with the DKI Jakarta Forestry Department. Apart from that, the Bank also provide support to KTH Karya Mandiri Bersama to participate in the 2023 FLONA Exhibition at the DKI Jakarta Provincial Level, this participation serves as a tangible implementation of Sustainable Development Goals (SDG) activities.	   TPB#1 Tanpa Kemiskinan TPB#8 Pekerjaan Layak dan Pertumbuhan Ekonomi TPB#10 Berkurangnya Kesenjangan SDGs#1 No Poverty SDGs#8 Decent Work and Economic Growth SDGs#10 Reduced Inequalities

KEUNGGULAN KOMPETITIF BANK RESONA PERDANIA Competitive Advantage of Bank Resona Perdania

Dalam rangka mewujudkan bank yang paling dapat diandalkan dengan menyediakan kualitas layanan keuangan terbaik, Bank Resona Perdania terus memperbaiki diri dengan penerapan tata kelola yang baik, peningkatan kemampuan dan kompetensi sumber daya yang unggul, dan peningkatan inovasi teknologi informasi. Untuk terus tumbuh dengan kinerja terbaik, Bank memiliki 6 (enam) keunggulan kompetitif, yaitu:

1. Pengetahuan dan pemahaman yang luas terhadap pasar lokal yang berdasarkan pada sejarah panjang di pasar ekonomi Indonesia.
2. Pengetahuan dan pemahaman yang luas terhadap pasar dan budaya Jepang yang didukung oleh keunggulan pemegang saham pengendali yaitu Resona Bank, Ltd. dan The Bank of Yokohama, Ltd.
3. Fokus pada perusahaan lokal Indonesia maupun perusahaan Jepang yang memungkinkan Bank bertindak sebagai intermediasi baik dari bisnis yang sudah ada maupun menciptakan bisnis baru antara nasabah ataupun calon nasabah.
4. Manajemen independen yang memungkinkan pengambilan keputusan yang cepat dan fleksibel.
5. Memiliki hubungan yang baik dan jangka panjang dengan para nasabah melalui pendekatan personal yang berdedikasi.
6. Jaringan luas di Indonesia sebagai bank Jepang. Jaringan kantor tersebar di beberapa kota dan kawasan industri yang strategis, yaitu: Jakarta, Surabaya, Bandung, Cikarang, MM2100, Karawang, dan Deltamas.

In order to become the most reliable bank by providing the best quality financial services, Bank Resona Perdania continues to improve itself by implementing good governance, increasing the capabilities and competencies of superior resources, and increasing information technology innovation. To continue to grow with the best performance, the Bank has 6 (six) competitive advantages, namely:

1. Extensive knowledge and understanding of the local market based on a long history in the Indonesian market economy.
2. Extensive knowledge and understanding of the Japanese market and culture supported by the advantages of controlling shareholders, namely Resona Bank, Ltd. and The Bank of Yokohama, Ltd.
3. Focus on local Indonesian companies and Japanese companies that enable the Bank to act as an intermediary both from existing businesses and creating new businesses between customers or prospective customers.
4. Independent Management which enables fast and flexible decision making.
5. Have a good and long-term relationship with customers through a dedicated personal approach.
6. Extensive network in Indonesia as a Japanese bank. The office network is spread across several strategic cities and industrial areas, namely: Jakarta, Surabaya, Bandung, Cikarang, MM2100, Karawang, and Deltamas.

Ikhtisar Kinerja Aspek Keberlanjutan

Highlight of Sustainable Aspect Performance

1. ASPEK EKONOMI [OJK B.1][GRI 201-1] Economic Aspect [OJK B.1][GRI 201-1]

Data Konsolidasi Consolidated Data

Uraian Description	Satuan Unit	2023	2022	2021
a. Kuantitas Produksi atau Jasa yang Dijual Quantity of Products or Services Sold				
• Kredit-Bersih • Loans-Net	Juta Rupiah Million IDR	9,740,492	11,072,023	11,024,994
• Dana Pihak Ketiga • Third Party Funds	Juta Rupiah Million IDR	10,416,434	10,386,476	11,964,842
• Piutang Sewa Pembiayaan-Bersih • Finance Lease Receivables-Net	Juta Rupiah Million IDR	281,860	318,126	284,843
b. Laba (Rugi) Operasional Income (Loss) from Operations	Juta Rupiah Million IDR	(330,004)	25,043	(97,862)
c. Laba (Rugi) Bersih Net Income (Loss)	Juta Rupiah Million IDR	(254,987)	35,157	(37,918)
d. Produk Ramah Lingkungan atau Produk Kredit pada Kegiatan Usaha Berkelanjutan (KUB) Environmentally Friendly Products or Loan Products in Sustainable Business Activities	Juta Rupiah Million IDR	2,218,871	2,341,034	277,163

Data Non Konsolidasi Non Consolidated Data

Uraian Description	Satuan Unit	2023	2022	2021
a. Kuantitas Produksi atau Jasa yang Dijual Quantity of Products or Services Sold				
• Kredit-Bersih • Loans-Net	Juta Rupiah Million IDR	9,901,545	11,278,068	11,106,994
• Dana Pihak Ketiga • Third Party Funds	Juta Rupiah Million IDR	10,435,692	10,417,453	11,985,955
b. Laba (Rugi) Operasional Income (Loss) from Operations	Juta Rupiah Million IDR	(316,893)	33,738	(99,862)
c. Laba (Rugi) Bersih Net Income (Loss)	Juta Rupiah Million IDR	(243,496)	40,322	(40,034)
d. Produk Ramah Lingkungan atau Produk Kredit pada Kegiatan Usaha Berkelanjutan (KUB) Environmentally Friendly Products or Loan Products in Sustainable Business Activities	Juta Rupiah Million IDR	2,173,583	2,310,656	198,857

Pihak yang Dilibatkan dalam Pelaksanaan Keuangan Berkelanjutan meliputi:

- Institusi: Lembaga Pengembangan Perbankan Indonesia (LPPI);
- Narasumber lainnya.

Parties Involved in the Implementation of Sustainable Finance include:

- Institution: Indonesia's Banking Development Institute (LPPI);
- Other sources.

2. ASPEK LINGKUNGAN HIDUP [OJK B.2] Environmental Aspects [OJK B.2]

Uraian Description	Satuan Unit	2023	2022	2021
a. Penggunaan energi: Energy Usage:				
1. Penggunaan Listrik* Electricity Usage*	GJoule GJoule	787	1,402	1,329
2. Penggunaan BBM* Gasoline Usage*	GJoule GJoule	2,091	1,416	921
3. Penggunaan Air* Water Usage*	MLiter MLiter	-	0.481	0.222
4. Penggunaan Kertas* Paper Usage*	Kg Kg	3,968	4,252	7,108
5. Biaya CSR untuk Lingkungan CSR Expenses in Relation to the Environment	Juta Rupiah Million IDR	154.39	67.44	66.00

b. Kegiatan CSR untuk Lingkungan Hidup di Tahun 2023 CSR Activities for Environmental in 2023

BRP Hijau

BRP Hijau

Kegiatan CSR dengan Pilar BRP Hijau di tahun 2023, Bank telah menyelesaikan penanaman bibit sejumlah 10.000 bibit selama 5 tahun sejak tahun 2019 hingga tahun 2023 di beberapa lokasi jaringan kantor Bank yaitu DKI Jakarta dan Kantor Cabang di Surabaya dan Bandung, bekerjasama dengan instansi pemerintah yaitu Dinas Pertamanan dan Hutan Kota Provinsi DKI Jakarta, Kelompok Tani Hutan maupun dengan mahasiswa dan Yayasan Wahana Mangrove Indonesia (WAHMI).

Bank melaksanakan program "BRP Waste Treatment and Recycle" dengan cara mengurangi polusi plastik di lingkungan sekitar terutama di lautan sekaligus mengurangi kemiskinan melalui pemberdayaan masyarakat di daerah pesisir pantai. Bank bekerjasama dengan PT Plastic Bank Indonesia untuk periode tahun 2023 dengan target pengumpulan 7.000 kg sampah plastik atau setara dengan 350.000 (tiga ratus lima puluh ribu) botol plastik ukuran 500 ml demi mencegah pencemaran laut.

CSR activities with the BRP Hijau Pillar in 2023, the Bank has successfully completed the planting of 10,000 seeds over a span of five years, from 2019 to 2023 in various locations within the Bank's office network, specifically in DKI Jakarta and Branch Offices in Surabaya and Bandung. This collaborative effort involved government agencies such as the DKI Jakarta Provincial Parks and City Forest Department, the Forest Farmers Group, students, and the Wahana Mangrove Indonesia (WAHMI) Foundation.

The Bank conducted the "BRP Waste Treatment and Recycle" program by reducing plastic pollution in the surrounding environment, especially in the oceans, while reducing poverty through community empowerment in coastal areas. For the 2023 period, the Bank collaborated with PT Plastic Bank Indonesia with a target of collecting 7,000 kg of plastic waste or the equivalent of 350,000 (three hundred and fifty thousand) 500 ml plastic bottles to prevent marine pollution.

*Data Non-Konsolidasi

Catatan: sejak kantor pusat Bank pindah ke gedung Jakarta Mori Tower di tahun 2023, data penggunaan air tidak tersedia lagi.

*Non-Consolidated Data

Note: since the Bank's head office moved to the Jakarta Mori Tower building in 2023, the data for water usage is no longer available.

3. ASPEK SOSIAL [OJK B.3]

Social Aspect [OJK B.3]

Uraian Description	Satuan Unit	2023	2022	2021
a. Ketenagakerjaan Employment				
• Jumlah Karyawan • Total Employees	Orang Person	314	289	281
• Persentase Karyawan Perempuan • Percentage of Female Employee	Persentase (%) Percentage	48.73	47.40	50.18
• Jumlah Manajer Perempuan • Total Female Managers	Orang Person	23	20	29
b. Biaya CSR untuk Kegiatan Sosial CSR Expenses for Social Activities	Juta Rupiah Million IDR	186.63	215.09	293.01
c. Kegiatan CSR yang Sejalan dengan Bisnis Inti Bank CSR Activities that are in Line with the Bank's Core Business	Juta Rupiah Million IDR	14.66	21.27	13.03

BRP Cerdas (SDG-4)

d. Kegiatan CSR untuk Sosial 2023

CSR for Social Activities 2023

Kegiatan BRP Cerdas berupa pemberian bantuan Pendidikan sebesar Rp7,57 juta untuk sarana belajar kepada SMK Unitomo Surabaya dan kepada SMPN 5 Bandung juga SMPN 2 Bandung, berupa pemberian sarana pendidikan masing-masing sebesar Rp3,91 juta dan Rp4,95 juta. Selain itu, pemberian beasiswa kepada mahasiswa/i berprestasi dari Universitas Darma Persada, Jakarta senilai Rp98,00 juta dan bantuan renovasi sarana dan prasarana sekolah Bandung Japanese School di Bandung senilai Rp30,00 juta.

BRP Cerdas activities encompassed the provision of educational support totalling IDR7.57 million for learning facilities at SMK Unitomo Surabaya and additionally, contributions were made to enhance the educational facilities at SMPN 5 Bandung and SMPN 2 Bandung, in the amount of IDR3.91 million and IDR4.95 million, respectively. Furthermore, scholarships were granted to outstanding students from Darma Persada University, Jakarta, amounting to IDR98.00 million. The company also extended donation for the renovation of school facilities and infrastructure at the Bandung Japanese School, totalling IDR30.00 million.

BRP Berkelanjutan (SDG-8)

Kegiatan BRP Berkelanjutan berupa studi banding pengelolaan lebah trigona kepada Kelompok Tani Hutan (KTH) Karya Mandiri Bersama bekerjasama dengan Dinas Kehutanan DKI Jakarta senilai Rp24,70 juta. Selain itu Bank juga memberikan dukungan kepada KTH Karya Mandiri Bersama untuk berpartisipasi dalam Pameran FLONA 2023 Tingkat Provinsi DKI Jakarta, sebagai wujud pelaksanaan kegiatan *Sustainable Development Goals* (SDGs).

BRP Berkelanjutan activities involves, conducting a comparative study on trigona bee management with the Karya Mandiri Bersama Forest Farmers Group (KTH) in collaboration with the DKI Jakarta Forestry Department worth IDR24.70 million. Apart from that, the Bank also provide support to KTH Karya Mandiri Bersama to participate in the 2023 FLONA Exhibition at the DKI Jakarta Provincial Level, this participation serves as a tangible implementation of Sustainable Development Goals (SDGs) activities.



Uraian Description	Satuan Unit	2023	2022	2021
e. Kegiatan CSR 2023 yang Sejalan dengan Bisnis Inti Bank				
CSR Activities that are in Line with the Bank's Core Business		1. Program Literasi Keuangan keuangan dan perbankan kepada 45 (empat puluh lima) siswa/i dan guru SMP Negeri 5 Bandung, tanggal 25 Mei 2023 dengan tema "Pengenalan Keuangan dan Perbankan"; 2. Program literasi keuangan kepada 28 (dua puluh delapan) siswa/i dan guru SMAN 1 Surabaya, tanggal 25 Mei 2023 dengan tema "Mewujudkan Masyarakat yang Lebih Cerdas dan Inklusif dalam Era Keuangan Digital"; 3. Program Literasi Keuangan kepada 25 orang anggota Kelompok Tani Hutan (KTH) Karya Mandiri Bersama dan KTH DKI Jakarta serta anggota Penyuluh Kehutanan dan Dinas Pertamanan dan Hutan Kota Provinsi DKI Jakarta di pameran FLONA 2023, Jakarta, pada tanggal 12 Oktober 2023 dengan judul "Memperkuat Ketahanan Finansial Melalui Peningkatan Literasi Keuangan"; 4. Pada tanggal 14 Desember 2023, telah dilaksanakan literasi keuangan dan perbankan kepada 40 (empat puluh) siswa dan guru SMP Negeri 2 Bandung, dengan tema "Memperkuat Ketahanan Finansial Melalui Peningkatan Literasi Keuangan"; 5. Literasi Keuangan kepada 35 (tiga puluh lima) siswa dan guru SMK Unitomo Surabaya, pada tanggal 19 Desember 2023 dengan tema "Memperkuat Ketahanan Finansial melalui peningkatan Literasi Keuangan".		
		1. Conducting a financial and banking literacy program for 45 (forty-five) students and teachers at SMP Negeri 5 Bandung on May 25, 2023, with the theme "Introduction to Finance and Banking"; 2. Conducting a financial literacy program for 28 (twenty-eight) students and teachers of SMAN 1 Surabaya on May 25, 2023, with the theme "Creating a Smarter and More Inclusive Society in the Digital Financial Era"; 3. Delivering a Financial Literacy Program for 25 members of Forest Farmers Group (KTH) Karya Mandiri Bersama and KTH DKI Jakarta as well as members of Forestry Officers and DKI Jakarta Provincial Parks and City Forest Department, at the FLONA 2023 exhibition in Jakarta on October 12, 2023, under the title "Strengthening Financial Resilience through increasing Financial Literacy"; 4. Conducting a financial and banking literacy program for 40 (forty) students and teachers at SMP Negeri 2 Bandung on December 14, 2023 with the theme "Strengthening Financial Resilience through Increasing Financial Literacy"; 5. Delivering Financial Literacy program to 35 (thirty-five) students and teachers at SMK Unitomo Surabaya, on December 19, 2023, with the theme "Strengthening Financial Resilience through Increasing Financial Literacy".		

Profil Bank

Bank Profile



RESONA

Bank Resona Perdania

IDENTITAS BANK [OJK C.2][GRI 2-1]

Bank Identity [OJK C.2][GRI 2-1]

NAMA PERUSAHAAN: PT Bank Resona Perdania
Company Name:

TANGGAL EFEKTIF BEROPERASI: 01 Februari 1958
Effective date of operation: 01 February 1958

DASAR HUKUM PENDIRIAN: Akta No. 104 tanggal 31 Desember 1953 dari Raden Meester Soewandi, S.H., notaris di Jakarta
Legal Basis for Establishment: Deed No. 104 dated December 31, 1953 from Raden Meester Soewandi, S.H., notary in Jakarta

BENTUK BADAN HUKUM: Perseroan Terbatas
Form of Legal Entity: Limited Liability Company

KEPEMILIKAN SAHAM:
Shareholding:

- Resona Bank, Ltd. 48,44%
- The Bank of Yokohoma, Ltd. 30,00%
- Daido Life Insurance Company 14,90%
- JAFCO Group Co, Ltd. 5,08%
- Lainnya 1,58%

- Resona Bank, Ltd. 48.44%
- The Bank of Yokohoma, Ltd. 30.00%
- Daido Life Insurance Company 14.90%
- JAFCO Group Co., Ltd. 5.08%
- Others 1.58%

MODAL DASAR: Rp1.000.000.000.000,-
Authorized Capital: IDR1,000,000,000,000.-

MODAL DITEMPATKAN DAN DISETOR PENUH: Rp405.000.000.000,-
Issued and Fully Deposited Capital: IDR405,000,000,000.-

DATA JARINGAN KANTOR: 1 (satu) Kantor Pusat
Office Network Data: 2 (dua) Cabang
4 (empat) Cabang Pembantu

1 (one) Head Office
2 (two) Branches
4 (four) Sub-Branches

JUMLAH PEGAWAI: 337 orang (per 31 Desember 2023)
Number of Employees: 337 people (as of December 31, 2023)

ALAMAT KANTOR PUSAT: Jakarta Mori Tower
Head Office Address: 30th, 31st, dan 32nd floor
Jl. Jend. Sudirman Kav. 40 – 41
Bendungan Hilir, Tanah Abang,
Central Jakarta 10210

Tel. : (+62 21) 570 1958
Fax. : (+62 21) 570 1936



Kegiatan Usaha Utama:

1. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu, baik dalam mata uang Rupiah maupun mata uang asing;
2. Memberikan pinjaman, baik jangka panjang, jangka menengah atau jangka pendek atau pinjaman dalam bentuk lainnya yang lazim diberikan dalam dunia perbankan;
3. Membeli, menjual atau menjamin atas risiko sendiri maupun untuk kepentingan dan/atau atas perintah nasabahnya:
 - Surat wesel, termasuk wesel yang diakseptasi oleh bank, yang masa berlakunya tidak melebihi jangka waktu penerbitan yang lazim dalam perdagangan surat-surat tersebut;
 - Surat pengakuan hutang dan surat berharga lainnya yang masa berlakunya tidak melebihi jangka waktu penerbitan yang lazim dalam perdagangan surat-surat tersebut;
 - Surat perbendaharaan negara dan surat jaminan pemerintah;
 - Sertifikat Bank Indonesia (SBI);
 - Obligasi;
 - Surat promes berjangka waktu sampai dengan 1 (satu) tahun;
 - Instrumen surat berharga lain yang berjangka waktu sampai dengan 1 (satu) tahun.
4. Memindahkan dana, baik untuk kepentingan sendiri maupun untuk kepentingan nasabah;
5. Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada, bank lain, baik secara tertulis, dengan sarana telekomunikasi maupun dengan wesel tunjuk, cek atau sarana lainnya;
6. Menerima pembayaran tagihan-tagihan atas surat berharga dan melakukan perhitungan dengan atau antar pihak ketiga;
7. Menyediakan tempat untuk menyimpan barang atau surat berharga;
8. Melakukan kegiatan dalam valuta asing;
9. Menerbitkan dokumen kredit dalam berbagai bentuk dan bank garansi;
10. Melakukan kegiatan penyertaan modal pada bank atau perusahaan lain di bidang keuangan, seperti sewa guna usaha, modal ventura, perusahaan efek, asuransi, lembaga kliring dan penjaminan serta lembaga penyelesaian dan penyimpanan;
11. Melakukan kegiatan keagenan dan kerja sama, yang terdiri dari aktivitas berupa agen penjual reksa dana, agen penjual Surat Berharga Negara (SBN), *bancassurance* model bisnis referensi, distribusi dan integrasi, *payment point* dan aktivitas keagenan atau kerja sama lainnya.

Main Business Activities:

1. To gather funds from the public, either in the form of current accounts, time deposits, certificates of deposit, saving accounts, and/or other similar forms, either in Rupiah or foreign currency;
2. To grant loans, either long term, medium term or short-term loans or other form of loans, which are customarily granted in banking practice;
3. To purchase, sell or guarantee for its own account or for the account and/or upon the order of its clients:
 - Drafts, including drafts accepted by banks, having maturity not exceeding those customarily issued in the trade of such instruments;
 - Debt instruments and other commercial papers having maturities not exceeding those customarily issued in the trade of such instruments;
 - Government treasury papers and government bonds;
 - Certificates of Bank Indonesia;
 - Bonds;
 - Promissory note with a term of up to 1 (one) year;
 - Other securities instruments with a maturity of up to 1 (one) year.
4. To transfer funds, either for its own account or for the account of clients;
5. To place funds with, to borrow funds from, or to lend funds to, other banks, either in writing, by telecommunication facilities or bearer drafts, cheques or other means;
6. To receive payment of negotiable instruments and to make settlement with or among third parties;
7. To provide space for deposit of goods or valuable papers;
8. To operate in foreign exchange;
9. To issue all kinds of documentary credits and bank guarantees;
10. To make investment in the capital of other banks or finance companies, such as leasing companies, venture capital, securities companies, insurance, clearing, and guarantee institutions and settlement and custodian institutions;
11. To perform agency and cooperation activities, consisting of activities as sales agent of mutual funds, State Treasury Securities, business referral, distribution and integration bancassurance, payment point, and other agency and cooperation activities.

Kegiatan Keuangan Berkelanjutan 2023:

Produk dan layanan utama Bank adalah penyaluran kredit dan simpanan bagi nasabah. Kredit dipergunakan oleh nasabah untuk berbagai tujuan untuk meningkatkan kapasitas usahanya. Saat ini produk dan layanan keuangan yang setara dan sesuai dengan kriteria Kegiatan Usaha Berkelanjutan (KUB) berdasarkan POJK-51/2017 adalah 1) Kredit Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang Diakui Secara Nasional, Regional, dan Internasional, 2) Efisiensi Energi, 3) Energi Terbarukan, 4) Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya, 5) Pencegahan dan Pengendalian Polusi, 6) Pengelolaan Air dan Air Limbah yang Berkelanjutan, 7) Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan, 8) Produk yang Dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi, dan 9) Usaha Kecil Menengah (UKM). Bank akan memelihara rasio kredit KKUB dan kredit Taksonomi Hijau terhadap total kredit dengan masing-masing di kisaran 20% dan 28%.

Bank secara non konsolidasi telah mencatat penyaluran kredit sebanyak Rp2,17 triliun untuk Kegiatan Usaha Berkelanjutan (KUB) yang sesuai dengan kriteria dalam ketentuan POJK-51/2017 yang mencapai 20,22% dari total kredit.

Selain itu, Bank juga memberikan layanan elektronik bagi nasabah untuk meningkatkan kecepatan dan kenyamanan sekaligus mengurangi dampak lingkungan hidup akibat pemakaian energi, air, dan kertas.

Layanan elektronik yang tersedia bagi nasabah adalah:

- Aplikasi *internet banking Perdania Direct* untuk memfasilitasi nasabah dalam melakukan aktivitas transaksi;
- Pengiriman rekening koran secara elektronik melalui media SWIFT dengan nama SWIFT MT940;
- Layanan *e-statement* untuk pengiriman rekening koran melalui *e-mail* secara bulanan.

Sustainable Finance Activities 2023:

The Bank's main products and services are lending and deposits for customers. Customers use loan for various purposes to increase their business capacity. Currently, similar financial product and service according to POJK 51/2017 are as follows: 1) Environmentally Friendly Building Loans that Meet Nationally, Regionally, and Internationally Recognized Standards or Certifications, 2) Energy Efficiency, 3) Renewable Energy, 4) Business Activities and/or Other Environmentally Friendly Activities, 5) Pollution Prevention and Control, 6) Sustainable Water and Wastewater Management, 7) Biological Natural Resources Management and Land Use Sustainable Products, 8) Products that Can Reduce the Use of Resources and Produce Less Pollution, and 9) Small and Medium Enterprises (SME). The Bank will maintain a ratio of KKUB loan and Green Taxonomy loan to total loan within the range of 20% and 28%, respectively.

The Bank on a non-consolidated basis have recorded loan disbursement of IDR2.17 trillion for Sustainable Business Activities in accordance with the criteria in the provisions of POJK-51/2017, which reached 20.22% of total loans.

In addition, the Bank also provides electronic services for customers to increase speed and convenience while reducing environmental impacts due to energy, water, and paper usage.

The electronic services available to customers include:

- Perdania Direct internet banking application to facilitate customers in carrying out transaction activities;
- Sending bank statements electronically via SWIFT media with the name SWIFT MT940;
- E-statement service for sending bank statements via e-mail on a monthly basis.

Sejarah Singkat

Brief History

Bank Resona Perdania efektif beroperasi sejak 1 Februari 1958. Bank Resona Perdania merupakan bank *joint venture* pertama di Indonesia, yang merupakan bukti nyata usaha Indonesia dan Jepang dalam meningkatkan kerja sama ekonomi, khususnya di sektor perbankan.

Seiring dengan perjalanan waktu, layanan Bank terus berkembang. Pada Februari 1969, Bank resmi beroperasi sebagai bank devisa. Bank telah mengalami beberapa kali pergantian nama, pada tahun 1994, Bank Perdania berubah menjadi Daiwa Perdania Bank. Pada tahun 1999, Bank kembali mengganti nama menjadi Bank Daiwa Perdania. Kemudian pada tahun 2003, berganti nama menjadi Bank Resona Perdania (selanjutnya disebut "Bank") hingga kini.

Bank memiliki produk dan layanan solusi keuangan yang beragam antara lain penyaluran kredit, pendanaan, *treasury*, impor, ekspor, bank garansi dan kegiatan transaksi perbankan lainnya.

Bank Resona Perdania commenced operations on February 1, 1958, marking a significant milestone as the first joint venture bank in Indonesia. This partnership symbolized the collaborative efforts between Indonesia and Japan aimed at fostering economic cooperation, particularly within the banking sector.

Since its inception, the Bank has evolved and expanded its services. In February 1969, it was officially designated as a foreign exchange bank. Throughout its journey, the Bank underwent several name changes to reflect its evolving identity. In 1994, it transitioned from Bank Perdania to Daiwa Perdania Bank. Subsequently, in 1999, it adopted the name Bank Daiwa Perdania. Then in 2003, it became known as Bank Resona Perdania, (hereinafter referred to as "Bank") the name it bears today.

The Bank offers a diverse range of financial solution products and services include lending, funding, treasury services, import-export facilitation, bank guarantees, and various other banking transactions.



Visi, Misi dan Nilai Keberlanjutan [OJK C.1]

Vision, Mission and Sustainability Values [OJK C.1]

Visi Vision

Menjadi Bank yang paling dapat diandalkan di Indonesia untuk perusahaan-perusahaan lokal dan Jepang dengan menyediakan kualitas layanan keuangan terbaik.

To be the most reliable Bank in Indonesia for local and Japanese companies by providing the best quality financial services.



Misi Mission

CREATE

“Menciptakan” pertumbuhan yang berkesinambungan dengan nilai-nilai perusahaan yang berkualitas tinggi.

“Create” sustainable growth with high-quality corporate values.

CONTRIBUTE

“Berkontribusi” terhadap pembangunan ekonomi Indonesia dengan kualitas produk dan layanan keuangan terbaik.

“Contribute” towards Indonesia’s economic development through the best quality financial products and services.

COMMIT

“Berkomitmen” untuk memberikan solusi yang berkualitas tinggi dan menyeluruh dalam layanan keuangan.

“Commit” to deliver high quality and comprehensive solutions in financial services.



Nilai-Nilai Perusahaan Corporate Values

CREDIBLE

Dapat menunjukkan kompetensi sebagai Bank terpercaya.

Able to show competency as a trusted Bank.

ACCURATE

Bekerja dengan tepat untuk meminimalisir risiko.

Working precisely to minimize risk.

RESPONSIBLE

Melakukan pekerjaan dengan profesional.

Conducting task in professional manner.

ENTERPRISING

Melayani dengan sungguh-sungguh dan tekun.

Servicing with vigor and diligence.



Skala Usaha [OJK C.3][GRI 2-6, 2-7]

Business Scale [OJK C.3][GRI 2-6, 2-7]

Informasi skala usaha Perseroan meliputi: 1) Total aset dan total liabilitas; 2) Jumlah karyawan yang dibagi menurut jenis kelamin, jabatan, usia, pendidikan, dan status ketenagakerjaan; 3) Persentase kepemilikan saham; dan 4) Wilayah operasional.

Information on the Company's business scale includes: 1) Total assets and total liabilities; 2) Number of employees divided by gender, position, age, education, and employment status; 3) Percentage of share ownership; and 4) Operational area.

Data Konsolidasi Consolidated Data

Ringkasan Skala Usaha Business Scale Summary	Satuan Unit	2023	2022	2021
a. Informasi Keuangan (konsolidasi) Financial Information (consolidated)				
• Jumlah Aset • Total assets	Juta Rupiah Million IDR	16,456,503	17,679,329	16,354,315
• Jumlah Liabilitas • Total Liabilities	Juta Rupiah Million IDR	11,437,674	12,394,194	14,102,439
• Jumlah Ekuitas • Total Equity	Juta Rupiah Million IDR	5,018,829	5,285,135	2,251,876
• Laba (Rugi) Operasional • Operational Profit (Loss)	Juta Rupiah Million IDR	(330,004)	25,043	(97,862)
• Laba (Rugi) Bersih • Net Profit (Loss)	Juta Rupiah Million IDR	(254,987)	35,157	(37,918)
b. Jumlah Karyawan* Number of employees*	Orang People	337	311	303
c. Kepemilikan Saham terbesar* Largest Share Ownership*	%	Resona Bank, Ltd (48.44%)	Resona Bank, Ltd (48.44%)	Resona Bank, Ltd (48.44%)
d. Wilayah Operasional Operational Area	Kantor Office			
• Kantor Pusat • Head Office	Kantor Office	1	1	1
• Cabang • Branch	Kantor Office	2	2	2
• Cabang Pembantu • Sub-Branch	Kantor Office	4	4	4

*) Informasi lebih lengkap disampaikan secara terpisah
*) More detailed information is provided separately

INFORMASI KARYAWAN [GRI 2-7, 2-8]

Employee Information [GRI 2-7, 2-8]

Jumlah karyawan Bank hingga akhir tahun 2023 sebanyak 337 orang, bertambah dibanding jumlah karyawan tahun 2022 sebanyak 311 orang. Komposisi karyawan selama 3 periode selengkapnya disajikan dalam tabel berikut:

The number of the Bank's employees as of the end of 2023 amounted to 337 people, an increase compared to the number of employees in 2022 of 311 people. The more detailed composition of employees for the 3 periods is presented in the following table:

Karyawan Berdasarkan Status Kontrak Kerja Kepegawaian dan Jenis Kelamin (Orang)

Employees Based on Employment Status and Gender (Person)

(Orang) | (People)

Uraian Description	2023		2022		2021	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
KARYAWAN BRP BRP EMPLOYEES						
Tetap Permanent	158	147	141	129	138	141
Tidak tetap Non permanent	3	6	11	8	2	0
TOTAL	161	153	152	137	140	141
TOTAL BRP	314		289		281	
KARYAWAN RIF RIF EMPLOYEE						
Tetap Permanent	11	12	11	11	11	11
Tidak tetap Non permanent	0	0	0	0	0	0
TOTAL	11	12	11	11	11	11
TOTAL RIF	23		22		22	
TOTAL KARYAWAN BRP + RIF TOTAL BRP + RIF EMPLOYEES	337		311		303	
ALIH DAYA OUTSOURCING						
BRP	60	9	78	6	60	7
RIF	3	0	3	0	3	0
TOTAL	63	9	81	6	63	7
TOTAL ALIH DAYA BRP + RIF TOTAL OUTSOURCING BRP + RIF	72		87		70	
TOTAL KARYAWAN DAN ALIH DAYA TOTAL EMPLOYEES AND OUTSOURCING	235	174	244	154	214	159
TOTAL TENAGA KERJA TOTAL WORKERS	409		398		373	



Karyawan Berdasarkan Wilayah Operasi dan Jenis Kelamin (Orang)

Employees Based on Operational Area and Gender (people)

(Orang) | (People)

Uraian Description	2023		2022		2021	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
KARYAWAN BRP BRP EMPLOYEE						
Kantor Pusat Head Office	139	130	131	113	119	116
Kantor Cabang Branch Office	20	11	19	12	19	11
Kantor Cabang Pembantu Sub Branch Office	2	12	2	12	2	14
TOTAL	161	153	152	137	140	141
TOTAL BRP	314		289		281	
KARYAWAN RIF RIF EMPLOYEE						
Kantor Pusat Head Office	11	12	11	11	11	11
Kantor Cabang Branch Office	0	0	0	0	0	0
Kantor Cabang Pembantu Sub Branch Office	0	0	0	0	0	0
TOTAL	11	12	11	11	11	11
TOTAL RIF	23		22		22	
TOTAL KARYAWAN BRP + RIF TOTAL BRP + RIF EMPLOYEES	337		311		303	

Karyawan Berdasarkan Jabatan (Level Organisasi)

Employees Based on Position (Organization Level)

(Orang) | (People)

Uraian Description	2023		2022		2021	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
KARYAWAN BRP BRP EMPLOYEE						
• Pejabat Eksekutif • Executive Officer	20	4	19	4	18	4
• Staf	141	149	133	133	122	137
TOTAL	161	153	152	137	140	141
TOTAL BRP	314		289		281	
KARYAWAN RIF RIF EMPLOYEE						
• Pejabat Eksekutif • Executive Officer	5	3	3	3	4	3
• Staf	6	9	8	8	7	8
TOTAL	11	12	11	11	11	11
TOTAL RIF	23		22		22	
TOTAL KARYAWAN BRP + RIF TOTAL BRP + RIF EMPLOYEES	337		311		303	

Karyawan Berdasarkan Usia Employee Based on Age

(Orang) | (People)

Uraian Description	2023		2022		2021	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
KARYAWAN BRP BRP EMPLOYEE						
<30	24	36	25	25	22	30
30-50	119	110	109	101	102	99
>50	18	7	18	11	16	12
TOTAL	161	153	152	137	140	141
TOTAL BRP	314		289		281	
KARYAWAN RIF RIF EMPLOYEE						
<30	6	8	5	6	9	6
30-50	5	4	6	5	2	4
>50	0	0	0	0	0	1
TOTAL	11	12	11	11	11	11
TOTAL RIF	23		22		22	
TOTAL KARYAWAN BRP + RIF TOTAL BRP + RIF EMPLOYEES	337		311		303	

Karyawan Berdasarkan Pendidikan Employee Based on Level of Education

(Orang) | (People)

Uraian Description	2023		2022		2021	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
KARYAWAN BRP BRP EMPLOYEE						
< SMA Senior High School	6	2	9	4	11	5
D1-D3 Associate Degree	13	18	11	19	10	18
S1 Bachelor's Degree	124	120	112	101	105	105
S2 Master's Degree	18	13	20	13	14	13
TOTAL	161	153	152	137	140	141
TOTAL BRP	314		289		281	
KARYAWAN RIF RIF EMPLOYEE						
< SMA Senior High School	1	0	1	0	1	1
D1-D3 Associate Degree	0	1	0	0	0	0
S1 Bachelor's Degree	10	11	10	11	10	10
S2 Master's Degree	0	0	0	0	0	0
TOTAL	11	12	11	11	11	11
TOTAL RIF	23		22		22	
TOTAL KARYAWAN BRP + RIF TOTAL BRP + RIF EMPLOYEES	337		311		303	



Karyawan Berdasarkan Masa Kerja

Employees Based on Years of Service

(Orang) | (People)

Masa Kerja (Tahun) Years of Service (Year)	2023		2022		2021	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
KARYAWAN BRP BRP EMPLOYEE						
<5	82	66	85	52	69	49
5-10	38	33	30	47	31	52
11-20	17	40	14	21	14	19
21-30	20	11	20	14	22	17
>30	4	3	3	3	4	4
TOTAL	161	153	152	137	140	141
TOTAL BRP	314		289		281	
KARYAWAN RIF RIF EMPLOYEE						
<5	8	7	8	8	8	9
5-10	3	4	2	3	3	0
11-20	0	1	1	0	0	2
21-30	0	0	0	0	0	0
>30	0	0	0	0	0	0
TOTAL	11	14	11	11	11	11
TOTAL RIF	23		22		22	
TOTAL KARYAWAN BRP + RIF TOTAL BRP + RIF EMPLOYEES	337		311		303	

KEPEMILIKAN SAHAM

Shares Ownership

Komposisi kepemilikan saham atas Bank hingga akhir tahun 2023 dan 2022, sebagaimana dalam tabel berikut:

Composition of share ownership of the Bank until the end of 2023 and 2022, as in the following table:

Pemegang Saham Shareholders	2023	2022
Resona Bank, Ltd.	48.44%	48.44%
The Bank of Yokohama, Ltd.	30.00%	30.00%
Daido Life Insurance Company	14.90%	14.90%
JAFCO Group CO, Ltd	5.08%	5.08%
Others	1.58%	1.58%
Total	100.00%	100.00%

WILAYAH OPERASIONAL

Operational Area

Wilayah operasional Bank mencakup baik di wilayah Propinsi DKI Jakarta, Jawa Barat dan Jawa Timur. Pengelolaan wilayah operasi terbagi ke dalam 1 (satu) Kantor Pusat, 2 (dua) cabang, dan 4 (empat) cabang pembantu sebagaimana dalam tabel berikut:

The Bank's operational area covers the provinces of DKI Jakarta, West Java and East Java. Operational area management is divided into 1 (one) Head Office, 2 (two) branches, and 4 (four) sub-branches as in the following table:

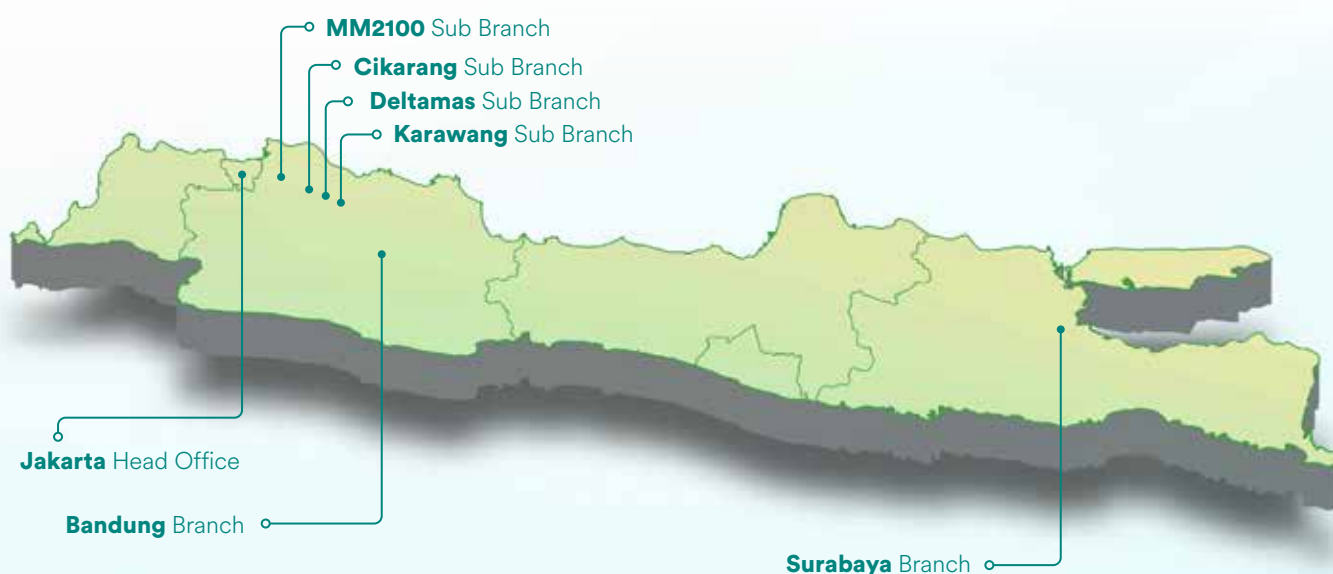
Wilayah Operasional Bank 2023

Bank Operational Areas 2023

Jaringan Network	Uraian Description
Kantor Pusat Head Office	Jakarta Mori Tower Lantai 30, 31, dan 32, 30 th , 31 st , 32 nd Floor Jl. Jend. Sudirman Kav. 40-41 Bendungan Hilir, Tanah Abang, Central Jakarta 10210
Cabang Branch	Surabaya 3rd Floor, Plaza BRI, Suite 305 Jl. Jend. Basuki Rahmat No. 122 Surabaya 60271 East Java - Indonesia Bandung 2nd Floor, Wisma Bumiputera Suite 204-205 Jl. Asia Afrika No. 141-149 Bandung 40112 West Java - Indonesia
Cabang Pembantu Sub Branch	Cikarang 2nd Floor, EJIP Center Building EJIP Industrial Park, Plot 3A South Cikarang Bekasi 17550 West Java - Indonesia Karawang 1st Floor, Graha KIIC Jl. Permata Raya Lot C-1B KIIC Industrial Park Karawang 41361 West Java - Indonesia MM2100 BeFa Square Unit G-B G Floor MM2100 Industrial Town West Cikarang Bekasi 17842 West Java - Indonesia Deltamas Kompleks Ruko Palais de Paris Blok D No.10 Perumahan Kota Deltamas, Central Cikarang Bekasi 17530 West Java - Indonesia

Peta Wilayah Operasi Bank

Bank Operational Area Map





Produk dan Jasa [OJK C.4][GRI 2-6]

Product and Services [OJK C.4][GRI 2-6]

Current Account

Tersedia dalam beberapa mata uang:
Available in several currencies:

- Indonesian Rupiah (IDR)
- US Dollar (USD)
- Japanese Yen (JPY)
- Chinese Yuan (CNY)
- Singapore Dollar (SGD)
- Euro (EUR)
- Thailand Baht (THB)

Time Deposit and Deposit On Call

Tersedia dalam beberapa mata uang:
Available in several currencies:

- Indonesian Rupiah (IDR)
- US Dollar (USD)
- Japanese Yen (JPY)
- Chinese Yuan (CNY)

Loan

Tersedia dalam Rupiah (IDR) dan mata uang asing:

Available in Indonesian Rupiah (IDR) and foreign currency:

- *Syndicated Loan*
- *Joint Financing Loan*
- *Working Capital Loan and Investment Loan*
- *Trust Receipt*
- *Overdraft*
- *Factoring*

Treasury

Transaksi *Foreign Exchange*

Foreign Exchange Transactions

- Transaksi yang bersifat tunai: *Today, Tom and Spot*
Cash transactions: Today, Tom and Spot
- Valuta asing derivatif: *Forward and Swap*
Foreign exchange derivatives: Forward and Swap
- *Bank Notes*

Tersedia dalam beberapa mata uang:

Available in several currencies:

- US Dollar (USD)
- Japanese Yen (JPY)
- Euro (EUR)
- Singapore Dollar (SGD)
- Australian Dollar (AUD)*
- Hong Kong Dollar (HKD)
- Pound Sterling (GBP)*
- Thailand Baht (THB)
- Chinese Yuan (CNY)
- Switzerland Franc (CHF)*

*) Khusus mata uang GBP, AUD, dan CHF hanya dapat dilakukan untuk transaksi TOD.

*) For GBP, AUD, and CHF currencies can only be done for TOD transactions.

Transaksi *Money Market* Manajemen Aset dan Likuiditas

Money Market transactions Asset and Liquidity Management:

- *Call loans*
- *Call money*
- *Lending Facility*
- *Deposit Facility*
- *Term Deposit IDR/Forex*
- *Bilateral Interbank Placement*
- *Bilateral Interbank Borrowing*
- *Reverse Repo Transaction*
- *SRBI*
- *Fixed rate*
- *Government Bonds*
- *Corporate Bonds*



Import

- Opening/Amendment of Letter of Credit (L/C) Sight, Usance, Upas
- Opening/Amendment of Surat Kredit Berdokumen Dalam Negeri (SKBDN) Sight, Usance, Upas
- Import Bills Collection (Document of Payment and Document of Acceptance)

Export

- Negotiation (L/C)
- Advising (L/C)
- Collect Document with/ without L/C

Interbank Payment Transaction/Transfer

- IDR (RTGS, LLG, and BI-Fast)
- Foreign Currency Transfer

Bank Guarantee

- Bid Bond
- Advance Payment Bond
- Performance Bond
- Retention Bond
- Custom Bond
- Maintenance/Warranty Bond
- Standby L/C
- Demand Guarantee

Others

- Safe Deposit Box *)
- Foreign Currency Transactions in the Form of Bank Notes, Clean Bill
- Intercity Clearing
- Tax Payment
- Bank Reference
- Facility Confirmation
- Audit Confirmation
- Internet Banking Perdania Direct
- Remittance

Bancassurance

- Fire Insurance
- Earthquake Insurance
- Property All Risk Insurance
- Industry All Risk Insurance

Catatan | Notes:

*) Syarat & ketentuan berlaku
Terms & condition apply



Berdasarkan Pasal 3 Anggaran Dasar Bank Resona Perdania, maksud dan tujuan Bank adalah menjalankan usaha Bank Umum Konvensional. Untuk mencapai maksud dan tujuan tersebut, Bank dapat melaksanakan kegiatan usaha sebagai berikut:

- a. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu, baik dalam mata uang Rupiah maupun mata uang asing;
- b. Memberikan pinjaman, baik jangka panjang, jangka menengah atau jangka pendek atau pinjaman dalam bentuk lainnya yang lazim diberikan dalam dunia perbankan;
- c. Menerbitkan surat pengakuan hutang;
- d. Membeli, menjual atau menjamin atas risiko sendiri maupun untuk kepentingan dan/atau atas perintah nasabahnya:
 - i. Surat wesel, termasuk wesel yang diakseptasi oleh bank, yang masa berlakunya tidak melebihi jangka waktu penerbitan yang lazim dalam perdagangan surat-surat tersebut;
 - ii. Surat pengakuan hutang dan surat berharga lainnya yang masa berlakunya tidak melebihi jangka waktu penerbitan yang lazim dalam perdagangan surat-surat tersebut;
 - iii. Surat perbendaharaan negara dan surat jaminan pemerintah;
 - iv. Sertifikat Bank Indonesia (SBI);
 - v. Obligasi;
 - vi. Surat promes berjangka waktu sampai dengan 1 (satu) tahun;
 - vii. Instrumen surat berharga lain yang berjangka waktu sampai dengan 1 (satu) tahun;
- e. Memindahkan dana, baik untuk kepentingan sendiri maupun untuk kepentingan nasabah;
- f. Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada, bank lain, baik secara tertulis, dengan sarana telekomunikasi maupun dengan wesel tunjuk, cek atau sarana lainnya;
- g. Menerima pembayaran tagihan-tagihan atas surat berharga dan melakukan perhitungan dengan atau antar pihak ketiga;
- h. Menyediakan tempat untuk menyimpan barang atau surat berharga;
- i. Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak;
- j. Menempatkan dana kepada nasabah lain dalam bentuk surat berharga yang tercatat di bursa efek;
- k. Membeli agunan, baik seluruh maupun sebagian melalui pelelangan dalam hal debitur tidak memenuhi kewajibannya kepada bank, dengan ketentuan bahwa agunan tersebut harus dapat dijual dalam waktu yang singkat;
- l. Melakukan kegiatan anjak piutang, usaha kartu kredit dan sebagai wali amanat;
- m. Melakukan kegiatan dalam valuta asing;

Based on Article 3 of the Articles of Association of Bank Resona Perdania, the Bank's purposes and objectives are to run a Conventional Commercial Bank. To achieve these purposes and objectives, the Bank may carry out the following business activities:

- a. To gather funds from the public, either in the form of current accounts, time deposits, certificates of deposit, saving accounts, and/or other similar forms, either in Rupiah or foreign currency;
- b. To grant loans, either long term, medium term, or short-term loans, or other form of loans, which are customarily granted in banking practice;
- c. To issue debt instruments;
- d. To purchase, sell or guarantee for its own account or for the account and/or upon the order of its customers:
 - i. Drafts, including drafts accepted by banks, having maturity not exceeding those customarily issued in the trade of such instruments;
 - ii. Debt instruments and other commercial papers having maturities not exceeding those customarily issued in the trade of such instruments;
 - iii. Government treasury papers and government bonds;
 - iv. Certificates of Bank Indonesia;
 - v. Bonds;
 - vi. Promissory notes having a duration of up to 1 (one) year;
 - vii. Other negotiable instruments having a duration of up to 1 (one) year;
- e. To transfer funds, either for its own account or for the account of clients;
- f. To place funds with, to borrow funds from, or to lend funds to, other banks, either in writing, by telecommunication facilities or bearer drafts, cheques or other means;
- g. To receive payment of negotiable instruments and to make settlement with or among third parties;
- h. To provide space for deposit of goods or valuable papers;
- i. To act as custodian for the interest of other parties pursuant to a contract;
- j. To place funds with other customers in the form of negotiable instruments listed at the stock exchange;
- k. To purchase collaterals, partially or entirely, in public auction in the event a borrower fails to perform its obligations to the Bank, provided that such collateral must be resold in a short period;
- l. To be engaged in the field of factoring, credit cards, and trusteeship;
- m. To operate in foreign exchange;



- | | |
|---|---|
| <ul style="list-style-type: none"> n. Bertindak sebagai pendiri dan pengurus dana pensiun sesuai dengan ketentuan dalam peraturan perundang-undangan dana pensiun yang berlaku, baik selaku pendiri dana pensiun pemberi kerja maupun selaku pendiri dan/atau peserta dana pensiun lembaga keuangan; o. Menerbitkan dokumen kredit dalam berbagai bentuk dan bank garansi; p. Melakukan kegiatan penyertaan modal pada bank atau perusahaan lain di bidang keuangan, seperti sewa guna usaha, modal ventura, perusahaan efek, asuransi, lembaga kliring dan penjaminan serta lembaga penyelesaian dan penyimpanan; q. Melakukan kegiatan penyertaan modal sementara untuk mengatasi kredit macet, dengan syarat harus menarik kembali penyertaannya; r. Melakukan kegiatan keagenan dan kerja sama, yang terdiri dari aktivitas berupa agen penjual reksa dana, agen penjual Surat Berharga Negara (SBN), <i>bancassurance model</i> bisnis referensi, distribusi dan integrasi, <i>payment point</i> dan aktivitas keagenan atau kerja sama lainnya; s. Melakukan kegiatan lainnya, sepanjang tidak bertentangan dengan undang-undang perbankan dan peraturan perundang-undangan lainnya yang berlaku. | <ul style="list-style-type: none"> n. To act as founder and manager of pension funds in accordance with prevailing laws and regulations on pension funds, either as founder of employer pension fund or as founder and/or participant of financial institution pension fund; o. To issue all kinds of documentary credits and bank guarantees; p. To make investment in the capital of other banks or finance companies, such as leasing companies, venture capital, securities companies, insurance, clearing, and guarantee institutions and settlement and custodian institutions; q. To temporarily participate in the share capital of companies to solve problem loans, provided that such participation shall be withdrawn; r. To perform agency and cooperation activities, consisting of activities as sales agent of mutual funds, State Treasury Securities, business referral, distribution and integration bancassurance, payment point, and other agency and cooperation activities; s. To perform other activities, to the extent not in violation of the applicable banking law and other laws and regulations. |
|---|---|

Kegiatan usaha berdasarkan Anggaran Dasar yang dijalankan selama tahun 2023 tercantum pada poin a, b, d (i, ii, iii, iv, v), e, f, g, h, m, o, p, dan r sebagaimana Pasal 3 Anggaran Dasar Bank Resona Perdania yang dijelaskan di atas.

Business activities based on the Articles of Association carried out during 2023 are listed in points a, b, d (i, ii, iii, iv, v), e, f, g, h, m, o, p, and r as stated in Article 3 of the Bank's Articles of Association Bank Resona Perdania as described above.

Pasar yang Dilayani [GRI 2-6]

Market Served [GRI 2-6]

Berdasarkan letak posisi kantor, lokasi geografis operasional Bank mencakup wilayah Propinsi DKI Jakarta, Jawa Barat dan Jawa Timur. Dalam menjalankan kegiatannya, Bank Resona Perdania fokus terhadap segmen *Corporate Banking*/segmen korporasi. Segmen ini merupakan motor utama pengembangan bisnis Bank.

Segmen korporasi yang dimiliki oleh Bank melayani kebutuhan nasabah bisnis korporasi yang terdiri dari perusahaan Jepang maupun lokal, baik untuk penempatan dana maupun untuk memenuhi kebutuhan pembiayaan modal kerja maupun investasi. Sementara itu, dari berbagai sektor industri yang dibiayai oleh Bank, teridentifikasi 5 (lima) sektor industri terbesar yang dilayani yaitu manufaktur, perdagangan grosir, pembiayaan dan asuransi, konstruksi dan jasa usaha. Dari kelima sektor industri tersebut, produktivitas pembiayaan terbesar didominasi pada pembiayaan sektor industri manufaktur.

Based on the location of the office, the geographical location of the Bank's operations covers the provinces of DKI Jakarta, West Java and East Java. In carrying out its activities, Bank Resona Perdania focuses on the Corporate Banking segment. This segment mainly contributes to the Bank's business development.

The corporate segment owned by the Bank serves the needs of corporate business customers consisting of Japanese and local companies, both for fund placement and to meet working capital and investment financing needs. Meanwhile, from various industrial sectors financed by the Bank, 5 (five) largest industrial sectors are identified that are served, namely manufacturing, wholesales trading, finance and insurance, construction and business services. Of the five industrial sectors, the largest financing productivity is dominated by financing in the manufacturing industrial sector.

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

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

Bank turut berperan aktif di dalam berbagai asosiasi yang relevan dan mendukung dengan kegiatan usaha. Bank Resona Perdania meyakini dengan keikutsertaan dalam asosiasi-asosiasi tersebut menambah nilai manfaat jaringan dan informasi berbagai perkembangan yang terkait pengelolaan bisnis, serta membantu menyuarakan aspirasi para pemangku kepentingan. Daftar asosiasi yang diikuti oleh Bank sampai dengan periode pelaporan, adalah sebagai berikut: 1) LPS (Lembaga Penjamin Simpanan); 2) ASPI (Asosiasi Sistem Pembayaran Indonesia); 3) PERBINA (Perhimpunan Bank-bank Internasional Indonesia); 4) FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan); dan 5) FKDOP (Forum Komunikasi Direktur Operasional Perbankan).

The Bank plays an active role in various relevant associations and supports business activities. Bank Resona Perdania believes that participation in these associations adds value to network benefits and information on various developments related to business management, as well as helping to voice the aspirations of stakeholders. The list of associations followed by the Bank up to the reporting period is as follows: 1) IDIC (Indonesia Deposit Insurance Corporation); 2) ASPI (Indonesian Payment System Association); 3) PERBINA (Indonesia Association of International Banks); 4) FKDKP (Communication Forum of Banking Compliance Director); and 5) FKDOP (Communication Forum of Banking Operational Director).

Perubahan Signifikan [OJK C.6]

Significant Change [OJK C.6]

Selama periode pelaporan, tidak terdapat perubahan berkaitan dengan wilayah operasi, jumlah entitas anak dan struktur modal dan bentuk modal lainnya. Namun terdapat peristiwa penting yang terjadi setelah tanggal neraca sampai dengan tanggal 4 April 2024 yaitu:

1. Pergantian anggota Direksi yaitu Bapak Jiro Mesaka menggantikan Bapak Takeshi Yamasaki sebagai Direktur yang membawahi Divisi Pengembangan Bisnis per 10 Januari 2024;
2. Ibu Fransisca Rita Gosal berhenti dari jabatan Direktur yang membawahi Divisi Credit Reviewer, Special Asset Management, Credit Administration, dan Credit Control per 28 Maret 2024;
3. Pergantian Presiden Direktur yaitu Bapak Keisuke Nakao menggantikan Bapak Ichiro Hiramatsu per 4 April 2024.

During the reporting period, there were no changes regarding to the operating area, number of subsidiaries and capital structure and other forms of capital. However, there were significant events that occurred after the balance sheet date until April 4, 2024, namely:

1. Change of Directors, namely Mr. Jiro Mesaka replacing Mr. Takeshi Yamasaki as Director in charge of Business Development Division as of January 10, 2024;
2. Ms. Fransisca Rita Gosal resigned from her position as Director in charge of Credit Reviewer, Special Asset Management, Credit Administration, and Credit Control Division as of March 28, 2024;
3. Change of President Director, namely Mr. Keisuke Nakao replacing Mr. Ichiro Hiramatsu as of April 4, 2024.

Rantai Pasokan [GRI 2-6]

Supply Chain [GRI 2-6]

Bank menggunakan barang dan jasa dari pemasok yang diperlukan untuk operasional perusahaan misalnya *general services*, *facility management*, *information & technology*, dan *professional service*. Tidak ada proses inti bisnis, produk, maupun layanan perbankan yang dilakukan oleh pihak ketiga.

Proses pengadaan barang dan jasa pada Bank, terdiri dari dari pengadaan barang dan jasa teknologi informasi (TI) dan pengadaan barang dan jasa non TI. Masing-masing proses tersebut memiliki pedoman internal masing-masing. Secara umum proses pengadaan barang dan jasa dapat dibedakan menjadi dua, yaitu pengadaan rutin dan pengadaan non rutin,

The Bank uses goods and services from suppliers that are required for company operations, for example general services, facility management, information & technology, and professional services. There are no core business processes, products or banking services carried out by third parties.

The process of procuring goods and services at the Bank consists of procurement of information technology (IT) goods and services and procurement of non-IT goods and services. Each of these processes has its own internal guidelines. In general, the procurement process for goods and services can be divided into two, namely routine procurement and non-

dimana proses penunjukan vendor dilakukan dengan 2 (dua) cara sesuai dengan jenis barang/jasa yang diperlukan. Cara pertama melalui pemilihan, dimana harus ada minimal perbandingan 2 vendor, sebelum dilakukan finalisasi penunjukan. Cara kedua melalui penunjukan langsung. Hal ini dilakukan ketika jenis barang/jasa yang diperlukan hanya dapat dilakukan oleh pemegang hak paten atau pihak yang telah mendapatkan izin dari regulator, perbandingan hanya dilakukan terhadap kesesuaian fungsi terhadap kebutuhan dan harga, hanya ada vendor tunggal, kebutuhan untuk pengadaan mendesak dan kebutuhan khusus.

Dalam pelaksanaannya, proses pengadaan di Bank harus meminimalisir potensi adanya tindakan *fraud*, hal ini mengacu ke Kebijakan Anti-Fraud dan Kebijakan Benturan Kepentingan.

routine procurement, where the vendor appointment process is carried out in 2 (two) ways according to the type of goods/ services required. The first way is through selection, where there must be a minimum comparison of 2 vendors, before the appointment is finalized. The second way is through direct appointment. This is done when the type of goods/services required can only be provided by the patent holder or party who has obtained permission from the regulator, comparisons are only made regarding suitability of function to needs and price, there is only a single vendor, the need for procurement is urgent and special needs.

In its implementation, the procurement process at the Bank must minimize the potential for fraud, this refers to the Anti-Fraud Policy and Conflict of Interest Policy.

Inisiatif Eksternal

External Initiatives

Dari tahun 2021-2023, Bank mendapatkan apresiasi dan penghargaan dari pihak eksternal sebagai berikut:

From 2021-2023, the Bank received appreciation and awards from external parties as follows:

Penghargaan Awards

Tanggal Date	Nama Penghargaan Award Name	Diberikan Oleh Organizer
5 Februari 2021 February 5, 2021	Indonesia GCG Zoominar & Award-VI-2021 2 nd The Best – Indonesia GCG Award – VI – 2021 pada Kategori: Non Listed - Bank – BUKU 2 – Asset Rp10T s/d Rp25T 2 nd The Best – Indonesia GCG Award – VI – 2021 in Category of: Non Listed - Bank – BUKU 2 – Asset ranging from IDR10 Trillion to IDR25 Trillion	Majalah Economic Review
9 April 2021 April 9, 2021	Indonesia Enterprise Risk Management Award-IV-2021 (IERMA-IV-2021) 1 st The Best Indonesia Enterprises Risk Management – IV – 2021 pada Kategori: Bank Swasta – BUKU 2 – Non Listed – Asset Rp15T s/d Rp25T 1 st The Best Indonesia Enterprises Risk Management – IV – 2021 in Category of: Private Bank – BUKU 2 – Non Listed – Asset ranging from IDR15 Trillion to IDR25 Trillion	Majalah Economic Review
11 Juni 2021 June 11, 2021	Indonesia Corporate Secretary & Corporate Communication Award-VI-2021 (ICCA-VI-2021) 2 nd The Best Informative Website 2021 pada Kategori: Bank BUKU – 2 – Private Company – Asset Rp15T s/d Rp25T 2 nd The Best Informative Website 2021 in Category of: Bank BUKU – 2 – Private Company – Asset ranging from IDR15 Trillion to IDR25 Trillion	Majalah Economic Review
10 September 2021 September 10, 2021	J.P. Morgan Quality Recognition Award Tahun 2020 The 2020 U.S. Dollar Clearing Elite Quality Recognition Award atas Prestasi Luar Biasa sebagai Best-in-Class MT202 STP Rate 100,00% The 2020 U.S. Dollar Clearing Elite Quality Recognition Award on Outstanding Achievement as Best-in-Class MT202 STP Rated 100.00%	J.P. Morgan Chase Bank, N. A.



