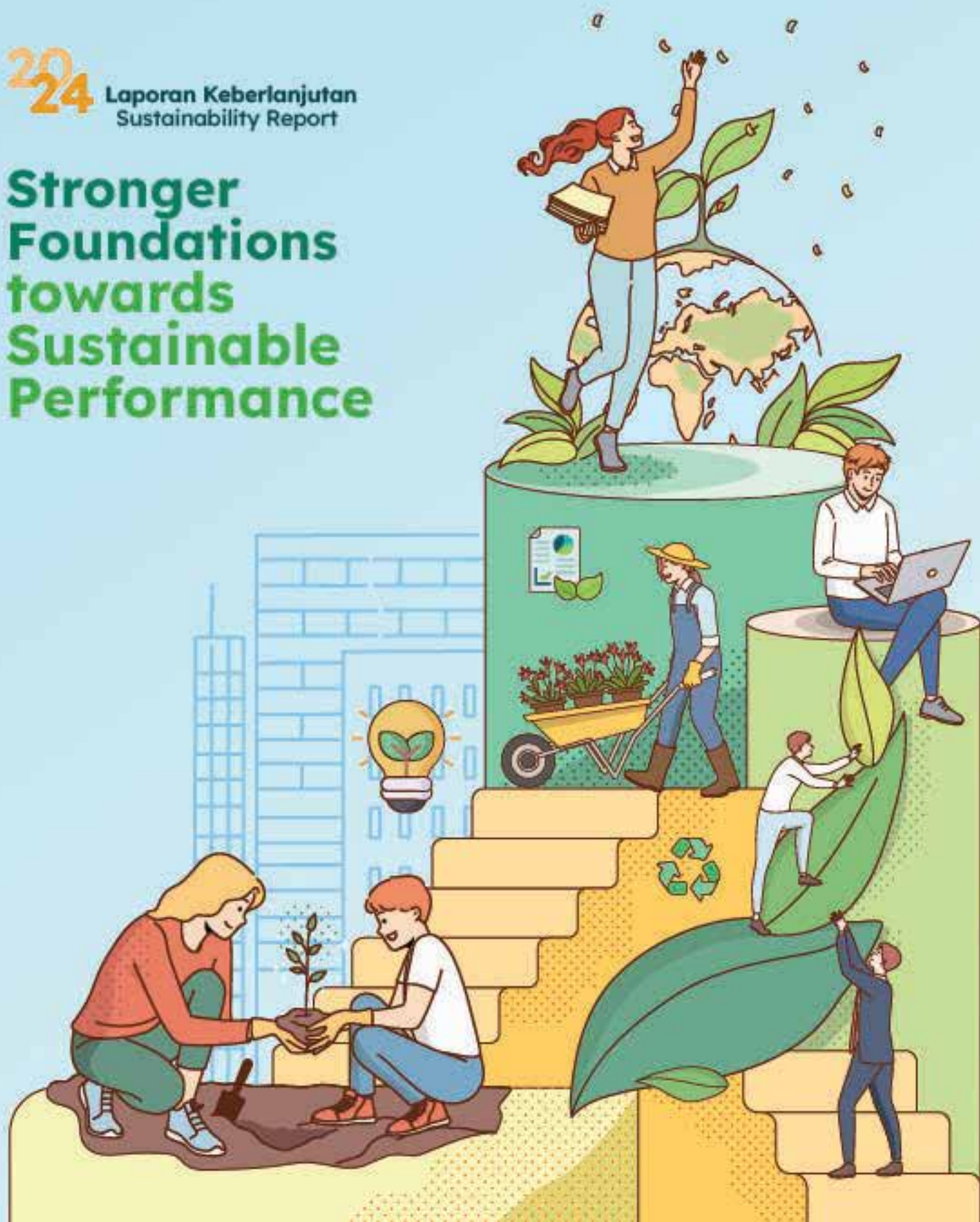


2024 Laporan Keberlanjutan
Sustainability Report

Stronger Foundations towards Sustainable Performance



Penjelasan Tema

Theme Explanation

2024

Stronger Foundations towards Sustainable Performance

Pada tahun 2024, Bank Resona Perdania ("Bank") telah mengidentifikasi dan memetakan portofolio kreditnya ke dalam kategori keuangan berkelanjutan dan terus meningkatkan kualitas produk serta meningkatkan sumber daya manusia, proses, dan prosedur bisnis untuk memperkuat keberlanjutan bisnis dan memperluas pangsa pasar. Di sisi lain, Bank terus memperkuat fondasi untuk mengoptimalkan pengelolaan dana dan meningkatkan kinerja bisnis dengan menetapkan target dan strategi dalam Rencana Bisnis Bank dan Rencana Aksi Keuangan Berkelanjutan.

In 2024, Bank Resona Perdania ("the Bank") has identified and mapped its credit portfolio into sustainable finance categories and continues to improve product quality and improve human resources, processes and business procedures to strengthen our business sustainability and expand market share. In other hand, the Bank continues to strengthen the foundation to optimize fund management and improve business performance by setting targets and strategies in the Bank Business Plan and Sustainable Finance Action Plan.





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1

Pengantar

Opening







Strategi Keberlanjutan

Sustainability Strategy



Proses transisi menuju pembangunan berkelanjutan ini harus didorong oleh perubahan pola pikir dan peningkatan kesadaran kolektif di kalangan pelaku usaha, yang menyadari bahwa kegiatan bisnis yang berkelanjutan dan lebih baik harus memperhatikan aspek sosial, lingkungan, serta tata kelola yang baik. Oleh karena itu, pertumbuhan ekonomi yang berkelanjutan dan bertanggung jawab menjadi elemen penting dalam mencapai tujuan pembangunan berkelanjutan karena dapat meningkatkan kesejahteraan masyarakat dan lingkungan.

Konsep keberlanjutan yang diwujudkan dalam Tujuan Pembangunan Berkelanjutan (TPB) telah mendapat dukungan dari berbagai pihak, termasuk Pemerintah dan masyarakat. Upaya untuk mencapai target TPB menjadi prioritas utama dalam perencanaan pembangunan nasional yang melibatkan semua pihak, termasuk sektor swasta dan masyarakat. Sebagai bagian dari sektor keuangan, Bank turut merespons positif inisiatif keuangan berkelanjutan dan berkomitmen untuk mendukung pencapaian TPB.

Industri keuangan memainkan peran penting dalam pembangunan berkelanjutan, yaitu sektor ini dapat memanfaatkan peluang yang ada, seiring dengan meningkatnya permintaan pasar dan masyarakat terhadap produk dan layanan keuangan yang berkelanjutan. Untuk memperkuat hal tersebut, Otoritas Jasa Keuangan (OJK) mengeluarkan Peraturan OJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, yang mendorong lembaga jasa keuangan untuk memberikan dukungan penuh terhadap pertumbuhan berkelanjutan yang berasal dari keseimbangan antara kepentingan ekonomi, sosial, dan lingkungan hidup.

The process of transitioning towards sustainable development must be driven by a change in mindset and increased collective awareness among business actors. This mindset requires the understanding that paying attention to social, environmental, and good governance aspects serves as an essential component of sustainable and improved business activities. As such, sustainable and responsible economic growth is an important element in achieving sustainable development goals precisely because of its ability to improve the welfare of society and the environment.

The concept of sustainability embodied within Sustainable Development Goals (SDGs) has received support from various parties that include the Government and the public. The effort to achieve the SDG targets remain a top priority in national development planning. These efforts involve all parties, including the private sector and the community. As part of the financial sector, Bank has responded positively to sustainable finance initiatives and is committed to supporting the achievement of SDG.

The financial industry plays an important role in sustainable development. It is a sector that can take advantage of existing opportunities and has experienced increasing market and community demand for sustainable financial products and services. The Financial Services Authority (OJK) has made efforts to improve the industry through its issuance of OJK Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies. This regulation was designed to encourage financial services institutions to provide full support for sustainable growth that can balance economic, social, and environmental interests.



Bank Resona Perdania memastikan proses pengelolaan operasional Bank dijalankan secara *credible, accurate, responsible* dan *enterprising*, sehingga dapat diandalkan dan berkemampuan terbaik.

Bank Resona Perdania's has made various efforts to ensure that its operational management process is carried out in a credible, accurate, responsible and enterprising manner, and in such a way that it can be relied on and ensures the best in capabilities.

Sebagai tindak lanjut dari ketentuan ini, Bank memberikan dukungan terhadap penciptaan perekonomian yang berkelanjutan melalui penyediaan layanan dan kegiatan yang mendukung program keuangan berkelanjutan. Bank telah melakukan penyesuaian dan keselarasan visi/misi serta kebijakan dengan 8 (delapan) prinsip keuangan berkelanjutan. Selain itu, Bank juga terus menyelaraskan program keberlanjutannya dengan agenda Resona Holdings, Inc., untuk mendukung pencapaian TPB secara global.

Visi dan Misi dalam Implementasi Strategi Berkelanjutan [OJK A.1]

Sejalan dengan visi Bank yaitu "Menjadi Bank yang paling dapat diandalkan di Indonesia untuk perusahaan-perusahaan lokal dan Jepang dengan menyediakan kualitas layanan keuangan terbaik", Bank telah menetapkan 3 (tiga) misi untuk mendukung tercapainya visi 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; dan 3) "Berkomitmen" untuk memberikan solusi yang berkualitas tinggi dan menyeluruh dalam layanan keuangan. Dalam hal memberikan solusi keuangan terbaik, Bank memastikan proses pengelolaan operasional dijalankan secara *credible, accurate, responsible* dan *enterprising*.

Sementara penerapan visi dan misi untuk keberlanjutan, Bank melakukan berbagai langkah strategis seperti:

1. Penyempurnaan kebijakan dan infrastruktur Bank, terkait kredit KKUB dan kredit Taksonomi Hijau;
2. Penguatan sumber daya manusia yang dimiliki diantaranya melalui program pelatihan untuk meningkatkan kualitas sumber daya manusia; dan

The Bank has responded to this regulation with full support for the creation of a sustainable economy through its provision of various services and activities that can support sustainable finance programs. The Bank has adjusted and aligned its vision/mission and policies with the 8 (eight) principles of sustainable finance. In addition, the Bank has also continued to align its sustainability program with Resona Holdings, Inc.'s agenda for supporting the global achievement of SDGs.

Vision and Mission in the Implementation of Sustainable Strategy [OJK A.1]

In line with the Bank's vision "To be the most reliable Bank in Indonesia for local and Japanese companies by providing the best quality of financial service", the Bank 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; and 3) "Commit" to deliver high-quality and comprehensive solutions in financial services. In accordance to give the best financial solutions, Bank ensures its operational management process with credible, accurate, responsible and enterprising manner.

Meanwhile, the Bank's method for implementing its vision and mission for sustainability is carried out through various strategic steps that include:

1. Improving its own policies and infrastructure, especially in relation to Sustainable Business Activity Category (KKUB) loans and Green Taxonomy loans;
2. Strengthening its existing human resources, including through training programs to improve its human resource quality; and

3. Meningkatkan jumlah debitur baru dan kualitas penyediaan jasa melalui penyediaan jasa elektronik dalam rangka meningkatkan pertumbuhan bisnis.

Bank juga melakukan proses kajian untuk penyelarasan aspek ekonomi, sosial, lingkungan dan tata kelola dalam menyediakan produk dan layanan perbankan. Hal ini diperkuat dengan inisiatif dan prioritas keberlanjutan yang telah dituangkan dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) 2024.

Pengelolaan Risiko dan Hasil yang Ingin Dicapai [OJK A.2]

Bank memainkan peran penting dalam penerapan keuangan berkelanjutan dengan memanfaatkan peluang bisnis dari sisi pendanaan melalui dukungan kekuatan finansial. Dalam memaksimalkan peluang bisnis, Bank tetap harus diiringi dengan pengelolaan risiko termasuk dampak adanya perubahan iklim bagi dunia usaha. 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*).

Untuk memitigasi kondisi tersebut, Bank 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 (POJK) 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.

Strategi Keberlanjutan dan Hasil yang Ingin Dicapai [OJK A.3] [GRI 2-22]

Bank memfokuskan inisiatif-inisiatif keuangan berkelanjutan selama 5 (lima) tahun dengan tujuan meningkatkan pembiayaan kegiatan usaha berwawasan lingkungan, pengembangan kapasitas, dan mengembangkan sistem manajemen untuk mengelola keuangan berkelanjutan termasuk perubahan-perubahan pada organisasi, manajemen risiko, sistem, dan prosedur serta dokumen-dokumen terkait yang diperlukan agar keuangan berkelanjutan dapat berjalan efektif. Inisiatif keuangan berkelanjutan tersebut tercermin dalam RAKB jangka pendek (2024) dan jangka panjang (2024-2028). RAKB Bank tersebut mencakup strategi utama keuangan berkelanjutan yang terdiri dari restrukturisasi

3. Increasing its number of new debtors and the quality of its service provision through electronic services that can boost its business growth.

The Bank also regularly conducts a review process to align its economic, social, environmental and governance aspects in providing banking products and services. This is reinforced by various sustainability initiatives and priorities that have been outlined in its 2024 Sustainable Finance Action Plan (SFAP).

Risk Management and Expected Results [OJK A.2]

The Bank plays an important role in implementing sustainable finance by utilizing business opportunities from the funding side of things by providing financial strength as a show of support. In maximizing its business opportunities, the Bank still has to pay heed to risk management, such as understanding the risks resulting from the impact of climate change on the business world. Climate change risks include the risk of climate change-based phenomena that can cause property damage and have a direct impact on business processes (*physical risk*), risks arising from policy changes and technological developments that shift towards a low-carbon economy (*transition risks*), and the risk of legal losses or claims due to business activities that do not consider the impact of climate change (*liability risk*).

To mitigate these conditions, the Bank has implemented various sustainability principles such as the principle of responsible investment and the principle of managing social and environmental risks. In accordance with these principles, the Bank has implemented a risk management system that uses OJK Regulation (POJK) No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks and SEOJK No. 34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks as references. The Bank's implementation of risk management includes its process of identifying, measuring, monitoring and controlling economic, environmental, social and governance risks from its banking operations.

Sustainability Strategy and Its Results [OJK A.3] [GRI 2-22]

The Bank has a 5 (five) year plan for focusing on a variety of sustainable finance initiatives aimed at boosting its financing for environmentally-friendly business activities, as well as for capacity building and for developing a management system to manage sustainable finance. These initiatives include changes to the organization, risk management, systems, and procedures as well as the related documents necessary to ensure that sustainable finance can run effectively. These sustainable finance initiatives reflected in the SFAP, both in short-term (2024) and in long-term (2024-2028). The Bank's SFAP includes its primary strategy of sustainable finance consisting of performance-based organizational

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 dilaksanakan secara bertahap, mengikuti perkembangan dan arahan yang diberikan oleh regulator. Beberapa tonggak penting dalam implementasi keuangan berkelanjutan di Bank digambarkan sebagai berikut:

restructuring and adjustment of human resources to serve the Bank's strategic needs, integration of social and environmental aspects into risk management, and increasing credit portfolio growth for environmentally-friendly business activities.

The Bank's sustainability strategy implementation is being carried out in stages and keeps abreast of developments and directions provided by regulators. Several important milestones in the Bank's sustainable finance implementation encompass the following:

Strategi Penerapan Keuangan Berkelanjutan dalam RAKB 2024-2028 Sustainable Finance Implementation Strategy in SFAP 2024-2028

2024	2025	2026	2027	2028
Memperkuat fungsi keuangan berkelanjutan melalui peningkatan Tim Aksi Keuangan Berkelanjutan (AKB). Strengthening the Bank's sustainable finance function by enhancing its Sustainable Finance (SF) Team.	Memperkuat kemampuan dan pemahaman sumber daya manusia pada aktivitas terkait kredit Kategori Kegiatan Usaha Berkelanjutan (KKUB) dan Taksonomi Hijau. Strengthening the ability and understanding of human resources in activities related to loan in Sustainable Business Activities Category (KKUB) and Green Taxonomy.	Perbaikan kebijakan dan infrastruktur untuk mendukung peningkatan kredit KKUB, taksonomi hijau dan jumlah debitur. Improving policies and infrastructure to support the increment of loan in KKUB and green taxonomy, as well as boosting its number of debtors.	Mengelola rasio kredit KKUB dan taksonomi hijau terhadap total kredit. Managing ratio of loan in KKUB and green taxonomy to total loans.	Mengelola rasio kredit KKUB dan taksonomi hijau terhadap total kredit. Managing ratio of loan in KKUB and green taxonomy to total loans.
Bank telah merumuskan konsep kerangka kerja keuangan berkelanjutan yang menjelaskan pilar-pilar keuangan berkelanjutan, struktur keuangan berkelanjutan, serta tugas dan tanggung jawab Tim AKB dan telah di sosialisasikan kepada Tim AKB. The Bank has formulated a sustainable finance framework concept that explains the pillars of sustainable finance, the structure of sustainable finance, and the duties and responsibilities of its SF Team. All of this information has been relayed and disseminated to the SF Team.	Seluruh karyawan Bank pada Divisi Business Development, Divisi Credit Reviewer, Divisi Credit Administration dan Divisi Credit Portfolio Management mengikuti pelatihan terkait kredit Kategori Kegiatan Usaha Berkelanjutan (KKUB) dan Taksonomi Hijau. All Bank employees in the Business Development Division, Credit Reviewer Division, Credit Administration Division and Credit Portfolio Management Division attended training related to loan in Sustainable Business Activities Category (KKUB) and Green Taxonomy.	Bank memiliki kebijakan dan infrastruktur yang lebih jelas untuk peningkatan kredit KKUB, Taksonomi Hijau dan jumlah debitur. The Bank has created clearer policies and infrastructure for boosting loan in KKUB, Green Taxonomy, and its number of debtors.	Bank mengelola rasio kredit KKUB terhadap total kredit pada level 20% dan taksonomi hijau terhadap total kredit pada level 28%. The Bank managed ratio of loan in KKUB to total loans at 20% and ratio of green taxonomy to total loans at 28%.	Bank mengelola rasio kredit KKUB terhadap total kredit pada level 20% dan taksonomi hijau terhadap total kredit pada level 28%. The Bank managed ratio of loan in KKUB to total loans at 20% and ratio of green taxonomy to total loans at 28%

Di sisi lain, strategi keberlanjutan jangka pendek dalam RAKB 2024 memberikan petunjuk mengenai prioritas dalam penerapan keuangan berkelanjutan sesuai dengan arahan yang tercantum dalam POJK No. 51/POJK.03/2017. Secara singkat, prioritas dan strategi yang diterapkan oleh Bank antara lain:

The Bank's short-term sustainability strategy in its 2024 SFAP has also provided guidance on priorities for implementing sustainable finance in accordance with the directions stated in POJK No. 51/POJK.03/2017. The list of priorities and strategies implemented by the Bank include:

Prioritas dan Strategi Keuangan Berkelanjutan dalam RAKB 2024

Sustainable Finance Priorities and Strategies in SFAP 2024

No.	Prioritas RAKB Sesuai POJK No. 51/POJK.03/2017 Pasal 7 SFAP Priorities According to Article 7 of POJK No. 51/ POJK.03/2017	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 Financial Products and/or Services including increasing the Bank's financing portfolio, investment or placement in financial instruments or projects that are in line with Sustainable Finance implementation.	Meningkatkan jumlah debitur baru dan meningkatkan kualitas penyediaan jasa melalui penyediaan jasa elektronik terkait peningkatan pelaksanaan operasi berkelanjutan Bank di masa mendatang. Increasing new debtors and improving its service quality through the supplying of electronic services related to improving the Bank's sustainable operations implementation in the future.
2.	Pengembangan kapasitas <i>intern</i> LJK. Development of the Financial Service Provider's internal capacity.	Melakukan program pelatihan untuk meningkatkan kualitas sumber daya manusia, salah satu program pelatihan yang akan dilaksanakan adalah pelatihan terkait kredit KKUB dan kredit taksonomi hijau yang ditargetkan untuk seluruh anggota Tim Aksi Keuangan Berkelanjutan, Divisi Business Strategy, Divisi Business Development, Divisi Credit Reviewer, Divisi Credit Administration, dan Divisi Credit Portfolio Management. Conducting training programs to improve its quality of human resources, including training related to KKUB loan and green taxonomy loan targeted at all members of SF team, Business Strategy Division, Business Development Division, Credit Reviewer Division, Credit Administration Division, and Credit Portfolio Management Division.
3.	Penyesuaian organisasi, manajemen risiko, tata kelola, dan/atau standar prosedur operasional yang sesuai dengan prinsip penerapan Keuangan Berkelanjutan. Adjustment of organization, risk management, governance, and/or standard operating procedures in accordance with the principles of Sustainable Finance implementation.	Penyempurnaan kebijakan dan infrastruktur Bank, terkait kredit KKUB dan kredit taksonomi hijau, dalam rangka untuk meningkatkan jumlah penyaluran kredit KKUB dan kredit taksonomi hijau sehingga dapat menjaga rasio kredit KKUB terhadap total kredit dan rasio kredit taksonomi hijau terhadap total kredit pada level yang ditetapkan. Improvement of Bank policies and infrastructure, related to KKUB loan and green taxonomy loan. This is done in order to increase disbursement KKUB loan and green taxonomy loan so as to maintain both the ratio of KKUB loan to total loans and ratio of green taxonomy loan to total loans as targeted level.

Kontribusi Terhadap Tujuan Pembangunan Berkelanjutan (TPB) [GRI 2-25]

Bank secara aktif terus berperan dalam mendukung pembangunan berkelanjutan di Indonesia. Komitmen dan kontribusi Bank dalam mencapai tujuan pembangunan berkelanjutan diwujudkan melalui 4 (empat) pilar, yaitu Pilar BRP Hijau, Pilar BRP Cerdas, Pilar BRP Sehat, dan Pilar BRP Berkelanjutan. Selain itu, Bank juga berperan dalam memberikan literasi keuangan berkelanjutan serta menyediakan produk dan layanan yang difokuskan pada kegiatan usaha yang tergolong dalam KKUB. Secara ringkas, kontribusi tersebut dapat dijelaskan sebagai berikut:

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

The Bank actively continues to support sustainable development in Indonesia. The Bank's commitment and contribution to achieving sustainable development goals can be seen realized through 4 (four) pillars, namely BRP Hijau Pillar, BRP Cerdas Pillar, BRP Sehat Pillar, and BRP Berkelanjutan Pillar. In addition, the Bank also plays a role in providing sustainable financial literacy and providing products and services that are focused on business activities that are include in KKUB. Briefly, these Bank contributions encompass the following:

Tabel Kontribusi terhadap Pencapaian TPB 2024
Table of Contributions to Achieving SDGs in 2024

No.	Pilar Pillars	Jenis Kegiatan Type of Activity	TPB SDGs
1	BRP Cerdas	Bank mendukung kegiatan peningkatan kualitas pendidikan masyarakat dan menyediakan kesempatan belajar untuk masyarakat melalui program BRP Cerdas yang meliputi: - Pemberian Beasiswa untuk siswa-siswi SMK Mitra Industri MM2100, Cikarang sejumlah Rp84 juta pada tanggal 24 Juni 2024. - Pemberian bantuan fasilitas pendidikan berupa perlengkapan sekolah yaitu 3 <i>laptop</i> dan 2 <i>printer</i> berwarna kepada Bandung Japanese School pada tanggal 14 Oktober 2024. - Melaksanakan literasi keuangan kepada 121 pelajar di SMK Mitra Industri MM2100 dengan tema "Memperkuat Ketahanan Finansial, Melalui Peningkatan Literasi Keuangan" pada tanggal 24 Juni 2024. - Memberikan literasi keuangan kepada 50 siswa-siswi dan guru SMP Negeri 31 Bandung dengan tema "Pengenalan Keuangan dan Perbankan" pada tanggal 17 Oktober 2024 serta melangsungkan kegiatan CSR dengan mendonasikan 1 <i>unit projector</i> dan perlengkapan olahraga berupa 2 buah matras senam lantai. - Mengadakan literasi keuangan kepada 40 siswa-siswi dan guru SMK IPIEMS Surabaya dengan tema "Memperkuat Ketahanan Finansial Melalui Peningkatan Literasi Keuangan" pada tanggal 23 Oktober 2024 dan membagikan 2 <i>unit projector</i> untuk SMK IPIEMS Surabaya dalam rangka CSR. The Bank supports activities to improve the quality of community education and provides the community with learning opportunities through the following BRP Cerdas programs: - Providing scholarships for students of SMK Mitra Industri MM2100, Cikarang amounting to IDR84 million on June 24, 2024. - Giving donation of educational facilities in the form of school supplies, specifically, through the donation of 3 laptops and 2 color printers to Bandung Japanese School on October 14, 2024. - Teaching financial literacy to 121 students at SMK Mitra Industri MM2100 with an event themed "Strengthening Financial Resilience, Through Increasing Financial Literacy" on June 24, 2024. - Teaching financial literacy to 50 students and teachers of SMP Negeri 31 Bandung with an event themed "Introduction to Finance and Banking" on October 17, 2024. The Bank also carried out CSR activities by donating 1 unit projector and sports equipment in the form of 2 gymnastic mats. - Teaching financial literacy for 40 students and teachers of SMK IPIEMS Surabaya with an event themed "Strengthening Financial Resilience Through Increasing Financial Literacy" on October 23, 2024. The Bank also distributed 2 unit projectors for SMK IPIEMS Surabaya as part of its CSR efforts.	   TPB#4 Pendidikan Berkualitas TPB#5 Kesetaraan Gender TPB#10 Berkurangnya Kesenjangan SDG #4 Quality Education SDG #5 Gender Equality SDG #10 Reduced Inequalities

No.	Pilar Pillars	Jenis Kegiatan Type of Activity	TPB SDGs
2	BRP Hijau	Bank memberikan dukungan terhadap aktivitas yang ramah terhadap lingkungan termasuk mengurangi dampak perubahan iklim melalui program BRP Hijau yang meliputi: - Sejak tahun 2023, Bank telah bekerja sama dengan PT Plastic Bank Indonesia lingkungan melalui program "Waste Treatment and Recycle" untuk mengumpulkan total 15.000 kilogram plastik atau setara dengan 750.000 botol plastik PET 500 ml dari pencemaran. Pada tahun 2024, Bank melakukan kunjungan Komunitas <i>Plastic Bank</i> di Tangerang pada tanggal 8 Agustus 2024. Bank melihat langsung dampak dukungannya terhadap upaya penghentian polusi plastik dan membantu mengentaskan kemiskinan di Indonesia. The Bank has supported environmentally friendly activity, includes reducing the impact of climate change through BRP Hijau program as follow: - Since 2023, the Bank has collaborated with PT Plastic Bank Indonesia through a "Waste Treatment and Recycle" program to collect a total of 15,000 kilograms of plastic (or an equivalent to 750,000 500 ml PET plastic bottles) to mitigate pollution. In 2024, the Bank visited the Plastic Bank Community in Tangerang on August 8, 2024. The Bank has seen firsthand the impact of its support on efforts to stop plastic pollution and help alleviate poverty in Indonesia.	   TPB#14 Penanganan Perubahan Iklim TPB#14 Ekosistem Lautan TPB#15 Ekosistem Daratan SDG #13 Climate Action SDG #14 Life Below Water SDG #15 Life on Land
3	BRP Sehat	Bank memberikan dukungan terhadap berbagai aktivitas yang membantu meningkatkan kualitas kehidupan masyarakat di bidang kesehatan melalui program BRP Sehat yang meliputi: - Bank menggandeng Palang Merah Indonesia (PMI) untuk menggelar kegiatan Donor Darah bertemakan "Save Lives and Be a Hero" yang diikuti lebih dari 100 orang peserta pada tanggal 20 September 2024 berlokasi di Kantor Pusat Bank. - Bank berkolaborasi dengan PT Rohto Laboratories Indonesia dalam bentuk donasi sejumlah nominal Rp87,2 juta atau setara 250 pasang kacamata dari total 800 kacamata yang dibagikan kepada siswa-siswi di 7 sekolah (SD/SMP) di 3 (tiga) kota yaitu Bandung, Cirebon dan Pekanbaru. Acara <i>ceremony</i> pembagian kacamata tersebut dilaksanakan di SMPN 6 Cirebon pada tanggal 10 Oktober 2024. The Bank has provided support for various activities that help increasing quality of life of the community in the health sector through the following BRP Sehat programs: - The Bank has collaborated with the Indonesian Red Cross (PMI) to hold a Blood Donation activity with "Save Lives and Be a Hero" as the event's theme. This event was attended by more than 100 participants on September 20, 2024 and took place at the Bank's Head Office. - The Bank collaborated with PT Rohto Laboratories Indonesia by donating IDR87.2 million or equivalent to 250 pairs of eyeglasses from a total of 800 eyeglasses that distributed to students across 7 schools (elementary/junior high school) in 3 (three) cities, specifically, Bandung, Cirebon and Pekanbaru. The ceremony event for distributing the glasses was held at SMPN 6 Cirebon on October 10, 2024.	 TPB# 3 Kesehatan yang Baik dan Kesejahteraan SDG #3 Good Health and Well-being

No.	Pilar Pillars	Jenis Kegiatan Type of Activity	TPB SDGs
4	BRP Berkelanjutan	Bank berperan aktif dalam tercapainya pertumbuhan ekonomi masyarakat melalui penyediaan peluang kerja dan usaha melalui program BRP Berkelanjutan yang meliputi: - Pembuatan Zona Edukasi Lebah di Hutan Kota Ciganjur bekerja sama dengan Kelompok Tani Hutan (KTH) Karya Mandiri Bersama dan Koordinator Penyuluh Kehutanan dari Dinas Pertamanan dan Hutan Kota Provinsi DKI Jakarta yang bermanfaat sebagai sarana edukasi terkait budidaya lebah kepada masyarakat yang berkunjung ke Hutan Kota Ciganjur. - Mendukung Partisipasi KTH Karya Mandiri Bersama dalam acara Pameran Temu Usaha UMKM dan KTH pada tanggal 26-27 Oktober 2024 yang secara langsung dapat mempromosikan dan mendukung usaha banyak KTH dan UMKM kepada masyarakat luas, termasuk KTH Karya Mandiri Bersama yang juga dapat menjual hasil panen madu dan produk lainnya. The Bank has played an active role in achieving economic growth for the community by providing them with job and business opportunities through BRP Berkelanjutan programs: - Creation of a Bee Education Zone in Ciganjur City Forest in collaboration with Forest Farmer Group (KTH) Karya Mandiri Bersama and the Forestry Extension Coordinator from the DKI Jakarta Provincial Parks and City Forest Service that has benefit as education tools related to bee cultivation for people in the community visiting Ciganjur City Forest. - Supported the participation KTH Karya Mandiri Bersama in the SME and KTH Business Meeting Exhibition, which was held from October 26-27, 2024. This was designed to directly promote and support the businesses of many Forest Farmer Groups and SMEs to the wider community, including KTH Karya Mandiri Bersama itself, which sells its honey harvests and other products.	   TPB#1 Tanpa Kemiskinan TPB#8 Pekerjaan Layak dan Pertumbuhan Ekonomi TPB#10 Berkurangnya Kesenjangan SDG #1 No Poverty SDG #8 Decent Work and Economic Growth SDG #10 Reduced Inequalities

Keunggulan Kompetitif Bank

Untuk mewujudkan visi sebagai bank yang paling dapat diandalkan dalam menyediakan layanan keuangan berkualitas tinggi, Bank terus melakukan perbaikan melalui penerapan tata kelola yang baik, pengembangan kemampuan dan kompetensi sumber daya manusia yang unggul, serta peningkatan inovasi dalam teknologi informasi. Demi terus berkembang dengan kinerja yang optimal, 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 yang tersebar di beberapa kota dan kawasan industri yang strategis, yaitu Jakarta, Surabaya, Bandung, Cikarang, MM2100, Karawang dan Deltamas.

The Bank's Competitive Advantages

To realize its vision as the most reliable bank for providing high-quality financial services, the Bank has continued to make improvements through its implementation of good governance, its development of excellent human resource capabilities and competencies, and its increased innovations in information technology. In order to continue to grow with optimal performance, the Bank has 6 (six) competitive advantages as follows:

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 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 relationships with customers through a dedicated personal approach.
6. Extensive network in Indonesia as a Japanese bank that spread across several cities and strategic industrial areas, specifically, Jakarta, Surabaya, Bandung, Cikarang, MM2100, Karawang and Deltamas.

Ikhtisar Kinerja Aspek Keberlanjutan

Sustainable Aspect Performance Highlights

Aspek Ekonomi [OJK B.1][201-1] Economic Aspects [OJK B.1][201-1]

Data Konsolidasi Consolidated Data

Uraian Description	Satuan Unit	2024	2023	2022
Kinerja Keuangan Financial Performance				
a. Kuantitas Produksi atau Jasa yang Dijual Quantity of Products or Services Sold				
• Kredit-Bersih Loans-Net	Juta Rupiah Million IDR	10,807,997	9,740,492	11,072,023
• Dana Pihak Ketiga Third Party Funds	Juta Rupiah Million IDR	11,314,154	10,416,434	10,386,476
• Piutang Sewa Pembiayaan-Bersih Finance Lease Receivables-Net	Juta Rupiah Million IDR	269,768	281,860	318,126
b. Laba (Rugi) Operasional Income (Loss) from Operations	Juta Rupiah Million IDR	272,545	(330,004)	25,043
c. Laba (Rugi) Bersih Net Income (Loss)	Juta Rupiah Million IDR	202,971	(254,987)	35,157
Kinerja Aspek Ekonomi terkait Keberlanjutan Economic Aspect Performance related to Sustainability				
Jenis Produk yang Memenuhi Kriteria Kegiatan Usaha Berkelanjutan (KUB)* Product Type that Meet the Criteria for Sustainable Business Activities*	Produk Product	1	1	1
Produk Ramah Lingkungan atau Produk Kredit pada Kegiatan Usaha Berkelanjutan (KUB) Environmentally Friendly Products (KUB) or Loan Products in Sustainable Business Activities	Juta Rupiah Million IDR	2,006,374	2,234,496**	2,341,034
Persentase Total Portofolio KUB terhadap Total Portofolio (%) Percentage of Sustainable Business Activity Portfolio to Total Portfolio (%)	%	17.22	21.11	20.31

*) Perusahaan bergerak di jasa perbankan, sehingga tidak terdapat spesifikasi produk ramah lingkungan.

The Company is engaged in banking services, so it has no specifications for environmentally friendly products.

**) Disajikan kembali | Restated

Data Non Konsolidasi

Non-Consolidated Data

Uraian Description	Satuan Unit	2024	2023	2022
a. Kuantitas Produksi atau Jasa yang Dijual Quantity of Products or Services Sold				
• Kredit-Bersih Loans-Net	Juta Rupiah Million IDR	10,956,418	9,901,545	11,278,068
• Dana Pihak Ketiga Third Party Funds	Juta Rupiah Million IDR	11,323,435	10,435,692	10,417,453
b. Laba (Rugi) Operasional Income (Loss) from Operations	Juta Rupiah Million IDR	260,410	(243,496)	40,322
c. 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	1,922,938	2,173,583	2,310,656
d. Pihak yang Dilibatkan dalam Pelaksanaan Keuangan Berkelanjutan Parties Involved in Sustainable Finance Implementation				
• Pemasok Lokal Local Suppliers	Pemasok Suppliers	-	-	-
• Institusi/Asosiasi Institutions/Associations	Institusi Institutions	-	-	-

Pihak yang dilibatkan dalam pelaksanaan keuangan berkelanjutan meliputi:

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

Parties involved in sustainable finance implementation include:

- Institutions: Indonesian Banking Development Institute (LPPI);
- Sustainability Consultants; and
- Other sources.

Aspek Lingkungan Hidup [OJK B.2]

Environmental Aspects [OJK B.2]

Uraian Description	Satuan Unit	2024	2023	2022
a. Penggunaan energi: Energy usage:				
1. Penggunaan Listrik* Electricity usage*	GJoule	907	787	1,402
2. Penggunaan BBM* Gasoline usage*	GJoule	2,259	2,092	1,416
3. Penggunaan Air* Water usage*	MLiter	-	-	0.481
4. Penggunaan Kertas* Paper usage*	Kg	3,941	3,968	4,252
5. Biaya CSR untuk Lingkungan CSR Expenses in Relation to Environment Activities	Juta Rupiah Million IDR	101.67	154.39	67.44

Uraian Description	Satuan Unit	2024	2023	2022
b. Kegiatan CSR untuk Lingkungan Hidup di tahun 2024 CSR Environmental Activities in 2024	BRP Hijau	Bank telah melakukan kegiatan CSR Pilar "BRP Hijau" melalui pelaksanaan program "Waste Treatment and Recycle" bersama PT Plastic Bank Indonesia untuk mengumpulkan total 15.000 kilogram plastik atau setara dengan 750.000 botol plastik PET 500 ml dari pencemaran. Pada tanggal 8 Agustus 2024, Bank melakukan kunjungan ke Komunitas <i>Plastic Bank</i> di Tangerang untuk melihat langsung dampak dukungannya terhadap upaya penghentian polusi plastik dan membantu mengentaskan kemiskinan di Indonesia. Kemitraan ini juga turut meningkatkan kesejahteraan anggota komunitas <i>Plastic Bank</i> yang mendapatkan peningkatan pendapatan dan berbagai program sosial, termasuk <i>voucher</i> sembako, BPJS Kesehatan dan BPJS Ketenagakerjaan dari pengumpulan plastik daur ulang. The Bank has carried out CSR activities under its "BRP Hijau" CSR pillar through the implementation of "Waste Treatment and Recycle" program by collaborating with PT Plastic Bank Indonesia for collecting a total of 15,000 kilograms of plastic or an equivalent to 750,000 500 ml PET plastic bottles to reduce pollution. On August 8, 2024, the Bank visited the Plastic Bank Community in Tangerang to directly see the impact of its support in stopping plastic pollution and helping alleviate poverty in Indonesia. This partnership also helped to improve the welfare among Plastic Bank community members who were able to experience an increase in their income and benefit from various social programs (including receiving basic food vouchers, better healthcare social security from BPJS Health and better employment social security from BPJS Employment) from collecting recycled plastic.		

*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: considering that the Bank's head office moved to the Jakarta Mori Tower building in 2023, its water usage data is no longer available.

Aspek Sosial [OJK B.3] Social Aspects [OJK B.3]

Uraian Description	Satuan Unit	2024	2023	2022
a. Ketenagakerjaan Employment				
• Jumlah Karyawan Number of Employees	Orang Persons	317	314	289
• Persentase Karyawan Perempuan Percentage of Female Employees	Persentase (%) Percentage (%)	48.90	48.73	47.40
• Jumlah Manajer Perempuan Total Female Managers	Orang Persons	27	23	20
b. Biaya CSR untuk Kegiatan Sosial CSR Expenses for Social Activities	Juta Rupiah Million IDR	309.60	186.63	215.09
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	18.41	14.66	21.27



Uraian Description	Satuan Unit	2024	2023	2022
Kegiatan CSR untuk Sosial 2024 Social CSR Activities in 2024				



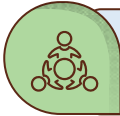
BRP Cerdas

Bank telah melakukan kegiatan CSR dengan Pilar "BRP Cerdas" melalui pemberian beasiswa kepada 10 pelajar berprestasi dari SMK Mitra Industri MM2100, Cikarang, Kabupaten Bekasi dengan total bantuan dana pendidikan senilai Rp84 juta. Bank percaya para penerima beasiswa dari SMK Mitra Industri MM2100 memiliki masa depan yang menjanjikan untuk bekerja di berbagai industri dan nantinya juga dapat berkontribusi untuk kemajuan Indonesia.

Sebagai bukti komitmen dan kepedulian Bank terhadap perbaikan dan peningkatan kualitas pendidikan di Indonesia, Bank juga memberikan bantuan berupa perlengkapan sekolah yaitu penyediaan 3 *laptop* dan 2 *printer* berwarna kepada Bandung Japanese School.

The Bank has carried out CSR activities through its "BRP Cerdas" CSR Pillar by providing scholarships to 10 outstanding students from SMK Mitra Industri MM2100 in Cikarang, Bekasi Regency with total of educational funds amounted to IDR84 million to these students. The Bank believes that the scholarship recipients from SMK Mitra Industri MM2100 has promising futures that allow them to work in various industries and contribute to Indonesian progress.

As proof of the Bank's commitment and concern for improving and enhancing the quality of education in Indonesia, the Bank has also provided donation in the form of school supplies through giving 3 laptops and 2 color printers to Bandung Japanese School.