Tanggal Date	Nama Penghargaan Award Name	Diberikan Oleh Organizer
10 September 2021 September 10, 2021	J.P. Morgan Quality Recognition Award Tahun 2020 The 2020 U.S. Dollar Clearing Elite Quality Recognition Award atas Prestasi Luar Biasa sebagai Best-in-Class MT103 STP Rate 99,82% The 2020 U.S. Dollar Clearing Elite Quality Recognition Award on Outstanding Achievement as Best-in-Class MT103 STP rated 99.82%	J.P. Morgan Chase Bank, N. A.
05 Desember 2022 December 05, 2022	The 2022 U.S. Dollar Clearing Elite Quality Recognition Award atas Prestasi Luar Biasa sebagai Best-in-Class MT202 STP Rate 100,00%. The 2022 U.S. Dollar Clearing Elite Quality Recognition Award on Outstanding Achievement as Best-in-Class MT202 STP rated 100.00%.	J.P. Morgan Chase Bank, N. A.
05 Desember 2022 December 05, 2022	The 2022 U.S. Dollar Clearing Elite Quality Recognition Award atas Prestasi Luar Biasa sebagai Best-in-Class MT103 STP Rate 99,69%. The 2022 U.S. Dollar Clearing Elite Quality Recognition Award on Outstanding Achievement as Best-in-Class MT103 STP rated 99.69%.	J.P. Morgan Chase Bank, N. A.
13 Desember 2022 December 13, 2022	Penghargaan dari Komisi Pemberantasan Korupsi (KPK) Direktorat Pendaftaran dan Pemeriksaan Laporan Harta Kekayaan Penyelenggara Negara (PP LHKPN) atas peran serta dan kerja sama dalam implementasi Aplikasi Pertukaran Data Elektronik (PEDAL). Award from the Corruption of Eradication Commission (KPK) Directorate of Registration and Examination of Wealth Reports of the State Administration (PP LHKPN) for their participation and cooperation in the implementation of the Electronic Data Interchange Application (PEDAL).	Komisi Pemberantasan Korupsi (KPK) Direktorat Pendaftaran dan Pemeriksaan Laporan Harta Kekayaan Penyelenggara Negara (PP LHKPN). The Corruption of Eradication Commission Directorate of Registration and Examination of Wealth Reports of the State Administration.

Penjelasan Direksi [OJK D.1]

Board of Directors Report [OJK D.1]

“

Tahun 2023, pertumbuhan ekonomi Indonesia tetap kuat di tengah ketidakpastian kondisi perekonomian global dan tantangan industri perbankan. Bank Indonesia memprakirakan pertumbuhan ekonomi 2023 tetap pada kisaran 4,5-5,3%. Dengan kondisi tersebut, Bank tetap optimis dapat menghadapi tantangan dengan baik. Tahun 2023, Bank mencanangkan sebagai “*Reposition Year*” yaitu sebagai tahun dengan penekanan pada nilai yang unik dari Bank dan membangun reposisi yang kuat di *niche market*.

In 2023, Indonesia’s economic growth remained strong despite global economic uncertainties and challenges within the banking industry. Bank Indonesia estimated that the economic growth for 2023 ranged between 4.5-5.3%. Given these circumstances, the Bank remains optimistic in its ability in confronting challenges sufficiently. Notably, in 2023 the Bank has declared a “*Reposition Year*”, which means, a year with an emphasis on the unique value of the Bank and building a strong repositioning in the niche market.

”

Pemegang Saham dan Pemangku Kepentingan yang Kami Hormati,

Penambahan modal pada tahun 2022, telah meningkatkan kapasitas modal Bank di tahun 2023 sehingga Bank dapat lebih mampu mengembangkan kapasitas bisnis dan pangsa pasar yang lebih besar disertai diversifikasi pendapatan selain dari porsi terbesar pendapatan bunga/*interest income* yang ada saat ini. Selain itu, Bank juga menetapkan kebijakan strategis yang prudensial dengan membukukan beban penurunan nilai kredit yang tinggi, sebagai mitigasi risiko kredit sehingga diharapkan kinerja keuangan akan membaik secara signifikan pada tahun-tahun berikutnya.

Dear Distinguished Shareholders and Stakeholders,

The injection of additional capital in 2022 has increased the Bank’s capital capacity for 2023, enhancing its capability to expand business capacity and capture a larger market share while diversifying income beside from the largest portion of existing interest income. Furthermore, the Bank also established prudential strategic policies by booking high loan impairment expense, as credit risk mitigation. It is expected that financial performance will improve significantly in the following years.



Ichiro Hiramatsu

PRESIDEN DIREKTUR
President Director

Penerapan konsep keberlanjutan memberikan dorongan untuk mengelola usaha dengan memaksimalkan pertumbuhan pendapatan/laba (nilai ekonomi), memperhatikan distribusi nilai ekonomi berupa kesejahteraan sosial masyarakat dan kontribusi menjaga kualitas lingkungan dari dampak negatif yang muncul. Seiring dengan hal tersebut, Bank Resona Perdania telah membangun komitmen dan budaya keberlanjutan dalam mengelola usaha layanan keuangan perbankan yang berorientasi terhadap pencapaian tujuan pembangunan berkelanjutan (TPB/SGDs) sebagai bagian dari kesepakatan masyarakat global.

Selain itu, Bank berkontribusi terhadap pengembangan keuangan berkelanjutan melalui peran perbankan dalam penyaluran kredit/pembiayaan yang memenuhi kriteria kegiatan usaha berkelanjutan (KKUB). Bank juga menyelaraskan pencapaian TPB dalam pelaksanaan program keuangan berkelanjutan dan

The application of sustainability principles serves as a guiding force for businesses, encouraging them to optimize income and profit growth (economic value), consider the equitable distribution of economic value in the form of community social welfare, and contribute to preserving environmental quality by mitigating negative impacts. In line with this, Bank Resona Perdania is committed to fostering a culture of sustainability in its management of financial services, with a focus on achieving Sustainable Development Goals (SDGs) as part of the global community agreement.

In addition, the Bank contributes to the development of sustainable finance through the banking role in distributing loan/financing that meets the criteria for sustainable business activities (KKUB). The Bank also aligns its SDG achievements in implementing sustainable finance programs and other corporate

program tanggung jawab sosial perusahaan (CSR) lainnya. Melalui penerbitan Laporan Keberlanjutan tahun 2023, Bank menyampaikan kinerja keberlanjutan sebagai bukti peran dan komitmen Bank. Laporan keberlanjutan mencakup informasi mengenai berbagai kebijakan, strategi, inisiatif-inisiatif keberlanjutan, kinerja ekonomi, kinerja sosial dan lingkungan, serta dampak terkait lainnya.

Laporan Keberlanjutan ini juga merupakan bentuk kepatuhan Bank terhadap Peraturan Otoritas Jasa Keuangan (OJK) No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik. Dalam proses penyusunan laporan, selain merujuk terhadap ketentuan tersebut, kami juga telah mengadopsi standar internasional *Global Reporting Initiative* (GRI) untuk pengungkapan topik-topik material selama periode pelaporan.

social responsibility (CSR) programs. Through the publication of the 2023 Sustainability Report, the Bank conveys its sustainability performance as proof of its role and commitment. Sustainability reports include information on various policies, strategies, sustainability initiatives, economic performance, social and environmental performance, as well as other related aspects.

This Sustainability Report is also a form of Bank compliance with Financial Services Authority (OJK) Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies. In the process of preparing the report, apart from complying to these provisions, we have also adopted the Global Reporting Initiative (GRI) international standard for disclosing material topics during the reporting period.

KEBIJAKAN MERESPON TANTANGAN DALAM STRATEGI KEBERLANJUTAN [OJK D.1a] Policies Respond to Challenges in Sustainability Strategies [OJK D.1a]

Seiring kesadaran kolektif pemangku kepentingan dan perkembangan global terhadap pentingnya konsep keberlanjutan, Bank Resona Perdania memiliki komitmen untuk merespon perkembangan yang ada dalam kebijakan pengelolaan Bank. Bank telah melakukan inisiatif program penguatan internal berkaitan dengan penerapan konsep keuangan berkelanjutan. Pada tahun 2023, Bank telah melakukan pelatihan Taksonomi Hijau kepada karyawan. Selain itu, Bank telah membuat Pernyataan terkait Rencana Keberlanjutan Bank agar sejalan dengan Resona Group (Resona Holdings, Inc).

Secara berkesinambungan, Direksi Bank Resona Perdania terus melakukan langkah-langkah pembenahan dan evaluasi, serta pemberian stimulus bagi nasabah untuk meringankan beban akibat terdampak kondisi global. Kebijakan-kebijakan strategis telah diambil dalam rangka memastikan keberlanjutan Bank saat ini dan di masa mendatang.

1. Nilai keberlanjutan yang dimiliki

Bank terus berupaya mewujudkan kontribusi layanan keuangan kepada masyarakat Indonesia serta mewujudkan upaya global menuju tujuan pembangunan berkelanjutan (TPB) melalui program keuangan berkelanjutan. Sebagai bentuk kontribusi nyata program keuangan berkelanjutan, Bank Resona Perdania secara non konsolidasi telah mencatatkan portofolio pembiayaan/kredit berdasarkan kategori kegiatan usaha berkelanjutan sebesar 20,22% dan kredit taksonomi hijau sebesar 32,19% dari total penyaluran kredit di tahun 2023.

Pelaksanaan program-program tersebut telah dilandasi oleh nilai-nilai keberlanjutan yang tercermin dalam nilai-nilai Perusahaan yaitu *Credible*, *Accurate*, *Responsible* dan *Enterprising*. Seiring dengan pembentukan Tim Aksi

In line with the growing awareness of stakeholders and global developments regarding the importance of the concept of sustainability, Bank Resona Perdania is committed to responding its management policies to address these developments. The Bank has performed an initiative program to reinforce the internal sector related to the implementation of sustainable finance. In 2023, the Bank also accommodated Green Taxonomy training to employees. In addition, the Bank has made a Statement related to the Bank Sustainability Plan that is aligned with Resona Group (Resona Holdings, Inc).

The Board of Directors of Bank Resona Perdania continues to take measure to improve and evaluate, as well as provide stimulus for customers to alleviate the impact of global conditions. Strategic policies are taken to ensure the Bank's sustainability, both now and in the future.

1. Sustainability values

The Bank continues to work towards contributing financial services to the people of Indonesia and realizing global efforts towards sustainable development goals (SDGs) through sustainable finance programs. As a concrete contribution to the sustainable finance program, Bank Resona Perdania in non consolidation has booked a financing/loan portfolio based on the category of sustainable business activities of 20.22% and green taxonomy loan of 32.19% of total loan disbursements in 2023.

The programs are implemented based on the sustainability values reflected in the Corporate values, namely *Credible*, *Accurate*, *Responsible* and *Enterprising*. Along with the establishment of the Sustainable Finance Action Team (AKB) since 2018, the Bank conducted a study and development of

Keuangan Berkelanjutan (AKB) sejak tahun 2018, Bank melakukan kajian dan pengembangan implementasi nilai-nilai keberlanjutan dalam penyusunan produk perbankan dan program keuangan berkelanjutan yang tertuang dalam Rencana Aksi Keuangan Berkelanjutan (RAKB). Tim Aksi Keuangan Berkelanjutan telah mendapatkan tugas untuk mengevaluasi faktor penentu yang menjadi tujuan dan prioritas RAKB Bank, melakukan *monitoring* dan evaluasi untuk dapat menilai progres secara keseluruhan atas tindak lanjut dari RAKB. Lebih lanjut, proses persetujuan RAKB juga melibatkan peran Direksi dan Dewan Komisaris sesuai dengan wewenang dan tanggung jawabnya.

the implementation of sustainability values in the preparation of banking products and sustainable finance programs contained in the Sustainable Finance Action Plan (SFAP). The Sustainable Finance Action Team has been tasked with evaluating the determinants that become the goals and priorities of the Bank's SFAP, conducting monitoring and evaluation to be able to assess the overall progress of the follow-up of the SFAP. Furthermore, the SFAP approval process also involves the role of the Board of Directors and Board of Commissioners in accordance with their authority and responsibility.

Pada tahun 2023, Bank telah mencatatkan realisasi program keberlanjutan dari RAKB, sebagai berikut:

In 2023, the Bank has documented the implementation of sustainability programs as stated in the SFAP, as follows:

Tabel Realisasi RAKB Tahun 2023
Realization Table of SFAP 2023

Bulan Month	Uraian Aktivitas Activity Description	Tujuan Aktivitas Activity Objectives	Indikator Pencapaian Achievement Indicators	Realisasi Realization
Januari- Desember 2023 January- December 2023	Melakukan pelatihan khusus yang berkesinambungan, terkait dengan "taksonomi hijau" dan atau analisis produk/jasa terkait prinsip keuangan berkelanjutan, 100% dari seluruh <i>marketing/</i> bisnis dan unit kerja terkait lainnya. Implement continuous specialized training, related to "green taxonomy" and/ or product/service analysis related to sustainable finance principles, 100% of all marketing/business and other related work units.	Membangun kesadaran, menambah wawasan dan keilmuan terkait dengan keuangan berkelanjutan. Raise awareness, increase insight and knowledge related to sustainable finance.	Pelatihan keuangan berkelanjutan untuk seluruh BDD (<i>staff marketing</i>) dan divisi-divisi terkait dengan target 50 orang peserta. Dengan pencapaian 100% peserta dari target yang ditetapkan. Continuous financial training for all BDD (marketing staff) and related divisions with a target of 50 participants. 100% of the participants achieved the target.	Pengembangan kapasitas sumber daya manusia (SDM) terkait Taksonomi Hijau sudah dilakukan sebesar 100 % dari target peserta. Capacity building of human resources (HR) related to Green Taxonomy has been carried out by 100% of the target participants.
Januari- Desember 2023 January- December 2023	Membuat Pernyataan terkait Rencana Keberlanjutan Bank agar sejalan dengan Resona Group (Resona Holdings, Inc), sehingga tujuan <i>Global Sustainable Development</i> (SDGs) dapat tercapai. Make a Statement regarding the Bank's Sustainability Plan to align with Resona Group (Resona Holdings, Inc), ensuring that the goals of Global Sustainable Development (SDGs) can be achieved.	Menyelaraskan dengan rencana keberlanjutan Grup Resona (Resona Holdings, Inc). Align with the Resona Group's (Resona Holdings, Inc) sustainability plan.	RAKB 5 tahun (2024-2028) yang sejalan dengan Resona Group (Resona Holdings, Inc). 5-year SFAP (2024-2028) in line with Resona Group (Resona Holdings, Inc).	Pernyataan terkait Rencana Keberlanjutan Bank agar sejalan dengan Resona Group (Resona Holdings, Inc) telah selesai dibuat dan telah memperoleh persetujuan dalam rapat Direksi dan rapat Dewan Komisaris di bulan Oktober 2023. The statement on the Bank's Sustainability Plan to align with Resona Group (Resona Holdings, Inc) has been completed and was approved at the Board of Directors meeting and Board of Commissioners meeting in October 2023.
Januari- Desember 2023 January- December 2023	Proses identifikasi dan pemetaan-pengelompokan debitur Bank yang tergolong keuangan berkelanjutan. The process of identifying and mapping the Bank's debtors classified as sustainable finance.	Pengelompokan debitur Bank yang tergolong keuangan berkelanjutan. Classification of the Bank's debtors into sustainable finance.	100% debitur Bank telah berhasil dipetakan berdasarkan kategori Keuangan Berkelanjutan. 100% of the Bank's debtors have been successfully mapped against the Sustainable Finance category.	Bank telah mengidentifikasi dan memetakan debitur Bank ke dalam kategori keuangan berkelanjutan. The Bank has identified and mapped its debtors into sustainable finance categories.

Bulan Month	Uraian Aktivitas Activity Description	Tujuan Aktivitas Activity Objectives	Indikator Pencapaian Achievement Indicators	Realisasi Realization
Januari- Desember 2023	Produk dan/atau jasa keuangan berkelanjutan baru telah disalurkan kepada 5 (lima) unit debitur/nasabah yang telah menerapkan prinsip keuangan berkelanjutan.	Menganalisis, menetapkan dan meluncurkan satu target yang akan ditetapkan sebagai produk dan/atau jasa keuangan berkelanjutan.	Fitur dan syarat yang jelas dari produk dan/atau layanan keuangan berkelanjutan.	Dalam rapat Tim AKB telah diputuskan bahwa Bank mengubah rencana pengembangan produk dan/atau jasa keuangan berkelanjutan menjadi pemeliharaan rasio kredit KKUB dan kredit Taksonomi Hijau terhadap total kredit dengan masing-masing di kisaran 20% dan 28%.
January- December 2023	New sustainable finance products and/or services have been distributed to 5 (five) debtors/customers units that have implemented sustainable finance principles.	Analyze, define and launch one target to be designated as a sustainable financial product and/or service.	Peluncuran produk dan/atau layanan keuangan berkelanjutan. Clear features and terms of sustainable finance products and/or services. Launch of sustainable finance products and/or services.	Hal tersebut diambil berdasarkan pertimbangan kemampuan yang dimiliki Bank saat ini dan diselaraskan dengan rencana korporasi Bank 2022-2026. In the AKB Team meeting, it was decided that the Bank would change its sustainable financial products and/or services development plan to maintain the ratio of KKUB loans and Green Taxonomy loans to total loans at around 20% and 28%, respectively. This was based on consideration of the Bank's current capabilities and aligned with the Bank's 2022-2026 corporate plan.

2. Respon Emiten dan Perusahaan Publik terhadap Isu-isu yang terkait Keuangan Berkelanjutan

Pada tahun 2023 masih dipengaruhi ketidakpastian kondisi perekonomian global, dan proses persiapan pemilu, namun pertumbuhan ekonomi Indonesia masih tercatat tumbuh positif. Perbankan memiliki tantangan dan kendala tersendiri menghadapi karakteristik industri di era VUCA, yaitu *volatility* (volatilitas), *uncertainty* (ketidakpastian), *complexity* (kompleksitas), dan *ambiguity* (tidak jelas). Pada era VUCA ini, perbankan harus dapat mengubah layanan keuangan secara signifikan, yaitu melakukan transformasi digital.

Menghadapi kondisi tersebut, Bank melakukan perbaikan kualitas *internet banking* dengan layanan transfer BI-FAST. Bank juga melakukan rekonstruksi struktur organisasi kredit agar lebih “*agile*” dan mendukung pertumbuhan bisnis.

Faktor-faktor yang mendukung dalam penetapan tujuan serta langkah-langkah keuangan berkelanjutan Bank antara lain:

- Penyempurnaan kebijakan dan infrastruktur Bank, terkait kredit kategori KKUB dan kredit Taksonomi Hijau. Bank akan meninjau dan mengidentifikasi hal-hal yang akan direvisi untuk kebijakan dan perbaikan infrastruktur, dalam rangka untuk meningkatkan jumlah penyaluran kredit kategori KKUB dan kredit Taksonomi Hijau sehingga dapat

2. Response of Issuers and Public Companies to Issues related to Sustainable Finance

Despite the lingering uncertainty stemming from global economic conditions and the ongoing election preparation process in 2023, Indonesia continues to demonstrate positive economic growth. The banking sector encounters formidable challenges in the VUCA era, characterized by volatility, uncertainty, complexity, and ambiguity. In response, banks must undergo significant transformations in financial services, particularly through digitalization.

In response to these conditions, the Bank improved the quality of internet banking with BI-FAST transfer services. The Bank also reconstructed the credit organization structure to be more “*agile*” and support business growth.

Supporting factors in setting goals and sustainable financial measures for the Bank include:

- Improvement of Bank policies and infrastructure, related to KKUB loan and Green Taxonomy loan. The Bank will review and identify areas that will be revised for policy and infrastructure improvement to increase loan disbursement in KKUB loan and Green Taxonomy loan so that it can maintain the loan ratio in the KKUB category to total

menjaga rasio kredit dengan kategori KKUB terhadap total kredit dan rasio kredit Taksonomi Hijau terhadap total kredit pada level yang ditetapkan;

- Penguatan sumber daya manusia yang dimiliki diantaranya melalui program pelatihan untuk meningkatkan kualitas sumber daya manusia terkait taksonomi hijau dan KKUB sebagai salah satu prioritas;
- Penyaluran kredit dilakukan secara *prudent* dan kepada sektor-sektor ekonomi yang *profitable* bagi Bank seperti manufaktur, perdagangan grosir, dan pembiayaan dan asuransi.

3. Komitmen Pimpinan Dalam Penerapan Keberlanjutan

Bank Resona Perdania mendukung sepenuhnya penerapan keuangan berkelanjutan dengan melakukan penguatan kemampuan dan keahlian sumber daya manusia melalui pelatihan, penguatan peran dan fungsi Tim Aksi Keuangan Berkelanjutan (AKB), *benchmark* dan/atau melakukan literasi dan kajian terhadap laporan dari bank-bank nasional terkait penguatan keuangan berkelanjutan dan program inklusi keuangan.

4. Pencapaian Kinerja Penerapan Keuangan Berkelanjutan

Pencapaian keberhasilan program-program keuangan berkelanjutan pada aspek ekonomi, lingkungan dan sosial terangkum dalam kinerja keberlanjutan Bank. Pencapaian tersebut sebagaimana diuraikan berikut ini:

Aspek Ekonomi

Bank dapat memberikan peran penting dalam perekonomian dengan menyalurkan dana pihak ketiga yang diperoleh ke dalam bentuk kredit kepada nasabah. Selanjutnya dengan dana tersebut, masyarakat menghidupkan sektor perekonomian melalui pemanfaatan kredit yang diperoleh untuk berbagai tujuan baik untuk modal kerja maupun investasi.

Bank memiliki mayoritas nasabah dari segmen korporasi yang melakukan berbagai kegiatan usaha. Berdasarkan sektor ekonomi, penyaluran kredit untuk sektor manufaktur senilai Rp6,04 triliun diikuti sektor perdagangan grosir senilai Rp1,90 triliun. Kredit yang disalurkan dipergunakan untuk investasi barang modal maupun mendukung arus kas perusahaan yang pada gilirannya mendorong kegiatan ekonomi dalam rantai nilai nasabah.

Kinerja keberlanjutan aspek keuangan di tahun 2023 secara konsolidasian dapat dijabarkan sebagai berikut:

- Pada akhir tahun 2023, Bank membukukan total aset sebesar Rp16,46 triliun, menurun 6,92% atau Rp1,22 triliun dibandingkan dengan akhir tahun 2022 yang sebesar Rp17,68 triliun. Penurunan ini terutama berasal dari penurunan kredit bersih sebesar Rp1,33 triliun atau 12,03% dibandingkan dengan tahun 2022;

Bank's loan and the loan ratio of Green Taxonomy to total Bank's loan at specified levels;

- Strengthening human resources, with a focus on training programs to elevate proficiency in green taxonomy and KKUB, remains a top priority;
- Loan distribution is carried out prudently to economic sectors that are profitable for the Bank, such as manufacturing, wholesales trading, and finance and insurance.

3. Leaders Commitment in Implementing Sustainability

Bank Resona Perdania is fully committed to support the implementation of sustainable finance by strengthening the capabilities and expertise of its human resources through training, strengthening the role and function of the Sustainable Finance Action Team (AKB), benchmarking and/or conducting literacy and review of reports from national banks related to strengthening sustainable finance and financial inclusion programs.

4. Achievement of Sustainable Finance Implementation Performance

The successful achievement of sustainable financial programs in economic, environmental and social aspects is summarized in the Bank's sustainability performance. Specific details of these achievements are outlined below:

Economic Aspects

The Bank can play an important role that contributes to the economy by disbursing these funds into the form of loan to the community/customers. Furthermore, the community leverages these funds to reinvigorate the economic sector, utilizing the obtained loans for various purposes, encompassing both working capital and investment.

The Bank has the majority of customers from the corporate segment who carry out various business activities. Based on the economic sector, loan distribution to the manufacturing sector was at IDR6.04 trillion, followed by the wholesales trading at IDR1.90 trillion. These loan allocations serve to invest in capital goods and bolster company cash flow, thereby fostering economic activity within the customer value chain.

The sustainability performance of financial aspects in 2023 on a consolidated basis is summarized as follows:

- At the end of 2023, the Bank booked total assets of IDR16.46 trillion, a decrease of 6.92% or IDR1.22 trillion compared to the end of 2022 which amounted to IDR17.68 trillion. This decrease was mainly due to a decrease in net loans of IDR1.33 trillion or 12.03% compared to 2022;

- Portofolio kredit merupakan komponen terbesar dengan komposisi sebesar 64,34% dari perolehan total aset Bank. Di tahun 2023, Bank membukukan kredit bersih sebesar Rp9,74 triliun, menurun Rp1,33 triliun atau 12,03% dibanding tahun sebelumnya sebesar Rp11,07 triliun. Jika dilihat berdasarkan sektor ekonomi, penyaluran kredit terbesar Bank berada pada sektor industri pengolahan sebesar Rp6,04 triliun dengan komposisi sebesar 57,08% dari total kredit. Penyaluran kedua terbesar berada pada sektor perdagangan grosir yang mencapai Rp1,90 triliun dengan komposisi sebesar 17,95% dari total kredit;
- Dana pihak ketiga pada tahun 2023 dicapai sebesar Rp10,42 triliun atau meningkat Rp29,95 miliar atau 0,29% dibanding tahun sebelumnya sebesar Rp10,39 triliun. Hal ini terutama berasal dari kenaikan rekening giro sebesar Rp187,25 miliar atau 3,84% dibandingkan dengan tahun sebelumnya. Namun terjadi penurunan deposito berjangka sebesar Rp157,37 miliar atau 2,86% dibandingkan tahun sebelumnya;
- Pencapaian jumlah ekuitas di tahun 2023 tercatat sebesar Rp5,02 triliun atau mengalami penurunan sebesar 5,04%, jika dibandingkan dengan posisi tahun 2022 yaitu sebesar Rp5,29 triliun. Penurunan jumlah ekuitas disebabkan oleh dibukukannya kerugian Bank di tahun 2023 sebesar Rp254,99 miliar;
- Laba kotor pada tahun 2023 dicapai Rp761,76 miliar, meningkat sebesar 16,96% dibandingkan tahun 2022 sebesar Rp651,31 miliar;
- Pada tahun 2023, Bank membukukan rugi bersih sebesar Rp254,99 miliar. Kinerja rentabilitas mengalami penurunan yang signifikan dibandingkan tahun 2022 yang dibukukan laba bersih sebesar Rp35,16 miliar. Penurunan signifikan ini disebabkan oleh dibukukannya beban penurunan nilai kredit yang tinggi sebesar Rp689,97 miliar.
- The loan portfolio is the largest component with a composition of 64.34% of the Bank's total assets. In 2023, the Bank booked net loans of IDR9.74 trillion, a decrease of IDR1.33 trillion or 12.03% compared to the previous year of IDR11.07 trillion. Based on economic sector, the Bank's largest loan disbursement was to the manufacturing sector amounting to IDR6.04 trillion with a composition of 57.08% of total loans. The second largest distribution was in the wholesale trade sector which reached IDR1.90 trillion with a composition of 17.95% of total loans;
- Third party funds in 2023 amounted to IDR10.42 trillion, an increase of IDR29.95 billion or 0.29% compared to the previous year of IDR10.39 trillion. This mainly came from an increase in current accounts of IDR187.25 billion or 3.84% compared to the previous year. However, there was a decrease in time deposits of IDR157.37 billion or 2.86% compared to the previous year;
- The achievement of total equity in 2023 was booked at IDR5.02 trillion or decreased by 5.04%, compared to the position in 2022 which amounted to IDR5.29 trillion. The decrease in total equity was due to the recording of Bank losses in 2023 amounting to IDR254.99 billion;
- Gross profit in 2023 was reached IDR761.76 billion, an increase of 16.96% compared to IDR651.31 billion in 2022;
- In 2023, the Bank booked a net loss of IDR254.99 billion. The earning performance experienced a significant decline compared to 2022 which recorded a net profit of IDR35.16 billion. This significant decrease was due to the recording of high loan impairment expense of IDR689.97 billion.

Aspek Lingkungan

Dalam hal kontribusi Bank untuk pelestarian lingkungan hidup, pada tahun 2023 Bank telah menyelesaikan program tanggung jawab sosial yaitu pilar "BRP Hijau" dengan penanaman bibit sejumlah 10.000 bibit selama 5 tahun sejak tahun 2019 hingga tahun 2023 di beberapa lokasi jaringan kantor Bank yaitu DKI Jakarta dan Kantor Cabang di Surabaya dan Bandung, bekerjasama dengan instansi pemerintah yaitu Dinas Pertamanan dan Hutan Kota Provinsi DKI Jakarta, Kelompok Tani Hutan maupun dengan mahasiswa dan Yayasan Wahana Mangrove Indonesia (WAHMI).

Selain program penghijauan, pada tahun 2023 Bank 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

Environmental Aspects

In its commitment to environmental preservation, the Bank successfully completed the pillar of "BRP Hijau" social responsibility program in 2023 by planting 10,000 seeds for five years 2019-2023 in various locations within the Bank's office network, encompassing DKI Jakarta and branch offices in Surabaya and Bandung, collaborating with government agencies, such as the DKI Jakarta Provincial Parks and City Forest Service, Forest Farmer Groups, students, and the Wahana Mangrove Indonesia (WAHMI) Foundation.

In addition to the reforestation program, in 2023, the Bank held the Corporate Social Responsibility Pillar "BRP Hijau" through the "BRP Waste Treatment and Recycle" program. This initiative is a form of the Bank's commitment to environmental sustainability by reducing plastic pollution, especially in oceans, and simultaneously reducing poverty

di lautan sekaligus mengurangi kemiskinan melalui pemberdayaan masyarakat di daerah pesisir pantai. Bank bekerjasama dengan PT Plastic Bank Indonesia mengumpulkan 7.000 kg sampah plastik atau setara dengan 350.000 (tiga ratus lima puluh ribu) botol plastik ukuran 500 ml demi mencegah pencemaran laut untuk periode tahun 2023. 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) dengan *social enterprise* Plastic Bank Indonesia.

Secara umum, usaha perbankan tidak memberikan dampak signifikan terhadap lingkungan jika dibandingkan dengan kegiatan usaha lainnya seperti industri manufaktur dan lainnya. Dampak lingkungan yang disebabkan oleh Bank hanya terbatas pada kegiatan operasional kantor Bank yaitu dari penggunaan energi, air, dan pemakaian kertas.

Namun untuk mengendalikan dampak tersebut, Bank Resona Perdania mengampanyakan penghematan sumber daya alam kepada seluruh karyawan melalui program yang bertajuk “KAIZEN”, merupakan program perbaikan proses internal secara berkesinambungan yang bertujuan untuk meningkatkan efisiensi dan produktifitas Bank, sebagai contoh penggunaan komunikasi elektronik, serta melakukan pemantauan penggunaan energi dan kertas yang dievaluasi setiap bulan. Bank juga menyediakan produk dan layanan keuangan elektronik bagi nasabah untuk mengurangi pemakaian kertas dan energi. Proses otomasi telah diterapkan untuk prosedur internal Bank dalam rangka perbaikan proses dan penghematan waktu dan pengurangan penggunaan kertas.

Selain itu, melalui kegiatan CSR, Bank telah mengalokasikan dana sebesar Rp154,39 juta, naik sebesar 128,95% dibandingkan tahun 2022 sebesar Rp67,44 juta dalam bentuk pelestarian lingkungan hidup melalui program CSR pilar “BRP Hijau”. Sementara, kinerja keberlanjutan aspek lingkungan terkait penggunaan energi yaitu penggunaan listrik sebesar 787.172 MJoule, turun 43,87%, pemakaian kertas sebanyak 3.968 kg, turun 6,69%.

Aspek Sosial

Kegiatan perbankan adalah kegiatan usaha yang *highly regulated*, sehingga memerlukan sumber daya manusia yang memiliki kompetensi tinggi untuk memastikan operasional perbankan dapat berjalan sesuai dengan peraturan. Selain kompeten, Bank juga memerlukan sumber daya dan kemampuan kepemimpinan yang memadai yang mampu melaksanakan strategi, visi, misi dan rencana bisnis untuk

through community empowerment in coastal areas. The Bank collaborated with PT Plastic Bank Indonesia to collect 7,000 kg of plastic waste or equivalent to 350,000 (three hundred fifty thousand) sized 500 ml plastic bottles to prevent marine pollution for the period of 2023. The collaborative effort with Plastic Bank Indonesia, a social enterprise, aligns with the Bank’s commitment to implementing and supporting the UN Sustainable Development Goals (SDGs), contributing to positive environmental and social welfare outcomes for the Indonesian people.

In general, the banking industry does not impact significantly to the environment, compared to other business sectors, including manufacturing and other industries. The environmental impact of Bank is mainly limited to its office operational activities, namely from the consumption of energy, water, and paper.

However, to mitigate this impact, the Bank Resona Perdania actively promotes a “KAIZEN” program to all employees. This continuous internal process improvement initiative aims to enhance the Bank’s efficiency and productivity, emphasizing practices like increased use of electronic communications as well as regular monitoring of energy and paper usage which evaluated every month. Additionally, the Bank provides electronic financial products and services to customers, contributing to a reduction in paper and energy consumption. Internal procedures of the Bank have been automated to streamline processes, save time, and minimize paper usage.

In addition, through CSR activities, the Bank has allocated funds amounting to IDR154.39 million for environmental preservation in 2023. This marks a significant increase of 128.95% compared to the previous year’s allocation of IDR67.44 million. These funds are channeled into the CSR program pillar “BRP Hijau.” Meanwhile, the sustainability performance related to energy usage reflects a decrease in electricity consumption to 787,172 MJoules, marking a reduction of 43.87%. Similarly, paper usage decreased to 3.968 kg, indicating a reduction of 6.69%.

Social Aspects

Banking activities are highly regulated business activities, so they require human resources who have high competence to ensure banking operations can run in accordance with regulations. Apart from being competent, the Bank also requires adequate resources and leadership capabilities that are able to implement strategies, visions, missions and business plans for sustainable growth. To create competent

tumbuh berkelanjutan. Untuk menciptakan sumber daya manusia yang kompeten dan mampu mengembangkan bisnis, Bank telah memiliki kebijakan dan menerapkan strategi pengelolaan sumber daya manusia, yang meliputi organisasi, rekrutmen, pelatihan, karier dan kepemimpinan yang meliputi seluruh jenjang sumber daya manusia.

Sebagai bagian dari implementasi keuangan berkelanjutan, Bank menerapkan program tanggung jawab sosial perusahaan atau *Corporate Social Responsibility* (CSR) yang berkontribusi pada Tujuan Pembangunan Berkelanjutan (TPB), tantangan iklim, dan literasi keuangan. Melalui kegiatan CSR, Bank mengharapkan terjadinya peningkatan kesejahteraan masyarakat, pencapaian ini penting karena Bank meyakini bahwa pertumbuhan yang berkelanjutan dapat terjadi di tengah-tengah masyarakat yang sejahtera.

Sementara itu, tindakan lanjut terhadap komitmen keuangan berkelanjutan, Bank menerapkan program tanggung jawab sosial perusahaan yang berorientasi pada Tujuan Pembangunan Berkelanjutan (TPB), tantangan iklim, dan literasi keuangan. Melalui kegiatan CSR, Bank mengharapkan terjadinya peningkatan kesejahteraan masyarakat, pencapaian ini penting karena Bank meyakini bahwa pertumbuhan yang berkelanjutan dapat terjadi di tengah-tengah masyarakat yang sejahtera.

Pada tahun 2023, realisasi kegiatan CSR yang sejalan dengan bisnis inti Bank mencapai Rp14,66 juta, menurun dibandingkan dengan realisasi tahun lalu sebesar Rp21,27 juta. Sementara realisasi penyaluran dana kegiatan CSR untuk kegiatan sosial mencapai Rp186,63 juta, sedikit lebih rendah dibandingkan realisasi dana kegiatan CSR pada tahun sebelumnya sebesar Rp215,09 juta. Realisasi dana CSR untuk aspek sosial tersebut meliputi bidang pendidikan sebesar Rp146,94 juta, pengembangan ekonomi lokal sebesar Rp24,70 juta, donasi dan santunan sebesar Rp15,00 juta.

5. Tantangan Dalam Menerapkan Keuangan Berkelanjutan

Bank menyadari adanya tantangan dalam penerapan keuangan berkelanjutan. Kondisi ini juga dipengaruhi oleh masih kurangnya pemahaman sebagian besar pemangku kepentingan terhadap konsep keberlanjutan. Selain itu, secara internal, Bank juga memiliki tantangan dalam pengembangan produk yang sejalan dengan prinsip keuangan berkelanjutan karena selama ini Bank masih belum memiliki pengalaman dalam mengembangkan produk dan/atau jasa keuangan berkelanjutan. Sementara itu, *provider training* terkait konsep berkelanjutan yang *advanced* baik dalam bidang risiko, tata kelola maupun pengembangan produk juga masih sangat terbatas sehingga peningkatan kapasitas karyawan yang lebih lanjut masih sulit.

human resources capable of developing business, the Bank has policies and implemented human resource management strategies, which include organization, recruitment, training, career and leadership covering all levels of human resources.

As part of the implementation of sustainable finance, the Bank implements a corporate social responsibility (CSR) program that contributes to the Sustainable Development Goals (SDGs), climate challenges and financial literacy. Through CSR activities, the Bank hopes to increase community welfare. This achievement is important because the Bank believes that sustainable growth can occur in the midst of a prosperous society.

Meanwhile, as a follow-up to its sustainable financial commitment, the Bank implemented a corporate social responsibility program oriented towards the Sustainable Development Goals (SDGs), climate challenges and financial literacy. Through CSR activities, the Bank hopes to increase community welfare. This achievement is important because the Bank believes that sustainable growth can occur in the midst of a prosperous society.

In 2023, the Bank's realization of CSR activities aligned with its core business amounted to IDR14.66 million, representing a decrease from the previous year's realization of IDR21.27 million. Similarly, the distribution of CSR activity funds for social activities totalled IDR186.63 million, slightly lower than the previous year's realization of IDR215.09 million. Within the social aspects, the allocation for education was at IDR146.94 million, for local economic development at IDR24.70 million, and for donations and compensation at IDR15.00 million.

5. Challenges in Implementing Sustainable Finance

The Bank acknowledges the challenges inherent in implementing sustainable finance. This condition is also influenced by the lack of understanding of the concept of sustainability by most stakeholders. Internally, the Bank faces hurdles in developing products that align with sustainable finance principles, given the absence of prior experience in this domain. Furthermore, the availability of training providers specializing in advanced sustainable concepts related to risk, governance, and product development remains limited, posing challenges to enhancing employee capacity in these areas.

PENERAPAN KEUANGAN BERKELANJUTAN [OJK D.1b] Implementation of Sustainable Finance [OJK D.1b]

Bank telah memiliki komitmen keberlanjutan yang dituangkan dalam RAKB jangka panjang dan jangka pendek serta rencana korporasi dan rencana bisnis Bank tentang program CSR/ Tanggung Jawab Sosial dan Lingkungan (TJSL). Komitmen program tersebut diperkuat dengan penetapan struktur dengan menunjuk pejabat/unit kerja yang bertanggung jawab terhadap keuangan berkelanjutan dan pelaksanaan kegiatan CSR.

1. Pencapaian Kinerja Penerapan Keberlanjutan Dibandingkan dengan Target ELS

Aspek Ekonomi

Kinerja keberlanjutan aspek keuangan di tahun 2023 dibandingkan dengan target secara non konsolidasian:

- **Laba Bersih**
Pada tahun 2023, Bank membukukan rugi bersih sebesar Rp243,50 miliar atau jauh di bawah rencana yang ditargetkan laba sebesar Rp58,31 miliar. Kerugian ini dikarenakan jauh lebih tingginya beban penurunan nilai kredit yang dibukukan sebesar Rp689,97 miliar dibandingkan rencana sebesar Rp268,32 miliar. Pembentukan beban penurunan nilai yang tinggi ini dikarenakan Bank melakukan pemetaan dan analisis kepada semua debitur dan memperkirakan segala kemungkinan terkait kinerja keuangan debitur. Pendapatan bunga bersih non konsolidasi dibukukan Rp694,30 miliar atau 95,67% dari target Bank sebesar Rp725,73 miliar dan pendapatan bersih transaksi derivatif non konsolidasi dibukukan Rp33,48 miliar atau 89,79% dari target Bank sebesar Rp37,29 miliar.
- **Kredit Bersih**
Selama tahun 2023, Bank berhasil membukukan kredit bersih non konsolidasi sebesar Rp9,90 triliun, yaitu 77,28% dari target Bank sebesar Rp12,81 triliun. Tidak tercapainya kredit tersebut dikarenakan Bank melakukan mitigasi risiko secara lebih *prudent* dalam pemberian kredit. Selain itu Bank juga perlu untuk melakukan kaji ulang beberapa strategi bisnis agar implementasi strategi dapat lebih efektif dan tepat sasaran. Penetapan strategi yang lebih fokus akan dapat memberikan kontribusi positif terhadap pencapaian kinerja bisnis Bank.
- **Total Aset dan Liabilitas**
Pada tahun 2023, total aset dicapai sebesar Rp16,41 triliun atau 93,99% dari rencana dan mengalami penurunan 7,01% jika dibandingkan dengan tahun 2022. Lebih rendahnya pencapaian tersebut terutama berasal dari pencapaian aset kredit yang di bawah rencana. Total liabilitas dicapai sebesar Rp11,41 triliun atau 93,81% dari rencana dan mengalami penurunan 7,92% jika

The Bank is committed to sustainability, as articulated in both the long-term and short-term SFAP, along with alignment with the Bank's corporate and business plans concerning the CSR/ Social and Environmental Responsibility (TJSL) program. The program's commitment is strengthened by the establishment of a framework, by appointing officials/work units responsible for sustainable finance, and executing CSR activities.

1. Achievement of Sustainability Performance Implementation Compared to EES (Economy, Environment, Social) Targets

Economic Aspect

Financial sustainability performance in 2023 compared to non-consolidated targets:

- **Net profit**
In 2023, the Bank booked a net loss of IDR243.50 billion or far below the plan which targeted a profit of IDR58.31 billion. This loss was due to much higher loan impairment expense booked at IDR689.97 billion compared to the plan of IDR268.32 billion. This high impairment expense was due to the Bank mapping and analyzing all debtors and estimating all possibilities related to debtors' financial performance. Non-consolidated net interest income was recorded at IDR694.30 billion or 95.67% of the Bank's target of IDR725.73 billion and non-consolidated net derivative transaction income was recorded at IDR33.48 billion or 89.79% of the Bank's target of IDR37.29 billion.
- **Net Loans**
Throughout 2023, the Bank successfully achieved a non-consolidated net loan of IDR9.90 trillion, constituting 77.28% of the Bank's target of IDR12.81 trillion. The loan target was not fully met due to the Bank adopting a more cautious approach in risk mitigation when extending loan. Furthermore, the Bank recognizes the need to review and refine several business strategies to enhance their effectiveness and precision. A more focused strategy is anticipated to positively contribute to achieving the Bank's overall business performance.
- **Total Assets and Liabilities**
In 2023, total assets was achieved at IDR16.41 trillion or 93.99% of the plan and decreased by 7.01% when compared to 2022. The lower achievement mainly came from the achievement of loan assets that were below the plan. Total liabilities amounted to IDR11.41 trillion or 93.81% of the plan and decreased by 7.92% when compared to 2022. The under achievement was mainly

dibandingkan dengan tahun 2022. Lebih rendahnya pencapaian adalah terutama berasal dari pencapaian dana pihak ketiga dan kewajiban akseptasi yang lebih rendah dari rencana.

- **Total Ekuitas**
Pada akhir tahun 2023 jumlah ekuitas non konsolidasi dicapai sebesar Rp5,00 triliun atau 94,40% dari target, dan mengalami penurunan 4,85% dibandingkan tahun 2022, yang dikarenakan Bank membukukan kerugian di tahun 2023.

Aspek Lingkungan

Bank terus memperbaiki proses internal dengan prinsip Kaizen, salah satunya pengurangan penggunaan kertas dan jam kerja pemrosesan secara otomatisasi. Proses ini memberikan kontribusi yang positif terhadap kinerja keuangan Bank maupun kinerja pelayanan kepada nasabah, seperti meningkatkan kualitas pelayanan kepada nasabah, menghilangkan proses manual dan mengurangi risiko operasional. Selain itu, Bank juga telah mengimplementasikan proses sirkulasi persetujuan atau pelaporan dokumen secara elektronik kepada Direksi dan Dewan Komisaris dan formulir internal lainnya sebagai bentuk efisiensi terhadap konsumsi kertas di Bank.

Aspek Sosial

Pada aspek sosial, Bank melaksanakan program CSR “BRP Cerdas” dengan melanjutkan program-program yang telah dilaksanakan di tahun-tahun sebelumnya. Pelaksanaan program BRP Cerdas berupa pemberian bantuan Pendidikan sebesar Rp7,58 juta untuk sarana belajar kepada SMK Unitomo Surabaya, dan Kepada SMPN 5 Bandung juga SMPN 2 Bandung, berupa pemberian sarana pendidikan masing-masing sebesar Rp3,91 juta dan Rp4,95 juta. Selain itu, pemberian beasiswa kepada mahasiswa/i berprestasi dari Universitas Darma Persada, Jakarta senilai Rp98,00 juta dan bantuan renovasi sarana dan prasarana sekolah Bandung Japanese School di Bandung senilai Rp30,00 juta. Pemberian Donasi kepada Anak Asuh, Yatim Piatu dan Panti Jompo sebesar Rp15,00 juta. Sementara itu pelaksanaan program CSR “BRP Berkelanjutan” berupa studi banding pengelolaan lebah trigona kepada Kelompok Tani Hutan (KTH) Karya Mandiri Bersama bekerjasama dengan Dinas Kehutanan DKI Jakarta senilai Rp24,70 juta.

Kegiatan Keuangan Berkelanjutan 2023 yang Sejalan dengan Bisnis Inti Bank

Pelaksanaan program literasi keuangan berkelanjutan di tahun 2023 berupa kegiatan literasi keuangan kepada 25 orang anggota Kelompok Tani Hutan (KTH) Karya Mandiri Bersama dan KTH DKI Jakarta serta anggota Penyuluh Kehutanan, Dinas Pertamanan dan Hutan Kota Provinsi DKI

attributable to the achievement of third party funds and acceptance liabilities that were lower than the plan.

- **Total Equity**
At the end of 2023, total non-consolidated equity reached IDR5.00 trillion or 94.40% of the target, reflecting a decrease of 4.85% compared to 2022. This was due to the Bank booked a loss in 2023.

Environmental Aspects

The Bank continues its commitment to improving internal processes through the application of Kaizen principles, with a specific focus on reducing paper usage and automating work hours. This initiative has made a positive impact on the Bank's financial performance and service quality, enhancing customer service, eliminating manual processes, and reducing operational risks. Apart from that, the Bank has implemented an electronic circulation process for approval or reporting documents to the Board of Directors, Board of Commissioners, and other internal forms, demonstrating an efficient approach to paper consumption.

Social Aspect

On social aspects, the Bank actively implements the CSR program “BRP Cerdas” by continuing the programs that have been implemented in previous years. The program encompasses educational assistance, including support for learning facilities at SMK Unitomo Surabaya and educational facilities at SMPN 5 Bandung and SMPN 2 Bandung, with respective amounts of IDR7.58 million, IDR3.91 million, and IDR4.95 million. Scholarships amounting to IDR98.00 million are provided to outstanding students from Darma Persada University, Jakarta, and assistance for the renovation of school facilities and infrastructure at the Bandung Japanese School totals IDR30.00 million. Additionally, the Bank extends donations to foster children, orphans, and nursing homes, totalling IDR15.00 million. The implementation of the CSR program “BRP Berkelanjutan” took the form of a comparative study on trigona bee management, conducted in collaboration with the DKI Jakarta Forestry Service and the Karya Mandiri Bersama Forest Farmers Group (KTH), amounting to IDR24.70 million.

Sustainable Finance Activities in 2023 that are in Line with The Bank's Core Business

The sustainable financial literacy program in 2023 involved financial literacy activities for various groups, including 25 members of the Forest Farmers Group (KTH) by Karya Mandiri Bersama and KTH DKI Jakarta as well as Forestry Extension Officers, Parks and City Forest Service of DKI Jakarta Province

Jakarta di pameran FLONA 2023, Jakarta, dengan judul “Memperkuat Ketahanan Finansial, Melalui Peningkatan Literasi Keuangan”. Selain itu, kegiatan literasi keuangan diberikan kepada 28 (dua puluh delapan) siswa/i dan guru SMA Negeri 1 Surabaya, 35 (tiga puluh lima) siswa/i SMK Unitomo Surabaya, 45 (empat puluh lima) siswa/i SMP Negeri 5 Bandung, dan kepada 40 (empat puluh) orang SMP Negeri 2 Bandung.

2. Prestasi dan Tantangan Termasuk Peristiwa Penting Selama Periode Pelaporan

Tahun 2023 merupakan tahun yang penuh tantangan bagi perbankan secara umum dan bagi Bank secara khusus dengan kondisi Direksi Bank telah berupaya secara optimal dalam menjalankan usaha bisnis dan pengelolaan risiko. Bank telah membukukan kerugian terkait kebijakan strategis yang *prudential* dengan membukukan beban penurunan nilai kredit yang tinggi. Keputusan ini sebagai bagian langkah mitigasi risiko kredit untuk memastikan keberlanjutan Bank.

Peristiwa penting yang terjadi sepanjang tahun 2023, pada bulan Januari 2023, Bank melakukan Relokasi Kantor Pusat Bank Resona Perdania ke Gedung Jakarta Mori Tower, Lantai 30, 31, dan 32, Jl. Jend. Sudirman Kav. 40-41, Bendungan Hilir, Tanah Abang, Jakarta Pusat. Pada bulan Februari 2023, Bank meluncurkan layanan BI-FAST melalui *Internet Banking* (IB) sebagai bentuk implementasi dalam meningkatkan pelayanan transaksi keuangan yang memberikan kemudahan bagi para nasabah. Layanan BI-FAST melalui IB ini merupakan perluasan layanan BI-FAST melalui *counter* yang sebelumnya telah diluncurkan Bank pada 28 November 2022, hal ini merupakan bentuk partisipasi Bank terhadap aspek kepedulian lingkungan melalui dukungan terhadap produk dan layanan keuangan elektronik bagi nasabah bertujuan untuk mengurangi penggunaan kertas dan energi.

Selain itu, di bulan Februari 2023, bersamaan dengan memperingati hari ulang tahun yang ke 65 Tahun bersama dengan nasabah, Bank meluncurkan slogan baru “*Sustain your Business Growth*”. Dengan adanya slogan baru ini menunjukkan komitmen Bank untuk mendukung pertumbuhan bisnis para nasabah.

Pada tahun 2023, Direktur baru yang membawahi dan bertanggung jawab dalam *Business Development Division* segmen Korporasi Lokal dan Treasuri efektif menjabat. Diharapkan Bank dapat meningkatkan jumlah penyaluran kredit dan pendapatan yang diperoleh. Hal ini memperkuat, rencana Bank memfokuskan pengembangan portofolio kredit kepada korporasi Lokal yang memiliki hubungan bisnis dengan Jepang. Selain itu dalam rangka memperkuat sistem perkreditan Bank, terdapat perubahan pada struktur organisasi kredit.

at the FLONA 2023 exhibition in Jakarta. The program, titled “Strengthening Financial Resilience Through Increasing Financial Literacy”. In addition, financial literacy activities were organized for 28 (twenty eight) students and teachers of SMA Negeri 1 Surabaya, 35 (thirty five) students of SMK Unitomo Surabaya, 45 (forty five) students of SMP Negeri 5 Bandung, and 40 (forty) people of SMP Negeri 2 Bandung.

2. Achievements and Challenges Including Significant Events During Reporting Period

2023 marks a challenging year for banking in general and for the Bank in particular, with the Bank’s Board of Directors having made optimal efforts in conducting business and managing risks. The Bank has booked losses related to prudential strategic policies by booking high loan impairment expenses. This decision is part of credit risk mitigation measures to ensure the Bank’s sustainability.

An important event that occurred throughout 2023; in January 2023, the relocation of Bank Resona Perdania Head Office to the Jakarta Mori Tower Building, on 30th, 31st and 32nd floor, Jl. Jendral Sudirman Kav. 40-41, Bendungan Hilir, Tanah Abang, Central Jakarta. In February 2023, the Bank took a significant step in enhancing financial transaction services by launching the BI-FAST service via Internet Banking (IB). This service expansion, building upon the previously launched BI-FAST service via counters on November 28, 2022, aimed to provide customers with convenient and efficient financial transactions. The introduction of BI-FAST via IB reflected the Bank’s commitment to environmental awareness by supporting electronic financial products and services, contributing to the reduction of paper usage and energy consumption.

Apart from that, in February 2023, at the same time as commemorating its 65th anniversary together with customers, the Bank launched a new slogan “*Sustain your Business Growth*”. This new slogan shows the Bank’s commitment to supporting customers’ business growth.

In 2023, a new Director in charge of the Business Development Division of the Local Corporate and Treasury segments took effective. It is expected that the Bank will be able to increase the amount of lending and income earned. This is reinforced by the Bank’s plan to focus on developing a loan portfolio to local corporations with business relationships with Japan. In addition, in order to strengthen the Bank’s loan system, there were changes to the loan organization structure.



Di tahun 2023, Bank merilis produk/jasa baru yaitu meluncurkan kerjasama *Bancassurance* Model Bisnis Referensi dengan 3 (tiga) perusahaan asuransi ternama, yaitu PT Asuransi Tokio Marine Indonesia, PT Asuransi MSIG Indonesia, dan PT Sampo Insurance Indonesia.

In 2023, the Bank released a new product/service, launching a *Bancassurance* Reference Business Model collaboration with 3 (three) well-known insurance companies, namely PT Asuransi Tokio Marine Indonesia, PT Asuransi MSIG Indonesia, and PT Sampo Insurance Indonesia.

STRATEGI PENCAPAIAN TARGET [OJK D.1c] Target Achievement Strategy [OJK D.1c]

1. Pengelolaan Risiko atas Penerapan Keuangan Berkelanjutan (ELS)

Bank menerapkan strategi pengelolaan risiko terutama risiko kredit dengan menitikberatkan pada penerapan prinsip kehati-hatian, pengelolaan kredit bermasalah dan mengoptimalkan tingkat pengembalian dari kredit bermasalah dan kredit yang dihapus buku melalui restrukturisasi kredit dan penjualan aset jaminan debitur untuk proses penyelesaian.

Bank juga patuh dalam penerapan manajemen risiko secara efektif baik untuk Bank secara individu maupun untuk Bank secara konsolidasi dengan perusahaan anak, berdasarkan ketentuan dalam Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.

2. Pemanfaatan Peluang dan Prospek Usaha

Pertumbuhan ekonomi Indonesia tetap kuat di tengah ketidakpastian kondisi perekonomian global. Data Badan Pusat Statistik (BPS) menunjukkan pertumbuhan ekonomi akan didukung oleh permintaan domestik, baik konsumsi swasta dan Pemerintah, maupun investasi. Dengan perkembangan tersebut, Bank Indonesia (BI) optimis pertumbuhan ekonomi Indonesia pada 2024 di atas 5%, dengan proyeksi dalam rentang 4,7 sampai dengan 5,5%.

Melihat kondisi tersebut, Bank optimis perekonomian Indonesia memberikan peluang bagi Bank untuk mengoptimalkan pengelolaan dana dan meningkatkan kinerja bisnis Bank. Optimisme ini, diperkuat dengan langkah Bank menyusun target dan strategi dalam Rencana Bisnis Bank dan Rencana Aksi Keuangan Berkelanjutan untuk tumbuh secara *prudent* memberikan kemungkinan solusi terbaik kepada nasabah dengan meningkatkan kualitas produk serta perbaikan sumber daya manusia, proses dan prosedur bisnis.

1. Risk Management of Sustainable Finance Implementation (EES)

The Bank has implemented a risk management strategy, especially credit risk, with emphasis on implementing the principle of prudence, managing non-performing loans and optimizing the rate of return on non-performing loans and written-off loans through credit restructuring and selling debtor collateral assets for the settlement purposes.

The Bank also complies with the implementation of effective risk management both for the Bank individually and for the Bank consolidated with subsidiary companies, based on the provisions in Financial Services Authority Regulation No. 18/POJK.03/2016 concerning Implementation of Risk Management for Commercial Banks.

2. Utilization of Business Opportunities and Prospects

Amidst uncertain global economic conditions, Indonesia's economic growth remains robust. Data from the Central Statistics Agency (BPS) indicates that economic growth is supported by strong domestic demand, including private and government consumption, as well as investment. With these developments, Bank Indonesia (BI) is optimistic that Indonesia's economic growth in 2024 will exceed 5%, with projections in the range of 4.7 to 5.5%.

Given these conditions, the Bank remains optimistic that the Indonesian economy provides opportunities for the Bank to optimize fund management and improve the Bank's business performance. This optimism is strengthened by the Bank's steps to develop targets and strategies in the Bank Business Plan and Sustainable Finance Action Plan to grow prudently by providing the best possible solutions to customers by increasing product quality and improving human resources, business processes and procedures.

Selain itu, Bank terus melanjutkan program Kaizen yang memiliki sasaran laba dan bisnis yang berkelanjutan. Bank juga berkomitmen penuh untuk mendukung Program Pemulihan Ekonomi Nasional dengan mendukung debitur dengan stimulus kredit serta menyalurkan kredit pada kegiatan-kegiatan prioritas pemulihan ekonomi dan kegiatan usaha berkelanjutan. Bank juga merumuskan beberapa kebijakan lainnya dalam menyambut peluang dan prospek usaha, antara lain:

a. Penguatan strategi bisnis

Bank akan menerapkan strategi penambahan debitur baru melalui 5 (lima) strategi yaitu fokus pada *Large Commercial & Corporate*, *Syndicated Loan*, *SME (Small and Medium Enterprise)*, *Referral from Customer* dan *Collaboration with Shareholders*. Selain itu, pengoptimalan nasabah yang ada sekarang akan diimplementasikan melalui 2 (dua) strategi yaitu *Facility Increment* dan *Utilization of Unused Facility*.

b. Penerbitan Produk/Aktivitas Baru

- *Supply chain financing*;
- *Bancassurance* Model Bisnis Referensi tidak Dalam Rangka Produk Bank;
- *Interest Rate Swap*;
- Referensi DPLK (Dana Pensiun Lembaga Keuangan).

3. Penjelasan Situasi Eksternal ELS yang Berpotensi Mempengaruhi Keberlanjutan

Direksi berpandangan bahwa pertumbuhan ekonomi Indonesia di tahun mendatang masih dipengaruhi kondisi perekonomian global yang masih diselimuti ketidakpastian dan momentum pemilihan umum atau pemilu. Namun demikian, Direksi meyakini pertumbuhan ekonomi Indonesia akan cukup kuat dengan dukungan kebijakan stimulus keuangan pada beberapa sektor ekonomi, sehingga Bank optimis untuk memenuhi target pertumbuhan kredit dan laba di masa yang akan datang.

In addition, the Bank continues the Kaizen program which sets objectives for both profitability and sustainable business practices. The Bank is also fully committed to supporting the National Economic Recovery Program by supporting debtors with loan stimulus and extending loan for priority economic recovery activities and sustainable business activities. The Bank also formulated additional policies to welcome business opportunities and prospects, including:

a. Strengthening business strategy

The Bank will implement a strategy for adding new debtors through 5 (five) strategies, namely focusing on *Large Commercial & Corporate*, *Syndicated Loan*, *SME (Small and Medium Enterprise)*, *Referral from Customer* and *Collaboration with shareholders*. Apart from that, optimization of existing customers will be implemented through 2 (two) strategies, namely *Facility Increment* and *Utilization of Unused Facilities*.

b. The launch of New Products/Activities

- *Supply chain financing*;
- *Bancassurance* Business Model Reference not within the Framework of Bank Products;
- *Interest Rate Swaps*;
- Reference to DPLK (Financial Institution Pension Fund).

3. Discussion of External EES Conditions that may Affect Sustainability

The Board of Directors is of the view that Indonesia's economic growth in the coming year will still be influenced by global economic conditions which are still shrouded in uncertainty and the momentum of the general election. However, the Board of Directors believes that Indonesia's economic growth will be strong enough with the support of financial stimulus policies in several economic sectors, and the Bank is optimistic about meeting its credit and profit growth targets in the future.



Disamping itu, berbagai kebijakan dan respon pemerintah atas isu-isu keberlanjutan dampak perubahan iklim terhadap kinerja keuangan dan tingkat kesehatan Bank telah mendorong perlunya kesadaran terhadap topik tersebut. Bank turut menindaklanjuti secara internal berkaitan dengan topik-topik tersebut melalui penyelenggaraan pelatihan Taksonomi Hijau bagi karyawan. Bank juga telah selesai melakukan identifikasi dan memetakan portofolio kredit Bank ke dalam profil/kategori keuangan berkelanjutan. Namun dalam perkembangannya, Bank telah memutuskan dan mengubah rencana pengembangan produk dan/atau jasa keuangan berkelanjutan menjadi pemeliharaan rasio kredit KKUB dan kredit Taksonomi Hijau terhadap total kredit dengan masing-masing di kisaran 20% dan 28%. Hal tersebut diambil berdasarkan pertimbangan kemampuan yang dimiliki Bank saat ini dan diselaraskan dengan rencana korporasi Bank 2022-2026.

In addition, various government policies and responses to sustainability issues on the impact of climate change on the Bank's financial performance and soundness have driven the need for awareness on these topics. The Bank has followed up internally on these topics by organizing Green Taxonomy training for employees. The Bank has also completed the identification and mapping of the Bank's loan portfolio into sustainable finance profiles/categories. However, the Bank has decided and changed its sustainable finance product and/or service development plan to maintain the ratio of KKUB loans and Green Taxonomy loans to total loans at around 20% and 28% respectively. This is based on consideration of the Bank's current capabilities and is aligned with the Bank's 2022-2026 corporate plan.

PENUTUP

Acknowledgements

Akhir kata, Kami mewakili segenap jajaran Direksi mengucapkan terima kasih kepada seluruh pemegang saham dan pemangku kepentingan atas dukungannya kepada Bank dalam menerapkan keuangan berkelanjutan dan khususnya kepada nasabah yang mempercayakan layanan keuangannya kepada kami. Kami juga berterima kasih kepada Dewan Komisaris, Otoritas Jasa Keuangan, dan Bank Indonesia yang telah melakukan supervisi dan dukungan untuk bersama-sama memajukan Indonesia.

In closing, on behalf of Board of Directors, we would like to expresses our gratitude to all shareholders and stakeholders for their unwavering support in the Bank's pursuit of sustainable finance. Special appreciation is extended to the valued customers who entrust their financial services to the Bank. The Board also acknowledges and thanks the Board of Commissioners, the Financial Services Authority, and Bank Indonesia for their supervision and support, emphasizing the collaborative effort to advance Indonesia's financial sector.