Uraian Description	Satuan Unit	2024	2023	2022
 BRP Berkelanjutan Bank telah merealisasikan kegiatan CSR dengan Pilar “BRP Berkelanjutan” melalui kerja sama dengan Kelompok Tani Hutan (KTH) Karya Mandiri Bersama dan Koordinator Penyuluh Kehutanan dari Dinas Pertamanan dan Hutan Kota Provinsi DKI Jakarta untuk pembuatan Zona Edukasi Lebah di Hutan Kota Ciganjur, Jakarta Selatan dengan total biaya senilai Rp10 juta. Zona Edukasi Lebah ini bermanfaat sebagai sarana edukasi budidaya lebah madu kepada masyarakat yang berkunjung ke Hutan Kota Ciganjur. Selain kegiatan pembuatan Zona Edukasi Lebah, Bank mendukung KTH Karya Mandiri Bersama melaksanakan kegiatan Pameran Temu Usaha UMKM dan KTH pada tanggal 26-27 Oktober 2024, di Hutan Kota Ciganjur dengan biaya sebesar Rp10 juta. Dalam Pameran Temu Usaha ini, seluruh peserta UMKM dan KTH secara langsung dapat mempromosikan usaha mereka kepada masyarakat luas, termasuk KTH Karya Mandiri Bersama yang juga menjual hasil panen madu dan produk lainnya serta meningkatkan kesadaran masyarakat terhadap madu Lebah Trigona (lebah tanpa sengat) sebagai produk KTH Karya Mandiri Bersama di Hutan Kota Ciganjur. The Bank has realized CSR activities with its "BRP Berkelanjutan" CSR Pillar through its collaboration with Karya Mandiri Bersama Forest Farmer Group (hereinafter referred to as "KTH Karya Mandiri Bersama") and the Forestry Extension Coordinator from the DKI Jakarta Provincial Parks and City Forest Service. They worked together to create a Bee Education Zone in the Ciganjur City Forest, South Jakarta, with a total cost of IDR10 million. This Bee Education Zone is beneficial as educational tool of honey bee cultivation for anyone who visits the Ciganjur City Forest. In addition to its help in creating a Bee Education Zone, the Bank supported KTH Karya Mandiri Bersama to host an SME and Forest Farmer Group Business Meeting Exhibition from October 26-27, 2024, in the Ciganjur City Forest, at a cost of IDR10 million. It was through this Business Meeting Exhibition that all SME and Forest Farmer Group participants were able to directly promote their businesses to the wider community. Participants included KTH Karya Mandiri Bersama, which sells honey harvests and other products and increases public awareness of Trigona Bee honey (stingless bees) as one of the group's products in Ciganjur City Forest.				

Uraian Description	Satuan Unit	2024	2023	2022
	Bank telah mengimplementasikan kegiatan CSR dengan Pilar “BRP Sehat” selama tahun 2024, yaitu: - Kegiatan Donor Darah karyawan Bank bersama Palang Merah Indonesia (PMI) melalui Program CSR bertemakan Aksi kemanusiaan dengan <i>tagline</i> “<i>Save Lives and Be a Hero</i>” yang berlokasi Kantor Pusat Bank pada tanggal 20 September 2024. - Kerjasama CSR dengan PT Rohto Laboratories Indonesia dalam bentuk Donasi kacamata sejumlah nominal Rp87,2 juta atau setara dengan 250 pasang kacamata dari total 800 kacamata yang dibagikan kepada siswa-siswi di 7 sekolah (SD/SMP) di 3 (tiga) kota yaitu Bandung, Cirebon dan Pekanbaru. Acara <i>ceremony</i> pembagian kacamata dilaksanakan di SMPN 6 Cirebon pada tanggal 10 Oktober 2024 bertepatan dengan memperingati Hari Penglihatan Sedunia 2024. The Bank has implemented CSR through its "BRP Sehat" CSR Pillar by the following activities in 2024: - Blood Donation Activity of Bank employees cooperated with the Indonesian Red Cross (PMI) through Humanitarian Action-themed of CSR Program with <i>tagline</i> “<i>Save Lives and Be a Hero</i>” which was located at the Bank’s Head Office on September 20, 2024. - A CSR collaboration with PT Rohto Laboratories Indonesia through the donation of IDR87.2 million or equivalent to 250 pairs of eyeglasses from a total of 800 eyeglasses that were distributed to students across 7 schools (Elementary/Junior High School) in 3 (three) cities, specifically, Bandung, Cirebon and Pekanbaru. The ceremony event for eyeglasses distribution was held at SMPN 6 Cirebon on October 10, 2024, coinciding with the commemoration of World Sight Day 2024.			

Uraian Description	Satuan Unit	2024	2023	2022
Kegiatan Berkelanjutan 2024 yang sejalan dengan Bisnis Inti Bank 2024 Sustainable Activities in line with the Bank's Core Business		1. Kantor Pusat Bank berkolaborasi dengan Resona Indonesia Finance dalam melaksanakan program Literasi Keuangan dan Perbankan yang ditujukan kepada 121 pelajar di SMK Mitra Industri MM2100, Cikarang pada tanggal 24 Juni 2024. Dalam kegiatan tersebut, perwakilan dari Bank Resona Perdania menyampaikan literasi yang bertemakan "Memperkuat Ketahanan Finansial Melalui Peningkatan Literasi Keuangan", sedangkan perwakilan dari Resona Indonesia Finance memberikan literasi mengenai perusahaan pembiayaan yaitu "Cerdas Memanfaatkan Layanan Pembiayaan di Era Keuangan Digital". 2. Program Literasi Keuangan dan Perbankan diberikan oleh Cabang Bandung kepada 50 pelajar dan guru di SMPN 31 Bandung pada tanggal 17 Oktober 2024 dengan tema "Pengenalan Keuangan dan Perbankan". Pada kesempatan ini, Cabang Bandung sekaligus melaksanakan program CSR melalui pemberian 1 unit <i>projector</i> dan perlengkapan olahraga berupa 2 buah matras senam lantai. 3. Program Literasi Keuangan dan Perbankan diberikan oleh Cabang Surabaya kepada 40 pelajar dan guru di SMK IPIEMS Surabaya pada tanggal 23 Oktober 2024 dengan tema "Memperkuat Ketahanan Finansial melalui Peningkatan Literasi Keuangan". Dalam pelaksanaan program literasi ini, Cabang Surabaya juga melangsungkan program CSR melalui pemberian 2 unit <i>projector</i>. 4. Penyaluran kredit Kategori Usaha Berkelanjutan (KUB) per Desember 2024 mencapai Rp1,92 triliun (non-konsolidasi) atau 16,30% dari total kredit Rp11,80 triliun. 5. Penyaluran kredit Taksonomi Hijau per Desember 2024 mencapai Rp3,78 triliun atau 32,07% dari total kredit Rp11,80 triliun. 6. Pelaksanaan pelatihan terkait kredit taksonomi hijau dan kategori kegiatan usaha berkelanjutan (KKUB) baik dari internal maupun yang diselenggarakan oleh regulator, telah mencapai 85,30% sampai dengan Desember 2024. 7. Selama tahun 2024, Bank melakukan penerapan prinsip Kaizen pada proses internal Bank melalui program "Earth Hour" dalam hal penghematan energi. Sebagai bentuk efisiensi terhadap konsumsi kertas, Bank terus melakukan perbaikan proses sirkulasi persetujuan atau pelaporan dokumen secara elektronik kepada Direksi dan Dewan Komisaris dan formulir internal lainnya. Selain itu, Bank tetap berusaha melakukan otomatisasi proses pelaporan dan <i>improvement</i> pada Internet Banking untuk meningkatkan kualitas pelayanan kepada nasabah.	1. The Bank's Head Office collaborated with Resona Indonesia Finance in implementing a Financial and Banking Literacy program aimed at 121 students at SMK Mitra Industri MM2100, Cikarang on June 24, 2024. It was through this activity that representatives from Bank Resona Perdania delivered financial literacy education with a theme of "Strengthening Financial Resilience Through Increasing Financial Literacy". Meanwhile, representatives from Resona Indonesia Finance provided students with literacy about financing companies with a theme of "Smartly Utilizing Financing Services in the Digital Financial Era". 2. Bandung Branch held a Financial and Banking Literacy Program for 50 students and teachers at SMPN 31 Bandung on October 17, 2024, with a theme of "Introduction to Finance and Banking". It was on this occasion that the Bandung Branch also implemented a CSR program by giving 1 projector and sports equipment in the form of 2 gymnastic mats. 3. Surabaya Branch conducted a Financial and Banking Literacy Program for 40 students and teachers at SMK IPIEMS Surabaya on October 23, 2024, with a theme of "Strengthening Financial Resilience through Increasing Financial Literacy". It was on this occasion that the Surabaya Branch also implemented a CSR program by providing the school with 2 projectors. 4. Loan disbursement of Sustainable Business Activity Category (KKUB) as of December 2024 reached IDR1.92 trillion (non-consolidated), which represented 16.30% of the Bank's total loan amounted to IDR11.80 trillion. 5. Loan disbursement of green taxonomy as of December 2024 reached IDR3.78 trillion, which represented 32.07% of the Bank's total loan amounted to IDR11.80 trillion. 6. Training related to green taxonomy and KKUB loan has been realized both internally and organized by regulators, has reached 85.30% implementation rate as of December 2024. 7. Throughout 2024, the Bank implemented the Kaizen principle in the Bank's internal processes through its "Earth Hour" program to save energy. The Bank increased its efficiency in paper consumption by continuing to improve its process of circulating approvals or reporting documents electronically to the Board of Directors and Board of Commissioners and other internal forms. In addition, the Bank continues to carry out the reporting automation process and make improvements on Internet Banking to enhance its customer service quality.	

Profil Bank

Bank Profile

Identitas Bank [OJK C.2][GRI 2-1]
Bank's Identity [OJK C.2][GRI 2-1]



Nama Perusahaan

Company Name

PT Bank Resona Perdania



Tanggal Beroperasi

Date of Operation

1 Februari 1958

February 1, 1958



Dasar Hukum Pendirian

Legal Basis of Appointment

Akta No. 104 tanggal 31 Desember 1953
 dari Raden Meester Soewandi, S.H.,
 notaris di Jakarta

Deed No. 104 dated December 31, 1953 of
 Raden Meester Soewandi, S.H.,
 notary in Jakarta



Bentuk Badan Hukum

Form of Legal Entity

Perseroan Terbatas
 Limited Liability Company



Kepemilikan

Ownership

- Resona Bank, Ltd (48.44%)
- The Bank of Yokohama, Ltd (30.00%)
- Daido Life Insurance Company (14.90%)
- JAFCO Group Co., Ltd (5.08%)
- Lainnya | Others (1.58%)



Modal Dasar

Authorized Capital

Rp1.000.000.000.000,-



Modal Ditempatkan & Disetor Penuh

Issued & Fully Paid-Up Capital

Rp405.000.000.000,-



Data Jaringan Kantor

Office Network

1 Pusat | Head Office

2 Cabang | Branches

4 Cabang Pembantu | Sub-Branches



Jumlah Pegawai

Number of Employees

340 orang (per 31 Desember 2024)
 people (as of December 31, 2024)



Alamat Kantor Pusat

Head Office Address

Jakarta Mori Tower
 30th, 31st, 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

Bank menjalankan usaha dan kegiatan di bidang usaha perbankan sesuai dengan Anggaran Dasar. Berdasarkan Pasal 3 Anggaran Dasar, Bank sebagai Bank Umum Konvensional 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 agunan dalam hal debitur tidak memenuhi kewajibannya kepada bank, dengan ketentuan bahwa agunan tersebut harus dapat dijual dalam waktu yang singkat;

Main Business Activities

In performing its business activities in the banking industries, Bank adheres to its Articles of Association. According to Article 3 of the Articles of Association, Bank as a Conventional Commercial Bank may engage in the following business activities:

- a. Gathering funds from the public in the form of current accounts, time deposits, certificates of deposit, savings accounts, and/or other similar instruments, either in Rupiah or foreign currency;
- b. Granting loans, including long-term, medium-term, and short-term loans, or other forms of financing commonly provided in banking practices;
- c. Issuing debt acknowledgment letters;
- d. Purchasing, selling, or guaranteeing, either for its own risk or for the account and/or upon the order of its customers:
 - i. Drafts, including bank-accepted drafts, with maturities not exceeding those customarily issued in the trade of such instruments;
 - ii. Debt instruments and other commercial papers with maturities not exceeding those customarily issued in the trade of such instruments;
 - iii. Government treasury papers and government bonds;
 - iv. Bank Indonesia Certificates;
 - v. Bonds;
 - vi. Promissory notes with terms of up to 1 (one) year;
 - vii. Other securities instruments with maturities of up to 1 (one) year.
- e. Transferring funds, either for its own account or on behalf of clients;
- f. Placing funds with, borrowing funds from, or lending funds to, other banks, through written agreements, telecommunication facilities, bearer drafts, checks, or other means;
- g. Receiving payments for negotiable instruments and facilitating settlements with or among third parties;
- h. Providing space for deposit of goods or valuable documents;
- i. Conducting custodial activities on behalf of other parties based on contractual agreements;
- j. Placing funds with other customers in the form of negotiable instruments listed at the stock exchange;
- k. Purchasing 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;

- | | |
|---|---|
| <ul style="list-style-type: none"> l. Melakukan kegiatan anjak piutang, usaha kartu kredit dan sebagai wali amanat; m. Melakukan kegiatan dalam valuta asing; 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), bancassurance model bisnis referensi, distribusi dan integrasi, <i>payment point</i> dan aktivitas keagenan atau kerja sama lainnya; dan s. Melakukan kegiatan lainnya, sepanjang tidak bertentangan dengan undang-undang perbankan dan peraturan perundang-undangan lainnya yang berlaku. | <ul style="list-style-type: none"> l. Engaging in the field of factoring, credit cards, and trusteeship; m. Conducting foreign currency transactions; n. Acting 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. Issuing all kind of documentary credits documents and bank guarantees; p. Undertaking capital investment activities in banks or other financial sector companies, such as leasing companies, venture capital, securities companies, insurance, clearing and guarantee institutions, as well as settlement and custodian institutions; q. Temporarily participating in the share capital of companies to address non-performing loans, provided that such participation shall be withdrawn; r. Engaging in agency and partnership activities, including activities as sales agent for mutual funds and State Treasury Securities (SBN), bancassurance reference business models, distribution and integration services, payment points, and other agency or partnership activities; and s. Conducting other activities, as long as comply with banking laws and other applicable regulations. |
|---|---|

Sebagaimana tercantum dalam Pasal 3 Anggaran Dasar Bank Bank Resona Perdania, Bank menjalankan kegiatan usaha sebagaimana tercantum pada poin a, b, d (i, ii, iii, iv, v), e, f, g, h, m, o, p, r, dan s di atas.

As stipulated in Article 3 of the Articles of Association of Bank Resona Perdania, the Bank carried out business activities as stated in points a, b, d (i, ii, iii, iv, v), e, f, g, h, m, o, p, r, and s described above.

Kegiatan Keuangan Berkelanjutan 2024

Bank memiliki produk dan layanan utama berupa penyaluran kredit dan simpanan. Nasabah dapat menggunakan kredit untuk berbagai tujuan, seperti meningkatkan kapasitas usahanya. Saat ini produk dan layanan keuangan yang setara dan sesuai dengan kriteria KKUB berdasarkan POJK No. 51/POJK.03/2017 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%.

Sustainable Finance Activities 2024

The Bank's main products and services are lending and funding. Customers use loan for various purposes to increase their business capacity. Currently, financial products and services which fulfill criteria of KKUB according to POJK No. 51/POJK.03/2017 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) Management of Biological Natural Resources and Sustainable Land Use, 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 loans within the range of 20% and 28%, respectively.

Bank secara non konsolidasi telah mencatat penyaluran kredit sebanyak Rp1,92 triliun untuk Kegiatan Usaha Berkelanjutan (KUB) yang sesuai dengan kriteria dalam ketentuan POJK No. 51/POJK.03/2017 yang mencapai 16,30% 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;
- Layanan *e-note* yang digunakan untuk mengirim nota (cetakan hasil dari transaksi tertentu seperti transaksi deposito, jasa giro, transfer dana dan kredit) secara langsung ke *e-mail* nasabah; dan
- Pengiriman pengumuman kepada nasabah melalui *e-mail blast*.

The Bank on a non-consolidated basis have recorded loan disbursement of IDR1.92 trillion for Sustainable Business Activities in accordance with the criteria in the provisions of POJK No. 51/POJK.03/2017, which reached 16.30% 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 with the name SWIFT MT940;
- E-statement service for sending bank statements via e-mail on a monthly basis;
- E-note service to send note (printouts of certain transactions such as transaction of deposits, current account, fund transfers and loans) directly to the customer's e-mail; and
- Sending an announcements to customers via e-mail blast.





Sejarah Singkat

Brief History



Bank Resona Perdania didirikan pada tanggal 15 Februari 1956 dan mulai efektif beroperasi sejak tanggal 1 Februari 1958. Bank Resona Perdania menjadi bank *joint venture* pertama di Indonesia yang merupakan bukti nyata upaya Indonesia dan Jepang untuk memperluas kerja sama ekonomi, terutama di bidang perbankan.

Layanan Bank terus berkembang seiring dengan waktu. Bank resmi beroperasi sebagai bank devisa pada Februari 1969. Pada perjalanannya, Bank telah mengalami beberapa kali pergantian nama. Pada tahun 1994, Bank Perdania mengalami perubahan nama 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 hingga kini.

Bank menyediakan berbagai macam produk dan layanan keuangan, termasuk kredit, pendanaan, *treasury*, impor, ekspor, bank garansi, dan transaksi perbankan lainnya.

Established on February 15, 1956, Bank Resona Perdania began its operations on February 1, 1958. Bank Resona Perdania is the first joint venture bank in Indonesia which is a concrete representation of the commitment between Indonesia and Japan in enhancing economic cooperation, particularly in the banking sector.

The Bank has continuously evolved and developed its service. In February 1969, it officially designated as a foreign exchange bank. Over the years, the Bank has undergone several name changes. In 1994, Bank Perdania changed its name to Daiwa Perdania Bank. Later in 1999, the Bank again changed its name to Bank Daiwa Perdania. In 2003, it changed its name to Bank Resona Perdania up to now.

The Bank offers a wide range of financial products and services, including lending, funding, treasury, import and export, bank guarantees, and other banking services.

Visi, Misi dan Nilai Keberlanjutan

[OJK C.1]

Vision, Mission and Sustainability Values

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

Informasi skala usaha Bank 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 Bank'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	2024	2023	2022
a. Informasi Keuangan (konsolidasi) Financial Information (consolidated)				
• Jumlah Aset Total assets	Juta Rupiah Million IDR	17,009,609	16,456,503	17,679,329
• Jumlah Liabilitas Total Liabilities	Juta Rupiah Million IDR	11,793,657	11,437,674	12,394,194
• Jumlah Ekuitas Total Equity	Juta Rupiah Million IDR	5,215,952	5,018,829	5,285,135
• Laba (Rugi) Operasional Operational Profit (Loss)	Juta Rupiah Million IDR	272,545	(330,004)	25,043
• Laba (Rugi) Bersih Net Profit (Loss)	Juta Rupiah Million IDR	202,971	(254,987)	35,157
b. Jumlah Karyawan* Number of Employees*	Orang People	340	337	311
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 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]

Bank memiliki total karyawan hingga akhir tahun 2024 sebanyak 340 orang, bertambah dibanding jumlah karyawan tahun 2023 sebanyak 337 orang. Komposisi karyawan selama 3 (tiga) periode selengkapnya disajikan dalam tabel berikut:

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

As of the end of 2024, the Bank had a total of 340 employees, an increase from 337 employees in 2023. The composition of employees for the past 3 (three) years is presented in the following table:

Tabel Karyawan Berdasarkan Status Kontrak Kerja Kepegawaian dan Jenis Kelamin (Orang)
 Table of Employee Based on Employment Status and Gender (Person)

Uraian Description	2024		2023		2022	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Karyawan BRP BRP Employee						
Tetap Permanent	153	151	158	147	141	129
Tidak tetap Non-permanent	9	4	3	6	11	8
Total	162	155	161	153	152	137
Total BRP	317		314		289	
Karyawan RIF RIF Employee						
Tetap Permanent	10	13	11	12	11	11
Tidak tetap Non-permanent	0	0	0	0	0	0
Total	10	13	11	12	11	11
Total RIF	23		23		22	
Total Karyawan BRP + RIF Total BRP + RIF Employee	340		337		311	
Alih Daya Outsourcing						
BRP	75	11	60	9	78	6
RIF	3	0	3	0	3	0
Total	78	11	63	9	81	6
Total Alih Daya BRP + RIF Total Outsourcing BRP + RIF	89		72		87	
Total Karyawan dan Alih Daya Total Employee and Outsourcing	250	179	235	174	244	154
Total Tenaga Kerja Total Workers	429		409		398	

Tabel Karyawan Berdasarkan Wilayah Operasi dan Jenis Kelamin (Orang)
 Table of Employee Based on Operational Area and Gender (People)

Status Status	2024		2023		2022	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Karyawan BRP BRP Employee						
Kantor Pusat Head Office	140	131	139	130	131	113
Kantor Cabang Branch Office	2	12	20	11	19	12
Kantor Cabang Pembantu Sub-Branch Office	20	12	2	12	2	12
Total	162	155	161	153	152	137
Total BRP	317		314		289	

Status Status	2024		2023		2022	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Karyawan RIF RIF Employee						
Kantor Pusat Head Office	10	13	11	12	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	10	13	11	12	11	11
Total RIF	23		23		22	
Total Karyawan BRP + RIF Total BRP + RIF Employee	340		337		311	

Tabel Karyawan Berdasarkan Jabatan (Level Organisasi)
Table of Employee Based on Position (Organization Level)

Uraian Description	2024		2023		2022	
	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	20	4	19	4
Staf Staff	142	151	141	149	133	133
Total	162	155	161	153	152	137
Total BRP	317		314		289	
Karyawan RIF RIF Employee						
Pejabat Eksekutif Executive Officer	4	4	5	3	3	3
Staf Staff	6	9	6	9	8	8
Total	10	13	11	12	11	11
Total RIF	23		23		22	
Total Karyawan BRP + RIF Total BRP + RIF Employee	340		337		311	

Tabel Karyawan Berdasarkan Usia
Table of Employee Based on Age

Uraian Description	2024		2023		2022	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Karyawan BRP BRP Employee						
<30	22	36	24	36	25	25
30-50	118	110	119	110	109	101
>50	22	9	18	7	18	11

Uraian Description	2024		2023		2022	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Total	162	155	161	153	152	137
Total BRP	317		314		289	
Karyawan RIF RIF Employee						
<30	4	8	6	8	5	6
30-50	6	5	5	4	6	5
>50	0	0	0	0	0	0
Total	10	13	11	12	11	11
Total RIF	23		23		22	
Total Karyawan BRP + RIF Total BRP + RIF Employee	340		337		311	

Tabel Karyawan Berdasarkan Pendidikan
Table of Employee Based on Level of Education

Uraian Description	2024		2023		2022	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Karyawan BRP BRP Employee						
≤ SMA Senior High School	4	2	6	2	9	4
D1-D3 Associate Degree	12	18	13	18	11	19
S1 Bachelor's Degree	129	122	124	120	112	101
S2 Master's Degree	17	13	18	13	20	13
Total	162	155	161	153	152	137
Total BRP	317		314		289	
Karyawan RIF RIF Employee						
≤ SMA Senior High School	1	0	1	0	1	0
D1-D3 Associate Degree	0	1	0	1	0	0
S1 Bachelor's Degree	9	12	10	11	10	11
S2 Master's Degree	0	0	0	0	0	0
Total	10	13	11	12	11	11
Total RIF	23		23		22	
Total Karyawan BRP + RIF Total BRP + RIF Employee	340		337		311	

Tabel Karyawan Berdasarkan Masa Kerja
Table of Employee Based on Working Period

Masa Kerja (Tahun) Working Period (Year)	2024		2023		2022	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Karyawan BRP BRP Employee						
<5	83	68	82	66	85	52
5-10	41	37	38	33	30	47
11-20	18	40	17	40	14	21
21-30	17	9	20	11	20	14
>30	3	1	4	3	3	3
Total	162	155	161	153	152	137
Total BRP	317		314		289	
Karyawan RIF RIF Employee						
<5	6	7	8	7	8	8
5-10	3	5	3	4	2	3
11-20	1	0	0	1	1	0
21-30	0	1	0	0	0	0
>30	0	0	0	0	0	0
Total	10	13	11	14	11	11
Total RIF	23		23		22	
Total Karyawan BRP + RIF Total BRP + RIF Employee	340		337		311	

Kepemilikan Saham

Komposisi kepemilikan saham atas Bank dalam kurun waktu akhir tahun 2024, 2023, dan 2022, sebagaimana tabel berikut:

Shares Ownership

The composition of the Bank's share ownership as of the end of 2024, 2023, and 2022 is presented in the following table:

Tabel Kepemilikan Saham
Table of Share Ownership

Pemegang Saham Shareholders	2024	2023	2022
Resona Bank, Ltd.	48.44%	48.44%	48.44%
The Bank of Yokohama, Ltd.	30.00%	30.00%	30.00%
Daido Life Insurance Company	14.90%	14.90%	14.90%
JAFCO Group Co., Ltd.	5.08%	5.08%	5.08%
Others	1.58%	1.58%	1.58%
Total	100.00%	100.00%	100.00%

Wilayah Operasional

Bank memiliki wilayah operasional yang mencakup, antara lain: Provinsi DKI Jakarta, Jawa Barat dan Jawa Timur. Pengelolaan wilayah operasional terbagi ke dalam 1 (satu) Kantor Pusat, 2 (dua) Cabang, dan 4 (empat) Cabang Pembantu sebagaimana dalam tabel berikut:

Operational Area

The Bank's operational areas include DKI Jakarta Province, West Java, and East Java. The management of these operational areas is structured into 1 (one) Head Office, 2 (two) Branch, and 4 (four) Sub-Branch, as presented in the following table:

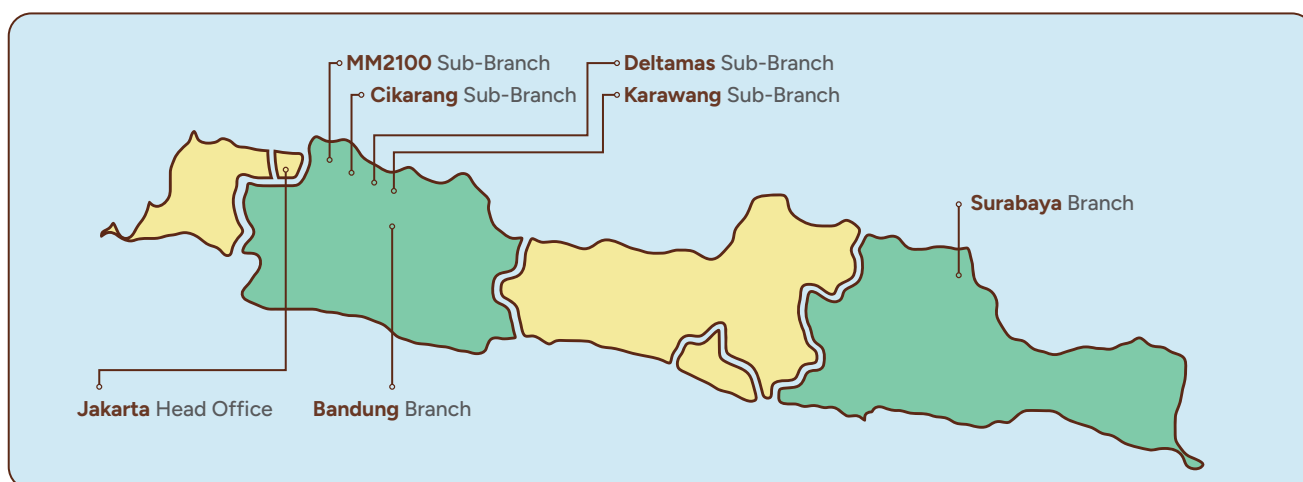
Tabel Wilayah Operasional Bank 2024

Table of Bank Operational Areas 2024

Jaringan Network	Uraian Description
Kantor Pusat Head Office	Jakarta Mori Tower 30 th , 31 st , 32 nd Floor Jl. Jend. Sudirman Kav. 40 – 41 Bendungan Hilir, Tanah Abang, Central Jakarta 10210, Indonesia
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 Floor G, 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

Gambar Peta Wilayah Operasi Bank

Bank Operational Area Map



Produk, Layanan dan Kegiatan Usaha

[OJK C.4][GRI 2-6]

Products, Services and Business Activities

Bank memiliki produk dan layanan jasa antara lain sebagai berikut:

The Bank offers products and services including the following:

Current Account

Produk ini tersedia dalam beberapa mata uang, antara lain:
Available in several currencies as follows:

- 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

Produk ini tersedia dalam beberapa mata uang, antara lain:
Available in several currencies:

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

Loan

Produk pinjaman ini tersedia dalam Rupiah dan mata uang asing yang ditujukan untuk:

Available in IDR and foreign currencies that is intended for:

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

Treasury

Transaksi Foreign Exchange:

Foreign Exchange Transactions:

- Transaksi yang bersifat tunai: *Today, Tom* dan *Spot*
Cash Transactions: *Today, Tom* and *Spot*
- Valuta Asing derivatif: *Forward* dan *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)*

Catatan | Notes:

* 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 transaction Asset and Liquidity Management:

- *Call loan*
- *Call money*
- *Lending Facility*
- *Deposit Facility*
- *Term Deposit IDR/Valas*
- *Bilateral Interbank Placement*
- *Bilateral Interbank Borrowing*
- *Transaksi Reverse Repo*
- *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)

Bank Guarantee

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

Bancassurance

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

Export

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

Interbank Payment Transaction/Transfer

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

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

Catatan | Notes:

*) Syarat & ketentuan berlaku | Terms & condition apply





Pasar yang Dilayani

[GRI 2-6]

Market Served

Lokasi geografis operasional Bank mencakup wilayah Provinsi DKI Jakarta, Jawa Barat, dan Jawa Timur. Bank fokus pada segmen korporasi, hal ini karena segmen tersebut menjadi motor utama pengembangan bisnis Bank.

Pada segmen korporasi, 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 *real estate*. Dari kelima sektor industri tersebut, produktivitas pembiayaan terbesar didominasi pada pembiayaan

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 focuses on corporate banking segment, that mainly contributes to the Bank's business development.

In the corporate segment, the Bank serves the needs of corporate business customers consisting of Japanese and local companies, both for funding and lending of working capital and investment needs. Meanwhile, from various industrial sectors financed by the Bank, 5 (five) largest industrial sectors are identified that are served, namely manufacturing, wholesale trading, finance and insurance, construction and real estate. 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

Bank terus memperkuat bisnis dengan berpartisipasi dalam berbagai asosiasi yang relevan. Bank percaya bahwa bergabung dengan asosiasi membantu memperluas jaringan dan mendapatkan informasi tentang perkembangan pengelolaan bisnis serta mendukung aspirasi pemangku kepentingan. Daftar asosiasi yang diikuti oleh Bank sampai dengan periode pelaporan, adalah sebagai berikut:

1. Lembaga Penjamin Simpanan (LPS);
2. Asosiasi Sistem Pembayaran Indonesia (ASPI);
3. Perhimpunan Bank-bank Internasional Indonesia (PERBINA);
4. Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP); dan
5. Forum Komunikasi Direktur Operasional Perbankan (FKDOP).

The Bank continues to strengthen its business by actively participating in various relevant associations. Bank believes that membership in such associations facilitates networking, provides insights into business management developments, and supports stakeholder aspirations. The list of associations the Bank is affiliated with as of the reporting period is as follows:

1. Indonesia Deposit Insurance Corporation (IDIC);
2. Indonesian Payment System Association (ASPI);
3. Indonesia Association of International Banks (PERBINA);
4. Communication Forum of Banking Compliance Director (FKDKP); and
5. Communication Forum of Banking Operational Director (FKDOP).

Perubahan Signifikan

[OJK C.6]

Significant Change

Tidak terdapat perubahan signifikan sampai dengan tanggal 27 Maret 2025.

There are no significant changes until March 27, 2025.

Rantai Pasokan

[GRI 2-6]

Supply Chain

Bank menggunakan barang dan jasa dari pemasok yang diperlukan untuk operasional bisnis, seperti layanan umum, manajemen fasilitas, layanan informasi dan teknologi, dan layanan profesional. Tidak ada proses inti bisnis, produk, atau layanan perbankan yang dilakukan oleh pihak ketiga.

The Bank acquired goods and services essential for its business operations, including general services, facilities management, information and technology services, and professional services. No core business processes, products, or banking services are outsourced to third parties.

Proses pengadaan barang dan jasa di Bank terdiri dari pengadaan barang dan jasa teknologi informasi (TI) dan non TI. Ada pedoman internal untuk masing-masing proses. Proses pengadaan barang dan jasa biasanya dibagi menjadi dua kategori: pengadaan rutin dan pengadaan non-rutin. Kedua kategori ini melibatkan pemilihan vendor berdasarkan jenis barang atau jasa yang diperlukan. Proses pertama dilakukan melalui pemilihan, yang memerlukan perbandingan setidaknya dua vendor sebelum finalisasi penunjukan. Sedangkan proses kedua dilaksanakan melalui penunjukan langsung. Hal ini dilakukan dalam situasi di mana hanya pemegang hak paten atau entitas yang telah mendapatkan izin dari regulator yang memiliki kemampuan untuk menghasilkan barang atau jasa yang diperlukan; hanya ada vendor tunggal; kebutuhan mendesak untuk pengadaan; dan kebutuhan khusus. Bank menerapkan Kebijakan Anti-Fraud dan Kebijakan Benturan Kepentingan untuk memastikan proses pengadaan di Bank terhindar dari tindakan *fraud*.

The procurement process for goods and services at the Bank consists of procurement good and services of information technology (IT) and non-IT. Each process follows internal guidelines to ensure compliance and efficiency. Procurement is generally divided into two categories: routine procurement and non-routine procurement, both of which involve vendor selection based on the required goods or services. The first process is conducted through selection, requiring a comparison of at least two vendors before finalizing the appointment. The second process is carried out through direct appointment in specific situations, such as when only patent holders or entities with regulatory approval can provide the required goods or services; when there is only a single vendor; when there is an urgent need for procurement; or when special requirements must be met. The Bank implements an Anti-Fraud Policy and a Conflict of Interest Policy to ensure that its procurement process remains free from fraud.

Inisiatif Eksternal

[GRI 2-6]

External Initiatives

Bank telah mendapatkan apresiasi dan penghargaan dari pihak eksternal yang mewakili pemangku kepentingan atas prestasi dan kinerja perbankan. Penghargaan yang telah diperoleh Bank selama 4 (empat) tahun terakhir (2021-2024) sebagai berikut:

The Bank has received recognition and awards from external organizations representing stakeholders in acknowledgment of its banking achievements and performance. The awards the Bank has received over the past 4 (four) years (2021-2024) are as follows:

Tabel Penghargaan
Table of Awards

Tanggal Date	Nama Penghargaan Award Name	Diberikan Oleh Awarded By
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 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.
5 Desember 2022 December 5, 2022	<i>The 2022 U.S. Dollar Clearing Elite Quality Recognition Award</i> atas Prestasi Luar Biasa sebagai <i>Best-in-Class MT103 STP Rate 99,69%</i>. The 2022 U.S. Dollar Clearing Elite Quality Recognition Award for Outstanding Achievement as Best-in-Class MT103 STP Rate 99.69%.	J.P. Morgan Chase Bank, N. A.
5 Desember 2022 December 5, 2022	<i>The 2022 U.S. Dollar Clearing Elite Quality Recognition Award</i> atas Prestasi Luar Biasa sebagai <i>Best-in-Class MT202 STP Rate 100,00%</i>. The 2022 U.S. Dollar Clearing Elite Quality Recognition Award for Outstanding Achievement as Best-in-Class MT202 STP Rate 100.00%.	J.P. Morgan Chase Bank, N. A.
10 September 2021 September 10, 2021	<i>J.P. Morgan Quality Recognition Award Tahun 2020</i> <i>The 2020 U.S. Dollar Clearing Elite Quality Recognition Award</i> atas Prestasi Luar Biasa sebagai <i>Best-in-Class MT103 STP Rate 99,82%</i> J.P. Morgan Quality Recognition Award 2020 The 2020 U.S. Dollar Clearing Elite Quality Recognition Award for Outstanding Achievement as Best-in-Class MT103 STP Rate 99.82%	J.P. Morgan Chase Bank, N. A.
10 September 2021 September 10, 2021	<i>J.P. Morgan Quality Recognition Award Tahun 2020</i> <i>The 2020 U.S. Dollar Clearing Elite Quality Recognition Award</i> atas Prestasi Luar Biasa sebagai <i>Best-in-Class MT202 STP Rate 100,00%</i> J.P. Morgan Quality Recognition Award 2020 The 2020 U.S. Dollar Clearing Elite Quality Recognition Award for Outstanding Achievement as Best-in-Class MT202 STP Rate 100.00%	J.P. Morgan Chase Bank, N. A.

Tanggal Date	Nama Penghargaan Award Name	Diberikan Oleh Awarded By
11 Juni 2021 June 11, 2021	<i>Indonesia Corporate Secretary & Corporate Communication Award-VI-2021 (ICCA-VI-2021)</i> <i>2nd The Best Informative Website 2021 pada Kategori: Bank BUKU – 2 – Private Company – Asset Rp15T s/d Rp25T</i> <i>2nd The Best Informative Website 2021 in the Category of: Bank BUKU – 2 – Private Company – Assets of IDR15 Trillion to IDR25 Trillion</i>	Majalah Economic Review
9 April 2021 April 9, 2021	<i>Indonesia Enterprise Risk Management Award-IV-2021 (IERMA-IV-2021)</i> <i>1st The Best Indonesia Enterprises Risk Management – IV – 2021 pada Kategori: Bank Swasta – BUKU 2 – Non Listed – Asset Rp15T s/d Rp25T</i> <i>1st The Best Indonesia Enterprises Risk Management – IV – 2021 in the Category of: Private Bank – Bank BUKU – 2 – Non-Listed – Assets of IDR15 Trillion to IDR25 Trillion</i>	Majalah Economic Review
5 Februari 2021 February 5, 2021	<i>Indonesia GCG Zoominar & Award-VI-2021</i> <i>2nd The Best – Indonesia GCG Award – VI – 2021 pada Kategori: Non Listed – Bank – BUKU 2 – Asset Rp10T s/d Rp25T</i> <i>2nd The Best – Indonesia GCG Award – VI – 2021 in the Category of: Non-Listed – Bank – BUKU 2 – Assets of IDR10 Trillion to IDR25 Trillion</i>	Majalah Economic Review





Penjelasan Direksi

Board of Directors Explanation

Bank terus berkomitmen untuk memberikan kontribusi melalui layanan keuangan bagi masyarakat Indonesia dan berperan dalam upaya global untuk mencapai tujuan pembangunan berkelanjutan (TPB) melalui program keuangan berkelanjutan. Sebagai bagian dari kontribusi nyata program keuangan berkelanjutan, Bank secara non-konsolidasi, telah mencatatkan portofolio pembiayaan/kredit berbasis kategori kegiatan usaha berkelanjutan sebesar 16,30% dan kredit taksonomi hijau sebesar 32,07% dari total penyaluran kredit pada tahun 2024.

The Bank continues to be committed to using its financial services to provide contributions for the people of Indonesia and playing a role in global efforts to achieve its sustainable development goals (SDGs) through sustainable finance programs. As part of its real contributions, the Bank's sustainable finance program has on a non-consolidated basis recorded a financing/ credit portfolio consisting of 16.30% in sustainable business activity categories and 32.07% in green taxonomy loan for its total loan disbursement in 2024.

**Keisuke
Nakao**

Presiden Direktur
President Director

Penerapan konsep keberlanjutan mendorong pengelolaan bisnis yang fokus pada optimalisasi pertumbuhan pendapatan atau laba (nilai ekonomi), serta memperhatikan distribusi nilai ekonomi yang berkontribusi pada kesejahteraan sosial masyarakat dan pelestarian kualitas lingkungan dari dampak negatif yang mungkin timbul. Seiring dengan hal ini, Bank telah membangun komitmen dan budaya keberlanjutan dalam memberikan layanan keuangan perbankan yang berorientasi pada pencapaian Tujuan Pembangunan Berkelanjutan (TPB) sebagai bagian dari kesepakatan global.

The implementation of sustainability as a concept is designed to encourage the members of management in a given business to focus on optimizing revenue or profit growth while also enabling them to ensure that economic value is distributed in such a way that contributes to the social welfare of the community and preserves the environment from any possible negative impacts. In line with this concept, the Bank has developed its own culture and commitment towards sustainability that enables it to provide banking financial services that are oriented towards helping the nation achieve its Sustainable Development Goals (SDGs) as part of its global agreement with other countries across the world.

Pemegang Saham dan Pemangku Kepentingan yang Kami Hormati,

Dengan penuh rasa syukur kepada Tuhan Yang Maha Esa, pada kesempatan ini kami kembali dapat menyampaikan Laporan Keberlanjutan untuk periode pelaporan 2024, yang memuat pencapaian dan kinerja Bank dalam menerapkan prinsip-prinsip keberlanjutan di seluruh rantai bisnis.

To Our Esteemed Shareholders and Stakeholders,

I would like to begin by saying a word of gratitude to God Almighty for allowing us on this occasion to once again submit our Sustainability Report for 2024. This report contains detailed information on all of Bank's achievements and performance as it implements sustainability principles throughout its entire business chain.

Kami akan terus berperan aktif dalam mengembangkan produk dan layanan keuangan yang mendukung transisi menuju ekonomi rendah karbon, yang selaras dengan prinsip lingkungan, sosial, dan tata kelola (LST), sehingga kami dapat memberikan manfaat terbaik bagi pemangku kepentingan, lingkungan, dan memastikan masa depan yang lebih baik bagi generasi yang akan datang.

We will continue to play an active role in developing financial products and services that can support the nation's transition to a low-carbon economy and that is in line with environmental, social, and governance (ESG) principles. Doing so will allow us to provide the best benefits for stakeholders, the environment, and ensures that we can provide a better tomorrow for future generations.

Kebijakan Merespon Tantangan Dalam Strategi Keberlanjutan [OJK D.1a][GRI 2-22]

Bank berkomitmen untuk merespons perkembangan keberlanjutan LST dalam kebijakan pengelolaan Bank. Bank turut berperan dalam pengembangan keuangan berkelanjutan dengan menyalurkan kredit/pembiayaan yang memenuhi kriteria kegiatan usaha berkelanjutan (KUB). Selain itu, Bank juga berupaya untuk menyelaraskan pencapaian Tujuan Pembangunan Berkelanjutan melalui program keuangan berkelanjutan dan kegiatan tanggung jawab sosial perusahaan (CSR) lainnya.

Policy Responding to Challenges in Sustainability Strategy [OJK D.1a][GRI 2-22]

Bank is committed to responding to developments in the concept of ESG sustainability within the Bank's management policy. Its role in the development of sustainable finance can be seen through its distribution of loan/financing that meets the criteria for sustainable business activities. In addition, the Bank also aligns itself with the ends of the nation's Sustainable Development Goals through its various sustainable finance programs and other corporate social responsibility (CSR) activities.

Seiring dengan meningkatnya kesadaran pemangku kepentingan dan tren global terkait pentingnya keberlanjutan, Bank terus mengadaptasi kebijakan pengelolaan untuk merespons perkembangan tersebut. Bank telah melaksanakan berbagai inisiatif untuk memperkuat internal dalam rangka menerapkan konsep keuangan berkelanjutan, termasuk pelatihan Taksonomi Hijau untuk karyawan. Selain itu, Bank juga telah menyusun pernyataan terkait Rencana Keberlanjutan yang selaras dengan Grup Resona.

Stakeholders themselves have become increasingly aware of the importance of sustainability, in part as a result of global trends. The Bank is aware of this and has continued to adapt its management policies to respond to these developments. It has implemented various initiatives to strengthen itself internally in a way that allows it to better implement sustainable finance. This includes its efforts towards Green Taxonomy training for employees. In addition, the Bank has also prepared its own statement regarding its Sustainability Plan that is in line with Resona Group.

Secara konsisten, Direksi Bank terus melakukan perbaikan, evaluasi, dan memberikan stimulus kepada nasabah untuk meringankan dampak kondisi global. Berbagai kebijakan strategis telah diterapkan untuk memastikan keberlanjutan Bank, baik di masa kini maupun masa depan.

The Bank's Board of Directors has also consistently made continuous efforts to improve and evaluate itself. It has also worked to provide its customers with stimulus to help them mitigate their impact on global conditions. It has implemented various strategic policies to ensure its sustainability, both for now and for the future.

1. Nilai Keberlanjutan yang Dimiliki

Bank memiliki komitmen terhadap nilai keberlanjutan yang akan terus diterapkan dalam setiap langkah kami untuk melayani masyarakat. Nilai keberlanjutan ini berkembang seiring dengan tantangan dan peluang yang muncul akibat perubahan dalam aspek lingkungan, sosial, dan tata kelola. Perubahan yang cepat mendorong kami untuk terus meningkatkan kinerja guna mewujudkan keuangan berkelanjutan. Dengan mengedepankan nilai-nilai utama, yaitu *Credible*, *Accurate*, *Responsible*, dan *Enterprising*, Bank berkomitmen untuk mengimplementasikan prinsip keuangan berkelanjutan dan nilai keberlanjutan. Nilai dan prinsip ini diwujudkan melalui kebijakan yang dirancang untuk merespons dan beradaptasi dengan berbagai tantangan dan peluang yang ada.

Nilai-nilai berkelanjutan dikembangkan dan disetujui melalui berbagai langkah strategis seperti:

- Mengembangkan kompetensi sumber daya manusia internal yang profesional dalam hal penerapan keuangan berkelanjutan;
- Mengembangkan kepedulian Bank akan kepentingan masyarakat dan lingkungan hidup;
- Melaksanakan tata kelola berkelanjutan dalam setiap aktivitas bisnis; dan
- Menciptakan produk dan/atau jasa keuangan berkelanjutan.

Lebih lanjutnya, Bank melakukan proses kajian dan penyelarasan aspek ekonomi, sosial, lingkungan, dan tata kelola dalam menyediakan produk dan jasa serta aktivitas usahanya.

Bank terus berkomitmen untuk memberikan kontribusi melalui layanan keuangan bagi masyarakat Indonesia dan berperan dalam upaya global untuk mencapai tujuan pembangunan berkelanjutan (TPB) melalui program keuangan berkelanjutan. Sebagai bagian dari kontribusi nyata program keuangan berkelanjutan, Bank secara non-konsolidasi, telah mencatatkan portofolio pembiayaan/kredit berbasis kategori kegiatan usaha berkelanjutan sebesar 16,30% dan kredit taksonomi hijau sebesar 32,07% dari total penyaluran kredit pada tahun 2024.

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

Bank memulai kontribusi dalam penerapan keuangan berkelanjutan di Indonesia dengan mengajukan Rencana Aksi Keuangan Berkelanjutan 2019-2023 dan kemudian lanjut mengirimkan Rencana Aksi Keuangan Berkelanjutan

1. Sustainable Values

Bank is committed to sustainable values that it will continue to implement throughout every aspect of its operations as it serves the community. These sustainable values have developed along with challenges and opportunities that arise due to changes in environmental, social, and governance aspects. These rapid changes have encouraged us to continue improving our performance in order to realize our sustainable finance goals. The priority we place on our primary values of being Credible, Accurate, Responsible, and Enterprising allows us to remain committed to implementing sustainable finance principles and sustainable values. We realize these values and principles through policies designed to respond and adapt to existing challenges and opportunities.

The Bank develops and approves its sustainability by way of various strategic steps such as:

- Developing professional internal human resource competencies geared towards implementing sustainable finance;
- Nurturing the Bank's concern for the interests of society and the environment;
- Implementing sustainable governance throughout all of its business activities; and
- Producing sustainable financial products and/or services.

Furthermore, the Bank also carries out a process of constantly reviewing and aligning its economic, social, environmental, and governance aspects in providing products and services as well as in its business activities.

The Bank continues to be committed to using its financial services to provide contributions for people of Indonesia and playing a role in global efforts to achieve its sustainable development goals (SDGs) through sustainable finance programs. As part of its real contributions, the Bank's sustainable finance program has on a non-consolidated basis recorded a financing/credit portfolio consisting of 16.30% in sustainable business activity categories and 32.07% in green taxonomy loan for its total loan disbursement in 2024.

2. Issuer and Public Company Responses to Sustainable Finance related issues

The Bank began its contribution to sustainable finance implementation in Indonesia by submitting its 2019-2023 Sustainable Finance Action Plan and 2024-2028 Sustainable Financial Action Plan to OJK. The submission

2024-2028 kepada OJK sebagai bukti komitmen dari Bank dalam penerapan keuangan berkelanjutan. Kami menyadari penerapan keuangan berkelanjutan tidak terlepas dari berbagai tantangan termasuk pemahaman dan kapasitas internal, nasabah, dan mitra dalam aspek ESG, kesiapan sistem dan proses untuk mendukung integrasi keuangan berkelanjutan dalam kegiatan bisnis Bank, peningkatan risiko siber akibat digitalisasi proses, serta regulasi terkait keuangan berkelanjutan yang terus berkembang.

Potensi isu keberlanjutan yang dihadapi oleh Bank saat ini mencakup kemampuan Bank untuk menjalankan aktivitas utamanya, terutama dalam pemberian kredit di sektor berkelanjutan, dengan tetap memperhatikan pengelolaan risiko guna menghindari dampak negatif yang tidak diinginkan. Selain itu, dampak perubahan iklim, baik secara langsung maupun tidak langsung, mempengaruhi keberlanjutan berbagai aspek kehidupan dan kegiatan bisnis Bank seperti risiko perubahan iklim yang dapat 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*).

Terhadap tantangan dan isu-isu tersebut, Bank memastikan dalam pengelolaan usahanya telah menerapkan prinsip-prinsip keberlanjutan seperti prinsip investasi bertanggung jawab serta prinsip pengelolaan risiko sosial dan lingkungan hidup. Sejalan 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 Surat Edaran OJK 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 operasional 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 antara lain:

- a. Memasukkan ketentuan dalam Pedoman Pelaksanaan Kredit sebagai berikut:
 - i. Penilaian terhadap kondisi bisnis meliputi aspek antara lain lokasi usaha, kedekatan dengan bahan baku, daerah pemasaran, tenaga kerja, dan tidak

represents our commitment to the implementation of sustainable finance. We realize that sustainable finance implementation cannot be separated from various challenges that include internal understanding and capacity, customers, and partners in ESG aspects, our readiness in terms of systems and processes to support the integration of sustainable finance in the Bank's business activities, increased cyber risks due to process digitalization, and challenges from regulations related to sustainable finance that continue to grow.

Potential sustainability issues currently faced by the Bank include its ability to balance out its main activities, especially in providing loan in sustainable sectors, while still paying attention to risk management to avoid unwanted negative impacts. In addition, the impact of climate change, both directly and indirectly, affects the sustainability of various aspects of the Bank's life and business activities. These risks include property damage as a result of climate change that have a direct impact on business processes (*physical risk*), risks arising from changes in policy and technological development when shifting to a low-carbon economy (*transition risk*), and the risk of legal losses or claims due to business activities that do not take the impact of climate change into consideration (*liability risk*).

Regarding to these challenges and issues, in managing its business, the Bank ensure the implementation of sustainability principles such as the principle of responsible investment, as well as principles of managing social and environmental risks. In line with these principles, the Bank has also implemented a risk management system that uses OJK Regulation No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks and OJK Circular Letter No. 34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks as references.

Risk management implementation as a process includes identifying, measuring, monitoring, and controlling economic, environmental, social, and governance risks that arise during banking operational. In its risk management implementation, the Bank has carried out a series of studies and evaluations of its environmental, social, and governance (ESG) risks. The results of both this study and of evaluations for its implementation of risk management accomplishments include:

- a. Incorporating the following provisions into the Bank's Credit Process Guidelines:
 - i. Assessment of a debtor's business conditions, which includes aspects such as business location, proximity to raw materials, marketing

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;

- ii. Bagi 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; dan
 - iii. Persyaratan survei untuk pemberian kredit investasi atau pembiayaan proyek dengan nilai pinjaman di atas Rp100 miliar. Sejalan dengan kebijakan Resona Group, Bank berupaya mengidentifikasi dan mengevaluasi potensi dampak negatif terhadap lingkungan dan sosial dengan meminta debitur untuk melakukan upaya pengurangan potensi tersebut sebelum memberikan pinjaman.
- b. Memasukkan ketentuan dalam parameter sistem *credit rating* sebagai berikut:
- i. Legalitas dan AMDAL (AMDAL/Upaya Pengelolaan Lingkungan/Upaya Pemantauan Lingkungan Hidup)
 - 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); dan
 - Belum melakukan usaha pengelolaan lingkungan yang cukup tetapi telah mencapai prasyarat minimum dan kemungkinan akan ada penuntutan (peringkat: hitam 2 kali berturut-turut).
 - ii. 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;

area, workforce, 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;

- ii. For debtors/potential debtor with business that are estimated to have a high sensitive impact on the environment, their loan facility can only be considered if the company has an EIA permit from related institution; and
 - iii. Survey requirements for granting investment loan or project financing with funding value of more than IDR100 billion. In line with Resona Group's policy, the Bank seeks to identify and evaluate potential negative impacts on the environment and society by asking debtors to make efforts to reduce such potential impacts before providing them with loans.
- b. Including the following provisions in its credit rating system parameters:
- i. Legality Environmental Impact Analysis (EIA) (EIA/ Environmental Management Effort/Environmental Monitoring Effort)
 - Good environmental management efforts and obtaining results that at least meet the minimum requirements stipulated in regulations (rankings consist of gold, green and blue);
 - Environmental management efforts are not considered satisfactory and have achieved the minimum requirements stipulated in regulations (the ranking in this case is red). The company has not made significant environmental management efforts or has made management efforts but has not yet achieved specific requirements (the ranking in this case is black); and
 - Has not made sufficient environmental management efforts but has achieved the minimum requirements, with a possibility of prosecution (the ranking in this case is black 2 times in a row).
 - ii. Socio-Cultural
 - The debtor's business supported by local community and has no issue with the environment around the operational area;
 - Has received protests from the community around its business premises related to business operations but is still able to run the company's operations well;

- Pernah mengalami protes dari komunitas sekitar tempat bisnis terkait dengan operasional usaha dan mempengaruhi operasional perusahaan; dan
 - Pernah mengalami protes dari komunitas sekitar tempat usaha dan secara signifikan mempengaruhi operasional perusahaan.
- c. Menetapkan ketentuan dalam *credit portfolio – economic sector limit* bahwa Bank tidak akan menambah eksposur di sektor pertambangan dengan pertimbangan dan kondisi tertentu.

3. Komitmen Pimpinan dalam Penerapan Keberlanjutan

Seiring dengan semakin meningkatnya perhatian dari pemangku kepentingan dan perkembangan global terhadap pentingnya konsep keberlanjutan, Bank memiliki komitmen untuk merespon perkembangan yang ada, terutama pada aktivitas utama Bank dan tergambarkan dalam kebijakan internal Bank. Bank telah memiliki komitmen keberlanjutan yang dituangkan dalam RAKB jangka pendek dan jangka panjang sebagaimana diuraikan di bawah ini:

a. Memperkuat Fungsi Keuangan Berkelanjutan melalui Peningkatan Kapabilitas dan Kompetensi Tim AKB.

Pada tahun 2024, kerangka keuangan berkelanjutan yang menjelaskan tentang pilar keuangan berkelanjutan, struktur keuangan berkelanjutan serta tugas dan tanggung jawab dari Tim AKB telah dirumuskan dan telah disosialisasikan di Tim AKB untuk diimplementasikan dan dikaji ulang.

b. Mengelola Rasio Kredit Kategori Kegiatan Usaha Berkelanjutan (KKUB) berdasarkan POJK 51/2017 terhadap Total Kredit sebesar 20%.

Per Desember 2024, rasio KKUB terhadap total kredit sebesar 16,30% dengan total penyaluran kredit KKUB sebesar Rp1,92 triliun dari total kredit Rp11,80 triliun. Rasio KKUB terhadap total kredit tidak mencapai target dikarenakan Bank masih mengimplementasikan strategi ekspansi kredit yang *prudence*.

c. Mengelola Rasio Kredit Taksonomi Hijau terhadap Total Kredit sebesar 28%.

Per Desember 2024, rasio kredit taksonomi hijau sebesar 32,07% atau total penyaluran kredit taksonomi hijau sebesar Rp3,78 triliun dari total kredit Rp11,80 triliun.

- Has experienced protests from the community around its business location related to business operations that have affected the company's operations; and
 - Has experienced protests from the community around its business location that have significantly affected the company's operations.
- c. Establishing provisions in the Bank's credit portfolio, specifically, for its economic sector limit that stipulates the Bank will not increase its exposure in the mining sector with certain considerations and conditions.

3. Leaders Commitment in Implementing Sustainability

Bank understands that global developments and increased stakeholder attention have made sustainability as a concept far more important. The Bank is committed to responding to existing developments, especially in the Bank's main activities, in a way that can be reflected in its own internal policies. The Bank has a sustainability commitment outlined for short-term and long-term in its Sustainable Finance Action Plan (RAKB), the details of which can be seen below:

a. Strengthening the Bank's Sustainable Finance Function by Increasing the Capabilities and Competencies of its SF Team.

In 2024, the Bank formulated a sustainable finance framework explaining the pillars of sustainable finance, the structure of sustainable finance and the duties and responsibilities of the SF Team. This formulation has been delivered both implementation and review.

b. Managing the Bank's Ratio of Sustainable Business Activity Category (KKUB) Loan based on POJK 51/2017 to Total Loans of 20% in Loan Ratio.

As of December 2024, the Bank's ratio of KKUB loan to total loan is 16.30%, with a total of KKUB loan amounted to IDR1.92 trillion out of total loan of IDR11.80 trillion. Ratio of KKUB loan to total loans did not achieve the target due to the Bank still implementing prudent loan expansion strategy.

c. Managing the Bank's Ratio of Green Taxonomy Loan to ensure 28% in Total Loan.

As of December 2024, the ratio of green taxonomy loan is 32,07% with a total disbursement of IDR3.78 trillion in green taxonomy loan from total loans of IDR11.80 trillion.

d. **Pelaksanaan Pelatihan terkait Taksonomi Hijau dan Kredit Kategori Kegiatan Usaha Berkelanjutan (KKUB).**

Sampai dengan Desember 2024, peserta yang mengikuti pelatihan Taksonomi Hijau dan kredit KKUB telah mencapai 85,30% baik pelatihan/seminar yang diselenggarakan oleh regulator, yaitu OJK ataupun pelatihan internal dengan mengundang para ahli, dengan beberapa topik sebagai berikut:

- Peran Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) dalam Mendorong Transisi Energi Menuju *Net Zero Emission* Indonesia tanggal 28 Maret 2024;
- *Sustainable Finance Forum* tanggal 23 April 2024;
- Percepatan Perencanaan Transisi Iklim bagi Lembaga Keuangan, Emiten, dan Perusahaan Publik di Indonesia tanggal 17 Mei 2024;
- Perhitungan Emisi Gas Rumah Kaca Cakupan 3 tanggal 28 Mei 2024;
- Penilaian Risiko Iklim pada tanggal 7 dan 21 Agustus 2024 serta tanggal 17 dan 24 September 2024;
- Seminar "*Journeys Toward the Adoption of IFRS S1 dan S2 di Indonesia*" tanggal 12 September 2024; dan
- Seminar "*Optimalisasi Kolaborasi Dalam Mencegah dan Menangani Green Financial Crime di Indonesia Menuju Indonesia Emas Tahun 2045*" tanggal 24 September 2024.

e. **Meningkatkan Jumlah Debitur Baru.**

Per Desember 2024 terdapat 26 debitur baru atau mencapai 216,67% dari target sebanyak 12 debitur dengan jumlah penyaluran kredit sebesar Rp1,49 triliun.

f. **Perbaikan Kebijakan dan Infrastruktur Bank.**

- Terhitung sejak Maret 2024, Bank telah menetapkan aturan baru dalam Pedoman Pelaksanaan Kredit berupa persyaratan survei untuk pemberian kredit investasi atau pembiayaan proyek dengan nilai pinjaman di atas Rp100 miliar. Sejalan dengan kebijakan Grup Resona, Bank berupaya mengidentifikasi dan mengevaluasi potensi dampak negatif terhadap lingkungan dan sosial dengan meminta debitur untuk melakukan upaya pengurangan potensi tersebut sebelum memberikan kredit; dan
- Sejak 18 September 2024, Bank telah memulai *CIS enhancement* yang salah satunya menambahkan kriteria KKUB untuk setiap proposal kredit.

d. **Training related to Green Taxonomy and Sustainable Business Activity Category (KKUB) Loan.**

As of December 2024, the total percentage of participants that have attended Green Taxonomy and KKUB loan training has reached 85.30% of the Bank's employees for both training/seminars organized by OJK and internal training by inviting experts, with some topics as follows:

- The Role of the Indonesian Sustainable Finance Taxonomy (TKBI) in Encouraging the Energy Transition Towards Net Zero Emission in Indonesia on March 28, 2024;
- Sustainable Finance Event Forum on April 23, 2024;
- Acceleration of Climate Transition Planning for Financial Institutions, Issuers, and Public Companies in Indonesia on May 17, 2024;
- Calculation of Scope 3 Greenhouse Gas Emissions on May 28, 2024;
- Climate Risk Assessment on August 7 and 21, 2024 and September 17 and 24, 2024;
- Seminar on "*Journeys Toward the Adoption of IFRS S1 and S2 in Indonesia*" on September 12, 2024; and
- Seminar on "*Optimizing Collaboration in Preventing and Handling Green Financial Crime in Indonesia, Towards Indonesia Emas in 2045*" on September 24, 2024.

e. **Increasing the Bank's New Debtors.**

As of December 2024, the Bank has acquired 26 new debtors. This number represented 216.67% of its original target of 12 debtors, with a total loan disbursement of IDR1.49 billion.

f. **Improving the Bank's Policies and Infrastructure.**

- As of March 2024, the Bank has established new rules in its Credit Process Guidelines in the form of survey requirements for the provision of investment loan or project financing for anything with a loan value of more than IDR100 billion. In line with Resona Group's policy on this subject matter, the Bank seeks to identify and evaluate potential negative impacts on the environment and society by asking debtors to make efforts to reduce these potentials before providing them with loan; and
- Since September 18, 2024, the Bank has made use of *CIS enhancement*, including through its addition of KKUB criteria to each of its loan proposal.

g. **Pemetaan dan Kaji Ulang Jasa Elektronik.**

Bank telah melakukan survei terhadap kebutuhan nasabah dan melakukan analisis lebih lanjut. Bank berencana untuk melakukan perbaikan pada Internet Banking (IB) sebanyak 23 *item* perbaikan guna meningkatkan kepuasan nasabah dan lebih meningkatkan stabilitas kinerja aplikasi yang berdampak pada efisiensi pemrosesan transaksi, baik bagi nasabah maupun Bank. Diharapkan perbaikan tersebut akan berdampak pada peningkatan ketahanan IB untuk layanan jangka panjang, efisiensi, dan keberlanjutan. Bank merencanakan target *Go-Live* terbatas pada IB baru yang dilakukan pada akhir tahun 2024, sedangkan untuk *Go-Live* penuh akan dilakukan pada semester 2 tahun 2025 mendatang.

h. **Melaksanakan CSR Berkelanjutan Bekerja Sama dengan Nasabah**

Pada bulan Oktober 2024, Bank melakukan kerja sama CSR dengan PT Rohto Laboratories Indonesia dalam bentuk donasi sejumlah nominal Rp87,20 juta atau setara 250 pasang kacamata yang dibagikan kepada 7 (tujuh) sekolah (SD/SMP) di 3 (tiga) kota yaitu Bandung, Cirebon dan Pekanbaru. Rangkaian kegiatan CSR ini dimulai sejak 11 September-24 Oktober 2024. Acara seremoni dilaksanakan pada tanggal 10 Oktober 2024 di SMPN 6 Cirebon yang sekaligus merayakan Hari Penglihatan Sedunia.

g. **Mapping and Review Electronic Services.**

The Bank has conducted a survey of customer needs and conducted further analysis. The Bank plans to make improvements to Internet Banking (IB) with as many as 23 improvement items to increase customer satisfaction and further improve its stability of application performance. This would have an impact on the efficiency of transaction processing for both customers and the Bank. It hopes that these improvements will have an impact on increasing the resilience of IB for long-term services, efficiency and sustainability. The Bank targeted a more limited *Go-Live* for new IB at the end of 2024, while full *Go-Live* will later be carried out in the second semester of 2025.

h. **Implementing Sustainable CSR in Collaboration with Customers.**

In October 2024, the Bank carried out CSR cooperation with PT Rohto Laboratories Indonesia by donating IDR87.20 million or an equivalent to 250 pairs of eyeglasses that it distributed to 7 schools (elementary/junior high school) across Bandung, Cirebon and Pekanbaru. This CSR activity started from September 11 to October 24, 2024, while the ceremonial event was held on October 10, 2024 at SMPN 6 Cirebon, commemorating the World Sight Day.

Selain itu, sejak tahun 2023, Bank telah membuat Pernyataan terkait Rencana Keberlanjutan Bank agar sejalan dengan Grup Resona, guna memberikan kontribusi khususnya kepada masyarakat Indonesia melalui layanan keuangan dan mendukung upaya global untuk mencapai Tujuan Pembangunan Berkelanjutan. Secara berkesinambungan, Direksi Bank 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.

In addition, since 2023, the Bank has made a Statement regarding its Sustainability Plan to be in line with Resona Group, to provide contributions, especially to the Indonesian people through financial services and support global efforts to achieve the Sustainable Development Goals. The Bank's Board of Directors has also continued to take steps on an ongoing basis to improve and evaluate its policies. It has also made efforts to provide stimulus for customers to ease their impact on global conditions. Strategic policies have been taken in order to ensure the sustainability of the Bank, both for the present day and for the future.

Penerapan Keuangan Berkelanjutan [OJK D.1b]

Bank telah menunjukkan komitmen keberlanjutan yang tercermin dalam RAKB jangka panjang dan pendek, serta dalam rencana korporasi dan rencana bisnis Bank terkait program Tanggung Jawab Sosial dan Lingkungan (TJSL). Komitmen terhadap program ini diperkuat dengan penetapan struktur organisasi, yang menunjuk pejabat atau unit kerja yang bertanggung jawab atas keuangan berkelanjutan dan pelaksanaan kegiatan TJSL.

Sustainable Finance Implementation [OJK D.1b]

The Bank has demonstrated a commitment to sustainability that reflected in both its long-term and short-term Sustainable Finance Action Plans (SFAP). Its commitment can also be seen through its corporate and business plans related to its Social and Environmental Responsibility (TJSL) programs. Its commitment to this program has been further strengthened by its establishment of an organizational structure that appoints officials or work units responsible for sustainable finance and the implementation of these activities.

1. Pencapaian Kinerja Penerapan Keuangan Berkelanjutan

Keberhasilan program-program keuangan berkelanjutan dalam aspek ekonomi, lingkungan, dan sosial tercermin dalam kinerja keberlanjutan Bank. Pencapaian-pencapaian tersebut dijelaskan sebagai berikut:

Aspek Ekonomi

Kinerja keberlanjutan aspek keuangan di tahun 2024 dibandingkan dengan target secara non konsolidasian:

- Peningkatan penyaluran perkreditan.
Pencapaian total kredit pada akhir tahun 2024 adalah sebesar Rp11,80 triliun, yaitu di atas target sebesar Rp11,54 triliun, meningkat sebesar 9,79% dari posisi tahun 2023. Adapun untuk komposisi kredit adalah Rupiah sebesar Rp7,45 triliun, USD sebesar USD230,50 juta dan JPY sebesar JPY6,12 miliar. Pencapaian ini di atas target yaitu Rupiah sebesar Rp7,33 triliun, USD sebesar USD257,78 juta dan JPY sebesar JPY3,09 miliar. Untuk debitur baru, Bank mencapai 26 debitur baru di atas target sebanyak 12 debitur baru.
- Menyelaraskan pendanaan yang berasal dari dana pihak ketiga (DPK) dengan total kredit pada akhir tahun 2024.
Pendanaan Bank yang berasal dari DPK mencapai Rp11,32 triliun pada akhir tahun 2024, di atas target sebesar Rp10,37 triliun. Dengan komposisi pencapaian dalam Rupiah sebesar Rp4,80 triliun, USD sebesar USD304,60 juta dan JPY sebesar JPY15,63 miliar. Pencapaian ini berada di atas target dalam mata uang Rupiah Rp4,58 triliun, USD sebesar USD279,14 juta dan JPY sebesar JPY14,31 miliar.
- Membukukan pendapatan operasional yang diperoleh dari kemampuan meningkatkan pendapatan bunga kredit disertai dengan pengelolaan secara maksimal terhadap biaya bunga, biaya perusahaan serta alokasi beban penurunan nilai.
Bank membukukan laba bersih sebesar Rp196,61 miliar di akhir tahun 2024, yaitu di atas target sebesar Rp170,60 miliar, dengan pendapatan bunga bersih sebesar Rp684,96 miliar dan pendapatan operasional sebesar Rp260,41 triliun, melampaui target yaitu pendapatan bunga bersih sebesar Rp656,06 miliar dan pendapatan operasional sebesar Rp228,50 miliar. Sementara pencapaian rasio NIM adalah 4,34% dan ROE sebesar 3,96% dibandingkan dengan target NIM 4,58% dan ROE 3,45%.
- Permodalan.
Meningkatkan jumlah permodalan Bank melalui pencapaian kenaikan pendapatan dan laba Bank, serta meningkatkan kualitas kredit sehingga mengurangi beban penurunan nilai kredit. Pencapaian total modal Bank pada akhir tahun 2024 sejumlah Rp5,09 triliun dengan rasio KPMM adalah 37,80%, dibandingkan dengan target Rp5,12 triliun dan KPMM 34,70%.

1. Achievement of Sustainability Performance Implementation

The Bank's success when it comes to the economic, environmental, and social aspects of its sustainable finance programs can be seen reflected in its sustainability performance. The details of its achievements in this regard are as follows:

Economic Aspects

The details of the Bank's sustainability performance when it comes to its economic aspects in 2024 compared to its non-consolidated targets are as follows:

- Increase in loan disbursement.
The Bank's total loan achievement at the end of 2024 was IDR11.80 trillion. This number was well above its target of IDR11.54 trillion and marked an increase of 9.79% from its position in 2023. As for the Bank's loan composition, it was IDR7.45 trillion, USD230.50 million and JPY6.12 billion. This achievement was above its target of IDR7.33 trillion, USD257.78 million and JPY3.09 billion. In terms of new debtors, the Bank acquired 26 new debtors, which was above its target of 12 new debtors.
- Alignment of its funding from third party funds (DPK) with total loans at the end of 2024.
The Bank's funding from DPK reached IDR11.32 trillion at the end of 2024. This was above its target of IDR10.37 trillion. In terms of currency composition, its accomplishments consisted of IDR4.80 trillion, USD304.60 million and JPY15.63 billion. This achievement was above its target of IDR4.58 trillion, USD279.14 million and JPY14.31 billion.
- Operating profits obtained from the Bank's ability to increase loan interest income accompanied by maximum management of interest expense, company expense and impairment expense.
The Bank booked net profit of IDR196.61 billion at the end of 2024, which was above its target of IDR170.60 billion, with a net interest income of IDR684.96 billion and an operating income of IDR260.41 trillion. Both of these exceeded its net interest income target of IDR656.06 billion and operating income target of IDR228.50 billion. Meanwhile, the Bank's NIM ratio achievement was 4.34% and ROE was 3.96% and compares with its NIM target of 4.58% and ROE of 3.45%.
- Capital.
The Bank was able to increase its capital by raising its Bank's income and profit, as well as improving its loan quality to reduce its impairment expense. The Bank's capital achievement at the end of 2024 amounted to IDR5.09 trillion with a Capital Adequacy Ratio (CAR) of 37.80%, as compared to its target of IDR5.12 trillion and a CAR of 34.70%.

- e. Mempertahankan dan meningkatkan *risk awareness* yang sudah dibangun sehingga rasio NPL gross dan NPL net Bank masih dalam kesesuaian dengan risk appetite maupun risk tolerance Bank, dengan Bank juga mengestimasi cadangan kerugian penurunan nilai (CKPN) kredit sebesar Rp1,06 triliun.

Per Desember 2024, rasio NPL gross Bank mencapai 2,79%, lebih rendah bila dibandingkan rencana sebesar 4,59% sedangkan NPL net mencapai 0,38%, lebih rendah bila dibandingkan rencana sebesar 0,65%. CKPN hingga Desember 2024 dicapai Rp844,27 miliar lebih rendah bila dibandingkan dengan rencana atau 79,70% bila dibandingkan rencana.

Aspek Lingkungan

Bank terus memperbaiki proses internal dengan prinsip Kaizen, salah satunya di tahun 2024 Bank telah menerapkan beberapa inisiatif dalam hal pengurangan pemakaian energi dengan menerapkan "*Earth Hour*" serta meningkatkan kualitas proses kerja di beberapa area. Selama tahun 2024, Bank masih terus dilakukan *improvement* atas 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. Selain itu, Bank tetap mendorong untuk melakukan pemrosesan laporan secara otomatisasi dan *improvement* Internet Banking untuk meningkatkan kualitas pelayanan kepada nasabah.

Proses ini memberikan kontribusi yang positif terhadap kinerja keuangan Bank maupun kinerja pelayanan kepada nasabah serta mengurangi proses manual dan risiko operasional.

Aspek Sosial

Pada aspek sosial, Bank melaksanakan program CSR, terutama dengan melanjutkan program-program yang telah dilaksanakan di tahun-tahun sebelumnya dan juga melaksanakan program baru.

Pada tahun 2024, Bank melakukan kegiatan CSR dan kegiatan literasi dalam bentuk:

- Pemberian Beasiswa kepada 10 (sepuluh) anak siswa-siswi berprestasi SMK Mitra Industri MM2100 dengan total bantuan dana pendidikan senilai Rp84,00 juta pada tanggal 31 Januari 2024;
- Kunjungan Komunitas *Plastic Bank* di Tangerang melalui program "*Waste Treatment and Recycle*" dengan PT Plastic Bank Indonesia pada tanggal 8 Agustus 2024. Bank melihat langsung dampak dukungannya terhadap upaya penghentian polusi plastik dan membantu mengentaskan kemiskinan di Indonesia;
- Kegiatan Donor Darah bersama Palang Merah Indonesia (PMI) dengan tema Aksi Kemanusiaan

- e. Maintaining and improving the Bank's risk awareness so that its NPL gross and NPL net ratios were still in line with the Bank's risk appetite and risk tolerance, with the Bank also estimating impairment on financial assets of IDR1.06 trillion.

As of December 2024, the Bank's NPL gross ratio reached 2.79%, which was lower than its plan of 4.59%. Meanwhile, its NPL net ratio reached 0.38%, which was lower than its plan of 0.65%. The impairment of financial assets as of December 2024 reached IDR844.27 billion, lower than its plan or reaching 79.70% in comparison to its plan.

Environmental Aspects

The Bank continues to improve its internal processes through its use of the Kaizen principle, which is manifested in one of the Bank's initiatives in reducing the use of energy by adopting "*Earth Hour*" and enhancing the quality of work process in several areas. Throughout 2024, the Bank continued to improve circulation of approval process on reporting document electronically to the Board of Directors and the Board of Commissioners, as well as other internal forms. These measures are expected to improve efficient use of paper at the Bank. Additionally, the Bank processes reports automatically, while making improvement in the Internet Banking so we can deliver better services to customers.

These processes contributed positively to the Bank's financial performance and service performance to customers, as well as minimized manual process and operational risk.

Social Aspects

When it comes to the social aspect, the Bank has implemented its own CSR programs, especially by continuing the programs that it has implemented in previous years, all while also implementing new programs.

In 2024, the Bank carried out the following CSR activities and literacy activities:

- Providing Scholarships to 10 (ten) outstanding students at SMK Mitra Industri MM2100 by provided a total of IDR84.00 million in educational fund donation which it held on January 31, 2024;
- Plastic Bank Community Visit in Tangerang through the "*Waste Treatment and Recycle*" program with PT Plastic Bank Indonesia on August 8, 2024. The Bank saw first-hand the impact of its support on efforts to stop plastic pollution and help alleviate poverty in Indonesia;
- Collaborating with the Indonesian Red Cross (PMI) to host a Humanitarian Action Blood Drive through its

melalui Program CSR bertepatan “Save Lives and Be a Hero” yang berlokasi Kantor Pusat Bank pada tanggal 20 September 2024;

- Kerja sama CSR dengan PT Rohto Laboratories Indonesia dalam bentuk donasi sejumlah nominal Rp87,2 juta atau setara 250 pasang kacamata dari total 800 kacamata yang dibagikan kepada siswa-siswi di 7 sekolah (SD/SMP) di 3 (tiga) kota yaitu Bandung, Cirebon dan Pekanbaru. Acara *ceremony* pembagian kacamata tersebut diadakan di SMPN 6 Cirebon pada tanggal 10 Oktober 2024 dalam rangka memperingati Hari Penglihatan Dunia 2024;
- Pemberian bantuan fasilitas pendidikan berupa perlengkapan sekolah yaitu penyediaan 3 (tiga) *laptop* dan 2 (dua) *printer* berwarna kepada Bandung Japanese School pada tanggal 14 Oktober 2024;
- Pembuatan Zona Edukasi Lebah di Hutan Kota Ciganjur bekerja sama dengan Kelompok Tani Hutan (KTH) Karya Mandiri Bersama dan Koordinator Penyuluh Kehutanan dari Dinas Pertamanan dan Hutan Kota Provinsi DKI Jakarta yang bermanfaat sebagai sarana edukasi terkait budidaya lebah kepada masyarakat yang berkunjung ke Hutan Kota Ciganjur;
- Mendukung partisipasi KTH Karya Mandiri Bersama dalam acara Pameran Temu Usaha UMKM dan KTH pada tanggal 26-27 Oktober 2024 yang secara langsung dapat mempromosikan dan mendukung usaha banyak KTH dan UMKM kepada masyarakat luas, termasuk KTH Karya Mandiri Bersama yang juga dapat menjual hasil panen madu dan produk lainnya; dan
- Program literasi keuangan yang dilakukan oleh Kantor Pusat, Cabang Bandung dan Cabang Surabaya, sebagaimana berikut:
 1. Kantor Pusat melaksanakan literasi kepada 121 pelajar di SMK Mitra Industri MM2100 dengan tema “Memperkuat Ketahanan Finansial, Melalui Peningkatan Literasi Keuangan” pada tanggal 24 Juni 2024;
 2. Cabang Bandung memberikan literasi keuangan kepada 50 siswa-siswi dan guru SMP Negeri 31 Bandung pada 17 Oktober 2024 dengan tema “Pengenalan Keuangan dan Perbankan” serta melangsungkan kegiatan CSR dengan mendonasikan 1 (satu) unit *projector* dan perlengkapan olahraga berupa 2 (dua) buah matras senam lantai; dan
 3. Cabang Surabaya mengadakan program literasi keuangan kepada 40 siswa-siswi dan guru SMK IPIEMS Surabaya dengan tema “Memperkuat Ketahanan Finansial Melalui Peningkatan Literasi Keuangan” pada tanggal 23 Oktober 2024 dan membagikan 2 (dua) unit *projector* untuk SMK IPIEMS Surabaya dalam rangka CSR.