Jakarta, 2 April 2024

Jakarta, April 2, 2024

Atas nama Direksi,

On behalf of the Board of Directors,

Ichiro Hiramatsu

PRESIDEN DIREKTUR
President Director

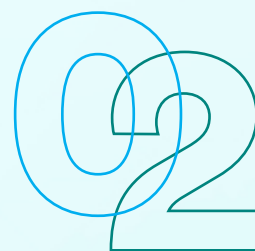


Bank Resona Perdania



TATA KELOLA KEBERLANJUTAN

Sustainability Governance





Tata Kelola Keberlanjutan

Sustainable Governance



Penerapan GCG Bank Resona Perdania berpedoman pada Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 sebagaimana diubah dengan POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum. Selain itu, Bank juga mengacu pada GCG *Roadmap* yang diterbitkan oleh Otoritas Jasa Keuangan (OJK).

Penerapan GCG menjadi modal utama dan penting bagi pengelolaan Bank untuk terus tumbuh dan berkembang. Bank meyakini penerapan GCG akan membangun kepercayaan masyarakat dan dunia internasional sehingga Bank dipercaya untuk menjadi pengelola dana demi pembangunan nasional. Komitmen Bank terhadap penerapan GCG bertujuan untuk meningkatkan kinerja, melindungi kepentingan pemangku kepentingan dan pemegang saham, mengelola risiko dengan baik, meningkatkan kepatuhan terhadap peraturan perundang-undangan dan nilai-nilai etika (*code of conduct*). Bank juga senantiasa melakukan evaluasi terhadap penerapan tata kelola perusahaan dan manajemen risiko serta menyempurnakannya guna menciptakan budaya organisasi yang kokoh dan unggul sebagai landasan pertumbuhan bisnis yang berkelanjutan di tengah semakin ketatnya kompetisi.

Bank Resona Perdania's GCG implementation is guided by the Financial Services Authority Regulation No. 55/POJK.03/2016 as amended by POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks. In addition, the Bank also refers to the GCG *Roadmap* issued by the Financial Services Authority (FSA).

This type of GCG implementation allows for the Bank's management to continue growing and developing. Such a process builds public trust in the Bank to manage funds for national development. The Bank's commitment to implement GCG is designed to improve performance, protect the interests of stakeholders and shareholders, manage risks properly, and boost compliance with laws, regulations and the Company's own ethical values. The Bank also continuously evaluates its corporate governance and risk management implementation, and is always working to them in order to create a strong and superior organizational culture as a basis for sustainable business growth in the midst of increasingly tight market competition.



Struktur Tata Kelola dan Badan Tata Kelola Tertinggi [OJK E.1][GRI 2-9, 2-10, 2-11, 2-12, 2-13, 2-14]

Governance Structure and Supreme Governance Organs

[OJK E.1][GRI 2-9, 2-10, 2-11, 2-12, 2-13, 2-14]

Penerapan GCG Bank Resona Perdania berpedoman pada Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 sebagaimana diubah dengan POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum. Selain itu, Bank juga mengacu pada *GCG Roadmap* yang diterbitkan oleh Otoritas Jasa Keuangan (OJK).

Bank terus melakukan upaya penguatan terhadap penerapan tata Kelola yang baik sesuai dengan *Roadmap* GCG. Selain itu, Bank telah memiliki *Governance Structure*, *Governance Process* dan *Governance Outcome* yang sesuai dengan kebutuhan bisnis. Berikut struktur tata kelola di Bank Resona Perdania:

Bank Resona Perdania's GCG implementation is guided by the Financial Services Authority Regulation No. 55/POJK.03/2016 as amended by POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks. In addition, the Bank also refers to the GCG Roadmap issued by the Financial Services Authority (FSA).

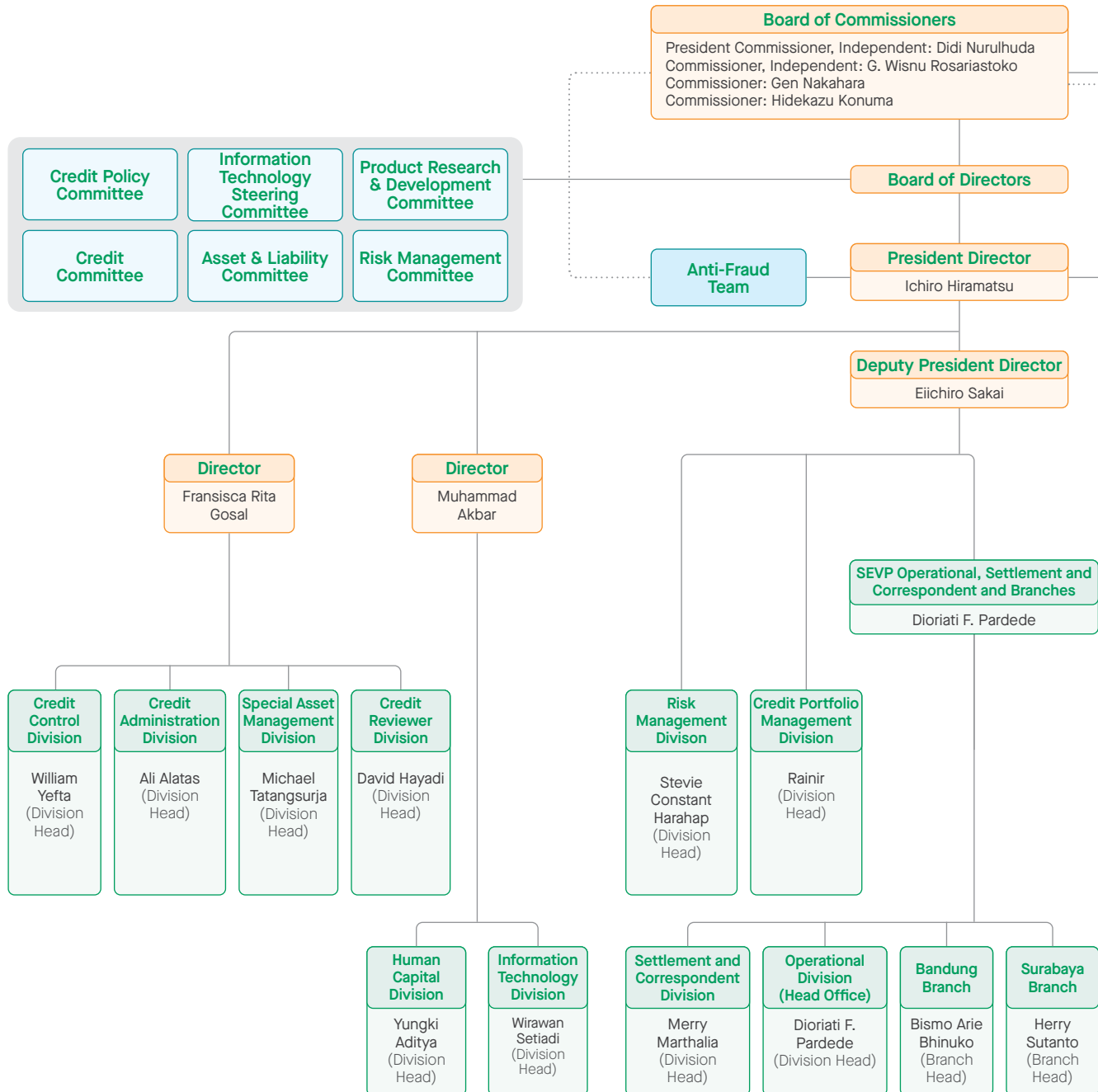
The Bank continues to strengthen its implementation of good corporate governance by compiling a GCG Roadmap. In addition, the Bank has a Governance Structure, Governance Process, and Governance Outcome in accordance with business needs. Bank Resona Perdania's governance structure is as follows:





Struktur Organisasi

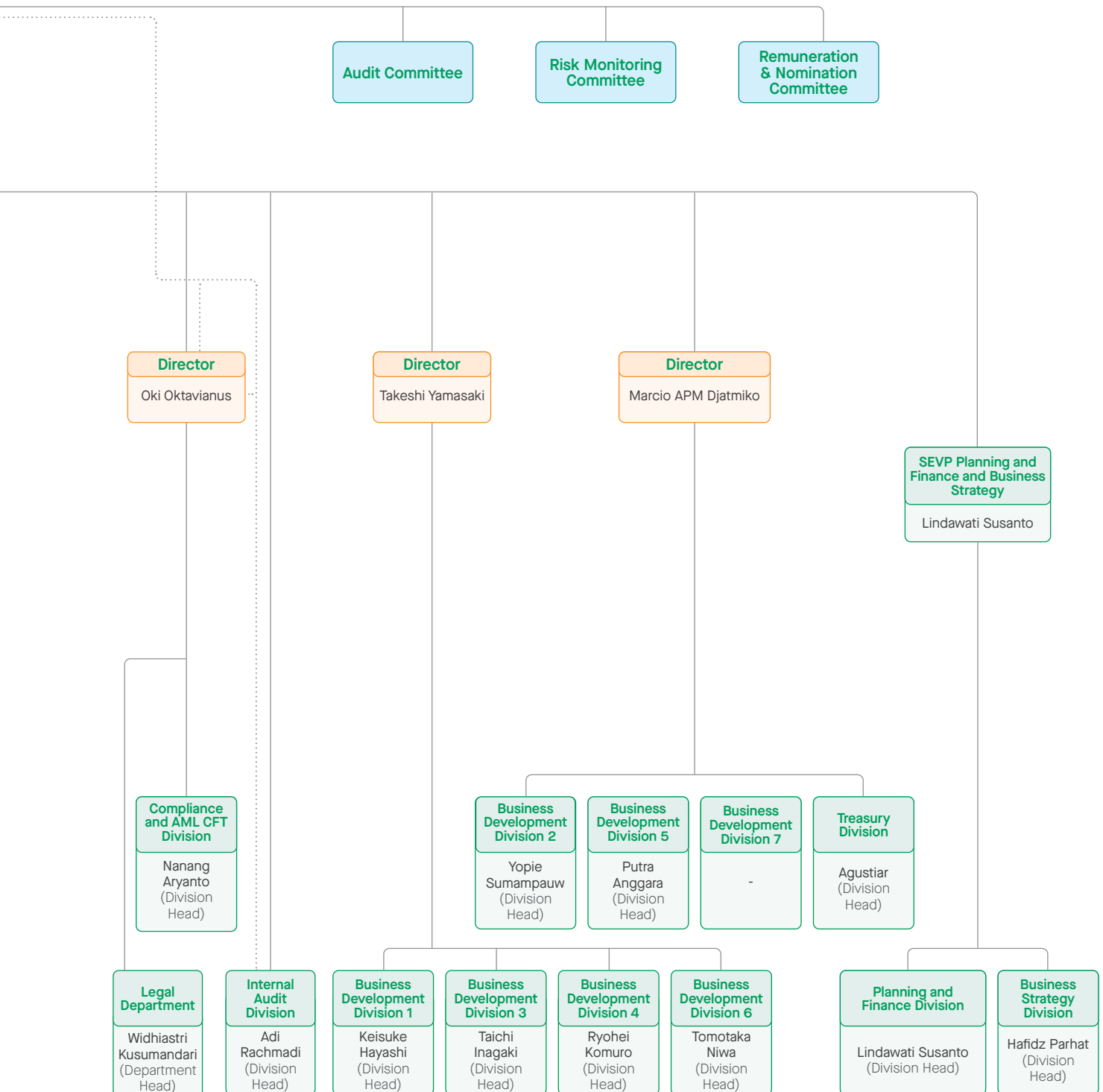
Organization Structure



Keterangan | Information:

— Pengawasan dan Laporan | Supervising and Reporting

..... Komunikasi/Informasi Laporan | Communication/Reporting Information





Struktur tata kelola Bank terdiri dari tiga organ utama yang bersifat independen satu sama lain, berdasarkan UU No. 40 Tahun 2007 tentang Perseroan Terbatas, yaitu: [GRI 2-9, 2-10, 2-12]

a. Rapat Umum Pemegang Saham (RUPS)

Organ tata kelola ini merupakan otoritas pembuat keputusan tertinggi. Rapat Umum Pemegang Saham (RUPS) adalah forum utama bagi Pemegang Saham untuk dapat menggunakan hak guna membuat keputusan tertentu yang berkaitan dengan Bank, untuk menerima laporan dari Dewan Komisaris dan Direksi mengenai kinerja dan akuntabilitas mereka serta untuk bertanya kepada Direksi tentang keputusan yang diambil. Bank harus menyelenggarakan Rapat Umum Pemegang Saham Tahunan (RUPST) setahun sekali dan paling lambat enam bulan setelah akhir tahun buku Bank. Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) dapat diselenggarakan sewaktu-waktu jika dianggap perlu. Keputusan mengenai topik ekonomi, lingkungan, dan sosial diamanatkan oleh RUPS kepada Direksi dan Dewan Komisaris.

b. Dewan Komisaris

Organ tata kelola ini bertugas melakukan pengawasan atas pengurusan Bank dan memberikan saran kepada Direksi. Dalam menjalankan fungsi pengawasan, Dewan Komisaris membentuk tiga Komite yang diketuai oleh salah satu Komisaris, antara lain: *Audit Committee*, *Risk Management Committee*, serta *Remuneration & Nomination Committee*. Pengangkatan dan pemberhentian komite ini diatur berdasarkan keputusan Dewan Komisaris. Organ Tata Kelola ini bertanggung jawab dan melaporkan kinerjanya kepada Dewan Komisaris.

c. Direksi

Organ tata kelola ini memiliki tanggung jawab keseluruhan untuk mengelola usaha perbankan demi kepentingan Bank, pemangku kepentingan dan Pemegang Saham. Direksi bertanggung jawab untuk memimpin, mengelola, dan mengarahkan operasi sehari-hari dan memastikan Bank memenuhi visi, misi dan nilai-nilai Perusahaan, yang berkaitan dengan topik lingkungan, sosial dan ekonomi, dan prinsip-prinsip tata kelola yang baik.

Dalam fungsi manajemen, Direksi membentuk komite-komite antara lain: *Credit Policy Committee*, *Product Research & Development Committee*, *Credit Committee*, *Information Technology Steering Committee*, *Asset & Liability Committee*, and *Risk Management Committee*. Komite bertanggung jawab dan melaporkan kinerjanya kepada Direksi. Bank juga memiliki Divisi Internal Audit

The Bank's governance structure consists of three primary organs that are independent of each other and that have been designed as such on the basis of Law No. 40 of 2007 concerning Limited Liability Companies. These three organs are: [GRI 2-9, 2-10, 2-12]

a. General Meeting of Shareholders (GMS)

This governance organ is the highest decision-making authority. The General Meeting of Shareholders (GMS) serves as the main forum for Shareholders to exercise their rights to make certain decisions relating to the Bank, to receive reports from the Board of Commissioners and Directors regarding their performance and accountability, and to make inquiries to the Board of Directors about the decisions it has made. Banks are required to hold an Annual General Meeting of Shareholders (AGMS) once a year and no later than six months after the end of the Bank's fiscal year. An Extraordinary General Meeting of Shareholders (EGMS) can be held any time deemed necessary. Decisions regarding economic, environmental and social topics are mandated by the GMS to the Board of Directors and Board of Commissioners.

b. Board of Commissioners

This governance organ is tasked with supervising the management of the Bank and providing advice to the Board of Directors. In carrying out its supervisory function, the Board of Commissioners has formed three committees chaired by one of the commissioner members. These committees encompass the Audit Committee, the Risk Management Committee, and the Remuneration & Nomination Committee. The process of appointing and dismissing members of these committees is regulated based on the decision of the Board of Commissioners. This governance organ is responsible towards and report their performance to the Board of Commissioners.

c. Board of Directors

This governance organ has overall responsibility for managing all banking business in the interests of the Bank, the interests of stakeholders and the interests of Shareholders. The Board of Directors is responsible for leading, managing and directing daily operations and ensuring the Bank fulfills the Company's vision, mission and values, that relate with environmental, social and economic topics, and to the principles of good governance.

Towards this end, the Board of Directors has formed its own committees that include the Credit Policy Committee, the Product Research & Development Committee, the Credit Committee, the Information Technology Steering Committee, the Asset & Liability Committee, and the Risk Management Committee. These committees are responsible towards and report their performance to the Board of Directors. The Bank



yang bertanggung jawab terhadap presiden direktur dan Departemen Corporate Secretary di bawah Divisi Planning and Finance.

also has an Internal Audit Division which is responsible to the president director and a Corporate Secretary Department under the Planning and Finance Division.

Dalam struktur tata kelola, badan tata kelola tertinggi mencakup dua organ yaitu Direksi sebagai dewan eksekutif, dan Dewan Komisaris sebagai dewan pengawas. Ketua dalam sistem tata kelola dua tingkat (*two-tier system*) adalah Komisaris Utama dari Dewan Komisaris, yang merupakan posisi non-eksekutif, dan Direktur Utama dari Direksi, yang merupakan peran eksekutif. Dewan Komisaris dan Direksi diangkat dan diberhentikan oleh RUPS/Pemegang Saham setelah melalui proses pencalonan dan seleksi. [GRI 2-11]

Within the Bank's governance structure, the highest governance bodies encompass two organs: the Board of Directors (as the executive board) and the Board of Commissioners (as the supervisory board). The chairperson in this two-tier system of governance is the President Commissioner of the Board of Commissioners, which is a non-executive position, and the President Director of the Board of Directors, which is an executive role. Members of the Board of Commissioners and the Board of Directors are appointed and dismissed by the GMS/Shareholders after going through a nomination and selection process. [GRI 2-11]

Tugas Dewan Komisaris dan Direksi, Pejabat dan/atau Unit Kerja Penanggung Jawab Penerapan Keuangan Berkelanjutan

[OJK E.1] [GRI 2-9, 2-12, 2-13, 2-14]

Duties of the Board of Commissioners and Board of Directors, Officials and/or Work Units Responsible for Implementing Sustainable Finance

[OJK E.1] [GRI 2-9, 2-12, 2-13, 2-14]

DEWAN KOMISARIS

Board of Commissioners

Dewan Komisaris bertugas dan bertanggung jawab melaksanakan fungsi pengawasan dan pemberian saran terhadap pengelolaan Bank oleh Direksi sesuai dengan Anggaran Dasar Bank Resona Perdania. Tata cara pengangkatan dan pemberhentian anggota Dewan Komisaris diatur dalam Anggaran Dasar Bank Resona Perdania. Pengangkatan dan pemberhentian anggota Dewan Komisaris dilakukan melalui Rapat Umum Pemegang Saham ("RUPS"). Masa jabatan masing-masing anggota Dewan Komisaris ditetapkan untuk jangka waktu 3 (tiga) tahun, dan memungkinkan diangkat kembali pada saat masa jabatannya berakhir.

Per 31 Desember 2023, Dewan Komisaris Bank terdiri dari 4 (empat) anggota Dewan Komisaris meliputi 1 (satu) orang Presiden Komisaris Independen, 1 (satu) orang Komisaris Independen dan 2 (dua) orang Komisaris Non-Independen.

The Board of Commissioners is tasked and responsible for carrying out the Bank's supervisory functions, as well as to provide the Board of Directors with advice on the latter's management of the Bank. All of this is in accordance with the Articles of Association of Bank Resona Perdania. The procedures for appointing and dismissing members of the Board of Commissioners are regulated in the Articles of Association of Bank Resona Perdania. The appointment and dismissal of members of the Board of Commissioners is carried out through the General Meeting of Shareholders ("GMS"). The terms of office of each member of the Board of Commissioners is set for a period of 3 (three) years. Each member may be reappointed when their term of office ends.

As of December 31, 2023, the Bank's Board of Commissioners consists of 4 (four) members of the Board of Commissioners including 1 (one) Independent President Commissioner, 1 (one) Independent Commissioner and 2 (two) Non-Independent Commissioners.



Tabel Susunan Anggota Dewan Komisaris Tahun 2023

Table of Composition of Members of the Board of Commissioners in 2023

Nama Name	Jabatan Position	Dasar Pengangkatan Legal Basis of Appointment
Didi Nurulhuda	Presiden Komisaris, Independen President Commissioner, Independent	Akta No. 3 tanggal 14 Juli 2008 Deed No. 3 dated July 14, 2008
G. Wisnu Rosariastoko	Komisaris, Independen Commissioner, Independent	Akta No. 5 tanggal 29 September 2017 Deed No. 5 dated September 29, 2017
Hidekazu Konuma	Komisaris Commissioner	Akta No. 11 tanggal 3 Desember 2019 Deed No. 11 dated December 3, 2019
Gen Nakahara	Komisaris Commissioner	Akta No. 12 tanggal 15 September 2023 Deed No. 12 dated September 15, 2023

TUGAS DAN TANGGUNG JAWAB DEWAN KOMISARIS

Duties and Responsibilities of the Board of Commissioners

Tugas dan tanggung jawab Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar dan Pedoman Tata Tertib Kerja Dewan Komisaris, sebagai berikut:

- Memastikan pelaksanaan tata kelola yang baik dalam setiap usaha di seluruh tingkat atau jenjang organisasi, berupa:
 - Adanya transparansi dan keterbukaan informasi secara lengkap, akurat dan tepat waktu antara lain mengenai laporan keuangan Bank;
 - Memastikan akuntabilitas setiap organ Bank;
 - Kepatuhan Bank terhadap peraturan perundangan yang berlaku;
 - Pengungkapan transaksi yang mengandung benturan kepentingan secara wajar dan adil, tanpa ada pengaruh dari pihak lain;
 - Perlakuan yang adil terhadap pemegang saham minoritas dan pemangku kepentingan lainnya.
- Melaksanakan fungsi pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi, serta memberikan nasihat kepada Direksi dengan cara:
 - Mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank, termasuk kebijakan-kebijakan Bank yang wajib memperoleh persetujuan Dewan Komisaris, sebagaimana yang dipersyaratkan oleh Peraturan Otoritas Jasa Keuangan (POJK)/Peraturan Bank Indonesia (PBI);
 - Tidak terlibat dalam pengambilan keputusan terkait dengan kegiatan operasional Bank, kecuali:
 - Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan mengenai Batas Maksimum Pemberian Kredit Bank Umum; dan
 - Hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank atau peraturan perundang-undangan.

The Board of Commissioners has its duties and responsibilities stipulated in the Company's Articles of Association and the Board of Commissioners' Code of Conduct. These duties and responsibilities include:

- Ensuring the implementation of good governance in every business at all levels or levels of the organization, in the form of:
 - The transparency and disclosure of information in a complete, accurate, and timely manner, among others regarding the Bank's financial reports;
 - Ensuring the accountability of every organ of the Bank;
 - Bank's compliance with applicable laws and regulations;
 - Disclosure of transactions with conflicts of interest in a fair and fair manner, without any influence from other parties; and
 - Fair treatment of minority shareholders and other stakeholders.
- Carrying out the supervisory function of implementation duties and responsibilities of the Board of Directors, as well as providing advice to the Board of Directors by:
 - Directing, monitoring, and evaluating the implementation of the Bank's strategic policies, including Bank policies that are required to obtain approval from the Board of Commissioners, as required by Financial Services Authority Regulations (POJK)/Bank Indonesia Regulations (PBI);
 - Not getting involved in making decisions related to the Bank's operational activities, except:
 - Provision of funds to related parties as stipulated in the provisions concerning the Legal Lending Limit for Commercial Banks; and
 - Other matters stipulated in the Bank's Articles of Association or statutory regulations.



3. Memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Divisi Internal Audit Bank, auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan/Bank Indonesia dan/atau hasil pengawasan otoritas lain;
 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 dan Rapat Komite Manajemen Risiko untuk memantau dan melaksanakan fungsi pengawasan secara aktif dan langsung terhadap operasional Bank agar sesuai dengan Kebijakan Bank, Anggaran Dasar, Peraturan Otoritas Jasa Keuangan/Bank Indonesia, peraturan perundangan lain yang berlaku efektif dan sah.
3. Ensuring that the Board of Directors has followed up on audit findings and recommendations from the Bank's Internal Audit Division, external auditors, results of supervision by the Financial Services Authority/Bank Indonesia, and/or results of supervision by other authorities;
 4. Establishing an Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee. The appointment of committee members is carried out by the Board of Directors based on the decision of Board of Commissioners meetings;
 5. Ensuring that the committees that have been formed carry out their duties effectively;
 6. Reviewing the Board of Commissioners' Charter and Code of Conduct that bind members of the Board of Commissioners;
 7. Attending meetings such as Board of Directors Meetings, Credit Meetings, Risk Management Committee Meetings and other important meetings to monitor and carry out active and direct supervisory functions on Bank operations to comply with the prevailing Bank Policies, Articles of Association, Financial Services Authority/Bank Indonesia Regulations, and other laws/regulations.

DIREKSI

The Board of Directors

Direksi bertugas dan bertanggung jawab penuh atas kegiatan kinerja Bank secara operasional maupun manajerial sesuai Anggaran Dasar Bank Resona Perdania. Per 31 Desember 2023, Bank memiliki 7 (tujuh) orang anggota Direksi yang meliputi 1 (satu) orang Presiden Direktur, 1 (satu) orang Wakil Presiden Direktur, 1 (satu) orang Direktur yang Membawahkan Fungsi Kepatuhan dan 4 (empat) orang Direktur.

The Board of Directors is tasked with and fully responsible for the Bank's operational and managerial performance activities, and for carrying out these tasks based on Bank Resona Perdania's Articles of Association. As of December 31, 2023, the Bank has 7 (seven) members of the Board of Directors, which include 1 (one) President Director, 1 (one) Deputy President Director, 1 (one) Director in Charge of Compliance Function, and 4 (four) Directors.

Tabel Susunan Anggota Direksi Tahun 2023
Table of Member of the Board of Directors in 2023

Nama Name	Jabatan Position	Dasar Pengangkatan Legal Basis of Appointment
Ichiro Hiramatsu	Presiden Direktur President Director	Akta No. 4 tanggal 12 Februari 2018 Deed No. 4 dated February 12, 2018
Eiichiro Sakai	Wakil Presiden Direktur Deputy President Director	Akta No. 3 tanggal 27 Februari 2023 Deed No. 3 dated February 27, 2023
Muhammad Akbar	Direktur Director	Akta No. 1 tanggal 2 Mei 2017 Deed No. 1 dated May 2, 2017
Takeshi Yamasaki	Direktur Director	Akta No. 59 tanggal 23 September 2020 Deed No. 59 dated September 23, 2020
Fransisca Rita Gosal	Direktur Director	Akta Notaris No. 33 tanggal 28 Juli 2021 Notarial Deed No. 33 dated July 28, 2021
Oki Oktavianus	Direktur yang Membawahkan Fungsi Kepatuhan Director in Charge of Compliance Function	Akta No. 32 tanggal 30 September 2022 Deed No. 32 dated September 30, 2022
Marcio APM Djatmiko	Direktur Director	Akta No. 15 tanggal 18 April 2023 Deed No. 15 dated April 18, 2023



TUGAS DAN TANGGUNG JAWAB

Duties and Responsibilities of the Board of Directors

Tugas dan tanggung jawab Direksi berdasarkan sebagaimana diatur dalam Anggaran Dasar, adalah sebagai berikut:

1. Mengelola Bank sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar Bank 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 adalah pihak 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;
7. Memiliki pedoman dan tata tertib kerja (*Code of Conduct*) yang bersifat mengikat bagi setiap anggota Direksi, yang mencakup:
 - a. Benturan kepentingan;
 - b. Kerahasiaan;
 - c. Ketaatan pada peraturan-peraturan yang berlaku;
 - d. Melaporkan hal-hal yang melanggar peraturan/hal yang tidak etis;
 - e. Prosedur kepatuhan;
 - f. Waktu kerja;
 - g. Pengaturan rapat Direksi.

Semua keputusan yang dibuat Direksi sesuai dengan pedoman dan tata tertib kerja mengikat dan menjadi tanggung jawab seluruh anggota Direksi.

In implementing the Bank's management, the Board of Directors carries out the following duties and responsibilities:

1. Managing the Bank in accordance with the authorities and responsibilities as stipulated in the Articles of Association of the Bank and the prevailing laws and regulations.
2. Implementing the principles of good governance in all business activities of the Bank at all levels or parts of the organization.
3. Following up audit findings and recommendations from the Internal Audit Division (SKAI) of the Bank, external auditors, results of supervision by the Financial Services Authority, and/or results of supervision by other competent authorities.
4. Being accountable for the implementation of its duties to the shareholders through the General Meeting of Shareholders.
5. Not using individual advisors and/or professional services as a consultant unless they meet the following requirements:
 - a. Projects with special characteristics;
 - b. Based on a clear contract, covering at least the scope of work, responsibilities, and years of service as well as costs involved; and
 - c. Consultants are independent parties who have the qualifications to work on projects with special characteristics as referred to in letter a.
6. Providing accurate, relevant, and timely data and information to the Board of Commissioners.
7. Having a code of conduct that is binding for each member of the Board of Directors, which includes:
 - a. Conflict of interest;
 - b. Confidentiality;
 - c. Compliance with applicable regulations;
 - d. Reporting things that violate the rules/things that are unethical;
 - e. Compliance procedure;
 - f. Working time;
 - g. Board of Directors meeting arrangements.

In making decisions, the Board of Directors refers to the guidelines and work procedures that are binding to the members of the Board of Directors.

TIM KEUANGAN BERKELANJUTAN [GRI 2-13, 2-14]

Sustainable Finance Team [GRI 2-13, 2-14]

Bank telah menunjuk dan menetapkan struktur tata kelola meliputi pegawai, pejabat, dan/atau unit kerja yang bertanggung jawab terhadap penerapan keuangan berkelanjutan berdasarkan Peraturan OJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.

The Bank has appointed and established a governance structure that encompasses employees, officials, and/or work units who are responsible for implementing sustainable finance in accordance with OJK Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies.



Sementara itu, untuk mendukung penguatan program keuangan berkelanjutan sesuai dengan ketentuan OJK, Bank telah menyusun dan menetapkan *Sustainable Finance Team* (SFT). Tim ini bertanggung jawab untuk memastikan terlaksananya Rencana Aksi Keuangan Berkelanjutan (RAKB) yang telah ditetapkan. SFT pertama kali dibentuk pada tanggal 16 Oktober 2018 berdasarkan surat Direksi No. 273/PLD/PLS/X/2018 yang kemudian diperbarui berdasarkan surat Direksi No. 084/PFD/CSD/VI/2023, dengan susunan sebagai berikut:

In order to strengthen its implementation of sustainable finance programs in accordance with OJK regulations, the Bank has compiled and established a Sustainable Finance Team (SFT), which is responsible for ensuring the implementation of the Sustainable Finance Action Plan (SFAP). The establishment of this SFT took place on October 16, 2018 based on the letter of the Board of Directors No. 273/PLD/PLS/X/2018, which was updated based on the letter of the Board of Directors No. 084/PFD/CSD/VI/2023, with the following composition:

Penanggung Jawab: Principal Caretaker:	Direksi Board of Directors
Ketua Tim: Team Leader:	Senior Executive Vice President Planning and Finance & Business Strategy
Anggota: Members:	• Kepala Divisi Credit Reviewer Head of Credit Reviewer Division • Kepala Divisi Business Strategy Head of Business Strategy Division • Kepala Divisi Manajemen Risiko Head of Risk Management Division • Kepala Divisi Treasury Head of Treasury Division • Kepala Divisi Teknologi Informasi Head of Information Technology Division • Kepala Divisi Operasional Head of Operational Division • Kepala Divisi Human Capital Head of Human Capital Division • Kepala Divisi Credit Portfolio Management Head of Credit Portfolio Management Division • Kepala Divisi Special Asset Management Head of Special Asset Management Division • Wakil Kepala Divisi Planning & Finance Deputy Head of Planning & Finance Division • Kepala Departemen Corporate Secretary Head of Corporate Secretary Department • Kepala Departemen Strategic Planning Strategic Planning Department Head • Kepala Departemen People Development Head of People Development Department • Kepala Departemen General Affair Head of General Affair Department

Tugas dan tanggung Tim Keuangan Berkelanjutan sebagaimana diatur dalam surat Direksi No. 084/PFD/CSD/VI/2023 adalah, sebagai berikut:

1. Terlibat dalam penyusunan RAKB Bank;
2. Mengevaluasi setiap faktor penentu yang menjadi dasar penetapan tujuan dan prioritas RAKB;
3. Melakukan *monitoring* dan evaluasi untuk dapat menilai kemajuan secara keseluruhan atas tindak lanjut dari RAKB;
4. Menyampaikan laporan semesteran mengenai hasil *monitoring*, evaluasi dan mitigasi kepada Direksi dan Dewan Komisaris.

As stipulated in the letter of the Board of Directors 084/PFD/CSD/VI/2023, the duties and responsibilities of the Sustainable Finance Team are as follows:

1. Participate in preparing the Bank's SFAP;
2. Evaluate each determining factor that forms the basis for setting SFAP goals and priorities;
3. Conduct monitoring and evaluation so as to assess the overall progress of follow-up actions for the SFAP;
4. Submit semi-annual reports on the results of monitoring; evaluation, and mitigation to the Board of Directors and the Board of Commissioners.



EVALUASI DAN PENILAIAN KINERJA BADAN TATA KELOLA [GRI 2-18]

Governance Evaluation and Performance Assessment [GRI 2-18]

Evaluasi dan penilaian atas kinerja Dewan Komisaris dan Direksi mengacu pada Surat Edaran OJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum dan POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum. Terkait dengan hal itu, Dewan Komisaris dan Direksi masing-masing memperoleh penilaian atas seluruh upaya dalam mengimplementasikan berbagai program dan inisiatif yang tertuang dalam rencana bisnis bank selaras dengan visi, misi, strategi dan nilai-nilai perusahaan.

The Bank's method of evaluating and assessing the implementation of the Board of Commissioners' and Board of Directors' duties uses regulations like OJK Circular Letter No. 13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks and Financial Services Authority Regulation No. 17 Year 2023 on the Implementation of Governance for Commercial Banks as references. In relation to this matter, the Board of Commissioners and Board of Directors have received assessments on all efforts in implementing various programs and initiatives outlined in the bank's business plan that are in line with the company's vision, mission, strategy, and values.

DASAR PENILAIAN DEWAN KOMISARIS

Basis of Assessment of the Board of Commissioners

Penilaian kinerja Dewan Komisaris dilakukan baik secara kolektif maupun individu dengan mempertimbangkan beberapa komponen antara lain:

- Struktur dan komposisi Dewan Komisaris;
- Efektivitas pelaksanaan program kerja komite-komite di bawah Dewan Komisaris;
- Pengawasan pelaksanaan strategi dan pengelolaan perusahaan;
- Penerapan tata kelola perusahaan yang baik;
- Penerapan manajemen risiko dan pengendalian internal dalam menghadapi potensi risiko.

Penilaian kinerja Dewan Komisaris secara individu dilakukan setiap tahun oleh Presiden Komisaris berdasarkan tolak ukur yang telah disepakati oleh masing-masing anggota Dewan Komisaris.

The process of assessing the Board of Commissioners' performance is carried out on both a collective and individual basis. It takes into consideration several components including:

- The structure and composition of the Board of Commissioners;
- Effectiveness of implementing the work programs of the committees under the Board of Commissioners;
- The supervision of the Company's strategy and management implementation;
- Good corporate governance implementation;
- Implementation of risk management and internal control in dealing with potential risks.

The individual performance assessment of the Board of Commissioners is conducted annually by the President Commissioner based on the benchmarks that have been agreed upon by each member of the Board of Commissioners.

DASAR PENILAIAN KINERJA DIREKSI [GRI 2-18]

Basis of Assessment of the Board of Directors' Performance [GRI 2-18]

Direksi telah memiliki target kinerja berdasarkan tugas dan tanggung jawab masing-masing anggota Direksi termasuk pengelolaan kepatuhan, pengendalian risiko dan sumber daya manusia. Hasil penilaian kinerja Direksi menjadi bahan pertimbangan dalam meningkatkan efektivitas kinerja Direksi dan disampaikan dalam bentuk pertanggungjawaban pelaksanaan tugas dan tanggung jawab pada saat RUPS Tahunan.

All members of the Board of Directors have performance targets that are adjusted to their respective duties and responsibilities, including compliance management, risk control, and human resources. The results of the Board of Directors' performance assessment serve as a consideration on increasing the effectiveness of the Board of Directors' performance and are presented in the form of accountability on the implementation of duties and responsibilities at the Annual GMS.

Hasil penilaian kinerja menjadi salah satu dasar pertimbangan bagi Komite Remunerasi dan Nominasi dalam memberikan rekomendasi kepada Dewan Komisaris untuk mengangkat kembali anggota Dewan Komisaris dan Direksi serta sebagai bahan pertimbangan untuk menyusun struktur remunerasi. Dalam melakukan penilaian atas kinerja Direksi, beberapa aspek yang dipertimbangkan sebagai dasar penilaian, termasuk faktor eksternal yaitu kondisi perekonomian dan industri perbankan. Penilaian terhadap kinerja Direksi yang meliputi tinjauan

Performance assessments serve as basic considerations for the Remuneration and Nomination Committee in providing recommendations to the Board of Commissioners for the reappointment of members of the Board of Commissioners and Directors, as well as a consideration in preparing the remuneration structure. In assessing the performance of the Board of Directors, the Bank consider several aspects as the basis for the assessment, including external factors such as the economic conditions and the banking industry. The Bank



perekonomian dan industri, pencapaian *key performance indicators* (KPI), pelaksanaan kebijakan strategis perkreditan, teknologi informasi, Sumber Daya Manusia (SDM) dan kinerja entitas anak dengan tetap memperhatikan faktor eksternal.

KEBIJAKAN REMUNERASI [GRI 2-19, 2-20] Remuneration Policy [GRI 2-19, 2-20]

Kebijakan remunerasi Dewan Komisaris dan Direksi Bank mengacu pada ketentuan Peraturan OJK No. 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum serta Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bank Umum. Berdasarkan ketentuan tersebut, Dewan Komisaris menerima paket remunerasi meliputi:

1. Remunerasi yang bersifat tetap yaitu remunerasi yang tidak dikaitkan dengan kinerja dan risiko, antara lain honorarium dan tunjangan hari raya;
2. Remunerasi yang bersifat variabel yaitu remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain jasa produksi.

Proses mekanisme remunerasi Dewan Komisaris dan Direksi dilakukan melalui usulan Komite Remunerasi dan Nominasi sampai dengan penetapan oleh Rapat Umum Pemegang Saham. Prosedur tersebut disampaikan dalam skema berikut:

1. Komite Remunerasi Dan Nominasi

Komite Remunerasi dan Nominasi mengumpulkan informasi mengenai standar remunerasi untuk jabatan dan industri sejenis dengan memperhitungkan kinerja Bank. Komite membuat rekomendasi kepada Dewan Komisaris.

2. Dewan Komisaris

Dewan Komisaris mempelajari rekomendasi dari Komite Remunerasi dan mengusulkan remunerasi Dewan Komisaris dan Direksi kepada RUPS.

3. Rapat Umum Pemegang Saham

RUPS memberi wewenang kepada Dewan Komisaris untuk menetapkan remunerasi dengan memperhatikan usul yang diajukan oleh Komite Remunerasi dan Nominasi.

Jumlah remunerasi Dewan Komisaris yang ditetapkan tahun 2023 adalah tidak melebihi sebesar Rp5,22 miliar. Jumlah ini mencakup: (i) remunerasi Dewan Komisaris yang di dalamnya termasuk kenaikan yang besarnya mengacu kepada besarnya inflasi dan *merit increase*, (ii) bonus, (iii) tunjangan Idul Fitri, (iv) tunjangan kesehatan, (v) tunjangan mobil, dan (vi) dana pensiun (*pension fund*). Pembagian

provide an assessment of the Board of Directors' performance, which includes a review of the economy and industry, key performance indicators (KPIs), implementation of strategic credit policies, information technology, human resources, and the performance of subsidiaries while still taking into account external factors.

Remuneration policy implementation for the Board of Commissioners and Directors of the Bank refers to the provisions of OJK Regulation No. 45/POJK.03/2015 regarding Implementation of Governance in Providing Remuneration for Commercial Banks and Financial Services Authority Circular Letter No. 40/SEOJK.03/2016 regarding Implementation of Governance in Providing Remuneration for Commercial Banks. In accordance with these provisions, the Board of Commissioners receives remuneration packages that include:

1. Fixed remuneration, specifically, remuneration that is not linked to performance and risk, including honorarium and holiday allowances;
2. Variable remuneration, specifically, remuneration that is linked to performance and risk, including production services.

Remuneration mechanism process for the Board of Commissioners and Directors carried out through proposals from the Remuneration and Nomination Committee until determined by the General Meeting of Shareholders. The procedure is presented in the following scheme:

1. Remuneration and Nomination Committee

The Remuneration and Nomination Committee gathers information regarding the remuneration standards for similar positions and industries by taking into account the performance of the Bank. The committee makes recommendations to the Board of Commissioners.

2. Board of Commissioners

The Board of Commissioners reviews the recommendations from the Remuneration Committee and proposes the remuneration of the Board of Commissioners and Directors to the GMS.

3. General Meeting of Shareholders

The GMS gives authority to the Board Commissioners to determine the remuneration of the Directors by taking into account the proposals submitted by the Remuneration and Nomination Committee.

The remuneration for the Board of Commissioners in 2023 was determined not to exceed IDR5.22 billion. This amount consists of (i) remunerations of the Board of Commissioners, including increments that refer to the inflation rate and merit increases, (ii) bonuses, (iii) Eid Al-Fitr allowances, (iv) health allowances, (v) car allowances, and (vi) pension funds. The distribution of the total amount of remuneration mentioned



jumlah total remunerasi tersebut untuk masing-masing anggota Dewan Komisaris akan ditetapkan oleh Presiden Komisaris berdasarkan rekomendasi Komite Remunerasi dan Nominasi.

4. Remunerasi Dewan Komisaris dan Direksi [GRI 2-21]

Pelaksanaan Remunerasi Dewan Komisaris dan Direksi telah sesuai dengan prosedur atas peraturan yang berlaku.

above among members of the Board of Commissioners will be determined by the President Commissioner based on the recommendation of the Remuneration and Nomination Committee.

4. Remuneration of the Board of Commissioners and Directors [GRI 2-21]

The implementation of remuneration for the Board of Commissioners and Directors is carried out in accordance with the procedures set forth by applicable regulations.

Pengembangan Kompetensi Dewan Komisaris, Direksi dan Pejabat/Unit Kerja Penanggung Jawab Keuangan Berkelanjutan [OJK E.2][GRI 2-17]

Developing the Competency of the Board of Commissioners, Board of Directors and Officials/Work Units Responsible for Sustainable Finance [OJK E.2][GRI 2-17]

Secara konsisten, Bank memberikan kesempatan kepada anggota Dewan Komisaris, Direksi, dan pejabat/unit kerja yang bertanggungjawab terhadap penerapan keuangan berkelanjutan untuk mengikuti sejumlah kegiatan pengembangan kompetensi. Kebijakan peningkatan kapasitas internal terutama berkaitan dengan penerapan keuangan berkelanjutan bagi bisnis Bank dan PT RIF, sekaligus menjadi salah satu kegiatan dalam Rencana Aksi Keuangan Berkelanjutan.

Bank telah melakukan pelatihan keuangan berkesinambungan kepada karyawan Bank setiap tahun untuk meningkatkan pengetahuan dan keterampilan yang diperlukan di bidang keuangan berkelanjutan. Pada tahun 2023, topik pelatihan yang diberikan mengenai analisis kredit dengan memasukkan aspek sosial & lingkungan hidup, serta topik-topik terkait keuangan berkelanjutan lainnya, seperti: Taksonomi Hijau.

The Bank has always provided members of the Board of Commissioners, Board of Directors, and officials/work units responsible for implementing sustainable finance with various opportunities to take part in a variety of competency development activities. Its internal capacity building policy is mainly related to the implementation of sustainable finance for the Bank and PT Resona Indonesia Finance's ("PT RIF") business, as well as being one type of activity in the Bank's Sustainable Finance Action Plan.

The Bank has carried out sustainable finance training activities for Bank employees every year to increase their knowledge and skills needed in the field of sustainable finance. In 2023, the training topics focused on encompassed credit analysis that included social and environmental aspects, as well as other topics related to sustainable finance, such as Green Taxonomy.

PENGEMBANGAN KOMPETENSI DEWAN KOMISARIS DAN DIREKSI

Competency Development of the Board of Commissioners and the Board of Directors

Informasi mengenai program pengembangan kompetensi yang telah diikuti oleh anggota Dewan Komisaris dan Direksi dapat dilihat pada Laporan Tahunan 2023.

Information regarding competency development programs which has been attended by members of the Board of Commissioners and Directors can be seen in the 2023 Annual Report.



PENGEMBANGAN KOMPETENSI TIM KEUANGAN BERKELANJUTAN

Sustainable Finance Team Competency Development

Sepanjang tahun 2023, Tim Keuangan Berkelanjutan telah mengikuti program pengembangan kompetensi sebagai berikut:

Throughout 2023, the Sustainable Finance Team has participated in the following competency development programs:

Tabel Pengembangan Kompetensi Tim Keuangan Berkelanjutan Tahun 2023

Table of Competency Development of the Sustainable Finance Team for 2023

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Venue/Date	Penyelenggara Organizer
Lindawati Susanto	Senior Executive Vice President Senior Executive Vice President	<i>Indonesia's Economy and Industry Outlook 2023</i>	Jakarta, 21 Maret 2023 Jakarta, March 21, 2023	Bhima Yudhistira
		Elektronik - Festival Ekonomi Digital dan Keuangan Indonesia (FEKDI) 2023 Electronics - Indonesian Digital Economy and Finance Festival (FEKDI) 2023	Jakarta, 09 Mei 2023 Jakarta, May 9, 2023	Bank Indonesia
		<i>Central Banking Festival Services (CBFest) 2023</i>	Jakarta, 19 Juni 2023 Jakarta, June 19, 2023	Bank Indonesia
		<i>Focus Group Discussion (FGD) Insentif dan Disinsentif Penerapan Keuangan Berkelanjutan</i> Focus Group Discussion (FGD) Incentives and Disincentives for Implementing Sustainable Finance	Jakarta, 21 Juli 2023 Jakarta, July 21, 2023	Otoritas Jasa Keuangan Financial Services Authority
		Sosialisasi SPRINT Modul Penilaian Kemampuan dan Kepatutan (PKK) Bank Umum Konvensional dan Kantor Perwakilan dari Bank yang Berkedudukan di Luar Negeri Dissemination of SPRINT Capability and Proper Assessment Module (PKK) for Conventional Commercial Banks and Representative Offices of Banks Domiciled Abroad	Jakarta, 25 Juli 2023 Jakarta, July 25, 2023	Otoritas Jasa Keuangan Financial Services Authority
		<i>Webinar "Waspada Modus Penipuan Gaya Baru"</i> Webinar "Beware of New Methods of Committing Fraud"	Jakarta, 03 Agustus 2023 Jakarta, August 3, 2023	Otoritas Jasa Keuangan Financial Services Authority
		Sosialisasi PBI tentang Pelindungan Konsumen Bank Indonesia PBI Dissemination regarding Bank Indonesia Consumer Protection	Jakarta, 04 Agustus 2023 Jakarta, August 4, 2023	Bank Indonesia
		<i>Sustainable Finance: Intro to Taxonomy, Impact Investing, and Disclosure</i>	Jakarta, 19 September 2023 Jakarta, September 19, 2023	LPPI Indonesian Banking Development Institute (LPPI)
		Regulasi Terbaru: POJK No. 8 Tahun 2023 – Tata Cara Implementasi Terbaru atas Program APU-PPT dan PPPSPM di Sektor Jasa Keuangan Latest Regulation: POJK No. 8 of 2023 – Latest Implementation Procedures for the Anti-Money Laundering and Prevention of Terrorism Financing (APU PPT) and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (PPPSPM) Programs in the Financial Services Sector	Jakarta, 19 Oktober 2023 Jakarta, October 19, 2023	Risiko Manajemen Gagasan
		<i>Mandatory: Annual Refreshment Program BSMR Berdasarkan SE OJK NO.28/SEOJK.03/2022 untuk Jenjang Kualifikasi J7 mengenai Risk Appetite Framework</i> Mandatory: Annual Refreshment Program BSMR Based on SEOJK NO.28/SEOJK.03/2022 for Qualification Level J7 regarding Risk Appetite Framework	Jakarta, 13 Oktober 2023 Jakarta, October 13, 2023	Risiko Manajemen Gagasan
		<i>Socialization of Business Strategy 2024</i>	Jakarta, 22 Desember 2023 Jakarta, December 22, 2023	Bank Resona Perdania

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Venue/Date	Penyelenggara Organizer
Dioriati F. Pardede	Kepala Divisi Operasional Head of Operational Division	<i>Indonesia's Economy and Industry Outlook 2023</i>	Jakarta, 21 Maret 2023 Jakarta, March 21, 2023	Bhima Yudhistira
		Pelatihan SPPUR J6 - Setelmen Transaksi Tresuri SPPUR J6 Training - Treasury Transaction Settlement	Jakarta, 16 Agustus 2023 Jakarta, August 16, 2023	Ikatan Bankir Indonesia Indonesian Bankers Association
		<i>Sustainable Finance: Intro to Taxonomy, Impact Investing, and Disclosure</i>	Jakarta, 19 September 2023 Jakarta, September 19, 2023	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
		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 DHE SDA	Jakarta, 03 Agustus 2023 Jakarta, August 3, 2023	Bank Indonesia
		Regulasi Terbaru: POJK No.8 Tahun 2023 – Tata Cara Implementasi Terbaru atas Program APU-PPT dan PPPSPM di Sektor Jasa Keuangan Latest Regulations: POJK No.8 of 2023 – Latest Implementation Procedures for the Anti-Money Laundering and Prevention of Terrorism Financing (AML CFT) and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (PPPSPM) Programs in the Financial Services Sector	Jakarta, 19 Oktober 2023 Jakarta, October 19, 2023	Risiko Manajemen Gagasan
		<i>Mandatory: Annual Refreshment Program BSMR</i> Berdasarkan SE OJK No.28/SEOJK.03/2022 untuk Jenjang Kualifikasi J6 mengenai Menganalisis Risk Coverage berdasarkan Visi, Misi, dan Strategi Bisnis Bank Mandatory: Annual Refreshment Program BSMR Based on SE OJK No.28/SEOJK.03/2022 for Qualification Level J6 regarding Analyzing Risk Coverage based on the Bank's Vision, Mission and Business Strategy	Jakarta, 13 Oktober 2023 Jakarta, October 13, 2023	Risiko Manajemen Gagasan
		<i>Webinar Cyber Security pada Operasional Perbankan "Secure Today, Empower Tomorrow"</i> Cyber Security Webinar on Banking Operations "Secure Today, Empower Tomorrow"	Jakarta, 06 Desember 2023 Jakarta, December 6, 2023	Forum Komunikasi Direktur Operasional Perbankan Banking Operations Director Communication Forum
David Hayadi	Kepala Divisi Reviewer Head of Reviewer Division	<i>Sustainable Finance: Taksonomi Hijau</i> Sustainable Finance: A Green Taxonomy	Jakarta, 15 November 2023 Jakarta, November 15, 2023	Risiko Manajemen Gagasan
		<i>Refreshment APU-PPT</i> Anti-Money Laundering and Prevention of Terrorism Financing (AML CFT) Refreshment	Jakarta, 04 Desember 2023 Jakarta, December 4, 2023	Bank Resona Perdania
		<i>Socialization of Business Strategy 2024</i>	Jakarta, 22 Desember 2023 Jakarta, December 22, 2023	Bank Resona Perdania



Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Venue/Date	Penyelenggara Organizer
Hafidz Parhat	Kepala Divisi Business Strategy Head of Business Strategy Division	<i>Leading Change Management</i>	Jakarta, 11 Februari 2023 Jakarta, February 11, 2023	HR Excellency
		<i>Performance Management Leadership</i>	Jakarta, 25 Februari 2023 Jakarta, February 25, 2023	HR Excellency
		Pelatihan Persiapan Sertifikasi Manajemen Risiko Tingkat 4 Level 4 Risk Management Certification Preparation Training	Jakarta, 16 Februari 2023 Jakarta, February 16, 2023	Maisa Edukasi
		Sertifikasi Manajemen Risiko Tingkat 4 Level 4 Risk Management Certification	Jakarta, 18 Maret 2023 Jakarta, March 18, 2023	Lembaga Sertifikasi Profesi Badan Sertifikasi Manajemen Risiko Professional Certification Institute Risk Management Certification Body
		<i>Refreshment Anti-Fraud "Deteksi Dini Fraud & Tindak Pidana di Sektor Perbankan"</i> Anti-Fraud Refreshment "Early Detection of Fraud & Criminal Acts in the Banking Sector"	Jakarta, 11 April 2023 Jakarta, April 11, 2023	Banking & Finance Development Center
		<i>Product Refreshment "BANCASSURANCE"</i>	Jakarta, 29 Agustus 2023 Jakarta, August 29, 2023	Tokio Marine
		<i>Socialization of Social Engineering Awareness (Phising)</i>	Jakarta, 21 September 2023 Jakarta, September 21, 2023	Bank Resona Perdania
		<i>Sustainable Finance: Intro to Taxonomy, Impact Investing, and Disclosure</i>	Jakarta, 19 September 2023 Jakarta, September 19, 2023	Lembaga Pengembangan Profesi Indonesia Indonesian Professional Development Institute
		<i>Enhancing Financial Performance Through Data Analytics</i>	Jakarta, 31 Agustus 2023 Jakarta, August 31, 2023	Otoritas Jasa Keuangan Financial Services Authority
		<i>Webinar Peluang dan Tantangan Fintech P2P Lending di Era UU P2SK</i> Webinar on Opportunities and Challenges of Fintech P2P Lending in the Era of the P2SK Law	Jakarta, 21 September 2023 Jakarta, September 21, 2023	Otoritas Jasa Keuangan Financial Services Authority
		<i>Webinar "The 1st OJK International Research Forum 2023 - Save the Planet: The Role of Financial Sector to Support Carbon Reduction and Electric Vehicles Development"</i>	Jakarta, 25 September 2023 Jakarta, September 25, 2023	Otoritas Jasa Keuangan Financial Services Authority
		Regulasi Terbaru: POJK No. 8 Tahun 2023 – Tata Cara Implementasi Terbaru atas Program APU-PPT dan PPPSPM di Sektor Jasa Keuangan Latest Regulation: POJK No. 8 of 2023 – Latest Implementation Procedures for the Anti-Money Laundering and Prevention of Terrorism Financing (AML CFT) and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (PPPSPM) Programs in the Financial Services Sector	Jakarta, 19 Oktober 2023 Jakarta, October 19, 2023	Risiko Manajemen Gagasan
		<i>Socialization of Bank Business Plan 2024</i>	Jakarta, 08 November 2023 Jakarta, November 8, 2023	Bank Resona Perdania

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Venue/Date	Penyelenggara Organizer
Stevie Constant Harahap	Kepala Divisi Manajemen Risiko Head of Risk Management Division	<i>Operational Risk Awareness</i>	Jakarta, 29 November 2023 Jakarta, November 29, 2023	Bank Resona Perdania
		<i>New IB Socialization</i>	Jakarta, 01 Desember 2023 Jakarta, December 1, 2023	Bank Resona Perdania
		<i>Socialization of Business Strategy 2024</i>	Jakarta, 22 Desember 2023 Jakarta, December 22, 2023	Bank Resona Perdania
		<i>Leading Change Management</i>	Jakarta, 11 Februari 2023 Jakarta, February 11, 2023	HR Excellency
		<i>Performance Management Leadership</i>	Jakarta, 25 Februari 2023 Jakarta, February 25, 2023	HR Excellency
		Sosialisasi Ketentuan Bank Umum Socialization of Commercial Bank Regulations	Jakarta, 24 Februari 2023 Jakarta, February 24, 2023	Otoritas Jasa Keuangan Financial Services Authority
		<i>Webinar "The Role of Governance, Risk, and Compliance (GRC) in Supporting Financial Sector Performance"</i>	Jakarta, 23 Februari 2023 Jakarta, February 23, 2023	Otoritas Jasa Keuangan Financial Services Authority
		Simulasi Perhitungan ICAAP berdasarkan Kerangka Kerja Basel III ICAAP Calculation Simulation based on the Basel III Framework	Jakarta, 03 Maret 2023 Jakarta, March 03, 2023	Prospero
		<i>Indonesia's Economy and Industry Outlook 2023</i>	Jakarta, 21 Maret 2023 Jakarta, March 21, 2023	Bhima Yudhistira
		<i>Refreshment Anti-Fraud "Deteksi Dini Fraud & Tindak Pidana di Sektor Perbankan"</i> Anti-Fraud Refreshment "Early Detection of Fraud & Criminal Acts in the Banking Sector"	Jakarta, 12 April 2023 Jakarta, April 12, 2023	BFDC
		<i>Ciso Series Training - Domain 1: Governance and Risk Management</i>	Jakarta, 09 Juni 2023 Jakarta, June 9, 2023	Bank Resona Perdania
		<i>Ciso Series Training - Domain 2: Information Security Controls, Compliance, and Audit</i>	Jakarta, 15 Juni 2023 Jakarta, June 15, 2023	Bank Resona Perdania
		<i>Ciso Series Training - Domain 3: Security Program Management and Operations</i>	Jakarta, 27 Juni 2023 Jakarta, June 27, 2023	Bank Resona Perdania
		<i>Ciso Series Training - Domain 4: Information Security Core Competencies</i>	Jakarta, 05 Juli 2023 Jakarta, July 5, 2023	Bank Resona Perdania
		<i>Ciso Series Training - Domain 5: Strategic Planning, Finance, Procurement, and Vendor Management</i>	Jakarta, 11 Juli 2023 Jakarta, July 11, 2023	Bank Resona Perdania
		<i>Personal Data Protection Series - Module 1: The right to privacy in the digital environment</i>	Jakarta, 18 Juli 2023 Jakarta, July 18, 2023	Bank Resona Perdania
		<i>Personal Data Protection Series - Module 2: International, regional, and national privacy policy frameworks</i>	Jakarta, 20 Juli 2023 Jakarta, July 20, 2023	Bank Resona Perdania
		<i>Personal Data Protection Series - Module 3: A review of key topics in digital privacy</i>	Jakarta, 25 Juli 2023 Jakarta, July 25, 2023	Bank Resona Perdania
		<i>Personal Data Protection Series - Module 4: Data privacy regulations and practices in Indonesia</i>	Jakarta, 27 Juli 2023 Jakarta, July 27, 2023	Bank Resona Perdania
		<i>Socialization of Social Engineering Awareness (Phishing)</i>	Jakarta, 21 September 2023 Jakarta, September 21, 2023	Bank Resona Perdania



Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Venue/Date	Penyelenggara Organizer
		<i>Sustainable Finance: Intro to Taxonomy, Impact Investing, and Disclosure</i>	Jakarta, 19 September 2023 Jakarta, September 19, 2023	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
		Regulasi Terbaru: POJK NO.8 Tahun 2023 – Tata Cara Implementasi Terbaru atas Program APU-PPT dan PPPSPM di Sektor Jasa Keuangan Latest Regulations: POJK NO.8 of 2023 – Latest Implementation Procedures for the Anti-Money Laundering and Prevention of Terrorism Financing (AML CFT) and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (PPSPM) Programs in the Financial Services Sector	Jakarta, 19 Oktober 2023 Jakarta, October 19, 2023	Risiko Manajemen Gagasan
		<i>Mandatory Annual Refreshment Program BSMR Berdasarkan SE OJK No.28/SEOJK.03/2022 untuk Jenjang Kualifikasi J6 mengenai Menganalisis Risk Coverage berdasarkan Visi, Misi, dan Strategi Bisnis Bank</i> Mandatory Annual Refreshment Program BSMR Based on SE OJK No.28/SEOJK.03/2022 for Qualification Level J6 regarding Analyzing Risk Coverage based on the Bank's Vision, Mission and Business Strategy	Jakarta, 20 Oktober 2023 Jakarta, October 20, 2023	Risiko Manajemen Gagasan
		Sosialisasi <i>Resolution Plan</i> & Premi PRP di Bandung Socialization of Resolution Plan & PRP Premiums in Bandung	Bandung, 02 November 2023 Bandung, November 2, 2023	Lembaga Penjamin Simpanan IDIC
		<i>Socialization of Bank Business Plan 2024</i>	Jakarta, 08 November 2023 Jakarta, November 8, 2023	Bank Resona Perdania
		Rancangan Peraturan Otoritas Jasa Keuangan tentang Transparansi dan Publikasi Suku Bunga Dasar Kredit bagi Bank Umum Konvensional (RPOJK SBDK) Draft Financial Services Authority Regulation on Transparency and Publication of Basic Credit Interest Rates for Conventional Commercial Banks (RPOJK SBDK)	Jakarta, 14 November 2023 Jakarta, November 14, 2023	Otoritas Jasa Keuangan Financial Services Authority
		<i>Leading Change Management</i>	Jakarta, 11 Februari 2023 Jakarta, February 11, 2023	HR Excellency
Agustiar	Kepala Divisi Treasury Head of the Treasury Division	<i>Performance Management Leadership</i>	Jakarta, 25 Februari 2023 Jakarta, February 25, 2023	HR Excellency
		"Market Insight dari Pelaku Pasar dalam pengembangan dan penyempurnaan Strategi Operasi Moneter serta Pengembangan Pasar Keuangan" "Market Insight from Market Players in developing and refining Monetary Operation Strategies and Financial Market Development"	Jakarta, 06 Februari 2023 Jakarta, February 6, 2023	Bank Indonesia
		Sosialisasi " <i>Domestic Benchmark Reform: Urgensi, Potensi dan Antisipasi</i> " Socialization of "Domestic Benchmark Reform: Urgency, Potential and Anticipation"	Jakarta, 28 Februari 2023 Jakarta, February 28, 2023	Bank Indonesia
		<i>Launching dan Sosialisasi Market Code of Conduct (Brown Book) Edisi 4</i> Launching and Socialization of Market Code of Conduct (Brown Book) 4 th Edition	Jakarta, 01 Maret 2023 Jakarta, March 01, 2023	Bank Indonesia
		Sosialisasi Penguatan Kepesertaan Operasi Moneter dalam Rangka Integrasi Pengelolaan Moneter dengan Pengembangan Pasar Uang Socialization of Strengthening Monetary Operations Participation in the Context of Integrating Monetary Management with Money Market Development	Jakarta, 08 Maret 2023 Jakarta, March 08, 2023	Bank Indonesia



Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Venue/Date	Penyelenggara Organizer
		<i>Refreshment Anti-Fraud “Deteksi Dini Fraud & Tindak Pidana di Sektor Perbankan”</i> Anti-Fraud Refreshment “Early Detection of Fraud & Criminal Acts in the Banking Sector”	Jakarta, 12 April 2023 Jakarta, April 12, 2023	Banking & Finance Development Center
		<i>USD Direct Settlement Workshop</i>	Jakarta, 13 Mei 2023 Jakarta, May 13, 2023	Bank Central Asia
		<i>Operational Risk & Self-Assessment Awareness</i>	Jakarta, 14 Juni 2023 Jakarta, June 14, 2023	Bank Resona Perdania
		Sosialisasi Keputusan RDG Bank Indonesia Bulan April 2023 Serta Strategi Operasi Moneter Rupiah dan Valas Terkini Socialization of Bank Indonesia's April 2023 RDG Decision and Latest Rupiah and Forex Monetary Operations Strategy	Jakarta, 05 Mei 2023 Jakarta, May 5, 2023	Bank Indonesia
		Undangan Acara Penandatanganan Perjanjian Induk Repo Secara Bersama dan Sosialisasi Transaksi Repo Invitation to the Joint Repo Master Agreement Signing Event and Socialization of Repo Transactions	Jakarta, 29 Mei 2023 Jakarta, May 29, 2023	Bank Indonesia
		Komunikasi Jadwal Lelang Operasi Moneter Valas (OM Valas) Bank Indonesia Communication of Bank Indonesia's Foreign Currency Monetary Operation (OM Currency) Auction Schedule	Jakarta, 22 Juni 2023 Jakarta, June 22, 2023	Bank Indonesia
		<i>Sustainable Finance: Intro to Taxonomy, Impact Investing, and Disclosure</i>	Jakarta, 19 September 2023 Jakarta, September 19, 2023	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
		Penyampaian Informasi Penerbitan dan Sosialisasi Peraturan Bank Indonesia tentang Pinjaman Likuiditas Jangka Pendek bagi Bank Umum Konvensional Submission of Information on Issuance and Dissemination of Bank Indonesia Regulations concerning Short-Term Liquidity Loans for Conventional Commercial Banks	Jakarta, 12 Juli 2023 Jakarta, July 12, 2023	Bank Indonesia
		Sosialisasi Peraturan Bank Indonesia tentang Pasar Uang dan Pasar Valuta Asing Socialization of Bank Indonesia Regulations on Money Markets and Foreign Exchange Markets	Jakarta, 17 Juli 2023 Jakarta, July 17, 2023	Bank Indonesia
		Diskusi Rencana Implementasi Primary Dealer dalam Operasi Moneter Discussion of Primary Dealer Implementation Plans in Monetary Operations	Jakarta, 27 Juli 2023 Jakarta, July 27, 2023	Bank Indonesia
		Terkait Implementasi Kebijakan Devisa Hasil Ekspor dan Devisa Pembayaran Impor (DHE DPI), instrumen penempatan Devisa Hasil Ekspor dan Sumber Daya Alam (DHE SDA) dapat dimanfaatkan oleh Bank sebagai Underlying Transaksi Swap Lindung Nilai Bank dengan Bank Indonesia. Related to the Implementation of the Export Proceeds Foreign Exchange and Import Payment Foreign Exchange (DHE DPI) Policy, the instrument for placing Export Proceeds and Natural Resources (DHE SDA) can be utilized by Banks as Underlying Hedging Swap Transactions with Bank Indonesia.	Jakarta, 14 Agustus 2023 Jakarta, August 14, 2023	Bank Indonesia
		Sosialisasi Penerbitan Sekuritas Rupiah Bank Indonesia Socialization of Bank Indonesia Rupiah Securities Issuance	Jakarta, 28 Agustus 2023 Jakarta, August 28, 2023	Bank Indonesia
		Diskusi Instrumen Operasi Moneter Valas berupa Term Deposit Valas Devisa Hasil Ekspor sebagai Instrumen Penempatan Devisa Hasil Ekspor Discussion of Foreign Exchange Monetary Operation Instruments in the form of Term Deposits of Foreign Exchange from Export Proceeds as an Instrument for Placing Foreign Exchange from Export Proceeds	Jakarta, 29 Agustus 2023 Jakarta, August 29, 2023	Bank Indonesia



Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Venue/Date	Penyelenggara Organizer
		Sosialisasi Pengaturan Perpajakan Sekuritas Rupiah Bank Indonesia (SRBI) bersama Kemenkeu-Direktorat Jenderal Pajak (DJP). Socialization of Bank Indonesia Rupiah Securities Taxation Regulations (SRBI) together with the Ministry of Finance-Directorate General of Taxes (DJP).	Jakarta, 14 September 2023 Jakarta, September 14, 2023	Bank Indonesia
		Regulasi Terbaru: POJK NO.8 Tahun 2023 – Tata Cara Implementasi Terbaru atas Program APU-PPT dan PPPSPM di Sektor Jasa Keuangan Latest Regulations: POJK NO.8 of 2023 – Latest Implementation Procedures for the Anti-Money Laundering and Prevention of Terrorism Financing (AML CFT) and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (PPSPM) Programs in the Financial Services Sector	Jakarta, 19 Oktober 2023 Jakarta, October 19, 2023	Risiko Manajemen Gagasan
		Mandatory Annual Refreshment Program BSMR Berdasarkan SE OJK NO.28/SEOJK.03/2022 untuk Jenjang Kualifikasi J6 mengenai Menganalisis <i>Risk Coverage</i> berdasarkan Visi, Misi, dan Strategi Bisnis Bank Mandatory Annual Refreshment Program BSMR Based on SE OJK NO.28/SEOJK.03/2022 for Qualification Level J6 regarding Analyzing Risk Coverage based on the Bank's Vision, Mission and Business Strategy	Jakarta, 20 Oktober 2023 Jakarta, October 20, 2023	Risiko Manajemen Gagasan
		New IB Socialization	Jakarta, 01 Desember 2023 Jakarta, December 1, 2023	Bank Resona Perdania
		Diskusi Mengenai Penetapan Kewajiban <i>Primary Dealer</i> Discussion Regarding Determining Primary Dealer Obligations	Jakarta, 19 Oktober 2023 Jakarta, October 19, 2023	Bank Indonesia
		Diskusi Perkembangan Arah Kebijakan Bank Indonesia Terkini dengan Tresuri Perbankan Discussion of Recent Developments in Bank Indonesia Policy Direction with Banking Treasury	Jakarta, 20 Oktober 2023 Jakarta, October 20, 2023	Bank Indonesia
		Sosialisasi Instrumen Operasi Moneter Sekuritas Valas Bank Indonesia (SVBI) dan Sukuk Valas Bank Indonesia (SUVBI) Socialization of Bank Indonesia Foreign Currency Securities Monetary Operation Instruments (SVBI) and Bank Indonesia Foreign Currency Sukuk (SUVBI)	Jakarta, 27 Oktober 2023 Jakarta, October 27, 2023	Bank Indonesia
		Sosialisasi Mekanisme Pelaksanaan Transaksi Instrumen Sekuritas Valas Bank Indonesia (SVBI) dan Sukuk Valas Bank Indonesia (SUVBI) di Pasar Perdana Dissemination of Transaction Implementation Socialization for Bank Indonesia Foreign Currency Securities Instruments (SVBI) and Bank Indonesia Foreign Currency Sukuk (SUVBI) in the Primary Market	Jakarta, 15 November 2023 Jakarta, November 15, 2023	Bank Indonesia
		Sosialisasi Ketentuan Terkait Sekuritas Valas Bank Indonesia (SVBI) dan Sukuk Valas Bank Indonesia (SUVBI) Socialization of Provisions Related to Bank Indonesia Foreign Currency Securities (SVBI) and Bank Indonesia Foreign Currency Sukuk (SUVBI)	Jakarta, 20 November 2023 Jakarta, November 20, 2023	Bank Indonesia
		Forum <i>Group Discussion</i> Koordinasi Persiapan Menghadapi Kondisi Likuiditas Akhir Tahun 2023 Forum Group Discussion Coordination of Preparations for Facing Liquidity Conditions at the End of 2023	Jakarta, 01 Desember 2023 Jakarta, December 1, 2023	Bank Indonesia



Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Venue/Date	Penyelenggara Organizer
Wirawan Setiadi	Kepala Divisi Teknologi Informasi Head of Information Technology Division	Webinar Sosialisasi PBI Penerbitan Instrumen Pasar Uang dan Transaksi Pasar Uang serta PADG Penguatan Kualitas Pelaku dan Penyelenggaraan <i>Self Regulatory Organization</i> di Pasar Uang dan Pasar Valuta Asing PBI Socialization Webinar Issuance of Money Market Instruments and Money Market Transactions as well as PADG Strengthening the Quality of Actors and Implementation of Self Regulatory Organizations in the Money Market and Foreign Exchange Market	Jakarta, 30 November 2023 Jakarta, November 30, 2023	Bank Indonesia
		Diskusi Perkembangan Arah Kebijakan Bank Indonesia Terkini dengan Tresuri Perbankan Discussion of Recent Developments in Bank Indonesia Policy Direction with Banking Treasury	Jakarta, 27 Desember 2023 Jakarta, December 27, 2023	Bank Indonesia
		<i>Socialization of Bank Business Plan 2024</i>	Jakarta, 08 November 2023 Jakarta, November 8, 2023	Bank Resona Perdania
		<i>Leading Change Management</i>	Jakarta, 11 Februari 2023 Jakarta, February 11, 2023	HR Excellency
		Webinar Implementasi <i>Artificial Intelligence</i> di Industri Jasa Keuangan Webinar on Implementing Artificial Intelligence in the Financial Services Industry	Jakarta, 02 Februari 2023 Jakarta, February 2, 2023	Otoritas Jasa Keuangan Financial Services Authority
		Aplikasi <i>Blockchain</i> Dalam Dunia Perbankan dan Keuangan Blockchain Applications in the World of Banking and Finance	Jakarta, 08 Februari 2023 Jakarta, February 8, 2023	PERBANAS National Bank Association (PERBANAS)
		Sosialisasi Ketentuan Bank Umum Socialization of Commercial Bank Regulations	Jakarta, 24 Februari 2023 Jakarta, February 24, 2023	Otoritas Jasa Keuangan Financial Services Authority
		Webinar “Pemanfaatan Analisis <i>Big Data</i> dalam Meningkatkan Kinerja Industri Jasa Keuangan” Webinar “Utilizing Big Data Analysis in Improving Financial Services Industry Performance”	Jakarta, 30 Maret 2023 Jakarta, March 30, 2023	Otoritas Jasa Keuangan Financial Services Authority
		<i>Refreshment Anti-Fraud “Deteksi Dini Fraud & Tindak Pidana di Sektor Perbankan”</i> Anti-Fraud Refreshment “Early Detection of Fraud & Criminal Acts in the Banking Sector”	Jakarta, 13 April 2023 Jakarta, April 13, 2023	Banking & Finance Development Center
		<i>Ciso Series Training - Domain 5: Strategic Planning, Finance, Procurement, and Vendor Management</i>	Jakarta, 11 Juli 2023 Jakarta, July 11, 2023	Bank Resona Perdania
		<i>Personal Data Protection Series - Module 1: The right to privacy in the digital environment</i>	Jakarta, 18 Juli 2023 Jakarta, July 18, 2023	Bank Resona Perdania
		<i>Develop Effective PMO</i>	Jakarta, 23 September 2023 Jakarta, September 23, 2023	MagnaQm
		<i>Sustainable Finance: Intro to Taxonomy, Impact Investing, and Disclosure</i>	Jakarta, 19 September 2023 Jakarta, September 19, 2023	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
		Regulasi Terbaru: POJK No.8 Tahun 2023 – Tata Cara Implementasi Terbaru atas Program APU-PPT dan PPPSPM di Sektor Jasa Keuangan Latest Regulations: POJK No.8 of 2023 – Latest Implementation Procedures for the Anti-Money Laundering and Prevention of Terrorism Financing (AML CFT) and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (PPPSPM) Programs in the Financial Services Sector	Jakarta, 19 Oktober 2023 Jakarta, October 19, 2023	Risiko Manajemen Gagasan



Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Venue/Date	Penyelenggara Organizer
Yungki Aditya	Kepala Divisi Human Capital Head of Human Capital Division	<i>Mandatory: Annual Refreshment Program BSMR Berdasarkan SE OJK No.28/SEOJK.03/2022 untuk Jenjang Kualifikasi J7 mengenai Risk Appetite Framework</i> Mandatory: Annual Refreshment Program BSMR Based on SE OJK No.28/SEOJK.03/2022 for Qualification Level J7 regarding Risk Appetite Framework	Jakarta, 20 Oktober 2023 Jakarta, October 20, 2023	Risiko Manajemen Gagasan
		<i>Socialization of Bank Business Plan 2024</i>	Jakarta, 08 November 2023 Jakarta, November 8, 2023	Bank Resona Perdania
		<i>New IB Socialization</i>	Jakarta, 01 Desember 2023 Jakarta, December 1, 2023	Bank Resona Perdania
		<i>Leading Change Management</i>	Jakarta, 11 Februari 2023 Jakarta, February 11, 2023	HR Excellency
		<i>Refreshment Anti-Fraud "Deteksi Dini Fraud & Tindak Pidana di Sektor Perbankan"</i> Anti-Fraud Refreshment "Early Detection of Fraud & Criminal Acts in the Banking Sector"	Jakarta, 11 April 2023 Jakarta, April 11, 2023	Banking & Finance Development Center
		<i>Socialization of Security Awareness - Cyber Security</i>	Jakarta, 24 Mei 2023 Jakarta, May 24, 2023	Bank Resona Perdania
		<i>Workshop Perhitungan Aktuaria Imbalan Kerja PSAK 24 Akibat UU CIPTAKA dan IFRIC</i> Workshop on Actuarial Calculations for PSAK 24 Employee Benefits Due to the CIPTAKA and IFRIC Laws	Jakarta, 26 September 2023 Jakarta, September 26, 2023	Padma
		<i>Socialization of Social Engineering Awareness (Phising)</i>	Jakarta, 22 September 2023 Jakarta, September 22, 2023	Bank Resona Perdania
		<i>Sustainable Finance: Intro to Taxonomy, Impact Investing, and Disclosure</i>	Jakarta, 19 September 2023 Jakarta, September 19, 2023	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
		<i>Webinar "Leadership in Changing Atmosphere"</i>	Jakarta, 24 Agustus 2023 Jakarta, August 24, 2023	Otoritas Jasa Keuangan Financial Services Authority
		<i>Regulasi Terbaru: POJK No.8 Tahun 2023 – Tata Cara Implementasi Terbaru atas Program APU-PPT dan PPPSPM di Sektor Jasa Keuangan</i> Latest Regulations: POJK No.8 of 2023 – Latest Implementation Procedures for the Anti-Money Laundering and Prevention of Terrorism Financing (AML CFT) and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (PPSPM) Programs in the Financial Services Sector	Jakarta, 19 Oktober 2023 Jakarta, October 19, 2023	Risiko Manajemen Gagasan
		<i>Mandatory: Annual Refreshment Program BSMR Berdasarkan SE OJK No.28/SEOJK.03/2022 untuk Jenjang Kualifikasi J4 mengenai Mengelola Risiko Operasional</i> Mandatory: Annual Refreshment Program BSMR Based on SE OJK No.28/SEOJK.03/2022 for Qualification Level J4 regarding Managing Operational Risk	Jakarta, 20 Oktober 2023 Jakarta, October 20, 2023	Risiko Manajemen Gagasan

2023 FHCPI Conference - Future Business Challenges and Opportunities: Determine Future Talent Readiness

Bogor, 02 Desember 2023
Bogor, December 2, 2023

Forum Human Capital
Perbankan Indonesia
Indonesian Banking
Human Capital Forum

Pertemuan Progres Pemenuhan Kewajiban SK SPPUR
Meeting on the Progress of Fulfilling the Obligations of the SPPUR Decree

Jakarta, 20 Oktober 2023
Jakarta, October 20, 2023

Bank Indonesia

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Venue/Date	Penyelenggara Organizer
Rainir	Kepala Divisi Credit Portfolio Management Head of Credit Portfolio Management Division	<i>Socialization of Bank Business Plan 2024</i>	Jakarta, 08 November 2023 Jakarta, November 8, 2023	Bank Resona Perdania
		Pelatihan Pembekalan Ujian Sertifikasi Manajemen Risiko Jenjang 5 Training for Risk Management Certification Examination Level 5	Jakarta, 07 Desember 2023 Jakarta, December 7, 2023	Garda
		<i>Leading Change Management</i>	Jakarta, 11 Februari 2023 Jakarta, February 11, 2023	HR Excellency
		<i>Performance Management Leadership</i>	Jakarta, 25 Februari 2023 Jakarta, February 25, 2023	HR Excellency
		<i>Indonesia's Economy and Industry Outlook 2023</i>	Jakarta, 21 Maret 2023 Jakarta, March 21, 2023	Bhima Yudhistira
		Sosialisasi <i>Enhancement</i> APOLO Modul Keuangan Berkelanjutan Socialization of APOLO Enhancement Sustainable Finance Module	Jakarta, 28 Maret 2023 Jakarta, March 28, 2023	Otoritas Jasa Keuangan Financial Services Authority
		<i>Socialization of Security Awareness - Cyber Security</i>	Jakarta, 24 Mei 2023 Jakarta, May 24, 2023	Bank Resona Perdania Bank Resona Perdania
		<i>Webinar "How to Manage Climate-Related Risk in Banking Industry"</i>	Jakarta, 15 Juni 2023 Jakarta, June 15, 2023	Otoritas Jasa Keuangan Financial Services Authority
		<i>Refreshment Anti-Fraud "Deteksi Dini Fraud dan Tindak Pidana di Sektor Perbankan"</i> Anti-Fraud Refreshment "Early Detection of Fraud and Criminal Acts in the Banking Sector"	Jakarta, 12 September 2023 Jakarta, September 12, 2023	Banking & Finance Development Center
		<i>Socialization of Social Engineering Awareness (Phising)</i>	Jakarta, 21 September 2023 Jakarta, September 21, 2023	Bank Resona Perdania
		<i>Sustainable Finance: Intro to Taxonomy, Impact Investing, and Disclosure</i>	Jakarta, 19 September 2023 Jakarta, September 19, 2023	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
		<i>Focus Group Discussion (FGD) Insentif dan Disinsentif Penerapan Keuangan Berkelanjutan</i> Focus Group Discussion (FGD) Incentives and Disincentives for Implementing Sustainable Finance	Jakarta, 21 Juli 2023 Jakarta, July 21, 2023	Otoritas Jasa Keuangan Financial Services Authority



Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Venue/Date	Penyelenggara Organizer
Michael Tatangsurja	Kepala Divisi Special Asset Management Head of Special Asset Management Division	<i>Socialization of Business Strategy 2024</i>	Jakarta, 22 Desember 2023 Jakarta, December 22, 2023	Bank Resona Perdania
		<i>Leading Change Management</i>	Jakarta, 11 Februari 2023 Jakarta, February 11, 2023	HR Excellency
		<i>Performance Management Leadership</i>	Jakarta, 25 Februari 2023 Jakarta, February 25, 2023	HR Excellency
		<i>Webinar "Arbitrator Talks: Kedudukan Hukum Debitur dan Kreditur Dalam Penyelesaian Utang Piutang Melalui Cessie, Novasi, Subrogasi"</i> Webinar "Arbitrator Talks: Legal Position of Debtors and Creditors in Settlement of Debts and Receivables Through Cessies, Novation, Subrogation"	Jakarta, 27 Maret 2023 Jakarta, March 27, 2023	LAPS SJK Alternative Institution for Resolving Financial Services Sector Disputes (LAPS SJK)
		<i>Indonesia's Economy and Industry Outlook 2023</i>	Jakarta, 21 Maret 2023 Jakarta, March 21, 2023	Bhima Yudhistira
		<i>Refreshment Anti-Fraud "Deteksi Dini Fraud & Tindak Pidana di Sektor Perbankan"</i> Anti-Fraud Refreshment "Early Detection of Fraud & Criminal Acts in the Banking Sector"	Jakarta, 12 April 2023 Jakarta, April 12, 2023	Banking & Finance Development Center
		<i>Socialization of Security Awareness - Cyber Security</i>	Jakarta, 26 Mei 2023 Jakarta, May 26, 2023	Bank Resona Perdania
		<i>Personal Data Protection Series - Module 1: The right to privacy in the digital environment</i>	Jakarta, 18 Juli 2023 Jakarta, July 18, 2023	Bank Resona Perdania
		<i>Personal Data Protection Series - Module 2: International, regional, and national privacy policy frameworks</i>	Jakarta, 20 Juli 2023 Jakarta, July 20, 2023	Bank Resona Perdania
		<i>Personal Data Protection Series - Module 3: A review of key topics in digital privacy</i>	Jakarta, 25 Juli 2023 Jakarta, July 25, 2023	Bank Resona Perdania
		<i>Personal Data Protection Series - Module 4: Data privacy regulations and practices in Indonesia</i>	Jakarta, 27 Juli 2023 Jakarta, July 27, 2023	Bank Resona Perdania
		<i>Socialization of Social Engineering Awareness (Phising)</i>	Jakarta, 21 September 2023 Jakarta, September 21, 2023	Bank Resona Perdania
		<i>Sustainable Finance: Intro to Taxonomy, Impact Investing, and Disclosure</i>	Jakarta, 19 September 2023 Jakarta, September 19, 2023	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
		<i>Webinar "Leadership in Changing Atmosphere"</i>	Jakarta, 24 Agustus 2023 Jakarta, August 24, 2023	Otoritas Jasa Keuangan Financial Services Authority
		<i>Regulasi Terbaru: POJK No.8 Tahun 2023 – Tata Cara Implementasi Terbaru atas Program APU-PPT dan PPPSPM di Sektor Jasa Keuangan</i> Latest Regulations: POJK No.8 of 2023 – Latest Implementation Procedures for the Anti-Money Laundering and Prevention of Terrorism Financing (AML CFT) and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (PPPSPM) Programs in the Financial Services Sector	Jakarta, 19 Oktober 2023 Jakarta, October 19, 2023	Risiko Manajemen Gagasan

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Venue/Date	Penyelenggara Organizer
Bhogi Kinekes	Wakil Kepala Divisi Planning & Finance Deputy Head of Planning & Finance Division	<i>Mandatory: Annual Refreshment Program BSMR Berdasarkan SE OJK No.28/SEOJK.03/2022 untuk Jenjang Kualifikasi J6 mengenai Menganalisis Risk Coverage berdasarkan Visi, Misi, dan Strategi Bisnis Bank</i> Mandatory: Annual Refreshment Program BSMR Based on SE OJK No.28/SEOJK.03/2022 for Qualification Level J6 regarding Analyzing Risk Coverage based on the Bank's Vision, Mission and Business Strategy	Jakarta, 20 Oktober 2023 Jakarta, October 20, 2023	Risiko Manajemen Gagasan
		<i>Socialization of Bank Business Plan 2024</i>	Jakarta, 08 November 2023 Jakarta, November 8, 2023	Bank Resona Perdania
		<i>New IB Socialization</i>	Jakarta, 01 Desember 2023 Jakarta, December 1, 2023	Bank Resona Perdania
		<i>Socialization of Business Strategy 2024</i>	Jakarta, 22 Desember 2023 Jakarta, December 22, 2023	Bank Resona Perdania
		Rapat Pembahasan Restrukturisasi Pinjaman dan Kondisi Terkini PT Bima Multi Finance Meeting to discuss loan restructuring and current conditions at PT Bima Multi Finance	Jakarta, 19 Desember 2023 Jakarta, December 19, 2023	Otoritas Jasa Keuangan Financial Services Authority
		Tren Perbankan di Tahun 2023 Banking Trends in 2023	Jakarta, 17 Januari 2023 Jakarta, January 17, 2023	Otoritas Jasa Keuangan Financial Services Authority
		<i>Performance Management Leadership</i>	Jakarta, 25 Februari 2023 Jakarta, February 25, 2023	HR Excellency
		<i>Indonesia's Economy and Industry Outlook 2023</i>	Jakarta, 21 Maret 2023 Jakarta, March 21, 2023	Bhima Yudhistira
		Sosialisasi <i>Enhancement</i> APOLO Modul Keuangan Berkelanjutan Socialization of APOLO Enhancement Sustainable Finance Module	Jakarta, 28 Maret 2023 Jakarta, March 28, 2023	Otoritas Jasa Keuangan Financial Services Authority
		<i>Socialization of Security Awareness - Cyber Security</i>	Jakarta, 25 Mei 2023 Jakarta, May 25, 2023	Bank Resona Perdania Bank Resona Perdania
		Sosialisasi "Peraturan Otoritas Jasa Keuangan Nomor 3 Tahun 2023 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan Masyarakat" Socialization of "Financial Services Authority Regulation Number 3 of 2023 concerning Increasing Literacy and Financial Inclusion in the Financial Services Sector for Consumers and the Community"	Jakarta, 31 Mei 2023 Jakarta, May 31, 2023	Otoritas Jasa Keuangan Financial Services Authority
		Penyelenggaraan Kegiatan Bulan Inklusi Keuangan Tahun 2023 Organizing Financial Inclusion Month Activities in 2023	Jakarta, 31 Mei 2023 Jakarta, May 31, 2023	Otoritas Jasa Keuangan Financial Services Authority
		<i>Refreshment Anti-Fraud "Deteksi Dini Fraud & Tindak Pidana di Sektor Perbankan"</i> Anti-Fraud Refreshment "Early Detection of Fraud & Criminal Acts in the Banking Sector"	Jakarta, 14 September 2023 Jakarta, September 14, 2023	Banking & Finance Development Center
		<i>Sustainable Finance: Intro to Taxonomy, Impact Investing, and Disclosure</i>	Jakarta, 19 September 2023 Jakarta, September 19, 2023	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute



Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Venue/Date	Penyelenggara Organizer
		Sosialisasi SPRINT Modul Penilaian Kemampuan dan Kepatutan (PKK) Bank Umum Konvensional dan Kantor Perwakilan dari Bank yang Berkedudukan di Luar Negeri Socialization of SPRINT Fit and Proper Assessment Module (PKK) for Conventional Commercial Banks and Representative Offices of Banks Domiciled Abroad	Jakarta, 25 Juli 2023 Jakarta, July 25, 2023	Otoritas Jasa Keuangan Financial Services Authority
		<i>Mandatory: Annual Refreshment Program BSMR</i> Berdasarkan SE OJK No.28/SEOJK.03/2022 untuk Jenjang Kualifikasi J6 mengenai Menganalisis <i>Risk Coverage</i> berdasarkan Visi, Misi, dan Strategi Bisnis Bank Mandatory: Annual Refreshment Program BSMR Based on SE OJK No.28/SEOJK.03/2022 for Qualification Level J6 regarding Analyzing Risk Coverage based on the Bank's Vision, Mission and Business Strategy	Jakarta, 06 Oktober 2023 Jakarta, October 6, 2023	Risiko Manajemen Gagasan (RMG) Risiko Manajemen Gagasan (RMG)
		Undangan Webinar " <i>Managing Environmental, Social and Governance Risk and Opportunities</i> " Invitation to the Webinar "Managing Environmental, Social and Governance Risk and Opportunities"	Jakarta, 19 Oktober 2023 Jakarta, October 19, 2023	Otoritas Jasa Keuangan Financial Services Authority
		<i>Focus Group Discussion (FGD) Persamaan Persepsi</i> Perizinan Kelembagaan, Pengurus dan Kepemilikan Bank Umum Konvensional Focus Group Discussion (FGD) Similarities in Perceptions of Institutional Licensing, Management and Ownership of Conventional Commercial Banks	Jakarta, 26 - 27 Oktober 2023 Jakarta, October 26-27, 2023	Otoritas Jasa Keuangan Financial Services Authority
		<i>Socialization of Bank Business Plan 2024</i>	Jakarta, 8 November 2023 Jakarta, November 8, 2023	Bank Resona Perdania
		<i>Great Leader in Action</i>	Jakarta, 18 Maret 2023 Jakarta, March 18, 2023	HR Excellency
		<i>Socialization of Security Awareness - Cyber Security</i>	Jakarta, 26 Mei 2023 Jakarta, May 26, 2023	Bank Resona Perdania
		<i>Webinar "Mengatasi Tantangan dan Menghadapi Perubahan Dalam Sektor Jasa Keuangan"</i> Webinar "Overcoming Challenges and Facing Change in the Financial Services Sector"	Jakarta, 13 April 2023 Jakarta, April 13, 2023	Otoritas Jasa Keuangan Financial Services Authority
		Sosialisasi "Peraturan Otoritas Jasa Keuangan Nomor 3 Tahun 2023 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan Masyarakat" Socialization of "Financial Services Authority Regulation Number 3 of 2023 concerning Increasing Literacy and Financial Inclusion in the Financial Services Sector for Consumers and the Community"	Jakarta, 31 Mei 2023 Jakarta, May 31, 2023	Otoritas Jasa Keuangan Financial Services Authority
		Analisa Laporan Keuangan Sebagai Indikator Efisiensi Operasional Bank Analysis of Financial Reports as an Indicator of Bank Operational Efficiency	Jakarta, 11 Agustus 2023 Jakarta, August 11, 2023	Infobank
Veridiana Tricahyanti	Kepala Departemen Corporate Secretary Head of Corporate Secretary Department	<i>Refreshment Anti-Fraud "Deteksi Dini Fraud dan Tindak Pidana di Sektor Perbankan"</i> Anti-Fraud Refreshment "Early Detection of Fraud and Criminal Acts in the Banking Sector"	Jakarta, 12 September 2023 Jakarta, September 12, 2023	Banking & Finance Development Center
		<i>Socialization of Social Engineering Awareness (Phising)</i>	Jakarta, 21 September 2023 Jakarta, September 21, 2023	Bank Resona Perdania Bank Resona Perdania
		<i>Sustainable Finance: Intro to Taxonomy, Impact Investing, and Disclosure</i>	Jakarta, 19 September 2023 Jakarta, September 19, 2023	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Venue/Date	Penyelenggara Organizer
		Sosialisasi SPRINT Modul Penilaian Kemampuan dan Kepatutan (PKK) Bank Umum Konvensional dan Kantor Perwakilan dari Bank yang Berkedudukan di Luar Negeri Socialization of SPRINT Fit and Proper Assessment Module (PKK) for Conventional Commercial Banks and Representative Offices of Banks Domiciled Abroad <i>Socialization of Bank Business Plan 2024</i>	Jakarta, 25 Juli 2023 Jakarta, July 25, 2023	Otoritas Jasa Keuangan Financial Services Authority
			Jakarta, 08 November 2023 Jakarta, November 8, 2023	Bank Resona Perdania
		<i>Mandatory: Annual Refreshment Program</i> BSMR Berdasarkan SE OJK No.28/SEOJK.03/2022 untuk Jenjang Kualifikasi J4 mengenai Mengelola Risiko Operasional Mandatory: Annual Refreshment Program BSMR Based on SE OJK No.28/SEOJK.03/2022 for Qualification Level J4 regarding Managing Operational Risk	Jakarta, 24 November 2023 Jakarta, November 24, 2023	Risiko Manajemen Gagasan
		Rancangan Peraturan Otoritas Jasa Keuangan tentang Transparansi dan Publikasi Suku Bunga Dasar Kredit bagi Bank Umum Konvensional (RPOJK SBDK) Draft Financial Services Authority Regulation on Transparency and Publication of Basic Credit Interest Rates for Conventional Commercial Banks (RPOJK SBDK)	Jakarta, 14 November 2023 Jakarta, November 14, 2023	Otoritas Jasa Keuangan Financial Services Authority
		<i>Webinar Mengenal Lebih Jauh Pengaturan UU P2SK Dalam Rangka Penguatan Literasi, Inklusi, dan Pelindungan Konsumen</i> Webinar: Get to Know More About the Regulations on the P2SK Law in the Context of Strengthening Literacy, Inclusion and Consumer Protection	Jakarta, 23 November 2023 Jakarta, November 23, 2023	Otoritas Jasa Keuangan Financial Services Authority
		Video Edukasi Perlindungan Konsumen pada Masa Libur Educational Video on Consumer Protection during the Holidays	Jakarta, 15 Desember 2023 Jakarta, December 15, 2023	Asosiasi Sistem Pembayaran Indonesia Indonesian Payment Systems Association
		Launching Gerakan Bersama Edukasi Pelindungan Konsumen Launching of the Joint Consumer Protection Education Movement	Jakarta, 22 Desember 2023 Jakarta, December 22, 2023	Asosiasi Sistem Pembayaran Indonesia Indonesian Payment Systems Association
		<i>Webinar "Tren Perbankan di Tahun 2023"</i> Webinar "Banking Trends in 2023"	Jakarta, 17 Januari 2023 Jakarta, January 17, 2023	Otoritas Jasa Keuangan Financial Services Authority
		SEOJK No. 12/SEOJK.03/2021: Rencana Bisnis Bank (RBB) 2023: Menuju Revisi RBB terkait Kebijakan dan Strategi SEOJK No. 12/SEOJK.03/2021: Bank Business Plan (RBB) 2023: Towards a Revision of RBB related to Policy and Strategy	Jakarta, 09 Maret 2023 Jakarta, March 9, 2023	Risiko Manajemen Gagasan
		<i>Great Leader in Action</i>	Jakarta, 18 Maret 2023 Jakarta, March 18, 2023	HR Excellency
John Korompis	Kepala Departemen Strategic Planning Head of Strategic Planning Department	Sosialisasi Enhancement APOLO Modul Keuangan Berkelanjutan Socialization of APOLO Enhancement Sustainable Finance Module	Jakarta, 28 Maret 2023 Jakarta, March 28, 2023	Otoritas Jasa Keuangan Financial Services Authority
		<i>Refreshment Anti-Fraud "Deteksi Dini Fraud & Tindak Pidana di Sektor Perbankan"</i> Anti-Fraud Refreshment "Early Detection of Fraud & Criminal Acts in the Banking Sector"	Jakarta, 11 April 2023 Jakarta, April 11, 2023	Banking & Finance Development Center
		<i>Socialization of Security Awareness - Cyber Security</i>	Jakarta, 26 Mei 2023 Jakarta, May 26, 2023	Bank Resona Perdania



Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Venue/Date	Penyelenggara Organizer
		<i>Socialization of Social Engineering Awareness (Phishing)</i>	Jakarta, 21 September 2023 Jakarta, September 21, 2023	Bank Resona Perdania
		<i>Sustainable Finance: Intro to Taxonomy, Impact Investing, and Disclosure</i>	Jakarta, 19 September 2023 Jakarta, September 19, 2023	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
		<i>Focus Group Discussion (FGD) Insentif dan Disinsentif Penerapan Keuangan Berkelanjutan</i> Focus Group Discussion (FGD) Incentives and Disincentives for Implementing Sustainable Finance	Jakarta, 21 Juli 2023 Jakarta, July 21, 2023	Otoritas Jasa Keuangan Financial Services Authority
		<i>Socialization of Bank Business Plan 2024</i>	Jakarta, 08 November 2023 Jakarta, November 8, 2023	Bank Resona Perdania
		<i>Socialization of Business Strategy 2024</i>	Jakarta, 22 Desember 2023 Jakarta, December 22, 2023	Bank Resona Perdania
Alliagrita Hendratama	Kepala Departemen People Development Head of People Development Department	Sosialisasi Laporan Penerapan Kode Etik Pasar dan Pelaksanaan Sertifikasi Tresuri Socialization of Reports on the Implementation of the Market Code of Ethics and Implementation of Treasury Certification	Jakarta, 06 Januari 2023 Jakarta, January 06, 2023	Bank Resona Perdania
		Sosialisasi terkait Laporan Penerapan Kode Etik Pasar dan Pelaksanaan Sertifikasi Tresuri Socialization regarding the Report on the Implementation of the Market Code of Ethics and the Implementation of Treasury Certification	Jakarta, 06 Januari 2023 Jakarta, January 06, 2023	Bank Indonesia
		Sosialisasi Ketentuan Bank Umum Socialization of Commercial Bank Regulations	Jakarta, 24 Februari 2023 Jakarta, February 24, 2023	Otoritas Jasa Keuangan Financial Services Authority
		<i>Socialization of Security Awareness - Cyber Security</i>	Jakarta, 26 Mei 2023 Jakarta, May 26, 2023	Bank Resona Perdania
		<i>Refreshment Anti-Fraud "Deteksi Dini Fraud dan Tindak Pidana di Sektor Perbankan"</i> Anti-Fraud Refreshment "Early Detection of Fraud and Criminal Acts in the Banking Sector"	Jakarta, 13 September 2023 Jakarta, September 13, 2023	Banking & Finance Development Center
		<i>Socialization of Social Engineering Awareness (Phishing)</i>	Jakarta, 21 September 2023 Jakarta, September 21, 2023	Bank Resona Perdania
		<i>Sustainable Finance: Intro to Taxonomy, Impact Investing, and Disclosure</i>	Jakarta, 19 September 2023 Jakarta, September 19, 2023	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
		1. Sosialisasi Skema Sertifikasi 2. Sosialisasi Proses Asesmen dan Sistem Sertikom 1. Socialization of the Certification Scheme 2. Socialization of the Assessment Process and Sertikom System	Jakarta, 18 September 2023 Jakarta, September 18, 2023	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
		<i>Mandatory: Annual Refreshment Program BSMR Berdasarkan SE OJK No.28/SEOJK.03/2022 untuk Jenjang Kualifikasi J4 mengenai Mengelola Risiko Operasional</i> Mandatory: Annual Refreshment Program BSMR Based on SE OJK No.28/SEOJK.03/2022 for Qualification Level J4 regarding Managing Operational Risk	Jakarta, 06 Oktober 2023 Jakarta, October 6, 2023	Risiko Manajemen Gagasan
		Pertemuan Progres Pemenuhan Kewajiban SK SPPUR Meeting on the Progress of Fulfilling the Obligations of the SPPUR Decree	Jakarta, 20 Oktober 2023 Jakarta, October 20, 2023	Bank Indonesia



Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Venue/Date	Penyelenggara Organizer
Erik Suryana	Kepala Departemen General Affair Head of General Affairs Department	<i>Socialization of Bank Business Plan 2024</i>	Jakarta, 08 November 2023 Jakarta, November 8, 2023	Bank Resona Perdania
		Sosialisasi Penggunaan Sistem Layanan ASPI (SILA) Socialization of the Use of the ASPI Service System (SILA)	Jakarta, 21 November 2023 Jakarta, November 21, 2023	Asosiasi Sistem Pembayaran Indonesia Indonesian Payment Systems Association
		<i>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</i> PBI Dissemination Webinar on the Issuance of Money Market Instruments and Money Market Transactions as well as PADG Strengthening the Quality of Actors and Implementation of Self Regulatory Organizations in the Money Market and Foreign Exchange Market	Jakarta, 30 November 2023 Jakarta, November 30, 2023	Bank Indonesia
		<i>Refreshment SMR "Enterprise Risk Management (ERM): Bagaimana Penerapannya pada Strategic Business Unit Bank"</i> SMR Refreshment "Enterprise Risk Management (ERM): How to Apply it to Bank Strategic Business Units"	Jakarta, 28 Maret 2023 Jakarta, March 28, 2023	Lembaga Sertifikasi Profesi Badan Sertifikasi Manajemen Risiko Professional Certification Institute Risk Management Certification Body
		<i>Great Leader in Action</i>	Jakarta, 16 Maret 2023 Jakarta, March 16, 2023	HR Excellency
		<i>Refreshment Anti-Fraud "Deteksi Dini Fraud & Tindak Pidana di Sektor Perbankan"</i> Anti-Fraud Refreshment "Early Detection of Fraud & Criminal Acts in the Banking Sector"	Jakarta, 12 April 2023 Jakarta, April 12, 2023	Banking & Finance Development Center
		<i>Socialization of Security Awareness - Cyber Security</i>	Jakarta, 26 Mei 2023 Jakarta, May 26, 2023	Bank Resona Perdania
		<i>Socialization of Social Engineering Awareness (Phising)</i>	Jakarta, 08 September 2023 Jakarta, September 8, 2023	Bank Resona Perdania
		<i>Sustainable Finance: Intro to Taxonomy, Impact Investing, and Disclosure</i>	Jakarta, 19 September 2023 Jakarta, September 19, 2023	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute



Prosedur Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko [OJK E.3]

Identification, Measurement, Monitoring, and Risk Control Procedures [OJK E.3]

Manajemen risiko sangat membantu dalam pengambilan keputusan dengan mempertimbangkan ketidakpastian dan dampaknya terhadap pencapaian tujuan strategis suatu perusahaan. Dalam konteks keberlanjutan, termasuk risiko ketidakpastian yang dipengaruhi oleh adanya perubahan iklim. Oleh karena itu, Bank menyadari bahwa risiko telah menjadi bagian yang tidak terpisahkan dalam setiap kegiatan operasional dan dapat mempengaruhi hasil usaha dan kinerja perusahaan. Kesadaran terhadap adanya risiko-risiko tersebut, mendorong Bank untuk meningkatkan kemampuan dan kehandalan sistem manajemen risiko. Secara umum, penerapan sistem manajemen risiko mencakup prosedur identifikasi, pengukuran, pemantauan dan pengendalian risiko

Risk management is very helpful in making decisions. It takes uncertainty into consideration and the impact that this uncertainty has on achieving a company's strategic goals. In the context of sustainability, this includes the risk of uncertainty influenced by climate change. As such, the Bank realizes that risk has become an integral part of every one of its operational activities and can affect business results and company performance. Awareness of these risks encourages the Bank to improve its capability and reliability when it comes to its risk management system. In general, implementing a risk management system includes procedures for identifying, measuring, monitoring and controlling risks.

IDENTIFIKASI Identification

Proses identifikasi dilakukan terhadap produk dan aktivitas Bank yang menjadi sumber risiko yang relevan dan potensial termasuk risiko pada produk dan aktivitas baru. Proses ini dilakukan oleh Divisi Manajemen Risiko dengan prinsip-prinsip pengidentifikasian risiko sebagai berikut:

1. Bersifat proaktif;
2. Mencakup seluruh aktivitas fungsional;
3. Menggabungkan dan menganalisis informasi risiko dari seluruh sumber informasi yang tersedia;
4. Menganalisis probabilitas timbulnya risiko serta dampaknya.

The Bank carries out the identification process of all relevant and potential risk sources in the Bank's products and activities, including risks in new products and activities. This process is carried out by the Risk Management Division with the principles of risk identification as follows:

1. Becoming proactive;
2. Covering all functional activities;
3. Combining and analyzing information on risk from all available sources;
4. Analyzing the potential risk and its impact.

PENGUKURAN Measurement

Bank melakukan pengukuran risiko untuk mengetahui profil risiko yang menggambarkan efektivitas penerapan manajemen risiko. Metode pengukuran risiko dilakukan secara kuantitatif dan/atau kualitatif.

The Bank conducts risk measurement to determine the risk profile that describes the effectiveness of risk management implementation. The risk measurement method is carried out quantitatively and/or qualitatively.

Metode pengukuran risiko mengacu pada ketentuan dari Otoritas Jasa Keuangan (OJK) untuk mengukur risiko kredit, risiko pasar dan risiko operasional dalam rangka penilaian risiko serta perhitungan modal sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) yang berlaku. Sedangkan untuk risiko pasar, Bank juga sudah mengembangkan metode internal yang ditujukan untuk kepentingan sendiri.

The Bank uses the method determined by the Financial Services Authority (OJK) for measuring credit risk, market risk, and operational risk in the context of risk assessment and capital calculation in accordance with the applicable Financial Services Authority Regulation (POJK). As for market risk, the Bank has also developed internal methods aimed at its own interests.



PEMANTAUAN Monitoring

Bank melakukan pemantauan penerapan strategi manajemen risiko, sesuai rekomendasi dari Komite Manajemen Risiko dan disetujui oleh Direksi, serta pemantauan posisi/eksposur risiko. Apabila terdapat perubahan kegiatan usaha Bank, produk, transaksi, faktor risiko, teknologi informasi dan sistem informasi manajemen risiko yang bersifat material, maka Bank melakukan penyempurnaan proses pelaporannya.

The Bank monitors the implementation of the risk management strategy, according to the recommendations of the Risk Management Committee and approved by the Board of Directors, as well as monitoring the position/risk exposure. The Bank will improve the reporting process if there are material changes in the Bank's business activities, products, transactions, risk factors, information technology, and risk management information systems.

PELAPORAN Reporting

Bank menyampaikan laporan Profil Risiko secara berkala kepada OJK sesuai dengan POJK, termasuk di antaranya Laporan Profil Risiko yang memuat substansi yang sama dengan laporan yang disampaikan kepada Presiden Direktur dan Komite Manajemen Risiko.

The Bank submits Risk Profile reports periodically to OJK in accordance with POJK, including among others Risk Profile Report containing the same substance with a report submitted to the President Director and Risk Management Committee.

PENGENDALIAN Control

Bank menetapkan dan menjalankan langkah-langkah pengendalian manajemen risiko untuk memastikan agar semua aktivitas Bank tidak akan menimbulkan konsekuensi kerugian yang melebihi kemampuan Bank atau membahayakan kelangsungan usaha Bank. Bank mengupayakan agar potensi kerugian yang mungkin timbul dapat diminimalisasi melalui beberapa cara, termasuk metode mitigasi risiko dan/atau penambahan modal Bank.

The Bank establishes and carries out risk management control measures to ensure that all of the Bank's activities will not result in losses that exceed the Bank's capacity or endanger the Bank's business continuity. The Bank strives to minimize potential losses that may arise through several ways, including risk mitigation methods and/or additional Bank capital.

PENERAPAN KEUANGAN BERKELANJUTAN TERKAIT ASPEK EKONOMI, SOSIAL, DAN LINGKUNGAN HIDUP

Implementation of Sustainable Finance Related to Economic, Social and Environmental Aspects

Bank melakukan upaya pengembangan manajemen risiko yang mengintegrasikan aspek Lingkungan, Sosial, dan Tata Kelola (LST) sesuai prinsip keuangan berkelanjutan. Bank telah mempelajari isu-isu yang terkait LST melalui keikutsertaan seminar dan pelatihan. Bank telah mengikuti dan melakukan berbagai kajian terkait penyelarasan manajemen risiko ekonomi, sosial, dan lingkungan hidup dengan proses bisnis dan portofolio Bank.

The Bank has always made efforts to develop its risk management in such a way that integrates Environmental, Social and Governance (ESG) aspects in accordance with sustainable financial principles. The Bank has studied ESG-related issues through its participation in various seminars and training activities. The Bank has also participated in and conducted various studies in regards to the alignment of economic, social and environmental risk management with the Bank's business processes and portfolio.

Terkait penerapan manajemen risiko yang terintegrasi dengan aspek LST, selama tahun 2023 Bank secara konsisten mengintegrasikan aspek Lingkungan, Sosial dan Tata Kelola (LST) ke dalam proses pembuatan keputusan pemberian kredit yang terimplementasikan dalam proses pemberian *rating* debitur. Analisa risiko lingkungan hidup merupakan salah satu komponen dari proses bisnis dalam melakukan evaluasi kredit

When it came to the implementation of integrated risk management with ESG aspects, the Bank in 2023 consistently integrated different Environmental, Social and Governance (LST) aspects into its credit decision-making process, as implemented in its debtor rating process. Environmental risk analysis is one component of the business process used for evaluating credit at the Bank. This is due to the way in which environmental and



pada Bank. Karena risiko lingkungan hidup dan sosial itu sendiri merupakan beberapa jenis risiko diantara risiko-risiko yang lain dalam menjalankan suatu usaha.

Aspek LST telah menjadi salah satu faktor penilaian terkait kondisi bisnis dan sektor industri dari debitur. Pengendalian risiko LST dalam penyaluran kredit oleh Bank antara lain mencakup penilaian terhadap lokasi usaha (peruntukan lokasi usaha, kedekatan dengan bahan baku, daerah pemasaran, tenaga kerja, dan tidak bertentangan dengan agama, sosial budaya, dampak lingkungan, dan ketersediaan pengolahan limbah sesuai izin lingkungan), sumber daya manusia, kapasitas produksi, proses produksi, dan lain-lain yang relevan.

Selain itu, bagi perusahaan debitur/calon debitur yang usahanya diperkirakan mempunyai dampak sensitif yang tinggi terhadap lingkungan, maka fasilitas kredit hanya dapat dipertimbangkan apabila perusahaan tersebut mempunyai izin lingkungan dari instansi berwenang. Dampak terhadap lingkungan tersebut telah menjadi salah satu faktor dalam penentuan *rating* debitur melalui sistem internal *rating* Bank.

Kebijakan Manajemen Risiko Kredit akan selalu dilakukan kaji ulang setiap 1 (satu) tahun sekali atau jika diperlukan sebagai upaya penyempurnaan sesuai perkembangan usaha dan kebutuhan Bank atau perubahan peraturan yang mendasari.

social risks themselves represent several types of risks when running a business.

This ESG aspect has become one of the assessment factors related to the business conditions and industrial sectors of debtors. The Bank's controlling of ESG risks in its lending process includes assessments of the debtor's business locations (the debtor's designated business location, its proximity to raw materials, its marketing areas, its workforce, whether or not there its operations have any conflict with religion, social culture, environmental impact, and its availability of waste processing through environmental permits), human resources, production capacity, production processes, and other factors that are relevant.

The debtor's impact on the environment has become one of the Bank's factors in determining debtor ratings through the Bank's own internal rating system. If there are any debtor/potential debtor companies with businesses that are estimated to have a highly sensitive impact on the environment, credit facilities can only be considered if the company in question has environmental permits from relevant authorities.

The Bank's Credit Risk Management Policy will always be reviewed once every 1 (one) year or whenever necessary. This is done as an effort to improve this policy in accordance with business developments and the Bank's needs. It is also done in accordance with changes in underlying regulations.

PERAN DEWAN KOMISARIS TERKAIT PENERAPAN MANAJEMEN RISIKO

The Role of the Board of Commissioners in Risk Management Implementation

Peran Dewan Komisaris dalam penerapan manajemen risiko berdasarkan pedoman dan tata tertib kerja, sebagai berikut:

- Menyetujui dan secara berkala melakukan evaluasi terhadap seluruh kebijakan dan strategi Bank yang berkaitan dengan kebijakan manajemen risiko;
- Mengevaluasi laporan profil risiko sebagai laporan pertanggungjawaban triwulanan Direksi atas pelaksanaan kebijakan manajemen risiko;
- Mengevaluasi dan memutuskan permohonan Direksi yang berkaitan dengan transaksi yang memerlukan persetujuan Dewan Komisaris.

The role of the Board of Commissioners in implementing risk management based on the following work guidelines and regulations:

- Approve and periodically evaluate all Bank policies and strategies relating to risk management policies;
- Evaluate risk profile reports from the Board of Directors' quarterly accountability report for its implementation of risk management policies;
- Evaluate and decide on requests from the Board of Directors on matters relating to transactions that require approval from the Board of Commissioners.



PERAN DIREKSI TERKAIT PENERAPAN MANAJEMEN RISIKO

The Role of the Board of Directors in Risk Management Implementation

Berdasarkan pedoman dan tata tertib kerja, berikut adalah tugas Direksi terkait Manajemen Risiko sebagai berikut:

- Penyusunan kebijakan, strategi dan pedoman penerapan Manajemen Risiko. Pelaksanaan kaji ulang kebijakan manajemen risiko dan kebijakan masing-masing risiko dilakukan sekurangngnya setiap tahun sekali atau sesuai dengan pengajuan proposal perubahan kebijakan tersebut oleh Divisi Manajemen Risiko;
- Perbaikan atau penyempurnaan pelaksanaan Manajemen Risiko berdasarkan hasil evaluasi pelaksanaannya;
- 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/ekspose risiko yang melampaui limit yang telah ditetapkan.

The following are the duties of the Board of Directors related to Risk Management based on work guidelines and regulations:

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

TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURE (TCFD)

Task Force on Climate-related Financial Disclosure (TCFD)

Sebagai bentuk respon Bank terhadap isu-isu perubahan iklim, Bank telah melakukan pengintegrasian aspek LST dalam proses bisnis, yang salah satunya berupa adanya pengendalian risiko LST pada penyaluran kredit. Pengendalian risiko LST dalam penyaluran kredit oleh Bank antara lain mencakup penilaian terhadap lokasi usaha (peruntukan lokasi usaha, kedekatan dengan bahan baku, daerah pemasaran, tenaga kerja, dan tidak bertentangan dengan agama, sosial budaya, dampak lingkungan, dan ketersediaan pengolahan limbah sesuai izin lingkungan), sumber daya manusia, kapasitas produksi, proses produksi, dan lain-lain yang relevan.

Selain itu, bagi perusahaan debitur/calon debitur yang usahanya diperkirakan mempunyai dampak sensitif yang tinggi terhadap lingkungan, maka fasilitas kredit hanya dapat dipertimbangkan apabila perusahaan tersebut mempunyai izin lingkungan dari instansi berwenang. Dampak terhadap lingkungan tersebut telah menjadi salah satu faktor dalam penentuan *rating* debitur melalui sistem internal *rating* Bank.

The Bank has integrated ESG aspects into its business processes, as part of its response to climate change issues. One such ESG aspect is in the form of controlling ESG risks in its credit distribution. The Bank's efforts at controlling ESG risks in its lending includes assessments of the debtor's business location (its designated business location, its proximity to raw materials, its marketing areas, its workforce, whether it conflicts with religion and social culture, its environmental impact, and its availability of waste processing through environmental permits), human resources, production capacity, production processes, and other factors that are relevant.

A debtor's impact on the environment has become one of primary factors in determining debtor ratings through the Bank's own internal rating system. If there are debtor/potential debtor companies with businesses that are estimated to have a highly sensitive impact on the environment, then credit facilities in that case can only be considered if the company has an environmental permit from competent authorities.



Kepatuhan Terhadap Hukum dan Peraturan

Compliance with Laws and Regulations

Salah satu bentuk penerapan tata kelola perusahaan yang baik, adalah adanya komitmen Bank untuk mematuhi semua ketentuan hukum dan peraturan perundangan yang berlaku. Dalam rangka memastikan terpenuhi kepatuhan terhadap hukum yang berlaku, Bank menerbitkan dan memberlakukan berbagai kebijakan yang mengatur tentang perilaku bisnis yang bertanggung jawab, perilaku bisnis yang menghormati hak asasi manusia dan kebijakan operasional hubungan bisnis Bank dengan pemangku kepentingan. [GRI 2-23, 2-27]

Kebijakan-kebijakan tersebut diberlakukan bagi seluruh insan Bank, baik Dewan Komisaris, Direksi, organ pendukung tata kelola maupun karyawan. Bank menunjuk penanggungjawab penerapan kebijakan di berbagai level struktur organisasi sesuai dengan tingkat kewenangan yang dimiliki. Proses pelaksanaan komitmen dimulai dari integrasi komitmen ke dalam strategi, kebijakan operasional, standar dan prosedur operasional. Selanjutnya, Bank melakukan sosialisasi dan pelatihan komitmen kebijakan kepada seluruh insan Bank sesuai tingkat kebutuhannya. Kemudian Bank melakukan evaluasi atas penerapan komitmen kebijakan untuk perbaikan kedepan, termasuk dampak negatif yang ditimbulkan. [GRI 2-24, 2-25]

Selain itu, untuk melibatkan partisipasi pemangku kepentingan atas proses perbaikan yang diharapkan, Bank menyediakan saluran/mekanisme pengaduan/saran masukan dari pemangku kepentingan seperti: kotak saran, media pengaduan pelanggaran (*wishtleblowing system*) dan saluran lainnya. Selama periode pelaporan, tidak terdapat insiden ketidakpatuhan Bank terhadap hukum dan peraturan perundang-undangan yang berlaku. [GRI 2-26, 2-27]

One form of good corporate governance implementation is the Bank's commitment to comply with all applicable laws and regulations. In order to ensure compliance with applicable laws, the Bank issues and enforces various policies governing responsible business behavior that respects human rights. It also issues and enforces various operational policies for the Bank's business relations with stakeholders. [GRI 2-23, 2-27]

These policies apply to all Bank personnel, including the Board of Commissioners, the Board of Directors, governance support organs, and employees. The Bank appoints persons responsible for implementing policies at various levels of its organizational structure in accordance with whatever levels of authority they have. The process of implementing commitments starts from integrating commitments into strategies, operational policies, standards, and operational procedures. Furthermore, the Bank consistently carries out various forms of outreach and training on policy commitments to all Bank personnel according to their individual levels of need. The Bank then evaluates the implementation of its policy commitments so that it can make future improvements. This process includes addressing any negative impacts it may have caused. [GRI 2-24, 2-25]

The Bank also involves stakeholder participation in its improvement process. Bank provided channels/mechanisms for complaints/input suggestions from stakeholders. This includes suggestion boxes, methods of submitting violation complaints (through the *wishtleblowing system*), and other channels. Throughout the reporting period, there were no incidents of the Bank's non-compliance with applicable laws and regulations. [GRI 2-26, 2-27]

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

Relations with Stakeholders [OJK E.4][GRI 2-29]

Bank berupaya menjaga hubungan yang harmonis dengan para pemangku kepentingan melalui berbagai pendekatan untuk mendapatkan timbal balik yang positif dan mampu memenuhi harapan-harapannya. Proses pendekatan pemangku kepentingan yang diterapkan meliputi kegiatan identifikasi, prioritas, dan pemetaan isu pemangku kepentingan Bank. Proses prioritas pemangku kepentingan dilakukan berdasarkan rentang pengaruh dan kepentingan terhadap kegiatan Bank.

Dengan hubungan yang baik dan pendekatan yang tepat, Bank dapat memperoleh masukan yang berharga dalam rangka memberikan nilai tambah dari aktivitas, produk, dan jasa yang dilakukan, demikian juga sebaliknya manfaat yang diterima oleh pemangku kepentingan semakin baik. Bank telah mengidentifikasi berbagai pemangku kepentingan dan mengelompokkannya ke dalam kelompok pemangku kepentingan utama, yakni: 1) Nasabah; 2) Investor dan Pemegang Saham; 3) Regulator; 4) Karyawan; 5) Masyarakat Umum; 6) Vendor; 7) Peers.

Dalam melibatkan pemangku kepentingan, Bank menyusun kerangka hubungan dan pelibatan para pemangku kepentingan dalam kegiatan pengelolaan usaha, yaitu sebagai berikut:

The Bank strives to maintain harmonious relationships with stakeholders through various approaches designed to obtain positive feedback and meet their expectations. The stakeholder approach process implemented includes identification, prioritization and mapping of Bank stakeholder issues. The stakeholder prioritization process is carried out based on a range of influence and interests in the Bank's activities.

Through maintaining good relationships and having the right approach, the Bank can obtain valuable input in order to provide added value from its various activities, products and services. Stakeholders will also obtain better benefits from such improvement. The Bank has identified various stakeholders and grouped them into primary stakeholder groups that encompass 1) Customers; 2) Investors and Shareholders; 3) Regulators; 4) Employees; 5) the General Public; 6) Vendors; 7) Peers.