“Save Lives and Be a Hero” CSR Program at the Bank’s Headquarter on September 20, 2024;

- In collaboration with PT Rohto Laboratories Indonesia, the Bank promoted a CSR program by donating a total of IDR87.2 million or equivalent of 250 pairs of eyeglasses that were distributed to 7 schools (elementary/junior high school) across the cities of Bandung, Cirebon and Pekanbaru. The ceremonial event of the eyeglasses held distribution at SMPN 6 Cirebon on October 10, 2024 in commemorate the World Sight Day 2024;
- Providing educational facilities in the form of school supplies through donating 3 (three) laptops and 2 (two) color printers to Bandung Japanese School on October 14, 2024;
- Carrying out an activity called “Creating a Bee Education Zone” within Ciganjur City Forest, the Bank collaborated with Forest Farmer Group (KTH) Karya Mandiri Bersama and the Forestry Extension Coordinator from the DKI Jakarta Provincial Parks and City Forest Service. Bee education zone is beneficial as a learning medium for visitors of Ciganjur City Forest to learn about beekeeping;
- Providing support for the participation of the KTH Karya Mandiri Bersama in the SME and KTH Business Meeting Exhibition Event that was held from October 26-27, 2024. It directly promoted and supported numerous KTH and SME to public, including KTH Karya Mandiri Bersama, which was allowed to sell their harvest products, including honey as well as other products; and
- Organizing financial literacy program held by the Head Office, Bandung Branch and Surabaya Branch, with the following details:
 1. Head Office carried out a financial literacy program for 121 students at SMK Mitra Industri MM2100 with “Strengthening Financial Resilience Through Increasing Financial Literacy” as its theme on June 24, 2024;
 2. Bandung Branch provided financial and banking literacy program for 50 students and teachers at SMP Negeri 31 Bandung with “Introduction to Finance and Banking” as its theme. At this event, the Bank donated 1 (one) projector and sports equipment in the form of 2 (two) gymnastic mats for school. It held this event on October 17, 2024; and
 3. Surabaya Branch organized a financial literacy program for 40 students and teachers of SMK IPIEMS Surabaya with “Strengthening Financial Resilience through Increasing Financial Literacy” as its theme. At this event, the Bank distributed 2 (two) LCD projectors for the school. The event was held on October 23, 2024.

2. Prestasi dan Tantangan Dalam Menerapkan Keuangan Berkelanjutan

Bank tetap optimis dapat menghadapi tantangan dalam mencapai target kinerja. Melalui slogan “Sustain Your Business Growth”, Bank akan selalu mendukung pertumbuhan bisnis nasabah agar terus *sustain* dalam berbagai keadaan. Selain itu, Bank menyakini bahwa keberhasilan sebagai lembaga keuangan, tergantung dari cara Bank menjaga hubungan baik (*relationship*) dan kepercayaan (*trust*) dari nasabah. Pendekatan ini dapat menciptakan dampak positif yang meluas, termasuk peningkatan loyalitas nasabah, pertumbuhan portofolio bisnis, dan citra positif di masyarakat. Oleh karena itu, upaya untuk menjaga dan memperkuat *relationship* serta *trust* dengan nasabah harus menjadi prioritas utama.

Tahun 2024, Bank meluncurkan *Company Purpose Statement*, yang tidak hanya ditujukan kepada karyawan tetapi juga seluruh pemangku kepentingan. Selama 6 (enam) dekade, Bank telah berkontribusi untuk kemajuan bisnis bagi perusahaan-perusahaan di Indonesia. Dengan adanya *Company Purpose* yaitu “Banking Your Trust, a Drive toward Better Finance”, Bank akan selalu berkomitmen untuk menjaga hubungan dan kepercayaan seluruh pemangku kepentingan, terutama nasabah Bank. Sebagai *relationship banking*, Bank membangun hubungan melalui kepercayaan dan *value* ini telah Bank pegang sejak lama.

Selain itu, dalam rangka melanjutkan pengembangan dan/atau peluncuran produk baru sebagai upaya diversifikasi bisnis dan layanan perbankan, Bank meluncurkan produk berupa *Supply Chain Financing* yang merupakan kerja sama dengan nasabah dan komunitas industri dengan tujuan terbentuknya skema pembiayaan bagi *supplier* dan peningkatan basis nasabah Bank.

Strategi Pencapaian Target [OJK D.1c]

1. Pengelolaan Risiko atas Penerapan Keuangan Berkelanjutan

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 POJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.

2. Achievements and Challenges in Implementing Sustainable Finance

The Bank remains optimistic that it can face all of its challenges in achieving performance targets. Through its “Sustain Your Business Growth” slogan, the Bank is always supporting the growth of customer businesses so that they continue to be sustainable across various circumstances. In addition, the Bank believes that success as a financial institution depends on how well it can maintain good relationships with customers and their trust. This approach can lead to widespread positive impacts, including increased customer loyalty, growth in business portfolio, and the creation of a positive image for the Bank in the community. Therefore, efforts to maintain and strengthen relationships and trust with customers must always remain a top priority.

In 2024, the Bank launched its *Company Purpose Statement*. It has designed this statement not only for its own employees but also for all stakeholders. For 6 (six) decades, the Bank has contributed to business progress for companies in Indonesia. With its *Company Purpose* being based on its spirit of “Banking Your Trust, a Drive toward Better Finance”, it remains always committed to developing and working to gain trust from all stakeholders, especially customers. As a relationship bank, the Bank established relationship through trust and this value has been held since long time ago.

Additionally, in order to continue with its development and/or launch of new products as an effort to diversify its banking business and services, the Bank has launched *Supply Chain Financing* which is in cooperation with customers and industrial communities with the aim of forming a financing scheme for suppliers and increasing the Bank’s customer base.

Target Achievement Strategy [OJK D.1c]

1. Risk Management of Sustainable Finance Implementation

The Bank has implemented a risk management strategy, especially credit risk, with emphasizes on implementing prudential principle, 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 as an individual entity and for the Bank as a consolidated entity together with its subsidiary company, based on the provisions in POJK No. 18/POJK.03/2016 concerning Implementation of Risk Management for Commercial Banks.

2. Pemanfaatan Peluang dan Prospek Usaha

Meski masih terdapat ketidakpastian dan berbagai tantangan global yang membayangi, secara umum diperkirakan bahwa perekonomian nasional akan semakin membaik dan tumbuh positif. Dengan demikian, Bank menetapkan Rencana Bisnis Bank tahun 2025 yang menitikberatkan pada pertumbuhan aset dan pendapatan disertai pengelolaan risiko yang memadai, dengan upaya-upaya sebagai berikut:

- Mendukung upaya pertumbuhan aset dan pendapatan Bank dengan melanjutkan implementasi filosofi 'KAIZEN' (*Continuous Improvement*), dengan penekanan pada aspek proses bisnis untuk menjadi lebih efisien dan efektif;
- Meningkatkan jumlah permodalan Bank melalui pencapaian kenaikan pendapatan dan laba Bank, serta peningkatan kualitas kredit yang diharapkan akan mampu mengurangi beban penurunan nilai kredit;
- Peningkatan penyaluran kredit, yang diestimasikan mengalami pertumbuhan 10.00% dengan target akhir tahun 2025 mencapai Rp12,70 triliun;
- Menyelaraskan pendanaan yang berasal dari dana pihak ketiga (DPK) dengan proyeksi total kredit pada akhir tahun 2025, sehingga estimasi pertumbuhan DPK tahun 2025 sebesar 11,00% menjadi Rp11,88 triliun;
- Mempertahankan dan meningkatkan *risk awareness* yang sudah dibangun sehingga rasio NPL gross dan NPL net Bank masih dalam kesesuaian dengan *risk appetite* maupun *risk tolerance*. Bank juga mengestimasikan cadangan kerugian penurunan nilai tahun 2025 sebesar Rp976,27 miliar;
- Membukukan laba operasional yang diperoleh dari kemampuan meningkatkan pendapatan bunga kredit disertai dengan pengelolaan secara maksimal terhadap biaya bunga, biaya perusahaan serta alokasi beban penurunan nilai;
- Secara berkelanjutan melakukan pembaruan dan/atau pengembangan teknologi dan sistem informasi untuk meningkatkan kualitas pelayanan kepada nasabah dan mematuhi peraturan yang berlaku;
- Melanjutkan sinergi dan kerja sama dengan para pemegang saham, khususnya Resona Bank, Ltd., The Bank of Yokohama, Ltd., dan Daido Life Insurance Company untuk mengembangkan potensi bisnis yang ada;
- Berkomitmen untuk berpartisipasi mendukung sektor-sektor perekonomian yang menjadi prioritas dalam kebijakan Pemerintah Indonesia; dan
- Memastikan bahwa arah kebijakan manajemen, rencana dan strategi pembenahan yang telah ditetapkan dapat mendorong pertumbuhan bisnis Bank dan selaras dengan visi dan misi Bank.

2. Utilization of Business Opportunities and Prospects

Although there are still uncertainties and various global challenges looming in the horizon, general estimates have it that the national economy will continue to improve and grow positively in the immediate future. Therefore, the Bank established Bank Business Plan year 2025 that emphasize on asset and income growth accompanied by adequate risk management, with efforts as follow:

- Supporting the Bank's asset and income growth by continuously adopting 'KAIZEN' (Continuous Improvement) philosophy, emphasizing more efficient and effective business process aspect;
- Increasing the Bank's capitalization through higher income and profit achievement, as well as loan quality improvement which is expected to reduce loan impairment expense;
- Increasing loan disbursement, which is estimated to grow by 10.00% with a year-end target of IDR12.70 trillion;
- Aligning funding from third party funds (DPK) with total loan projections at the end of 2025, so that the estimated growth of DPK in 2025 is 11.00% to IDR11.88 trillion;
- Maintaining and improving its risk awareness so that the Bank's NPL gross and NPL net ratios remain still in line with the Bank's risk appetite and risk tolerance. The Bank also estimating a 2025 impairment on financial assets of IDR976.27 billion;
- Booked operating profit obtained from its ability to increase loan interest income accompanied by maximum management of interest expense, company expense, and allocation of impairment expense;
- Continuously upgrading and/or developing information technology and system to elevate the quality of services to customers, while adhering to the applicable regulations;
- Continuing synergy and cooperation with shareholders, particularly Resona Bank, Ltd., The Bank of Yokohama, Ltd., and Daido Life Insurance Company to develop existing business potential;
- Committing itself to participating in supporting economic sectors that are prioritized in the policies of the Indonesian Government; and
- Ensuring that the direction of the Bank's management policies, plans and strategies for improvement can encourage the Bank's business growth and align with the Bank's vision and mission.

Bank memiliki keyakinan untuk menciptakan peluang dan melanjutkan pencapaian yang belum terlaksana pada tahun sebelumnya. Terkait hal ini, Bank melakukan upaya untuk mencapai *Growing Business Capacity* dan *Larger Customer Coverage*, dengan upaya:

1. Melakukan rekonstruksi terhadap strategi bisnis yang diterapkan sebelumnya untuk menjadi strategi bisnis yang lebih efektif, yang menitikberatkan pada *acquisition strategy* (strategi penambahan kredit dari debitur baru) dan *optimization strategy* (strategi penambahan kredit dari debitur yang sudah ada); dan
2. Menginisiasi simplifikasi proses kredit dengan mendasarkan pada penilaian risiko (*risk assessment*), yang diharapkan mampu mempercepat proses persetujuan kredit dengan tetap memperhatikan aspek kehati-hatian (*prudential aspects*).

3. Penjelasan Situasi Eksternal ELS yang Berpotensi Mempengaruhi Keberlanjutan

Bank berpandangan bahwa pertumbuhan ekonomi Indonesia di tahun mendatang masih dipengaruhi kondisi perekonomian global yang masih diselubungi ketidakpastian. Beberapa faktor eksternal yang berdampak terhadap keberlangsungan Bank, yaitu:

1. Dampak Positif
 - a. Stabilitas
Kondisi politik dan ekonomi nasional paska pemilihan presiden dan pergantian pemerintahan yang berjalan baik yang berdampak pada capaian pertumbuhan ekonomi nasional positif dan dengan stabilitas politik yang cukup baik.
 - b. Pertumbuhan Pasar
Ceruk pasar industri keuangan yang masih dapat dikembangkan, hal ini seiring dengan membaiknya perekonomian nasional serta tren positif pada hampir seluruh sektor industri yang artinya membuka peran intermediasi bagi Bank.
2. Dampak Negatif
 - a. Situasi Politik dan Ekonomi
Potensi perlambatan perekonomian akibat dari tensi geo politik (invasi Rusia ke Ukraina dan meluasnya ketegangan di Timur Tengah, serta belum diketahuinya arah kebijakan ekonomi Amerika Serikat paska pergantian pemerintahan), menjadi faktor dominan yang menjadi ancaman, khususnya berdampak pada gangguan rantai pasok komoditas global (*global commodity supply chain*).
 - b. Persaingan Ketat
Meningkatnya persaingan industri perbankan seiring dengan pemulihan ekonomi nasional paska pandemi COVID-19 yang ditandai antara lain dengan perluasan segmen bisnis serta pengembangan produk dan layanan yang bervariasi.
 - c. Pengganti
Disrupsi teknologi, khususnya pada area teknologi informasi, telah meningkatkan tingkat persaingan antar bank dalam pengembangan teknologi informasi.

The Bank is confident to create opportunities and continue the achievements that have not been achieved in the previous year. In this regard, the Bank is making efforts to achieve *Growing Business Capacity* and *Larger Customer Coverage*, with the following efforts:

1. Conducting reconstruction of previously implemented business strategies so that these strategies can become more effective. It is emphasizing acquisition strategy (strategy to increase loan from new debtors) and optimization strategy (strategy to increase loan from existing debtors); and
2. Initiating simplification of its credit process based on risk assessment in such a way that can accelerate the Bank's credit approval process while still paying attention to prudential aspects.

3. Discussion of External EES Conditions that may Affect Sustainability

The Bank is of the view that Indonesia's economic growth in the coming year will still be influenced by global economic conditions that continue to be shrouded in uncertainty. Several external factors that have an impact on the Bank's sustainability include:

1. Positive Impacts
 - a. Stability
The national political and economic conditions after the presidential election and the change in government that went well has had an impact on positive national economic growth and has resulted in fairly good levels of political stability.
 - b. Market Growth
The niche market of financial industry can be developed that in line with the improving national economy and has led to positive trends in almost all industrial sectors, which means that the Bank has opportunities for an intermediary role.
2. Negative Impacts
 - a. Political and Economic Situation
The potential for economic slowdown due to geopolitical tensions (the Russian invasion of Ukraine and the spread of tensions in the Middle East, as well as the unknown direction of the United States economic policy after its change of government) serve as dominant factors that pose a threat in disrupting the global commodity supply chain.
 - b. Tight Competition
An increase in competition in the banking industry in line with national economic recovery after the COVID-19 pandemic has been marked by things like the expansion of business segments and the development of various products and services.
 - c. Substitutes
Technological disruption, especially in the area of information technology, has increased the level of competition between banks when it comes to the development of information technology.

Apresiasi Kami

Mewakili Direksi Bank Resona Perdania, saya menyampaikan apresiasi kepada Dewan Komisaris, pemegang saham, dan seluruh karyawan yang telah memberikan dedikasi terbaiknya sepanjang tahun 2024, serta seluruh nasabah yang telah memberikan kepercayaan dan dukungan kepada Bank untuk terus berkontribusi dalam mewujudkan pembangunan yang berkelanjutan melalui layanan keuangan yang terbaik untuk masyarakat.

Our Appreciation

On behalf of the Board of Directors of Bank Resona Perdania, I would like to express my appreciation to the Board of Commissioners, shareholders, and all employees who have given the Bank their best efforts throughout 2024, as well as to all customers who have given the Bank their trust and support in a way that has allowed it to contribute to realizing sustainable development through providing the best in financial services for the community.

Jakarta, 27 Maret 2025

Jakarta, March 27, 2025

Atas nama Direksi,

On behalf of the Board of Directors



Keisuke Nakao

Presiden Direktur

President Director

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2

Tata Kelola Keberlanjutan

Sustainability Governance







Tata Kelola Keberlanjutan

Sustainable Governance



Bank meyakini penerapan Tata Kelola Perusahaan yang Baik/ *Good Corporate Governance* (GCG) memiliki manfaat yang sangat besar bagi Bank. Dengan adanya penerapan dan pengembangan Tata Kelola Perusahaan, Bank telah memiliki pedoman dalam menjalankan kegiatan bisnisnya agar senantiasa selaras dengan tujuan dan kebutuhan setiap pemangku kepentingan.

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.

The Bank believes that the implementation of Good Corporate Governance (GCG) has enormous benefits for the Bank. The implementation and development of Corporate Governance gives the Bank the guidelines to carry out its business activities so that they are always in line with the goals and needs of each stakeholders.

The Bank's commitment to GCG implementation is designed to improve performance, protect the interests of stakeholders and shareholders, manage risks properly, improve compliance law, regulation, and code of conduct. The Bank also continuously evaluates the implementation of corporate governance and risk management as well as accomplish to create an strong and superior organizational culture that can serve as the foundation of sustainable business growth which continues in the midst of increasingly tight 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

Bank menerapkan GCG dengan berpedoman pada Peraturan Otoritas Jasa Keuangan (POJK) No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum. Selain itu, Bank juga mengadopsi beragam praktik terbaik penerapan GCG seperti GCG Roadmap yang diterbitkan oleh Otoritas Jasa Keuangan (OJK) dan ASEAN Corporate Governance Scorecard.

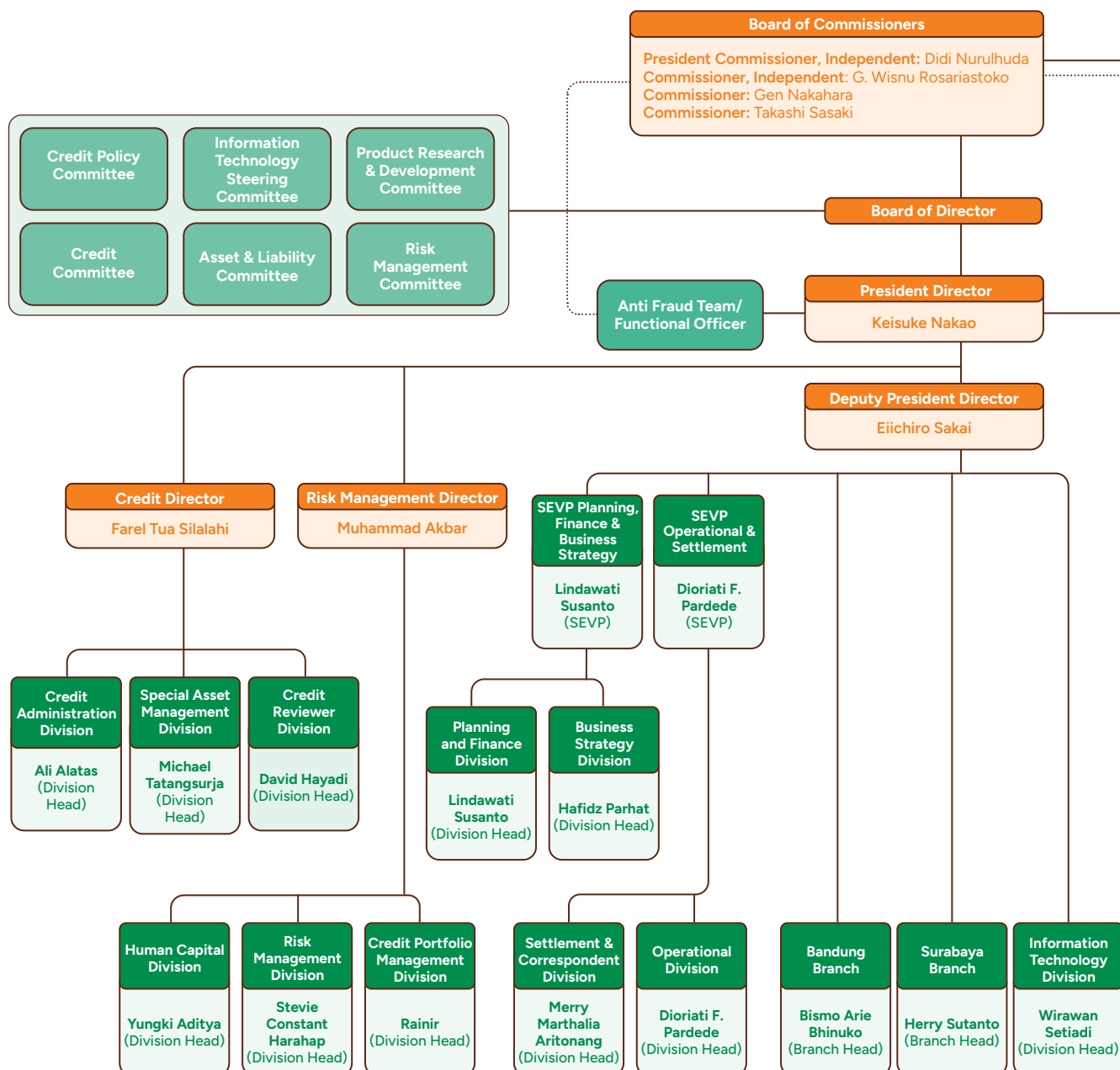
Bank telah menetapkan *Governance Structure*, melaksanakan *Governance Process*, dan melakukan pengawasan serta evaluasi terhadap *Governance Outcome* yang sesuai dengan kebutuhan bisnis. Selain itu, Bank terus berupaya meningkatkan kualitas penerapan tata kelola yang baik sesuai dengan GCG Roadmap. Struktur tata kelola Bank adalah sebagai berikut:

The Bank implements GCG by using Financial Services Authority Regulation (POJK) No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks as a reference. In addition, the Bank has also adopted various best practices for implementing GCG, such as GCG Roadmap issued by OJK and ASEAN Corporate Governance Scorecard.

The Bank has established Governance Structure, implemented Governance Process, and conducted supervision and evaluation of Governance Outcomes in accordance with its business needs. In addition, the Bank has continued to put in efforts to improve the quality of good governance implementation in accordance with GCG Roadmap. The governance structure of the Bank is as follows:

Struktur Organisasi

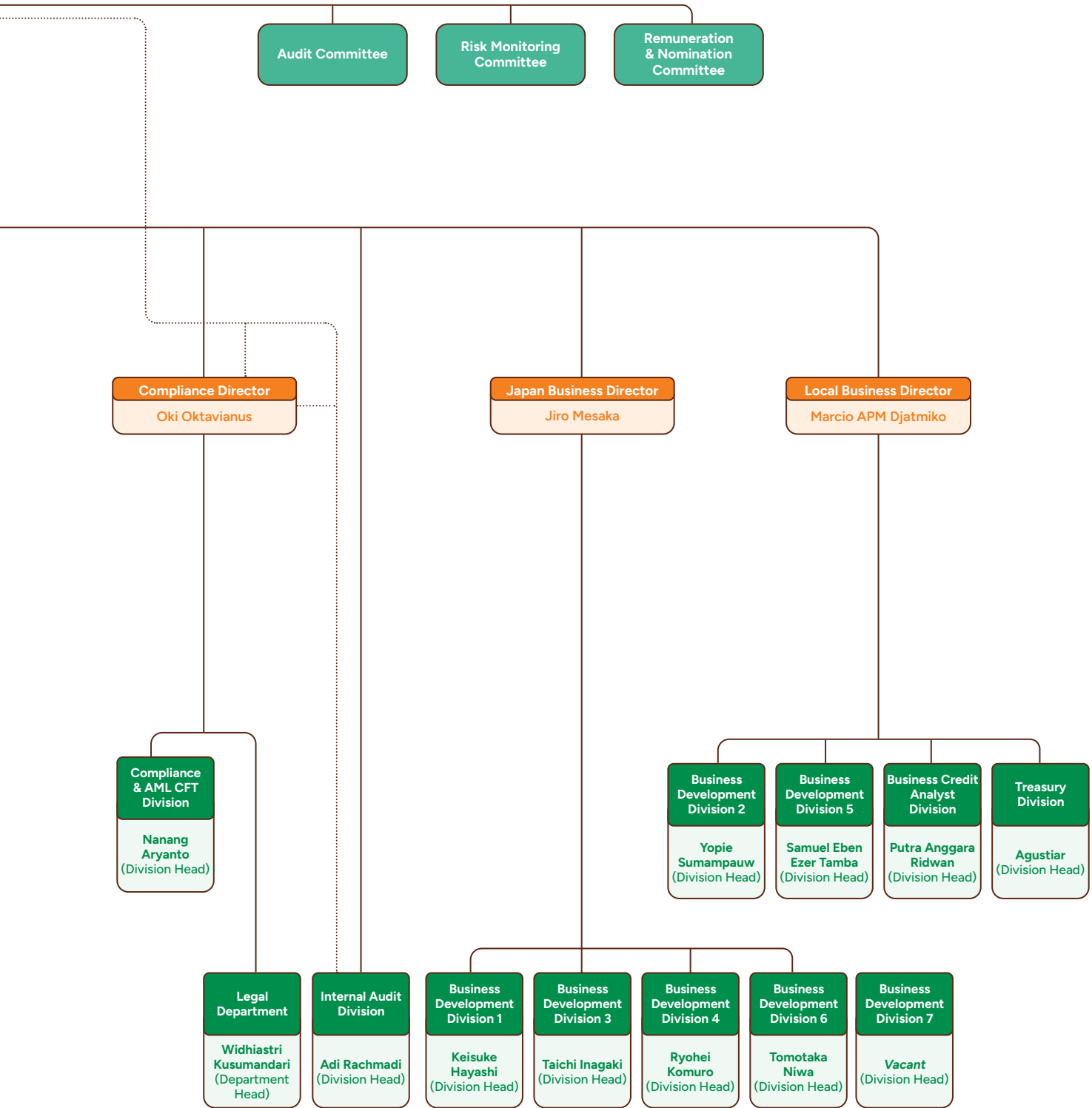
Organization Structure



Keterangan | Information:

— Pengawasan dan Laporan | Supervising and Reporting

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



Bank memiliki struktur tata kelola yang terdiri dari 3 (tiga) organ utama sebagaimana ketentuan dalam UU No. 40 Tahun 2007 tentang Perseroan Terbatas, yaitu: **[GRI 2-9, 2-10, 2-12]**

The Bank has a governance structure consisting of 3 (three) main organs, as stipulated in Law No. 40 of 2007 concerning Limited Liability Companies. They are as follows:

[GRI 2-9, 2-10, 2-12]

a. Rapat Umum Pemegang Saham

Organ Bank ini memiliki wewenang yang tidak diberikan kepada Direksi atau Dewan Komisaris dalam batas yang ditentukan dalam peraturan perundang-undangan dan anggaran dasar. Rapat Umum Pemegang Saham (RUPS) merupakan forum Pemegang Saham untuk 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 diadakan kapan saja jika dianggap perlu. RUPS memberikan wewenang kepada Direksi dan Dewan Komisaris untuk membuat keputusan tentang masalah ekonomi, lingkungan, dan sosial.

a. General Meeting of Shareholders

This Bank's organ has authority that is not granted to the Board of Directors or Board of Commissioners within the limits in law and regulation as well as articles of association. The General Meeting of Shareholders (GMS) is a forum for shareholders to exercise their rights to make certain decisions relating to the Bank, to receive reports from the Board of Commissioners and Board of Directors regarding their performance and accountability, and to ask the Board of Directors about the decisions they have made. The Bank must hold an Annual General Meeting of Shareholders (AGMS) once a year and no later than six months after the end of the Bank's financial year. An Extraordinary General Meeting of Shareholders (EGMS) can be held at any time if deemed necessary. The GMS authorizes the Board of Directors and Board of Commissioners to make decisions on economic, environmental and social issues.

b. Dewan Komisaris

Organ Bank ini bertugas melakukan pengurusan secara umum dan/atau khusus sesuai dengan peraturan perundang-undangan, Keputusan RUPS, dan anggaran dasar yang salah satunya yaitu memberikan nasihat kepada Direksi. Untuk melaksanakan fungsi pengawasan, Dewan Komisaris membentuk 3 (tiga) komite yang diketuai oleh salah satu Komisaris. Komite-komite ini adalah Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi & Nominasi. Anggota komite ini diangkat dan diberhentikan sesuai dengan keputusan Dewan Komisaris. Komite-komite ini melaporkan kinerjanya kepada Dewan Komisaris.

b. Board of Commissioners

This Bank's organ is tasked with carrying out general and/or specific management in accordance with laws and regulations, GMS Resolution, and the articles of association, one of which is providing advice to the Board of Directors. To carry out the supervisory function, the Board of Commissioners has formed 3 (three) committees chaired by one of its Commissioners. These committees are the Audit Committee, the Risk Monitoring Committee, and the Remuneration & Nomination Committee. Members of these committees are appointed and dismissed in accordance with Board of Commissioners decisions. These committees report their performance to the Board of Commissioners.

c. Direksi

Organ Bank ini berwenang dan bertanggung jawab penuh atas pengurusan Bank untuk kepentingan Bank, sesuai dengan maksud dan tujuan Bank serta mewakili Bank sesuai peraturan perundang-undangan, Keputusan RUPS dan anggaran dasar. Direksi bertanggung jawab untuk memimpin, mengelola, dan mengarahkan operasional 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.

c. Board of Directors

This Bank's organ is authorized and fully responsible for managing the Bank for the interests of the Bank, in accordance with the Bank's intent and objectives as well as representing the Bank in accordance with law and regulation, GMS Resolution and articles of association. The Board of Directors is responsible for leading, managing and directing daily operational and ensuring that the Bank fulfills the vision, mission and Corporate's value, relating to environmental, social and economic topics, and to the principles of good governance.

Dalam fungsi manajemen, Direksi membentuk komite-komite antara lain: Komite Kebijakan Perkreditan, Komite Kredit, Komite Pengarah Teknologi Informasi, Komite Aset & Kewajiban, Komite Riset & Pengembangan Produk dan Komite Manajemen Risiko serta membentuk satuan

In management function, the Board of Directors has formed committees that include the Credit Policy Committee, the Credit Committee, the Information Technology Steering Committee, the Asset & Liability Committee, the Product Research & Development



kerja seperti Divisi Internal Audit dan satuan kerja lainnya. Komite dan satuan kerja ini bertanggung jawab dan melaporkan kinerjanya kepada Direksi.

Committee, and the Risk Management Committee. It has also formed work units such as the Internal Audit Division and other work units. These committees and work units are responsible towards and report their performance to the Board of Directors.

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

The highest organ in the Bank's governance structure, specifically, the Board of Directors as the executive board, and the Board of Commissioners as the supervisory board. The Chairperson in this two-tier governance system 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. The Board of Commissioners and the Board of Directors are appointed and dismissed by the GMS 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

Dewan Komisaris

Dewan Komisaris memiliki tugas melakukan pengawasan secara umum dan/atau khusus sesuai dengan anggaran dasar serta memberi nasihat kepada Direksi. Tata cara pengangkatan dan pemberhentian anggota Dewan Komisaris diatur dalam Anggaran Dasar Bank. Pengangkatan dan pemberhentian anggota Dewan Komisaris dilakukan melalui RUPS. Masa jabatan masing-masing anggota Dewan Komisaris ditetapkan untuk jangka waktu 3 (tiga) tahun, dan memungkinkan diangkat kembali pada saat masa jabatannya berakhir.

Board of Commissioners

The Board of Commissioners has the task of general and/or specific supervision in accordance with the articles of association and providing advice to the Board of Directors. The procedures for appointing and dismissing members of the Board of Commissioners are regulated in the Articles of Association of the Bank. The appointment and dismissal of members of the Board of Commissioners is carried out through GMS. The term of office of each member of the Board of Commissioners is set for 3 (three) years period and allows for reappointment at the end of their tenure.

Per 31 Desember 2024, Dewan Komisaris Bank terdiri dari 4 (empat) anggota Dewan Komisaris meliputi 1 (satu) orang Presiden Komisaris sekaligus Komisaris Independen, 1 (satu) orang Komisaris Independen dan 2 (dua) orang Komisaris Non-Independen.

As of December 31, 2024, the Bank's Board of Commissioners consists of 4 (four) members of the Board of Commissioners. These members consist of 1 (one) President Commissioner who is also an Independent Commissioner, 1 (one) Independent Commissioner and 2 (two) Non-Independent Commissioners.

Tabel Susunan Anggota Dewan Komisaris Tahun 2024

Table of Composition of Members of the Board of Commissioners in 2024

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment
Didi Nurulhuda	Presiden Komisaris, Independen President Commissioner, Independent	Surat Persetujuan BI No. 10/72/GBI/DPIP/Rahasia tanggal 19 Mei 2008. BI Approval Letter No. 10/72/GBI/DPIP/Rahasia dated May 19, 2008.
G. Wisnu Rosariastoko	Komisaris, Independen Commissioner, Independent	Surat Persetujuan OJK No. SR-142/PB.12/2017 tanggal 22 Agustus 2017. OJK Approval Letter No. SR-142/PB.12/2017 dated August 22, 2017.
Gen Nakahara	Komisaris, Non-Independen Commissioner, Non-Independent	Surat Persetujuan OJK No. SR-148/PB.02/2023 tanggal 9 Agustus 2023. OJK Approval Letter No. SR-148/PB.02/2023 dated August 9, 2023.
Takashi Sasaki	Komisaris, Non-Independen Commissioner, Non-Independent	Surat Persetujuan OJK No. SR-225/PB.02/2024 tanggal 20 Juni 2024. OJK Approval Letter No. SR-225/PB.02/2024 dated June 20, 2024.

Tugas, Tanggung Jawab, dan Wewenang Dewan Komisaris

Tugas, tanggung jawab, dan wewenang Dewan Komisaris sebagaimana diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris yang mengacu pada Undang-undang No. 40 Tahun 2007, Anggaran Dasar Bank serta peraturan-peraturan terkait lainnya yang masih berlaku adalah sebagaimana berikut:

1. Melakukan pengawasan untuk kepentingan Bank atas kebijakan dan jalannya pengurusan oleh Direksi dan bertanggung jawab atas pengawasan tersebut dan memberikan nasihat kepada Direksi sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam ketentuan peraturan perundang-undangan, Anggaran Dasar Bank, dan Keputusan RUPS. Dewan Komisaris wajib melaksanakan tugas, tanggung jawab, dan wewenangnya dengan itikad baik dan dengan prinsip kehati-hatian.
2. Dalam melakukan pengawasan, Dewan Komisaris dilarang terlibat dalam pengambilan keputusan kegiatan operasional Bank, kecuali:
 - a. Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan OJK mengenai Batas Maksimum Pemberian Kredit (BMPK); dan
 - b. Hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank atau peraturan perundang-undangan, dengan tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.
3. Wajib melakukan pengawasan aktif terhadap pelaksanaan fungsi kepatuhan dengan mengevaluasi pelaksanaannya paling sedikit 2 kali dalam 1 tahun serta memberikan saran dalam rangka meningkatkan kualitas pelaksanaan fungsi kepatuhan.

Duties, Responsibilities, and Authorities of the Board of Commissioners

The duties, responsibilities and authorities of the Board of Commissioners, as stipulated in the Guideline and Work Rules of Conduct of the Board of Commissioners, which refers to the Law No. 40 of 2007, the Bank's Articles of Association and other related applicable regulations are as follows:

1. To implement supervision for the interests of the Bank and over the policies and management of the Board of Directors and be responsible for such supervision and provides advice to the Board of Directors in accordance with the Bank's intent and objectives, as stipulated in the provisions of laws and regulations, Bank's Articles of Association, and in GMS Resolution. The Board of Commissioners is required to carry out its duties, authorities, and responsibilities in good faith and with the prudential principle.
2. To carry out supervision, the Board of Commissioners is prohibited from being involved in decision-making on the Bank's operational activities, except for:
 - a. The allocation of funds to related parties as stipulated in the provisions of OJK concerning Legal Lending Limit (LLL); and
 - b. Other matters stipulated in the Bank's Articles of Association or regulation, without eliminating the responsibility of the Board of Directors for the implementation of the Bank's management.
3. To actively supervise the Bank's compliance function implementation by evaluating this implementation at least twice a year, and by providing suggestions to improve the quality of the compliance function's implementation.

4. 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, serta mengevaluasi dan memutuskan permohonan Direksi yang berkaitan dengan transaksi yang memerlukan persetujuan Dewan Komisaris.
5. Mengarahkan, memantau, dan mengevaluasi pelaksanaan tata kelola, manajemen risiko, dan kepatuhan secara terintegrasi serta kebijakan strategis Bank, sesuai dengan ketentuan peraturan perundang-undangan, Anggaran Dasar Bank dan/atau Keputusan RUPS.
6. Mengevaluasi, mengarahkan, dan memantau Rencana Strategis Teknologi Informasi dan kebijakan Bank terkait penggunaan teknologi informasi dan mengevaluasi pertanggungjawaban Direksi atas penerapan manajemen risiko dalam penggunaan teknologi informasi.
7. Memastikan Direksi menyusun dan memelihara sistem pengendalian internal yang memadai, efektif dan efisien, yang kemudian mengkaji sistem tersebut paling sedikit sekali dalam 1 tahun. Menunjuk pengendali mutu independen dari pihak eksternal untuk melakukan kaji ulang terhadap kinerja Divisi Audit Internal dengan mempertimbangkan rekomendasi Komite Audit. Selain itu, Dewan Komisaris juga menyetujui rencana audit tahunan dan alokasi anggaran untuk pelaksanaan fungsi audit internal serta menyetujui Piagam Audit Internal dengan mempertimbangkan rekomendasi Komite Audit.
8. Memastikan Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Divisi Audit Internal, auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan/ Bank Indonesia, dan/atau hasil pengawasan otoritas lain;
9. Dewan Komisaris (i) mengesahkan dan mengkaji ulang secara berkala terhadap kebijakan dan strategi usaha Bank secara keseluruhan, (ii) menetapkan tingkat toleransi risiko dan memastikan Direksi telah melakukan langkah-langkah yang diperlukan untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko tersebut, dan (iii) mengesahkan struktur organisasi.
10. Menyetujui (i) Rencana Bisnis Bank serta wajib melaksanakan pengawasan terhadap pelaksanaan rencana bisnis, (ii) Rencana Aksi Keuangan Berkelanjutan (iii) Rencana Penyelenggaraan Produk Bank, dan (iv) pembukaan cabang, kantor atau perwakilan di tempat lain sebagaimana yang ditetapkan Direksi.
11. Memastikan Direksi memiliki dan melaksanakan prosedur tertulis terkait dengan pengaduan.
12. Menyelenggarakan rapat Dewan Komisaris secara berkala paling sedikit 1 (satu) kali dalam 2 (dua) bulan serta membuat risalah rapat Dewan Komisaris dan didokumentasikan sesuai dengan ketentuan peraturan perundang-undangan. Selain itu, Dewan Komisaris juga wajib mengadakan rapat bersama Direksi secara berkala paling sedikit 1 (satu) kali dalam 4 (empat) bulan.
4. To approve and periodically evaluate all of the Bank's policies and strategies related to risk management policies, evaluate the Bank's Risk Profile Report as a quarterly Board of Directors accountability report for the implementation of risk management policies, as well as evaluate and decide on requests from the Board of Directors related to transactions that require the Board of Commissioners approval.
5. To direct, monitor and evaluate the Bank's integrated governance, risk management, and compliance implementation, as well as the Bank's strategic policies and ensure they are in accordance with the provisions of laws and regulations, the Bank's Articles of Association and/or GMS Resolution.
6. To evaluate, direct and monitor the Bank's Information Technology Strategic Plan and its policies related to the use of information technology, as well as evaluate the Board of Directors accountability for risk management implementation in the use of information technology.
7. To ensure that the Board of Directors prepares and maintains an adequate, effective and efficient internal control system, and then to assessing this system at least once a year. The Board of Commissioners must also appoint an independent external quality controller to review the Internal Audit Division's performance by considering the recommendations of the Audit Committee. In addition, the Board of Commissioners is also required to approve the Bank's annual audit plan and budget allocation for its internal audit function implementation, and approve the Bank's Internal Audit Charter by considering the recommendations of the Audit Committee.
8. To ensure that the Board of Directors has followed up on audit findings and recommendations from Internal Audit Division, external auditor, OJK supervision result and/or supervision result from other authorities.
9. The Board of Commissioners (i) ratifies and periodically reviews the Bank's overall business policies and strategies, (ii) determines risk tolerance level while ensuring that the Board of Directors has taken the necessary steps to identify, measure, monitor, and control such risks, as well as (iii) ratifies the Bank's organizational structure.
10. To approve the following: (i) the Bank's Business Plan and supervises the implementation of this business plan, (ii) the Sustainable Financial Action Plan, (iii) the Bank's Product Implementation Plan, and (iv) the opening of branches, offices or representatives in other places as determined by the Board of Directors.
11. To ensure that the Board of Directors has and implements written procedures related to the complaint service.
12. To hold regular Board of Commissioners meetings at least once every 2 (two) months, and preparing minutes of Board of Commissioners meetings and documenting them in accordance with the provisions of laws and regulations. In addition, the Board of Commissioners is also required to hold regular meetings with the Board of Directors at least once every 4 (four) months.

13. Hadir di dalam rapat-rapat seperti Rapat Direksi, Rapat Kredit, Rapat Komite Manajemen Risiko, dan rapat-rapat penting lainnya untuk memantau dan melaksanakan fungsi pengawasan secara aktif dan langsung terhadap operasional Bank agar sesuai dengan Kebijakan Bank, Anggaran Dasar Bank, Peraturan Otoritas Jasa Keuangan/ Bank Indonesia, dan peraturan perundangan lain yang berlaku efektif dan sah.
14. Membentuk Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi. Pengangkatan anggota komite dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris serta memastikan bahwa komite yang telah dibentuk melaksanakan tugasnya secara efektif.

Direksi

Direksi memiliki tugas dan tanggung jawab penuh atas pencapaian kinerja Bank secara operasional atau manajerial dan keuangan sesuai Anggaran Dasar Bank. Per 31 Desember 2024, 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.

13. Attend meetings such as Board of Directors Meetings, Credit Meetings, Risk Management Committee Meetings, and other important meetings to monitor and carry out supervisory functions actively and directly on the Bank's operations to comply with the Bank's Policy, the Bank's Articles of Association, Financial Services Authority/Bank Indonesia Regulations, and other applicable laws and regulations that are effective and valid.
14. Establish an Audit Committee, Risk Monitoring Committee, as well as Remuneration and Nomination Committee. The appointment of committee members is carried out by the Board of Directors based on decisions made during Board of Commissioners meetings to ensure that the committees that have been formed carry out their duties effectively.

Board of Directors

The Board of Directors has full duties and responsibilities over the Bank's operational or managerial and financial performance achievement in accordance with the Bank's Articles of Association. As of December 31, 2024, the Bank has 7 (seven) members of the Board of Directors, including 1 (one) President Director, 1 (one) Deputy President Director, 1 (one) Director in charge of the Compliance Function and 4 (four) Directors.

Tabel Susunan Anggota Direksi Tahun 2024

Table of Composition of Members of the Board of Directors in 2024

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment
Keisuke Nakao	Presiden Direktur President Director	Surat Persetujuan OJK No. SR-68/PB.02/2024 tanggal 23 Februari 2024. OJK Approval Letter No. SR-68/PB.02/2024 dated February 23, 2024.
Eiichiro Sakai	Wakil Presiden Direktur Deputy President Director	Surat Persetujuan OJK No. SR-4/PB.12/2023 tanggal 4 Januari 2023. OJK Approval Letter No. SR-4/PB.12/2023 dated January 4, 2023.
Muhammad Akbar	Direktur Director	Surat Persetujuan OJK No. SR-58/PB.12/2017 tanggal 27 Maret 2017. OJK Approval Letter No. SR-58/PB.12/2017 dated March 27, 2017.
Oki Oktavianus	Direktur yang membawahkan Fungsi Kepatuhan Director in charge of the Compliance Function	Surat Persetujuan OJK No. SR-177/PB.12/2022 tanggal 13 Agustus 2022. OJK Approval Letter No. SR-177/PB.12/2022 dated August 13, 2022.
Marcio APM Djatmiko	Direktur Director	Surat Persetujuan OJK No. SR-34/PB.02/2023 tanggal 13 April 2023. OJK Approval Letter No. SR-34/PB.02/2023 dated April 13, 2023.
Jiro Mesaka	Direktur Director	Surat Persetujuan OJK No. SR-258/PB.02/2023 tanggal 14 November 2023. OJK Approval Letter No. SR-258/PB.02/2023 dated November 14, 2023.
Farel Tua Silalahi	Direktur Director	Surat Persetujuan OJK No. SR-334/PB.02/2024 tanggal 8 Agustus 2024. OJK Approval Letter No. SR-334/PB.02/2024 dated August 8, 2024.

Tugas, Tanggung Jawab, dan Wewenang Direksi

Tugas, tanggung jawab, dan wewenang Direksi berdasarkan sebagaimana diatur dalam Pedoman dan Tata Tertib Kerja Direksi yang mengacu pada Undang-undang No. 40 Tahun 2007, Anggaran Dasar Bank serta peraturan-peraturan terkait lainnya yang masih berlaku adalah sebagaimana berikut:

Duties, Responsibilities, and Authorities of the Board of Directors

The following are the duties, responsibilities and authorities of the Board of Directors, as stipulated in the Guideline and Work Rules of Conduct of the Board of Directors, which refers to the Law No. 40 of 2007, the Bank's Articles of Association and other related regulations are as follows:

1. Menjalankan dan bertanggung jawab atas pengelolaan Bank untuk kepentingan Bank yang ditetapkan dalam ketentuan peraturan perundang-undangan, Anggaran Dasar Bank, dan Keputusan RUPS dengan beritikad baik dan prinsip kehati-hatian.
 2. Berwenang mewakili Bank sesuai dengan tugas dan tanggung jawabnya yang telah ditentukan berdasarkan peraturan eksternal maupun internal Bank.
 3. Bertanggung jawab penuh untuk menetapkan arah strategis jangka pendek, jangka menengah, dan jangka panjang, serta prioritas Bank dengan persetujuan Dewan Komisaris.
 4. Menerapkan Tata Kelola yang Baik, manajemen risiko, dan kepatuhan pada Bank yang disesuaikan dengan perkembangan ekosistem perbankan terkini serta didukung dengan digitalisasi dan inovasi teknologi, dengan cara:
 - Menindaklanjuti temuan audit atau pemeriksaan dan rekomendasi dari Divisi Audit Internal, auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas dan lembaga lain;
 - Mengungkapkan kepada pegawai mengenai kebijakan internal yang bersifat strategis di bidang pegawai; dan
 - Membentuk satuan kerja audit intern, satuan kerja manajemen risiko dan satuan kerja kepatuhan serta satuan kerja lain yang diwajibkan sesuai dengan Peraturan Otoritas Jasa Keuangan.
 5. Menjalankan dan bertanggung jawab atas pengelolaan Bank untuk kepentingan Bank sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam ketentuan peraturan perundang-undangan, Anggaran Dasar Bank, dan Keputusan RUPS. Direksi juga wajib mempertanggungjawabkan pelaksanaan tugas kepada pemegang saham melalui RUPS.
 6. Dalam pengelolaan data dan informasi terkait Bank, Direksi wajib:
 - Memiliki dan menyediakan data dan informasi yang akurat, relevan serta tepat waktu, termasuk kepada Dewan Komisaris; dan
 - Melaksanakan pengelolaan data dan informasi sesuai dengan Tata Kelola yang Baik pada Bank dan ketentuan peraturan perundang-undangan.
 7. Direksi wajib melakukan evaluasi terhadap kinerja komite sekurang-kurangnya pada setiap akhir tahun buku.
 8. Direksi wajib menjalankan program tanggung jawab sosial perusahaan.
 9. Memiliki pedoman dan tata tertib kerja (*code of conduct*) yang bersifat mengikat bagi setiap anggota Direksi.
 10. Menyelenggarakan Rapat Direksi secara berkala paling sedikit 1 (satu) kali dalam setiap bulan serta membuat risalah rapat Direksi dan didokumentasikan sesuai dengan ketentuan peraturan perundang-undangan. Setiap kebijakan dan keputusan strategis wajib diputuskan melalui rapat Direksi dengan memperhatikan pengawasan sesuai tugas dan tanggung jawab Dewan Komisaris. Serta
1. Carrying out and being responsible for the Bank's management for the interests of the Bank. This is as stipulated in the provisions of laws and regulations, the Bank's Articles of Association, and GMS Resolution. It must carry out this management in good faith and with the prudential principles.
 2. Having the authority to represent the Bank in accordance with its duties and responsibilities that has been determined based on the Bank's external and internal regulations.
 3. Being fully responsible for determining the Bank's short-term, medium-term, and long-term strategic direction and priorities, with approval from Board of Commissioners.
 4. Implementing Good Governance, risk management, and compliance in the Bank in an integrated manner that adjusted to the development of latest banking ecosystem and support of digitalization and technology innovation by using the following methods:
 - Following up on audit findings or examinations and recommendations from Internal Audit Division, external auditors, the results of supervision by the Financial Services Authority, and/or the results of supervision by other authorities and institutions;
 - Disclosing information on strategic internal policies in the field of personnel to employees; and
 - Establishing an internal audit work unit, a risk management work unit and a compliance work unit, as well as other work units required in accordance with Financial Services Authority Regulations.
 5. Carrying out and being responsible for the Bank's management in accordance with the Bank's intent and objectives, as stipulated in the provisions of laws and regulations, the Bank's Articles of Association, and GMS Resolution. The Board of Directors is also required to be accountable for the implementation of its duties to shareholders through the GMS.
 6. In managing data and information related to the Bank, the Board of Directors is required to do the following:
 - Having and providing accurate, relevant as well as timely data and information, including to the Board of Commissioners; and
 - Implementing data and information management in accordance with Good Governance at the Bank and in accordance with the provisions of laws.
 7. The Board of Directors is required to evaluate the performance of committees at least at the end of each financial year.
 8. The Board of Directors is required to implement the Bank's corporate social responsibility program.
 9. Having guidelines and work rules of conduct that are binding for each member of the Board of Directors.
 10. Holding regular Board of Directors Meetings at least once a month, writing up minutes of Board of Directors meetings and documenting them in accordance with the provisions of laws. Every policy and strategic decision must be decided through a Board of Directors meeting by paying attention to supervision in accordance with the duties and responsibilities of the Board of Commissioners.

menyelenggarakan rapat gabungan bersama Dewan Komisaris secara berkala paling sedikit 1 (satu) kali dalam 4 (empat) bulan.

The Board of Directors must hold regular joint meetings with the Board of Commissioners at least once every 4 (four) months.

Tim Aksi Keuangan Berkelanjutan [GRI 2-13, 2-14]

Bank telah 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.

Sementara itu, untuk mendukung penguatan program keuangan berkelanjutan sesuai dengan ketentuan OJK, Bank telah menyusun dan menetapkan tim Aksi Keuangan Berkelanjutan (AKB). Tim ini bertanggung jawab untuk memastikan terlaksananya Rencana Aksi Keuangan Berkelanjutan (RAKB) yang telah ditetapkan. Tim AKB pertama kali dibentuk pada tanggal 16 Oktober 2018 berdasarkan Surat Izin Direksi No. 273/PLD/PLS/X/2018 yang kemudian diperbarui berdasarkan Surat Izin Direksi No. 084/PFD/CSD/VI/2023 tanggal 6 Juni 2023, dengan susunan sebagai berikut:

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

The Bank has established a governance structure that includes employees, officials, and/or work units responsible for the implementation of sustainable finance based on Financial Services Authority (OJK) Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.

Meanwhile, to support the strengthening of the Bank's sustainable finance programs in accordance with OJK provisions, the Bank has prepared and established a Sustainable Finance (SF) team. This team is responsible for ensuring the implementation of the Sustainable Finance Action Plan (SFAP) that has been determined. The SF team was first formed on October 16, 2018 based on Board of Directors Application No. 273/PLD/PLS/X/2018, which was then renewed based on Board of Directors Application No. 084/PFD/CSD/VI/2023 dated June 6, 2023, with the following membership composition:

Penanggung Jawab: Principal Caretaker:	Direksi Board of Directors
Ketua Tim: Team Leader:	Senior Executive Vice President Planning, Finance & Strategi Bisnis Senior Executive Vice President Planning, Finance, & Business Strategy
Anggota: Members:	- Kepala Divisi Credit Reviewer Head of Credit Reviewer Division - Kepala Divisi Strategi Bisnis 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 and Finance Deputy Head of Planning and Finance Division - Kepala Departemen Corporate Secretary Head of Corporate Secretary Department - Kepala Departemen Strategic Planning Head of Strategic Planning Department - Kepala Departemen People Development Head of People Development Department - Kepala Departemen General Affair Head of General Affairs Department

Tugas dan tanggung jawab tim Aksi Keuangan Berkelanjutan sebagaimana telah dikinikani dalam Surat Izin Direksi No.089/PFD/CSS/VI/2019 tanggal 18 Juni 2019 adalah:

1. Terlibat dalam penyusunan Rencana Aksi Keuangan Berkelanjutan (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; dan
4. Menyampaikan laporan semesteran mengenai hasil *monitoring*, evaluasi, dan mitigasi kepada Direksi dan Dewan Komisaris.

Evaluasi dan Penilaian Kinerja Badan Tata Kelola

Dalam metode evaluasi dan penilaian pelaksanaan tugas Dewan Komisaris dan Direksi, Bank menggunakan acuan pada peraturan yang berlaku seperti Peraturan OJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum dan Surat Edaran OJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum. Dalam hal ini, Dewan Komisaris dan Direksi telah mendapatkan penilaian atas seluruh upaya pelaksanaan berbagai program dan inisiatif yang telah dituangkan dalam Rencana Bisnis Bank yang sejalan dengan visi, misi, strategi, dan nilai-nilai perusahaan.

Dasar Penilaian Kinerja Dewan Komisaris

Pelaksanaan kinerja Dewan Komisaris disusun sebagai pedoman untuk menilai efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris secara kolegal dan individu setiap tahun secara *self-assessment*.

- a. Penilaian secara kolegal
Penilaian kinerja Dewan Komisaris secara kolegal dilakukan setiap tahun secara *self-assessment* oleh setiap anggota Dewan Komisaris. Hasil *self-assessment* dikonsolidasikan untuk dilakukan *review* oleh Dewan Komisaris untuk menilai efektivitas dari pelaksanaan tugas dan tanggung jawab Dewan Komisaris dan menetapkan area-area yang perlu dilakukan perbaikan. Penilaian kinerja dilakukan berdasarkan aspek pengawasan dan pemberian nasihat kepada Direksi, serta aspek kinerja Bank.
- b. Penilaian secara individu
Penilaian kinerja setiap anggota Dewan Komisaris secara individu dilakukan setiap tahun berdasarkan *self-assessment* oleh setiap anggota Dewan Komisaris dan *review* oleh Presiden Komisaris. *Review* yang dilakukan oleh Presiden Komisaris mempertimbangkan juga hasil penilaian kinerja Dewan Komisaris secara kolegal dan hasil *self-assessment* tata kelola yang baik. Penilaian kinerja dilakukan berdasarkan faktor-faktor berikut:

The duties and responsibilities of the Sustainable Finance team as stated in the Board of Directors Application No. 089/PFD/CSS/VI/2019 dated June 18, 2019, as follows:

1. Being involved in the preparation of the Bank's Sustainable Finance Action Plan (SFAP);
2. Evaluating each determining factor that forms the basis for figuring out the objectives and priorities of the SFAP;
3. Conduct monitoring and evaluation to be able to assess overall progress on the follow-up actions of SFAP; and
4. Submitting a semester report regarding the results of monitoring, evaluation, and mitigation to the Board of Directors and Board of Commissioners.

Evaluation and Assessment of Governance Performance

In the evaluation and assessment method on the implementation of the Board of Commissioners and Board of Director duties, the Bank uses reference of applicable regulations such as OJK Regulation No. 17 of 2023 regarding Implementation of Governance for Commercial Banks and OJK Circular Letter No. 13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks. The Board of Commissioners and Board of Directors have both received assessments of all their efforts to implement various programs and initiatives that have been outlined in the Bank Business Plan which are in line with the vision, mission, strategy, and corporate values.

Basis of Assessment of the Board of Commissioners Performance

The implementation of Board of Commissioners performance assessment is arranged as guideline to self-assess the effectiveness of the Board of Commissioners in the implementation of its duties and responsibilities on both a collegial and individual level every year.

- a. Collegial assessment
The Board of Commissioners performance assessment on a collegial level is carried out annually through self-assessments from each Board of Commissioners member. The results of the self-assessment are consolidated for review by the Board of Commissioners to assess the Board of Commissioners effectiveness in implementing its duties and responsibilities, and so that it can determine areas that need improvement. Performance assessments are carried out based on supervision and advice aspects to the Board of Directors, as well as Bank performance aspects.
- b. Individual assessment
The Board of Commissioners performance assessment on an individual level is carried out annually through self-assessments from each Board of Commissioners member and is reviewed by the President Commissioner. The President Commissioner's review also takes into account the results of the Board of Commissioners collegial performance assessment and the self-assessment results for good governance. Performance assessments are conducted based on the following factors:

1. Tingkat kehadiran pada setiap rapat Dewan Komisaris, rapat gabungan Dewan Komisaris dan Direksi, serta rapat dengan komite-komite dibawah Dewan Komisaris;
2. Kontribusi dalam proses pengawasan dan pemberian nasihat kepada Direksi;
3. Keterlibatan dalam rapat-rapat lain, seperti rapat Kredit, rapat ALCO dan rapat Komite Manajemen Risiko; dan
4. Kontribusi dalam pelaksanaan tugas komite-komite dibawah Dewan Komisaris.

Hasil penilaian kinerja Dewan Komisaris dapat digunakan sebagai pertimbangan dalam meningkatkan efektifitas kinerja Dewan Komisaris, salah satu dasar pertimbangan bagi Komite Remunerasi dan Nominasi dalam memberikan rekomendasi kepada Dewan Komisaris untuk mengangkat kembali anggota Dewan Komisaris serta pertimbangan untuk menyusun struktur remunerasi Dewan Komisaris.

Dasar Penilaian Kinerja Direksi [GRI 2-18]

Seluruh anggota Direksi memiliki sasaran kinerja yang selaras dengan tugas dan tanggung jawab masing-masing, termasuk manajemen kepatuhan, pengendalian risiko, dan sumber daya manusia. Hasil evaluasi kinerja Direksi menjadi bahan pertimbangan untuk meningkatkan efektivitas kinerja Direksi dan disampaikan sebagai bentuk pertanggungjawaban pelaksanaan tugas dan tanggung jawab dalam RUPS Tahunan.

Proses penilaian kinerja Direksi dilakukan melalui tahapan sebagai berikut:

1. Penetapan *Key Performance Indicator* (KPI) pada awal tahun fiskal minimal 1 kali dalam 1 tahun.
2. Direksi melakukan penilaian diri sendiri (*self-assessment*) terhadap KPI yang telah ditetapkan.
3. Hasil penilaian diri sendiri (*self-assessment*) dievaluasi oleh Dewan Komisaris dalam rapat dengan Komite Remunerasi dan Nominasi.
4. Hasil evaluasi ditetapkan dan diinformasikan kepada setiap Direksi.

Kriteria evaluasi kinerja Direksi mencakup 2 hal, yaitu:

- a. Target kerja secara kolegal
Target ini terkait dengan pencapaian target Bank secara keseluruhan, yang minimal mencakup kinerja keuangan, tata kelola dan kepatuhan.
- b. Target kerja individu
Target ini terkait dengan bidang tugas dan tanggung jawab masing-masing Direksi.

1. Attendance at each Board of Commissioners meeting, joint meeting of the Board of Commissioners and the Board of Directors, as well as meeting with the Committees under the Board of Commissioners;
2. Contributions in the process of supervision and providing advice to the Board of Directors;
3. Involvement in other meetings, such as Credit meetings, ALCO meetings, and Risk Management Committee meetings; and
4. Contribution in carrying out the duties of the committees under the Board of Commissioners.

The results of the Board of Commissioners performance assessments can be used as a consideration in increasing effectiveness performance of the Board of Commissioners. These results also serve as one of the basic considerations for the Remuneration and Nomination Committee in providing recommendations to the Board of Commissioners to reappoint members of the Board of Commissioners. They also serve as considerations for setting the Board of Commissioners remuneration structure.

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

All members of the Board of Directors have performance targets that are aligned with their respective duties and responsibilities, including compliance management, risk control, and human capital. The results of Board of Directors performance evaluations are used as points of consideration to improve the effectiveness of the Board of Directors performance and submitted as a form of accountability for the implementation of the Board of Directors duties and responsibilities in the Annual GMS.

The Board of Directors performance assessment process is carried out through the following stages:

1. Determining Key Performance Indicators (KPI) at the beginning of the fiscal year at least once a year.
2. The Board of Directors conducts a self-assessment using KPI that has been established.
3. These self-assessment results are evaluated by the Board of Commissioners in a meeting with the Remuneration and Nomination Committee.
4. The evaluation results are determined and informed to each Board of Directors member.

The Board of Directors performance evaluation criteria includes 2 things, as follows:

- a. Collegial work targets
This target is related to the achievement of the Bank's overall targets, which at least include financial performance, governance and compliance.
- b. Individual work targets
This target is related to the field of duties and responsibilities of each Board of Directors member.

Evaluasi kinerja juga menjadi dasar pertimbangan bagi Komite Remunerasi dan Nominasi dalam memberikan rekomendasi kepada Dewan Komisaris untuk pengusulan dan penyusunan struktur remunerasi.

Kebijakan Remunerasi [GRI 2-19, 2-20]

Penerapan kebijakan remunerasi bagi 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 dan Surat Edaran OJK No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum. Sesuai dengan ketentuan tersebut, Dewan Komisaris menerima paket remunerasi yang meliputi:

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

Mekanisme pengusulan remunerasi Dewan Komisaris dan Direksi dilakukan berdasarkan hasil analisis dari Komite Remunerasi dan Nominasi yang disampaikan kepada Dewan Komisaris hingga ditetapkan oleh RUPS. Proses tersebut disajikan dalam skema sebagai 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 Nominasi serta mengusulkan remunerasi Dewan Komisaris dan Direksi kepada RUPS.

3. Rapat Umum Pemegang Saham

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

Dari proses tersebut, jumlah remunerasi yang ditetapkan mencakup:

- a. Remunerasi Dewan Komisaris yang di dalamnya termasuk kenaikan yang besarnya mengacu kepada besarnya inflasi dan *merit increase*;
- b. Bonus;
- c. Tunjangan hari raya;
- d. Tunjangan kesehatan;
- e. Tunjangan mobil; dan
- f. Dana pensiun.

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

Performance evaluation is also a basis for consideration for the Remuneration and Nomination Committee in providing recommendations to the Board of Commissioners for proposals and forming remuneration structure.

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

The implementation of the Board of Commissioners and the Board of Directors remuneration policy refers to OJK Regulation No. 45/POJK.03/2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks and OJK Circular Letter No. 40/SEOJK.03/2016 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks as references. In accordance with these provisions, the Board of Commissioners receives a remuneration package that includes:

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

The mechanism for proposing remuneration for the Board of Commissioners and the Board of Directors is carried out based on the results of the Remuneration and Nomination Committee's analysis. This analysis is submitted to the Board of Commissioners until a decision is made during the GMS. The process 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 and Nomination as well as proposes the remuneration of the Board of Commissioners and the Board of Directors to the GMS.

3. General Meeting of Shareholders

The GMS authorizes the Board of Commissioners to determine honorarium by considering the proposal submitted by the Remuneration and Nomination Committee.

The remuneration amount determined by the process includes:

- a. The Board of Commissioners remuneration, which takes into account the increment from inflation and merit increase;
- b. Bonuses;
- c. Holiday allowances;
- d. Health allowances;
- e. Vehicle allowances; and
- f. Pension funds.

The total distribution of remuneration for each Board of Commissioners member is determined by the President Commissioner based on the recommendation of the Remuneration and Nomination Committee.

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

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

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

The entire process of implementing remuneration for the Board of Commissioners and Board of Directors has been in accordance with 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

Bank senantiasa memberikan berbagai kesempatan kepada anggota Dewan Komisaris, Direksi, dan pejabat/unit kerja yang bertanggung jawab terhadap penerapan keuangan berkelanjutan untuk mengikuti berbagai kegiatan peningkatan kapasitas. Kebijakan pengembangan kapasitas internal Bank terutama terkait dengan penerapan keuangan berkelanjutan bagi bisnis Bank. Aktivitas tersebut merupakan salah satu jenis kegiatan yang termasuk didalam Rencana Aksi Keuangan Berkelanjutan Bank.

Setiap tahun, Bank telah menyelenggarakan kegiatan pelatihan keuangan berkelanjutan bagi karyawan Bank untuk meningkatkan pengetahuan dan keterampilan yang dibutuhkan di bidang keuangan berkelanjutan. Pada tahun 2024, topik pelatihan difokuskan pada analisis kredit yang komprehensif, termasuk aspek sosial dan lingkungan hidup, serta topik-topik lain yang terkait dengan keuangan berkelanjutan, seperti Taksonomi Hijau.

Pengembangan Kompetensi Dewan Komisaris dan Direksi

Informasi mengenai program pengembangan kompetensi yang telah diikuti oleh anggota Dewan Komisaris dan Direksi dapat dilihat pada Laporan Tahunan 2024.

The Bank has always provided various opportunities for 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. The Bank's internal capacity building policy is mainly related to the implementation of sustainable finance for the Bank's business. This activity is one of the activities included in the Bank's Sustainable Finance Action Plan.

The Bank has held sustainable finance training activities for the Bank's employees to increase their knowledge and skills needed in the field of sustainable finance. In 2024, training topics focused on comprehensive credit analysis, including social and environmental aspects, as well as other topics related to sustainable finance, such as the Green Taxonomy.

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

Information regarding competency development programs which has been attended by members of the Board of Commissioners and Board of Directors can be seen in the 2024 Annual Report.

Pengembangan Kompetensi Tim Aksi Keuangan Berkelanjutan

Sepanjang tahun 2024, tim Aksi Keuangan Berkelanjutan telah mengikuti program pengembangan kompetensi sebagai berikut:

Sustainable Finance Team Competency Development

Throughout 2024, the Sustainable Finance Team has participated in the following competency development programs:

Tabel Pengembangan Kompetensi Tim Aksi Keuangan Berkelanjutan Tahun 2024
Table of Competency Development of the Sustainable Finance Team for 2024

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Place/Date
Lindawati Susanto	Senior Executive Vice President Planning, Finance & Strategi Bisnis	Pembekalan Sertifikasi Manajemen Risiko Jenjang 7 Training of Risk Management Certification Level 7	Jakarta, 4-5 Maret 2024 Jakarta, March 4-5, 2024
		Sertifikasi Manajemen Risiko Jenjang 7 Risk Management Certification Level 7	Jakarta, 27 Maret 2024 Jakarta, March 27, 2024
	Senior Executive Vice President Planning, Finance & Business Strategy	Seminar LPPI "The Role of Women Leadership in Digital Era" Indonesian Banking Development Institute (LPPI) Seminar - "The Role of Women Leadership in the Digital Era"	Jakarta, 23 April 2024 Jakarta, April 23, 2024
		Cybersecurity Beyond Digital - Awareness	Jakarta, 13 Mei 2024 Jakarta, May 13, 2024
		Koordinasi dalam Rangka Persiapan Penyusunan dan Penyampaian Rencana Resolusi 2024 - Bank Resona Perdania Coordination in Preparing and Submitting the 2024 Resolution Plan - Bank Resona Perdania	Jakarta, 17 - 30 Mei 2024 Jakarta, May 17 - 30, 2024
		Financial Health (Yuk Sehatkan Keuangan Anda) Financial Health (Let's Make Your Finances Healthy)	Jakarta, 26 Juli 2024 Jakarta, July 26, 2024
		Sustainability Finance (Keuangan Berkelanjutan) Risiko Perubahan Iklim (Climate Risk Assessment) Sustainability Finance on Climate Change Risk	Jakarta, 7 Agustus 2024 Jakarta, August 7, 2024
		Seminar "Journeys Toward the Adoption of IFRS S1 and S2 in Indonesia"	Jakarta, 12 September 2024 Jakarta, September 12, 2024
		Sosialisasi Implementasi, Pelaporan, Monitoring dan Evaluasi Program Gerakan Nasional Cerdas Keuangan (GENCARKAN) Socialization on the Implementation, Reporting, Monitoring and Evaluation of the National Financial Intelligence Movement Program (GENCARKAN)	Jakarta, 19 September 2024 Jakarta, September 19, 2024
		Mental Health Awareness	Bandung, 26 Oktober 2024 Bandung, October 26, 2024
		Executive Briefing - Awareness PDP (Personal Data Protection) based on regulation No. 27 of 2022 regarding Personal Data Protection	Jakarta, 18 November 2024 Jakarta, November 18, 2024
		Webinar CDPO: Uncover a Detailed Guide to Selecting the Ideal Personnel Certification Body for Certified Data Protection Officer	Jakarta, 3 Desember 2024 Jakarta, December 3, 2024



Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Place/Date
David Hayadi		<i>Socialization of Business Strategy 2025</i>	Jakarta, 20 Desember 2024 Jakarta, December 20, 2024
		<i>Refreshment - Anti-Money Laundering and Prevention of Terrorism Financing</i>	Jakarta, 31 Desember 2024 Jakarta, December 31, 2024
	Kepala Divisi Credit Reviewer Head of Credit Reviewer Division	Pembekalan Sertifikasi Manajemen Risiko Jenjang 5 Training of Risk Management Certification Level 5	Jakarta, 1-2 Februari 2024 Jakarta, February 1-2, 2024
		Sertifikasi Manajemen Risiko Jenjang 5 Risk Management Certification Level 5	Jakarta, 21 Februari 2024 Jakarta, February 21, 2024
		<i>Cybersecurity Beyond Digital - Awareness</i>	Jakarta, 24 April 2024 Jakarta, April 24, 2024
		<i>Cybersecurity Beyond Digital - Awareness</i>	Jakarta, 13 Mei 2024 Jakarta, May 13, 2024
		<i>Supply Chain Financing Socialization</i>	Jakarta, 20 Mei 2024 Jakarta, May 20, 2024
		<i>Financial Health (Yuk Sehatkan Keuangan Anda)</i> Financial Health (Let's Make Your Finances Healthy)	Jakarta, 26 Juli 2024 Jakarta, July 26, 2024
		<i>Kroll Restructuring (Sharing Session NPL)</i>	Jakarta, 31 Juli 2024 Jakarta, July 31, 2024
		<i>Sustainability Finance (Keuangan Berkelanjutan) Risiko Perubahan Iklim (Climate Risk Assessment)</i> Sustainability Finance on Climate Change Risk	Jakarta, 7 Agustus 2024 Jakarta, August 7, 2024
		<i>Refreshment - Implementation of Anti-Money Laundering and Prevention of Terrorism Financing</i>	Jakarta, 15 Oktober 2024 Jakarta, October 15, 2024
		<i>Compliance Internal Test 2024</i>	Jakarta, 28 November 2024 Jakarta, November 28, 2024
		<i>Refreshment of Phishing E-mail Socialization</i>	Jakarta, 13 Desember 2024 Jakarta, December 13, 2024
		<i>Socialization of Business Strategy 2025</i>	Jakarta, 20 Desember 2024 Jakarta, December 20, 2024

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Place/Date
Hafidz Parhat	Kepala Divisi Strategi Bisnis Head of Business Strategy Division	<i>Socialization of Bank Business Plan Year 2024 - 2026 (Batch 1)</i>	Jakarta, 5 Januari 2024 Jakarta, January 5, 2024
		Pembekalan Sertifikasi Manajemen Risiko Jenjang 6 Training of Risk Management Certification Level 6	Jakarta, 19 Februari 2024 Jakarta, February 19, 2024
		Sertifikasi Manajemen Risiko Jenjang 6 Risk Management Certification Level 6	Jakarta, 1 Maret 2024 Jakarta, March 1, 2024
		Webinar OJK dengan tema "Peran Taksonomi untuk Keuangan Berlanjutan Indonesia (TKBI) dalam Mendorong Transisi Energi Menuju <i>Net Zero Emission</i> Indonesia"	Jakarta, 28 Maret 2024 Jakarta, March 28, 2024
		Financial Services Authority (OJK) Webinar with the theme of "The Role of Taxonomy for Sustainable Finance in Indonesia (TKBI) in Encouraging Energy Transition Towards Net Zero Emission Indonesia"	
		<i>Idea Talks Vol 6: Prospek Open Finance dalam Konteks Embedded Finance dan Dampak Konglomerasi Bank Terhadap Kinerja dan Stabilitas Perbankan</i>	Jakarta, 23 April 2024 Jakarta, April 23, 2024
		Idea Talks Vol 6: Prospects for Open Finance in the Context of Embedded Finance and the Impact of Bank Conglomeration on Banking Performance and Stability	
		<i>Cybersecurity Beyond Digital - Awareness</i>	Jakarta, 24 April 2024 Jakarta, April 24, 2024
		<i>Anti-Fraud Awareness – E-Learning</i>	Jakarta, 26 April 2024 Jakarta, April 26, 2024
		<i>Cybersecurity Beyond Digital - Awareness</i>	Jakarta, 13 Mei 2024 Jakarta, May 13 2024
		Koordinasi dalam Rangka Persiapan Penyusunan dan Penyampaian Rencana Resolusi 2024 - Bank Resona Perdania	Jakarta, 17 - 30 Mei 2024 Jakarta, May 17 - 30, 2024
		Coordination in Preparing and Submitting the 2024 Resolution Plan - Bank Resona Perdania	
		Webinar OJK Institute perihal "Peluang Pertumbuhan Kredit Pasca Berakhirnya Kebijakan Restrukturisasi Kredit"	Jakarta, 22 Mei 2024 Jakarta, May 22, 2024
		OJK Institute Webinar on "Opportunities for Credit Growth After the End of the Credit Restructuring Policy"	
		<i>Refreshment Kode Etik - E-Learning</i> Refreshment Code of Ethics - E-Learning	Jakarta, 4 Juni 2024 Jakarta, June 4, 2024
		<i>Operational Risk Awareness</i>	Jakarta, 4 Juni 2024 Jakarta, June 4, 2024
		FGD Kesiapan Industri Perbankan dalam Implementasi UU No. 27 Tahun 2022 & Peraturan Pemerintah tentang Perlindungan Data Pribadi FGD on the Readiness of the Banking Industry in the Implementation of Law No. 27 of 2022 & Government Regulation on Personal Data Protection	Jakarta, 5 Juni 2024 Jakarta, June 5, 2024



Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Place/Date
		Webinar OJK "Navigating The Half-Year: Roadmap To Success" OJK Webinar "Navigating The Half-Year: Roadmap To Success"	Jakarta, 20 Juni 2024 Jakarta, June 20, 2024
		Leadership Training: Building Bridges, Connecting Talent Retention with Employee Engagement	Jakarta, 3 Juli 2024 Jakarta, July 3, 2024
		Leadership Training: Mastering the Art of Influence: Asserting Ideas and Persuading with Impact	Jakarta, 6 Juli 2024 Jakarta, July 6, 2024
		Financial Health (Yuk Sehatkan Keuangan Anda) Financial Health (Let's Make Your Finances Healthy)	Jakarta, 26 Juli 2024 Jakarta, July 26, 2024
		Webinar "Driving Corporate Performance through Artificial Intelligence"	Jakarta, 25 Juli 2024 Jakarta, July 25, 2024
		Sustainability Finance (Keuangan Berkelanjutan) Risiko Perubahan Iklim (Climate Risk Assessment) Sustainability Finance on Climate Change Risk	Jakarta, 7 Agustus 2024 Jakarta, August 7, 2024
		Webinar OJK : "Strategi Implementasi Market Conduct: Membangun Kepercayaan dan Meningkatkan Kinerja IJK" OJK Webinar: "Market Conduct Implementation Strategy: Building Trust and Improving Financial Service Institute Performance".	Jakarta, 8 Agustus 2024 Jakarta, August 8, 2024
		Webinar - Strategi Negosiasi dan Penyusunan Klausul Arbitrase terhadap Perjanjian Kredit Sindikasi Webinar - Negotiation Strategy and Arbitration Clause Drafting for Syndicated Credit Agreements	Jakarta, 12 September 2024 Jakarta, September 12, 2024
		Refreshment - Implementation of Anti-Money Laundering and Prevention of Terrorism Financing	Jakarta, 15 Oktober 2024 Jakarta, October 15, 2024
		Mental Health Awareness	Bandung, 26 Oktober 2024 Bandung, October 26, 2024
		New Email Flow Socialization	Jakarta, 29 November 2024 Jakarta, November 29, 2024
		Compliance Internal Test 2024	Jakarta, 2 Desember 2024 Jakarta, December 2 2024
		Socialization of Business Strategy 2025	Jakarta, 20 Desember 2024 Jakarta, December 20, 2024

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Place/Date
Stevie Constant Harahap	Kepala Divisi Risk Management	<i>Cyber Threat Intelligence & Requirement (Session 1 & 2)</i>	Jakarta, 29 Januari 2024 Jakarta, January 29, 2024
	Head of Risk Management Division	Pembekalan Sertifikasi Manajemen Risiko Jenjang 6 Training of Risk Management Certification Level 6	Jakarta, 19 Februari 2024 Jakarta, February 19, 2024
		<i>Certified Information Security Manager (CISM)</i>	Jakarta, 26-29 Februari 2024 Jakarta, February 26-29, 2024
		Sertifikasi Manajemen Risiko Jenjang 6 Risk Management Certification Level 6	Jakarta, 1 Maret 2024 Jakarta, March 1, 2024
		<i>Cyber Threat Intelligence & Requirement</i>	Jakarta, 5-22 Maret 2024 Jakarta, March 5-22, 2024
		<i>Cybersecurity Beyond Digital - Awareness</i>	Jakarta, 24 April 2024 Jakarta, April 24, 2024
		<i>Anti-Fraud Awareness - E-Learning</i>	Jakarta, 26 April 2024 Jakarta, April 26, 2024
		<i>Identity and Access Management (IAM) & Privileged Access Management (PAM) Training - Session 1</i>	Jakarta, 30 April 2024 Jakarta, April 30, 2024
		Webinar OJK perihal "How to Prevent Accounting Fraud in Financial Sector" OJK Webinar on "How to Prevent Accounting Fraud in the Financial Sector"	Jakarta, 2 Mei 2024 Jakarta, May 2, 2024
		<i>Cybersecurity Beyond Digital - Awareness</i>	Jakarta, 13 Mei 2024 Jakarta, May 13, 2024
		Koordinasi dalam Rangka Persiapan Penyusunan dan Penyampaian Rencana Resolusi 2024 - Bank Resona Perdania Coordination in Preparing and Submitting the 2024 Resolution Plan - Bank Resona Perdania	Jakarta, 17 - 30 Mei 2024 Jakarta, May 17 - 30, 2024
		<i>Identity and Access Management (IAM) & Privileged Access Management (PAM) Training - Session 2 & 3</i>	Jakarta, 22 Mei 2024 Jakarta, May 22, 2024
		<i>Refreshment Kode Etik - E-Learning</i> Refreshment Code of Ethics - E-Learning	Jakarta, 31 Mei 2024 Jakarta, May 31, 2024
		<i>Identity and Access Management (IAM) & Privileged Access Management (PAM) Training - Session 4</i>	Jakarta, 5 Juni 2024 Jakarta, June 5, 2024
		<i>Identity and Access Management (IAM) & Privileged Access Management (PAM) Training - Session 5</i>	Jakarta, 6 Juni 2024 Jakarta, June 6, 2024



Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Place/Date
		<i>Leadership Training: Building Bridges, Connecting Talent Retention with Employee Engagement</i>	Jakarta, 3 Juli 2024 Jakarta, July 3, 2024
		<i>Leadership Training: Mastering the Art of Influence: Asserting Ideas and Persuading with Impact</i>	Jakarta, 6 Juli 2024 Jakarta, July 6, 2024
		<i>Sustainability Finance (Keuangan Berkelanjutan) Risiko Perubahan Iklim (Climate Risk Assessment)</i>	Jakarta, 7 Agustus 2024 Jakarta, August 7, 2024
		Sustainability Finance on Climate Change Risk	
		<i>Refreshment - Implementation of Anti-Money Laundering and Prevention of Terrorism Financing</i>	Jakarta, 15 Oktober 2024 Jakarta, October 15, 2024
		Sosialisasi Aplikasi Pelaporan Online OJK (APOLO) Modul Laporan Strategi Anti <i>Fraud</i>	Jakarta, 25 Oktober 2024 Jakarta, October 25, 2024
		Socialization of OJK Online Reporting Application (APOLO) Anti-Fraud Strategy Report Module	
		<i>Mental Health Awareness</i>	Bandung, 26 Oktober 2024 Bandung, October 26, 2024
		Sosialisasi KASPI tentang Penanganan Transaksi Transfer Dana Antar Penyelenggara Sistem Pembayaran Terhadap Rekening/Akun Pengguna Jasa yang Terindikasi <i>Fraud</i>	Jakarta, 28 Oktober 2024 Jakarta, October 28, 2024
		Socialization of KASPI regarding Handling of Fund Transfer Transactions Between Payment System Providers Against User Accounts/Accounts Indicated as Fraudulent	
		<i>Executive Briefing - Awareness PDP (Personal Data Protection) based on Regulation No. 27 of 2022 regarding Personal Data Protection</i>	Jakarta, 18 November 2024 Jakarta, November 18, 2024
		<i>Operational Risk Awareness (Semester 2)</i>	Jakarta, 22 November 2024 Jakarta, November 22, 2024
		<i>New Email Flow Socialization</i>	Jakarta, 28 November 2024 Jakarta, November 28, 2024
		<i>Compliance Internal Test 2024</i>	Jakarta, 4 Desember 2024 Jakarta, December 4, 2024
		<i>Focus Group Discussion</i> terkait Penerapan Pengendalian Internal dalam Proses Pelaporan Keuangan Bank	Jakarta, 18 Desember 2024 Jakarta, December 18, 2024
		Focus Group Discussion on the Implementation of Internal Control in the Bank's Financial Reporting Process	



Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Place/Date
Agustiar	Kepala Divisi Treasury Head of Treasury Division	Pembekalan Sertifikasi Manajemen Risiko Jenjang 6 Training of Risk Management Certification Level 6	Jakarta, 19 Februari 2024 Jakarta, February 19, 2024
		Sertifikasi Manajemen Risiko Jenjang 6 Risk Management Certification Level 6	Jakarta, 1 Maret 2024 Jakarta, March 1, 2024
		Focus Group Discussion (FGD) Koordinasi Likuiditas Periode Ramadhan dan Idul Fitri Tahun 2024 Focus Group Discussion (FGD) on Liquidity Coordination for the Ramadhan and Eid al-Fitr Period in 2024	Jakarta, 14 Maret 2024 Jakarta, March 14, 2024
		Sosialisasi Ketentuan Perpajakan atas Instrumen Moneter yang Diterbitkan Bank Indonesia Socialization of Tax Provisions on Monetary Instruments Issued by Bank Indonesia	Jakarta, 25 Maret 2024 Jakarta, March 25, 2024
		Sosialisasi Ketentuan terkait Dealer Utama (<i>Primary Dealer</i>) dalam Rangka Mendukung Pengembangan Pasar Uang dan Pasar Valas Socialization of Provisions related to Primary Dealers in order to Support the Development of the Money Market and Foreign Exchange Market	Jakarta, 22 April 2024 Jakarta, April 22, 2024
		Koordinasi dalam Rangka Persiapan Penyusunan dan Penyampaian Rencana Resolusi 2024 - Bank Resona Perdania Coordination in the Preparing and Submitting the 2024 Resolution Plan - Bank Resona Perdania	Jakarta, 17 - 30 Mei 2024 Jakarta, May 17 - 30, 2024
		Anti-Fraud Awareness - E-Learning	Jakarta, 26 Mei 2024 Jakarta, May 26, 2024
		Sosialisasi PADG tentang Perubahan atas PADG No. 11 Tahun 2023 tentang Peraturan Pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial (PADG Perubahan KLM) Socialization of Board of Governors Members Regulations (PADG) on Amendments to PADG No. 11 of 2023 concerning the Implementation Regulation of the Macroprudential Liquidity Incentive Policy (PADG KLM Amendment)	Jakarta, 29 Mei 2024 Jakarta, May 29, 2024



Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Place/Date
		<i>Operational Risk Awareness</i>	Jakarta, 4 Juni 2024 Jakarta, June 4, 2024
		<i>Refreshment Kode Etik - E-Learning</i> Refreshment Code of Ethics - E-Learning	Jakarta, 7 Juni 2024 Jakarta, June 7, 2024
		<i>Compliance Forum - Pelindungan Nasabah dan Layanan Pengaduan Nasabah</i> Compliance Forum - Customer Protection and Customer Complaints Services	Jakarta, 25 Juni 2024 Jakarta, June 25, 2024
		<i>Leadership Training: Building Bridges, Connecting Talent Retention with Employee Engagement</i>	Jakarta, 3 Juli 2024 Jakarta, July 3, 2024
		<i>Leadership Training: Mastering the Art of Influence: Asserting Ideas and Persuading with Impact</i>	Jakarta, 6 Juli 2024 Jakarta, July 6, 2024
		Komunikasi Awal Rencana Penerbitan Peraturan Bank Indonesia tentang Rasio Pendanaan Luar Negeri Bank Initial Communication of the Plan to Issue Bank Indonesia Regulations on Bank Foreign Funding Ratios	Jakarta, 11 Juli 2024 Jakarta, July 11, 2024
		<i>Financial Health (Yuk Sehatkan Keuangan Anda)</i> Financial Health (Let's Make Your Finances Healthy)	Jakarta, 26 Juli 2024 Jakarta, July 26, 2024
		<i>Sustainability Finance (Keuangan Berkelanjutan) Risiko Perubahan Iklim (Climate Risk Assessment)</i> Sustainability Finance on Climate Change Risk (Climate Risk Assessment)	Jakarta, 7 Agustus 2024 Jakarta, August 7, 2024
		Sosialisasi Peraturan Bank Indonesia mengenai Pasar Uang dan Pasar Valuta Asing Socialization of Bank Indonesia Regulations on Money Markets and Foreign Exchange Markets	Jakarta, 27 September 2024 Jakarta, September 27, 2024
		Sosialisasi Modul Kewajiban Penyediaan Modal Minimum Aset Tertimbang Menurut Risiko Bank Umum Konvensional (KPMM ATMR BUK) & Modul Suku Bunga Dasar Kredit (SBDK) Socialization of the Minimum Capital Requirement Module for Risk-Weighted Assets of Conventional Commercial Banks (KPMM ATMR BUK) & Prime Lending Rate (SBDK) Module	Jakarta, 3 Oktober 2024 Jakarta, October 3, 2024
		<i>Refreshment Treasury Dealer Jenjang 7</i> Refreshment of Treasury Dealer Level 7	Jakarta, 12 Oktober 2024 Jakarta, October 12, 2024
		<i>Refreshment - Implementation of Anti-Money Laundering and Prevention of Terrorism Financing</i>	Jakarta, 15 Oktober 2024 Jakarta, October 15, 2024
		<i>Compliance Internal Test 2024</i>	Jakarta, 3 Desember 2024 Jakarta, December 3, 2024
		<i>Socialization of Business Strategy 2025</i>	Jakarta, 20 Desember 2024 Jakarta, December 20, 2024

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Place/Date
Wirawan Setiadi	Kepala Divisi Teknologi Informasi Head of Information Technology Division	<i>Cyber Threat Intelligence & Requirement (Session 1 & 2)</i>	Jakarta, 29 Januari 2024 Jakarta, January 29, 2024
		<i>Cyber Threat Intelligence & Requirement</i>	Jakarta, 15 & 20 Februari 2024 Jakarta, February 15 & 20, 2024
		Pembekalan Sertifikasi Manajemen Risiko Jenjang 6 Training of Risk Management Certification Level 6	Jakarta, 23 Februari 2024 Jakarta, February 23, 2024
		<i>Anti-Fraud Awareness - E-Learning</i>	Jakarta, 24 April 2024 Jakarta, April 24, 2024
		<i>Identity and Access Management (IAM) & Privileged Access Management (PAM) Training - Session 1</i>	Jakarta, 30 April 2024 Jakarta, April 30, 2024
		<i>Cybersecurity Beyond Digital - Awareness</i>	Jakarta, 13 Mei 2024 Jakarta, May 13, 2024
		Koordinasi dalam Rangka Persiapan Penyusunan dan Penyampaian Rencana Resolusi 2024 - Bank Resona Perdania Coordination in Preparing and Submitting the 2024 - Bank Resona Perdania	Jakarta, 17 Mei - 30 Mei 2024 Jakarta, May 17 - May 30, 2024
		<i>Identity and Access Management (IAM) & Privileged Access Management (PAM) Training - Session 2</i>	Jakarta, 22 Mei 2024 Jakarta, May 22, 2024
		Sertifikasi Manajemen Risiko Jenjang 6 Risk Management Certification Level 6	Jakarta, 29 Mei 2024 Jakarta, May 29, 2024
		<i>Refreshment Kode Etik - E-Learning</i> Refreshment Code of Ethics - E-Learning	Jakarta, 10 Juni 2024 Jakarta, June 10, 2024
		<i>Leadership Training: Building Bridges, Connecting Talent Retention with Employee Engagement</i>	Jakarta, 3 Juli 2024 Jakarta, July 3, 2024
		<i>Leadership Training: Mastering the Art of Influence: Asserting Ideas and Persuading with Impact</i>	Jakarta, 6 Juli 2024 Jakarta, July 6, 2024
		<i>Financial Health (Yuk Sehatkan Keuangan Anda)</i> Financial Health (Let's Make Your Finances Healthy)	Jakarta, 26 Juli 2024 Jakarta, July 26, 2024
		<i>Sustainability Finance (Keuangan Berkelanjutan) Risiko Perubahan Iklim (Climate Risk Assessment)</i> Sustainability Finance on Climate Change Risk	Jakarta, 7 Agustus 2024 Jakarta, August 7, 2024
		<i>Refreshment - Implementation of Anti-Money Laundering and Prevention of Terrorism Financing</i>	Jakarta, 15 Oktober 2024 Jakarta, October 15, 2024
		<i>Mental Health Awareness</i>	Bandung, 26 Oktober 2024 Bandung, October 26, 2024
		<i>Executive Briefing - Awareness PDP (Personal Data Protection) based on Regulation No. 27 of 2022 regarding Personal Data Protection</i>	Jakarta, 18 November 2024 Jakarta, November 18, 2024
		<i>Compliance Internal Test 2024</i>	Jakarta, 28 November 2024 Jakarta, November 28, 2024



Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Place/Date
Dioriati F. Pardede	Kepala Divisi Operasional Head of Operational Division	Pembekalan Sertifikasi Manajemen Risiko Jenjang 7 Training of Risk Management Certification Level 7	Jakarta, 4-5 Maret 2024 Jakarta, March 4-5, 2024
		Sertifikasi Manajemen Risiko Jenjang 7 Risk Management Certification Level 7	Jakarta, 27 Maret 2024 Jakarta, March 27, 2024
		Cybersecurity Beyond Digital - Awareness	Jakarta, 13 Mei 2024 Jakarta, May 13, 2024
		Sosialisasi KASPI tentang Persyaratan Pendaftaran Penyedia Jasa Audit Teknologi Informasi dan Pengujian Keamanan Socialization of KASPI on Registration Requirements for Information Technology Audit Service Providers and Security Testing	Jakarta, 26 Juni 2024 Jakarta, June 26, 2024
		Financial Health (Yuk Sehatkan Keuangan Anda) Financial Health (Let's Make Your Finances Healthy)	Jakarta, 26 Juli 2024 Jakarta, July 26, 2024
		Sustainability Finance (Keuangan Berkelanjutan) Risiko Perubahan Iklim (Climate Risk Assessment) Sustainability Finance on Climate Change Risk	Jakarta, 21 Agustus 2024 Jakarta, August 21, 2024
		Sertifikasi SPPUR Jenjang 6 Bidang Setelmen Transaksi Tresuri SPPUR Level 6 Certification in the Field of Treasury Transaction Settlement	Jakarta, 9 Oktober 2024 Jakarta, October 9, 2024
		Refreshment - Implementation of Anti-Money Laundering and Prevention of Terrorism Financing	Jakarta, 15 Oktober 2024 Jakarta, October 15, 2024
		Mental Health Awareness	Bandung, 26 Oktober 2024 Bandung, October 26, 2024
		Executive Briefing - Awareness PDP (Personal Data Protection) based on Regulation No. 27 of 2022 regarding Personal Data Protection	Jakarta, 18 November 2024 Jakarta, November 18, 2024

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Place/Date
Yungki Aditya	Kepala Divisi Human Capital Head of Human Capital Division	Workshop Pemahaman dan Teknik Analisa Kredit Konsumtif untuk Karyawan beserta Mitigasi Risikonya	Jakarta, 17 Februari 2024 Jakarta, February 17, 2024
		Workshop on Understanding and Techniques of Consumer Credit Analysis for Employees and its Risk Mitigation	
		Sertifikasi Manajemen Risiko Jenjang 5 Risk Management Certification Level 5	Jakarta, 3 April 2024 Jakarta, April 3, 2024
		Anti-Fraud Awareness - E-Learning	Jakarta, 29 April 2024 Jakarta, April 29, 2024
		Seminar - SAP HR Connect 2024 South East Asia "Change Work For Good"	Jakarta, 15 Mei 2024 Jakarta, May 15, 2024
		Refreshment Kode Etik - E-Learning Refreshment Code of Ethics - E-Learning	Jakarta, 30 Mei 2024 Jakarta, May 30, 2024
		Leadership Training: Building Bridges, Connecting Talent Retention with Employee Engagement	Jakarta, 3 Juli 2024 Jakarta, July 3, 2024
		Leadership Training: Mastering the Art of Influence: Asserting Ideas and Persuading with Impact	Jakarta, 6 Juli 2024 Jakarta, July 6, 2024
		Financial Health (Yuk Sehatkan Keuangan Anda) Financial Health (Let's Make Your Finances Healthy)	Jakarta, 26 Juli 2024 Jakarta, July 26, 2024
		Sustainability Finance (Keuangan Berkelanjutan) Risiko Perubahan Iklim (Climate Risk Assessment) Sustainability Finance on Climate Change Risk	Jakarta, 7 Agustus 2024 Jakarta, August 7, 2024
		Workload Analysis & Mental Workload	Jakarta, 11-12 September 2024 Jakarta, September 11-12, 2024
		Refreshment - Implementation of Anti-Money Laundering and Prevention of Terrorism Financing	Jakarta, 15 Oktober 2024 Jakarta, October 15, 2024
		Mental Health Awareness	Bandung, 26 Oktober 2024 Bandung, October 26, 2024
		Kupas Tuntas Hukum Ketenagakerjaan: Memahami Regulasi, PHK, Hingga Penyelesaian Perselisihan Hubungan Industrial Complete Review of Employment Law: Understanding Regulations, Layoffs, and Settlement of Industrial Relations Disputes	Jakarta, 30 - 31 Oktober 2024 Jakarta, October 30-31, 2024
		Human Capital Summit	Jakarta, 13-15 November 2024 Jakarta, November 13-15, 2024
		Executive Briefing - Awareness PDP (Personal Data Protection) based on Regulation No. 27 of 2022 regarding Personal Data Protection	Jakarta, 18 November 2024 Jakarta, November 18, 2024
		CDPO Webinar: Uncover a Detailed Guide to Selecting the Ideal Personnel Certification Body for Certified Data Protection Officer	Jakarta, 3 Desember 2024 Jakarta, December 3, 2024
		Compliance Internal Test 2024	Jakarta, 4 Desember 2024 Jakarta, December 4, 2024



Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Place/Date
Rainir	Kepala Divisi Credit Portfolio Management Head of Credit Portfolio Management Division	Webinar Ekonomi dan Keuangan Tahun 2024 Economic and Financial Webinar 2024	Jakarta, 22 Februari 2024 Jakarta, February 22, 2024
		Pembekalan Sertifikasi Manajemen Risiko Jenjang 6 Training of Risk Management Certification Level 6	Jakarta, 23 Februari 2024 Jakarta, February 23, 2024
		Sertifikasi Manajemen Risiko Jenjang 6 Risk Management Certification Level 6	Jakarta, 8 Maret 2024 Jakarta, March 8, 2024
		Webinar OJK dengan tema "Peran Taksonomi untuk Keuangan Berlanjutan Indonesia (TKBI) dalam Mendorong Transisi Energi Menuju Net Zero Emission Indonesia" Financial Services Authority (OJK) Webinar with the theme "The Role of Taxonomy for Sustainable Finance in Indonesia (TKBI) in Encouraging Energy Transition Towards Net Zero Emission Indonesia"	Jakarta, 28 Maret 2024 Jakarta, March 28, 2024
		Anti-Fraud Awareness - E-Learning	Jakarta, 24 April 2024
		Cybersecurity Beyond Digital - Awareness	Jakarta, 13 Mei 2024 Jakarta, May 13, 2024
		Koordinasi dalam Rangka Persiapan Penyusunan dan Penyampaian Rencana Resolusi 2024 - Bank Resona Perdania Coordination in Preparing and Submitting the 2024 Resolution Plan - Bank Resona Perdania	Jakarta, 17 - 30 Mei 2024 Jakarta, May 17 - 30, 2024
		Refreshment Kode Etik - E-Learning Refreshment Code of Ethics - E-Learning	Jakarta, 28 Mei 2024 Jakarta, May 28, 2024
		Webinar OJK : "Peran Innovative Credit Scoring (ICS) dalam Meningkatkan Akses Pendanaan" OJK Webinar: "The Role of Innovative Credit Scoring (ICS) in Increasing Access to Funding"	Jakarta, 27 Juni 2024 Jakarta, June 27, 2024
		Leadership Training: Building Bridges, Connecting Talent Retention with Employee Engagement	Jakarta, 3 Juli 2024 Jakarta, July 3, 2024
		Leadership Training: Mastering the Art of Influence: Asserting Ideas and Persuading with Impact	Jakarta, 6 Juli 2024 Jakarta, July 6, 2024
		Financial Health (Yuk Sehatkan Keuangan Anda) Financial Health (Let's Make Your Finances Healthy)	Jakarta, 26 Juli 2024 Jakarta, July 26, 2024
		Sustainability Finance (Keuangan Berkelanjutan) Risiko Perubahan Iklim (Climate Risk Assessment) Sustainability Finance on Climate Change Risk	Jakarta, 7 Agustus 2024 Jakarta, August 7, 2024
		Refreshment - Implementation of Anti-Money Laundering and Prevention of Terrorism Financing	Jakarta, 15 Oktober 2024 Jakarta, October 15, 2024

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Place/Date
		<i>Capacity Development Seminar Climate Risk Integration in the Banking Risk Framework</i>	Jakarta, 21-23 Oktober 2024 Jakarta, October 21-23, 2024
		<i>Mental Health Awareness</i>	Bandung, 26 Oktober 2024 Bandung, October 26, 2024
		<i>Executive Briefing - Awareness PDP (Personal Data Protection) based on Regulation No. 27 of 2022 regarding Personal Data Protection</i>	Jakarta, 18 November 2024 Jakarta, November 18, 2024
		<i>New Email Flow Socialization</i>	Jakarta, 28 November 2024 Jakarta, November 28, 2024
		<i>Compliance Internal Test 2024</i>	Jakarta, 28 November 2024 Jakarta, November 28, 2024
		<i>Focus Group Discussion (FGD) dan Sosialisasi Hasil Survei Orientasi Bisnis Perbankan OJK (SBPO) Triwulan IV - 2024</i>	Jakarta, 28 November 2024 Jakarta, November 28, 2024
		Focus Group Discussion (FGD) and Socialization of the Results of the OJK Banking Business Orientation Survey (SBPO) Quarter IV - 2024	
		<i>Socialization of Business Strategy 2025</i>	Jakarta, 20 Desember 2024 Jakarta, December 20, 2024
Michael Tatangsurja	Kepala Divisi Special Asset Management	Pembekalan Sertifikasi Manajemen Risiko Jenjang 6	Jakarta, 23 Februari 2024 Jakarta, February 23, 2024
	Head of Special Asset Management Division	Training of Risk Management Certification Level 6	
		Sertifikasi Manajemen Risiko Jenjang 6	Jakarta, 8 Maret 2024 Jakarta, March 8, 2024
		Risk Management Certification Level 6	
		<i>Cybersecurity Beyond Digital - Awareness</i>	Jakarta, 24 April & 13 Mei 2024 Jakarta, April 24 & May 13, 2024
		<i>Anti-Fraud Awareness - E-Learning</i>	Jakarta, 29 April 2024 Jakarta, April 29, 2024
		<i>Refreshment Kode Etik – E- Learning</i>	Jakarta, 31 Mei 2024 Jakarta, May 31, 2024
		Refreshment of the Code of Ethics - E-Learning	
		<i>Operational Risk Awareness</i>	Jakarta, 4 Juni 2024 Jakarta, June 4, 2024
		<i>Leadership Training: Building Bridges, Connecting Talent Retention with Employee Engagement</i>	Jakarta, 3 Juli 2024 Jakarta, July 3, 2024
		<i>Leadership Training: Mastering the Art of Influence: Asserting Ideas and Persuading with Impact</i>	Jakarta, 6 Juli 2024 Jakarta, July 6, 2024
		<i>Financial Health (Yuk Sehatkan Keuangan Anda)</i>	Jakarta, 26 Juli 2024 Jakarta, July 26, 2024
		Financial Health (Let's Make Your Finances Healthy)	
		<i>Kroll Restructuring (Sharing Session NPL)</i>	Jakarta, 31 Juli 2024 Jakarta, July 31, 2024
		<i>Sustainability Finance (Keuangan Berkelanjutan) Risiko Perubahan Iklim (Climate Risk Assessment)</i>	Jakarta, 7 Agustus 2024 Jakarta, August 7, 2024
		Sustainability Finance on Climate Change Risk	



Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Place/Date
		<i>Refreshment - Implementation of Anti-Money Laundering and Prevention of Terrorism Financing</i>	Jakarta, 15 Oktober 2024 Jakarta, October 15, 2024
		<i>Mental Health Awareness</i>	Bandung, 26 Oktober 2024 Bandung, October 26, 2024
		<i>Executive Briefing - Awareness PDP (Personal Data Protection) based on Regulation No. 27 of 2022 regarding Personal Data Protection</i>	Jakarta, 18 November 2024 Jakarta, November 18, 2024
		<i>New Email Flow Socialization</i>	Jakarta, 26 November 2024 Jakarta, November 26, 2024
		<i>Compliance Internal Test 2024</i>	Jakarta, 2 Desember 2024 Jakarta, December 2, 2024
Bhogi Kinekes	Wakil Kepala Divisi Planning and Finance	<i>Socialization of Bank Business Plan Year 2024 - 2026 (Batch 2)</i>	Jakarta, 8 Januari 2024 Jakarta, January 8, 2024
	Deputy Head of Planning and Finance Division	Sosialisasi : Kebijakan Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT dan PPPSPM) – Edisi 14 berdasarkan POJK No. 8 Tahun 2023 Socialization: Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction (AML, CFT and CPF) – 14 th Edition based on POJK No. 8 of 2023	Jakarta, 30 Januari 2024 Jakarta, January 30, 2024
		Pembekalan Sertifikasi Manajemen Risiko Jenjang 6 Training of Risk Management Certification Level 6	Jakarta, 19 Februari 2024 Jakarta, February 19, 2024
		Webinar Ekonomi dan Keuangan Tahun 2024 Economic and Financial Webinar 2024	Jakarta, 22 Februari 2024 Jakarta, February 22, 2024
		Sertifikasi Manajemen Risiko Jenjang 6 Risk Management Certification Level 6	Jakarta, 1 Maret 2024 Jakarta, March 1, 2024
		<i>Anti-Fraud Awareness - E-Learning</i>	Jakarta, 26 April 2024 Jakarta, April 26, 2024
		Akuntansi Perbankan Banking Accounting	Jakarta, 20-22 Mei 2024 Jakarta, May 20-22, 2024
		<i>Refreshment Kode Etik - E-Learning</i> Refreshment of the Code of Ethics - E-Learning	Jakarta, 31 Mei 2024 Jakarta, May 31, 2024
		<i>Leadership Training: Building Bridges, Connecting Talent Retention with Employee Engagement</i>	Jakarta, 3 Juli 2024 Jakarta, July 3, 2024
		<i>Leadership Training: Mastering the Art of Influence: Asserting Ideas and Persuading with Impact</i>	Jakarta, 6 Juli 2024 Jakarta, July 6, 2024
		Undangan Komunikasi Awal Rencana Penerbitan Peraturan Bank Indonesia tentang Rasio Pendanaan Luar Negeri Bank Initial Communication Invitation for the Plan to Issue Bank Indonesia Regulations on Foreign Bank Funding Ratios	Jakarta, 11 Juli 2024 Jakarta, July 11, 2024

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Place/Date
		<i>Financial Health</i> (Yuk Sehatkan Keuangan Anda) Financial Health (Let's Make Your Finances Healthy)	Jakarta, 26 Juli 2024 Jakarta, July 26, 2024
		<i>Sustainability Finance</i> (Keuangan Berkelanjutan) Risiko Perubahan Iklim (<i>Climate Risk Assessment</i>) Sustainability Finance on Climate Change Risk	Jakarta, 7 Agustus 2024 Jakarta, August 7, 2024
Dhiya Lulu Santoso	Kepala Departemen Corporate Secretary Head of Corporate Secretary Department	Sertifikasi Manajemen Risiko Jenjang 4 Risk Management Certification Level 4	Jakarta, 19 Januari 2024 Jakarta, January 19, 2024
		Webinar Ekonomi dan Keuangan Tahun 2024 2024 Economic and Financial Webinar	Jakarta, 22 Februari 2024 Jakarta, February 22, 2024
		Anti-Fraud Awareness - E-Learning	Jakarta, 25 April 2024 Jakarta, April 25, 2024
		Refreshment Kode Etik - E-Learning Refreshment Code of Ethics - E-Learning	Jakarta, 31 Mei 2024 Jakarta, May 31, 2024
		Undangan Sosialisasi Pelaporan Rencana dan Realisasi Kegiatan Literasi serta Inklusi Keuangan melalui Sistem Pelaporan Edukasi dan Pelindungan Konsumen (SiPEDULI). Invitation to Socialization Reporting on Financial Literacy and Inclusion Activity Plans and Realization through the Consumer Education and Protection Reporting System (SiPEDULI).	Jakarta, 26 Juni 2024 Jakarta, June 26, 2024
		Leadership Training: Unleashing Leadership Potential, Empowerment Strategies	Jakarta, 11 Juli 2024 Jakarta, July 11, 2024
		Undangan Sosialisasi Pelaporan Penilaian Sendiri (<i>Self-Assessment</i>) melalui Sistem Informasi Pelaporan Edukasi dan Perlindungan Konsumen (SiPEDULI) Invitation to Socialize Self-Assessment Reporting through the Consumer Education and Protection Reporting Information System (SiPEDULI)	Jakarta, 16 Juli 2024 Jakarta, July 16, 2024
		Recovery Plan and Resolution Plan	Jakarta, 15-16 Agustus 2024 Jakarta, August 15-16, 2024
		Refreshment - AML-CFT and CPF (E-Learning)	Jakarta, 29 Agustus 2024 Jakarta, August 29, 2024
		<i>Sustainability Finance</i> (Keuangan Berkelanjutan) Risiko Perubahan Iklim (<i>Climate Risk Assessment</i>) Sustainability Finance on Climate Change Risk	Jakarta, 24 September 2024 Jakarta, September 24, 2024
		Sosialisasi dan Pelaksanaan Kegiatan Bulan Inklusi Keuangan 2024 Socialization and Implementation of Financial Inclusion Month Activities 2024	Jakarta, 30 Agustus 2024 Jakarta, August 30, 2024



Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Place/Date
		Sosialisasi Modul Kewajiban Penyediaan Modal Minimum Aset Tertimbang Menurut Risiko Bank Umum Konvensional (KPMM ATMR BUK) & Modul Suku Bunga Dasar Kredit (SBDK) Socialization of the Minimum Capital Requirement Module for Risk Weighted Assets of Conventional Commercial Banks (KPMM ATMR BUK) & Prime Lending Rate (SBDK) Module	Jakarta, 3 Oktober 2024 Jakarta, October 3, 2024
		Pelaksanaan Industrial Test Penyampaian Rencana Resolusi Melalui Portal E-Laporan Implementation of Industrial Test for Submission of Resolution Plans Through the E-Report Portal	Jakarta, 21 Oktober 2024 Jakarta, October 21, 2024
		Awareness PDP (<i>Personal Data Protection</i>) berdasarkan UU No. 27 Tahun 2022 Awareness of PDP (Personal Data Protection) based on Law No. 27 of 2022	Jakarta, 19 November 2024 Jakarta, November 19, 2024
		<i>New Email Flow Socialization</i>	Jakarta, 26 November 2024 Jakarta, November 26, 2024
		<i>Compliance Internal Test 2024</i>	Jakarta, 28 November 2024 Jakarta, November 28, 2024
		<i>Socialization of Bank Business Plan 2025-2027</i>	Jakarta, 23 Desember 2024 Jakarta, December 23, 2024
John Korompis	Kepala Departemen Strategic Planning	<i>Socialization of Bank Business Plan Year 2024 - 2026 (Batch 1)</i>	Jakarta, 5 Januari 2024 Jakarta, January 5, 2024
	Head of Strategic Planning Department	Pembekalan Sertifikasi Manajemen Risiko Jenjang 5 Training of Risk Management Certification Level 5	Jakarta, 18-19 Januari 2024 Jakarta, January 18-19, 2024
		Sertifikasi Manajemen Risiko Jenjang 5 Risk Management Certification Level 5	Jakarta, 26 Januari 2024 Jakarta, January 26, 2024
		Webinar Ekonomi dan Keuangan Tahun 2024 Economic and Financial Webinar 2024	Jakarta, 22 Februari 2024 Jakarta, February 22, 2024
		<i>Anti-Fraud Awareness - E-Learning</i>	Jakarta, 30 April 2024 Jakarta, April 30, 2024
		<i>Refreshment Kode Etik – E-Learning</i> Refreshment on Code of Ethics - E-Learning	Jakarta, 31 Mei 2024 Jakarta, May 31, 2024
		<i>Leadership Training: Unleashing Leadership Potential, Empowerment Strategies</i>	Jakarta, 18 Juli 2024 Jakarta, July 18, 2024
		<i>Financial Health (Yuk Sehatkan Keuangan Anda)</i> Financial Health (Let's Make Your Finances Healthy)	Jakarta, 26 Juli 2024 Jakarta, July 26, 2024
		<i>Sustainable Finance Seminar: Sustainable Finance Taxonomy</i>	Jakarta, 22 Agustus 2024 Jakarta, August 22, 2024

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Place/Date
		<i>Refreshment - AML - CFT and CPF</i>	Jakarta, 27 Agustus 2024 Jakarta, August 27, 2024
		<i>Microsoft Power BI Data Analyst</i>	Jakarta, 7 & 14 September 2024 Jakarta, September 7 & 14, 2024
		<i>Sustainability Finance (Keuangan Berkelanjutan) Risiko Perubahan Iklim (Climate Risk Assessment)</i> <i>Sustainability Finance on Climate Change Risk</i>	Jakarta, 17 September 2024 Jakarta, September 17, 2024
		<i>Mental Health Awareness</i>	Bandung, 26 Oktober 2024 Bandung, October 26, 2024
		<i>Awareness PDP (Personal Data Protection) berdasarkan UU No. 27 tahun 2022</i> <i>Awareness of PDP (Personal Data Protection) based on Law No. 27 years 2022</i>	Jakarta, 12 November 2024 Jakarta, November 12, 2024
		<i>New Email Flow Socialization</i>	Jakarta, 26 November 2024 Jakarta, November 26, 2024
		<i>Focus Group Discussion (FGD) dan Sosialisasi Hasil Survei Orientasi Bisnis Perbankan OJK (SBPO) Triwulan IV - 2024</i> <i>Focus Group Discussion (FGD) and Socialization of OJK Banking Business Orientation Survey Results (SBPO) Quarter IV - 2024</i>	Jakarta, 28 November 2024 Jakarta, November 28, 2024
		<i>Compliance Internal Test 2024</i>	Jakarta, 4 Desember 2024 Jakarta, December 4, 2024
		<i>Socialization of Business Strategy 2025</i>	Jakarta, 20 Desember 2024 Jakarta, December 20, 2024
		<i>Socialization of Bank Business Plan 2025-2027</i>	Jakarta, 23 Desember 2024 Jakarta, December 23, 2024
Alliagrita Hendratama	Kepala Departemen People Development	Pembekalan Sertifikasi Manajemen Risiko Jenjang 4 Training of Risk Management Certification Level 4	Jakarta, 11-12 Januari 2024 Jakarta, January 11-12, 2024
	Head of People Development Department	Sertifikasi Manajemen Risiko Jenjang 4 Risk Management Certification Level 4	Jakarta, 19 Januari 2024 Jakarta, January 19, 2024
		Rapat Koordinasi Implementasi Cetak Biru Tahun 2024 Coordination Meeting for Blueprint Implementation in 2024	Jakarta, 18 Maret 2024 Jakarta, March 18, 2024
		<i>Cybersecurity Beyond Digital - Awareness</i>	Jakarta, 24 April 2024 Jakarta, April 24, 2024
		<i>Anti-Fraud Awareness - E-Learning</i>	Jakarta, 26 April 2024 Jakarta, April 26, 2024
		<i>Refreshment Kode Etik - E-Learning</i> Refreshment of Code of Ethics - E-Learning	Jakarta, 29 Mei 2024 Jakarta, May 29, 2024



Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Place/Date
		Akselerasi Sertifikasi SKKNI Level Kepala Bagian SDM Acceleration of Indonesian National Work Competency Standards (SKKNI) Certification at the Head of HR Department Level	Jakarta, 12 - 24 Juni 2024 Jakarta, June 12 - 24, 2024
		Operational Risk Awareness	Jakarta, 4 Juni 2024 Jakarta, June 4, 2024
		Leadership Training: Unleashing Leadership Potential, Empowerment Strategies	Jakarta, 25 Juli 2024 Jakarta, July 25, 2024
		Financial Health (Yuk Sehatkan Keuangan Anda) Financial Health (Let's Make Your Finances Healthy)	Jakarta, 26 Juli 2024 Jakarta, July 26, 2024
		Sosialisasi Ketentuan Standardisasi Kompetensi di Bidang Sistem Pembayaran (SK SP) Socialization of Competency Standardization Provisions in the Payment System Sector (SK SP)	Jakarta, 20 Agustus 2024 Jakarta, August 20, 2024
		Refreshment - AML - CFT and CPF (E-Learning)	Jakarta, 2 September 2024 Jakarta, September 2, 2024
		Sustainability Finance (Keuangan Berkelanjutan) Risiko Perubahan Iklim (Climate Risk Assessment) Sustainability Finance on Climate Change Risk	Jakarta, 24 September 2024 Jakarta, September 24, 2024
		Mental Health Awareness	Bandung, 26 Oktober 2024 Bandung, October 26, 2024
		Awareness PDP (Personal Data Protection) berdasarkan UU No.27 tahun 2022 Awareness on PDP (Personal Data Protection) based on Law No. 27 of 2022	Jakarta, 12 November 2024 Jakarta, November 12, 2024
		Human Capital Summit	Jakarta, 13-15 November 2024 Jakarta, November 13-15, 2024
		New Email Flow Socialization	Jakarta, 26 November 2024 Jakarta, November 26, 2024
		Compliance Internal Test 2024	Jakarta, 28 November 2024 Jakarta, November 28, 2024
Clara Aurum R Kapoh	Kepala Departemen General Affair	Socialization of Bank Business Plan Year 2024 - 2026 (Batch 1)	Jakarta, 5 Januari 2024 Jakarta, January 5, 2024
	Head of General Affairs Department	Sosialisasi : Kebijakan Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT dan PPPSPM) – Edisi 14 berdasarkan POJK No. 8 Tahun 2023 Socialization: Anti-Money Laundering Policy, Prevention of Terrorism Financing and Prevention of Proliferation Funding of Weapons of Mass Destruction (AML, CFT and CPF) - 14 th Edition based on POJK No. 8 of 2023	Jakarta, 30 Januari 2024 Jakarta, January 30, 2024
		Webinar "Peran UU P2SK dalam Memberikan Efek Jera bagi Pelaku Jasa Keuangan Ilegal" Webinar on "The Role of the P2SK Law in Providing a Deterrent Effect for Illegal Financial Service Actors"	Jakarta, 15 Februari 2024 Jakarta, February 15, 2024

Nama Name	Jabatan Position	Materi Pengembangan Kompetensi/Pelatihan Competency Development/Training Materials	Tempat/Tanggal Place/Date
		<i>Mandatory: Annual Refreshment Program BSMR Berdasarkan Surat Edaran OJK No. 28/SEOJK.03/2022 untuk Jenjang Kualifikasi J5 mengenai Mengelola Risiko Kepatuhan</i> Mandatory: Annual Refreshment of Risk Management Certification Agency (BSMR) Program based on Circular Letter OJK (SEOJK) No. 28/SEOJK.03/2022 for Qualification Level J5 concerning Managing Compliance Risk	Jakarta, 28 Februari 2024 Jakarta, February 28, 2024
		OJK Institute, Webinar : Strategi Mencegah Serangan Siber OJK Institute Webinar: Strategy to Prevent Cyber Attacks	Jakarta, 29 Februari 2024 Jakarta, February 29, 2024
		Peluncuran Gerakan Bersama Edukasi Pelindungan Konsumen (GEBER PK) Tahun 2024 Launching of Joint Movement for Consumer Protection Education (GEBER PK) in 2024	Jakarta, 27 Maret 2024 Jakarta, March 27, 2024
		<i>Anti-Fraud Awareness - E-Learning</i>	Jakarta, 25 April 2024 Jakarta, April 25 2024
		<i>Refreshment Kode Etik – E-Learning</i> Refreshment on Code of Ethics - E-Learning	Jakarta, 30 Mei 2024 Jakarta, May 30, 2024
		<i>Leadership Training: Unleashing Leadership Potential, Empowerment Strategies</i>	Jakarta, 18 Juli 2024 Jakarta, July 18, 2024
		Financial Health (Yuk Sehatkan Keuangan Anda) Financial Health (Let's Make Your Finances Healthy)	Jakarta, 26 Juli 2024 Jakarta, July 26, 2024
		<i>Sustainability Finance (Keuangan Berkelanjutan) Risiko Perubahan Iklim (Climate Risk Assessment)</i> Sustainability Finance on Climate Change Risk	Jakarta, 21 Agustus 2024 Jakarta, August 21, 2024
		<i>Mental Health Awareness</i>	Bandung, 26 Oktober 2024 Bandung, October 26, 2024
		<i>Mandatory: Annual Refreshment Program BSMR berdasarkan SEOJK No. 28/SEOJK.03/2022 untuk Jenjang Kualifikasi J5 mengenai Mengelola Risiko Strategik & Hukum</i> Mandatory: Annual Refreshment of Risk Management Certification Agency (BSMR) Program based on OJK Circular Letter (SEOJK) No. 28/SEOJK.03/2022 for Qualification Level J5 regarding Managing Strategic & Legal Risks	Jakarta, 6 November 2024 Jakarta, November 6, 2024
		<i>Awareness PDP (Personal Data Protection) berdasarkan UU No. 27 tahun 2022</i> Awareness on PDP (Personal Data Protection) based on Law No. 27 of 2022	Jakarta, 12 November 2024 Jakarta, November 12, 2024
		<i>New Email Flow Socialization</i>	Jakarta, 26 November 2024 Jakarta, November 26, 2024
		<i>Compliance Internal Test 2024</i>	Jakarta, 28 November 2024 Jakarta, November 28, 2024
		<i>Socialization of Bank Business Plan 2025-2027</i>	Jakarta, 23 Desember 2024 Jakarta, December 23, 2024



Prosedur Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko

[OJK E.3]

Risk Identification, Measurement, Monitoring, and Control Procedures

Manajemen risiko sangat membantu dalam pengambilan keputusan. Manajemen risiko memperhitungkan ketidakpastian dan dampak ketidakpastian tersebut terhadap pencapaian tujuan strategis Bank. Dalam konteks keberlanjutan, risiko keberlanjutan dipengaruhi oleh adanya perubahan iklim.

Dengan demikian, Bank menyadari bahwa risiko telah menjadi bagian yang tidak terpisahkan dari setiap kegiatan operasionalnya dan dapat mempengaruhi hasil usaha dan kinerja. Kesadaran akan risiko ini mendorong Bank untuk meningkatkan kemampuan dan kehandalan sistem manajemen risiko. Secara umum, penerapan sistem manajemen risiko mencakup prosedur untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko.

Identifikasi

Bank melakukan proses identifikasi seluruh sumber risiko yang relevan dan potensial pada produk dan aktivitas Bank, termasuk risiko pada produk dan aktivitas baru. Proses ini dilakukan oleh Departemen Manajemen Risiko sesuai dengan prinsip-prinsip identifikasi risiko sebagai berikut:

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

Pengukuran

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

Bank menggunakan metode yang ditetapkan oleh OJK untuk mengukur risiko kredit, risiko pasar dan risiko operasional dalam rangka penilaian risiko dan perhitungan permodalan sesuai dengan Peraturan OJK (POJK) yang berlaku. Terkait

Risk management is very helpful in decision making. Risk management takes into account uncertainty and the impact of said uncertainty on achieving the Bank's strategic objectives. In the context of sustainability, sustainability risks are influenced by climate change.