In involving stakeholders, the Bank has developed the following framework for its relationships and involvement of stakeholders in business management activities:

Tabel Pemangku Kepentingan
Table of Stakeholders

Kelompok Pemangku Kepentingan Stakeholders Group	Identifikasi Pemangku Kepentingan Stakeholders Identification	Pendekatan kepada Pemangku Kepentingan Approach to Stakeholders	Topik Utama Pemangku Kepentingan Main Topic of Stakeholders
102-40	102-42	102-43	102-44
Nasabah Customers	Individu atau organisasi sebagai pihak yang mendapatkan manfaat atau produk dan jasa dari Bank Individuals or organizations as parties who receive benefits or products and services from the Bank.	- Layanan Nasabah - Channel Layanan Bank - Customer Service - Bank Service Channel	- Informasi Produk dan Layanan Keuangan - Kenyamanan dan Keamanan Transaksi - Keamanan Data - Nilai Tambah Produk dan Jasa - Pandemi COVID-19 dan penerapan proses - Information on financial products and services - Transaction convenience and security - Data security - Value Added Products and Services - COVID-19 pandemic and implementation of health protocols



Kelompok Pemangku Kepentingan Stakeholders Group	Identifikasi Pemangku Kepentingan Stakeholders Identification	Pendekatan kepada Pemangku Kepentingan Approach to Stakeholders	Topik Utama Pemangku Kepentingan Main Topic of Stakeholders
Investor dan Pemegang Saham Investors and Shareholders	Pihak yang menanamkan modal atau mempunyai kepemilikan saham pada Bank Parties who have invested or have shared ownership in the Bank.	- Rapat umum pemegang saham - Laporan Keuangan Triwulan - General Meeting of Shareholders - Quarterly Financial Statement	- Keberlangsungan dan Pertumbuhan usaha - Nilai Tambah Ekonomi - Pelaksanaan Tata Kelola - Dampak COVID-19 terhadap Keberlangsungan dan Pertumbuhan usaha - Kesesuaian dengan konsep <i>sustainability finance</i> di Group - Business sustainability and growth - Value added economy - Implementation of governance - Impact of COVID-19 on business sustainability and growth - Compliance with the concept of sustainability finance in the Group
Regulator Regulators	Pihak yang melakukan pengawasan kegiatan perbankan dan menerbitkan peraturan-peraturan yang mengikat bagi Bank Parties that have carried out active supervision of banking and issued regulations binding for the Bank.	- Pelaporan - Pelaksanaan pengawasan - Reporting - Supervisory implementation	- Kepatuhan pada Regulasi - Pelaksanaan Keuangan Berkelanjutan - Dukungan pada Program Literasi, Inklusi, dan Pembangunan Berkelanjutan - Compliance with regulations - Sustainable finance implementation - Support for Literacy, Inclusion, and Sustainable Development Programs
Karyawan Employees	Pihak yang bekerja pada Bank sebagai pegawai tetap atau pegawai kontrak berdasarkan perjanjian kerja Parties who work at the Bank both as permanent employees or contract employees based on work agreements.	- Serikat Pekerja - Forum Komunikasi - Labor Unions - Communication Forums	- Dampak COVID-19 terhadap keberlangsungan perusahaan - Kesejahteraan, kesehatan dan keselamatan kerja - Kompetensi, Karier, dan Pengembangan Diri - The impact of COVID-19 on the sustainability of the Company - Welfare, health, and safety - Competence, career, and personal development
Masyarakat Umum Public	Individu atau sekelompok orang sebagai pihak yang berdomisili atau hidup berdampingan di wilayah operasi Bank Individual or group of people as a party domiciled or living side by side in the Bank's operational area	- Program CSR dan literasi Keuangan - Website - Laporan keberlanjutan - CSR Program and Financial Literacy - Website - Sustainability Reports	- Kepercayaan kepada perbankan - Manfaat korporasi untuk sosial dan lingkungan hidup - Pemahaman produk dan layanan keuangan - Energi dan emisi - Trust in banking - Corporate benefits for the society and the environment - Understanding of financial products and services - Energy and emissions
Vendor Suppliers	Perorangan atau organisasi sebagai pihak yang menyediakan produk atau jasa kepada Bank Individuals or organizations as parties that provide products or services to the Bank	- Kontrak - Contracts	- Pemenuhan perjanjian kerja sama (PKS) - Transparansi Transaksi Pengadaan - Fulfillment of cooperation agreements (PKS) - Transparency of procurement transactions
Peers	Perusahaan sebagai pihak yang menjalankan jenis usaha (menjual produk/jasa) yang sama dengan Bank A company as a party running the same type of business (selling products/services) as the Bank.	- Interaksi melalui Asosiasi - Interaction through associations	- Persaingan produk dan jasa keuangan - Komunikasi dan kerja sama antar bank - Competition of financial products and services - Communication and cooperation between banks



Permasalahan dan Pengaruhnya Terhadap Penerapan Keuangan Berkelanjutan [OJK E.5]

Problems and Their Influence in the Implementation of Sustainable Finance [OJK E.5]

Bank berpartisipasi aktif dalam kegiatan pencapaian pembangunan berkelanjutan (TPB) dan keuangan berkelanjutan. Dalam penerapan rencana aksi keuangan berkelanjutan (RAKB), Bank telah melakukan identifikasi kendala dan permasalahan yang dihadapi dalam penerapan kegiatan berkelanjutan, sebagaimana yang tersaji pada tabel berikut:

The Bank is committed to actively participating in activities to help achieve sustainable development goals (SDGs) and sustainable finance. In implementing its sustainable finance action plan (SFAP), the Bank has identified a number of obstacles and problems it has faced in implementing sustainable activities, as presented in the following table:

No	RAKB 2023 SFAP 2023	Realisasi 2023 Realization in 2023	Permasalahan yang dihadapi Problems	Upaya Penyelesaian Settlement Efforts	PIC
1	Melakukan pelatihan khusus yang berkesinambungan, terkait dengan “taksonomi hijau” dan atau analisis produk/jasa terkait prinsip keuangan berkelanjutan, 100% dari seluruh <i>marketing/bisnis</i> dan unit kerja terkait lainnya. Carrying out continuous special training related to “green taxonomy” and/ or product/service analysis related to sustainable financial principles, 100% of all marketing/business and other related work units.	Pengembangan kapasitas sumber daya manusia (SDM) terkait Taksonomi Hijau sudah dilakukan sebesar 100 % dari target peserta. Human resource (HR) capacity development related to the Green Taxonomy has been carried out for 100% of the targeted participants.	-	-	Divisi Human Capital Human Capital Division
2	Membuat Pernyataan terkait Rencana Keberlanjutan Bank agar sejalan dengan Resona Group (Resona Holdings, Inc) sehingga tujuan <i>Global Sustainable Development</i> (SDGs) dapat tercapai. Made a Statement regarding the Bank’s Sustainability Plan to be in line with the Resona Group (Resona Holdings, Inc) so the goals of Global Sustainable Development (SDGs) could be achieved.	Pernyataan terkait Rencana Keberlanjutan Bank agar sejalan dengan Resona Group (Resona Holdings, Inc) telah selesai dibuat dan telah memperoleh persetujuan dalam rapat Direksi dan rapat Dewan Komisaris di bulan Oktober 2023. A statement regarding the Bank’s Sustainability Plan to be in line with Resona Group (Resona Holdings, Inc) has been completed and received approval at the Board of Directors meeting and Board of Commissioners meeting in October 2023.	-	-	Tim AKB AKB Team
3	Proses identifikasi dan pemetaan-pengelompokan debitur Bank yang tergolong keuangan berkelanjutan. The process of identifying and mapping and grouping Bank debtors who are classified within sustainable finance.	Bank telah mengidentifikasi dan memetakan debitur Bank ke dalam kategori keuangan berkelanjutan. The Bank has identified and mapped Bank debtors into sustainable finance categories.	-	-	Divisi Bisnis Strategi Business Strategy Division



No	RAKB 2023 SFAP 2023	Realisasi 2023 Realization in 2023	Permasalahan yang dihadapi Problems	Upaya Penyelesaian Settlement Efforts	PIC
4	Produk dan/atau jasa keuangan berkelanjutan baru telah disalurkan kepada 5 (lima) unit debitur/nasabah yang telah menerapkan prinsip keuangan berkelanjutan. New sustainable financial products and/or services have been distributed to 5 (five) debtor/customer units that have implemented sustainable financial principles.	Dalam rapat Tim RAKB telah diputuskan bahwa Bank mengubah rencana pengembangan produk dan/atau jasa keuangan berkelanjutan menjadi pemeliharaan rasio kredit KKUB dan kredit Taksonomi Hijau terhadap total kredit dengan masing-masing di kisaran 20% dan 28%. Hal tersebut diambil berdasarkan pertimbangan kemampuan yang dimiliki Bank saat ini dan diselaraskan dengan rencana korporasi Bank 2022-2026. In the SFAP Team meeting, it was decided that the Bank would change its plan for developing sustainable financial products and/or services to maintain the ratio of sustainable business activity category (KKUB) credit and Green Taxonomy credit to total credit in the range of 20% and 28%, respectively. This was taken based on consideration of the Bank's current capabilities and is aligned with the Bank's corporate plan for 2022-2026.	-	-	Tim AKB AKB Team



Kegiatan Membangun Budaya Keberlanjutan [OJK F.1]

Activity to Establish Sustainable Culture [OJK F.1]

Keberhasilan melaksanakan program keuangan berkelanjutan dipengaruhi juga oleh pemahaman dan budaya keberlanjutan insan Bank. Untuk itu, Bank Resona Perdania melakukan upaya-upaya membangun budaya keberlanjutan melalui sosialisasi dan internalisasi Nilai-Nilai Perusahaan yaitu: *Credible, Accurate, Responsible, dan Enterprising* (CARE) kepada seluruh insan Bank. Nilai-nilai tersebut mengacu pada nilai-nilai etika yang berlaku di industri jasa keuangan.

Setiap karyawan Bank diharuskan menerapkan etika dan budaya yang mencerminkan nilai-nilai perusahaan demi terwujudnya pekerja yang bermartabat. Selain itu, setiap karyawan memiliki kewajiban untuk menjalankan praktik tata Kelola perusahaan yang baik dan mematuhi peraturan perundangan-undangan yang berlaku. Etika dan budaya ini berperan penting dalam pengembangan dan keberlanjutan bisnis Bank untuk jangka panjang.

Program-program yang telah dilaksanakan dalam rangka membangun budaya keberlanjutan selama tahun 2023, antara lain:

1. Menumbuhkan *awareness* seluruh karyawan terhadap program Keuangan Berkelanjutan serta meningkatkan kemampuan tim RAKB dan pihak terkait lainnya dalam membuat Laporan Keberlanjutan dengan mengikuti kegiatan pengembangan kapasitas Keuangan Berkelanjutan;
2. Melanjutkan pelaksanaan Program Kaizen yang bertujuan untuk mencapai bisnis dan laba berkelanjutan melalui pengurangan biaya perusahaan dan perbaikan proses internal. Pengurangan biaya perusahaan dilakukan dengan penghematan penggunaan energi, air, dan kertas, serta penggunaan komunikasi elektronik;
3. Memasukkan ketentuan dalam Pedoman Pelaksanaan Kredit yang mengatur persyaratan umum pengajuan kredit terkait penilaian dampak negatif terhadap lingkungan dan kepatuhan terhadap peraturan perundangan lingkungan hidup;
4. Memberikan layanan yang setara atas produk dan/ atau jasa perbankan yang disediakan, serta menyampaikan informasi produk dan/atau jasa perbankan yang akurat kepada konsumen;
5. Aktif merespon semua pengaduan yang hal ini juga bertujuan untuk meminimalisir dampak negatif akibat ketidakpuasan nasabah;

The successful implementation of sustainable finance programs is also influenced by having a sense of understanding and a culture of sustainability among all employees at the Bank. For this reason, Bank Resona Perdania has made efforts to build a culture of sustainability through the dissemination and internalization of Company Values, namely: *Credible, Accurate, Responsible, and Enterprising* (CARE). Those values refers to the applicable ethical values in the financial services industry.

All of the Bank's employees are required to apply ethics and culture that are in line with the company's values so that the employees have high dignity. In addition, all employees have the duties to implement good corporate governance practices and comply with the applicable laws and regulations. Ethics and culture contribute greatly to the development and sustainability of the Bank's business for the long term.

Throughout 2023, the Bank run several programs in order to establish sustainability culture, including:

1. Raising the awareness of all employees towards Sustainable Finance programs as well as to increase the ability of the SFAP team and other related parties in preparing the Sustainability Report by participating in Sustainable Finance capacity;
2. Continuing the implementation of the Kaizen Program which aims to achieve sustainable business and profit through reducing company expenses and improving internal process. The company expense reduction is carried out by efficiency of energy, water, and paper usage, as well as the use of electronic communications;
3. Incorporating the following provisions in the Credit Implementation Guidelines that regulate the general requirements for lending related to the negative impact assessment on the environment and compliance towards environmental laws and regulations;
4. Providing equality in services for banking products and/ or services, as well as providing accurate information on banking products and/or service information to consumers.
5. Actively respond to all complaints, which is also designed to minimize negative impacts due to customer dissatisfaction;



6. Melaksanakan program CSR yang memberikan kontribusi secara langsung bagi peningkatan kemandirian ekonomi dan kesejahteraan masyarakat serta pencapaian Tujuan Pembangunan Berkelanjutan (TPB), tantangan iklim, dan literasi keuangan;
 7. Memberi peluang yang sama dan setara bagi semua orang untuk berkariyer dan berkarya, proses rekrutmen, pelatihan, dan evaluasi di Bank tanpa memandang suku, etnis, agama, gender, dan lain-lain.
6. Conducting CSR programs that contribute directly to increasing economic independence and community welfare as well as Sustainable Development Goals (SDGs), climate challenges, and financial literacy;
 7. Providing equal opportunities for everyone to have a career and work, recruitment process, training, and evaluation at the Bank regardless of race, ethnicity, religion, gender, and others.

Sementara itu, Bank melakukan penguatan budaya keberlanjutan melalui penegakan dan sanksi terhadap pelanggaran etika (kode etik), sekaligus sebagai upaya mendukung efektivitas penerapan tata kelola perusahaan yang baik. Proses tersebut didukung dengan penyediaan sarana pelaporan atas dugaan pelanggaran sebagai deteksi dini, adapun mekanisme pelaporan pelanggaran kode etik telah diatur dalam kebijakan WBS.

Meanwhile, the Bank is strengthening its sustainability culture through enforcement and sanctions for ethical violations (code of ethics), as well as an effort to support effectiveness implementation of good corporate governance. That process supported by the provision of reporting facilities for allegations violations as early detection, as for reporting mechanisms Violations of the code of ethics are regulated in WBS policy.

KONFLIK KEPENTINGAN

Conflicts of Interest

Bank telah mengatur tentang budaya kerja dan perilaku bisnis berkaitan dengan konflik kepentingan dalam Kode Etik. Kode etik menjelaskan pembagian yang tegas antara kepentingan pribadi dan kepentingan Bank serta menghindari situasi apa pun yang dianggap atau dapat mengakibatkan munculnya konflik kepentingan. Ketentuan ini berlaku bagi semua anggota Direksi, Dewan Komisaris, organ Dewan Komisaris dan karyawan. Sementara itu, komitmen terhadap hal ini berkaitan dengan hubungan afiliasi antara anggota Direksi, Dewan Komisaris, dan pemegang saham pengendali telah dijelaskan dalam Laporan Tahunan sesuai peraturan OJK. [GRI 2-15]

The Bank has regulated work culture and business behavior relating to conflicts of interest in the Code of Ethics. Code Ethics explains the strict division between interests personal and Bank interests and avoid any situations anything that is considered or could result in its emergence conflict of interest. These provisions apply to all members Directors, Board of Commissioners, Board of Commissioners organs and employees. Meanwhile, commitment to this is related to affiliation relationship between members of the Board of Directors, Board of Commissioners, and controlling shareholders have been described in the Annual Report according to OJK regulations. [GRI 2-15]

Upaya pencegahan dan menghindari adanya konflik kepentingan, Bank Resona Perdania mendorong dan menyediakan sarana komunikasi (mekanisme pengaduan) terkait permasalahan yang dianggap penting bagi Bank. Permasalahan penting tersebut dapat meliputi masalah tentang dampak negatif potensial dan aktual terhadap pemangku kepentingan. Masalah penting tersebut juga dapat meliputi masalah yang diidentifikasi melalui mekanisme lainnya misalnya berkaitan dengan perilaku organisasi dalam operasi dan hubungan bisnis. [GRI 2-16]

Furthermore, to prevent and avoid conflicts of interest, Bank Resona Perdania encourages and provides a communication facility (in the form of a complaint mechanism) regarding issues that are considered important to the Bank. These important issues may include potential and actual negative impacts on stakeholders, which are raised through the complaint mechanism and other processes. Such important issues may also include issues identified through other mechanisms regarding the organization's business behavior in operations and business relationships. [GRI 2-16]

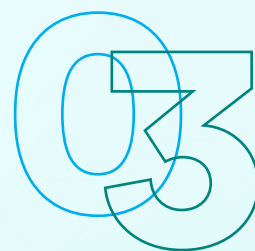


Bank Resona Perdania



KINERJA KEBERLANJUTAN: EKONOMI

Sustainability
Performance: Economy





Kinerja Keberlanjutan: Ekonomi

Sustainability Performance: Economy



Pertumbuhan kinerja ekonomi akan memberikan peluang bagi Bank untuk dapat memastikan keberlanjutan usaha dan berkontribusi terhadap pembangunan serta berpengaruh terhadap pemenuhan hak-hak baik pemangku kepentingan maupun pemegang saham. Bank sebagai institusi keuangan memiliki peran penting dalam memberikan intermediasi keuangan bagi masyarakat, dan secara bersamaan berkomitmen untuk memberikan kontribusi terhadap program-program keuangan berkelanjutan dan pencapaian Tujuan Pembangunan Berkelanjutan (TPB).

Pencapaian target kinerja Bank akan memberikan dampak positif terhadap nilai ekonomi kepada para pemangku kepentingan. Oleh karena itu, pembahasan kinerja ekonomi dan dampaknya pada periode pelaporan ini mencakup data dan informasi yang berkaitan dengan topik-topik antara lain: nilai ekonomi langsung yang dihasilkan dan didistribusikan (GRI 201-1), kewajiban imbalan pasti dan program pensiun lainnya (GRI 201-3), dan dampak ekonomi tidak langsung yang signifikan (GRI 203-1). [\[GRI 3-2\]](#)

The growing economic performance will provide opportunities for the Bank to ensure business sustainability and contribute to development while fulfilling the rights of stakeholders and shareholders. As a financial institution, the Bank plays a crucial role in providing financial intermediation for the community and is committed to contributing sustainable financial programs and achieving Sustainable Development Goals (SDGs).

Achieving the Bank's performance targets will positively impact economic value for stakeholders. Therefore, this reporting period includes discussions on economic performance and its impacts, covering topics such as direct economic value that was generated and distributed (GRI 201-1), defined benefit obligations, and other pension programs (GRI 201-3), as well as significant indirect economic impacts. (GRI 203-1). [\[GRI 3-2\]](#)

Di awal tahun, Bank telah menetapkan target dan strategi pencapaiannya dengan mempertimbangkan tantangan-tantangan bisnis dan potensi peluang sebagai ukuran keberhasilan kinerja keuangan dan operasional. Semua target dan strategi telah dirumuskan dalam Rencana Bisnis Bank (RBB) jangka pendek 2023 dan Rencana Aksi Keuangan Berkelanjutan (RAKB) jangka pendek 2023. Proses penyusunan RBB dilakukan dengan mengacu pada Visi dan Misi, untuk memastikan keberlanjutan Bank. Proses ini dilaksanakan oleh Departemen *Strategic Planning* dibawah Divisi *Planning and Finance* dengan melibatkan divisi lain. Bank fokus terhadap upaya meningkatkan produktivitas dan pemulihan kinerja melalui program inisiatif strategis yang mencakup perkreditan, permodalan dan pendanaan.

Dalam prosesnya, Bank melakukan pemantauan dan evaluasi terhadap realisasi pencapaian target dan pelaksanaan strategi yang telah ditetapkan secara berkala baik bulanan, triwulanan, semesteran dan tahunan. Proses evaluasi terhadap pencapaian target dilakukan berjenjang mulai dari level departemen sampai dengan divisi. Hasil pemantauan dan evaluasi tersebut menjadi masukan untuk menilai pencapaian kinerja Bank dan perbaikan strategi di masa yang akan datang. [GRI 3-3]

At the beginning of the year, the Bank set targets and strategies to achieve them by considering business challenges and potential opportunities as indicators of financial and operational success. All targets and strategies were formulated in the 2023 short-term Bank Business Plan (RBB) and the 2023 short-term Sustainable Financial Action Plan (SFAP). The RBB preparation process was guided by the Bank's Vision and Mission, to ensure the Bank's sustainability. This process was conducted by the Strategic Planning Department under the Planning and Finance Division, along with other divisions. The Bank focuses on efforts to increase productivity and improve performance through strategic programs that include credit, capital and funding.

In the process, the Bank monitors and evaluates the realization of target achievements and strategies implementation that have been determined periodically, monthly, quarterly, semi-annually and annually. The evaluation process occurs at various level, starting from department to division level. The results become input for assessing the Bank's performance achievements and improving strategies in the future. [GRI 3-3]

Strategi Bisnis

Business Strategy

Tahun 2023, bagi Bank sebagai "*Reposition Year*" dengan membangun reposisi yang kuat pada *niche market*. Bank melanjutkan fokus dan upaya untuk memperluas pangsa pasar korporasi, mengelola biaya pendanaan, meningkatkan penerimaan *fee based income* dan terutama adalah penyaluran kredit berkualitas. Upaya-upaya yang ditempuh Bank, termasuk mengambil pendekatan yang lebih berhati-hati dalam menyalurkan kredit, restrukturisasi untuk debitur yang terdampak pandemi, pengelolaan posisi likuiditas untuk mempertahankan rasio keuangan utama, serta pengendalian biaya yang lebih ketat. Sebagaimana slogan Bank yaitu *Sustain Your Business Growth*, Bank akan terus berkomitmen untuk mendukung pertumbuhan bisnis nasabah melalui Produk dan Layanan yang disediakan.

Selain itu, untuk mendukung komitmen tersebut, Bank menyiapkan Sumber Daya Manusia (SDM) yang memadai dalam pelaksanaan keuangan berkelanjutan. SDM yang memiliki pemahaman atas kajian-kajian terkait keselarasan manajemen risiko sosial dan lingkungan hidup dengan program keuangan berkelanjutan, sehingga kebijakan internal dalam penyaluran kredit dapat sejalan dengan konsep keuangan berkelanjutan.

In 2023, the Bank embarked on a "*Reposition Year*," focusing on solidifying its presence in niche markets. The Bank continued its focus and efforts to expand its corporate market share, manage funding costs, increase fee-based income, especially ensuring the quality of loan distribution. The efforts taken by the Bank include taking a more careful approach in distributing loan, restructuring for debtors affected by the pandemic, managing liquidity positions to maintain key financial ratios, as well as tighter cost control. Aligned with its slogan, "*Sustain Your Business Growth*," the Bank remains steadfast in its commitment to supporting customer business growth through its products and services.

In addition, to support this commitment, the Bank prepares adequate Human Resources (HR) to implement sustainable finance. HR personnel who have the necessary knowledge in studies related to the alignment of social and environmental risk management with sustainable finance programs, to ensure that internal policies in loan distribution align with sustainable finance principles.



Secara berkesinambungan, Bank juga melakukan keselarasan antara definisi dan ruang lingkup manajemen risiko lingkungan hidup dan sosial dengan seluruh profil risiko. Bank menetapkan pernyataan risiko terkait manajemen risiko lingkungan hidup dan sosial dengan merumuskan pernyataan risiko terkait manajemen risiko lingkungan hidup dan sosial, terutama terkait aktivitas perkreditan kategori kegiatan usaha berkelanjutan. Disamping itu, Rencana Berkelanjutan Bank disusun dengan memperhatikan kebijakan Grup Resona (Resona Holdings, Inc). dan Tujuan Pembangunan Berkelanjutan Global (TPB).

Sementara, berkaitan dengan kontribusi Bank dalam fungsi intermediasi terus menunjukkan pertumbuhan dengan ketahanan sistem keuangan yang tetap terjaga. Bank Indonesia mencatat pertumbuhan ekonomi dengan kisaran 4,5-5,3%(yoy) pada tahun 2023, seiring dengan perbaikan kondisi permintaan dan penawaran, serta berlanjutnya perbaikan di sektor riil dan dunia usaha, khususnya UMKM. Rasio Alat Likuid terhadap Dana Pihak Ketiga (AL/DPK) tetap tinggi, mencapai 28,73%, sehingga mendukung ketersediaan dana bagi perbankan untuk penyaluran kredit/pembiayaan bagi dunia usaha.

STRATEGI PERKREDITAN

Loan Strategy

Bank menghadapi tantangan yang cukup beragam pada tahun 2023. Terhadap tantangan tersebut, Direksi Bank telah berupaya secara optimal dalam menjalankan usaha bisnis dan pengelolaan risiko. Bank membukukan kerugian terkait kebijakan strategis yang *prudential* dengan membukukan beban penurunan nilai kredit yang tinggi. Keputusan ini diambil sebagai mitigasi risiko kredit/*secure future risk*, sehingga diharapkan pada tahun-tahun berikutnya kinerja keuangan Bank akan membaik secara signifikan.

Pada tahun 2023, Bank mengambil strategi untuk tidak terlalu ekspansif, namun lebih fokus pada perbaikan kualitas kredit melalui pemberian kredit yang *prudent*, memantau secara ketat kredit kualitas rendah dan kredit bermasalah. Dalam hal target pasar penyaluran kredit, Bank memprioritaskan segmen korporat baik untuk korporasi Jepang maupun korporasi lokal. Bank masih tetap mempertahankan model bisnis dengan porsi portofolio kredit kepada kedua segmen tersebut pada komposisi yang seimbang. Pemberian kredit terutama dilakukan kepada sektor manufaktur dan perdagangan grosir. Bank juga melakukan diversifikasi pemberian kredit pada sektor industri lainnya.

Dalam menjalankan fungsi intermediasi pada tahun 2023, Bank melanjutkan hal-hal sebagai berikut:

1. Pengelolaan dan pengembangan nasabah Korporasi "Lokal" yang memiliki hubungan bisnis dengan Jepang;

Continuously, the Bank also aligns the definition and scope of environmental and social risk management across all risk profiles. By formulating risk statements related to environmental and social risk management, particularly within credit activities in the sustainable business activity category. Furthermore, the Bank's Sustainability Plan are made by considering the Resona Group (Resona Holdings, Inc.) policy and Global Sustainable Development Goals (SDGs).

Meanwhile, the Bank's contribution to the intermediation function demonstrates growth while maintaining financial system resilience. Bank Indonesia recorded economic growth, ranging from 4.5 to 5.3% (yoy) in 2023, reflects improving demand and supply conditions, as well as continued improvements in the real sector and the business environment, particularly for MSMEs. The ratio of Liquid Assets to Third Party Funds (AL/TPF) remains high, reaching 28.73%, thus supporting the availability of funds for banks to distribute loan/financing to the business world.

In 2023, the Bank encountered a variety of challenges. In response, the Bank's Board of Directors exerted maximum efforts to navigate business ventures and manage risks effectively. The Bank incurred losses due to prudent strategic policies, resulting in high loan impairment expense. This decision was taken to mitigate credit risk/secure future risk, fostering optimism for significant improvement in the Bank's financial performance in the following years.

In 2023, the Bank took a strategy to control the expansion level, and to focus more on improving loan quality by offering prudent loan, closely monitoring low quality loans and non-performing loans. In terms of target market for lending, the Bank prioritizes the corporate segment for both Japanese corporations and local corporations. The Bank still maintains a business model with a balanced composition of the loans portfolio to both segments. Loan is mainly provided to the manufacturing and wholesales trading sectors. The Bank also diversifies lending to other industrial sectors.

In executing its intermediation function in 2023, the Bank continued the following actions:

1. Managing and developing "Local" Corporate customers who have business relations with Japan;

2. Pendanaan melalui *supply chain* dengan mengoptimalkan hubungan bisnis dengan nasabah yang sudah ada dengan mencari peluang untuk mengembangkan hubungan bisnis baru dengan pembeli dan pemasok dari nasabah yang sudah ada;
 3. Membentuk kerjasama bisnis (*business alliance*) dengan pihak ketiga, berupa penawaran produk perlindungan asuransi terhadap aset jaminan debitur;
 4. Melakukan optimalisasi terhadap nasabah yang sudah ada dalam hal penggunaan fasilitas kredit yang belum digunakan, memahami kebutuhan debitur, serta meningkatkan *customer contact*.
2. Funding supply chain by optimizing business relationships with existing customers and looking for opportunities to develop new business relationships with buyers and suppliers from existing customers;
 3. Forming business alliances with third parties, in the form of offering insurance protection products for debtor collateral assets;
 4. Optimizing existing customers in terms of using unused credit facilities, understanding debtor needs, and increasing customer contact.

STRATEGI PERMODALAN

Capital Strategy

Tahun 2023, Bank menetapkan strategi permodalan dengan melakukan komunikasi kepada pemegang saham secara berkesinambungan untuk mengembangkan pertumbuhan bisnis antara lain melalui: 1) Mengoptimalkan modal inti Bank yang diperoleh dari Resona Bank, Ltd melalui skema *Perpetual Subordinated Loan* (PSL), 2) Mempertahankan pencapaian profit Bank untuk terus meningkat, 3) Meningkatkan kualitas kredit sehingga mengurangi beban penurunan nilai kredit, dan 4) Mengendalikan pembayaran dividen pada tingkat yang wajar serta dapat diterima oleh pemegang saham.

In 2023, the Bank determined a capital strategy through ongoing communication with shareholders to develop business growth, which includes: 1) Optimizing the Bank's core capital that was obtained from Resona Bank, Ltd. through the Perpetual Subordinated Loan (PSL) scheme, 2) Maintaining the achievement of the Bank in increasing profit, 3) Increasing the loan quality to reduce the loan loss impairment expense, 4) Managing the dividend payment at fair level and acceptable to shareholders.

STRATEGI PENDANAAN

Funding Strategy

Bank menetapkan strategi pendanaan dengan mengoptimalkan sumber pendanaan yang dimiliki dalam rangka meningkatkan rasio *Net Interest Margin* (NIM) namun dengan tetap menjaga rasio likuiditas Bank. Bank memiliki strategi untuk mengelola likuiditas yang baik dengan memperoleh sumber pendanaan yang berbiaya rendah untuk memperkuat basis pendanaannya. Bank melakukan pelunasan pinjaman yang diterima yang merupakan sumber pendanaan berbiaya tinggi. Secara umum, bentuk strategi Bank terkait dengan pendanaannya antara lain melalui upaya:

1. Mengoptimalkan transaksi perbankan harian dari nasabah, misalnya penerimaan pembayaran piutang penjualan nasabah melalui rekening giro nasabah di Bank;
 2. Melakukan pendekatan kepada Korporasi "Lokal" yang memiliki hubungan bisnis dengan Jepang, yang bertindak sebagai pemasok/pembeli dari nasabah, serta kepada Korporasi Jepang yang baru didirikan di Indonesia;
 3. Memberikan suku bunga yang kompetitif untuk deposito berjangka dari investor institusional;
 4. Mengoptimalkan mutu pelayanan bisnis pada transaksi operasional;
 5. Mengoptimalkan fungsi Institusi Keuangan (*Financial Institution*) pada Divisi Treasury;
1. Increasing daily banking transactions of customers, such as through the receipt of payments of customer sales receivables through the customers' current accounts in the Bank;
 2. Approaching "Local" Corporations that have had business relations with Japan, or that have served as suppliers/buyers from customers, as well as reaching out to Japanese corporations that have just been established in Indonesia;
 3. Providing competitive interest rates for time deposits from institutional investors;
 4. Optimizing the quality of business services in operational transactions;
 5. Optimizing the function of Financial Institutions in the Treasury Division;



6. Mengoptimalkan pinjaman dari bank lain dan jumlah kewajiban *interbank/call money* sesuai dengan kebutuhan likuiditas Bank.

6. Optimizing borrowing from other banks and the amount of interbank liabilities/call money in accordance with the Bank's liquidity needs.

MODAL KPMM (KONSOLIDASI)

Minimum Capital Requirement Liability (Consolidated)

Rp5,01 triliun
IDR5.01 trillion

Modal Kewajiban Penyediaan Modal Minimum (KPMM) Bank pada tahun 2023, mengalami penurunan Rp338,53 miliar atau 6,33% dibandingkan tahun 2022. Rasio KPMM Bank pada tahun 2023 sebesar 34,72%.

The Bank's Minimum Capital Requirement Liability (KPMM) in 2023 experienced a decrease of IDR338.53 billion or 6.33% compared to 2022. The Bank's KPMM ratio in 2023 was 34.72%.

DPK (KONSOLIDASI)

Third-Party Funds (Consolidated)

Rp10,42 triliun
IDR10.42 trillion

Dana Pihak Ketiga (DPK) yang dicapai pada tahun 2023, baik dalam Rupiah maupun valuta asing sebesar Rp10,42 triliun.

Third-Party Funds (DPK) achieved in 2023, both in Rupiah and foreign currency, amounted to IDR10.42 trillion.

Kinerja Finansial Konsolidasi [OJK F.2]

Consolidated Financial Performance [OJK F.2]

ASET

Asset

Per 31 Desember 2023, Bank membukukan total aset sebesar Rp16,46 triliun, mengalami penurunan Rp1,22 triliun atau 6,92% dibandingkan dengan tahun 2022 yang sebesar Rp17,68 triliun. Penurunan ini terutama berasal dari penurunan kredit bersih sebesar Rp1,33 triliun atau 12,03% dibandingkan dengan tahun 2022.

As of December 31, 2023, the Bank reported total assets of IDR16.46 trillion, reflecting a decrease of IDR1.22 trillion or 6.92% compared to 2022 amounted to IDR17.68 trillion. This decline primarily came from a decrease in net loans of IDR1.33 trillion or 12.03% compared to 2022.



KREDIT Loans

Portofolio kredit merupakan komponen terbesar dengan komposisi sebesar 64,34% dari perolehan total aset Bank. Bank membukukan kredit bersih sebesar Rp9,74 triliun di tahun 2023, menurun Rp1,33 triliun atau 12,03% dibanding tahun sebelumnya sebesar Rp11,07 triliun. Berdasarkan sektor ekonomi, portofolio kredit terbesar Bank berada pada sektor industri pengolahan sebesar Rp6,04 triliun dengan komposisi sebesar 57,08% dari total kredit. Sektor terbesar selanjutnya adalah sektor perdagangan grosir yang mencapai Rp1,90 triliun dengan komposisi sebesar 17,95% dari total kredit.

Dari keseluruhan kredit, Bank secara non konsolidasi tercatat sebanyak Rp2,17 triliun disalurkan untuk Kegiatan Usaha Berkelanjutan (KUB) yang sesuai dengan kriteria dalam ketentuan POJK-51/2017 yang mencapai 20,22% dari total kredit. Secara non konsolidasi, pencapaian aset dan kredit Bank dibandingkan dengan target yang ditetapkan, masing-masing dicapai 93,99% dan 79,35% dari target.

The credit portfolio is the largest component with composition of 64.34% of total asset. In 2023, the Bank recorded net loans of IDR9.74 trillion, marking a decrease of IDR1.33 trillion or 12.03% compared to the previous year of IDR11.07 trillion. Based on the economic sector, the Bank's largest loan portfolio is in the manufacturing industry sector amounting to IDR6.04 trillion with a composition of 57.08% of total loans. The next largest sector is the wholesales trading sector which reached IDR1.90 trillion, constituting 17.95% of total loans.

Of the total loans, the Bank's non-consolidated basis was booked at IDR2.17 trillion distributed to Sustainable Business Activities (KUB) that meet the criteria in accordance with POJK-51/2017, which reached 20.22% of total loans. On a non-consolidated basis, the achievement of the Bank's assets and loans compared to the set targets, reached 93.99% and 79.35% of the target, respectively.

SIMPANAN Savings

Di tahun 2023, jumlah simpanan Bank tercatat sebesar Rp10,42 triliun, meningkat Rp29,95 miliar atau 0,29% dibanding tahun sebelumnya sebesar Rp10,39 triliun. Hal ini terutama berasal dari kenaikan rekening giro sebesar Rp187,25 miliar atau 3,84% dibandingkan dengan tahun sebelumnya. Namun terjadi penurunan deposito berjangka sebesar Rp157,37 miliar atau 2,86% dibandingkan tahun sebelumnya.

In 2023, total Bank deposits amounted to IDR10.42 trillion, marking an increase of IDR29.95 billion or 0.29% compared to the previous year of IDR10.39 trillion. This increase was primarily driven by an increase in current accounts, in the amount of IDR187.25 billion or 3.84% compared to the previous year. However, there was a decrease in time deposits amounting to IDR157.37 billion or 2.86% compared to the previous year.

PENDAPATAN BANK Bank Income

Pada tahun 2023, pendapatan bunga bersih mencapai Rp709,57 miliar atau meningkat 19,43% dibandingkan pendapatan bunga bersih tahun 2022 yang berjumlah Rp594,14 miliar. Bank membukukan pendapatan operasional lainnya sebesar Rp66,66 miliar di tahun 2023, menurun Rp0,72 miliar atau 1,07% dibanding tahun sebelumnya yang sebesar Rp67,38 miliar.

Bank mencatatkan beban operasional lainnya sebesar Rp1.106,23 miliar, meningkat Rp469,75 miliar atau 73,80% dibandingkan dengan tahun 2022 yang sebesar Rp636,48 miliar.

In 2023, net interest income reached IDR709.57 billion, marking an 19.43% increase compared to the net interest income in 2022, which amounted to IDR594.14 billion. The Bank recorded other operating income of IDR66.66 billion in 2023, marking a decrease of IDR0.72 billion or 1.07% compared to the previous year's figure of IDR67.38 billion.

The Bank recorded other operating expenses of IDR1,106.23 billion, representing an increase of IDR469.75 billion or 73.80% compared to the previous year's figure of IDR636.48 billion.



LABA BANK

Bank Profit

Sampai dengan akhir tahun 2023, Bank membukukan rugi bersih tahun berjalan sebesar Rp254,99 miliar, menurun signifikan dibandingkan tahun 2022 yang mencatatkan laba bersih tahun berjalan sebesar Rp35,16 miliar. Jika dibandingkan dengan target, kinerja pencapaian laba dicapai jauh signifikan di bawah target. Hal ini merupakan kebijakan strategis yang *prudential* dengan membukukan beban penurunan nilai kredit yang tinggi. Tindakan ini diambil sebagai mitigasi risiko kredit/*secure future risk*, sehingga diharapkan pada tahun-tahun berikutnya kinerja keuangan Bank akan membaik secara signifikan.

As of the end of 2023, the Bank recorded a net loss for the year of IDR254.99 billion, a significant decrease compared to 2022 which recorded a net profit for the year of IDR35.16 billion. When compared with the target, the achievement of profit is achieved significantly below from the target. This decision reflects a prudent strategic policy aimed at mitigating credit risk/securing future risk. It is anticipated that this proactive measure will pave the way for a significant improvement in the Bank's financial performance in the coming years.

KINERJA PT RESONA INDONESIA FINANCE (RIF)

Performance of PT Resona Indonesia Finance (RIF)

Pada tahun 2023, PT RIF membukukan total aset dan aset pembiayaan masing-masing sebesar Rp318,86 miliar dan Rp322,99 miliar atau mengalami penurunan sebesar -11,84% dan -6,51% dibandingkan tahun 2022. Hal ini dikarenakan oleh penyaluran fasilitas pembiayaan kepada Nasabah belum mencapai target. Di sisi lain, RIF juga tetap melakukan pengawasan yang ketat atas penyaluran pembiayaan baru kepada nasabah untuk mencegah risiko pembiayaan di kemudian hari. Jika dibandingkan dengan target yang ditetapkan pencapaian aset dan aset pembiayaan masing-masing tercapai 84.70% dan 88,75% dari target.

In 2023, PT RIF recorded total assets and financing assets of IDR318.86 billion and IDR322.99 billion respectively or experienced a decrease of -11.84% and -6.51% compared to 2022. This was due to the distribution of facilities financing to customers has not reached the target. On the other hand, RIF also continues to conduct strict supervision over the distribution of new financing to customers to prevent future financing risks. When compared with the target set, the achievement of assets and financing assets was respectively achieved at 84.70% and 88.75% of the target.

Sementara itu, PT RIF membukukan rugi setelah pajak sebesar Rp11,49 miliar atau mengalami penurunan kinerja rentabilitas jika dibandingkan tahun 2022 yang dibukukan rugi setelah pajak sebesar Rp5,17 miliar. Jika dibandingkan dengan target, laba setelah pajak dicapai dibawah dari target tahun 2023.

Meanwhile, PT RIF posted a loss after tax of IDR11.49 billion or suffered decreasing earning performance compared to 2022 which recorded a loss after tax of IDR5.17 billion. When compared with the target, profit after tax was achieved below the target in 2023.

Rugi setelah pajak tahun 2023 dikarenakan adanya penambahan beban kerugian penurunan nilai terhadap nasabah NPF hingga akhir tahun 2023 sebesar Rp13,87 miliar, hal ini dilakukan secara konservatif untuk menghadapi risiko di masa mendatang serta untuk menjaga pertumbuhan laba yang stabil.

The loss after tax in year 2023 was caused by the additional loan loss impairment expense on NPF customers until the end of 2023 amounting to IDR13.87 billion. This was done conservatively to face future risks and to maintain stable profit growth.

INKLUSI KEUANGAN DAN PROGRAM LITERASI KEUANGAN

Financial Inclusion and Financial Literacy Program

Keberlangsungan usaha nasabah memiliki pengaruh signifikan dan menjadi kunci utama keberlanjutan bisnis Bank. Menyadari kondisi tersebut, Bank memberikan perhatian dan upaya khusus untuk memperbaiki kualitas aset dengan cara memberikan stimulus kepada nasabah yang terdampak karena perubahan iklim atau bencana. Program dukungan pada nasabah dalam bentuk restrukturisasi kredit/pembiayaan tetap dilakukan Bank sejak pandemi COVID-19 dan terus berjalan hingga kini, antara lain dengan cara penurunan suku bunga, perpanjangan jangka waktu, penundaan pembayaran pokok, penundaan pembayaran bunga, dan penambahan fasilitas kredit.

Customer business continuity has a significant influence and is the main key to the Bank's business sustainability. Recognizing these conditions, the Bank provides special attention and efforts to improve asset quality by providing stimulus to customers affected by climate change or disasters. The Bank has been consistently implementing support programs for customers since the beginning of the COVID-19 pandemic, including credit/financing restructuring, which continues to this day, including by reducing interest rates, extending terms, deferring principal and interest payments, and adding loan facilities.

Selain itu, Bank melakukan program inklusi keuangan dengan perluasan kemudahan atas akses layanan keuangan kepada masyarakat. Oleh karena itu, Bank turut memastikan ketersediaan akses, produk, dan layanan keuangan sesuai dengan kebutuhan dan kemampuan masyarakat. Realisasi kegiatan dalam rangka meningkatkan inklusi keuangan selama tahun 2023 yaitu:

- Kegiatan inklusi keuangan yaitu Pemberian Kredit
 - Ruang lingkup kegiatan berupa penyediaan produk dan/atau layanan jasa keuangan;
 - Pelaksanaan kegiatan berbentuk penambahan jumlah rekening kredit dalam periode Januari-Desember 2023;
 - Sasaran kegiatan adalah perusahaan/korporasi;
 - Target pengguna yang ditetapkan sebanyak 20 perusahaan dengan jangkauan wilayah meliputi Banten, DKI Jakarta, Jawa Barat, Jawa Timur;
 - Parameter keberhasilan dari kegiatan berupa penambahan jumlah rekening kredit;
 - Pemantauan kegiatan dilakukan melalui laporan triwulan secara berkala, sedangkan evaluasi dalam bentuk melakukan analisis keberhasilan atau ketercapaian melalui perbandingan perencanaan dan realisasi kegiatan dengan hasil berupa penambahan jumlah rekening kredit.
- Bank telah merealisasikan pemberian kredit kepada 9 debitur baru dari target 20 debitur atau pencapaian 45%. Total penyaluran kredit untuk 9 debitur baru tersebut sebesar Rp373,50 miliar.

Dengan program inklusi keuangan tersebut, Bank berharap dapat membantu masyarakat dalam membangun kemandirian ekonomi dan sekaligus mendukung pertumbuhan ekonomi bangsa. Namun demikian, Bank juga menyadari bahwa keberhasilan program-program inklusi keuangan bergantung pada adanya kesadaran dan pemahaman yang memadai bagi masyarakat. Untuk itu, Bank terus mendorong peningkatan pemahaman terhadap program-program keuangan dan produk layanan perbankan bagi masyarakat.

Literasi atau pemahaman masyarakat akan keuangan dapat mendukung pertumbuhan kekayaan finansial dan kesejahteraan masyarakat tersebut. Beberapa program literasi keuangan yang dilakukan pada tahun 2023, antara lain:

1. Program Literasi Keuangan keuangan dan perbankan kepada 45 (empat puluh lima) siswa/i dan guru SMP Negeri 5 Bandung, tanggal 25 Mei 2023 dengan tema “Pengenalan Keuangan dan Perbankan”;
2. Pada tanggal 25 Mei 2023, dilaksanakan program literasi keuangan kepada 28 (dua puluh delapan) siswa/i dan guru SMAN 1 Surabaya, dengan tema “Mewujudkan Masyarakat yang Lebih Cerdas dan Inklusif dalam Era Keuangan Digital”;
3. Program Literasi Keuangan kepada 25 orang anggota Kelompok Tani Hutan (KTH) karya Mandiri Bersama dan KTH DKI Jakarta serta anggota Penyuluh Kehutanan, Dinas Pertamanan dan Hutan Kota Provinsi DKI Jakarta di pameran FLONA 2023, Jakarta, pada tanggal 12 Oktober 2023 dengan

In addition, the Bank conducts a financial inclusion program by expanding ease of access to financial services for the public. Therefore, the Bank also ensures the availability of financial access, products and services tailored to the needs and capabilities of the community. Realization of activities to increase financial inclusion during 2023 include:

- Providing Loan
 - It consists of providing financial products and/or services;
 - The activity implementation of additional account number of credit in the January-December 2023 period;
 - The target audience are companies/corporations;
 - The targeted users are 20 companies with regional coverage including Banten, DKI Jakarta, West Java, East Java;
 - Parameters for the success include increasing the number of credit account;
 - Monitoring the activity is conducted through regular quarterly reports, while evaluation is conducted through analyzing the achievements by comparing planned activities with realized results in terms of additional number of credit accounts.
- The Bank has provided loans to 9 new debtors out of the targeted 20 debtors, or an achievement of 45%. The total loans disbursed for the 9 new debtors amounted to IDR373.50 billion.

Through this financial inclusion program, the Bank hopes to help the community build economic independence and at the same time support the nation's economic growth. However, the Bank also realizes that the success of financial inclusion programs depends on adequate awareness and understanding among the community. For this reason, the Bank remains committed to promoting increased understanding of financial programs and banking services for the public.

Financial literacy or understanding of society to financial can support the growth of financial wealth and community welfare. Several financial literacy programs implemented in 2023 include:

1. Financial and banking Financial Literacy Program for 45 (forty-five) students and teachers of SMP Negeri 5 Bandung, conducted on May 25, 2023 with the theme “Introduction to Finance and Banking”;
2. On May 25, 2023, a financial literacy program was also conducted for 28 (twenty-eight) students and teachers of SMAN 1 Surabaya, with the theme “Creating a Smarter and Inclusive Society in the Digital Financial Era”;
3. Financial Literacy Program for 25 members of the Forest Farmers Group (KTH) by Karya Mandiri Bersama and KTH DKI Jakarta as well as members of Forestry Extension Officers, Parks and City Forest Service of DKI Jakarta Province held at the FLONA 2023 exhibition in Jakarta, on October 12, 2023



judul “Memperkuat Ketahanan Finansial, Melalui Peningkatan Literasi Keuangan”;

4. Pada tanggal 14 Desember 2023, telah dilaksanakan literasi keuangan dan perbankan kepada 40 (empat puluh) siswa dan guru SMP Negeri 2 Bandung, dengan tema “Memperkuat Ketahanan Finansial Melalui Peningkatan Literasi Keuangan”;
5. Literasi Keuangan kepada 35 (tiga puluh lima) siswa dan guru SMK Unitomo Surabaya, pada tanggal 19 Desember 2023 dengan tema “Memperkuat Ketahanan Finansial melalui peningkatan Literasi Keuangan”.

with the title “Strengthening Financial Resilience, Through Increasing Financial Literacy”;

4. On December 14, 2023, a financial and banking literacy was conducted for 40 (forty) students and teachers at SMP Negeri 2 Bandung, with the theme “Strengthening Financial Resilience through Increasing Financial Literacy”;
5. Financial Literacy to 35 (thirty-five) students and teachers at Unitomo Vocational School, Surabaya, held on December 19, 2023 with the theme “Strengthening Financial Resilience through increasing Financial Literacy”.

IKHTISAR KINERJA ASPEK KEBERLANJUTAN

Performance Overview of Sustainability Aspects

Non Konsolidasi (dalam Jutaan Rupiah)

Non Consolidated (in Million IDR)

Deskripsi Description	2023	2022	2021
Total Aset Total Assets	16,410,225	17,646,967	16,229,581
Aset Produktif Earning Assets	21,096,031	22,016,086	20,378,169
Kredit-Bersih Loans-Net	9,901,545	11,278,068	11,106,994
Dana Pihak Ketiga Third Party Funds	10,435,692	10,417,453	11,985,955
Pendapatan Operasional Operating Income	963,527	837,710	778,879
Beban Operasional Operating Expenses	1,280,420	803,972	878,741
Laba (Rugi) Bersih Net Income (Loss)	(243,496)	40,322	(40,034)
Rasio Keuangan Financial Ratio			
Rasio Kewajiban Penyediaan Modal Minimum (KPM) (KPM) Capital Adequacy Ratio (CAR)	34.42%	42.68%	21.38%
Aset produktif bermasalah dan aset non- produktif bermasalah terhadap total aset produktif dan aset non produktif Non performing earning assets and non performing non-earning assets to total earning assets and total non-earning assets	2.14%	1.84%	2.55%
Aset produktif bermasalah terhadap total aset produktif Non performing earning assets to total earning assets	2.99%	2.49%	3.69%
Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif Allowance for impairment losses on financial assets to total earning assets	5.29%	2.57%	3.02%
NPL Gross	4.48%	3.77%	5.02%
NPL Net	1.01%	1.43%	2.30%
Return on Asset (ROA)	(1.96%)	0.29%	(0.39%)
Return on Equity (ROE)	(4.81%)	1.05%	(1.92%)
Net Interest Margin (NIM)	4.66%	3.76%	3.14%
Rasio Biaya Operasional terhadap Pendapatan Operasional (BOPO) Operating Expenses to Operating Revenues (BOPO) Ratio	132.82%	96.06%	112.72%
Loan to Deposit Ratio (LDR)	102.61%	112.02%	96.62%
Liquidity Coverage Ratio (LCR)	245.29%	240.10%	186.44%
Net Stable Funding Ratio (NSFR)	150.08%	154.65%	139.18%

Konsolidasi (dalam Jutaan Rupiah) Consolidated (in Million IDR)

Deskripsi Description	2023	2022	2021
Total Aset Total Assets	16,456,503	17,679,329	16,354,315
Kredit-Bersih Loans-Net	9,740,492	11,072,023	11,024,994
Dana Pihak Ketiga Third Party Funds	10,416,434	10,386,476	11,964,842
Pendapatan Operasional Operating Income	979,021	855,213	796,209
Beban Operasional Operating Expenses	1,309,024	830,170	894,071
Laba (Rugi) Bersih Net Income (Loss)	(254,987)	35,157	(37,918)
Rasio Kinerja Financial Ratio			
Rasio Kewajiban Penyediaan Modal Minimum (KPMM) Capital Adequacy Ratio (CAR)	34.72%	43.03%	22.01%
NPL Gross	4.48%	3.77%	5.06%
NPL Net	1.01%	1.43%	2.02%
Return on Asset (ROA)	(2.04%)	0.25%	(0.36%)
Return on Equity (ROE)	(4.92%)	0.89%	(1.71%)
Loan to Deposit Ratio (LDR)	101.64%	110.98%	96.11%
Liquidity Coverage Ratio (LCR)	274.36%	275.35%	185.97%
Net Stable Funding Ratio (NSFR)	153.85%	154.87%	137.47%

Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi [OJK F.2]

Comparison of Production Target and Performance, Portfolio, Financing Target, or Investment, Revenue and Profit Loss [OJK F.2]

Bank memiliki peran penting dan kontribusi dalam perekonomian. Kontribusi tersebut dapat terwujud dengan cara menghimpun dana masyarakat kemudian menyalurkan dana tersebut ke dalam bentuk kredit kepada nasabah. Oleh nasabah, pinjaman yang diperoleh dipergunakan untuk berbagai tujuan baik untuk modal kerja maupun investasi.

Bank mempunyai nasabah sebanyak 83,02% yang berasal dari segmen korporasi dengan berbagai kegiatan usaha. Sementara, berdasarkan sektor ekonomi, penyaluran kredit untuk sektor manufaktur senilai Rp6,04 triliun diikuti sektor perdagangan grosir senilai Rp1,90 triliun. Kredit yang tersalurkan, selanjutnya dipergunakan untuk investasi barang modal maupun mendukung arus kas perusahaan sehingga mendorong kegiatan ekonomi dalam rantai nilai nasabah.

The Bank has an important role and contribution in the economy. This contribution can be realized by collecting public funds and subsequently channeling these funds into loans to customers. These loans serve various purposes, including financing working capital and investments.

The Bank has 83.02% of customers who come from the corporate segment engaged in various business activities. Meanwhile, based on the economic sector, loans distribution to the manufacturing sector is worth IDR6.04 trillion followed by the wholesales trading sector worth IDR1.90 trillion. These loans are utilized for investing in capital goods and supporting companies' cash flows, thereby stimulating economic activities within the customer's value chain.



Tabel Target dan Realisasi Kinerja Non Konsolidasi (dalam Jutaan Rupiah)
Table of Non-Consolidated Performance Targets and Realizations (in Millions of IDR)

Deskripsi Description	2023			2022			2021		
	Target Plan	Realisasi Actual	Pencapaian Achievement	Target Plan	Realisasi Actual	Pencapaian Achievement	Target Plan	Realisasi Actual	Pencapaian Achievement
Total Aset Total Assets	17,460,138	16,410,225	93.99%	17,110,527	17,646,967	103.14%	16,290,167	16,229,581	99.63%
Aset Produktif Earning Assets	23,377,248	21,096,031	90.24%	25,075,159	22,016,086	87.80%	24,483,862	20,378,169	83.23%
Kredit Loans	13,544,895	10,748,500	79.35%	12,039,949	11,733,019	97.45%	12,190,481	11,106,994	91.11%
Dana Pihak Ketiga Third Party Funds	10,866,603	10,435,692	96.03%	10,583,777	10,417,453	98.43%	10,780,149	11,985,955	111.19%
Pendapatan Operasional Operating Income	1,006,533	963,527	95.73%	903,819	837,710	92.69%	1,005,791	778,879	77.44%
Beban Operasional Operating Expenses	931,677	1,280,420	137.43%	872,346	803,972	92.16%	979,736	878,741	89.69%
Laba (Rugi) Bersih Net Income (Loss)	58,313	(243,496)	(417.57%)	36,488	40,322	110.51%	42,857	(40,034)	(93.41%)
Rasio Keuangan Financial Ratio									
Rasio Kewajiban Penyediaan Modal Minimum (KPMM) Capital Adequacy Ratio (CAR)	38.55%	34.42%	89.29%	39.34%	42.68%	108.49%	21.14%	21.38%	101.14%
Aset produktif bermasalah dan aset non-produktif bermasalah terhadap total aset produktif dan aset non- produktif Non-performing earning assets and non- performing non- earning assets to total earning assets and total non-earning assets	1.34%	2.14%	159.70%	1.29%	1.84%	142.64%	1.16%	2.55%	219.83%
Aset produktif bermasalah terhadap total aset produktif Non-performing earning assets to total earning assets	1.90%	2.99%	157.37%	1.95%	2.49%	127.69%	1.73%	3.69%	213.29%



Deskripsi Description	2023			2022			2021		
	Target Plan	Realisasi Actual	Pencapaian Achievement	Target Plan	Realisasi Actual	Pencapaian Achievement	Target Plan	Realisasi Actual	Pencapaian Achievement
Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif Allowance for impairment losses on financial assets to total earning assets	4.47%	5.29%	118.34%	2.79%	2.57%	92.11%	2.29%	3.02%	131.88%
<i>NPL gross</i>	2.70%	4.48%	165.93%	3.14%	3.77%	120.06%	3.78%	5.02%	132.80%
<i>NPL net</i>	0.79%	1.01%	127.85%	1.00%	1.43%	143.00%	2.24%	2.30%	102.68%
<i>Return on Asset (ROA)</i>	0.45%	(1.96%)	(435.56%)	0.26%	0.29%	111.54%	0.33%	(0.39%)	(118.18%)
<i>Return on Equity (ROE)</i>	1.14%	(4.81%)	(421.93%)	0.86%	1.05%	122.09%	2.07%	(1.92%)	(92.75%)
<i>Net Interest Margin (NIM)</i>	4.62%	4.66%	100.87%	3.61%	3.76%	104.16%	3.29%	3.14%	95.44%
Rasio Biaya Operasional terhadap Pendapatan Operasional (BOPO) Operating Expenses to Operating Revenues (BOPO) Ratio	92.56%	132.82%	143.50%	96.52%	96.06%	99.52%	97.41%	112.72%	115.72%
<i>Loan to Deposit Ratio (LDR)</i>	124.65%	102.61%	82.32%	113.76%	112.02%	98.47%	109.72%	96.62%	88.06%



Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi pada Instrumen Keuangan atau Proyek yang Sejalan dengan Penerapan Keuangan Berkelanjutan

[OJK F.3]

Comparison of Portfolio Target and Performance, Financing Target, or Investment in Financial Instruments or Projects in Line with the Implementation of Sustainable Finance [OJK F.3]

Program keuangan berkelanjutan yang disusun dalam RAKB merupakan program Bank yang berorientasi pada penerapan keuangan berkelanjutan sebagaimana amanat dari peraturan OJK No. 51/POJK.03/2017. Dengan program tersebut, Bank berkontribusi terhadap pengembangan keuangan berkelanjutan melalui pemberian pembiayaan/kredit kepada kegiatan usaha berwawasan lingkungan (KUBL) dan kegiatan usaha dengan kategori Usaha Mikro, Kecil, dan Menengah (UMKM). Secara bertahap, Bank mengklasifikasikan produk dan/atau jasa yang merupakan kegiatan penyaluran dana Bank ke dalam 12 (dua belas) kategori kegiatan usaha berkelanjutan baik klasifikasi 11 (sebelas) kategori KUBL maupun kegiatan UMKM.

The sustainable finance program outlined in SFAP represents the Bank's commitment to implementing sustainable finance as mandated by OJK regulation No. 51/POJK.03/2017. Through this program, the Bank contributes to the development of sustainable finance by providing financing/loans to environmentally friendly business activities (KUBL) and Micro, Small and Medium Enterprises (MSME). The Bank gradually categorizes its products and/or services into 12 (twelve) sustainable business activity classifications, encompassing 11 (eleven) KUBL categories and MSME activities.

TABEL TARGET DAN REALISASI KINERJA PORTOFOLIO PEMBIAYAAN YANG SEJALAN DENGAN PENERAPAN KEUANGAN BERKELANJUTAN
 Table of Targets and Realization of Financing Portfolio Performance in Line with the Implementation of Sustainable Finance

Non Konsolidasi (dalam Jutaan Rupiah)
 Non-Consolidated (in Millions of Rupiah)

Deskripsi Description	2023		2022		2021	
	Target Plan	Realisasi Actual	Target Plan	Realisasi Actual	Target Plan	Realisasi Actual
Jumlah produk yang memenuhi kriteria kegiatan usaha berkelanjutan Number of products that comply with the sustainable business activity criteria						
a. Penghimpunan Dana Third Party Funds	-	-	-	-	-	-
b. Penyaluran Dana Loan Disbursement	1	1	1	1	1	1



Deskripsi Description	2023		2022		2021	
	Target Plan	Realisasi Actual	Target Plan	Realisasi Actual	Target Plan	Realisasi Actual
Total Aset Produktif Kegiatan Usaha Berkelanjutan Total Earning Assets for Sustainable Business Activities						
a. Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan (IDR)* Total Loans/Financing for Sustainable Business Activities (IDR)*	562,769	2,173,583	201,996	2,310,656*	91,965	198,857
b. Total Non-Kredit/Pembiayaan Non-Kegiatan Usaha Berkelanjutan (IDR) Total Non-Loans/Financing for Non-Sustainable Business Activities (IDR)	12,982,126	8,574,917	11,837,953	9,422,363	11,735,702	11,382,332
Total Kredit/Pembiayaan Bank Total Bank Loan/Financing	13,544,895	10,748,500	12,039,949	11,733,019	11,827,667	11,581,189
Persentase total kredit/ pembiayaan kegiatan usaha berkelanjutan terhadap total kredit/pembiayaan Bank (%) Percentage of Total Loans/Financing for Sustainable Business Activities to Total Bank's Loans/Financing (%)	4.15%	20.22%	1.68%	19.69%	0.78%	1.72%

*) Realisasi kredit pada Kegiatan Usaha Berkelanjutan (KUB) sejak tahun 2022 mengalami kenaikan signifikan dibandingkan tahun 2021 dikarenakan pada tahun 2022 Bank telah menambahkan pemetaan kredit kategori KUB selain dari kredit UMKM.

*) Credit realization for Sustainable Business Activities (KUB) since 2022 experienced a significant increase comparing to year 2021 due to the addition of credit mapping for the KUB category apart from MSME loans in 2022 by the Bank.

Konsolidasi (dalam Jutaan Rupiah) Consolidated (In Million IDR)

Deskripsi Description	2023	2022	2021
Jumlah produk yang memenuhi kriteria kegiatan usaha berkelanjutan Number of products that comply with the sustainable business activity criteria			
a. Penghimpunan Dana Third Party Funds	-	-	-
b. Penyaluran Dana Loan Disbursement	1	1	1
Total Aset Produktif Kegiatan Usaha Berkelanjutan Total Earning Assets for Sustainable Business Activities			
a. Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan (IDR) Total Loans/Financing for Sustainable Business Activities (IDR)	2,234,496	2,341,034	277,163
b. Total Non-Kredit/Pembiayaan Non-Kegiatan Usaha Berkelanjutan (IDR) Total Non-Loans/Financing for Non-Sustainable Business Activities (IDR)	8,352,952	9,185,939	11,607,569
Total Kredit/Pembiayaan Bank Total Bank Loan/Financing	10,587,448	11,526,973	11,884,732
Persentase total kredit/pembiayaan kegiatan usaha berkelanjutan terhadap total kredit/ pembiayaan Bank (%) Percentage of Total Loans/Financing for Sustainable Business Activities to Total Bank's Loans/Financing (%)	21.11%	20.31%	2.33%



Nilai Ekonomi yang Diperoleh dan Didistribusikan [GRI 201-1]

Economic Value Created and Distributed [GRI 201-1]

Bank memiliki nilai ekonomi langsung yang dihasilkan, yang bersumber dari sejumlah pendapatan yang diperoleh dari hasil kegiatan perbankan. Dengan sejumlah nilai ekonomi langsung tersebut, Bank dapat mendistribusikan nilai ekonomi kepada para pemangku kepentingan sesuai dengan harapan. Sementara itu, nilai ekonomi yang didistribusikan mencakup sejumlah pengeluaran yang didistribusikan dalam bentuk kontribusi Bank untuk meningkatkan laju pertumbuhan ekonomi dan kesejahteraan para pemangku kepentingan, seperti pembayaran gaji, pembayaran kepada pemerintah berupa pajak, premi OJK dan LPS, pembayaran kepada pemodal, pembayaran untuk pemasok, dan investasi sosial (CSR). Selanjutnya, nilai ekonomi yang ditahan adalah selisih antara nilai ekonomi yang dihasilkan dikurangi nilai ekonomi yang didistribusikan.