Thus, the Bank understands that risk has become an inseparable part of each of its operational activities and is something that can affect business results and performance. Risk awareness encourages the Bank to improve the capability and reliability of its risk management system. In general, the implementation of risk management system includes procedures for identifying, measuring, monitoring, and controlling risks.

Identification

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

1. Being proactive;
2. Covering all functional activities;
3. Combining and analyzing risk information from all available sources of information; and
4. Analyzing the probability of risk occurrence and its impact.

Measurement

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

The Bank uses a method determined by the OJK to measure credit risk, market risk and operational risk in the context of risk assessment and capital calculation in accordance with applicable Financial Services Authority Regulations (POJK).

dengan risiko pasar, Bank juga telah mengembangkan metode internal sendiri.

Pemantauan

Bank melakukan pemantauan terhadap pelaksanaan strategi manajemen risiko yang direkomendasikan oleh Komite Manajemen Risiko dan disetujui oleh Direksi serta pemantauan terhadap posisi/eksposur risiko. Bank akan menyempurnakan proses pelaporan apabila terdapat perubahan material pada kegiatan usaha, produk, transaksi, faktor risiko, teknologi informasi, dan sistem informasi manajemen risiko.

Pelaporan

Laporan Profil Risiko disampaikan oleh Bank 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.

Pengendalian

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 diminimalisir melalui beberapa cara, termasuk metode mitigasi risiko dan/atau penambahan modal Bank.

Penerapan Keuangan Berkelanjutan Terkait Aspek Ekonomi, Sosial, dan Lingkungan Hidup

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.

Bank terus berupaya mengembangkan manajemen risiko dengan mengintegrasikan isu-isu LST yang sejalan dengan prinsip-prinsip keuangan berkelanjutan. Bank telah membahas isu-isu LST melalui keikutsertaannya dalam berbagai seminar dan pelatihan. Bank juga telah berpartisipasi dan melakukan berbagai kajian mengenai penyelarasan manajemen risiko ekonomi, sosial, dan lingkungan hidup dengan proses bisnis dan portofolio Bank.

Hal ini dibuktikan dengan Bank secara konsisten telah mengintegrasikan berbagai aspek LST ke dalam proses pengambilan keputusan pemberian kredit, seperti yang diterapkan dalam proses pemeringkatan debitur. Analisis risiko lingkungan hidup merupakan bagian dari proses penilaian kredit Bank. Hal ini dikarenakan risiko lingkungan dan sosial sendiri mewakili beberapa jenis risiko dalam menjalankan bisnis.

Regarding market risk, the Bank has also developed its own internal method.

Monitoring

The Bank monitors the implementation of risk management strategies recommended by Risk Management Committee and approved by Board of Directors. It also monitors the Bank's own risk position/exposure. The Bank will improve its reporting process in the event that there are material changes in business activities, products, transactions, risk factors, information technology, and risk management information systems.

Reporting

The Bank's Risk Profile Report is submitted periodically to OJK in accordance with POJK, including Risk Profile Report within the same substance that submitted to the President Director and Risk Management Committee.

Control

The Bank establishes and implements risk management control measures to ensure that its activities will not result in losses that exceed the Bank's capabilities or endanger the Bank's business continuity. The Bank strives to minimize potential losses that may arise in several ways, including risk mitigation methods and/or increasing the Bank's capital.

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

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

The Bank continues to work towards developing its risk management by integrating ESG issues in line with sustainable finance principles. The Bank has discussed ESG issues through participation in various seminars and training. The Bank has also participated in and conducted various studies on the alignment of economic, social, and environmental risk management with the Bank's business processes and portfolio.

All of this can be seen evidenced by the Bank consistently integrating various ESG aspects into its credit decision-making process, as applied in its debtor rating process. Environmental risk analysis is part of the Bank's credit assessment. This is due to the fact that environmental and social risks representing several types of risks in conducting business.

Dampak lingkungan debitur menjadi salah satu faktor yang digunakan oleh Bank dalam menentukan peringkat debitur melalui sistem pemeringkatan internal Bank. Apabila terdapat perusahaan debitur/calon debitur dengan kegiatan usaha yang dinilai memiliki dampak yang sangat sensitif terhadap lingkungan hidup, maka pemberian fasilitas kredit hanya dapat dipertimbangkan apabila perusahaan yang tersebut telah memiliki izin lingkungan dari instansi yang berwenang.

Lebih lanjut, Bank telah menetapkan aspek LST telah menjadi salah satu faktor penilaian terkait kondisi bisnis dan sektor industri dari debitur. Pengelolaan risiko LST yang dilakukan Bank dalam proses pemberian kredit meliputi penilaian terhadap lokasi usaha debitur (lokasi usaha yang dituju, kedekatannya dengan bahan baku, wilayah pemasaran, tenaga kerja, apakah bertentangan dengan agama, sosial budaya, dampak lingkungan hidup, dan ketersediaan pembuangan limbah melalui izin lingkungan), sumber daya manusia, kapasitas produksi, proses produksi, dan faktor terkait lainnya.

Kebijakan Manajemen Risiko Kredit Bank dikaji ulang setiap 1 (satu) tahun sekali atau sewaktu-waktu apabila diperlukan. Hal ini dilakukan dalam rangka penyempurnaan kebijakan tersebut sesuai dengan perkembangan bisnis dan kebutuhan Bank. Selain itu juga dilakukan sesuai dengan perubahan peraturan yang mendasarinya.

Peran Dewan Komisaris terkait Penerapan Manajemen Risiko

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; dan
- Mengevaluasi dan memutuskan permohonan Direksi yang berkaitan dengan transaksi yang memerlukan persetujuan Dewan Komisaris.

Peran Direksi terkait Penerapan Manajemen Risiko

Berdasarkan pedoman dan tata tertib kerja, berikut adalah tugas Direksi terkait manajemen risiko sebagai berikut:

- Menyusun kebijakan, strategi, dan kerangka manajemen risiko secara tertulis dan komprehensif termasuk limit risiko secara keseluruhan dan per jenis risiko, dengan memperhatikan *risk appetite* yang akan diambil dan *risk tolerance* sesuai kondisi, serta memperhitungkan dampak risiko terhadap kecukupan permodalan. Setelah mendapat persetujuan dari Dewan Komisaris, maka Direksi menetapkan kebijakan, strategi, dan kerangka manajemen risiko dimaksud.

The environmental impact of debtors serves as one of the factors the Bank uses to determine debtor's ratings through its own internal rating system. If there is a debtor/potential debtor company that carries out business activities considered to have a very sensitive impact on the environment, then providing credit facilities can only be considered if the company has an environmental permit from authorized agencies.

Furthermore, the Bank has determined that ESG has become one of the assessment factors related to the business conditions and industrial sectors of debtors. ESG risk management carried out by the Bank in the credit approval process includes an assessment of the debtor's business location (targeted business location, proximity to raw materials, marketing area, workforce, it conflicts with religion and sociocultural elements, environmental impacts, and the availability of waste disposal through environmental permits), human resources, production capacity, production processes, and other related factors.

The Bank's Credit Risk Management Policy is reviewed every 1 (one) year or at any time if deemed necessary. This is carried out in order to improve the Bank's policy in accordance with business developments and its own needs. In addition, these reviews are also carried out in accordance with changes in underlying regulations.

The Role of the Board of Commissioners in Risk Management Implementation

The role of the Board of Commissioners in implementing risk management based on its own guideline and work rules of conduct are as follows:

- To approve and periodically evaluate all Bank policies and strategies related to risk management policies;
- To evaluate the Bank's Risk Profile Report as a quarterly accountability report of the Board of Directors for the implementation of its risk management policies; and
- To evaluate and decide on the request from the Board of Directors related to transactions that require the approval of the Board of Commissioners.

The Role of the Board of Directors in Risk Management Implementation

Based on its own guidelines and work rules of conduct, the following are the Board of Directors list of duties related to Risk Management:

- To prepare policies, strategies, and risk management framework in a written and comprehensive way, including overall risk limits and by type of risk, while considering the risk appetite to be implemented and the risk tolerance based on conditions, also considering the impact of risks on capital adequacy. After obtaining approval from the Board of Commissioners, the Board of Directors has to determine the policies, strategies, and risk management frameworks in question.

- b. Menyusun, menetapkan, dan mengkinikan prosedur dan alat untuk mengidentifikasi, mengukur, memonitor, dan mengendalikan risiko dengan mempertimbangkan masukan dari Komite Manajemen Risiko serta memastikan pelaksanaannya telah dilakukan oleh Divisi Manajemen Risiko dan satuan kerja operasional terkait.
- c. Menyusun dan menetapkan mekanisme persetujuan transaksi, termasuk yang melampaui limit dan kewenangan untuk setiap jenjang jabatan.
- d. Mengevaluasi dan/atau mengkinikan kebijakan, strategi, dan kerangka manajemen risiko paling kurang satu kali dalam satu tahun atau dalam frekuensi yang lebih sering dalam hal terdapat perubahan faktor-faktor yang mempengaruhi kegiatan usaha Bank, eksposur risiko, dan/atau profil risiko secara signifikan.
- e. Menetapkan struktur organisasi termasuk wewenang dan tanggung jawab yang jelas pada setiap jenjang jabatan yang terkait dengan penerapan manajemen risiko pada Bank.
- f. Bertanggungjawab atas pelaksanaan kebijakan, strategi, dan kerangka manajemen risiko yang telah disetujui oleh Dewan Komisaris serta mengevaluasi dan memberikan arahan berdasarkan laporan-laporan yang disampaikan oleh Satuan Kerja Manajemen Risiko termasuk laporan mengenai profil risiko.
- g. Memastikan seluruh risiko yang material dan dampak yang ditimbulkan oleh risiko dimaksud telah ditindaklanjuti dan menyampaikan laporan pertanggungjawaban kepada Dewan Komisaris secara berkala. Laporan dimaksud antara lain memuat laporan perkembangan dan permasalahan terkait risiko yang material disertai langkah-langkah perbaikan yang telah, sedang, dan akan dilakukan.
- h. Memastikan pelaksanaan langkah-langkah perbaikan atas permasalahan atau penyimpangan dalam kegiatan usaha Bank yang ditemukan oleh Satuan Kerja Audit Intern.
- i. Mengembangkan budaya manajemen risiko termasuk kesadaran risiko pada seluruh jenjang organisasi, antara lain meliputi komunikasi yang memadai kepada seluruh jenjang organisasi tentang pentingnya pengendalian intern yang efektif.
- j. Memastikan kecukupan dukungan keuangan dan infrastruktur untuk mengelola dan mengendalikan risiko.
- k. Memastikan bahwa fungsi manajemen risiko telah diterapkan secara independen yang dicerminkan antara lain adanya pemisahan fungsi antara Satuan Kerja Manajemen Risiko yang melakukan identifikasi, pengukuran, pemantauan dan pengendalian risiko dengan satuan kerja yang melakukan dan menyelesaikan transaksi.
- b. To prepare, determine, and update procedures and tools to identify, measure, monitor, and control risks by taking into account input from the Risk Management Committee and ensure that the implementation of these procedures and tools has been carried out by the Risk Management Division and by related operational work units.
- c. To prepare and determine transaction approval mechanisms, including those that exceed the limits and authority for each job level.
- d. To evaluate and/or update risk management policies, strategies, and framework at least once a year or more frequent in the event of changes in factors that significantly affect the Bank's business activities, risk exposure, and/or risk profile significantly.
- e. To establish an organizational structure that includes clear authority and responsibility at each level of office related to the Bank's risk management implementation.
- f. To be responsible for the implementation of policies, strategies, and risk management frameworks that have been approved by the Board of Commissioners, as well as responsible for evaluating and providing direction based on reports submitted by the Risk Management Work Unit, including reports on risk profile.
- g. To ensure that all material risks and impacts caused by the risks in question have been followed up and submit periodic accountability reports to the Board of Commissioners. The reports have to include reports on developments and problems related to material risks along with corrective measures that have been, are being, and will be taken.
- h. To ensure the implementation of corrective measures for problems or deviations in the Bank's business activities that have been discovered by the Internal Audit Work Unit.
- i. To develop a risk management culture that includes risk awareness at all levels of the organization, including adequate communication to all levels of the organization about the importance of effective internal control.
- j. To ensure adequate financial support and infrastructure to manage and control risk.
- k. To ensure that the Bank's risk management function has been implemented independently. This can be reflected in, among other things, the separation of functions between the Risk Management Work Unit (which carries out risk identification, measurement, monitoring and control) and the work unit which carries out and completes transactions.

Task Force on Climate-related Financial Disclosure (TCFD)

Bank telah mengintegrasikan aspek-aspek LST ke dalam proses bisnisnya sebagai bagian dari respon terhadap isu-isu perubahan iklim. Salah satu aspek LST tersebut adalah pengelolaan risiko LST dalam alokasi kredit. Upaya Bank dalam mengelola risiko LST dalam penyaluran kredit meliputi penilaian terhadap lokasi usaha debitur (lokasi usaha yang dituju, kedekatan dengan bahan baku, wilayah pemasaran, tenaga kerja, apakah bertentangan dengan agama dan sosial budaya, dampak lingkungan hidup, dan ketersediaan pembuangan limbah melalui izin lingkungan), sumber daya manusia, kapasitas produksi, proses produksi, dan faktor terkait lainnya.

Risiko dampak lingkungan hidup dari kegiatan usaha perusahaan debitur/calon debitur menjadi salah satu faktor Bank dalam menentukan peringkat debitur melalui sistem pemeringkatan internal Bank. Dalam hal perusahaan debitur/calon debitur yang kegiatan usahanya dinilai memiliki dampak yang sangat sensitif terhadap lingkungan hidup, maka pemberian fasilitas kredit hanya dapat dipertimbangkan apabila perusahaan yang bersangkutan telah memiliki izin lingkungan dari instansi yang berwenang.

Task Force on Climate-related Financial Disclosure (TCFD)

The Bank has integrated ESG aspects into its business processes as part of its response to climate change issues. One of these ESG aspects is ESG risk management in credit allocation. The Bank's efforts in managing ESG risk in credit distribution include assessing the debtor's business location (targeted business location, proximity to raw materials, marketing area, workforce, whether it conflicts with religion and socio-cultural elements, environmental impact, and availability of waste disposal through environmental permits), human resources, production capacity, production processes, and other related factors.

The environmental impact risk of the business activities of the debtor/potential debtor company serves as one of the Bank's factors in determining the specific debtor's rating through the Bank's own internal rating system. In the event that debtor/potential debtor company has business activities that are considered to have a very sensitive impact on the environment, providing credit facilities can only be considered if the company has an environmental permit from authorized agencies.



Kepatuhan Terhadap Hukum dan Peraturan

Compliance with Laws and Regulations

Komitmen Bank untuk mematuhi semua ketentuan hukum dan peraturan perundangan yang berlaku, merupakan bentuk penerapan tata kelola perusahaan yang baik. Untuk memastikan kepatuhan terhadap hukum yang berlaku, Bank menerbitkan dan memberlakukan berbagai kebijakan yang mengatur perilaku bisnis yang bertanggung jawab dan menghormati hak asasi manusia. Bank juga menerbitkan dan memberlakukan berbagai kebijakan operasional yang mengatur hubungan bisnis Bank dengan para pemangku kepentingan. [GRI 2-23, 2-27]

Kebijakan-kebijakan ini berlaku bagi seluruh karyawan Bank, termasuk Dewan Komisaris, Direksi, organ pendukung manajemen, dan staf. Bank menunjuk orang-orang yang bertanggung jawab untuk melaksanakan kebijakan-kebijakan tersebut pada berbagai tingkatan struktur organisasi, sesuai dengan tingkat kewenangannya. Proses implementasi komitmen dimulai dengan pengintegrasian komitmen ke dalam strategi, kebijakan operasional, standar dan prosedur operasional. Bank kemudian melakukan evaluasi terhadap pelaksanaan kebijakan untuk melakukan perbaikan di masa yang akan datang. Proses ini termasuk menangani dampak negatif yang mungkin ditimbulkan. [GRI 2-24, 2-25]

Bank juga melibatkan para pemangku kepentingan dalam proses perbaikan. Bank menyediakan saluran/mekanisme untuk menyampaikan keluhan/saran dari para pemangku kepentingan. Saluran-saluran tersebut antara lain kotak saran, metode penyampaian pengaduan *fraud* melalui *Whistleblowing System*, dan saluran-saluran lainnya. Selama periode pelaporan, tidak terdapat insiden ketidakpatuhan Bank terhadap peraturan perundang-undangan yang berlaku. [GRI 2-26, 2-27]

The Bank's commitment to comply with all applicable laws and regulations is its way of implementing good corporate governance. To ensure compliance with applicable laws, the Bank issues and enforces various policies that regulate responsible business behavior and respect for human rights. The Bank also issues and enforces various operational policies that regulate the Bank's business relationships with stakeholders. [GRI 2-23, 2-27]

These policies apply to all Bank employees, including the Board of Commissioners, Board of Directors, organ that supports management, and staff. The Bank appoints persons responsible for implementing these policies at various levels of the organizational structure, according to their level of authority. The Bank's commitment implementation process begins with the integration of this commitment into its own strategy, operational policies, standards and operational procedures. The Bank then evaluates the implementation of its policy as a way to make improvements in the future. This process includes addressing any negative impacts that may arise. [GRI 2-24, 2-25]

The Bank also involves stakeholders in the improvement process. The Bank has provided channels/mechanisms to convey complaints/suggestions from stakeholders. These channels include a suggestion box, a method for submitting complaints of fraud through its Whistleblowing System, and other channels. Throughout the reporting period, there were no incidents of the Bank not complying with applicable laws and regulations. [GRI 2-26, 2-27]



Hubungan dengan Pemangku Kepentingan

[OJK E.4][GRI 2-29]

Stakeholder Relations

Beragam upaya terus dilakukan untuk menjaga hubungan yang harmonis dengan para pemangku kepentingan melalui berbagai pendekatan yang bertujuan untuk memperoleh umpan balik positif dan memenuhi harapan mereka. Proses pelibatan pemangku kepentingan yang diterapkan meliputi identifikasi, prioritas dan pemetaan isu-isu pemangku kepentingan Bank. Proses penentuan prioritas pemangku kepentingan didasarkan pada berbagai pengaruh dan kepentingan terhadap kegiatan Bank.

Dengan menjaga hubungan yang baik dan melakukan pendekatan yang tepat, Bank dapat memperoleh masukan yang berharga untuk menambah nilai pada berbagai aktivitas, produk dan layanannya. Para pemangku kepentingan juga akan memperoleh manfaat yang lebih besar dari peningkatan tersebut. Bank telah mengidentifikasi berbagai pemangku kepentingan dan mengelompokkannya ke dalam kelompok pemangku kepentingan utama, yang meliputi nasabah, investor dan pemegang saham, regulator, karyawan, masyarakat umum, vendor dan *peers*.

Dalam berhubungan dengan para pemangku kepentingan, Bank telah mengembangkan kerangka kerja berikut ini untuk mengelola hubungan dan melibatkan para pemangku kepentingan dalam kegiatan manajemen:

Various efforts are continuously made to maintain harmonious relationships with stakeholders. This is done by way of a number of approaches aimed at obtaining positive feedback and meeting their expectations. The approaches implemented are the result of a process of identifying, prioritizing and mapping stakeholder issues based on the Bank's interactions with stakeholders. The process of determining stakeholder priorities is based on various influences and interests on the Bank's activities.

By maintaining good relations and taking the right approach, the Bank can obtain valuable input to add value to its various activities, products and services. Stakeholders will also benefit more from the improvements. The Bank has identified various stakeholders and grouped them into key stakeholder groups that consist of customers, investors and shareholders, regulators, employees, general public, vendors and *peers*.

In dealing with stakeholders, the Bank has developed the following framework to manage relationships and to involve stakeholders in management activities:

Tabel Pemangku Kepentingan

Table of Stakeholders

Kelompok Pemangku Kepentingan Stakeholder Groups	Identifikasi Pemangku Kepentingan Identification of Stakeholders	Pendekatan kepada Pemangku Kepentingan Approach to Stakeholders	Topik Utama Pemangku Kepentingan Key Stakeholder Topics
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 <i>Channel</i> layanan bank - Customer service - Bank service channels	- Informasi produk dan layanan keuangan - Kenyamanan dan keamanan transaksi - Keamanan data - Nilai tambah produk dan jasa - Information on financial products and services - Convenience and security of transactions - Data security - Added value of products and services

Kelompok Pemangku Kepentingan Stakeholder Groups	Identifikasi Pemangku Kepentingan Identification of Stakeholders	Pendekatan kepada Pemangku Kepentingan Approach to Stakeholders	Topik Utama Pemangku Kepentingan Key Stakeholder Topics
102-40	102-42	102-43	102-44
Investor dan Pemegang Saham Investors and Shareholders	Pihak yang menanamkan modal atau mempunyai kepemilikan saham pada Bank Parties that invest capital or have share ownership in the Bank	- Rapat Umum Pemegang Saham - Laporan keuangan triwulan - General Meeting of Shareholders - Quarterly financial report	- Keberlangsungan dan pertumbuhan usaha - Nilai tambah ekonomi - Pelaksanaan tata kelola - Kesesuaian dengan konsep <i>sustainability finance</i> di grup - Business continuity and growth - Added economic value - Governance implementation - Compliance with the group's sustainability finance concept
Regulator Regulators	Pihak yang melakukan pengawasan kegiatan perbankan dan menerbitkan peraturan-peraturan yang mengikat bagi Bank Parties that supervise banking activities and issue regulations that are binding on the Bank	- Pelaporan - Pelaksanaan pengawasan - Reporting - Supervision implementation	- Kepatuhan pada regulasi - Pelaksanaan keuangan berkelanjutan - Dukungan pada program literasi, inklusi, dan pembangunan berkelanjutan - Regulatory compliance - Sustainable financial 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 that work at the Bank as permanent employees or contract employees based on work agreements	- Serikat Pekerja - Forum komunikasi - Labor Union - Communication forums	- Kesejahteraan, kesehatan dan keselamatan kerja - Kompetensi, karier, dan pengembangan diri - Welfare, occupational health and safety - Competence, career, and self-development
Masyarakat Umum Public	Individu atau sekelompok orang sebagai pihak yang berdomisili atau hidup berdampingan di wilayah operasi Bank Individuals or groups of people as parties that are domiciled or live side by side in the Bank's operational area	- Program CSR dan literasi keuangan - Website - Laporan Keberlanjutan - CSR Programs and Financial Literacy - Website - Sustainability Report	- Kepercayaan kepada perbankan - Manfaat korporasi untuk sosial dan lingkungan hidup - Pemahaman produk dan layanan keuangan - Energi dan emisi - Trust in banking - Corporate benefits of social and environmental aspects - Understanding of financial products and services - Energy and emissions
Vendor Vendors	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 Agreement - Transparency of procurement transactions
Peers	Perusahaan sebagai pihak yang menjalankan jenis usaha (menjual produk/jasa) yang sama dengan Bank Companies as parties that run 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]

The Impact of Various Issues on Sustainable Finance Implementation

Bank berkomitmen untuk berpartisipasi aktif dalam kegiatan-kegiatan yang berkontribusi terhadap pencapaian Tujuan Pembangunan Berkelanjutan dan keuangan berkelanjutan. Dalam mengimplementasikan Rencana Aksi Keuangan Berkelanjutan (RAKB), Bank telah mengidentifikasi beberapa hambatan dan permasalahan yang dihadapi dalam mengimplementasikan kegiatan-kegiatan yang berkelanjutan, sebagaimana disajikan dalam tabel di bawah ini:

The Bank is committed to actively participating in activities that contribute to achieving the nation's Sustainable Development Goals and sustainable finance. In implementing Sustainable Finance Action Plan (SFAP), the Bank has identified several obstacles and issues encountered in implementing sustainable activities, as presented in the table below:

No	RAKB 2024 SFAP 2024	Realisasi 2024 Realization in 2024	Permasalahan yang dihadapi Problems	Upaya Penyelesaian Settlement Efforts	PIC
1	Memperkuat fungsi keuangan berkelanjutan melalui peningkatan tim Aksi Keuangan Berkelanjutan (AKB). Strengthening the Bank's sustainable finance function by improving its Sustainable Finance (SF) team.	Per Juni 2024, telah dirumuskan konsep kerangka kerja keuangan berkelanjutan yang menjelaskan pilar-pilar keuangan berkelanjutan, struktur keuangan berkelanjutan, serta tugas dan tanggung jawab tim AKB. Konsep tersebut telah disosialisasikan kepada Tim AKB untuk diimplementasikan dan ditinjau pada bulan September 2024. As of June 2024, the Bank has formulated a sustainable finance framework concept that explains the pillars of sustainable finance, sustainable finance structure, and the duties and responsibilities of the (SF) team. This concept has been socialized to the SF team for implementation and review.	-	-	SEVP Planning, Finance & Strategi Bisnis dan Wakil Kepala Divisi Planning and Finance SEVP Planning, Finance & Business Strategy and Deputy Head of Planning and Finance Division

No	RAKB 2024 SFAP 2024	Realisasi 2024 Realization in 2024	Permasalahan yang dihadapi Problems	Upaya Penyelesaian Settlement Efforts	PIC
2	Mengelola rasio kredit Kategori Kegiatan Usaha Berkelanjutan (KKUB) berdasarkan POJK No. 51 tahun 2017 terhadap total kredit sebesar 20% Managing the ratio of Sustainable Business Activities Category (KKUB) loan based on POJK No. 51 year 2017 to total loans at level 20%	Rasio KKUB terhadap total kredit sebesar 16,30%. Total penyaluran kredit KKUB dicapai sebesar Rp1,92 triliun dari total kredit sebesar Rp11,80 triliun. A 16.30% ratio of KKUB to total loans. Total KKUB credit distribution reached IDR1.92 trillion from total credit of IDR11.80 trillion.	-	-	Direktur yang membawahkan Divisi Business Development dan Kepala Divisi Business Development Director in charge of Business Development Division and the Head of Business Development Division
3	Mengelola rasio kredit Taksonomi Hijau terhadap total kredit sebesar 28% Managing ratio of green taxonomy loan to total loans at level 28%	Rasio kredit Taksonomi Hijau terhadap total kredit yaitu sebesar 32,07%. Total penyaluran kredit Taksonomi Hijau sebesar Rp3,78 triliun dari total kredit Rp11,80 triliun. Ratio of Green Taxonomy loan to total loans was 32.07%. The total disbursement of Green Taxonomy loan was IDR3.78 trillion from a total credit of IDR11.80 trillion.	-	-	Direktur yang membawahkan Divisi Business Development dan Kepala Divisi Business Development. Director in charge of Business Development Division and the Head of Business Development Division
4	Pelatihan terkait Taksonomi Hijau dan KKUB. Training related to Green Taxonomy or KKUB.	85,30% target peserta telah mengikuti pelatihan Taksonomi Hijau dan KKUB. Peningkatan pengetahuan melalui pelatihan/seminar yang diselenggarakan oleh OJK dan melalui pelatihan internal dengan mengundang pakar, dengan topik sebagai berikut: 1. Peran Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) dalam Mendorong Transisi Energi Menuju <i>Net Zero Emission</i> di Indonesia yang diselenggarakan pada tanggal 28 Maret 2024; 2. <i>Sustainable Finance Event Forum</i> yang diselenggarakan pada tanggal 23 April 2024; 3. Percepatan Perencanaan Transisi Iklim bagi Lembaga Keuangan, Emiten, dan Perusahaan Publik yang diselenggarakan pada tanggal 17 Mei 2024; 4. Perhitungan Emisi Gas Rumah Kaca Cakupan 3 yang diselenggarakan pada 28 Mei 2024; 5. <i>Climate Risk Assessment</i> yang diselenggarakan pada tanggal 7 & 21 Agustus dan 17 & 24 September 2024; 6. Seminar "<i>Journeys Toward the Adoption of IFRS S1 dan S2 di Indonesia</i>" yang diselenggarakan pada tanggal 12 September 2024; dan 7. Seminar "<i>Optimizing Collaboration in Mitigating and Eradicating Green Financial Crime in Indonesia Towards Indonesia Emas 2045</i>".	-	-	Kepala Divisi Human Capital dan Kepala Departemen People Development Head of Human Capital Division and Head of People Development Department



No	RAKB 2024 SFAP 2024	Realisasi 2024 Realization in 2024	Permasalahan yang dihadapi Problems	Upaya Penyelesaian Settlement Efforts	PIC
		85.30% of target participants had participated in Green Taxonomy or KKUB training. Knowledge enhancement through training/seminars that were organized by OJK and through internal training by inviting experts, were carried out with the following topics: 1. The Role of the Indonesian Sustainable Finance Taxonomy (TKBI) in Encouraging the Energy Transition Towards Net Zero Emission in Indonesia, held on March 28, 2024; 2. Sustainable Finance Event Forum, held on April 23, 2024; 3. Acceleration of Climate Transition Planning for Financial Institutions, Issuers, and Public Companies in Indonesia held on May 17, 2024; 4. Calculation of Greenhouse Gas Emissions Scope 3, which was held on May 28, 2024; 5. Climate Risk Assessment, which was held on August 7 & 21, and on September 17 & 24, 2024; 6. Seminar on "Journeys Toward the Adoption of IFRS S1 and S2 in Indonesia", which was held on September 12, 2024; and 7. Seminar on "Optimizing Collaboration in Mitigating and Eradicating Green Financial Crime in Indonesia, Towards a Golden Indonesia in 2045".			
5	Meningkatkan jumlah debitur baru. Increasing the number of new debtors.	Terdapat 26 debitur baru pada tahun 2024 atau tingkat pencapaian sebesar 217% dari target 12 debitur baru dengan total penyaluran kredit sebesar Rp1,49 triliun. The Bank acquired 26 new debtors in 2024. This marked an achievement rate of 217% of its target of 12 new debtors, with a total credit distribution of IDR1.49 trillion.	-	-	Direktur yang Membawahkan Divisi Business Development dan Kepala Divisi Business Development. Director in Charge of Business Development Division and the Head of Business Development Division



No	RAKB 2024 SFAP 2024	Realisasi 2024 Realization in 2024	Permasalahan yang dihadapi Problems	Upaya Penyelesaian Settlement Efforts	PIC
6	Perbaikan kebijakan dan infrastruktur Bank. Improvement of Bank's policy and infrastructure	Per Maret 2024, Bank telah membuat regulasi baru di dalam Pedoman Pelaksanaan Kredit sebagai syarat survei untuk pemberian kredit investasi atau pembiayaan proyek dengan nilai kredit lebih dari Rp100 miliar. Hal tersebut sesuai dengan kebijakan Grup Resona yang bertujuan mengidentifikasi dan mengevaluasi potensi dampak negatif terhadap lingkungan dan sosial dengan meminta debitur berusaha mengurangi potensi dampak negatif tersebut sebelum memberikan kredit. Sejak tanggal 18 September 2024, <i>enhancement</i> aplikasi CIS (Credit Information System) telah dilakukan dengan menambahkan kriteria KKUB untuk setiap pengajuan kredit. As of March 2024, the Bank has made new regulations in Credit Process Guidelines as part of its survey requirements for providing investment loan or project financing for any lending value of more than IDR100 billion. This is in accordance with Resona Group policy, which aims to identify and evaluate potential negative impacts on the environment and society by asking debtors to try to reduce their potential negative impacts before being provided with loan. Since September 18, 2024, enhancements of the CIS (Credit Information System) application have been carried out by adding KKUB criteria for each credit application.	-	-	Kepala Divisi Credit Portfolio Management (terkait regulasi) dan Kepala Divisi Teknologi Informasi (terkait infrastruktur Bank) Head of Credit Portfolio Management Division (related to regulation) and Head of Information Technology Division (related to Bank infrastructure)



No	RAKB 2024 SFAP 2024	Realisasi 2024 Realization in 2024	Permasalahan yang dihadapi Problems	Upaya Penyelesaian Settlement Efforts	PIC
7	Pemetaan dan review jasa elektronik. Mapping and reviewing electronic services.	Bank telah melakukan survei terhadap kebutuhan nasabah dan melakukan analisis lebih lanjut. Bank berencana melakukan 23 hal perbaikan pada Internet Banking (IB) baru untuk meningkatkan kepuasan nasabah dan meningkatkan stabilitas kinerja aplikasi demi menghasilkan efisiensi pemrosesan transaksi baik bagi nasabah maupun Bank. Pada akhirnya, perbaikan akan menghasilkan peningkatan ketahanan IB untuk layanan jangka panjang serta efisiensi dan keberlanjutan. Target <i>Go-Live</i> terbatas IB baru adalah 21 April 2025, sedangkan <i>Go-Live</i> penuh akan dilakukan pada 21 Juli 2025. The Bank has conducted a survey of customer needs and conducted further analysis. The Bank plans to make 23 improvements to its new Internet Banking (IB) to improve customer satisfaction and improve the stability of application performance in order to generate transaction processing efficiency for both customers and the Bank. Ultimately, these improvements will result to the increasing IB resilience for long-term services, as well as efficiency and sustainability. Its target for the new IB limited <i>Go-Live</i> is April 21, 2025, while full <i>Go-Live</i> will be carried out on July 21, 2025.	-	-	Kepala Divisi Strategi Bisnis Head of Business Strategy Division
8	Melaksanakan kegiatan Tanggung Jawab Sosial Lingkungan (TJSL) berkelanjutan bekerja sama dengan debitur. Implementing sustainable Corporate Social Responsibility activities in collaboration with debtors.	Bank bekerja sama dengan PT Rohto Laboratories Indonesia (RLI) dalam melaksanakan aktivitas TJSL yang bertemakan "<i>Clear Vision to Brighter Future 2024</i>". Bank memberikan donasi sebesar Rp87,2 juta atau setara dengan 250 pasang kacamata (dari total 800 pasang kacamata) kepada siswa-siswi di 7 sekolah (SD/SMP) di 3 kota berbeda. Rangkaian acara CSR ini dimulai dari 11 September-24 Oktober 2024. Acara seremoni pembagian kaca mata dilaksanakan pada 10 Oktober 2024 sekaligus memperingati Hari Penglihatan Sedunia di SMPN 6 Cirebon. The Bank collaborated with PT Rohto Laboratories Indonesia (RLI) in implementing a CSR activity with a theme of "<i>Clear Vision for Brighter Future 2024</i>". The Bank donated IDR87.2 million or equivalent with 250 pairs of eyeglasses (out of a total of 800 pairs of glasses) to the students across 7 schools (Elementary/Junior High School) in 3 different cities. CSR events on this were held from September 11 to October 24, 2024, with a ceremony event of eyeglasses distribution that was held on October 10, 2024, to commemorate World Sight Day at SMPN 6 Cirebon.	-	-	Wakil Kepala Divisi Planning and Finance dan Kepala Departemen Corporate Secretary Deputy Head of Planning and Finance Division and Head of Corporate Secretary Department.



Kegiatan Membangun Budaya Keberlanjutan

[OJK F.1]

Activities for Building a Culture of Sustainability

Keberhasilan pelaksanaan program keuangan berkelanjutan juga dipengaruhi oleh pemahaman dan budaya keberlanjutan di antara seluruh karyawan Bank. Untuk itu, Bank telah melakukan upaya membangun budaya keberlanjutan melalui sosialisasi dan internalisasi nilai-nilai perusahaan, yaitu *Credible, Accurate, Responsible, dan Enterprising (CARE)*.

Seluruh karyawan Bank diwajibkan untuk menerapkan etika dan budaya yang sesuai dengan nilai-nilai Bank, sehingga karyawan memiliki martabat yang tinggi. Selain itu, seluruh karyawan juga berkewajiban untuk menerapkan praktik tata kelola perusahaan yang baik dan mematuhi peraturan perundang-undangan yang berlaku. Etika dan budaya memberikan kontribusi yang signifikan terhadap perkembangan dan keberlanjutan jangka panjang bisnis Bank.

Sepanjang tahun 2024, Bank telah melaksanakan beberapa program untuk membangun budaya keberlanjutan, antara lain:

1. Menumbuhkan *awareness* seluruh karyawan terhadap program Keuangan Berkelanjutan serta meningkatkan kemampuan Tim AKB 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 dan perundang-undangan terkait lingkungan hidup;
4. Memberikan layanan yang setara atas produk dan/atau jasa perbankan yang disediakannya, serta menyampaikan informasi produk dan/atau jasa perbankan yang akurat kepada nasabah; dan

The success in implementing a sustainable finance program is also influenced by having a high level of understanding and a culture of sustainability among all Bank employees. To that end, Bank has made various efforts to build a culture of sustainability through its socialization and internalization of corporate values, specifically, *Credible, Accurate, Responsible, and Enterprising (CARE)*.

All of Bank employees are required to implement ethics and culture in accordance with the Bank's values. This is to ensure that employees have high levels of dignity. In addition, all employees are also required to implement good corporate governance practices and comply with applicable laws. Ethics and culture contribute significantly to the development and long-term sustainability of the Bank's business.

Throughout 2024, the Bank has implemented several programs to build culture of sustainability, including the following:

1. Raising awareness among all employees of the Bank's Sustainable Finance program and improving the ability of SF Team and other related parties in creating Sustainability Report by participating in the activities of building sustainable finance capacity;
2. Continuing the implementation of the Bank's Kaizen Program, which aims to achieve sustainable business and profit through reducing company costs and improving internal processes. Efforts to reduce company costs was done by saving on energy, water, and paper usage, as well as by using electronic communications;
3. Including provisions in Credit Process Guidelines that regulate general requirements for credit applications related to the assessment of negative impacts on the environment and compliance with law and regulation related to environment;
4. Providing equal services for banking products and/or services provided, and delivering accurate information on banking products and/or services to customers; and

5. Aktif merespon semua pengaduan yang hal ini juga bertujuan untuk meminimalisir dampak negatif akibat ketidakpuasan nasabah.

Bank memperkuat budaya keberlanjutan melalui penegakan dan pemberian sanksi atas pelanggaran kode etik, serta upaya untuk mendukung penerapan tata kelola perusahaan yang efektif. Proses ini didukung dengan penyediaan sarana pelaporan dugaan *fraud* sebagai deteksi dini. Mekanisme pelaporan *fraud* diatur dalam Kebijakan Anti-Fraud.

Konflik Kepentingan

Dalam kode etik, Bank telah mengatur budaya kerja dan perilaku bisnis yang berkaitan dengan benturan kepentingan. Kode Etik menjelaskan pemisahan yang tegas antara kepentingan pribadi dan kepentingan Bank serta menghindari setiap situasi yang dianggap atau dapat menimbulkan benturan kepentingan. Ketentuan-ketentuan tersebut berlaku bagi seluruh anggota Dewan Komisaris, Direksi, organ-organ Dewan Komisaris dan karyawan. Sementara itu, komitmen terkait hubungan afiliasi antara anggota Direksi, Dewan Komisaris dan pemegang saham pengendali telah diuraikan dalam Laporan Tahunan sesuai dengan peraturan OJK. **[GRI 2-15]**

Selanjutnya, dalam rangka mencegah dan menghindari terjadinya benturan kepentingan, Bank mendorong dan menyediakan sarana komunikasi (berupa mekanisme pengaduan) mengenai isu-isu yang dianggap penting bagi Bank. Isu-isu penting tersebut dapat mencakup dampak negatif potensial dan aktual terhadap pemangku kepentingan yang disampaikan melalui mekanisme pengaduan dan proses lainnya. Isu-isu penting tersebut juga dapat mencakup isu-isu yang diangkat melalui mekanisme lain mengenai perilaku organisasi dalam operasi dan hubungan bisnisnya. **[GRI 2-16]**

5. Actively responding to all complaints as a way to minimize the negative impacts arising due to customer dissatisfaction.

The Bank has strengthened its sustainability culture through enforcement and sanctions for violations of code of ethic, as well as through efforts to support the implementation of effective corporate governance. This process is supported by the Bank's provision of facility for reporting suspected fraud as a form early detection. The mechanism for reporting fraud is regulated in Anti-Fraud Policy.