Pada tahun 2023, nilai ekonomi langsung yang dihasilkan mencapai Rp287,47 miliar, turun 51,61% dibandingkan nilai ekonomi langsung yang diperoleh pada tahun 2022 sebesar Rp594,08 miliar. Realisasi nilai ekonomi yang didistribusikan tahun 2023 mencapai Rp623,46 miliar, naik 12,95% dibandingkan distribusi nilai ekonomi tahun 2022 sebesar Rp551,96 miliar. Sementara nilai ekonomi Perseroan yang ditahan mencapai minus Rp335,99 miliar, turun signifikan dibandingkan nilai ekonomi yang ditahan pada tahun 2022 sebesar Rp42,12 miliar.

Banks generate direct economic value from various revenue sources derived from banking activities. This economic value is then distributed among stakeholders in alignment with their expectations. Distributed economic value includes expenditures such as salary payments, taxes, OJK and LPS premiums, payments to investors, payments to suppliers, and social investments (CSR), among others. Furthermore, the economic value retained represents the difference between the economic value produced minus the economic value distributed.

In 2023, the Bank generated a direct economic value of IDR287.47 billion, reflecting a decrease of 51.61% compared to the direct economic value generated in 2022, which amounted to IDR594.08 billion. The realization of economic value distributed in 2023 reached IDR623.46 billion, marking an increase of 12.95% compared to the distributed economic value in 2022 of IDR551.96 billion. Meanwhile, the Bank's retained economic value amounted to minus IDR335.99 billion, indicating a decrease significantly compared to the retained economic value in 2022 of IDR42.12 billion.

NILAI EKONOMI YANG DIPEROLEH DAN DIDISTRIBUSIKAN

Economic Value Created and Distributed

Konsolidasi (dalam Jutaan Rupiah)

Consolidated (in Millions of Rupiah)

Deskripsi Description	2023	2022	2021
Nilai Ekonomi yang Dihasilkan Economic Value Created	287,465	594,076	524,443
• Pendapatan Revenue	287,465	594,076	524,443
Nilai Ekonomi yang Didistribusikan Economic Value Distributed	623,456	551,958	570,705
• Biaya Operasi Operating Expenses	236,719	198,514	186,406
• Biaya Pegawai Employee Expenses	126,186	110,354	108,555
• Pembayaran kepada pemodal (entitas induk, bunga, dll.) Payments to Capital Owners (Parent Company, Interest, etc)	211,579	193,690	246,853

Deskripsi Description	2023	2022	2021
• Pembayaran kepada Pemerintah (Pajak, premi OJK, premi LPS, dll) Payment to Government (Tax, FSA Premiums, IDIC Premiums, etc)	48,617	49,097	28,509
• Investasi Sosial (biaya CSR) Social Investment (CSR Expenses)	356	304	382
Laba Ditahan (=Nilai Ekonomi yang Dihasilkan - Nilai Ekonomi yang Didistribusikan) Retained Earnings (= Economic Value Created - Economic Value Distributed)	(335,991)	42,118	(46,261)

DAMPAK EKONOMI TIDAK LANGSUNG Indirect Economic Impact

Selain kontribusi secara langsung melalui produk dan layanan perbankan, aktivitas Bank memberikan dampak ekonomi secara tidak langsung terhadap perekonomian nasional dalam meningkatkan perekonomian masyarakat. Bank juga melakukan investasi sosial melalui pelaksanaan program-program tanggung jawab sosial (CSR), program inklusi dan literasi keuangan untuk mendukung program keuangan berkelanjutan dan pencapaian Tujuan Pembangunan Berkelanjutan (TPB).

Kontribusi Bank melalui pembayaran kewajiban pajak kepada Pemerintah juga berdampak terhadap pelaksanaan program pembangunan infrastruktur nasional dan program pemulihan ekonomi masyarakat. Disamping itu, kontribusi yang diberikan oleh Bank dalam bentuk distribusi nilai ekonomi memberikan dampak positif bagi pemangku kepentingan. Pada sisi yang lain, Bank menilai tidak terdapat dampak negatif yang timbul dari aktivitas kegiatan bisnis perbankan dan distribusi nilai ekonomi kepada pemangku kepentingan. [GRI 203-2]

Sebaliknya, dalam proses pengelolaan perbankan, Bank tidak menerima bantuan finansial dari pemerintah mana pun selama periode pelaporan, seperti: pembebasan pajak dan kredit pajak, subsidi, hibah investasi, hibah untuk penelitian dan pengembangan, dan jenis dana hibah lain yang relevan, fasilitas pembebasan royalti sementara (*royalty holidays*), insentif finansial, dan tunjangan finansial lainnya untuk operasi apa pun. [GRI 201-4, 203-1]

Apart from its direct contributions through banking products and services, the Bank's activities provide an indirect economic impact on the national economy in improving the community's economy. The Bank also makes social investments through the implementation of social responsibility (CSR) programs, inclusion and financial literacy programs aimed at supporting sustainable financial programs and achieving Sustainable Development Goals (SDGs).

The Bank's contribution through payment of tax obligations to the Government also plays a role in facilitating the implementation of national infrastructure development programs and community economic recovery programs. Apart from that, the contribution made by the Bank in distributing the economic value has a positive impact on stakeholders. On the other hand, the Bank assesses that there is no negative impact arising from banking business activities and the distribution of economic value to stakeholders. [GRI 203-2]

On the other hand, during the reporting period, the Bank did not receive financial assistance from any government, such as: tax exemptions and tax credits, subsidies, investment grants, grants for research and development, and other types of relevant grant funds, royalty exemption facilities temporary (*royalty holidays*), financial incentives and any other forms of financial benefits for its operations. [GRI 201-4, 203-1]



Risiko dan Peluang Akibat Perubahan Iklim [GRI 201-2]

Risks and Opportunities Due to Climate Change [GRI 201-2]

Bank menerapkan strategi pengelolaan risiko terutama risiko kredit dengan menitikberatkan pada penerapan prinsip kehati-hatian, pengelolaan kredit bermasalah dan mengoptimalkan tingkat pengembalian dari kredit bermasalah dan kredit yang dihapus buku melalui restrukturisasi kredit dan penjualan aset jaminan debitur untuk proses penyelesaian.

Bank patuh dalam penerapan manajemen risiko secara efektif baik untuk Bank secara individu maupun untuk Bank secara konsolidasi dengan perusahaan anak, berdasarkan ketentuan dalam Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum. Penerapan manajemen risiko dimulai dari proses identifikasi hingga mitigasi risiko. Dalam proses tahapan manajemen risiko, Bank juga memperhatikan dan mempertimbangkan sektor usaha yang berpotensi terhadap dampak/paparan risiko keberlanjutan, termasuk risiko perubahan iklim, risiko air, dan lain sebagainya. Di samping itu, Bank telah mengalokasikan anggaran untuk meningkatkan literasi keberlanjutan, termasuk di dalamnya berkaitan perubahan iklim. Namun, Bank belum mengalokasikan anggaran khusus terkait mitigasi risiko akibat perubahan iklim pada penyaluran kredit/pembiayaan.

The Bank implements a risk management strategy, particularly in managing credit risk, with emphasis on implementing the principle of prudence, managing problem loans and optimizing the recovery rate of non-performing loans and written-off loans through credit restructuring and the liquidation of debtor collateral assets for the settlement process.

The Bank complies with the implementation of effective risk management both for the Bank individually and for the Bank consolidated with subsidiary companies, based on the provisions in Financial Services Authority Regulation No. 18/POJK.03/2016 concerning Implementation of Risk Management for Commercial Banks. The implementation of risk management starts from the identification process to risk mitigation. During this risk management process, the Bank evaluates business sectors that may be susceptible to sustainability risks, including those related to climate change and water resources, and so on. In addition, the Bank has allocated a budget to increase sustainability literacy, including addressing climate change. However, the Bank has not allocated a special budget related to risk mitigation due to climate change in loan/financing distribution.

Kewajiban Program Pensiun Manfaat Pasti dan Program Pensiun Lainnya [GRI 201-3]

Obligations of Defined Benefit Retirement Programs and Other Retirement Programs [GRI 201-3]

Salah satu bentuk distribusi nilai ekonomi langsung adalah berupa pembayaran/pengeluaran kepada karyawan. Untuk distribusi tersebut, Bank berkomitmen untuk memenuhi hak-hak karyawan sebagaimana diatur dalam Undang-undang No. 13/2003 tentang Ketenagakerjaan dan Perjanjian Kerja Bersama (PKB) Bank Resona Perdania, termasuk di dalamnya berkaitan dengan uang pensiun atau imbalan pasca-kerja. Bank juga mengikutsertakan karyawan dalam Program Jaminan Hari Tua dan

One form of direct economic value distribution is in the form of payments/expenses to employees. For this distribution, the Bank is committed to fulfilling employee rights as regulated in Law No. 13/2003 concerning Employment and Collective Labor Agreements (CLA) of Bank Resona Perdania, including those related to pensions or post-employment benefits. Additionally, employees are covered by the Old Age Security and Pension Security Programs administered by BPJS Employment, as well

Jaminan Pensiun yang diselenggarakan BPJS Ketenagakerjaan serta Jaminan Kesehatan Pensiunan dari BPJS Kesehatan serta program tambahan lainnya yang disediakan Bank. [GRI 3-2]

Lebih lanjut, Bank mengikutsertakan karyawan tetap untuk program pensiun dalam program *smart saving plan* yang dikelola oleh pihak ketiga. Bank akan memberikan manfaat pensiun normal atau karyawan yang berhenti sebelum usia pensiun sesuai dengan formula yang terdapat dalam Perjanjian Kerja Bersama (PKB) Bank. Program *Smart Saving Plan* seluruh dananya di tanggung oleh Bank dan tidak ada yang ditanggung oleh karyawan. [GRI 3-3]

as Retirement Health Insurance from BPJS Health and other additional programs provided by the Bank. [GRI 3-2]

The Bank provides permanent employees with access to a pension program through a smart savings plan managed by a third party. Retirement benefits for employees who retire or leave before reaching retirement age are determined according to the formula outlined in the Bank Resona Perdana Collective Labor Agreement (CLA). The Bank bears all costs associated with this program, and employees are not required to contribute. [GRI 3-3]

Program Jaminan Pensiun Pension Guarantee Program

Program	Ketentuan Provision
Jaminan Hari Tua Old Age Security	Peraturan BPJS No. 4 Tahun 2015 tentang Penetapan dan Distribusi Hasil Pengembangan Jaminan Hari Tua yang diterima Peserta adalah Total Iuran ditambah dengan Hasil Pengembangan. BPJS Regulation No. 4 of 2015 concerning Determination and Distribution of the Development Result of Old Age Security received by Participants is the Total Contribution plus its Development Results.
Jaminan Pensiun Pension Security	Berupa Uang tunai bulanan yang diberikan kepada peserta (yang memenuhi iuran minimum 15 tahun yang setara dengan 180 bulan) saat memasuki usia pensiun sampai dengan meninggal dunia. In the form of monthly cash payments given to eligible participants (who meet the minimum contribution of 15 years which is equivalent to 180 months) upon reaching retirement age and continuing until the end of their lives.
<i>Smart Saving Plan</i>	Program yang diselenggarakan oleh Bank untuk karyawan tetap yang pensiun atau mengundurkan diri, dimana dana tersebut dikelola oleh pihak ketiga. Program organized by the Bank for permanent employees who retire or resign, where the funds are managed by a third party.

Tabel Kewajiban program pensiun manfaat pasti dan program pensiun lainnya (dalam Jutaan Rupiah)
Table of Obligations for Defined Benefit Pension Plans and Other Pension Plans (in Million IDR)

Uraian Description	2023	2022	2021
Jaminan Hari Tua Old Age Security	4,419	3,978	3,788
Jaminan Pensiun Pension Security	1,001	803	834
<i>Smart Saving Plan</i>	10,067	9,881	12,705
Jumlah Total	15,487	14,662	17,328

Tabel Persentase Kontribusi Gaji Dalam Program Pensiun – BPJS Pensiun
Table of Salary Contribution Percentage in Pension Program – BPJS Pensiun

Uraian Description	2023	2022	2021
Karyawan Employee	1%	1%	1%
Pemberi Kerja (Bank) Employer (Bank)	2%	2%	2%
Jumlah Total	3%	3%	3%


Tabel Persentase Kontribusi Gaji Dalam Program Pensiun – BPJS Ketenagakerjaan

Table of Salary Contribution Percentage in the Pension Program – BPJS Ketenagakerjaan

Uraian Description	2023	2022	2021
Karyawan Employee	2%	2%	2%
Pemberi Kerja (Bank) Employer (Bank)	3.7%	3.7%	3.7%
Jumlah Total	5.7%	5.7%	5.7%

Tabel Persentase Kontribusi Gaji Dalam Program Pensiun - Smart Saving Plan

Table of Salary Contribution Percentage in the Pension Program - Smart Saving Plan

Uraian Description	2023	2022	2021
Karyawan Employee	-	-	-
Pemberi Kerja (Bank) Employer (Bank)	100%	100%	100%
Jumlah Total	100%	100%	100%

Tabel Tingkat Partisipasi Karyawan Dalam Program Pensiun berdasarkan Skema

Table of Employee Participation Rates in Pension Programs by Scheme

Program Pensiun Retirement Program	Jenis Skema (wajib/sukarela) Scheme Type (mandatory/voluntary)	Tingkat Partisipasi Kepesertaan Karyawan Employee Participation Rate
Jaminan Hari Tua Old Age Security	Wajib Mandatory	2%
Jaminan Pensiun Pension Security	Wajib Mandatory	1%
Smart Saving Plan	Wajib Mandatory	-

Anti-Fraud/Anti-Korupsi

Anti-Fraud/Anti-Corruption

Tindakan *fraud* merupakan salah satu risiko yang muncul dari dampak negatif pengelolaan produk/layanan keuangan yang tidak mengikuti prinsip-prinsip GCG. Tindakan ini merupakan penyimpangan yang dilakukan untuk mengelabui, menipu atau memanipulasi Bank, nasabah atau pihak lain, yang terjadi di lingkungan Bank dan/atau menggunakan sarana Bank sehingga mengakibatkan Bank, nasabah atau pihak lain menderita kerugian sebagaimana dijelaskan dalam POJK No. 39/POJK.03/2019 tentang Penerapan Strategi Anti-Fraud bagi Bank Umum. Bank telah mengidentifikasi jenis-jenis perbuatan yang tergolong *fraud* berdasarkan ketentuan tersebut antara lain: kecurangan, penipuan, penggelapan aset, pembocoran informasi, tindak pidana perbankan, dan tindakan lainnya yang dapat dipersamakan dengan itu.

[GRI 3-2]

Fraud is one of the risks that arises from the mismanaging of financial products/services that do not adhere to GCG principles. Fraudulent activities involve actions intended to deceive, defraud, or manipulate the Bank, its customers, or other stakeholders, which occurs within the Bank and/or using Bank facilities, resulting in financial losses as explained in POJK No. 39/POJK.03/2019 concerning Implementation of Anti-Fraud Strategies for Commercial Banks. The Bank has identified types of acts that are classified as fraud based on these provisions, including: cheating, fraud, embezzlement of assets, leakage of information, banking crimes, and other related offenses. [GRI 3-2]

PENGELOLAAN DAN EVALUASI ANTI-FRAUD

Anti-Fraud Management and Evaluation

Bank telah melakukan langkah-langkah identifikasi proses bisnis perbankan dan aktivitas operasional unit kerja yang berpotensi memiliki risiko terjadi *fraud* atau korupsi. Hasil identifikasi menjadi landasan manajemen melalui unit kerja internal audit untuk melakukan pengendalian internal secara memadai. Untuk meminimalkan risiko *fraud*, Bank telah menetapkan dan menerapkan strategi Anti-Fraud yang menyeluruh yang meliputi pencegahan, deteksi, investigasi, dan evaluasi yang berlaku di seluruh kegiatan.

[GRI 3-3] [GRI 205-1]

The Bank has taken steps to identify banking business processes and operational activities within work units that could potentially pose risks of fraud or corruption. The results of this identification process served as the basis for management through the internal audit work unit to conduct adequate internal control. To minimize the risk of fraud, the Bank has established and implemented a comprehensive Anti-Fraud strategy which includes prevention, detection, investigation and evaluation that applies to all activities.

[GRI 3-3] [GRI 205-1]


Tabel Strategi Anti-Fraud
 Anti-Fraud Strategy Table

Pencegahan Prevention	Deteksi Detection	Investigasi Investigation	Pemantauan, Evaluasi, dan Tindak Lanjut Monitoring, Evaluation and Follow-Up
1. Kepekaan Anti-Fraud - Meningkatkan kesadaran terhadap risiko <i>fraud</i> dan implikasinya bagi Bank, manajemen, dan individu karyawan. 1. Anti-Fraud Sensitivity - Increase awareness of fraud risks and their implications for the Bank, management and employees.	1. Sumber pengungkapan kasus <i>fraud</i> bersumber dari laporan sebagai berikut: - Informasi dari pihak ketiga, baik dari staf maupun pihak lain. - Pemeriksaan berkala dari Divisi Audit Internal (SKAI). - Keluhan nasabah yang tidak biasa. 1. The source of disclosure of fraud cases originates from the following reports: - Information obtained from third parties, including staff and other parties. - Periodic inspections conducted by the Internal Audit Division (SKAI). - Unusual customer complaints.	1. Investigasi a. Bentuk-bentuk investigasi: - Interview. - Pengumpulan bukti. - Pemeriksaan komputer. - Analisa bukti terkait. b. Proses investigasi. c. Hasil investigasi. 1. Investigation a. Forms of Investigation: - Interviews. - Gathering evidence. - Computer checks. - Analyze related evidence. b. Investigation Process. c. Investigation Results.	1. Pemantauan Memantau tindak lanjut yang dilakukan terhadap <i>fraud</i>, baik sesuai ketentuan <i>intern</i> Bank maupun sesuai dengan ketentuan peraturan perundang-undangan. 2. Monitoring Follow-up actions on fraud are monitored in accordance with both the Bank's internal regulations and statutory regulations.
2. Identifikasi Potensi <i>Fraud</i> a. Internal <i>fraud</i> Analisa <i>fraud</i> memperhatikan elemen-elemen berikut: - Motivasi: Kebutuhan atau merasa membutuhkan (keinginan). - Kesempatan: hak akses, informasi, dan keamanan sistem/komputer. - Rasionalisasi: kebiasaan melakukan pembenaran. b. Eksternal <i>Fraud</i>	2. <i>Whistleblower</i> Bank memberi ruang bagi karyawan untuk melaporkan kasus <i>fraud</i> kepada manajemen, ketika mengetahui bahwa seseorang melakukan <i>fraud</i>. Nama karyawan pelapor (<i>whistleblower</i>) akan dirahasiakan dan tindakan sebagai <i>whistleblower</i> tidak menjadi suatu catatan buruk di kondite karyawan tersebut. Hal-hal yang harus diperhatikan: a. Metode Penyampaian/<i>Report Method</i> Dapat disampaikan secara lisan atau tertulis/<i>e-mail</i> kepada: - Kepala Divisi Human Capital: Ext 30100 - Kepala Divisi Kepatuhan dan APU PPT: Ext. 30200 - Kepala Divisi Manajemen Risiko: Ext. 30300 - E-mail: brp-wbs@perdania.co.id. b. Menjaga Kerahasiaan/<i>Confidentiality</i>. c. Anti Retaliasi/<i>No Retaliation</i> (Menghindari tindakan pembalasan). d. Penghargaan dan Hukuman (Memberikan penghargaan apabila laporan <i>fraud</i> oleh <i>whistleblower</i> benar dan hukuman apabila laporan tersebut tidak benar).	2. Tindakan Pendisiplinan <i>Fraud</i> a. Pembicaraan terkait sanksi pendisiplinan dengan pelaku <i>fraud</i> diselenggarakan oleh Komite Disiplin dan tindakan pendisiplinan memperhatikan ketentuan yang berlaku.	2. Evaluasi. Memelihara data kejadian <i>Fraud</i>. Berdasarkan data kejadian <i>fraud</i> dan hasil evaluasi tersebut dapat diidentifikasi kelemahan dan penyebab terjadinya <i>fraud</i> serta ditentukan langkah penanganan dan perbaikan yang diperlukan, termasuk memperkuat sistem pengendalian intern. Evaluasi menyeluruh terhadap sistem pengendalian <i>fraud</i> dilakukan secara berkala.



Pencegahan Prevention	Deteksi Detection	Investigasi Investigation	Pemantauan, Evaluasi, dan Tindak Lanjut Monitoring, Evaluation and Follow-Up
2. Identifying Potential Fraud a. Internal Fraud Analysis focuses on the following elements: • Motivation: Desires or perceived needs. • Opportunities: access rights, information, and system/computer security. • Rationalization: the tendency to justify fraudulent actions. b. External Fraud,	2. Whistlebolwers The Bank offers ways for employees to report fraud cases to management when they become aware of fraudulent activities. The identity of the reporting employee (whistleblower) will be kept confidential, and their status as a whistleblower will not adversely affect their employment record. Things that must be considered: a. Reporting Method: Reports can be submitted orally or in writing via email to: • Head of Human Capital Division: Ext. 30100 • Head of Compliance and AML CFT Division: Ext. 30200 • Head of Risk Management Division: Ext. 30300, Email: brp-wbs@perdania.co.id b. Ensuring Confidentiality. c. Anti-Retaliation Policy: Measures to prevent retaliation. d. Rewards and Penalties: Providing rewards for accurate fraud reports by whistleblowers and imposing penalties for inaccurate reports.	2. Disciplinary Action Fraud a. Discussions regarding disciplinary measures for fraud perpetrators are conducted by the Disciplinary Committee, ensuring compliance with applicable regulations.	2. Evaluation Retain the evidence data Fraud. Based on fraud incident data and evaluation results, weaknesses and causes of fraud are identified, and necessary corrective and improvement measures are determined, including strengthening the internal control system. A comprehensive evaluation of the fraud control system is conducted periodically.
3. <i>Know Your Employee</i> Divisi <i>Human Capital</i> dan Departemen Administrasi Proses melakukan kaji ulang secara berkala terhadap rekrutmen dan seleksi karyawan termasuk prosedur: a. Proses rekrutmen. b. Seleksi. c. Pengangkatan. 3. <i>Know Your Employee:</i> Human Capital Division and Administration Department: The process of conducting regular reviews of employee recruitment and selection includes the following procedures: a. Recruitment process. b. Selection. c. Appointment.	3. <i>Surprise Audit</i> <i>Surprise audit</i> adalah suatu teknik pemeriksaan audit dengan jadwal yang sifatnya mengejutkan untuk mendeteksi dan mencegah <i>fraud</i>. <i>Surprise audit</i> ini juga membantu Bank dalam mempertahankan citra Bank dari publikasi buruk seperti <i>fraud</i>. 3. <i>Surprise Audit</i> <i>Surprise audit</i> is an inspection technique conducted on an unannounced schedule aimed at detecting and preventing fraud. This approach also serves to safeguard the Bank's reputation by averting negative publicity associated with fraudulent activities.		3. Tindak lanjut Menyusun mekanisme tindak lanjut berdasarkan hasil evaluasi atas kejadian <i>fraud</i> untuk memperbaiki kelemahan dan memperkuat sistem pengendalian intern agar dapat mencegah terulangnya kembali <i>fraud</i> karena kelemahan yang serupa. 3. Follow-up A follow-up mechanism is developed based on the evaluation results of fraud incidents to address weaknesses and strengthen the internal control system in order to prevent the recurrence of fraud resulting from similar weaknesses.
	4. Sistem Pengawasan Sistem pengawasan merupakan suatu tindakan pengujian atau pemeriksaan yang dilakukan tanpa diketahui atau disadari oleh pihak yang diuji atau diperiksa dalam rangka memantau dan menguji efektivitas Kebijakan Anti-Fraud. 4. Monitoring System A monitoring system entails testing or inspecting actions conducted without the knowledge or awareness of the party being assessed, aimed at monitoring and evaluating the effectiveness of the Anti-Fraud Policy.		



SOSIALISASI ANTI-FRAUD [GRI 205-2]

Anti-Fraud Socialization [GRI 205-2]

Salah satu kegiatan yang penting dalam proses penanganan Anti-Fraud adalah adanya sosialisasi kebijakan Anti-Fraud dan program-program pencegahannya. Dalam memberikan pemahaman dan pembekalan pengetahuan mengenai Anti-Fraud, Bank melakukan sosialisasi kepada seluruh karyawan. Partisipasi komunikasi dan pelatihan terkait Anti-Fraud disajikan pada tabel berikut:

One of the important activities in the Anti-Fraud handling process is the socialization of Anti-Fraud policies and prevention programs. In providing understanding and providing knowledge regarding Anti-Fraud, the Bank conducted outreach to all employees. Communication and training participation related to Anti-Fraud is presented in the following table:

Tabel Sosialisasi Kebijakan Anti-Fraud
 Anti-Fraud Policy Socialization Table

Deskripsi Description	2023		2022		2021	
	Jumlah Peserta Number of Participants	Persentase dari Total Percentage	Jumlah Peserta Number of Participants	Persentase dari Total Percentage	Jumlah Peserta Number of Participants	Persentase dari Total Percentage
Sosialisasi Kebijakan Anti-Fraud Anti-Fraud Policy Socialization	280	89%	244	84%	242	84%

PENANGANGAN ANTI-FRAUD/KORUPSI [GRI 205-3]

Anti-Fraud/Corruption Handling [GRI 205-3]

Bank memiliki kewajiban untuk memastikan proses pengelolaan usaha perbankan yang memenuhi prinsip-prinsip GCG dan menciptakan lingkungan kerja dengan kelengkapan sistem memadai dari kejahatan perbankan. Untuk itu, Bank berkomitmen untuk menjalankan pengelolaan dana masyarakat secara profesional, memenuhi prinsip kehati-hatian, bersih dan bebas korupsi. Komitmen tersebut, sejalan dengan Peraturan OJK No. 55/POJK.03/2016 sebagaimana diubah dengan POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum yang mengatur pentingnya sistem perbankan yang menerapkan prinsip-prinsip pengelolaan yang sehat.

Bank has an obligation to ensure that the banking business management process adhere to GCG principles and creates a work environment with adequate systems to prevent banking crime. For this reason, the Bank is committed to carrying out professional management of public funds, complying with the principles of prudence and a corruption-free environment. This commitment is in line with Financial Services Authority Regulation No. 55/POJK.03/2016 as amended by Financial Services Authority Regulation No. 17 Year 2023 on the Implementation of Governance for Commercial Banks which regulates the importance of a banking system that applies sound management principles.

Hal ini diperkuat dengan Bank menerbitkan Kebijakan Anti-Fraud, Kebijakan Benturan Kepentingan, Pedoman dan Tata Tertib Kerja Karyawan, yang antara lain mengatur mengenai:

- Melarang pemberian suap kepada Bank Indonesia/Otoritas Jasa Keuangan/Pemerintah dan pihak terkait lainnya;
- Gratifikasi, pemberian/penerimaan fasilitas, hadiah, sponsor baik di lingkup internal maupun eksternal;
- Mekanisme penanganan pengaduan (*Whistleblowing*), dll.

This commitment is reinforced by the Bank issuing an Anti-Fraud Policy, Conflict of Interest Policy, Employee Work Guidelines and Code of Conduct, which regulates:

- Prohibition of offering bribes to Bank Indonesia/Financial Services Authority/Government and other related parties;
- Guidelines regarding gratuities, giving/receiving facilities, gifts, sponsorships, both internally and externally;
- Mechanisms for handling complaints (*Whistleblowing*), etc.

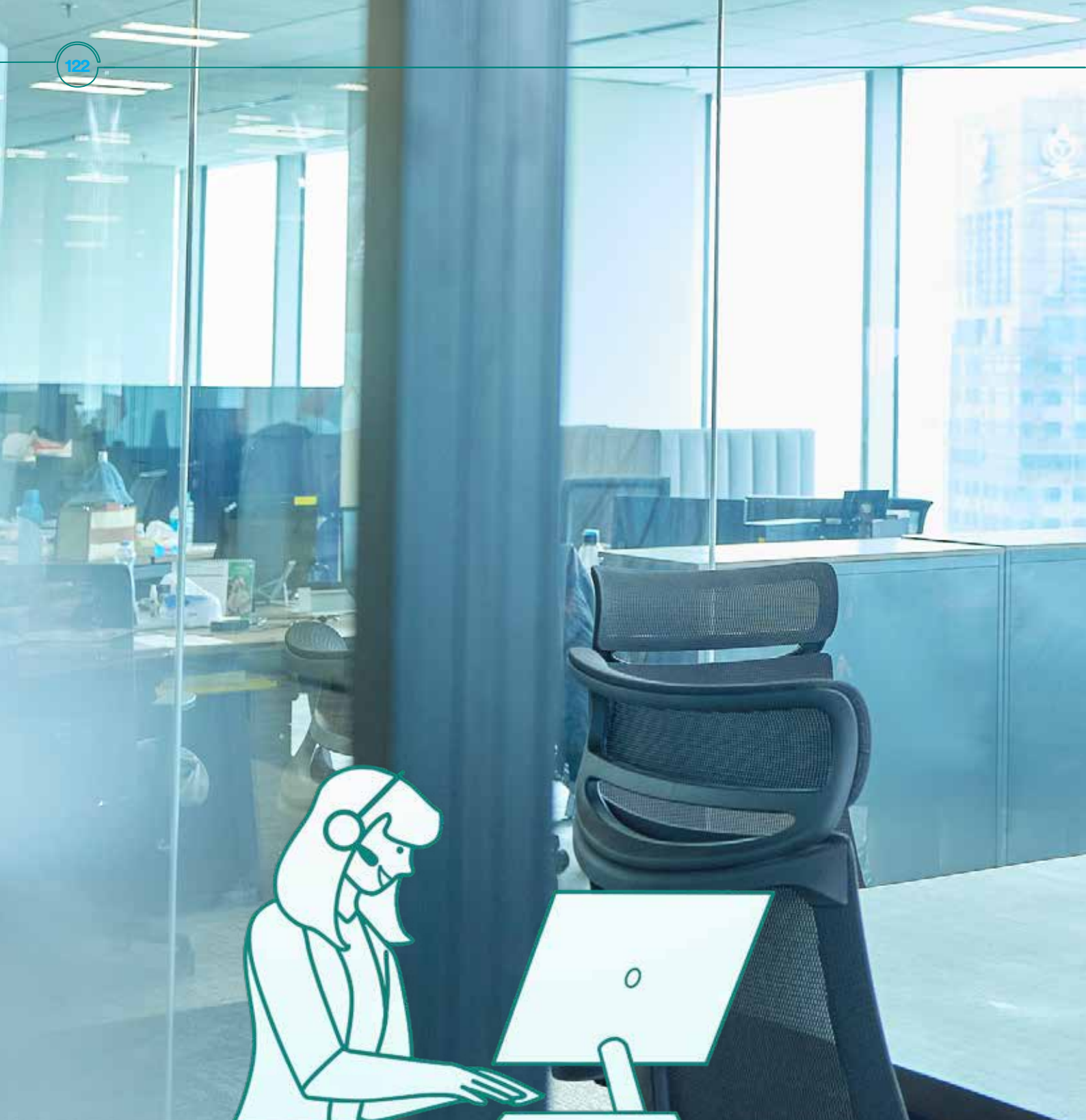
Penerapan kebijakan Anti-Fraud juga dilengkapi dengan penandatanganan pakta integritas oleh seluruh anggota Dewan Komisaris, Direksi maupun Karyawan. Bank meyakini penanganan Anti-Fraud/Korupsi yang efektif dengan keterlibatan pemangku kepentingan yang semakin luas, dapat mencegah terjadinya insiden/kasus korupsi/suap.

The implementation of the Anti-Fraud policy is also accompanied by the signing of an integrity pact by all members of the Board of Commissioners, Directors and Employees. The Bank believes that effective Anti-Fraud/Corruption handling with broader stakeholder involvement can prevent incidents/cases of corruption/bribery from occurring.



Tabel Jumlah Insiden Korupsi yang Terbukti Tahun 2023 (205-3)
Table of Number of Proven Corruption Incidents in 2023 (205-3)

Pihak Terlibat Involved Parties	Jumlah Kasus Number of Cases	Jumlah Individu/ Organisasi ditindak Number of Individuals/ Organizations Prosecuted	Keterangan (Diberhentikan/ Dihukum/ Kontrak diakhiri) Description (Dismissed/ Sentenced/Contract Terminated)	Pelapor (Internal/ Eksternal) Whistleblower (Internal/ External)
Dewan Komisaris Board of Commissioners	Nihil Nil	-	-	-
Direksi Board of Directors	Nihil Nil	-	-	-
Karyawan Employee	Nihil Nil	-	-	-

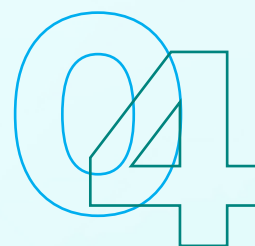


Bank Resona Perdania



PRODUK DAN JASA KEUANGAN BERKELANJUTAN

Sustainable Financial
Products and Services





Komitmen Memberikan Layanan yang Setara Kepada Konsumen [OJK F.17]

Commitment to Providing Equal Financial Service to Customers [OJK F.17]

Dalam memenangkan persaingan usaha di industri perbankan dan menjaga keberlanjutan Bank, Bank Resona Perdania berkomitmen untuk meningkatkan kualitas terbaik layanan keuangan/perbankan kepada nasabah. Lebih lanjut, Bank memastikan tersedianya informasi produk dan/atau jasa perbankan yang lengkap dan akurat kepada konsumen. Bank juga menjamin tidak terdapat penyalahgunaan data nasabah di luar peruntukannya. Oleh karena itu, topik tanggung jawab Bank kepada nasabah/konsumen menjadi pembahasan penting dalam pelaporan ini, terutama berkaitan dengan informasi dan layanan pada GRI 417: Pemasaran dan Pelabelan, serta keamanan data dan transaksi pada GRI 418: Privasi Pelanggan. [GRI 3-2]

Bank Resona Perdania menunjukkan perhatian secara khusus terhadap nasabah/pelanggan, sebagaimana tergambar dalam salah satu misi yaitu “Berkomitmen untuk memberikan solusi yang berkualitas tinggi dan menyeluruh dalam layanan keuangan”. Untuk menciptakan layanan keuangan yang handal, Bank telah membentuk komite-komite diantaranya: *Credit Policy Committee, Credit Committee, Information Technology Steering Committee, Product Research & Development Committee dan Asset & Liability Committee*. Selain itu, Bank memberikan kemudahan akses layanan keuangan melalui penyediaan 2 (dua) kantor cabang dan 4 (empat) kantor cabang pembantu.

Secara bersamaan, Bank terus berupaya meningkatkan kualitas layanan dengan melakukan *monitoring* dan evaluasi terhadap produk dan layanan jasa keuangan melalui *research development* di internal Bank dan merespon perkembangan iklim bisnis serta tuntutan industri. Bank juga menyediakan saluran pengaduan dari nasabah sebagai salah satu sarana masukan untuk perbaikan kualitas produk dan layanan jasa perbankan. [GRI 3-3]

In competing in the banking industry and maintaining the Bank's sustainability, Bank Resona Perdania is committed to improving the best quality of financial/banking services to customers. Furthermore, the Bank ensures the availability of complete and accurate information on banking products and/or services to consumers. The Bank also maintains that there is no misuse of customer data beyond its intended use. Therefore, the topic of the Bank's responsibility to customers/consumers is an important discussion in this report, especially in relation to information and services in GRI 417: Marketing and Labeling, and data and transaction security in GRI 418: Customer Privacy. [GRI 3-2]

Bank Resona Perdania shows special attention to customers, as reflected in one of its missions, namely “Committed to providing high quality and comprehensive solutions in financial services”. To create reliable financial services, the Bank has established committees including: Credit Policy Committee, Credit Committee, Information Technology Steering Committee, Product Research & Development Committee and Asset & Liability Committee. In addition, the Bank provides easy access to financial services through the provision of 2 (two) branch offices and 4 (four) sub-branch offices.

At the same time, the Bank continues to improve service quality by monitoring and evaluating financial products and services through internal research development and responding to business climate developments and industry demands. The Bank also provides a channel for customer complaints as a means of input to improve the quality of banking products and services. [GRI 3-3]

Inovasi dan Pengembangan Produk dan Jasa Keuangan Berkelanjutan [OJK F.26][GRI 417-1] [GRI 417-2]

Innovation and Development of Sustainable Financial Products and Services [OJK F.26][GRI 417-1] [GRI 417-2]

Respon terhadap perkembangan industri usaha dan kebutuhan masyarakat, menjadi dorongan dan masukan bagi Bank meningkatkan kualitas layanan perbankan. Respon Bank tersebut terumuskan dalam bentuk hasil kajian berupa inovasi pengembangan produk perbankan. Dengan hal tersebut, Bank Resona Perdania mengupayakan inovasi dalam layanan keuangan baik dalam bentuk penghimpunan dana simpanan masyarakat maupun penyaluran kredit bagi nasabah. Pemberian kredit kepada nasabah bertujuan untuk meningkatkan kapasitas usahanya. Saat ini, produk dan layanan keuangan yang setara dan sesuai dengan kriteria kegiatan usaha berkelanjutan (KUB) berdasarkan POJK-51/2017 adalah kredit bagi usaha kecil menengah (UKM). Bank merencanakan untuk menerbitkan produk dan layanan keuangan berkelanjutan berupa kredit yang dipergunakan oleh nasabah untuk kegiatan usaha yang berwawasan lingkungan.

Pada periode pelaporan, Bank telah merealisasikan total penyaluran kredit (non konsolidasi) sebesar Rp10,75 triliun. Sementara penyaluran kredit untuk kegiatan usaha berkelanjutan (KUB) yang sesuai dengan kriteria dalam ketentuan POJK-51/2017 mencapai Rp2,17 triliun atau 20,22% dari total kredit.

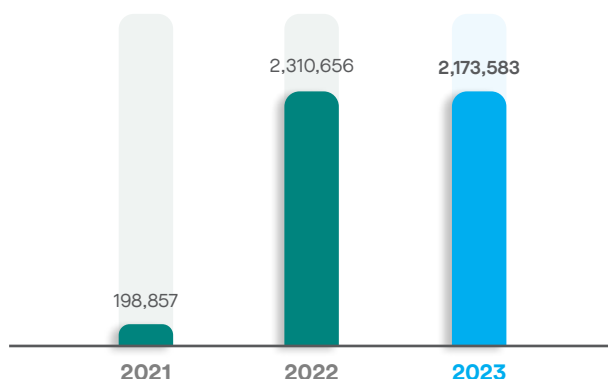
The response to the development of the business industry and the needs of the community serves as encouragement and input for the Bank to improve the quality of banking services. The Bank's response is manifested into a study result in the form of the banking product development innovations. In this regard, Bank Resona Perdania strives for innovation in financial services through the collection of public deposits and the distribution of loans to customers. The provision of loans to customers aims to increase their business capacity. Among financial products and services, the Bank offers loans for small and medium enterprises (SMEs). Those products are equivalent and in accordance with the criteria of sustainable business activities (KUB) based on POJK-51/2017. The Bank plans to issue sustainable financial products and services such as loans used by customers for environmentally sound business activities.

In the reporting period, the Bank has realized total lending (non-consolidated) of IDR10.75 trillion. Meanwhile, the distribution of loans for sustainable business activities (KUB) in accordance with the criteria in the provisions of POJK-51/2017 reached IDR2.17 trillion or 20.22% of total loans.

TOTAL KREDIT KEGIATAN USAHA BERKELANJUTAN - BANK RESONA PERDANIA

Total Loan for Sustainable Business – Bank Resona Perdania

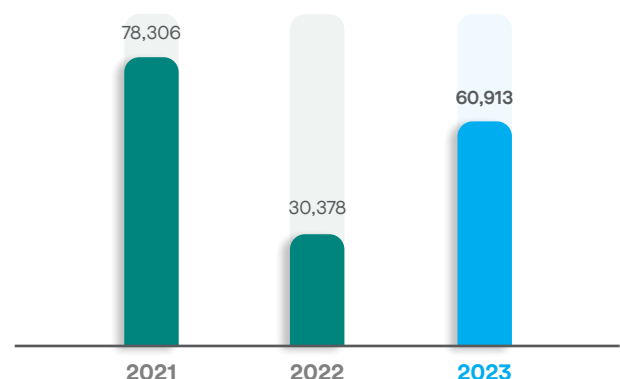
Dalam Rp Juta
In million IDR



TOTAL PEMBIAYAAN KEGIATAN USAHA BERKELANJUTAN - RESONA INDONESIA FINANCE (RIF)

Total Financing for Sustainable Business Activities – Resona Indonesia Finance (RIF)

Dalam Rp Juta
In million IDR





Inovasi pengembangan layanan perbankan sangat membantu peningkatan kinerja dan proses transaksi nasabah. Inovasi digital melalui layanan elektronik dapat meningkatkan kecepatan dan kenyamanan transaksi. Inovasi tersebut juga berdampak positif terhadap lingkungan hidup karena adanya efisiensi pemakaian energi dan kertas. Prosedur layanan elektronik memberikan kemudahan melalui proses transaksi secara *online* dan tanpa pertemuan tatap muka dengan nasabah. Layanan elektronik yang tersedia bagi nasabah adalah:

- Aplikasi *internet banking Perdana Direct* untuk memfasilitasi nasabah dalam melakukan aktivitas transaksi;
- Pengiriman rekening koran secara elektronik melalui media SWIFT dengan nama SWIFT MT940;
- Layanan *e-statement* untuk pengiriman rekening Koran melalui *e-mail* secara bulanan.

Adapun inovasi pengembangan produk dan layanan perbankan yang telah dilakukan Bank Resona Perdana pada tahun 2023 antara lain, melakukan peluncuran kerjasama Bancassurance Model Bisnis Referensi dengan 3 (tiga) perusahaan asuransi ternama, yaitu PT Asuransi Tokio Marine Indonesia, PT Asuransi MSIG Indonesia dan PT Sampo Insurance Indonesia. Kerjasama asuransi tersebut merupakan asuransi untuk jaminan kredit para Debitur yang meliputi asuransi kebakaran, *property all risk/industrial all risk* dan gempa bumi.

Selain itu, Bank telah terintegrasi secara nasional sebagai peserta BI-FAST. BI-FAST adalah infrastruktur sistem pembayaran yang disediakan Bank Indonesia yang dapat diakses melalui aplikasi yang disediakan industri sistem pembayaran dalam memfasilitasi transaksi pembayaran ritel bagi masyarakat. Implementasi BI-FAST bertujuan mewujudkan terciptanya layanan sistem pembayaran yang CEMUMUAH (Cepat, Mudah, Murah, Aman, Handal).

Upaya-upaya tersebut, menjadi bentuk komitmen Bank dalam memberikan layanan terbaik bagi nasabah dan mendorong akselerasi ekonomi keuangan digital yang diinisiasi oleh Bank Indonesia. Dengan kepesertaan tersebut, Bank menyampaikan informasi perbandingan layanan sistem pembayaran yang digunakan sebagai berikut:

Innovation in the development of banking services greatly contributes to improving the performance and process of customer transactions. Digital innovation through electronic services can improve transaction speed and convenience. These innovations also have a positive impact on the environment due to the efficiency of energy and paper usage. Electronic service procedures simplify the online transaction process without face-to-face meetings with customers. Electronic services available to customers include:

- Perdana Direct internet banking application to facilitate customers in conducting transaction activities;
- Electronic delivery of bank statements through SWIFT media under the name SWIFT MT940;
- E-statement service for sending current accounts via e-mail on a monthly basis.

The innovation in product and banking services development conducted by Bank Resona Perdana in 2023 include launching a Bancassurance Business Model Reference, which is a collaboration with 3 (three) well known insurance companies, namely PT Asuransi Tokio Marine Indonesia, PT Asuransi MSIG Indonesia, and PT Sampo Insurance Indonesia. This insurance collaboration covers credit guarantee for debtors, including fire insurance, property all risk/industrial all risk, and earthquake insurance.

In addition, the Bank has been nationally integrated as a BI-FAST participant. BI-FAST is a payment system infrastructure provided by Bank Indonesia that can be accessed through applications provided by the payment system industry in facilitating retail payment transactions for the public. The implementation of BI-FAST aims to create payment system services that are Fast, Easy, Cheap, Safe, Reliable, or abbreviated as CEMUMUAH.

Those efforts represent the Bank's commitment to providing the best service for customers and accelerating the digital financial economy initiated by Bank Indonesia. With this participation, the Bank submits information on the comparison of payment system services used as follows:

Tabel Perbandingan Layanan Sistem Pembayaran [GRI 417-1]
Table of Comparison of Payment System Service [GRI 417-1]

Keterangan Description	BI-RTGS (Kondisi BRP) BI-RTGS (BRP Condition)	SKNBI (Kondisi BRP) SKNBI (BRP Condition)	BI-FAST (Ketentuan BI) BI-FAST (BI Regulation)
Jenis transfer Types of transfer	Transfer dana Fund transfer	Transfer dana Transfer debit kliring Transfer of funds Transfer of clearing letters	Transfer dana Transfer debit non warkat Transfers of funds Transfer of Non-letters debit
Tujuan transfer Destination account	Nomor rekening Account Number	Nomor rekening Account Number	Nomor rekening Proxy (nomor HP/alamat email) Proxy account number (mobile number/email address)

Keterangan Description	BI-RTGS (Kondisi BRP) BI-RTGS (BRP Condition)	SKNBI (Kondisi BRP) SKNBI (BRP Condition)	BI-FAST (Ketentuan BI) BI-FAST (BI Regulation)
Batas nominal Nominal Limit	Di atas Rp100 juta More than IDR100 million	Transfer dana s.d. Rp1 miliar Pembayaran dengan warkat debit s.d. Rp500 juta Transfer of funds up to IDR1 billion Payment with debit letters up to IDR500 million	s.d. Rp250 juta Up to IDR250 million
Biaya ke Nasabah Fees to the Customers			
• Counter • Counter	Rp25.000 IDR25,000	Rp2.500 IDR2,500	Rp2.500 IDR2,500
• Internet Banking • Internet Banking	Rp20.000 IDR20,000	Rp1.500 IDR1,500	Rp1.500 IDR1,500

Untuk mendapatkan informasi yang memadai, nasabah juga dapat mengakses informasi produk dan layanan perbankan Bank Resona Perdania melalui laman: <https://www.perdania.co.id/product-services>. Informasi produk dan layanan keuangan mencakup antara lain: 1) Manfaat dan risiko; 2) Ketentuan dan Tata Cara Penggunaan; 3) Biaya-biaya; 4) Perhitungan biaya; 5) Lain-lain; 6) Menu unduh dokumen informasi lebih rinci; 7) *Customer Form*; 8) *Manual*. Nasabah/pelanggan dapat mengakses semua produk dan layanan perbankan yang 100% telah dilengkapi dengan informasi yang memadai sesuai prosedur Bank. Oleh karena itu, tidak terdapat insiden ketidakpatuhan terhadap regulasi berkaitan dengan pelabelan dan informasi produk dan layanan keuangan selama tahun pelaporan baik berupa peringatan, denda maupun hukuman. [GRI 417-1][GRI 417-2]

To obtain adequate information, customers can also access information on Bank Resona Perdania's banking products and services through the website: <https://www.perdania.co.id/product-services>. Information on financial products and services includes, among others: 1) Benefits and risks; 2) Terms and Procedures for Use; 3) Costs; 4) Calculation of costs; 5) Others; 6) Download menu for more detailed information documents; 7) Customer Form; 8) User Manual. Customers can access all banking products and services that are 100% equipped with adequate information in accordance with the Bank's procedures. Therefore, the Bank did not report any incidents of non-compliance with regulations relating to labeling and information on financial products and services during the reporting year in the form of warnings, fines or penalties. [GRI 417-1][GRI 417-2]

Evaluasi Keamanan Produk dan Jasa [OJK F.27][GRI 417-2, 417-3]

Evaluation of Products and Services Security [OJK F.27][GRI 417-2, 417-3]

Bank Resona Perdania memastikan diri tunduk dan patuh terhadap regulasi perbankan. Bank menjamin setiap produk dan layanan keuangan yang ditawarkan kepada publik telah melewati tahapan pemeriksaan dan evaluasi kepatuhan serta kesesuaiannya dengan ketentuan. Pelaksanaan proses berjalan sesuai dengan prosedur dengan pemenuhan terhadap aspek keamanan produk dan layanan keuangan yang dituangkan dalam kebijakan produk dan/atau aktivitas baru. Proses evaluasi setiap produk dilakukan oleh Komite Riset dan Pengembangan Produk yang memiliki tugas dan wewenang untuk menganalisa lebih lanjut rencana penerbitan produk dan/atau aktivitas baru dari divisi yang mengajukan. Kebijakan ini juga bertujuan untuk:

Bank Resona Perdania is committed to adhering to banking regulations, ensuring that every financial product and service provided to the public meets rigorous standards of compliance and conformity. Our process involves thorough examination and evaluation to guarantee compliance, with a particular focus on fulfilling the security requirements outlined in our new product and activity policy. The evaluation of each product is overseen by the Product Research and Development Committee, which holds the responsibility and authority to meticulously analyze plans for introducing new products and activities submitted by respective divisions. This policy serves multiple objectives, including:



1. Menjamin bahwa produk dan/atau aktivitas baru yang diterbitkan sesuai dengan ketentuan dan peraturan perundang-undangan yang berlaku, baik yang dikeluarkan oleh Pemerintah, otoritas pengawas Bank maupun ketentuan dan peraturan internal yang ditetapkan oleh Bank;
2. Menyediakan informasi yang benar, lengkap, tepat waktu dan relevan, yang diperlukan dalam rangka pengambilan keputusan;
3. Meningkatkan efektivitas biaya yang dikeluarkan untuk produk dan/atau aktivitas baru dan untuk melindungi terhadap risiko kerugian pada Bank;
4. Mengidentifikasi kelemahan dan penyimpangan secara dini yang mungkin akan timbul dalam pengelolaan produk dan/atau aktivitas baru.

Bank sangat memperhatikan standar tertinggi perbankan dalam penerbitan produk dan/atau aktivitas yang baru, antara lain:

1. Bank harus memiliki permodalan yang cukup untuk mendukung penerbitan produk baru atau pelaksanaan aktivitas baru sesuai dengan ketentuan tentang Kelompok Bank Berdasarkan Modal Inti (KBMI). Penjelasan produk dan aktivitas baru sesuai dengan pengelompokan KBMI;
2. Mengidentifikasi risiko dan menerapkan manajemen risiko yang memadai untuk memitigasi risiko yang ditimbulkan oleh penerbitan produk atau pelaksanaan aktivitas sesuai dengan ketentuan Bank Indonesia (BI) dan OJK yang mengatur mengenai penerapan manajemen risiko bagi Bank Umum. Melakukan analisa aspek hukum yang mencakup kemungkinan adanya risiko hukum yang ditimbulkan oleh produk atau aktivitas baru serta kesesuaian dengan ketentuan dan peraturan-undangan yang berlaku;
3. Metode pencatatan sistem informasi akuntansi terhadap produk atau aktivitas baru didasarkan pada PSAK dan dapat mencerminkan tingkat keuntungan maupun kerugian dari produk atau aktivitas baru tersebut. Evaluasi kecukupan dari sistem informasi akuntansi tertuang dalam *risk checklist* yang dibuat oleh yang mengajukan rencana produk atau aktivitas baru bekerja sama dengan Departemen Akunting.

Selain itu, Bank menerapkan Kebijakan Transparansi Informasi Produk pada setiap kegiatan pemasaran dan penjualan produk dan jasa. Setiap produk dan layanan disertai dengan penjelasan fitur-fitur dan risiko yang melekat pada produk dan layanan kepada nasabah atau calon nasabah.

Disamping itu, Bank juga memastikan terjaganya kerahasiaan informasi dan data nasabah sebagaimana diatur dalam ketentuan perbankan yang berlaku. Bank menerapkan pedoman dan tata tertib kerja bagi karyawan terkait standar perilaku untuk menjaga kerahasiaan data dan informasi Bank untuk mencegah penyalahgunaan data. Setiap karyawan harus menghindari penyebaran data dan informasi ke pihak yang tidak berkepentingan, dilarang membocorkan rahasia Bank dan menjaga kerahasiaan data serta informasi nasabah. Komitmen

1. Guaranteeing that new products and/or activities comply with all applicable laws and regulations issued by the Government, the Bank's supervisory authorities, and the Bank's internal rules and regulations;
2. Providing information that is accurate, comprehensive, timely and relevant for effective decision-making;
3. Improving costs efficiency of new products and/or activities and protect the Bank against the risk of loss;
4. Identify the potential vulnerabilities and violations in the management of new products and/or activities at an early stages.

The Bank pays close attention to the highest banking standards in issuing new products and/or activities, including:

1. Bank must have adequate capital to support the issuance of new products or the implementation of new activities in accordance with the provisions concerning Bank Group Based on Core Capital (KBMI). Explanation of new products and activities based on the KBMI classification;
2. Identify risks and implement adequate risk management to mitigate risks posed by product issuance or activity implementation in accordance with Bank Indonesia (BI) and OJK regulations which regulate the implementation of risk management for Commercial Banks. Analyze legal aspects which include possible legal risks posed by new products or activities as well as compliance with applicable provisions and legislation;
3. The accounting information system recording method for new products or activities is based on PSAK and can reflect the level of profit or loss from the new product or activity. Evaluation of the adequacy of the accounting information system is contained in the risk checklist created by those proposing new product or activity plans in collaboration with the Accounting Department.

Furthermore, the Bank upholds the Product Information Transparency Policy across all marketing and sales endeavors involving products and services. This entails providing customers or potential customers with comprehensive explanations detailing the features and associated risks of each product and service.

Additionally, the Bank rigorously upholds the confidentiality of customer information and data, as mandated by relevant banking regulations. We enforce strict guidelines and regulations for employee conduct to uphold behavioral standards aimed at safeguarding the confidentiality of Bank data and information, thereby preventing any misuse. It is imperative for every employee to refrain from disclosing data and information to unauthorized parties, abstain from revealing bank secrets, and maintain the confidentiality of customer data and information. The



Bank menerapkan prosedur-prosedur secara konsisten, tercermin dari tidak terdapatnya sanksi atas pelanggaran kerahasiaan data nasabah, atau ketidakpatuhan terkait informasi dan pelabelan produk/jasa serta komunikasi pemasaran. [GRI 417-2, 417-3]

Bank's commitment applies procedures consistently, reflected from the absence of sanctions for violations of data confidentiality customers, or non-compliance regarding information and labeling products/services and marketing communications. [GRI 417-2, 417-3]

Dampak Produk dan Jasa Keberlanjutan [OJK F.28]

Impact of Sustainable Financial Products and Services [OJK F.28]

Fokus utama Bank adalah menjalankan usaha jasa keuangan dalam bentuk penghimpunan dana dari masyarakat dan penyaluran kembali dana dalam bentuk kredit. Bersama dengan RIF sebagai entitas anak, Bank menyalurkan pembiayaan bagi pelaku usaha. Bank dan RIF memiliki dampak positif bagi masyarakat berupa akses permodalan. Masyarakat sebagai pelaku usaha dapat meningkatkan kegiatan usahanya, menyerap tenaga kerja, dan meningkatkan perekonomian.

The primary focus of the Bank is to operate a financial services business, primarily by gathering funds from the public and then redistributing these funds in the form of credit. Additionally, in collaboration with RIF as a subsidiary, the Bank facilitates the distribution of financing to business entities. Both the Bank and RIF play a pivotal role in society by enhancing access to capital. This allows community members, who are business operators, to expand their business activities, create job opportunities, and stimulate economic growth.

Karakteristik usaha perbankan juga memiliki potensi adanya dampak negatif dari produk kredit dan pembiayaan saat terjadi *fraud* dan atau terjadinya dampak perubahan iklim lingkungan dan konflik sosial dari kegiatan nasabah. Oleh karena itu, Bank menyadari risiko tersebut dengan melakukan langkah-langkah mitigasi, sehingga tidak berdampak terhadap kinerja Bank. Untuk meminimalkan dampak negatif tersebut, Bank telah memiliki mekanisme pencegahan dan penanganan *fraud* yang bisa dibaca di bagian Kinerja Ekonomi. Sedangkan untuk meminimalkan dampak negatif dari penyaluran kredit dan pembiayaan, Bank menerapkan Pedoman Pelaksanaan Kredit yang di dalamnya mengatur persyaratan umum pengajuan kredit terkait penilaian dampak negatif terhadap lingkungan dan kepatuhan terhadap peraturan perundangan lingkungan hidup.

The characteristics of banking businesses also have potential negative impacts of credit and financing products when they occur fraud and/or the impact of environmental climate change and social conflict from customer activities. Because of that, Bank is aware of this risk by taking steps mitigation, so that it does not impact to Bank's performance. To minimize this negative impact, the Bank already has prevention and treatment mechanisms of fraud which can be read in the Economic Performance section. Meanwhile, to minimize the negative impact of lending and financing, the Bank implements the Guidelines of Credit Process, which regulates the general requirements for loan applications related to the assessment of negative environmental impacts and compliance with environmental laws and regulations.



Produk yang ditarik Kembali [OJK F.29]

Recalled Product [OJK F.29]

Selama tahun pelaporan, Bank tidak melakukan penarikan maupun pembatalan penjualan produk dan jasa perbankan.

During the reporting year, the Bank did not recall or cancel any product and services sold.

Penanganan Keluhan Nasabah [GRI 418-1]

Customer Complaint Handling [GRI 418-1]

Penanganan keluhan nasabah menjadi prioritas dan perhatian utama Bank, sehingga kepercayaan publik terhadap Bank tetap terjaga. Untuk itu, Bank telah menyediakan saran/media bagi nasabah/pelanggan untuk menyampaikan segala jenis pengaduan. Bank menyadari bahwa pengaduan dari nasabah sangat penting untuk perbaikan pelayanan sistem perbankan dan peningkatan kinerja. Dengan demikian, Bank berkomitmen untuk aktif merespon semua pengaduan, hal ini juga bertujuan untuk meminimalisir dampak negatif yang akibat ketidakpuasan nasabah. Bank menyadari adanya risiko reputasi disebabkan oleh publikasi negatif dan informasi yang tidak tepat terkait persepsi terhadap nasabah dan keterbukaan informasi yang memadai.

Sementara itu, Bank melakukan mitigasi risiko reputasi untuk menghindari pemberitaan dan tanggapan negatif yaitu dengan melakukan pemantauan berita di media. Setiap keluhan dan pengaduan nasabah ditangani dengan cepat sesuai prosedur. Penanganan atas pengaduan yang disampaikan kepada Bank Resona Perdania diselesaikan antara Bank dengan nasabah melalui mekanisme penanganan pengaduan nasabah yang telah sesuai dengan peraturan yang ditetapkan oleh Otoritas Jasa Keuangan. Secara khusus, Bank Resona Perdania menerbitkan dan menerapkan prosedur penanganan keluhan nasabah dalam *Manual Customer Complaint Handling* sebagai berikut:

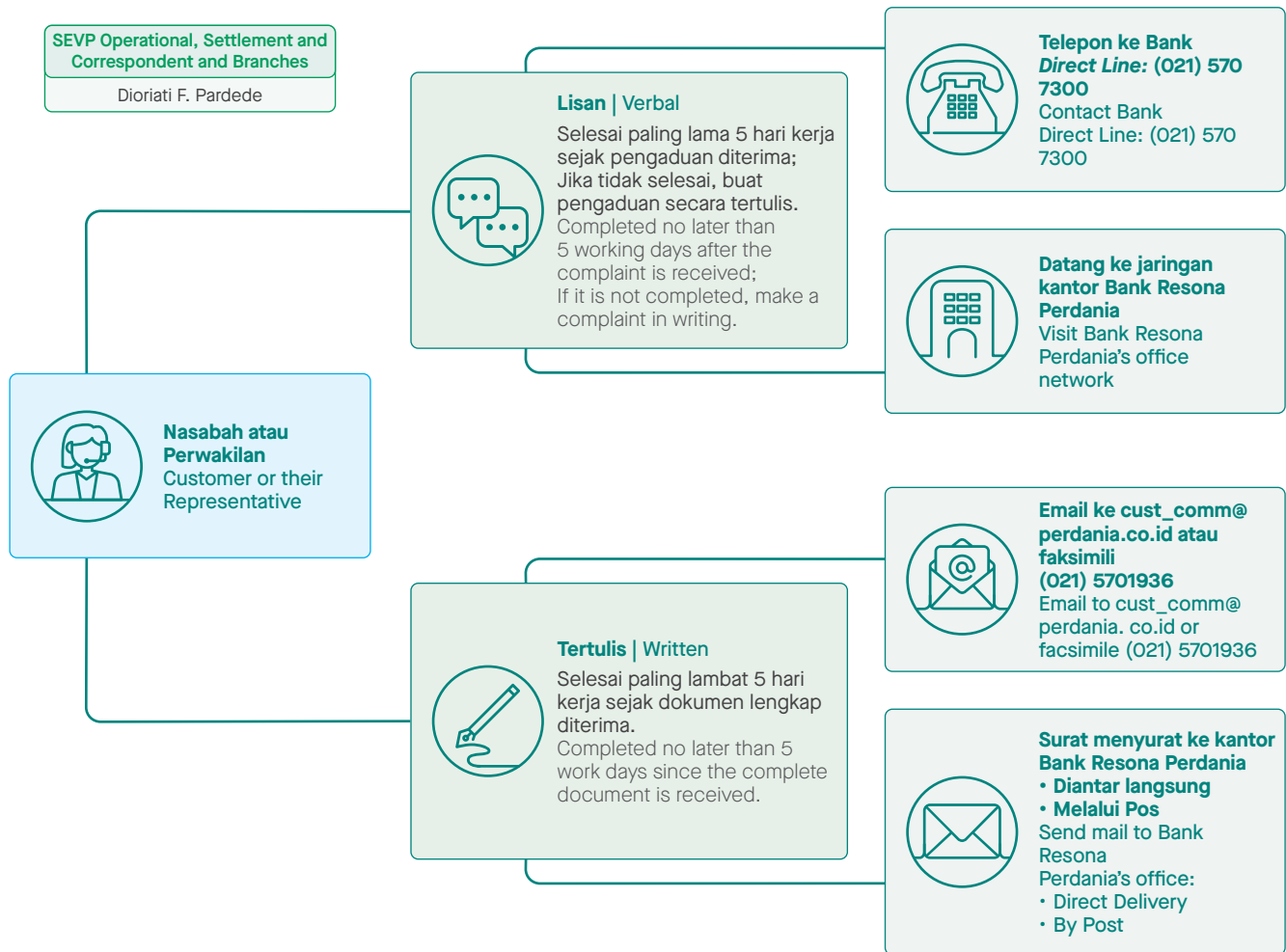
Handling customer complaints is the Bank's main priority and concern, so that public trust in the Bank is maintained. For this reason, the Bank has provided advice/media for clients/customers to submit all types of complaints. The Bank realizes that complaints from customers are very important for improving banking system services and increasing performance. Thus, the Bank's commitment to actively responding to all complaints aims to minimize negative impacts resulting from customer dissatisfaction. The Bank is aware of the reputation risk caused by negative publications and inaccurate information related to customer perceptions and adequate information disclosure.

Meanwhile, through the monitoring news in the media, the Bank mitigates reputation risk to avoid negative reporting and responses. Every customer complaint is responded promptly according to the established procedures. Handling of complaints submitted to Bank Resona Perdania is resolved between the Bank and the customer through a customer complaint handling mechanism, aligning to the regulations set by the Financial Services Authority. Specifically, Bank Resona Perdania publishes and implements customer complaint handling procedures in the Customer Complaint Handling Manual as follows:



Standar Penanganan dan Evaluasi Keluhan Nasabah Customer Complaint Handling and Evaluation Standards

Pengaduan Lisan Verbal Complaints	Pengaduan Tertulis Written Complaints
• Pengaduan yang diterima secara lisan wajib diselesaikan paling lama 5 (lima) hari kerja sejak pengaduan diterima oleh Bank; • Bilamana pengaduan tidak dapat diselesaikan oleh Bank dalam jangka waktu tersebut, maka nasabah atau perwakilannya diminta untuk mengajukan pengaduan secara tertulis. • Verbal complaints must be resolved within 5 (five) working days after the complaint is received by the Bank; • If the complaint cannot be resolved by the Bank within that period, the customer or its representative can submit a written complaint.	• Bank wajib menindaklanjuti dan menyelesaikan pengaduan secara tertulis paling lambat 20 (dua puluh) hari kerja (berdasarkan Peraturan Bank Indonesia) dan/atau paling lambat 10 (sepuluh) hari kerja (berdasarkan Peraturan Otoritas Jasa Keuangan) sejak dokumen yang berkaitan langsung dengan pengaduan diterima secara lengkap; • Bank dapat memperpanjang jangka waktu sampai dengan paling lama 20 (dua puluh) hari kerja berikutnya (berdasarkan Peraturan Bank Indonesia) dan/atau paling lama 10 (sepuluh) hari kerja (berdasarkan Peraturan Otoritas Jasa Keuangan) dengan pemberitahuan tertulis kepada nasabah sebelum jangka waktu berakhir. Kondisi tertentu yang dimaksud adalah: a. Kantor/cabang yang menerima pengaduan tidak sama dengan kantor/cabang tempat terjadinya permasalahan yang dilaporkan dan terdapat kendala komunikasi di antara kedua kantor/cabang tersebut; b. Pengaduan yang dilaporkan oleh nasabah memerlukan penelitian khusus terhadap dokumen Bank; c. Terdapat hal-hal lain di luar kendali Bank, seperti adanya keterlibatan pihak ketiga di luar Bank dalam transaksi keuangan yang dilakukan oleh nasabah. d. Penyelesaian pengaduan memerlukan tindak lanjut oleh pihak lain; dan e. Tindak lanjut yang dilakukan oleh pihak lain tersebut memengaruhi jangka waktu penyelesaian pengaduan Bank. • Penyelesaian pengaduan dan tindak lanjut yang dilakukan pihak lain sebagaimana dimaksud dalam huruf (d) dan (e) diatas, pihak lain dimaksud wajib menyampaikan tindak lanjut pengaduan dalam jangka waktu paling lama 20 hari kerja (berdasarkan Peraturan Bank Indonesia) dan/atau paling lama 10 (sepuluh) hari kerja (berdasarkan Peraturan Otoritas Jasa Keuangan) sejak tanggal permintaan tindak lanjut oleh Bank. • The Bank is required to follow up and resolve complaints in writing no later than 20 (twenty) working days (based on Bank Indonesia Regulations) and/or no later than 10 (ten) working days (based on Financial Services Authority Regulations) since related documents to the complaint are completely submitted; • The Bank is allowed to extend the period up to a maximum of 20 (twenty) subsequent working days (based on Bank Indonesia Regulations) and/or a maximum of 10 (ten) working days (based on Financial Services Authority Regulations) with written notification to customers before the period ends. The specific conditions referred to are: a. The office/branch that received the complaint is different from the office/branch where the problem is reported and there are communication problems between the two offices/branches; b. The complaint reported by the customer requires further investigation of the Bank's documents; c. There are other issues beyond the Bank's control, such as the involvement of third parties outside the Bank in the customer's financial transaction; d. Complaint settlement needs to be followed up by other parties; and e. Follow-up actions of other parties affect the period of settlement of the complaint. • Complaint resolution and follow-up by a third party as referenced in point (d) and (e) above requires the third party to submit follow-up actions at a maximum of 20 (twenty) working days (based on Bank Indonesia Regulations) and/or no later than 10 (ten) working days (based on Financial Services Authority Regulations) since the date of follow-up requested by the Bank.



Pengaduan secara tertulis wajib dilengkapi informasi dan dokumen sebagai berikut:

- Identitas nasabah;
- Jenis produk dan/atau jasa yang digunakan;
- Nomor kartu, nomor rekening, transaksi, setoran dan/atau bukti lainnya atas penggunaan produk dan/atau jasa;
- Tanggal dan tempat terjadinya transaksi yang berkaitan dengan produk dan/atau jasa dari Bank;
- Nomor telepon dan/atau email;
- Kronologis permasalahan yang diadukan;
- Fotokopi bukti identitas pihak yang mewakili nasabah dan surat kuasa yang memberikan kewenangan kepada pihak yang mewakili (apabila diwakilkan).

Written complaints must be attached the following information and documents:

- Customer identity;
- Type of product and/or service used;
- Card number, account number, transaction, deposit and/or other proof of use of products and/or services;
- Date and place of transactions related to products and/or services from the Bank;
- Telephone number and/or email;
- Chronology of the reported complaints;
- Documentation including a copy of the customer's identity and any relevant power of attorney authorizing the representative (if applicable).



Rekapitulasi Penyelesaian Keluhan Nasabah Recapitulation of the Handling of Customer Complaints

Tahun Year	Jumlah Pengaduan yang Diterima Total Complaints Received	Jumlah Pengaduan yang Ditindaklanjuti Total Followed Up Complaints	Tingkat Penyelesaian Completion Rate
2023	16	16	100%
2022	6	6	100%
2021	10	10	100%

Pengaduan yang diterima oleh Bank selama ini berkaitan dengan pelayanan jasa perbankan dan telah diselesaikan secara tuntas 100%. Selama 3 tahun, dari tahun 2021 hingga tahun 2023, tidak terdapat pengaduan nasabah berkaitan dengan adanya kebocoran atau kehilangan data nasabah serta tidak terdapat pengaduan yang berasal dari badan regulasi. [GRI 418-1]

The Bank has received complaints exclusively pertaining to banking services, all of which have been resolved satisfactorily, achieving a 100% resolution rate. Notably, over the three-year period spanning from 2021 to 2023, there have been no reported incidents of customer data leaks or losses, nor have there been any complaints from regulatory bodies. [GRI 418-1]

Survei Kepuasan Pelanggan [OJK F.30]

Customer Satisfaction Survey [OJK F.30]

Untuk memantau kepercayaan masyarakat, Bank melakukan survei kepuasan pelanggan setiap tahun secara elektronik (*e-survey*) pada nasabah di Kantor Pusat, Kantor Cabang, dan Kantor Cabang Pembantu serta nasabah pengguna layanan *Internet Banking* (IB). Survei ini juga bertujuan mendapatkan masukan dan penilaian dari nasabah untuk perbaikan bisnis proses bank. Pada tahun 2023, hasil survei kepuasan pelanggan memberikan indikasi bahwa layanan pada *counter* untuk semua kantor menunjukkan sebagian besar responden memberikan penilaian Puas dan Sangat Puas (93,4% dari 324 responden) dan layanan IB menunjukkan sebagian besar responden memberikan penilaian Puas dan Sangat Puas (87,4% dari 155 responden).

The Bank places utmost importance on maintaining customer trust, considering it a top priority. To uphold this trust, the Bank consistently conducts an annual electronic customer satisfaction survey (*e-survey*) for customers across its Head Office, Branch Offices, Sub-Branch Offices, and Internet Banking (IB) services. This survey serves as a valuable tool for gathering constructive feedback and assessments from customers, enabling the Bank to enhance its banking processes. In 2023, the results of the customer satisfaction survey indicated that the on-counter service for all offices showed the majority of respondents giving Satisfied and Very Satisfied ratings (93.4% of 324 respondents) and the IB Service showed the majority of respondents giving Satisfied and Very Satisfied ratings (87.4% of 155 respondents).



Bank Resona Perdania



KINERJA KEBERLANJUTAN: SOSIAL

Sustainability
Performance: Social





Ketenagakerjaan

Employment

Dalam perkembangan dunia usaha yang semakin maju dan kompetitif, bank dituntut memiliki sumber daya manusia (SDM) yang handal dan unggul secara kompetensi baik pengetahuan maupun keterampilan. Karyawan dengan kompetensi tinggi menjadi faktor penting dalam mengelola bisnis perbankan yang memiliki karakteristik risiko besar dan *highly regulated*. Selain itu, SDM yang ada harus mampu melaksanakan strategi, visi, misi dan rencana bisnis untuk tumbuh berkelanjutan. Oleh karena itu, pembahasan mengenai SDM dan ketenagakerjaan menjadi topik yang penting dalam pelaporan tahun ini khususnya pada GRI 401: Kepegawaian dan GRI 404: Pelatihan dan Pendidikan. [\[GRI 3-2\]](#)

Komitmen Bank untuk mengelola karyawan dengan baik dan memadai dituangkan dalam beragam kebijakan kepegawaian dan strategi pengelolaan SDM, yang meliputi pemenuhan kelengkapan struktur organisasi, sistem rekrutmen, pelatihan, karier dan kepemimpinan yang meliputi seluruh jenjang karyawan. Untuk pengelolaan karyawan, Bank telah menunjuk Divisi Sumber Daya Manusia dan bertanggung jawab kepada Direktur yang membawahi fungsi sumber daya manusia.

Menyadari pentingnya peningkatan kualitas SDM sesuai dengan kebutuhan Bank dan perkembangan industri, Bank secara berkala melakukan pemantauan dan evaluasi terhadap kompetensi dan kinerja karyawan baik secara bulanan, triwulanan, semesteran maupun tahunan. Evaluasi terhadap pengelolaan SDM berbasis penilaian kinerja masing-masing individu karyawan, beban kerja, dan kompetensi SDM. Hasil penilaian tersebut menjadi dasar bagi Bank untuk memberikan besaran apresiasi kepada karyawan dan rencana pengembangan SDM pada periode berikutnya. [\[GRI 3-3\]](#)

KESETARAAN KESEMPATAN KERJA [\[F.18\]](#)

Equal Opportunities [\[F.18\]](#)

Bank Resona Perdania memastikan terlaksananya kebijakan kesetaraan dan kesempatan yang sama dalam bekerja. Bank memberi peluang yang sama dan setara bagi semua orang untuk berkariyer dan berkarya, proses rekrutmen, pelatihan dan pendidikan, tanpa membedakan suku, etnis, agama, *gender*, dan lain-lain. Sepanjang periode pelaporan, tidak terdapat insiden diskriminasi dalam pengelolaan operasional perbankan di Bank Resona Perdania. Penerapan komitmen kesetaraan

In the development of an increasingly advanced and competitive business world, banks are required to have human resources (HR) that are reliable and proficient in terms of competence, both knowledge and skills. Employees with high competence are an important factor in managing the banking business which is characterized by large risks and is highly regulated. Apart from that, existing human resources must be able to implement strategies, visions, missions and business plans for sustainable growth. Therefore, discussion of HR and employment is an important topic in this year's reporting, especially in GRI 401: Employment and GRI 404: Training and Education. [\[GRI 3-2\]](#)

The Bank's commitment to manage employees well and adequately is outlined in various personnel policies and HR management strategies, which include fulfilling the completeness of organizational structure, recruitment, training, career and leadership systems covering all levels of employees. For employee management, the Bank has appointed a Human Resources Division and is responsible to the Director who supervises the human resource's function.

Realizing the importance of improving the quality of human resources in accordance with the Bank's needs and industrial developments, the Bank regularly monitors and evaluates employee competency and performance on a monthly, quarterly, semi-annual and annual basis. The evaluation of HR management is based on an assessment of each individual employees' performance, workload and HR competency. The results of these assessments serve as the basis for the Bank to determine the level of appreciation for employees and plan for HR development in the following period. [\[GRI 3-3\]](#)

Bank Resona Perdania ensures the implementation of equality policies and equal opportunities in the workplace. The Bank provides fair and equal opportunities for everyone in terms of career advancement and work, recruitment process, training and education, without discrimination based on race, ethnicity, religion, gender, etc. Throughout the reporting period, there were no incidents of discrimination in the management of banking operations at Bank Resona Perdania. The implementation of



di Bank ditunjukkan dengan keterbukaan peluang yang sama bagi perempuan untuk menjadi pemimpin di unit-unit kerja.

the commitment to equality is demonstrated by offering equal opportunities for women to become leaders in work units.

Tabel Komposisi Karyawan Perempuan di BRP
Table of Composition of Female Employees at BRP

BRP	2023	2022	2021
Jumlah Karyawan Total Employee	314	289	281
Jumlah Manager Perempuan Number of Female Managers	23	20	29
Persentase Manager Perempuan Percentage of Female Managers	7.32%	6.92%	10.32%

REKRUTMEN DAN PERGANTIAN KARYAWAN [GRI 401-1] Employee Recruitment and Turnover [GRI 401-1]

Pelaksanaan rekrutmen mengacu pada perencanaan dan peta kebutuhan sumber daya manusia dan rencana bisnis dengan bersumberkan sumber daya internal maupun eksternal. Untuk memperoleh kandidat yang sesuai dengan kebutuhan Bank, rekrutmen dilakukan melalui serangkaian tahapan yang melibatkan kepala divisi dan kepala departemen yang memerlukan tenaga kerja baru. Tujuannya adalah untuk memastikan posisi yang tersedia diisi oleh kandidat yang tepat dan pada saat yang tepat.

Recruitment implementation refers to planning and mapping of human resource needs and business plans using internal and external resources. Recruitment is conducted through a series of stages involving division heads and department heads to identify suitable candidates who meet the Bank's requirements. The goal is to ensure available positions are filled with suitable candidates at the right time.

Proses rekrutmen dilakukan melalui jaringan kantor Bank, baik kantor pusat maupun kantor cabang. Khusus untuk kantor cabang pembantu, perekrutan dilakukan dari kantor pusat. Dengan adanya perekrutan melalui masing-masing jaringan kantor Bank, diharapkan diperoleh tenaga kerja lokal, yaitu mereka yang berdomisili atau tinggal di sekitar lokasi jaringan kantor Bank.

The recruitment processes are conducted through the Bank's office network, including the head office and branch offices. Especially for sub-branch offices, recruitment is carried out from the head office. By recruiting through each Bank's office network, it is hoped that the Bank will attract local workers particularly those who reside or are located near the Bank's office network.

Tabel Rekrutmen Karyawan Baru Berdasarkan Usia dan Jenis Kelamin
Table of New Employee Recruitment Based on Age and Gender

Usia Age	2023		2022		2021	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
< 30 tahun / years old	7	21	16	12	7	3
30 – 50 tahun / years old	21	12	23	10	5	1
> 50 tahun / years old	0	0	1	0	1	0
Jumlah Total	28	33	40	22	13	4
Total Perekrutan BRP Total BRP Recruitment	61		62		17	
Tingkat Perekrutan BRP BRP Recruitment Rate	19.43%		21.45%		6.05%	
Total Perekrutan RIF Total RIF Recruitment	3		8		8	
Tingkat Perekrutan RIF RIF Recruitment Rate	13.04%		36.36%		36.36%	
Total BRP + RIF Total BRP + RIF	64		70		25	



Selama periode pelaporan, Bank juga mengalami pergantian (*turnover*) karyawan. Pergantian karyawan disebabkan oleh beberapa alasan seperti mengundurkan diri dan pensiun.

During the reporting period, the Bank also encountered employee turnover, which was attributed to several reasons such as resignation and retirement.

Tabel Turnover Karyawan berdasarkan Usia dan Jenis Kelamin
Table of Employee Turnover Based on Age and Gender

Usia Age	2023		2022		2021	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
< 30 tahun / years old	0	4	10	7	2	1
30 – 50 tahun / years old	10	8	10	14	17	2
> 50 tahun / years old	2	0	1	0	1	0
Jumlah berdasarkan Jenis Kelamin BRP Total based on Gender BRP	12	10	21	21	20	3
Jumlah Keseluruhan BRP Total BRP	22		42		23	
Jumlah berdasarkan Jenis Kelamin RIF Total based on Gender at RIF	1	1	3	4	6	0
Jumlah Keseluruhan RIF Total RIF	2		7		6	
Jumlah berdasarkan Jenis Kelamin BRP + RIF Total based on Gender BRP + RIF	13	11	24	25	26	3
Jumlah Keseluruhan BRP + RIF Total of BRP + RIF	24		49		29	
% Tingkat Perputaran Karyawan BRP % BRP Employee Turnover Rate	7.01%		14.53%		8.18%	
% Tingkat Perputaran Karyawan RIF % RIF Employee Turnover Rate	8.70%		31.82%		27.27%	
% Tingkat Perputaran Karyawan BRP + RIF % Employee Turnover BRP + RIF	7.12%		15.76%		9.57%	

TENAGA KERJA ANAK DAN TENAGA KERJA PAKSA [F.19] Child Labor and Forced Labor [F.19]

Dalam isu dan topik ketenagakerjaan, Bank Resona Perdania tunduk dan patuh terhadap ketentuan yang mengatur tentang ketenagakerjaan berdasarkan Undang-undang No. 13 Tahun 2003. Bank memastikan tidak mempekerjakan tenaga kerja dibawah umur (usia anak-anak) di lingkungan Bank. Selain itu, Bank menerapkan kebijakan melarang kerja paksa, termasuk dengan ancaman hukuman apapun karena orang tersebut tidak menyediakan diri secara sukarela. Dengan menerapkan kebijakan tersebut, maka selama tahun pelaporan, tidak tercatat temuan kasus pekerja anak dan kerja paksa di Bank.

In employment issues and topics, Bank Resona Perdania adheres to and complies with the provisions governing employment based on Law No. 13 of 2003. The Bank ensures that it does not employ underage workers (children) within the Bank. In addition, the Bank implements a strict policy prohibiting forced labor, including any form of coercion or punishment for non-voluntary work. By implementing this policy, there were no recorded cases of child labor and forced labor at the Bank during the reporting year.

UPAH MINIMUM REGIONAL [OJK F.20] [GRI 2-21] Regional Minimum Wage [OJK F.20] [GRI 2-21]

Pemberian upah bagi karyawan menjadi dasar utama ketenagakerjaan yang harus diperhatikan oleh semua pelaku usaha. Bank Resona Perdania menjamin terpenuhinya kesejahteraan karyawan dengan baik melalui berbagai tunjangan manfaat yang kompetitif serta paket remunerasi sesuai standar industri perbankan di Indonesia. Besaran remunerasi ditetapkan

Providing salary for employees is the main basis for employment that must be considered by all business actors. Bank Resona Perdania ensures that employee welfare is adequately met through various competitive benefit allowances and remuneration packages in accordance with banking industry standards in Indonesia. The amount of remuneration is determined based



berdasarkan kinerja karyawan menurut hasil evaluasi yang bersangkutan. Karyawan menerima gaji pokok dan manfaat tetap yang meliputi tunjangan uang transportasi, tunjangan uang makan, tunjangan jabatan, tunjangan keluarga, dan tunjangan lainnya.

on employee performance evaluations. Employees receive a basic salary and fixed benefits which include allowances of transportation, meal, position, family and other allowances.

Tabel Rasio Upah Minimum Regional di BRP dan RIF 2023
Table of Regional Minimum Wage Ratios at BRP and RIF in 2023

Unit Usaha Business unit	Jenis Kelamin Gender	Propinsi/ Daerah Province	Upah Minimum Propinsi*) Provincial Minimum Wage*)	Imbal Jasa Karyawan Tingkat Terendah Lowest Level Employee Benefits	Persentase Percentage
BRP	Laki-laki Male	DKI Jakarta	Rp4,901,798,-	Rp4,905,000,-	100.07%
	Perempuan Female	DKI Jakarta	Rp4,901,798,-	Rp5,000,000,-	102.00%
RIF	Laki-laki Male	DKI Jakarta	Rp4,901,798,-	Rp4,920,900,-	100.39%
	Perempuan Female	DKI Jakarta	Rp4,901,798,-	Rp4,920,900,-	100.39%

*)Upah Minimum Propinsi/Daerah berdasarkan Keputusan Gubernur Daerah Khusus Ibukota Jakarta Nomor 1153 Tahun 2022.

*) Provincial/Regional Minimum Wage based on Decree of the Governor of the Special Capital Region of Jakarta Number 1153 of 2022.

TUNJANGAN KARYAWAN [401-2] Employee Benefits [401-2]

Beragam bentuk tunjangan dapat memberikan dampak positif terhadap semangat kerja dan kinerja karyawan. Bank menyadari hal-hal tersebut sebagai salah satu faktor penting yang mendukung keberhasilan pencapaian tujuan Bank. Dalam rangka menguatkan etos kerja dan rasa kepemilikan terhadap perusahaan, Bank memberikan beragam tunjangan bagi karyawan. Pemberian tunjangan berdasarkan status karyawan yang dibedakan menjadi dua, yakni karyawan tetap dan karyawan kontrak. Perbedaan status memiliki konsekuensi pada jenis tunjangan yang diterima. Sementara itu, Bank tidak membedakan kantor pusat dengan selain kantor pusat sebagai lokasi operasi yang signifikan. Perbandingan jenis tunjangan antara karyawan tetap dan tidak tetap disajikan dalam tabel berikut:

Various forms of benefits can have a positive impact on employee morale and performance, thereby contributing to the successful achievement of the Bank's objectives. Recognizing the importance of this, the Bank offers a range of benefits to its employees to reinforce work ethics and foster a sense of ownership within the company. Benefits are provided is based on employee status which is divided into two, namely permanent employees and non-permanent employees. Differences in status have consequences for the type of benefits received. Additionally, the Bank does not differentiate between employees based on their work locations, whether at the head office or other operational sites, considering all locations as equally significant. A comparison of the types of benefits between permanent and non-permanent employees is presented in the following table:

Tabel Skema Tunjangan Karyawan
Table of Employee Benefit

Jenis Tunjangan Types of Benefits	Karyawan Tetap Permanent Employee		Karyawan Kontrak Contract Employee	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Tunjangan Posisi Position Benefits	Ada Available	Ada Available	Tidak ada Not Available	Tidak ada Not Available
Tunjangan Hari Raya Keagamaan Religious Holiday Allowance	Ada Available	Ada Available	Ada Available	Ada Available
Tunjangan Sisa Cuti Remaining Leave Allowance	Ada Available	Ada Available	Tidak ada Not Available	Tidak ada Not Available
Asuransi Jiwa Life insurance	Ada Available	Ada Available	Tidak ada Not Available	Tidak ada Not Available



Jenis Tunjangan Types of Benefits	Karyawan Tetap Permanent Employee		Karyawan Kontrak Contract Employee	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Perawatan Kesehatan Health Care	Ada Available	Ada Available	Ada Available	Ada Available
Tanggungan Disabilitas dan Difabel Disabled and Handicapped Benefits	Ada Available	Ada Available	Ada Available	Ada Available
Cuti Melahirkan Maternity Leave	Ada Available	Ada Available	Ada Available	Ada Available
Persiapan Masa Pensiun Preparation for Retirement	Ada Available	Ada Available	Ada Available	Ada Available
Kepemilikan Saham Share Ownership	Tidak ada Not Available	Tidak ada Not Available	Tidak ada Not Available	Tidak ada Not Available

CUTI MELAHIRKAN [GRI 401-3]

Maternity Leave [GRI 401-3]

Terselenggaranya pemberian cuti melahirkan merupakan bagian dari pemenuhan terhadap hak karyawan. Bank menerapkan kebijakan cuti melahirkan kepada seluruh karyawan perempuan dan bagi karyawan laki-laki untuk istri yang melahirkan sesuai dengan peraturan pemerintah. Seluruh karyawan Bank yang mengambil *maternity leave* dan *paternity leave* dijadwalkan kembali untuk bekerja setelah cutinya selesai.

Prosedur pelaksanaan hak cuti melahirkan kepada karyawan perempuan diberikan selama 3 minggu sebelum lahir dan 10 minggu setelah lahir. Selain itu, Bank memberikan hak cuti bagi karyawan laki-laki yang istrinya melahirkan selama 3 hari. Berikut data karyawan yang mengambil hak cuti melahirkan:

Providing maternity leave is part of fulfilling employee rights. The Bank implements a maternity leave policy for all female employees and for male employees for their wives who give birth in accordance with government regulations. All Bank employees who take maternity leave and paternity leave are expected to return to work upon completion of their leave period.

Procedures for implementing maternity leave rights to female employees consist of 3 weeks before birth and 10 weeks after birth. Additionally, the Bank grants 3 days of leave for male employees whose wives give birth. Below is the data regarding employees who have taken maternity leave:

Tabel Jumlah Karyawan mendapatkan Cuti Melahirkan
Table of Number of Employees Granted Maternity Leave

Keterangan Description	2023		2022		2021	
	Laki-Laki Male	Perempuan Female	Laki-Laki Male	Perempuan Female	Laki-Laki Male	Perempuan Female
Jumlah karyawan yang berhak mendapatkan cuti melahirkan Total employees entitled to maternity leave	8	9	6	7	13	6
Jumlah karyawan yang mengambil cuti melahirkan Total employees taking maternity leave	8	9	6	7	13	6
Jumlah karyawan yang kembali bekerja pada periode laporan setelah cuti berakhir The employees who returned to work during the reporting period upon completion of their leave period	8	9	6	7	11	6
Jumlah karyawan yang kembali bekerja 12 bulan setelah cuti berakhir Total employees returning to work 12 months upon completion of their leave period	8	9	6	7	11	6
Jumlah karyawan yang kembali bekerja dan tetap bekerja Total employees who returned to work and remain employed	8	9	6	7	11	6



LINGKUNGAN KERJA YANG LAYAK DAN AMAN [F.21]

Decent and Safe Working Environment [F.21]

Penyediaan lingkungan kerja yang layak dan aman menjadi kewajiban Bank dalam mendukung kelancaran pengelolaan usaha. Bank menjamin tersedianya lingkungan kerja yang sehat dan aman sesuai kaidah Keselamatan dan Kesehatan Kerja (K3). Kondisi lingkungan kerja yang baik berkontribusi besar terhadap kinerja karyawan.

Bank telah mengupayakan agar setiap prosedur dan tahapan kerja dijalankan sesuai aturan dan pedoman keselamatan dan kesehatan kerja yang berlaku. Hal itu berlaku untuk semua pihak yang terlibat dalam operasional dan mata rantai bisnis, mulai dari karyawan, manajemen, mitra kerja, hingga pelanggan. Hal yang tidak kalah penting, semua pihak harus membangun budaya sadar keselamatan dan kesehatan kerja dan diimplementasikan dalam praktik sehari-hari.

Pengelolaan Kesehatan dan Keselamatan Kerja (K3) di tempat kerja juga bertujuan untuk memastikan kesejahteraan karyawan dan menghindari terjadinya cedera di tempat kerja. Untuk itu, Bank melaksanakan program-program K3 bekerja sama dengan pengelola Gedung.

Kegiatan K3 yang rutin diselenggarakan sepanjang tahun 2023 meliputi:

- Penyediaan sarana kerja dan pendukungnya yang aman dan sesuai standar kesehatan, termasuk toilet, ruang makan, dan ruang ibadah;
- Pemasangan peralatan keadaan darurat seperti Alat Pemadam Api Ringan sebagai tambahan dari sarana gedung;
- Penyediaan ruang menyusui pada Kantor Pusat dan Kantor Cabang khusus untuk kebutuhan ibu menyusui;
- Penyelenggaraan program kesehatan kerja bagi karyawan berupa asuransi dengan manfaat yang lebih baik sebagai tambahan dari program BPJS Kesehatan;
- Penyediaan dokter perusahaan berjadwal yang memberikan konsultasi kesehatan di Kantor Pusat sekali setiap pekan dan menyediakan obat-obatan standar.

Providing a decent and safe working environment is the Bank's obligation to support smooth business management. The Bank guarantees the availability of a healthy and safe work environment in accordance with Occupational Safety and Health (K3) principles. Good working environmental conditions significantly contribute to employee performance.

The Bank has endeavored to ensure that every procedure and work stage is carried out in accordance with applicable occupational safety and health rules and guidelines. This applies to all parties involved in operations and the business chain, from employees, management, work partners, to customers. Equally important is that all parties must build a culture of occupational safety and health awareness and implement it in daily practice.

Managing Occupational Health and Safety (K3) in the workplace also aims to ensure employee welfare and avoid workplace injuries. For this reason, the Bank implements K3 programs in collaboration with building management.

Throughout 2023, the Bank regularly conducted various K3 activities include:

- Ensuring workplaces are equipped with safe facilities, including toilets, dining rooms, and prayer rooms, in accordance with health standards.
- Installing emergency equipment such as light fire extinguishers as additional building facilities to enhance workplace safety.
- Providing breastfeeding rooms at both the Head Office and Branch Offices specifically for the needs of breastfeeding mothers.
- Implementing an occupational health program for employees, in the form of insurance with better benefits in addition to the BPJS Health program;
- Providing access to a company doctor who offers health consultations at the Head Office once a week, along with providing basic medicines.

Tabel Statistik Kecelakaan Kerja
Table of Work Accident Statistics

Uraian Description	Satuan Unit	2023	2022	2021
Insiden Fatal Fatal Incident	Kasus Case	Nihil Nil	Nihil Nil	Nihil Nil
Kecelakaan Serius Serious Accident	Kasus Case	Nihil Nil	Nihil Nil	Nihil Nil
Kecelakaan Sedang Moderate Accident	Kasus Case	Nihil Nil	Nihil Nil	Nihil Nil
Kecelakaan Ringan Minor Accident	Kasus Case	Nihil Nil	Nihil Nil	Nihil Nil



PELATIHAN DAN PENGEMBANGAN [F.22][GRI 404-1][404-2]

Training and Development [F.22][GRI 404-1][404-2]

Bank memberikan kesempatan yang setara dalam pengembangan kompetensi karyawan. Pengembangan kompetensi diberikan dalam bentuk pelatihan dan pendidikan sesuai dengan kebutuhan organisasi dan tugas tanggung jawab karyawan yang bersangkutan. Pengembangan kompetensi bertujuan untuk membentuk sumber daya manusia yang unggul, kompeten dan berdaya saing global.

Bank mengupayakan penyesuaian jenis pelatihan secara fleksibel sesuai dengan kebutuhan usaha melalui forum tatap muka menjadi *virtual*. Selama periode pelaporan 2023, Bank telah menyelenggarakan program pendidikan dan pelatihan kepada 314 karyawan dengan rata-rata jam pelatihan mencapai 37,84 jam per karyawan.

The Bank is committed to providing equal opportunities for developing employee competencies. Competency development is provided through training and education programs aligned with organizational needs and employee responsibilities. The goal of competency development is to cultivate superior, competent and globally competitive human resources.

Flexibility in training delivery is emphasized to meet business needs, through face-to-face to virtual forums. Throughout the 2023 reporting period, the Bank conducted education and training programs for 314 employees, with an average training duration of 37.84 hours per employee.

Tabel Rata-Rata Jam Pelatihan berdasarkan Jenis Kelamin dan Kategori [GRI 404-1]

Table of Average Training Hours by Gender and Category [GRI 404-1]

Uraian Description	Jumlah Karyawan yang memperoleh Pelatihan (orang) Total Employees who participated in Training (people)		Jam Pelatihan (jam) Training Hours (hours)		Rata-rata Jam Pelatihan setiap Karyawan (jam/orang) Average Training Hours per Employee (hours/person)	
	2023	2022	2023	2022	2023	2022
Total Karyawan Total Employee	314	289	11,883	10,783	37.84	37.31
Berdasarkan Jenis Kelamin Based on Gender						
• Laki-laki Male	161	152	6,231.5	5,887.5	38.70	38.73
• Perempuan Female	153	137	5,651.5	4,895.5	36.94	35.73
Berdasarkan Kategori Jabatan Karyawan Based on Employee Position						
• Pejabat Eksekutif Executive Officer	24	23	1,153.5	1,290	48.06	56.09
• Staf Staff	290	266	10,729.5	9,493	37.00	35.69

Bank melaksanakan program pendidikan dan pelatihan melalui kerja sama dengan lembaga pelatihan eksternal yang memiliki tenaga pengajar dengan kompetensi dan pengalaman sebagai praktisi atau dengan memaksimalkan karyawan yang berpotensi sebagai pengajar dan memiliki kompetensi dalam hal bidang yang dialihkan pengetahuannya. Bank memanfaatkan dan memaksimalkan proses pembelajaran berbasis teknologi tanpa mengurangi efektivitas dari pembelajaran itu sendiri.

The Bank conducted education and training programs through collaboration with external training institutions, that own competent and experienced practitioners as instructors. Alternatively, the Bank leverages internal resources by identifying employees with teaching potential and expertise in relevant fields for knowledge transfer. Technology-based learning processes are extensively utilized to enhance learning outcomes without compromising effectiveness.



Tabel Program Pelatihan Berdasarkan Jenis dan Ruang Lingkup 2023 [GRI 404-2]
Table of Training Programs Based on Type and Scope 2023 [GRI 404-2]

Jenis Type	Ruang Lingkup Scope
Pelatihan Wajib Mandatory Training	• Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Masal di Sektor Jasa Keuangan (APU, PPT & PPPSPM) sesuai POJK No. 8 Tahun 2023 • Sertifikasi Manajemen Risiko dan Sistem Pembayaran dan Pengelolaan Uang Rupiah (SPPUR) • Sertifikasi Bidang Sumber Daya Manusia • Anti-Fraud dan Kode Etik • Pengaduan Nasabah dan Penyelesaian Sengketa • Anti-Money Laundering, Prevention of Terrorism Financing, and Prevention of Funding for the Proliferation of Weapons of Mass Destruction in the Financial Services Sector (AML, CFT & CFPWMD) in accordance with POJK No. 8 of 2023 • Certification of Risk Management and Payment System and Management of Rupiah Currency (SPPUR) • Human Resources Certification • Anti-Fraud and Code of Ethics • Customer Complaints and Dispute Resolution
Pelatihan Fungsional/ Teknikal Functional/Technical Training	• <i>End to End Credit</i> • <i>Sustainable Finance</i>: Taksonomi Hijau • <i>Workshop</i>, "SEOJK No. 23 /SEOJK.03/2022: Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Pasar Bagi Bank Umum Dampak Terhadap Permodalan Risiko Pasar • <i>Chief Information Security Officer (CISO)</i> • <i>Personal Data Protection</i> • <i>ISO 27001:2022 Information Security Management System (ISMS) Foundation</i> • Identifikasi Transaksi Keuangan Mencurigakan & Penentuan Tindak Pidana Asal • Dan lainnya • End to End Credit • Sustainable Finance: Green Taxonomy • Workshop, "SEOJK No. 23 /SEOJK.03/2022: Calculation of Risk Weighted Assets for Market Risk for Commercial Banks Impact on Capital Market Risk • Chief Information Security Officer (CISO) • Personal Data Protection • ISO 27001:2022 Information Security Management System (ISMS) Foundation • Identification of Suspicious Financial Transactions & Determination of the Source of Predicate Criminal Offenses • And others
Soft skills	• <i>B2B Sales Skills</i> • <i>Root Cause Analysis (RCA)</i> • <i>3 in 1 Selling Skills (Sales Strategy, Negotiation Skill, and Sales Follow-Up)</i> • <i>Leadership Training Series (Self Leadership; Great Leader in Action; Leading Change Management & Performance Management Leadership)</i> • Dan lainnya / And others
Pelatihan bagi Direksi dan Dewan Komisaris Training for the Board of Directors and Board of Commissioners	• Penguatan Fungsi Dewan Komisaris Bank Konvensional dan Syariah (Tata Kelola dan Tata Laksana Pengawasan atas Kebijakan Direksi) • Sertifikasi Bidang Sumber Daya Manusia • Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Masal di Sektor Jasa Keuangan (APU, PPT & PPPSPM) sesuai POJK No. 8 Tahun 2023. Pelatihan lain dengan topik-topik sesuai ketentuan yang berlaku (bidang pelatihan antara lain <i>business strategic/functional/risk management training/lainnya</i>) • Strengthening the Functions of the Board of Commissioners of Conventional and Sharia Banks (Governance and Supervision of Directors' Policies) • Human Resources Certification • Anti-Money Laundering, Prevention of Terrorism Financing, and Prevention of Funding for the Proliferation of Weapons of Mass Destruction in the Financial Services Sector (AML, CFT & CFPWMD) in accordance with POJK No. 8 of 2023. Other trainings on topics in accordance with applicable regulations (other training areas include strategic business/functional/risk management/other trainings)



Berdasarkan target dan tahapan capaian program dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) 2023, Bank telah melaksanakan rangkaian kegiatan pelatihan untuk menumbuhkan *awareness* seluruh karyawan terhadap program Keuangan Berkelanjutan serta meningkatkan kemampuan tim RAKB dan pihak terkait lainnya dalam membuat Laporan Keberlanjutan. Salah satu pelatihan pada periode pelaporan 2023 yaitu Bank telah melaksanakan pelatihan Taksonomi Hijau untuk 112 karyawan, atau melebihi 100% dari target peserta.

Based on the targets and stages of program achievements in the 2023 Sustainable Finance Action Plan (SFAP), the Bank has conducted a series of training activities aimed at increase employee awareness of the Sustainable Finance program and increase the capabilities of the SFAP team and other related parties in preparing Sustainability Reports. Notably, during the 2023 reporting period, the Bank exceeded its target participation in training sessions, with 112 employees receiving Green Taxonomy training, surpassing the initial target by over 100%.

Tabel Kegiatan Pengembangan Kapasitas Keuangan Berkelanjutan 2023
Table of Sustainable Finance Capacity Development Activities

No	Topik Topic	Penyelenggara Organizer	Jumlah Peserta Total Participant
1	<i>Sustainable Finance: Taksonomi Hijau</i>	Risiko Manajemen Gagasan (RMG)	89
2	<i>Sustainable Finance: Intro to Taxonomy, Impact Investing, and Disclosure</i>	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute	22
3	<i>Workshop Pilot Project Implementasi THI Edisi 1.0 melalui APOLO (Taksonomi Hijau)</i>	Otoritas Jasa Keuangan (OJK) Financial Services Authority	1
4	<i>Enhancing ESG Through Best Practices in Accounting</i>	Otoritas Jasa Keuangan (OJK) Financial Services Authority	4
5	<i>Managing Environmental, Social and Governance Risk and Opportunities</i>	Otoritas Jasa Keuangan (OJK) Financial Services Authority	4

Selain itu, Bank juga menyediakan program bantuan peralihan untuk memfasilitasi kemampuan kerja yang berkesinambungan dan manajemen akhir karier karena pensiun.

In addition, the Bank also provides a transition assistance program to facilitate sustainable employability and manage end-of-career transitions, particularly for individuals approaching retirement.

Tabel Program Bantuan Peralihan
Table of Transition Assistance Program

Program Program	Jumlah Total
Karyawan yang Berhak Eligible Employees	9
Pembayaran Pesangon Severance Payment	9,180,226,100

TINJAUAN KINERJA DAN PENGEMBANGAN KARIR [GRI 404-3]

Performance Review and Career Development [GRI 404-3]

Penghargaan/apresiasi dan pengembangan karir mengacu pada hasil evaluasi performa masing-masing karyawan. Bank melakukan tinjauan kinerja sebagai bagian dari evaluasi terhadap setiap karyawan Bank (100%) setiap tahun. Tinjauan kinerja memberikan gambaran terkait capaian karyawan, sehingga dapat digunakan sebagai dasar bagi pengembangan karyawan selanjutnya: promosi, rotasi, atau demosi.

Penilaian kinerja dilakukan dengan menerapkan asas keadilan, tanpa membedakan jenis kelamin, agama, atau latar belakang karyawan lainnya. Promosi dilaksanakan 1 (satu) kali dalam setahun. Promosi ini ditujukan kepada pegawai yang memenuhi kriteria sebagaimana diatur dalam kebijakan internal Bank. Berikut ini adalah informasi terkait promosi karyawan.

Awards and career development opportunities are determined based on each employee's performance evaluation outcomes. The Bank conducts performance reviews for all employees (100%) annually, providing a comprehensive overview of their accomplishments. These assessments serve as a foundation for subsequent career development initiatives, including promotions, rotations, or adjustments.

Performance appraisals are conducted by applying the principle of fairness, ensuring there is no differentiation based on gender, religion or other employee backgrounds. Promotions are conducted 1 (one) time a year. This promotion is aimed at eligible employees who meet the criteria as regulated in the Bank's internal policies. The following is information related to employee promotions.



Tabel Tinjauan Kinerja (Promosi) Karyawan
Table of Employee Performance (Promotion) Review

Uraian Description	2023	2022	2021
Total Karyawan Total Employee	31	50	34
Berdasarkan Jenis Kelamin Based on Gender			
• Laki-laki Male	19	27	15
• Perempuan Female	12	23	19
Berdasarkan Kategori Jabatan Karyawan Based on Employee Position			
• Pejabat Eksekutif Executive Officer	5	4	2
• Staf Staff	26	46	32

PERJANJIAN PERUNDINGAN KOLEKTIF [GRI 2-30] Collective Bargaining Agreement [GRI 2-30]

Perlindungan terhadap hak karyawan menjadi perhatian bagi Bank dalam memberikan kenyamanan bekerja dan kesetaraan berkarya. Perlindungan tersebut terwujud dalam kesepakatan dan perjanjian antara karyawan dan perusahaan agar sesuai dengan aturan dan norma-norma ketenagakerjaan. Hubungan kerja karyawan seluruhnya (100%) dilindungi dan dicakup oleh Perjanjian Kerja Bersama (PKB), baik karyawan maupun perusahaan wajib mematuhi PKB. PKB yang berlaku pada periode pelaporan adalah PKB periode 2023-2024.

Proses penyusunan PKB dan penyelenggaraan hubungan industrial melibatkan karyawan diwakili oleh Serikat Pekerja. Secara berkala, dilakukan pertemuan antara serikat pekerja dengan manajemen Bank untuk membahas terkait ketenagakerjaan. Pertemuan tersebut terselenggara dengan baik dan memberikan hasil yang konstruktif untuk kedua belah pihak.

The Bank prioritizes the protection of employee rights to ensure workplace comfort and equality. This protection is realized through agreements established between employees and the company, adhering to employment regulations and norms. All employees work relations (100%) are protected and governed by the Collective Labor Agreement (CLA), obligating both employees and the company to comply with the CLA. The CLA in effect during the reporting period is the CLA for the 2023-2024 period.

The process of preparing the CLA and administering industrial relations involves employees represented by the Labor Union. Periodically, meetings are held between the labor union and Bank management to discuss employment matters. The meeting was well organized and yield constructive results for both parties.

TATA CARA PENYELESAIAN PERMASALAHAN KETENAGAKERJAAN Procedures for Resolving Employment Problems

Bank memiliki tata cara penyelesaian keluhan kesah yang terkait dengan sengketa ketenagakerjaan yang tertuang dalam PKB, sebagai berikut:

1. Setiap anggota Serikat Pekerja dapat mengemukakan keluhannya mengenai syarat dan kondisi kerja kepada Perusahaan melalui Pimpinan Serikat Pekerja;
2. Apabila keluhan dari anggota Serikat Pekerja tidak masuk akal atau bertentangan dengan apa yang ditentukan dalam Perjanjian Kerja Bersama ini, maka Serikat Pekerja harus berusaha menyelesaikan sendiri;
3. Untuk menyelesaikan keluhan dari anggota, Perusahaan dan Serikat Pekerja bersama-sama membentuk suatu panitia yang anggotanya terdiri dari wakil masing-masing pihak;

The Bank has procedures for resolving complaints related to employment disputes as stated in the CLA, as follows:

1. Every member of the Labor Union can submit complaints regarding terms and conditions of work to the Company through the Labor Union Leadership;
2. If a complaint from a Labor Union member is deemed unreasonable or inconsistent with the provisions outlined in this Collective Labor Agreement, the Labor Union must try to resolve it themselves;
3. To resolve complaints from members, the Company and the Labor Union jointly form a committee whose members consist of representatives from each party;



4. Panitia penyelesaian keluhan tersebut di atas harus berusaha menyelesaikan persoalan dengan musyawarah secepat mungkin.

Apabila tidak mencapai penyelesaian dalam perundingan, Panitia penyelesaian keluhan tersebut di atas, maka baik Perusahaan maupun Serikat Pekerja dapat mengajukan permohonan penyelesaian kepada Pemerintah Pengadilan Industrial dan bagi Serikat Pekerja pengajuan dapat dilakukan melalui induk Organisasi Serikat Pekerja.

4. The aforementioned complaint resolution committee must try to resolve the problem through deliberation as quickly as possible.

Should negotiations fail to yield a resolution, the complaint resolution committee mentioned above, as well as both the Company and the Labor Union, may submit a request from the Industrial Court Government for settlement. Additionally, the Labor Union may submit a request through the primary Labor Union Organization.

Masyarakat

Society

Kehadiran Bank bertujuan untuk membantu kebutuhan masyarakat melalui penyediaan produk keuangan/perbankan. Untuk itu, Bank berupaya mewujudkan peran institusi perbankan sebagai mesin pertumbuhan ekonomi yang berkelanjutan dan akselerator bagi kesejahteraan masyarakat. Selain itu, Bank membantu masyarakat secara langsung melalui berbagai program Tanggung Jawab Sosial (CSR). Oleh karena itu, topik berkaitan dengan pelibatan dan pemberdayaan masyarakat menjadi pembahasan yang penting dalam pelaporan keberlanjutan, terutama pada topik GRI 413: Masyarakat Lokal. [\[GRI 3-2\]](#)

Bank terus berkomitmen untuk merealisasikan tanggung jawab sosial (CSR) demi meningkatkan kualitas kehidupan komunitas setempat maupun masyarakat pada umumnya. Bank berharap, keberadaan Bank dapat memberi manfaat yang seluas-luasnya bagi masyarakat, di samping turut meningkatkan pertumbuhan usaha. Pelaksanaan program CSR dibawah tanggung jawab Departemen Corporate Secretary.

Program-program CSR dirumuskan oleh Bank dalam Rencana Bisnis Bank (RBB) Tahun 2023-2025 dan RAKB 2023 sebagai panduan untuk membangun strategi yang terarah dan berkesinambungan. Selain itu, Bank melakukan evaluasi terhadap pelaksanaan CSR dan realisasi kegiatan keberlanjutan sesuai RAKB. Dengan demikian, Bank dapat memastikan pencapaian tujuan CSR yang efektif dan berdampak maksimal. [\[GRI 3-3\]](#)

The Bank's presence aims to help the community's needs through the provision of financial/banking products. For this reason, Bank seeks to realize the role of banking institutions as engines of sustainable economic growth and accelerators for community welfare. In addition, the Bank helps the community directly through various Corporate Social Responsibility (CSR) programs. Therefore, topics related to community involvement and empowerment are important discussions in sustainability reporting, especially on the topic concerning GRI 413: Local Communities. [\[GRI 3-2\]](#)

The Bank remains steadfast in its commitment to fulfilling social responsibility (CSR) to improve the quality of life of local communities and society in general. It is the Bank's aspiration that its presence can yield the broadest possible benefits for the community while also fostering business growth. The implementation of the CSR program is under the responsibility of the Corporate Secretary Department.

CSR programs are formulated by the Bank in the 2023-2025 Bank Business Plan (RBB) and 2023 SFAP as a guide to building a targeted and sustainable strategy. Furthermore, the Bank assesses the execution of CSR activities and the realization of sustainability activities in accordance with the SFAP. This approach ensures that CSR goals are achieved effectively and with maximum impact. [\[GRI 3-3\]](#)



DAMPAK OPERASI TERHADAP MASYARAKAT SEKITAR [F.23][GRI 413-1] [GRI 413-2] Impact of Operations on Surrounding Communities [F.23][GRI 413-1] [GRI 413-2]

Secara umum, karakteristik kegiatan perbankan tidak memberikan dampak negatif kepada masyarakat sekitar, namun sebaliknya keberadaan Bank dengan produk perbankan memberikan dampak positif dalam membantu kegiatan usaha dan kebutuhan masyarakat. Sementara itu, program CSR memberikan kontribusi secara langsung bagi peningkatan kemandirian ekonomi dan kesejahteraan masyarakat serta pencapaian Tujuan Pembangunan Berkelanjutan (TPB), tantangan iklim, dan literasi keuangan. [GRI 413-2]

Melalui beragam produk perbankan dan program CSR, Bank berharap memberikan dampak positif terhadap peningkatan kesejahteraan masyarakat. Hal ini penting karena Bank meyakini bahwa pertumbuhan yang berkelanjutan dapat terjadi di tengah-tengah masyarakat yang sejahtera. Besarnya investasi sosial untuk melaksanakan program-program CSR adalah sebagai berikut:

Tabel Biaya CSR (Juta Rupiah)
Table of CSR Costs (Million IDR)

Uraian Description	2023	2022	2021
Kegiatan Sosial Social Activities	187	215	293
Kegiatan Lingkungan Hidup Environmental Activities	154	67	66
Literasi Keuangan Financial Literacy	15	21	13
Jumlah Biaya CSR Total CSR Costs	356	304	372

Bank melaksanakan program-program kegiatan CSR dengan fokus pada 4 (empat) pilar utama yaitu BRP Cerdas (pendidikan masyarakat), BRP Sehat (kesehatan masyarakat), BRP Hijau (pelestarian alam dan lingkungan), dan BRP Berkelanjutan (pemberdayaan masyarakat). Pelaksanaan program CSR melibatkan secara langsung partisipasi masyarakat. Bank juga memberikan bantuan atau donasi kepada para korban bencana alam khususnya yang terjadi di wilayah Indonesia. Apabila relevan, kegiatan CSR diintegrasikan dengan program literasi keuangan. Program literasi keuangan merupakan dukungan Bank pada inisiatif literasi dan inklusi keuangan yang digagas oleh Otoritas Jasa Keuangan dan Bank Indonesia. [GRI 413-1]

In general, banking activities do not have a negative impact on the surrounding communities, but on the contrary, the existence of the Bank with banking products has a positive impact in helping business activities and community needs. Meanwhile, the CSR program makes a direct contribution to increasing economic independence and community welfare as well as achieving the Sustainable Development Goals (SDGs), climate challenges and financial literacy. [GRI 413-2]

Through various banking products and CSR programs, the Bank hopes to have a positive impact on improving community welfare. This is deemed essential as the Bank believes that sustainable growth is contingent upon the prosperity of society. The amount of social investment to implement CSR programs is as follows:

The Bank implements CSR activity programs with a focus on 4 (four) main pillars, namely BRP Cerdas (public education), BRP Sehat (public health), BRP Hijau (natural and environmental conservation), and BRP Berkelanjutan (community empowerment). Implementation of CSR programs involves direct community participation. The Bank also provides assistance or donations to victims of natural disasters, especially those that occur in Indonesia. If it is relevant, CSR activities are integrated with financial literacy programs. The financial literacy program is the Bank's support for the financial literacy and inclusion initiative initiated by the Financial Services Authority and Bank Indonesia. [GRI 413-1]



BRP Cerdas

CSR yang berkontribusi pada pendidikan masyarakat.

CSR activities that contribute to public education.



BRP Sehat

Kegiatan CSR yang berkontribusi pada kesehatan masyarakat.

CSR activities that contribute to public health.



BRP Hijau

Aktivitas CSR yang berkontribusi terhadap pelestarian alam dan lingkungan.

CSR activities that contribute to the preservation of nature and the environment.



BRP Berkelanjutan

Kegiatan CSR di bidang pemberdayaan masyarakat.

CSR activities in the area of community empowerment.



BRP Cerdas

Rp98,00 juta | IDR98.00 million

Beasiswa Pendidikan
Education Scholarships

Rp48,94 juta | IDR48.94 million

Bantuan Sarana & Prasarana Pendidikan
Aid for Educational Infrastructure

Pilar “BRP Cerdas” adalah program CSR yang dititikberatkan di bidang pendidikan dalam rangka turut serta mencerdaskan kehidupan bangsa serta meningkatkan kualitas infrastruktur pendidikan yang ada di Indonesia. BRP Cerdas menjadi kontribusi Bank pada TPB-4 Pendidikan Berkualitas terutama menyediakan akses pendidikan yang inklusif.

Bentuk-bentuk kegiatan BRP Cerdas meliputi beasiswa, perbaikan sarana belajar, dan kegiatan edukasi literasi keuangan. Pelaksanaan kegiatan CSR di bidang pendidikan pada 2023 adalah sebagai berikut:

- Bantuan Infrastruktur/Sarana Pendidikan**

Bank melaksanakan kegiatan CSR berupa pemberian bantuan pendidikan sebesar Rp7,57 juta untuk sarana belajar kepada SMK Unitomo Surabaya, SMPN 5 Bandung dan SMPN 2 Bandung, berupa pemberian sarana pendidikan masing-masing sebesar Rp3,91 juta dan Rp4,95 juta.

Selain itu, Bank juga memberikan bantuan renovasi sarana dan prasarana sekolah Bandung Japanese School di Bandung senilai Rp30,00 juta.

The “BRP Cerdas” pillar is a CSR program that focuses on the education sector, aiming to contribute to the nation’s intellectual advancement and improve the quality of educational infrastructure in Indonesia. BRP Cerdas is the Bank’s contribution to SDGs-4 Quality Education, especially providing inclusive access to education.

BRP Cerdas activities include scholarships, improvements to learning facilities, and financial literacy education. The implementation of CSR activities in the education sector in 2023 is as follows:

- Donation for Infrastructure/Educational Facilities**

The Bank conducted CSR initiatives by offering educational donation totaling IDR7.57 million for learning facilities to SMK Unitomo Surabaya, SMPN 5 Bandung, and SMPN 2 Bandung received the educational facilities amounting to IDR3.91 million and IDR4.95 million respectively.

Apart from that, the Bank also renovated Bandung Japanese School’s facilities and infrastructure in Bandung amounting to IDR30.00 million.



• **Beasiswa**

Bank telah memberikan beasiswa pendidikan secara berkesinambungan untuk pendidikan tinggi. Bank memberikan beasiswa kepada mahasiswa/i berprestasi dari Universitas Darma Persada di Jakarta senilai Rp98,00 juta.

• **Literasi Keuangan**

Edukasi literasi keuangan ditujukan untuk meningkatkan minat, kesadaran, pemahaman dan pengetahuan masyarakat terhadap institusi perbankan dan pembiayaan secara menyeluruh serta pentingnya pemahaman tentang pengelolaan uang dan investasi dengan baik untuk menuju kebebasan finansial. Program literasi keuangan dilaksanakan dalam bentuk:

1. Program Literasi Keuangan dan Perbankan kepada 45 (empat puluh lima) siswa/i dan guru SMP Negeri 5 Bandung, tanggal 25 Mei 2023 dengan tema "Pengenalan Keuangan dan Perbankan";
2. Pada tanggal 25 Mei 2023, dilaksanakan program literasi keuangan kepada 28 (dua puluh delapan) siswa/i dan guru SMAN 1 Surabaya, dengan tema "Mewujudkan Masyarakat yang Lebih Cerdas dan Inklusif dalam Era Keuangan Digital";
3. Program Literasi Keuangan kepada 25 (dua puluh lima) orang anggota Kelompok Tani Hutan (KTH) Karya Mandiri Bersama dan KTH DKI Jakarta serta petugas Penyuluh Kehutanan dari Dinas Pertamanan dan Hutan Kota Provinsi DKI Jakarta di pameran FLONA 2023, Jakarta, pada tanggal 12 Oktober 2023 dengan judul "Memperkuat Ketahanan Finansial melalui Peningkatan Literasi Keuangan";
4. Pada tanggal 14 Desember 2023, telah dilaksanakan literasi keuangan dan perbankan kepada 40 (empat puluh) siswa dan guru SMP Negeri 2 Bandung, dengan tema "Memperkuat Ketahanan Finansial melalui Peningkatan Literasi Keuangan";
5. Literasi Keuangan kepada 35 (tiga puluh lima) siswa dan guru SMK Unitomo Surabaya, pada tanggal 19 Desember 2023 dengan tema "Memperkuat Ketahanan Finansial melalui Peningkatan Literasi Keuangan".

• **Scholarship**

The Bank has provided continuous educational scholarships for higher education. The Bank provides scholarships to outstanding students from Darma Persada University in Jakarta worth IDR98.00 million.

• **Financial Literacy**

Financial literacy education is aimed at increasing public interest, awareness, understanding and knowledge of banking and financing institutions as well as the importance of understanding money management and investment practices to achieve financial freedom. The financial literacy program is executed through the following initiatives:

1. Banking and Financial Literacy Program for 45 (forty five) students and teachers at SMP Negeri 5 Bandung, on May 25, 2023 with the theme "Introduction to Finance and Banking";
2. On May 25, 2023, a financial literacy program was implemented for 28 (twenty eight) students and teachers at SMAN 1 Surabaya, with the theme "Creating a Smarter and Inclusive Society in the Digital Financial Era";
3. Financial Literacy Program for 25 (twenty five) members of the Forest Farmers Group (KTH) Karya Mandiri Bersama and KTH DKI Jakarta as well as Forestry Extension Officers of Parks and City Forest Service of DKI Jakarta Province at the FLONA 2023 exhibition, Jakarta, on October 12, 2023 with the title "Strengthening Financial Resilience through Increasing Financial Literacy";
4. On December 14, 2023, financial and banking literacy was implemented for 40 (forty) students and teachers at SMP Negeri 2 Bandung, with the theme "Strengthening Financial Resilience through Increasing Financial Literacy";
5. Financial Literacy for 35 (thirty five) students and teachers at SMK Unitomo Surabaya, on December 19, 2023 with the theme "Strengthening Financial Resilience through Increasing Financial Literacy".


BRP*Hijau*

10.000 pohon | 10,000 trees

 Penanaman Bibit kurun waktu 5 Tahun (2019-2023)
 Planting Seeds over a period of 5 years (2019-2023)

7.000 kg | 7,000 kg

 Pengurangan Polusi Sampah Plastik (Pencemaran Laut) di Pesisir Pantai
 Reducing Plastic Waste Pollution (Marine Pollution) on the Coast

Selain kegiatan diatas, Bank juga melaksanakan kegiatan CSR melalui pilar BRP Hijau. Selama periode pelaporan 2023, kegiatan BRP Hijau dilaksanakan dalam bentuk antara lain:

1. Bank telah menyelesaikan penanaman bibit sejumlah 10.000 bibit selama 5 tahun sejak tahun 2019 hingga tahun 2023 di beberapa lokasi jaringan kantor Bank yaitu DKI Jakarta dan Kantor Cabang di Surabaya dan Bandung, bekerjasama dengan instansi pemerintah yaitu Dinas Pertamanan dan Hutan Kota Provinsi DKI Jakarta, Kelompok Tani Hutan maupun dengan mahasiswa dan Yayasan Wahana Mangrove Indonesia (WAHMI);
2. Bank melaksanakan program “BRP Waste Treatment and Recycle” dengan cara mengurangi polusi plastik di lingkungan sekitar terutama di lautan sekaligus mengurangi kemiskinan melalui pemberdayaan masyarakat di daerah pesisir pantai. Bank bekerjasama dengan PT Plastic Bank Indonesia untuk periode tahun 2023 dengan target pengumpulan 7.000 kilogram sampah plastik atau setara dengan 350.000 (tiga ratus lima puluh ribu) botol plastik ukuran 500 ml demi mencegah pencemaran laut.

In addition to the aforementioned initiatives, the Bank also conducts CSR activities through the BRP Hijau pillar. Throughout the 2023 reporting period, the following activities were implemented under BRP Hijau:

1. The Bank successfully planted 10,000 seeds over a span of 5 years, from 2019 to 2023, across various locations within the Bank’s office network, including DKI Jakarta and Branch Offices in Surabaya and Bandung. This endeavor was carried out in collaboration with government agencies such as the DKI Jakarta Provincial Parks and Urban Forest Service, Forest Farmer Groups, students, and the Indonesian Mangrove Wahana Foundation (WAHMI);
2. The Bank implements the “BRP Waste Treatment and Recycle” program by reducing plastic pollution in the surrounding environment, especially in the ocean, while reducing poverty through community empowerment in coastal areas. The Bank is collaborating 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 (three hundred and fifty thousand) 500 ml plastic bottles to prevent marine pollution.


BRP*Berkelanjutan*

Rp24,70 juta | IDR24.70 million

 Dana Studi Banding Pengelolaan Lebah Trigona
 Fund for Comparative Studies on Trigona Bee Management

Pilar BRP Berkelanjutan adalah aktivitas CSR yang berkontribusi terhadap pemberdayaan masyarakat. Melalui pilar ini, Bank berkontribusi pada pencapaian TPB-8: Pekerjaan yang Layak dan Pertumbuhan Ekonomi. Kegiatan BRP Berkelanjutan pada periode pelaporan antara lain studi banding pengelolaan lebah trigona kepada Kelompok Tani Hutan (KTH) Karya Mandiri Bersama bekerjasama dengan Dinas Kehutanan DKI Jakarta senilai Rp24,70 juta, serta dukungan Bank kepada KTH Karya

The BRP Berkelanjutan pillar is CSR activities in the area of community empowerment. Through this pillar, the Bank contributes to the achievement of SDGs-8: Decent Work and Economic Growth. Ongoing activities under BRP Berkelanjutan during the reporting period include comparative study of trigona bee management with the Karya Mandiri Bersama Forest Farmers Group (KTH) in collaboration with the DKI Jakarta Forestry Service worth IDR24.70 million, as well as support from the



Mandiri Bersama untuk berpartisipasi dalam Pameran FLONA 2023 Tingkat Provinsi DKI Jakarta sebagai wujud pelaksanaan kegiatan *Sustainable Development Goals* (SDGs).

Bank to KTH Karya Mandiri Bersama to participate in the 2023 FLONA Exhibition at the DKI Jakarta Provincial Level, as a form of implementing Sustainable Development Goals (SDGs) activities.

TJSL BANK RESONA PERDANIA DAN TPB [F.25] [413-1] CSR Bank Resona Perdania and SDGs [F.25] [413-1]

Kegiatan TJSL Bank melalui 4 (empat) pilar utama bertujuan untuk mendukung pencapaian Tujuan Pembangunan Berkelanjutan (TPB) yang telah menjadi agenda pembangunan dunia dan pemerintah dan sekaligus sebagai upaya untuk menanggulangi perubahan iklim global. Melalui pilar-pilar TJSL, Bank berkontribusi pada beberapa target TPB terkait sebagaimana dirangkum sebagai berikut:

CSR activities through 4 (four) main pillars aim to support the achievement of the Sustainable Development Goals (SDGs) which have been established as global and governmental development agenda and serve as efforts to overcome global climate change. Through CSR pillars, the Bank contributes to several related SDG targets, as follows:

Tabel TJSL Bank dan TPB 2023
Table of CSR Bank and SDGs 2023

Pilar Pillar	TPB SDGs	Dampak/Capaian Impact/Achievements	Pencapaian Achievement
BRP Cerdas	   TPB#4 Pendidikan Berkualitas TPB#5 Kesetaraan Gender TPB#10 Berkurangnya Kesenjangan SDGs#4 Quality Education SDGs#5 Gender Equality SDGs#10 Reducing Inequality	- Pemberian beasiswa kepada mahasiswa/i berprestasi dari Universitas Darma Persada, Jakarta senilai Rp98,00 juta. - Bantuan renovasi sarana dan prasarana sekolah Bandung Japanese School di Bandung senilai Rp30,00 juta. - Program literasi keuangan dan perbankan kepada 45 (empat puluh lima) siswa/i dan guru SMP Negeri 5 Bandung, tanggal 25 Mei 2023 dengan tema "Pengenalan Keuangan dan Perbankan". - Pada tanggal 25 Mei 2023, dilaksanakan program literasi keuangan kepada 28 (dua puluh delapan) siswa/i dan guru SMAN 1 Surabaya, dengan tema "Mewujudkan Masyarakat yang Lebih Cerdas dan Inklusif dalam Era Keuangan Digital". - Program literasi keuangan kepada 25 orang anggota Kelompok Tani Hutan (KTH) Karya Mandiri Bersama dan KTH DKI Jakarta serta anggota Penyuluh Kehutanan, Dinas Pertamanan dan Hutan Kota Provinsi DKI Jakarta di pameran FLONA 2023, Jakarta, pada tanggal 12 Oktober 2023 dengan judul "Memperkuat Ketahanan Finansial Melalui Peningkatan Literasi Keuangan". - Pada tanggal 14 Desember 2023, telah dilaksanakan literasi keuangan dan perbankan kepada 40 (empat puluh) siswa dan guru SMP Negeri 2 Bandung, dengan tema "Memperkuat Ketahanan Finansial Melalui Peningkatan Literasi Keuangan". - Literasi keuangan kepada 35 (tiga puluh lima) siswa dan guru SMK Unitomo Surabaya, pada tanggal 19 Desember 2023 dengan tema "Memperkuat Ketahanan Finansial melalui peningkatan Literasi Keuangan". - Providing scholarships to outstanding students from Darma Persada University, Jakarta worth IDR98.00 million. - Donation IDR30.00 million for the renovation of school facilities and infrastructure at the Bandung Japanese School in Bandung. - Conducting a financial and banking literacy program for 45 (forty-five) students and teachers at SMP Negeri 5 Bandung on May 25, 2023, with the theme "Introduction to Finance and Banking." - On May 25, 2023, conducting a financial literacy program for 28 (twenty-eight) students and teachers at SMAN 1 Surabaya, with the theme "Creating a Smarter and More Inclusive Society in the Digital Financial Era." - Delivering a Financial Literacy Program for 25 members of the Forest Farmers Group (KTH) in collaboration with KTH Karya Mandiri Bersama and KTH DKI Jakarta, as well as members of Forestry Extension Officers, Parks, and City Forest Service of DKI Jakarta Province at the FLONA 2023 exhibition in Jakarta on October 12, 2023, under the title "Strengthening Resilience Financial through Increasing Financial Literacy."	Alokasi dana sebesar Rp146,94 juta, periode pelaksanaan bulan Januari s.d. Desember 2023. Fund allocation of IDR146.94 million, for the period from January to December 2023.



Pilar Pillar	TPB SDGs	Dampak/Capaian Impact/Achievements	Pencapaian Achievement
BRP Hijau	      	- On December 14, 2023, conducting financial and banking literacy for 40 (forty) students and teachers at SMP Negeri 2 Bandung, with the theme "Strengthening Financial Resilience through Increasing Financial Literacy." - Delivering Financial Literacy program to 35 (thirty-five) students and teachers at SMK Unitomo Surabaya, on December 19, 2023, with the theme "Strengthening Financial Resilience through Increasing Financial Literacy."	
	TPB#1 Tanpa Kemiskinan TPB#8 Pekerjaan Layak dan Pertumbuhan Ekonomi TPB#12 Konsumsi dan Produksi yang Bertanggung Jawab TPB#13 Penanganan Perubahan Iklim TPB#14 Ekosistem Lautan TPB#15 Ekosistem Daratan TPB#17 Kemitraan untuk Mencapai Tujuan SDGs#1 No Poverty SDGs#8 Decent and Economic Growth SDGs#12 Responsible Consumption and Production SDGs#13 Climate Action SDGs#14 Life Below Water SDGs#15 Life on Land SDGs#17 Partnerships for The Goals	- Bank telah menyelesaikan penanaman bibit sejumlah 10.000 bibit selama 5 tahun sejak tahun 2019 hingga tahun 2023 di beberapa lokasi jaringan kantor Bank yaitu DKI Jakarta dan Kantor Cabang di Surabaya dan Bandung, bekerjasama dengan instansi pemerintah yaitu Dinas Pertamanan dan Hutan Kota Provinsi DKI Jakarta, Kelompok Tani Hutan maupun dengan mahasiswa dan Yayasan Wahana Mangrove Indonesia (WAHMI). - Bank melaksanakan program "BRP Waste Treatment and Recycle" dengan cara mengurangi polusi plastik di lingkungan sekitar terutama di lautan sekaligus mengurangi kemiskinan melalui pemberdayaan masyarakat di daerah pesisir pantai. Bank bekerjasama dengan PT Plastic Bank Indonesia untuk periode tahun 2023 dengan target pengumpulan 7.000 kg sampah plastik atau setara dengan 350.000 (tiga ratus lima puluh ribu) botol plastik ukuran 500 ml demi mencegah pencemaran laut. - The Bank has planted 10,000 seeds for 5 years from 2019 to 2023 in several locations in the Bank's office network, namely DKI Jakarta and Branch Offices in Surabaya and Bandung, in collaboration with government agencies, namely the DKI Jakarta Provincial Parks and Urban Forest Service, Group Forest Farmers as well as with students and the Indonesian Mangrove Wahana Foundation (WAHMI). - The Bank implements the "BRP Waste Treatment and Recycle" program by reducing plastic pollution in the surrounding environment, especially in the ocean, while reducing poverty through community empowerment in coastal areas. The Bank is collaborating with PT Plastic Bank Indonesia for the 2023 period with a target of collecting 7,000 kg of plastic waste or the equivalent of 350,000 (three hundred and fifty thousand) 500 ml plastic bottles to prevent marine pollution.	Alokasi dana sebesar Rp154,39 juta, periode pelaksanaan bulan Januari s.d. Desember 2023. Fund allocation of IDR154.39 million, for the period from January to December 2023.



Pilar Pillar	TPB SDGs	Dampak/Capaian Impact/Achievements	Pencapaian Achievement
BRP Berkelanjutan	   TPB#1 Tanpa Kemiskinan TPB#8 Pekerjaan Layak dan Pertumbuhan Ekonomi TPB#10 Berkurangnya Kesenjangan SDGs#1 No Poverty SDGs#8 Decent Work and Economic Growth SDGs#10 Reduced Inequalities	- Studi banding pengelolaan lebah trigona kepada Kelompok Tani Hutan (KTH) Karya Mandiri Bersama bekerjasama dengan Dinas Kehutanan DKI Jakarta. - Bank memberikan dukungan kepada KTH Karya Mandiri Bersama untuk berpartisipasi dalam Pameran FLONA 2023 Tingkat Provinsi DKI Jakarta, sebagai wujud pelaksanaan kegiatan <i>Sustainable Development Goals</i> (SDG). - Comparative study of trigona bee management with Forest Farmers Group (KTH) Karya Mandiri Bersama in collaboration with the DKI Jakarta Forestry Service. - The Bank provides support to KTH Karya Mandiri Bersama to participate in the 2023 FLONA Exhibition at the DKI Jakarta Provincial Level, as a form of implementing Sustainable Development Goals (SDG) activities.	Alokasi dana sebesar Rp24,70 juta, periode pelaksanaan bulan Januari s.d. Desember 2023. Fund allocation of IDR24.70 million, for the period from January to December 2023.

MEKANISME DAN JUMLAH PENGADUAN MASYARAKAT [F.24] Mechanism and Number of Community Complaints [F.24]

Bank telah menyediakan sarana atau media untuk menerima dan mengelola pengaduan berupa keluhan/pengaduan pelanggaran baik dari nasabah maupun masyarakat umum. Mekanisme penanganan pengaduan masyarakat telah dijelaskan pada pembahasan penanganan keluhan nasabah berkaitan dengan standar penanganan dan evaluasi keluhan nasabah. Pada periode pelaporan, jumlah pengaduan masyarakat dari nasabah mencapai sebanyak 16 pengaduan dan telah ditindaklanjuti seluruhnya dengan tingkat penyelesaian 100%.

The Bank has provided facilities or media to receive and address complaints or reports of violations from both customers and the general public. The mechanism for handling public complaints has been explained in the discussion of handling customer complaints in relation to standards for handling and evaluating customer complaints. During the reporting period, the number of public complaints from customers reached 16 complaints and have been fully followed up with a resolution rate of 100%.

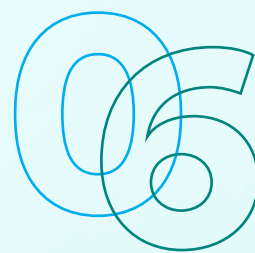


Bank Resona Perdania



KINERJA KEBERLANJUTAN: LINGKUNGAN HIDUP

Sustainability Performance:
Environment





Kinerja Keberlanjutan: Lingkungan Hidup

Sustainable Performance: Environment



Menjaga kelestarian lingkungan telah menjadi kewajiban bagi setiap individu dan organisasi termasuk institusi usaha, tidak terkecuali bank. Meskipun jenis industri perbankan tidak mengolah sumber daya alam yang berpotensi terhadap kerusakan lingkungan, namun kegiatan operasional perbankan tetap memberikan dampak negatif dari penggunaan energi, air, pemakaian kertas dan lain-lain. Untuk mengurangi dampak lingkungan tersebut, Bank mengampanyekan penghematan energi, air, dan kertas kepada seluruh karyawan, dan penggunaan komunikasi elektronik secara optimal.

Bank juga menyediakan produk dan layanan keuangan elektronik bagi nasabah untuk mengurangi pemakaian kertas dan energi. Layanan elektronik juga telah diterapkan untuk prosedur internal Bank. Selain itu, dalam hal pembiayaan, Bank memiliki kebijakan pemberian kredit kepada nasabah yang peduli (pro) terhadap lingkungan dan sosial yang berperan dalam menjaga kelestarian bumi. Sementara dalam rangka penerapan keuangan berkelanjutan, Bank telah menerapkan *due diligence* yang memeriksa kelengkapan izin lingkungan calon nasabah dan pelaksanaannya. Bank juga sudah mulai melakukan kaji ulang untuk aspek lingkungan dalam profil risiko kredit Bank.

Ensuring environmental sustainability has become a fundamental obligation for individuals and organizations alike, including business institutions such as banks. While the banking industry may not directly exploit natural resources, its operational activities can still have adverse environmental effects through energy consumption, water usage, paper waste, and more. To mitigate these impacts, the Bank advocates for energy, water, and paper conservation among its employees, promoting optimal utilization of electronic communication channels.

Moreover, the Bank offers electronic financial products and services to customers, aiming to reduce paper and energy consumption. Internally, electronic services have been integrated into the Bank's operational procedures. Additionally, in term of financing, the Bank adheres to a policy of extending credit to environmentally and socially conscious customers, thus contributing to the preservation of the environment. Furthermore, in the realm of sustainable finance, the Bank conducts due diligence to assess the environmental compliance of prospective customers, including the thorough review of environmental aspects within the Bank's credit risk profile.



1. PENGGUNAAN MATERIAL [OJK F.5] Use of Materials [OJK F.5]

Penggunaan material dalam operasional Bank berupa alat tulis kertas untuk kebutuhan administrasi perkantoran. Penggunaan kertas berkontribusi secara tidak langsung terhadap pemanfaatan jumlah pohon yang ditebang sebagai bahan pembuatan kertas. Untuk itu, Bank menerapkan program penghematan pemakaian kertas dengan kebijakan *paperless administration* secara elektronik. Selain itu, Bank mengupayakan pemanfaatan kertas secara bolak-balik untuk mendukung kegiatan administrasi kantor tertentu.

Selama periode pelaporan tahun 2023, pemakaian kertas tercatat sebanyak 3.968 kg, berkurang dibandingkan pemakaian kertas tahun 2022 sebanyak 4.252 kg. Sesuai dengan prinsip 3R (*reduce, renew, recycle*), Bank tidak mengolah sendiri limbah kertas, namun menyerahkan kepada pihak ketiga untuk didaur ulang.

Material usage in the Bank's operations primarily pertains to paper stationery for administrative purposes. Paper consumption indirectly impacts deforestation, as trees are utilized in paper production. To address this, the Bank has instituted a paper-saving initiative through an electronic paperless administration policy. In addition, the Bank promotes the reuse of paper where feasible to support specific administrative functions.

During the reporting period of 2023, paper consumption amounted to 3,968 kg, reflecting a slight decrease compared to the 2022 figure of 4,252 kg. Adhering to the principles of reduce, reuse, and recycle (3R), the Bank outsources paper waste management to third-party recycling facilities rather than processing it internally.

Tabel Penggunaan Kertas
Table of Paper Usage

Uraian Description	Satuan Unit	2023	2022	2021
Pemakaian Kertas Paper Usage	Lembar Sheets	795,500	852,500	1,425,000
	Rim Reams	1,591	1,705	2,850
Berat Kertas Print A4 80grm/Rim A4 Printing Paper (80 gsm/ream)	kg/rim kg/reams	2,494	2,494	2,494
Total Pemakaian Kertas Total Paper Usage	Kg	3,968	4,252	7,108

*) Data Non-Konsolidasi, Berat 1 rim kertas A4 80 gsm = 2.494 kg

*) Non-Consolidated Data, Weight of 1 ream of A4 80 gsm paper = 2,494 kg

2. PENGGUNAAN ENERGI [OJK F.6][OJK F.7] Use of Energy [OJK F.6][OJK F.7]

Bank menggunakan energi berupa pemakaian listrik untuk keperluan operasional di dalam kantor. Sementara itu, penggunaan energi dari penggunaan jasa *outsourcing* berupa BBM yang digunakan untuk transportasi. Data penggunaan energi Bank disajikan dalam tabel berikut:

The Bank utilizes energy in the form of electricity for operational purposes within the office. In addition, energy consumption related to outsourcing services is primarily in the form of fuel used for transportation. The Bank's energy usage data is presented in the following table:


Tabel Pemakaian Energi
Table of Energy Consumption

Uraian Description	Satuan Unit	2023	2022	2021
Energi BBM Fuel Energy				
Pemakaian BBM Fuel Consumption	Liter	63,393	42,909	27,916
Faktor konversi (Net Calorific Value BBM Gasoline) Conversion Factor (Net Fuel Calorific Value)	GJoule (Gj)/Liter	0.033	0.033	0.033
Total Pemakaian BBM* Total Fuel Consumption*	Gj	2,092	1,416	921
Energi Listrik Electrical Energy				
Total Pemakaian Listrik** Total Electricity Consumption**	kWh	218,659	389,537	369,138
Faktor konversi Conversion Factor	Gj/kWh	0.0036	0.0036	0.0036
Total Pemakaian Listrik** Total Electricity Consumption**	Gj	787	1,402	1,329
Total Pemakaian Energi Total Energy Consumption	Gj	2,879	2,818	2,250

*) Pedoman Penyelenggaraan Inventarisasi Gas Rumah Kaca Nasional - KLH 2012 (ref: IPCC 2006), 1 liter BBM (premium) = 0.033 Gigajoule

**) Perhitungan Emisi GRK dari pemakaian kwh listrik berdasarkan ketentuan dari Dirjen Kelistrikan Kementerian ESDM (2017), 1 kWh=0.0036 Gigajoule

*) Guidelines for Implementing National Greenhouse Gas Inventories - KLH 2012 (ref: IPCC 2006), 1 liter of fuel (premium) = 0.033 Gigajoule

**) Calculation of GHG emissions from the use of kwh of electricity based on provisions from the Director General of Electricity, Ministry of Energy and Mineral Resources (2017), 1 kWh=0.0036 Gigajoule

Intensitas Energi

Perhitungan Intensitas energi mengacu pada pemakaian energi di dalam bangunan Bank per satuan luas kantor. Semakin kecil intensitas energi, berarti semakin kecil penggunaan energi per satuan luas kantor. Perhitungan intensitas energi berdasarkan jumlah konsumsi listrik dibandingkan dengan luas bangunan kantor pusat. Pada periode pelaporan, intensitas penggunaan energi listrik sebesar 30,38 kWh/m².

Energy Intensity

Energy Intensity calculation refers to the measurement of energy consumption within the Bank's building per unit area of the office. A lower energy intensity indicates reduced energy usage per unit area of the office. The calculation of energy intensity is derived from the comparison between electricity consumption and the total area of the head office building. In the reporting period, the intensity of electrical energy use was measured at 30.38 kWh/m².

Tabel Intensitas Energi
Table of Energy Intensity

Uraian Description	Satuan Unit	2023	2022	2021
Pemakaian Energi BBM Fuel Energy Usage	Gj	2,092	1,416	921
Jumlah Karyawan (Non Konsolidasi) Number of Employees (Non-Consolidated)	Orang People	314	289	281
Intensitas Energi BBM Fuel Energy Intensity	Gj/orang Gj/people	6.66	4.90	3.28
Pemakaian Energi Listrik Electrical Energy Consumption	kWh	218,659	389,537	369,138
Jumlah Luas Kantor Bank (Non Konsolidasi) Total Bank Office Area (Non-Consolidated)	m ²	6,918	7,198	5,930
Intensitas Energi Listrik Electrical Energy Intensity	kWh/m²	31.61	54.12	62.25



Berdasarkan tabel Nilai IKE Standard Bangunan Gedung Perkantoran Pemerintah, maka penggunaan energi listrik di dalam kantor Bank dengan ruangan ber-AC tahun 2023 masuk kategori “sangat efisien”.

According to the IKE Standard Values table for Government Office Buildings, the utilization of electrical energy in Bank offices equipped with air-conditioned rooms in 2023 falls within the “very efficient” category.

Tabel Nilai IKE Standard di Bangunan Gedung Perkantoran Pemerintah Berdasarkan Peraturan Menteri ESDM No. 13/2012
Table of IKE Standard Values in Government Office Buildings Based on Ministry Regulation of Energy and Mineral Resources No. 13/2012

Kriteria Criteria	Ber-AC Air-Conditioned		Tanpa AC Non-Air Conditioning	
	kWh/m ² /bulan kWh/m ² /month	kWh/m ² /tahun* kWh/m ² /year*	kWh/m ² /bulan kWh/m ² /month	kWh/m ² /tahun* kWh/m ² /year*
Sangat efisien Very efficient	<8.5	<120	<3.4	<40.8
Efisien Efficient	8.5-14	120-168	3.4-5.6	40.8-67.2
Cukup Efisien Quite efficient	14-18.5	168-222	5.6-7.4	67.2-88.8
Boros Wasteful	>18.5	>222	>7.4	>88.8

*Sumber: Jurnal Teknik Mesin (JTM): Vol. 06, Edisi Spesial 2017 (*konversi dalam setahun)

*Source: Journal of Mechanical Engineering (JTM): Vol. 06, Special Edition 2017 (*conversions within a year).

3. PENGGUNAAN AIR [OJK F.8] Use of Water [OJK F.8]

Bank menggunakan air untuk kepentingan aktivitas perkantoran seperti kebutuhan sanitasi dan rumah tangga kantor. Pada periode pelaporan 2023, data penggunaan air oleh Bank tidak tersedia oleh pengelola gedung, hal ini karena Bank sebagai penyewa Gedung perkantoran tidak memiliki otoritas dan akses terhadap data tersebut. Di samping itu, biaya penggunaan air termasuk dari bagian biaya sewa perkantoran.

The Bank utilizes water for various office activities, including sanitation and general office household needs. However, during the 2023 reporting period, specific data regarding water usage by the Bank was unavailable from the building management. This lack of data stems from the Bank’s status as a tenant within the office building, which restricts its authority and access to such information. Moreover, water usage costs are typically incorporated into the overall office rental expenses.

Tabel Pemakaian Air
Table of Water Usage

Sumber Source	Satuan Unit	2023*	2022	2021
PDAM Regional Water Utility Company	m ³	-	481	222
Faktor Konversi Conversion Factor	MLiter/m ³	-	0.001	0.001
Pemakaian air Water Usage	MLiter	-	0.481	0.222
Jumlah Karyawan (Non Konsolidasi) Number of Employees (Non-Consolidated)	Orang People	314	289	281
Intensitas Pemakaian Air Intensity of Water Usage	MLiter/Orang MLiter/Person	-	0.00166	0.00079

*) Tahun 2023, tidak tersedia data pemakaian air dari pihak pengelola gedung, sedangkan Bank pada posisi sebagai penyewa.

*) In 2023, there is no water usage data available from the building management, while the Bank is in the position of tenant.



4. KEANEKARAGAMAN HAYATI DAN BIAYA LINGKUNGAN HIDUP [OJK F.4][OJK F.9][OJK F.10]

Biodiversity and Environmental Costs [OJK F.4][OJK F.9][OJK F.10]

Bank menyadari pentingnya menjaga keseimbangan antara profitabilitas entitas usaha dengan upaya melestarikan lingkungan karena adanya hubungan timbal balik. Pelestarian lingkungan hidup bertujuan untuk meningkatkan kualitas hidup manusia dan menjaga sumber daya alam untuk generasi selanjutnya. Bank dapat berperan memberikan dampak positif terhadap lingkungan dengan cara mendorong pembiayaan/penyaluran kredit yang memenuhi kegiatan usaha berkelanjutan (KUB) dan peduli terhadap pelestarian lingkungan.

Sementara itu, kontribusi Bank dalam pelestarian lingkungan hidup direalisasikan dalam bentuk program CSR pilar "BRP Hijau". Hingga tahun 2023, Bank telah menyelesaikan penanaman bibit sejumlah 10.000 bibit selama 5 tahun sejak tahun 2019. Rincian pelaksanaan program CSR lingkungan melalui pilar "BRP Hijau" dapat dibaca di bagian Tanggung Jawab Sosial Perusahaan. Dalam rangka kegiatan pelestarian lingkungan hidup, Bank telah mengeluarkan alokasi dana sebesar Rp154,39 juta.

The Bank acknowledges the importance of maintaining a balance between the profitability of business entities and efforts to preserve the environment, recognizing the reciprocal relationship between them. Environmental conservation endeavors aim to enhance the quality of human life and safeguard natural resources for future generations. Banks can contribute positively to environmental preservation by promoting financing and credit distribution that supports sustainable business activities (KUB) and prioritizes environmental conservation.

In pursuit of its commitment to environmental preservation, the Bank has implemented the CSR program pillar "BRP Hijau." As of 2023, the Bank has successfully planted 10,000 seeds over a span of five years since 2019. Further details regarding the execution of the environmental CSR program under the "BRP Hijau" pillar can be found in the Corporate Social Responsibility section. To support environmental preservation activities, the Bank has allocated funds amounting to IDR154.39 million.

5. EMISI [OJK F.11]

Emissions [OJK F.11]

Bank menyadari kegiatan usaha perbankan juga berpotensi dan berkontribusi menghasilkan emisi gas rumah kaca (GRK) melalui penggunaan energi listrik, dan bahan bakar minyak (BBM). Oleh karena itu, Bank berkomitmen untuk mengelola emisi dengan baik melalui penghematan penggunaan energi.

Sementara itu, data emisi yang disajikan dalam pelaporan, yaitu emisi GRK cakupan 1 (BBM), emisi GRK cakupan 2 (listrik), dan emisi GRK cakupan 3. Emisi GRK cakupan 1 bersumber dari penggunaan bahan bakar minyak (premium) untuk kendaraan operasional. Emisi GRK cakupan 2 bersumber dari pemakaian listrik di gedung kantor. Sementara itu, emisi GRK cakupan 3 berasal dari penggunaan pesawat untuk kepentingan perjalanan dinas.

Metode penghitungan emisi GRK cakupan 1 (BBM) yang dipakai di Indonesia dan negara-negara non-Annex 1 (negara berkembang) adalah Tier-1, yaitu berdasarkan data konsumsi energi dikalikan faktor emisi *default* IPCC (*Intergovernmental Panel on Climate Change*/Panel antar pemerintah tentang Perubahan Iklim).

Regarding emissions, the Bank acknowledges that banking activities have the potential to generate greenhouse gas (GHG) emissions through the utilization of electrical energy and fuel oil (BBM). Hence, the Bank is committed to effectively managing emissions by conserving energy usage.

The emissions data presented in the report encompass scope 1 GHG emissions (from fuel), scope 2 GHG emissions (from electricity), and scope 3 GHG emissions. Scope 1 GHG emissions stem from the use of fuel oil (premium) for operational vehicles, while scope 2 GHG emissions originate from electricity consumption in office buildings. Scope 3 GHG emissions arise from the utilization of aircraft for official travel purposes.

The method employed to calculate scope 1 (BBM) GHG emissions in Indonesia and non-Annex 1 countries (developing countries) is Tier-1, which entails multiplying energy consumption data by the IPCC (Intergovernmental Panel on Climate Change) default emission factor for climate change.


Tabel Emisi GRK Cakupan 1 (BBM)
Table of Direct (Scope 1) GHG Emissions (Fuel)

Jenis BBM Fuel Type	Satuan Unit	2023	2022	2021
Konsumsi Energi BBM – Premium Fuel Energy Consumption – Premium	Gigajoule	2,092	1,416	921
	Terajoule (Tj)	2.092	1.416	0.921
Faktor Emisi Default IPCC* Default Emission Factor IPCC*	kgCO ₂ /Tj	69,300	69,300	69,300
Emisi GRK Cakupan 1 Direct GHG Emissions - Scope 1	kgCO ₂ eq	144,974	98,129	63,841

*) Pedoman Penyelenggaraan Inventarisasi Gas Rumah Kaca Nasional – Kementerian Lingkungan Hidup 2012 (ref: IPCC 2006)

*) National Greenhouse Gas Inventory Implementation Guidelines – Ministry of Environment 2012 (ref: IPCC 2006).

Adapun penghitungan emisi GRK cakupan 2 (listrik) mengacu pada ketentuan dari Dirjen Kelistrikan Kementerian ESDM (2017) tentang pemakaian kWh listrik.

The calculation of GHG emissions for scope 2 (electricity) adheres to the guidelines established by the Director General of Electricity, Ministry of Energy and Mineral Resources (2017) concerning the utilization of kilowatt-hours (kWh) of electricity.

Tabel Emisi GRK Cakupan 2 (Listrik)
Table of Indirect (Scope 2) GHG Emissions (Electricity)

Jenis BBM Fuel Type	Satuan Unit	2023	2022	2021
Konsumsi Listrik Electricity Consumption	kWh	218,659	389,537	369,138
Faktor Emisi Default* Default Emission Factor*	kgCO ₂ /kWh	0.877	0.877	0.877
Emisi GRK Tidak Langsung - Cakupan 2 Indirect GHG Emissions - Scope 2	kgCO ₂ eq	191,764	341,624	323,734

*) http://jcm.ekon.go.id/id/index.php/content/Mzg%253D/faktor_emisi

Penghitungan intensitas emisi berdasarkan jumlah emisi GRK cakupan 1 dan emisi GRK cakupan 2 dan emisi GRK cakupan 3 dibandingkan dengan jumlah karyawan.

The calculation of emission intensity is derived from the ratio of scope 1 GHG emissions, scope 2 GHG emissions, and scope 3 GHG emissions to the number of employees.

Tabel Intensitas Emisi GRK
Table of GHG Emission Intensity

Keterangan Description	Satuan Unit	2023	2022	2021
Emisi GRK Cakupan 1 GHG Emissions - Scope 1	kgCO ₂ eq	144,974	98,129	63,841
Emisi GRK Cakupan 2 GHG Emissions - Scope 2	kgCO ₂ eq	191,764	341,624	323,734
Total Emisi GRK Total GHG Emissions	kgCO ₂ eq	336,738	439,753	387,575
Jumlah Karyawan (Non Konsolidasi) Number of Employees (Non-Consolidated)	Orang People	314	289	281
Jumlah Luas Kantor Bank (Non Konsolidasi) Total Bank Office Area (Non-Consolidated)	m ²	6,918	7,198	5,930
Jumlah Kredit – Bersih Total Loans – Net	Juta Rupiah Million IDR	9,901,545	11,278,068	11,106,994
Intensitas Emisi GRK Cakupan 1 (BBM) Scope 1 GHG Emission Intensity (Fuel)	kg CO ₂ eq/org kg CO ₂ eq/person	461.70	339.55	227.19
Intensitas Emisi GRK Cakupan 2 (Listrik) Scope 2 GHG Emission Intensity (Electricity)	kgCO ₂ eq/m ²	27.72	47.46	54.59
Intensitas Total Emisi GRK GHG Total Emission Intensity	kgCO ₂ eq/juta Rupiah kgCO ₂ eq/million IDR	0.03	0.04	0.03



Upaya dan Pencapaian Pengurangan Emisi [OJK F.12]

Bank melakukan upaya-upaya pengurangan emisi GRK melalui program efisiensi penggunaan listrik pada saat jam istirahat, kebijakan penggunaan pendingin ruangan hanya berlaku pada jam kerja, dan pemilihan kendaraan operasional dengan kapasitas mesin (cc) rendah. Secara berkala, Bank melakukan evaluasi dan monitoring terhadap pemakaian energi agar mencapai kondisi efisien.

Emission Reduction Efforts and Achievements [OJK F.12]

The Bank implements various initiatives to decrease GHG emissions, including programs promoting efficient electricity usage during break times, a policy restricting air conditioning usage to working hours only, and the procurement of operational vehicles with low engine capacities (cc). In addition, the Bank conducts regular evaluations and monitoring of energy consumption to ensure optimal efficiency.

6. PENGELOLAAN LIMBAH DAN EFLUEN [OJK F.13][OJK F.14][OJK F.15]

Waste and Effluent Management [OJK F.13][OJK F.14][OJK F.15]

Bank berupaya turut menjaga lingkungan dengan cara mengurangi timbulan limbah dalam operasionalnya. Dalam kegiatan Bank, limbah yang terutama adalah limbah domestik yang dibuang oleh pihak ketiga yaitu pihak pengelola gedung, atau pihak lain yang telah tersertifikasi. Bank tidak menghasilkan limbah B3 dalam jumlah yang signifikan dan tidak melakukan pengolahan limbah secara mandiri serta tidak terdapat tumpahan limbah. Oleh karena itu Bank tidak mencantumkan jumlah limbah dan mekanisme pengelolaannya dalam laporan ini.

The Bank is committed to environmental protection by minimizing waste generation in its operations. The primary waste generated in the Bank's activities is domestic waste, which is handled by third-party entities such as the building management or certified waste management services. The Bank does not produce significant amounts of hazardous waste (B3) nor does it conduct independent waste processing, and there have been no incidents of waste spills. Consequently, the report does not include details regarding the quantity of waste generated or its management mechanisms.

7. PENGADUAN TERKAIT LINGKUNGAN HIDUP [OJK F.16]

Complaints Related to the Environment [OJK F.16]

Kepatuhan Bank pada peraturan perundangan di bidang lingkungan membuahkan hasil yang baik, sehingga pada tahun pelaporan tidak didapatkan pengaduan atas pelanggaran terhadap lingkungan hidup. Sementara itu, sarana pengaduan atau penyampaian kritik masukan kepada Bank dapat disampaikan melalui telepon +62 21 570 7300, atau melalui email cust-comm@perdania.co.id dan saluran *Whistleblowing System* (WBS).

The Bank's compliance to environmental laws and regulations has yielded positive outcomes, with no reported complaints of environmental violations during the reporting period. Individuals wishing to raise complaints or provide critical feedback to the Bank can do so via telephone at +62 21 570 7300, through email at cust-comm@perdania.co.id, or through the Whistleblowing System (WBS) channel.



Tentang Laporan Keberlanjutan

About Sustainability Report

Laporan keberlanjutan disusun dan diterbitkan untuk memenuhi kewajiban bank yang diatur berdasarkan ketentuan pada Peraturan Otoritas Jasa Keuangan (OJK) No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Bank Publik (POJK-51/2017).

1. Periode, Siklus dan Cakupan Pelaporan [GRI 2-2, 2-3]

Periode pelaporan Keberlanjutan ini disusun dengan siklus setahun sekali. Laporan keberlanjutan berisi data dan informasi pada periode 1 Januari sampai dengan 31 Desember 2023. Bank menerbitkan Laporan Keberlanjutan pertama pada tahun 2019 dan terakhir kali tahun 2022. [GRI 2-3]

Laporan ini memuat strategi, kebijakan, pelaksanaan program dan inisiatif serta pencapaian Bank dalam melaksanakan keuangan berkelanjutan pada aktivitasnya. Fokus laporan keberlanjutan terutama adalah pencapaian non-finansial yaitu di bidang lingkungan, sosial, dan tata kelola, sedangkan kinerja finansial dibahas dalam Laporan Tahunan 2023 Bank Resona Perdania yang diterbitkan bersamaan dengan laporan ini.

Lingkup laporan keuangan Bank mencakup kinerja keuangan PT Bank Resona Perdania dan entitas anak yaitu PT Resona Indonesia Finance (RIF), sementara pada laporan keberlanjutan ini, kinerja non-keuangan hanya mencakup data kinerja Bank saja. [GRI 2-2]

2. Standar dan Pedoman Pelaporan

Bank Resona Perdania menyusun Laporan Keberlanjutan berdasarkan ketentuan dalam POJK-51/2017 dan persyaratan standar internasional *Consolidated Set of Global Reporting Initiatives (GRI) Standards 2021* yang diterbitkan oleh *Global Sustainability Standards Board (GSBB)*.

Laporan ini dilengkapi dengan tanda khusus berupa kode indeks GRI pada halaman yang relevan terhadap informasi pengungkapan umum dan pengungkapan khusus sebagai topik material, agar para pembaca dapat dengan mudah menemukan informasi terkait untuk setiap indikator. Selain itu kami melengkapi laporan ini dengan daftar indeks POJK-51/2017 dan indeks GRI Standards 2021.

The sustainability report is compiled and issued to respect the bank's obligation regulated in the Financial Services Authority (OJK) No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies (POJK-51/2017).

1. Period, Cycle, and Scope of Reporting [GRI 2-2, 2-3]

This sustainability report is compiled once a year and it contains data and information within January 1 until December 31, 2023. The Bank's first and recent Sustainability Report was published in 2019 and 2022, respectively. [GRI 2-3]

This report contains the Bank's strategies, policies, program implementation and initiatives, as well as achievements in performing sustainable finance. The sustainability report focuses on demonstrating non-financial achievement in environmental, social, and governance aspects. Meanwhile, the Bank's financial performance is discussed in 2023 Annual Report of Bank Resona Perdania that is published simultaneously with this report.

The financial statement covers the Bank's and subsidiary's financial performance, namely PT Resona Indonesia Finance. Meanwhile, in this sustainability report, non-financial performance only includes the Bank's data. [GRI 2-2]

2. Reporting Standards and Guidelines

Bank Resona Perdania compiles the Sustainability Report based on provisions in POJK-51/2017 and international standard requirements, namely *Consolidated Set of Global Reporting Initiatives (GRI) Standards 2021* published by *Global Sustainability Standards Board (GSBB)*.

This report is equipped with a special mark in the form of a GRI index code on the pages relevant to general disclosure information and special disclosures as material topics, allowing the readers to easily find related information for each indicator. In addition, we complete this report with a list of the POJK-51/2017 index and the 2021 GRI Standards index.



3. Penyajian Kembali dan Perubahan Informasi dalam Laporan [GRI 2-4]

Penulisan data dan informasi keuangan dalam laporan ini menggunakan denominasi Rupiah dan telah diaudit oleh Kantor Akuntan Publik sesuai dengan keperluan penyusunan Laporan Keuangan dan Laporan Tahunan Bank. Laporan menyajikan data kuantitatif dengan menggunakan metode perbandingan minimal dalam dua tahun berturut-turut agar supaya pembaca laporan dapat melakukan analisis terhadap kinerja Bank. [GRI 2-4]

4. Penetapan Topik Material dan Batasan Topik [GRI 3-1]

Proses penetapan isi laporan menggunakan prinsip-prinsip yang ditetapkan dalam Standar GRI, yakni: *Stakeholders inclusiveness* (pelibatan pemangku kepentingan); *Materiality* (materialitas); *Sustainability context* (konteks keberlanjutan) dan *Completeness* (kelengkapan), sebagaimana tergambar dalam bagan berikut:

Prinsip penetapan konten laporan ini didasarkan pada 4 (empat) prinsip, sesuai dengan panduan GRI, yaitu:

1. **Inklusivitas Pemangku Kepentingan**
Proses penyusunan laporan melibatkan pemangku Kepentingan dalam penentuan topik material yang diungkapkan dalam laporan ini melalui *Focus Group Discussion* dan Uji Materialitas.
2. **Konteks Keberlanjutan**
Konten dalam laporan ini adalah isu atau topik yang berhubungan dengan konteks keberlanjutan, meliputi topik ekonomi, lingkungan dan sosial.
3. **Materialitas**
Proses penyusunan laporan dimulai dengan penentuan isi laporan melalui prosedur penetapan materialitas dengan terlebih dulu mengidentifikasi topik spesifik, kemudian menetapkan bobot dari masing-masing topik tersebut melalui uji materialitas sehingga didapat topik yang material, yakni topik yang kami nilai relevan, menjadi prioritas dan penting untuk disampaikan.
4. **Lengkap**
Proses penyusunan laporan dilengkapi dengan pengujian atas topik yang material, mencakup ketersediaan data maupun penetapan batasan (*boundary*) sehingga mencerminkan dampak ekonomi, lingkungan dan sosial yang signifikan.

Sementara itu, dalam menentukan topik dan isi laporan, kami merujuk pada panduan GRI yang menentukan 4 (empat) yaitu:

1. **Identifikasi**
Kami melakukan identifikasi terhadap topik-topik yang material/penting dan menetapkan batasan (*boundary*).
2. **Prioritas**
Kami membuat prioritas atas topik-topik yang telah diidentifikasi pada langkah sebelumnya.

3. Restatement and Change of Information in Reporting [GRI 2-4]

The writing of financial data and information in this report is denominated in Rupiah (IDR) and has been audited by a Public Accounting Firm in accordance with the requirements for preparing the Bank's Financial Statements and Annual Report. The report presents quantitative data using a comparison method for at least two consecutive years, allowing readers to analyze the Bank's performance. [GRI 2-4]

4. Determination of Material Topics and Topic Boundaries [GRI3-1]

In determining the report content, the Bank uses the principles set out in the GRI Standards, namely: Stakeholders Inclusiveness, Materiality, Sustainability Context, and Completeness, as illustrated in the following chart:

In determining the content of this report, the Bank refers to the 4 (four) principles in GRI guidelines as follows:

1. **Stakeholder inclusiveness**
The report preparation process involves stakeholders in determining the material topics disclosed in this report through Focus Group Discussions and Materiality Tests.
2. **Sustainability Context**
The content in this report is issues or topics related to the sustainability context, including economic, environmental, and social topics.
3. **Materiality**
The process of preparing the report begins with determining the contents of the report through the materiality determination procedure by first identifying specific topics, then assigning the weight of each of these topics through a materiality test so that material topics are obtained, namely topics that we consider relevant, prioritized and important to convey.
4. **Completeness**
The report preparation process is complemented by examination of material topics, including data availability and setting boundaries so that they reflect significant economic, environmental and social impacts.

Meanwhile, in determining the topic and content, the Bank refer to the GRI guideline consisting of 4 (four) steps as follows:

1. **Identification**
We identify material/important topics and set boundaries.
2. **Priority**
We prioritize the topics identified in the previous step.



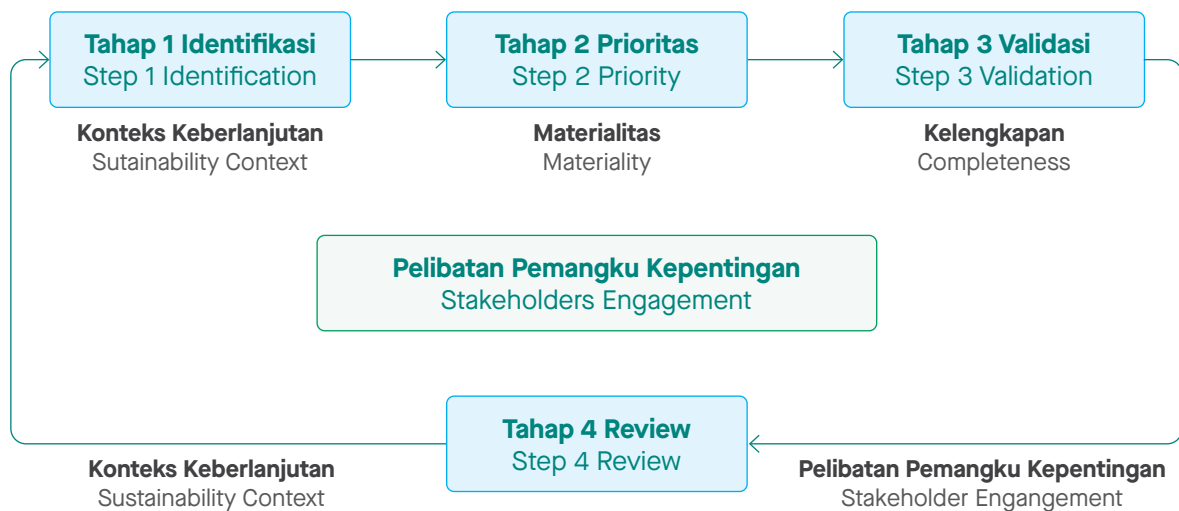
3. Validasi
Kami melakukan validasi atas topik-topik yang dinilai material tersebut.
4. Review
Kami melakukan *review* atas Laporan setelah diterbitkan guna meningkatkan kualitas Laporan tahun berikutnya.

3. Validation
We validate the topics that are considered material.
4. Review
We conduct a review of the Report after it is published in order to improve the quality of the following year's Report.

Langkah dalam menetapkan konten laporan dapat digambarkan dalam Bagan Alur Proses Penetapan Konten Laporan sebagai berikut:

The aforementioned steps are presented in the following Report Content Determination Process Flowchart:

Bagan Alur Proses Penetapan Konten Laporan
Report Content Determination Process Flowchart



5. Daftar Topik Material [GRI 3-2] [GRI 3-3]

Topik material adalah topik-topik yang relevan dengan keberlanjutan Bank dan memiliki signifikansi berdasarkan dampak ekonomi, lingkungan hidup, dan sosial serta memengaruhi persepsi pemangku kepentingan. Bank mengidentifikasi topik-topik material untuk disajikan dalam laporan ini, selain dari yang dipersyaratkan oleh POJK-51/2017, melalui proses uji materialitas topik. Penetapan topik materialitas dilakukan oleh tim internal dibantu konsultan melalui pengisian kuesioner uji materialitas topik secara internal. Pada 20 Oktober 2023, berdasarkan pertimbangan internal, bahwa penetapan topik material periode pelaporan sebelumnya masih relevan untuk digunakan sebagai panduan pengungkapan informasi dan penentuan konten Laporan Keberlanjutan 2023.

5. List of Material Topics [GRI 3-2] [GRI 3-3]

Material topics are those that are relevant to the Bank's sustainability and have significance based on economic, environmental, and social impacts, and influencing stakeholder perceptions. These topics are identified by the Bank to be included in this report, in addition to those required by POJK-51/2017, through a materiality test process. Determining the materiality topics is conducted by an internal team, assisted by consultants, by filling out the questionnaires of the materiality topic test internally. On October 20, 2023, based on internal considerations, the determination of material topics from the previous reporting period was still relevant to be used as a guide for disclosing information and determining the content of the 2023 Sustainability Report.


Matrik Topik Material
 Material Topic Matrix


Signifikansi Dampak Ekonomi, Lingkungan & Sosial
 Significance of Economic, Environmental, and Social Impact

Tabel Daftar Topik Material
 Material Topic List Table

No	Topik Topic	Indeks Index	Uraian GRI GRI Description	Sub Indeks GRI GRI Sub Index
1	Pertumbuhan Usaha Business Growth	GRI 201	Kinerja Ekonomi 2016 2016 Economic Performance	201-1 Nilai ekonomi langsung dihasilkan dan didistribusikan 201-1 Direct economic value is generated and distributed 201-2 Implikasi finansial serta risiko dan peluang lain akibat dari perubahan iklim 201-2 Financial implications and other risks and opportunities resulted from climate change 201-3 Kewajiban program pensiun manfaat pasti dan program pensiun lainnya 201-3 Obligations of defined benefit plans and other pension plans 201-4 Bantuan finansial yang diterima dari pemerintah 201-4 Financial assistance received from the government
2	Manfaat Korporasi untuk Sosial dan Lingkungan Hidup Corporate Social and Environmental Benefits	GRI 203	Dampak Ekonomi Tidak Langsung 2016 2016 Indirect Economic Impact	203-1 Investasi infrastruktur dan dukungan layanan 203-1 Infrastructure investment and service support 203-2 Dampak ekonomi tidak langsung yang signifikan 203-2 Significant impacts of indirect economic



No	Topik Topic	Indeks Index	Uraian GRI GRI Description	Sub Indeks GRI GRI Sub Index
3	Pelaksanaan Tata Kelola & Anti Korupsi Implementation of Governance & Anti-Corruption	GRI 205	Anti Korupsi 2016 2016 Anti Corruption	205-1 Operasi-operasi yang dinilai memiliki risiko terkait korupsi 205-1 Operations assessed as having risks related to corruption 205-2 Komunikasi dan pelatihan tentang kebijakan dan prosedur anti korupsi 205-2 Communication and training on anticorruption policies and procedures 205-3 Insiden korupsi yang dikonfirmasi dan tindakan yang diambil 205-3 Confirmed corruption incidents and actions taken
4	Ketenagakerjaan Employment	GRI 401	Kepegawaian 2016 2016 Employment	401-1 Perekrutan karyawan baru dan pergantian karyawan 401-1 New employee recruitment and employee turnover 401-2 Tunjangan yang diberikan kepada karyawan penuh waktu yang tidak diberikan kepada karyawan sementara atau paruh waktu 401-2 Benefits for full-time employees that are not provided to temporary or part-time employees 401-3 Cuti melahirkan 401-3 Maternity leave
5	Kompetensi, Karier, dan Pengembangan Diri Competencies, Career, and Self Development	GRI 404	Pelatihan dan Pendidikan 2016 2016 Training and Education	404-1 Rata-rata jam pelatihan per tahun per karyawan 404-1 Average of training hour per year per employee 404-2 Program untuk meningkatkan keterampilan karyawan dan program bantuan peralihan 404-2 Programs to improve employee skills and transition assistance programs 404-3 Persentase karyawan yang menerima tinjauan rutin terhadap kinerja dan pengembangan karier 404-3 Percentage of employees receiving regular performance and career development reviews
6	Bantuan Sosial Kemasyarakatan Social Assistance	GRI 413	Masyarakat Lokal 2016 2016 Local Communities	413-1 Kegiatan dengan keterlibatan masyarakat lokal, penilaian dampak, dan program pengembangan 413-1 Activities with local community involvement, impact assessment, and development programs 413-2 Operasi yang secara aktual dan yang berpotensi memiliki dampak negatif signifikan terhadap masyarakat lokal 413-2 Operations that have actual and potential significant negative impacts on local communities
7	Informasi Produk dan Layanan Keuangan Information on Financial Products and Services	GRI 417	Pemasaran Dan Pelabelan 2016 2016 Marketing and Labeling	417-1 Persyaratan untuk pelabelan dan informasi produk dan jasa 417-1 Requirements for labeling and information of product and service 417-2 Insiden ketidakpatuhan terkait informasi dan pelabelan produk dan jasa 417-2 Incidents of non-compliance with information and labeling of products and services 417-3 Insiden ketidakpatuhan terkait komunikasi pemasaran 417-3 Incidents of non-compliance regarding marketing communications
8	Kenyamanan dan Keamanan Transaksi Serta Data Convenience and Security of Transactions and Data	GRI 418	Privasi Pelanggan 2016 2016 Customer Privacy	418-1 Pengaduan yang berdasar mengenai pelanggaran terhadap privasi pelanggan dan hilangnya data pelanggan 418-1 Valid complaints regarding violation of customer privacy and loss of customer data



6. Assurance [GRI 2-5]

Bank belum menugaskan pihak independen dari eksternal untuk melakukan jasa *assurance* atas Laporan Keberlanjutan 2023. Namun demikian, untuk memastikan kualitas pelaporan, secara mandiri tim internal Bank melakukan *cross check* kesesuaian pengungkapan informasi dengan ketentuan pada POJK-51/2017 dan persyaratan pelaporan GRI Standard. Bank terus berkomitmen untuk melaporkan kinerja keberlanjutan dan meningkatkan kualitas pelaporan sesuai indeks GRI melalui laporan keberlanjutan periode berikutnya.

7. Umpan Balik & Akses Informasi [GRI 2-3]

Bank menerima umpan balik dari para pembaca dan pemangku kepentingan baik berupa pertanyaan, komentar, saran maupun masukan untuk perbaikan kinerja keberlanjutan dan kualitas laporan. Penyampaian umpan balik dapat menghubungi atau ditujukan kontak informasi Bank sebagai berikut:

Corporate Secretary

PT Bank Resona Perdania

Jakarta Mori Tower
 30th, 31st, and 32nd Floor
 Jl. Jend. Sudirman Kav. 40-41
 Bendungan Hilir, Tanah Abang, Jakarta Pusat 10210

E-mail: corporate.secretary@perdania.co.id
 Telp: +62-21 570 1958

6. Assurance [GRI 2-5]

The Bank has not assigned an external independent party to provide assurance services for the 2023 Sustainability Report. However, to ensure reporting quality, the Bank's internal team independently cross-checks the conformity of information disclosure with the provisions in POJK-51/2017 and the GRI Standard reporting requirements. The Bank is continuously committed to reporting sustainability performance and improving the quality of reporting according to the GRI index through the next period's sustainability report.

7. Feedback & Information Access [GRI 2-3]

The Bank accepts feedback from readers and stakeholders in the form of questions, comments, suggestions and suggestions for improving sustainability performance and report quality. Feedback can be submitted by contacting or addressing the Bank's contact information as follows:

Corporate Secretary

PT Bank Resona Perdania

Jakarta Mori Tower
 30th, 31st, and 32nd Floor
 Jl. Jend. Sudirman Kav. 40-41
 Bendungan Hilir, Tanah Abang, Jakarta Pusat 10210

E-mail: corporate.secretary@perdania.co.id
 Telp: +62-21 570 1958

Verifikasi Tertulis dari Pihak Independen [OJK G.1]

Written Verification from Independent Party [OJK G.1]

Bank Resona Perdania belum menugaskan pihak independen dari eksternal untuk melakukan jasa *assurance* atas Laporan Keberlanjutan 2023. Namun demikian, untuk memastikan kualitas pelaporan, secara mandiri tim internal Bank melakukan *cross check* kesesuaian pengungkapan informasi dengan ketentuan pada POJK-51/2017 dan persyaratan pelaporan GRI Standard 2021.

Bank Resona Perdania did not engage an external independent party to provide assurance services for the 2023 Sustainability Report. However, to uphold the reporting quality, the Bank's internal team conducted an independent cross-check to verify the accuracy and appropriateness of information disclosure in alignment with the provisions of POJK-51/2017 and GRI Standard 2021 reporting requirements.

Lembar Umpan Balik [OJK G.2]

Feedback Sheet [OJK G.2]

Kami mohon kesediaan para pemangku kepentingan untuk memberikan umpan balik setelah membaca Laporan Keberlanjutan ini dengan mengirim email atau mengirim formulir ini melalui fax atau pos.

We encourage stakeholders to provide feedback after reviewing this Sustainability Report. You can share your thoughts and suggestions by sending an email or by returning the feedback form via fax or post.

Profil Anda | Your Profile

Nama (bila berkenan) | Name (if you please)

Institusi/Perusahaan | Institution/Company

Email

Telp/Hp | Phone/Mobile

: _____

: _____

: _____

: _____

: _____

Golongan Pemangku Kepentingan | Stakeholders Group

☐ Pemerintah | Government

☐ LSM | NGO

☐ Perusahaan | Company

☐ Masyarakat | Community

☐ Media

☐ Akademik | Academic

☐ Lain-lain, mohon sebutkan : _____

Others, please state : _____

Mohon pilih jawaban yang paling sesuai

Please choose the most appropriate answer

1. Laporan ini bermanfaat bagi Anda:

This report is useful to you:

☐ Sangat Tidak Setuju
Strongly Disagree

☐ Tidak Setuju
Disagree

☐ Netral
Neutral

☐ Setuju
Agree

☐ Sangat Setuju
Strongly Agree

2. Laporan ini menggambarkan kinerja Perusahaan dalam pembangunan keberlanjutan:

This report describes the Company's performance in sustainability development:

☐ Sangat Tidak Setuju
Strongly Disagree

☐ Tidak Setuju
Disagree

☐ Netral
Neutral

☐ Setuju
Agree

☐ Sangat Setuju
Strongly Agree

3. Laporan ini mudah dimengerti:

This report is easy to understand:

☐ Sangat Tidak Setuju
Strongly Disagree

☐ Tidak Setuju
Disagree

☐ Netral
Neutral

☐ Setuju
Agree

☐ Sangat Setuju
Strongly Agree

4. Laporan ini menarik:

This report is interesting:

☐ Sangat Tidak Setuju
Strongly Disagree

☐ Tidak Setuju
Disagree

☐ Netral
Neutral

☐ Setuju
Agree

☐ Sangat Setuju
Strongly Agree

5. Laporan ini meningkatkan kepercayaan Anda pada keberlanjutan Perusahaan:

This report increases your trust in the Company's sustainability:

☐ Sangat Tidak Setuju
Strongly Disagree

☐ Tidak Setuju
Disagree

☐ Netral
Neutral

☐ Setuju
Agree

☐ Sangat Setuju
Strongly Agree

Mohon berkenan mengisi:

Please complete the below statements:

1. Bagian laporan mana yang paling berguna bagi Anda:

Which part of this report is most useful to you:

2. Bagian laporan mana yang kurang berguna bagi Anda:

Which part of this report is less useful to you:

3. Bagian laporan mana yang paling menarik bagi Anda:

Which part of this report is the most interesting to you:

4. Bagian laporan mana yang kurang menarik bagi Anda:

Which part of this report is less interesting to you:

5. Mohon berikan saran/usul/komentar Anda atas laporan ini:

Please give us your advice/suggestions/comments on this report:

Terima kasih atas partisipasi Anda.

Thank you for your participation.

Mohon agar formulir ini dikirimkan kembali kepada:

Kindly send this form to:

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Tanggapan Terhadap Umpan Balik [OJK G.3]

Response to Feedback [OJK G.3]

Selama tahun 2023, Bank Resona Perdania tidak menerima tanggapan dan umpan balik terhadap Laporan Keberlanjutan Tahun 2022. Namun demikian, Bank berupaya untuk menyempurnakan isi laporan tahun 2023 sesuai dengan kinerja keberlanjutan selama tahun pelaporan.

Throughout 2023, Bank Resona Perdania did not receive any responses or feedback regarding the 2022 Sustainability Report. Nevertheless, the Bank endeavored to enhance the content of the 2023 report, aligning it with its sustainability performance throughout the reporting year.

Referensi Peraturan POJK No. 51/POJK.03/2017 [OJK G.4]

Reference POJK Regulation No. 51/POJK.03/2017 [OJK G.4]

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Indeks GRI Standards 2021 (102-55)

GRI Standards 2021 (102-55)

Pernyataan penggunaan Statement of use	PT Bank Resona Perdania telah melaporkan sesuai dengan Standar GRI untuk periode 1 Januari 2023 – 31 Desember 2023 PT Bank Resona Perdania has reported in accordance with the GRI Standards for the period January 1, 2023 - December 31, 2023
GRI 1 yang digunakan GRI 1 used	GRI 1: Landasan 2021 GRI 1: Foundation 2021
Standar Sektor GRI yang berlaku Applicable GRI Sector Standard(s)	Belum tersedia Not Applicable

Standar GRI/ Sumber Lain GRI Standard/ Other Sources	Pengungkapan Disclosure	Lokasi Location	Yang Tidak Dicantumkan Omission			No. Rujukan Standar Sektor GRI GRI Sector Standard Ref. No.
			Persyaratan Yang Tidak Dicantumkan Requirement(s) Omitted	Alasan Reason	Penjelasan Explanation	
Pengungkapan umum General disclosures						
GRI 2: Pengungkapan Umum 2021 General Disclosures 2021	Organisasi dan praktik pelaporan The organization and its reporting practices					
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	2-3	Periode, frekuensi, dan titik kontak pelaporan Reporting period, frequency and contact point	163, 168			
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Standar GRI/ Sumber Lain GRI Standard/ Other Sources	Pengungkapan Disclosure	Lokasi Location	Yang Tidak Dicantumkan Omission			No. Rujukan Standar Sektor GRI GRI Sector Standard Ref. No.
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	Tata Kelola Governance					
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	2-10	Pencalonan dan pemilihan badan tata kelola tertinggi Nomination and selection of the highest governance body	57			
	2-11	Ketua badan tata kelola tertinggi Chair of the highest governance body	57			
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	2-18	Evaluasi kinerja badan tata kelola tertinggi Evaluation of the performance of the highest governance body	66			
	2-19	Kebijakan remunerasi Remuneration policies	67			
	2-20	Proses untuk menentukan remunerasi Process to determine Remuneration	67			
	2-21	Rasio kompensasi total tahunan Annual total compensation ratio	68, 138			
	Strategi, kebijakan, dan praktik Strategies, policies, and practices					
	2-22	Pernyataan tentang strategi pembangunan berkelanjutan Statement on sustainable development strategy	6			
	2-23	Komitmen kebijakan Policy commitments	89			

Standar GRI/ Sumber Lain GRI Standard/ Other Sources	Pengungkapan Disclosure	Lokasi Location	Yang Tidak Dicantumkan Omission			No. Rujukan Standar Sektor GRI GRI Sector Standard Ref. No.
			Persyaratan Yang Tidak Dicantumkan Requirement(s) Omitted	Alasan Reason	Penjelasan Explanation	
	2-24	Menanamkan komitmen kebijakan Embedding policy commitments				89
	2-25	Proses untuk memperbaiki dampak negatif Processes to remediate negative impacts				12, 89
	2-26	Mekanisme untuk mencari nasihat dan mengemukakan masalah Mechanisms for seeking advice and raising concerns				89
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	201-1	Nilai ekonomi langsung dihasilkan dan didistribusikan Direct economic value generated and distributed				15, 112
	201-2	Implikasi keuangan dan risiko serta peluang lain akibat perubahan iklim Financial implications and other risks and opportunities due to climate change				114
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Standar GRI/ Sumber Lain GRI Standard/ Other Sources	Pengungkapan Disclosure	Lokasi Location	Yang Tidak Dicantumkan Omission			No. Rujukan Standar Sektor GRI GRI Sector Standard Ref. No.
			Persyaratan Yang Tidak Dicantumkan Requirement(s) Omitted	Alasan Reason	Penjelasan Explanation	
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	401-3 Cuti melahirkan Parental leave	140				

Standar GRI/ Sumber Lain GRI Standard/ Other Sources	Pengungkapan Disclosure	Lokasi Location	Yang Tidak Dicantumkan Omission			No. Rujukan Standar Sektor GRI GRI Sector Standard Ref. No.
			Persyaratan Yang Tidak Dicantumkan Requirement(s) Omitted	Alasan Reason	Penjelasan Explanation	
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GRI 417	Pemasaran dan Pelabelan 2016 Marketing and Labeling 2016					
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Standar GRI/ Sumber Lain GRI Standard/ Other Sources	Pengungkapan Disclosure	Lokasi Location	Yang Tidak Dicantumkan Omission			No. Rujukan Standar Sektor GRI GRI Sector Standard Ref. No.
			Persyaratan Yang Tidak Dicantumkan Requirement(s) Omitted	Alasan Reason	Penjelasan Explanation	
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GRI 3: Topik Material 2021 Material Topics 2021	3-3 Manajemen topik material Management of material topics	124				
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