Conflicts of Interest

In the code of ethics, the Bank has regulated work cultures and business behavior related to conflicts of interest. The Code of Ethics explains the importance of having a strict separation between personal interests and the interests of the Bank in order to avoid any situation that is considered or may cause a conflict of interest. These provisions apply to all members of the Board of Directors, Board of Commissioners, organs of the Board of Commissioners and employees. Meanwhile, commitments related to affiliated relationships between members of the Board of Directors, Board of Commissioners and controlling shareholders have been described in the Bank's Annual Report in accordance with OJK regulations. **[GRI 2-15]**

Furthermore, in order to prevent and avoid conflicts of interest, the Bank has encouraged and provided employees and stakeholders with a means of communication (in the form of a complaint mechanism) for issues that are considered important to the Bank. These important issues can include potential and actual negative impacts on stakeholders that can be conveyed through the aforementioned complaint mechanism and through other processes. These important issues can also include issues raised through other mechanisms regarding the organization's behavior throughout its operations and business relationships. **[GRI 2-16]**

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3

Kinerja Keberlanjutan : Ekonomi

**Sustainable
Performance : Economy**







Kinerja Ekonomi

Economic Performance



Bank sebagai lembaga keuangan memainkan peran penting dalam menyediakan layanan keuangan bagi masyarakat. Pertumbuhan ekonomi yang terjadi menciptakan peluang Bank untuk menjamin keberlanjutan operasinya, berkontribusi terhadap pembangunan, dan memenuhi hak-hak pemangku kepentingan. Oleh karena itu, Bank juga berkomitmen untuk mendukung program keuangan berkelanjutan dan mencapai tujuan pembangunan berkelanjutan (TPB).

Para pemangku kepentingan akan mendapat manfaat dari pencapaian kinerja Bank yang tertuang dalam pembahasan kinerja ekonomi yang mencakup 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.

Pada awal tahun, Bank telah menetapkan tujuan dan strategi untuk mengukur keberhasilan kinerja keuangan dan operasionalnya. Semua tujuan ini dimasukkan ke dalam Rencana Bisnis Bank (RBB) dan Rencana Aksi Keuangan Berkelanjutan (RAKB). Bank yaitu berkonsentrasi pada peningkatan produktivitas dan pemulihan kinerja melalui inisiatif strategis dalam perkreditan, permodalan, dan pendanaan. Dalam prosesnya, Bank memantau dan menilai pencapaian tujuan dan pelaksanaan strategi secara berkala, baik bulanan, triwulanan, semesteran, maupun tahunan. Penilaian ini dilakukan berjenjang, mulai dari departemen hingga divisi, sehingga hasilnya dapat digunakan untuk menilai kinerja Bank dan memperbaiki strategi di masa mendatang. [GRI 3-3]

Bank as a financial institution plays an important role in providing financial services to the community. In this economic growth, it creates opportunities for the Bank for ensure operational sustainability, contributions to development, and ability to fulfill the rights of stakeholders. Hence, the Bank is also committed to supporting sustainable finance programs and achieving sustainable development goals (SDGs).

Stakeholders will benefit from the Bank's performance achievements contained in the explanation of the Bank's economic performance which includes: the economic value generated and distributed (GRI 201-1), defined compensation obligations and other pension plans (GRI 201-3), and any significant indirect economic impacts.

At the beginning of the year, Bank has established various goals and strategies to measure the success of financial and operational performance. All of these goals are included in the Bank Business Plan (RBB) and Sustainable Finance Action Plan (RAKB). The Bank focuses on increasing productivity and performance recovery through strategic initiatives in credit, capital, and funding. In the process, the Bank periodically monitors and assesses the objective achievement and the implementation strategy on monthly, quarterly, semi-annually, and annually basis. This assessment is carried out in stages start from departments to divisions, so the results can be used to assess the Bank's performance and make improvements for its future strategies. [GRI 3-3]



Strategi Bisnis

Business Strategy

Pada 2024 sebagai tahun "*Reinforcement Year*" Bank memperkuat keberlanjutan sebagaimana slogan "*Sustain Your Business Growth*" yang berkomitmen untuk terus mendukung pertumbuhan bisnis nasabah melalui produk dan layanan yang ditawarkan. Bank meningkatkan kapasitas bisnis dan mengoptimalkan pangsa pasar yang lebih besar dengan cara menetapkan strategi bisnis yang lebih efektif yang menitikberatkan pada *acquisition strategy* dan *optimization strategy*. Selain itu, Bank telah meluncurkan *Supply Chain Financing* dan mempromosikan produk yang dapat membantu perusahaan-perusahaan mengatasi tantangan bisnis saat ini yang semakin berkembang.

Secara bersamaan, Bank telah menyiapkan sumber daya manusia (SDM) yang memadai untuk mendukung komitmen dalam pelaksanaan keuangan berkelanjutan. SDM Bank diberikan pemahaman berkaitan dengan manajemen risiko sosial dan lingkungan hidup yang berkorelasi dengan program keuangan berkelanjutan, sehingga kebijakan internal yang berkaitan dengan penyaluran kredit dapat sesuai dengan prinsip keuangan berkelanjutan.

Sebagai bentuk peran Bank dalam fungsi intermediasi, Bank terus menunjukkan peningkatan dengan sistem keuangan yang tetap stabil. Seiring dengan perbaikan kondisi permintaan dan penawaran, serta perbaikan terus-menerus di sektor riil dan dunia usaha, Bank Indonesia mencatat pertumbuhan ekonomi dengan kisaran 4,7-5,5% *year on year* (yoy) pada tahun 2024. Ketersediaan dana perbankan untuk penyaluran kredit atau pembiayaan bagi dunia usaha didukung oleh rasio alat likuid terhadap dana pihak ketiga (AL/DPK) yang masih tinggi sebesar 25,59%.

Strategi Perkreditan

Pada tahun 2024, Bank menghadapi beragam tantangan, namun Direksi telah berusaha secara optimal untuk menjalankan bisnis dan mengelola risiko. Bank memutuskan untuk berkonsentrasi pada peningkatan kualitas kredit melalui pemberian kredit dengan *prudent principle* dan pengawasan ketat terhadap kredit bermasalah dan kualitas rendah. Dalam hal target pasar penyaluran kredit, Bank memprioritaskan segmen korporasi baik untuk korporasi Jepang maupun korporasi lokal. Bank masih mempertahankan strategi bisnisnya membagi portofolio kredit kepada beberapa sektor ekonomi, terutama pada sektor manufaktur dan perdagangan grosir.

In 2024 as the "*Reinforcement Year*", the Bank strengthens sustainability aligned with slogan "*Sustain Your Business Growth*" remind in its commitment to support customer business growth through its product and service offered. The Banks increase business capacity and optimize larger market share by establishing more effective business strategies that emphasized on acquisition strategies and optimization strategies. Other than that, the Bank has launched *Supply Chain Financing* and promoted products that can help companies overcome today's growing business challenges.

At the same time, the Bank has prepared adequate human resources (HR) to support its sustainable finance implementation commitments. The Bank's HR is given an understanding related to social and environmental risk management that is correlated with sustainable finance programs, so that internal policies related to loan disbursement can be aligned with sustainable finance principles.

As part of the Bank's intermediary function, the Bank has continued to show improvements with a stable financial system. Improvements in demand and supply conditions and in the real sector and the business world have paved the way for a recorded economic growth in the range of 4.7% to 5.5% *year on year* (yoy) as recorded by Bank Indonesia in 2024. The availability of banking funds for credit distribution or business world financing was supported by a ratio of liquid assets to third party funds (AL/DPK) that remained high at 25.59%.

Loan Strategy

The Bank facing various challenges throughout 2024. Nevertheless, the Board of Directors has made optimal efforts to run the business and manage risks. The Bank decided that year to concentrate on improving loan quality by providing loan with prudent principle and 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 also continued to maintain its business strategy of dividing its credit portfolio into several economic sectors, especially in the manufacturing and wholesale trading sector.

Strategi Permodalan

Bank menetapkan strategi permodalan antara lain melalui:

1. Menjaga pencapaian *profit* Bank untuk terus meningkat;
2. Meningkatkan kualitas kredit yang dapat mengurangi cadangan kerugian penurunan nilai; dan
3. Mengendalikan pembayaran dividen pada tingkatan yang wajar dan dapat diterima oleh para pemegang saham.

Strategi Pendanaan

Strategi pendanaan yang ditetapkan oleh Bank adalah dengan mengoptimalkan sumber pendanaan yang dimiliki dalam rangka meningkatkan rasio *net interest margin* (NIM) tetapi 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. Meningkatkan transaksi perbankan harian dari nasabah debitur, 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; dan
4. Meningkatkan mutu pelayanan bisnis pada transaksi operasional.

Capital Strategy

The Bank has used the following methods to establish its own capital strategy:

1. Maintaining the achievement of the Bank in increasing profit;
2. Increasing the loan quality that can reduce the impairment on financial assets; and
3. Managing the dividend payment at fair level and acceptable to shareholders.

Funding Strategy

The Bank's funding strategy in 2024 was to optimize its funding sources in order to boost its net interest margin (NIM) ratio while maintaining liquidity ratio. The Bank had a strategy to manage liquidity well by obtaining low-cost funding sources to strengthen its funding base. The Bank repay borrowing which is a high-cost source of funding. In general, the Bank's strategy regarding funding includes:

1. Increasing daily banking transactions of customers, such as through the incoming payment from 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; and
4. Optimizing the quality of business services in operational transactions.

Total Modal KPMM (Konsolidasi) Total Capital (Consolidated)

IDR **5.21** trillion

Total Modal Kewajiban Penyediaan Modal Minimum (KPMM) Bank pada tahun 2024, mengalami kenaikan senilai Rp196,46 miliar atau sebesar 3,92% dibandingkan tahun 2023. Rasio KPMM Bank pada tahun 2024 sebesar 38,17%. The Bank's Total Capital in 2024 increased by IDR196.46 billion. This marked a 3.92% growth compared to its KPMM in 2023. The Bank's Capital Adequacy Ratio in 2024 was 38.17%.

DPK (Konsolidasi) DPK (Consolidated)

IDR **11,31** trillion

Dana Pihak Ketiga (DPK) yang dicapai pada tahun 2024, baik dalam Rupiah maupun valuta asing sebesar Rp11,31 triliun. The Bank's Third Party Funds (DPK) in 2024 in both Rupiah and foreign currency amounted to IDR11.31 trillion.



Kinerja Finansial Konsolidasi

[OJK F.2]

Consolidated Financial Performance

Aset

Bank memiliki total aset per 31 Desember 2024 sebesar Rp17,01 triliun, mengalami kenaikan sebesar Rp553,11 miliar atau 3,36% dari Rp16,46 triliun total aset pada tahun sebelumnya. Kenaikan aset terutama disebabkan oleh pertumbuhan kredit Bank sebesar Rp1,06 triliun dari tahun 2023.

Kredit

Komponen terbesar dari total aset Bank adalah portofolio kredit, yang mencapai 63,54% dari perolehan total aset Bank. Per 31 Desember 2024, Bank mencatatkan total kredit bersih sebesar Rp10,81 triliun, naik Rp1,07 triliun atau 10,96% dari tahun sebelumnya sebesar Rp9,74 triliun. Industri manufaktur adalah sektor terbesar dengan portofolio kredit sebesar Rp6,73 triliun, yang menyumbang 57,78% dari total kredit Bank. Sektor terbesar kedua adalah industri perdagangan grosir dengan portofolio kredit sebesar Rp2,08 triliun, yang menyumbang 17,87% dari total kredit Bank.

Secara keseluruhan, total kredit non-konsolidasi Bank mencapai Rp11,80 triliun, sedangkan kredit yang tersalurkan untuk Kegiatan Usaha Berkelanjutan (KUB), dengan memenuhi kriteria dalam POJK No. 51/POJK.03/2017, mencapai 16,30% dari total kredit. Pencapaian total aset dan total kredit Bank non konsolidasian masing-masing tercapai 103,73% dan 102,24% dari target yang ditetapkan.

Simpanan

Bank membukukan jumlah simpanan per 31 Desember 2024 sebesar Rp11,31 triliun, mengalami kenaikan sebesar Rp897,72 miliar atau 8,62% dibandingkan dengan jumlah simpanan pada tahun sebelumnya sebesar Rp10,42 triliun. Hal ini terutama berasal dari kenaikan dari giro sebesar Rp222,67 miliar dan deposito berjangka sebesar Rp674,70 miliar. Kenaikan ini selaras dengan pertumbuhan penyaluran kredit Bank.

Pendapatan Bank

Pendapatan bunga bersih tahun 2024 tercatat mencapai Rp707,67 miliar atau menurun 0,27% dibandingkan pendapatan bunga bersih tahun sebelumnya yang berjumlah Rp709,57 miliar. Sementara, pendapatan operasional lainnya sampai dengan akhir Desember 2024 tercatat mencapai

Assets

The Bank's total assets as of December 31, 2024, was IDR17.01 trillion. This marked an increase of IDR553.11 billion or 3.36% from the previous year's IDR16.46 trillion in total assets. This increase in assets was mainly due to the Bank's loan growth of IDR1.06 trillion from 2023.

Loans

The largest component of the Bank's total assets was its loan portfolio 63.54% of the Bank's total assets. As of December 31, 2024, the Bank recorded total net loans amounted IDR10.81 trillion. This marked an increase of IDR1.07 trillion or 10.96% from the previous year's IDR9.74 trillion. The manufacturing industry represented the largest sector, with a loan portfolio of IDR6.73 trillion, which contributed to 57.78% of the Bank's total loan. The second largest sector was the wholesale trade industry, with its loan portfolio of IDR2.08 trillion contributing 17.87% of the Bank's total loans.

Overall, the Bank's non-consolidated total loans reached IDR11.80 trillion, while loan distributions for Sustainable Business Activities (KUB) met the criteria in POJK No. 51/POJK.03/2017 and reached 16.30% of total loans. The Bank's non-consolidated total assets and total loans achievements reached (respectively) 103.73% and 102.24% of the Bank's established targets.

Deposits

The Bank recorded total savings deposits as of December 31, 2024, was IDR11.31 trillion. This marked an increase of IDR897.72 billion or 8.62% compared to the previous year's IDR10.42 trillion in total savings. This growth mainly came from an increase of IDR222.67 billion in current account and IDR674.70 billion in time deposit. This increase was in line with the Bank's loan disbursement growth.

Bank Income

The Bank's net interest income in 2024 booked at IDR707.67 billion. This marked a decrease of 0.27% compared to net interest income in the previous year amounting to IDR709.57 billion. Meanwhile, other non operating income as of end of December 2024 was booked at IDR107.90 billion, which

Rp107,90 miliar atau meningkat 61,87% dibandingkan pendapatan operasional lainnya tahun 2023 yang berjumlah Rp66,66 miliar.

Laba Bank

Pada tahun 2024, Bank membukukan laba bersih tahun berjalan sebesar Rp202,97 miliar, naik signifikan dibandingkan tahun sebelumnya yang mencatat rugi bersih sebesar Rp254,99 miliar. Kenaikan signifikan sebesar Rp457,96 miliar tersebut disebabkan oleh penggunaan beban perusahaan yang optimal dan recovery kredit selama tahun 2024. Jika dibandingkan dengan target, laba bersih tahun berjalan secara non konsolidasi tahun 2024 tercapai sebesar 115,25% dari target.

Kinerja PT Resona Indonesia Finance (RIF)

RIF membukukan total aset sebesar Rp292,79 miliar dan piutang sewa pembiayaan sebesar Rp310,67 pada tahun 2024, masing-masing turun sebanyak 8,18% dan 2,83% dibandingkan total aset dan piutang sewa pembiayaan tahun 2023 sebesar Rp318,86 miliar dan Rp319,73 miliar. Hal ini disebabkan oleh target penyaluran pembiayaan yang belum tercapai. Di sisi lain, untuk mengurangi risiko pembiayaan di kemudian hari, RIF terus melakukan pengawasan yang ketat atas penyaluran pembiayaan baru kepada nasabah.

Sementara itu, RIF membukukan laba bersih tahun berjalan sebesar Rp6,36 miliar atau mengalami kenaikan dibandingkan dengan tahun 2023 yang mengalami rugi bersih tahun berjalan tahun 2023 sebesar Rp11,49 miliar. Adapun penyebab terjadinya hal tersebut dikarenakan adanya pendapatan atas pelunasan dari nasabah bermasalah yang sudah dilakukan pencadangan penuh.

Inklusi Keuangan dan Program Literasi Keuangan

Literasi keuangan masyarakat yang tinggi dapat mendukung keberlanjutan sektor perbankan sekaligus dapat membantu memahami risiko dan kewajiban dalam mengakses produk keuangan. Bank menyadari hal tersebut dengan melakukan program inklusi keuangan dengan mempermudah masyarakat untuk mendapatkan akses ke layanan keuangan. Bank memastikan bahwa produk dan layanan keuangan dapat dihadirkan dan diakses sesuai dengan kebutuhan dan kemampuan masyarakat. Selama tahun 2024, kegiatan yang dilakukan untuk meningkatkan inklusi keuangan meliputi:

1. Pemberian kredit:
 - Ruang lingkup kegiatan berupa penyediaan produk dan/atau layanan jasa keuangan dengan pelaksanaan berbentuk penambahan kredit dalam satu tahun pada periode Januari-Desember 2024;
 - Sasaran kegiatan ditujukan kepada perusahaan/korporasi dengan kategori program lanjutan dan target pengguna yang ditetapkan sebanyak 12 perusahaan dengan jangkauan wilayah meliputi Banten, Daerah Khusus Jakarta, Jawa Barat, Jawa Timur. Adapun parameter keberhasilan dari kegiatan berupa penambahan jumlah kredit yang disalurkan; dan

marked an increase of 61.87% compared to the previous year's other non operating income that amounted to IDR66.66 billion.

Bank Profit

In 2024, the Bank posted IDR202.97 billion in net profit for the current year of. This number marked a significant increase compared to the previous year's net loss of IDR254.99 billion. This significant increase of IDR457.96 billion was due to an optimal use of corporate expenses and due to credit recovery throughout 2024. The Bank was able to reach 115.25% of its non-consolidated net profit target for the current year in 2024.

Performance of PT Resona Indonesia Finance (RIF)

RIF booked IDR292.79 billion in total assets and IDR310.67 billion in finance lease receivable in 2024. This was down 8.18% and 2.83% respectively compared to total assets and finance lease receivable in 2023 which are IDR318.86 billion and IDR319.73 billion respectively. This decrement was due to a financing distribution target that had not been achieved. On the other hand, to reduce future financing risks, RIF continued to carry out strict supervision of its distribution of new financing to customers.

Meanwhile, RIF posted a net profit of IDR6.36 billion for the current year. This marked an increase compared 2023 suffering a net loss of IDR11.49 billion for the current year. The cause of this was due to income from settlements from problematic customers for which full reserves had been made.

Financial Inclusion and Financial Literacy Programs

High financial literacy in the public can support the banking sector's sustainability while also helping to understand risks and obligations when accessing financial products. The Bank has awareness of these matters by implementing financial inclusion program that has made it easier for the community to gain access to financial services. The Bank has ensured that its financial products and services can be presented and accessed according to the needs and capabilities of the community. Throughout 2024, the Bank carried out the following list of activities to increase financial inclusion:

1. Providing Loan:
 - It consists of providing financial products and/or services with implementation of loan increment in January-December 2024 period;
 - The target of the Bank's activities was aimed at companies/corporations with an advanced program category and the targeted users are 12 companies with regional coverage including Banten, the Special Region of Jakarta, West Java and East Java. The Parameters for the success increasing total disbursed loan; and



- 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 rekening kredit.
2. Bank telah merealisasikan pemberian kredit kepada 26 debitur baru dari target 12 debitur atau pencapaian 216,67%. Total penyaluran kredit untuk 26 debitur baru tersebut sebesar Rp1,49 triliun.

Bank berharap dapat membantu masyarakat dalam membangun kesadaran akan kemandirian ekonomi, sekaligus mendukung pertumbuhan ekonomi bangsa melalui program inklusi keuangan. Untuk itu, Bank terus mendorong peningkatan pemahaman terhadap program-program keuangan dan produk layanan perbankan bagi masyarakat. Literasi keuangan atau pemahaman masyarakat akan keuangan dapat mendukung pertumbuhan kekayaan finansial dan kesejahteraan masyarakat tersebut. Beberapa program literasi keuangan yang dilakukan Bank pada tahun 2024, antara lain:

1. Kantor Pusat Bank berkolaborasi dengan Resona Indonesia Finance (RIF) melaksanakan literasi keuangan kepada 121 pelajar di SMK Mitra Industri MM2100 dengan tema "Memperkuat Ketahanan Finansial, Melalui Peningkatan Literasi Keuangan" yang disampaikan oleh Bank dan tema mengenai perusahaan pembiayaan yaitu "Cerdas Memanfaatkan Layanan Pembiayaan di Era Keuangan Digital" yang disampaikan oleh RIF pada tanggal 24 Juni 2024.
2. Cabang Bandung memberikan literasi keuangan dan perbankan kepada 50 pelajar dan guru SMP Negeri 31 Bandung dengan tema "Pengenalan Keuangan dan Perbankan" pada tanggal 17 Oktober 2024.
3. Cabang Surabaya mengadakan program literasi keuangan kepada 40 pelajar dan guru SMK IPIEMS Surabaya dengan tema "Memperkuat Ketahanan Finansial Melalui Peningkatan Literasi Keuangan" pada tanggal 23 Oktober 2024.

Selain itu, Bank telah melakukan berbagai inisiatif untuk mendukung nasabah dalam restrukturisasi kredit dan pembiayaan, yaitu: penurunan suku bunga, perpanjangan jangka waktu, penundaan pembayaran pokok, penundaan pembayaran bunga, dan penambahan fasilitas kredit.

- 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.

2. The Bank has provided loan to 26 new debtors out of targeted 12 debtors or achieve 216.67%. The total loans disbursed for the 26 new debtors amounted IDR1.49 trillion.

The Bank hopes to be able to help the community in building their awareness of economic independence, while supporting the nation's economic growth through financial inclusion programs. For this reason, the Bank remains committed to promoting escalation of understanding about financial programs and banking services for the public. Financial literacy can support the growth of financial wealth and community welfare. The following financial literacy programs implemented in 2024 include:

1. The Bank's Head Office has collaborated with Resona Indonesia Finance (RIF) to provide financial literacy education for 121 students at SMK Mitra Industri MM2100 with a theme of "Strengthening Financial Resilience, Through Increasing Financial Literacy" that delivered by the Bank and a theme of financing companies through "Smartly Utilizing Financing Services in the Digital Financial Era" conducted by RIF on June 24, 2024.
2. The Bank's Bandung Branch provided financial and banking literacy education to 50 students and teachers of SMP Negeri 31 Bandung with a theme of "Introduction to Finance and Banking" on October 17, 2024.
3. The Bank's Surabaya Branch held a financial literacy program to educate 40 students and teachers of SMK IPIEMS Surabaya with a theme of "Strengthening Financial Resilience Through Increasing Financial Literacy" on October 23, 2024.

In addition, the Bank has taken various initiatives to support customers in loan restructuring and financing, including: interest rate reductions, term extensions, postponement of principal payments, postponement of interest payments, and additional loan facilities.

Ikhtisar Kinerja Aspek Keberlanjutan

Sustainability Aspects Performance Overview

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

Deskripsi Description	2024	2023	2022
Total Aset Total Assets	16,966,745	16,410,225	17,646,967
Aset Produktif Earning Assets	22,009,381	21,096,031	22,016,086
Kredit-Bersih Loans-Net	10,956,418	9,901,545	11,278,068
Dana Pihak Ketiga Third Party Funds	11,323,435	10,435,692	10,417,453
Pendapatan Operasional Operating Income	1,042,918	963,527	837,710
Beban Operasional Operating Expenses	782,508	1,280,420	803,972
Laba (Rugi) Bersih Net Income (Loss)	196,614	(243,496)	40,322
Rasio Keuangan Financial Ratio			
Rasio Kewajiban Penyediaan Modal Minimum (KPMM) Capital Adequacy Ratio (CAR)	37.80%	34.42%	42.68%
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 non-earning assets	1.39%	2.14%	1.84%
Aset produktif bermasalah terhadap total aset produktif Non performing earning assets to total earning assets	1.99%	2.99%	2.49%
Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif Impairment Provision on Earning Assets to total earning assets	5.10%	5.29%	2.57%
NPL gross	2.79%	4.48%	3.77%
NPL net	0.38%	1.01%	1.43%
Return on Asset (ROA)	1.54%	(1.96%)	0.29%
Return on Equity (ROE)	3.96%	(4.81%)	1.05%
Net Interest Margin (NIM)	4.34%	4.66%	3.76%
Beban Operasional terhadap Pendapatan Operasional (BOPO) Operating Expenses to Operating Revenues (BOPO)	75.09%	132.82%	96.06%
Loan to Deposit Ratio (LDR)	103.67%	102.61%	112.02%
Liquidity Coverage Ratio (LCR)	241.28%	245.29%	240.10%
Net Stable Funding Ratio (NSFR)	149.88%	150.08%	154.65%

Konsolidasi (dalam Jutaan Rupiah) Consolidated (in Millions of IDR)

Deskripsi Description	2024	2023	2022
Total Aset Total Assets	17,009,609	16,456,503	17,679,329
Kredit-Bersih Loans-Net	10,807,997	9,740,492	11,072,023



Deskripsi Description	2024	2023	2022
Dana Pihak Ketiga Third Party Funds	11,314,154	10,416,434	10,386,476
Pendapatan Operasional Operating Income	1,064,804	979,021	855,213
Beban Operasional Operating Expenses	792,259	1,309,024	830,170
Laba (Rugi) Bersih Net Income (Loss)	202,971	(254,987)	35,157
Rasio Kinerja Performance Ratio			
Rasio Kewajiban Penyediaan Modal Minimum (KPMM) Capital Adequacy Ratio (CAR)	38.17%	34.72%	43.03%
NPL gross	2.83%	4.48%	3.77%
NPL net	0.39%	1.01%	1.43%
Return on Asset (ROA)	1.54%	(2.04%)	0.25%
Return on Equity (ROE)	3.99%	(4.92%)	0.89%
Loan to Deposit Ratio (LDR)	102.44%	101.64%	110.98%
Liquidity Coverage Ratio (LCR)	267.94%	274.36%	275.35%
Net Stable Funding Ratio (NSFR)	153.92%	153.85%	154.87%

Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi

[OJK F.2]

Comparison of Production Targets and Performance, Portfolio, Financing Targets, or Investment, Revenue and Profit Loss

Bank meyakini untuk berperan dalam meningkatkan kesejahteraan masyarakat, pertumbuhan ekonomi, dan stabilitas nasional. Kontribusi tersebut dapat terwujud dengan cara menghimpun dana masyarakat kemudian menyalurkan dana tersebut ke dalam bentuk pinjaman/kredit kepada nasabah. Nasabah dengan pinjaman yang diperoleh,

The Bank believes in playing a role in improving public welfare, economic growth, and national stability. The Bank can realize this contribution by collecting public funds and subsequently channeling these funds into loans to customers. Customers with these loans are then used for various purposes, both for working capital and investment. The Bank also plays another

selanjutnya dipergunakan untuk berbagai tujuan baik untuk modal kerja maupun investasi. Peran lainnya, Bank juga menyediakan layanan yang berfungsi memfasilitasi transaksi perdagangan masyarakat baik secara perorangan maupun korporasi.

Secara segmentasi pasar, Bank mempunyai mayoritas nasabah yang berasal dari perusahaan dengan berbagai kegiatan usaha. Sementara itu, penyaluran kredit untuk manufaktur senilai Rp6,73 triliun. Adapun penyaluran kredit untuk perdagangan grosir mencapai Rp2,08 triliun. Kredit ini kemudian digunakan untuk investasi barang modal maupun mendukung arus kas perusahaan sehingga mendorong kegiatan ekonomi dalam rantai nilai nasabah.

role in providing services that function to facilitate public trade transactions, both for individuals and for corporations.

In terms of market segmentation, the majority of the Bank's customers come from companies across a variety of business activities. Loan distribution for manufacturing was worth IDR6.73 trillion, while loan distribution for wholesale trading sector reached IDR2.08 trillion. These loans were then used for investment in capital goods or to support the company's cash flow and encourage economic activities in 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	2024			2023			2022		
	Target Targets	Realisasi Results	Capaian Achievements	Target Targets	Realisasi Results	Capaian Achievements	Target Targets	Realisasi Results	Capaian Achievements
Total Aset Total Assets	16,356,636	16,966,745	103.73%	17,460,138	16,410,225	93.99%	17,110,527	17,646,967	103.14%
Aset Produktif Earning Assets	22,274,467	22,009,381	98.81%	23,377,248	21,096,031	90.24%	25,075,159	22,016,086	87.80%
Kredit Loans	11,542,213	11,800,283	102.24%	13,544,895	10,748,500	79.35%	12,039,949	11,733,019	97.45%
Dana Pihak Ketiga Third Party Funds	10,365,562	11,323,435	109.24%	10,866,603	10,435,692	96.03%	10,583,777	10,417,453	98.43%
Pendapatan Operasional Operating Income	908,705	1,042,918	114.77%	1,006,533	963,527	95.73%	903,819	837,710	92.69%
Beban Operasional Operating Expenses	680,200	782,508	115.04%	931,677	1,280,420	137.43%	872,346	803,972	92.16%
Laba (Rugi) Bersih Net Income (Loss)	170,597	196,614	115.25%	58,313	(243,496)	(417.57%)	36,488	40,322	110.51%
Rasio Keuangan Financial Ratio									
Rasio Kewajiban Penyediaan Modal Minimum (KPMM) Capital Adequacy Ratio (CAR)	34.70%	37.80%	108.93%	38.55%	34.42%	89.29%	39.34%	42.68%	108.49%
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 non-earning assets	2.38%	1.39%	58.27%	1.34%	2.14%	159.70%	1.29%	1.84%	142.64%



Deskripsi Description	2024			2023			2022		
	Target Targets	Realisasi Results	Capaian Achievements	Target Targets	Realisasi Results	Capaian Achievements	Target Targets	Realisasi Results	Capaian Achievements
Aset produktif bermasalah terhadap total aset produktif Non performing earning assets to total earning assets	3.40%	1.99%	58.48%	1.90%	2.99%	157.37%	1.95%	2.49%	127.69%
Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif Impairment Provision on Earning Assets to total earning assets	6.77%	5.10%	75.33%	4.47%	5.29%	118.34%	2.79%	2.57%	92.11%
<i>NPL gross</i>	4.59%	2.79%	60.78%	2.70%	4.48%	165.93%	3.14%	3.77%	120.06%
<i>NPL net</i>	0.65%	0.38%	58.46%	0.79%	1.01%	127.85%	1.00%	1.43%	143.00%
<i>Return on Asset (ROA)</i>	1.43%	1.54%	107.69%	0.45%	(1.96%)	(435.56%)	0.26%	0.29%	111.54%
<i>Return on Equity (ROE)</i>	3.45%	3.96%	114.78%	1.14%	(4.81%)	(421.93%)	0.86%	1.05%	122.09%
<i>Net Interest Margin (NIM)</i>	4.98%	4.34%	87.17%	4.62%	4.66%	100.87%	3.61%	3.76%	104.16%
Beban Operasional terhadap Pendapatan Operasional (BOPO) Operating Expenses to Operating Revenues (BOPO)	74.85%	75.09%	100.32%	92.56%	132.82%	143.50%	96.52%	96.06%	99.52%
<i>Loan to Deposit Ratio (LDR)</i>	111.35%	103.67%	93.10%	124.65%	102.61%	82.32%	113.76%	112.02%	98.47%

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 Sustainable Finance Implementation

Sebagaimana diatur dalam Peraturan OJK No. 51/POJK.03/2017, program keuangan berkelanjutan yang disusun dalam RAKB berfokus pada penerapan keuangan berkelanjutan. Bank telah membantu pengembangan keuangan masyarakat dan pembangunan ekonomi berkelanjutan. Melalui pemberian pembiayaan dan kredit kepada kegiatan usaha berwawasan lingkungan (KUBL) dan kegiatan usaha dengan kategori Usaha Kecil dan Menengah (UKM).

Secara bertahap, Bank melakukan identifikasi dan pengelompokan produk dan/atau jasa ke dalam 12 kategori kegiatan usaha berkelanjutan baik klasifikasi 11 kategori KUBL maupun kegiatan UKM.

Tabel Target dan Realisasi Kinerja Portofolio Pembiayaan yang Sejalan dengan Penerapan Keuangan Berkelanjutan

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

Deskripsi Description	2024		2023		2022	
	Target Targets	Realisasi Results	Target Targets	Realisasi Results	Target Targets	Realisasi Results
Jumlah produk yang memenuhi kriteria kegiatan usaha berkelanjutan Number of products that comply with sustainable business activity criteria						
a. Penghimpunan Dana Funds Raised	-	-	-	-	-	-
b. Penyaluran Dana b. Fund Disbursement	1	1	1	1	1	1

The Bank's sustainable finance program outlined in SFAP that focus in the implementation of sustainable finance, as mandated by OJK Regulation No. 51/POJK.03/2017. Through this program, Bank has helped develop the community with finance and sustainable economic development by providing financing and loans to environmentally-friendly business activities (KUBL) and business activities in the category of Small and Medium Enterprises (SMEs).

The Bank gradually categorizes its products and/or services into 12 (twelve) sustainable business activity classifications, encompassing 11 (eleven) KUBL categories and SMEs activities

Table of Targets and Realization of Financing Portfolio Performance in Line with Sustainable Finance Implementation



Deskripsi Description	2024		2023		2022	
	Target Targets	Realisasi Results	Target Targets	Realisasi Results	Target Targets	Realisasi Results
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)	2,308,447	1,922,938	562,769	2,173,583	201,996	2,310,656
b. Total Non-Kredit/Pembiayaan Non-Kegiatan Usaha Berkelanjutan (IDR) Total Non-Loans/Financing for Non-Sustainable Business Activities (IDR)	9,233,766	9,877,345	12,982,126	8,574,917	11,837,953	9,422,363
Total Kredit/Pembiayaan Bank Total Bank Loan/Financing	11,542,213	11,800,283	13,544,895	10,748,500	12,039,949	11,733,019
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 (%)	20.00%	16.30%	4.15%	20.22%	1.68%	19.69%

Nilai Ekonomi yang Diperoleh dan Didistribusikan

[GRI 201-1]

Economic Value Created and Distributed

Bank memiliki nilai ekonomi langsung, yang berasal dari pendapatan yang mereka peroleh dari kegiatan perbankan. Nilai ekonomi langsung ini dapat didistribusikan sesuai dengan harapan kepada para pemangku kepentingan. Nilai ekonomi yang didistribusikan mencakup sejumlah pengeluaran yang didistribusikan sebagai kontribusi Bank untuk meningkatkan pertumbuhan ekonomi dan kesejahteraan, seperti pembayaran gaji, pembayaran kepada pemerintah berupa pajak, premi OJK dan LPS, pembayaran kepada pemodal, pembayaran untuk vendor, dan investasi sosial (CSR). Selanjutnya, nilai ekonomi yang ditahan adalah selisih antara nilai ekonomi yang dihasilkan dikurangi nilai ekonomi yang didistribusikan.

Nilai ekonomi langsung yang dihasilkan oleh perusahaan pada tahun 2024 mencapai Rp922,54 miliar, naik 220,92% dibandingkan nilai ekonomi langsung yang dihasilkan pada tahun 2023 sebesar Rp287,47 miliar. Sementara nilai ekonomi yang didistribusikan mencapai Rp581,01 miliar, naik 5,40% dibandingkan nilai ekonomi yang didistribusikan pada tahun sebelumnya sebesar Rp551,24 miliar. Nilai ekonomi yang

The Bank has direct economic value that it generates from the income it earns from its banking activities. This economic value is then distributed among stakeholders in alignment with their expectations. This distributed economic value includes a number of expenses distributed as part of the Bank's contribution to boosting economic growth and welfare, such as salary payments, taxes, OJK and LPS premiums, payments to investors, payments to vendor, and social investments (CSR). Furthermore, the economic value retained represents the difference between the economic value produced minus the economic value distributed.

The Bank generated IDR922.54 billion in direct economic value in 2024, up 220.92% compared to its IDR287.47 billion in direct economic value generated in 2023. Meanwhile, the Bank's distributed economic value reached IDR581.01 billion, up 5.40% compared to its previous year's distributed economic value of IDR551.24 billion. The Bank's retained economic value in 2024 reached IDR341.53 billion, up

ditahan oleh Bank tahun 2024 mencapai Rp341,53 miliar, naik 229,48% dibandingkan nilai ekonomi yang ditahan pada tahun sebelumnya sebesar Rp263,78 miliar.

229.48% compared to its retained economic value of IDR263.78 billion during the previous year.

Nilai Ekonomi yang Diperoleh dan Didistribusikan

Economic Value Created and Distributed

Konsolidasi (dalam jutaan Rupiah) Consolidated (in Millions of Rupiah)

Deskripsi Description	2024	2023 (*)	2022 (*)
Nilai Ekonomi yang Dihasilkan Economic Value Created	917,225	287,465	594,076
• Pendapatan • Revenue	917,225	287,465	594,076
Nilai Ekonomi yang Didistribusikan Economic Value Distributed	716,347	551,241	558,919
• Biaya Operasi Operating Expenses	214,083	236,719	198,514
• Biaya Pegawai Employee Expenses	139,475	126,186	110,354
• Pembayaran kepada pemodal (entitas induk, bunga, dll.) Payments to Capital Owners (Parent Company, Interest, etc)	249,234	211,579	193,690
• Pembayaran kepada Pemerintah (Pajak, premi OJK, premi LPS, dll) Payment to Government (Tax, FSA Premiums, IDIC Premiums, etc)	113,128	(23,598)	56,058
• Investasi Sosial (biaya CSR) Social Investment (CSR Expenses)	427	356	304
Laba Ditahan (=Nilai Ekonomi yang Dihasilkan - Nilai Ekonomi yang Didistribusikan) Retained Earnings (= Economic Value Created - Economic Value Distributed)	200,877	(263,776)	35,157

(*) Disesuaikan dengan angka yang sebenarnya | adjusted to the actual figure

Dampak Ekonomi Tidak Langsung

Bank turut memberikan dampak positif ekonomi secara tidak langsung, sebagai katalisator dalam mendorong pertumbuhan ekonomi, menciptakan lapangan kerja, dan mendukung program pemulihan ekonomi. Dampak ekonomi tidak langsung tersebut terwujud dalam bentuk investasi sosial seperti pelaksanaan program CSR, program inklusi dan literasi keuangan untuk mendukung program keuangan berkelanjutan dan pencapaian TPB.

Program pemulihan ekonomi masyarakat dan pembangunan infrastruktur nasional juga dipengaruhi oleh kontribusi Bank melalui pembayaran kewajiban pajak kepada pemerintah. Bank juga menilai bahwa kegiatan bisnis perbankan dan distribusi nilai ekonomi memberikan dampak positif bagi pemangku kepentingan. Bank menilai tidak terdapat dampak negatif yang timbul dari aktivitas kegiatan bisnis perbankan dan distribusi nilai ekonomi kepada pemangku kepentingan. **[GRI 201-4, 203-2].**

Indirect Economic Impact

The Bank also generates indirect positive economic impacts by serving as a catalyst in driving economic growth, by creating jobs, and by supporting economic recovery programs. The Bank's indirect economic impact can be seen manifested in the form of social investment activities, such as its implementation of CSR programs, financial inclusion and literacy programs to support sustainable finance programs, and its help in achieving SDG.

The Bank's payments in tax obligations to the government have also helped to influence the nation's economic recovery program and its infrastructure development. The Bank has also assessed that its banking business activities and its distribution of economic value have had a positive impact on stakeholders. The Bank has assessed that there have been no negative impacts arising from its banking business activities and from its distribution of economic value to stakeholders. **[GRI 201-4, 203-2].**



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]

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

Mitigasi risiko terhadap perubahan iklim bagi Bank menjadi upaya untuk mengurangi dampak risiko iklim terhadap keberlangsungan bisnis perbankan. Mitigasi ini dilakukan dengan memperhitungkan risiko iklim dalam strategi bisnis, tata kelola, dan manajemen risiko. 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.

Penerapan manajemen risiko di Bank mengacu pada ketentuan dalam Peraturan OJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum. Bank juga menyambut baik atas terbitnya *Climate Risk Management & Scenario Analysis* Perbankan 2024 dari OJK dan Peraturan POJK No. 17 Tahun 2023 tentang Tata Kelola Bank Umum yang mengatur kewajiban penerapan risiko iklim, sebagai panduan dalam mitigasi risiko iklim.

Penerapan manajemen risiko Bank 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's efforts to mitigate climate change risks represent its effort to reduce the impact of climate risk on the sustainability of its banking business. It carries out this mitigation by taking climate risk into account throughout its business strategy, its banking governance, and its risk management. The Bank implements a risk management strategy that includes loan risks and emphasizes the application of prudential principles. It also includes the management of non-performing loans and optimizing the rate of return from problem loans and written-off loans through credit restructuring and selling debtor's collateral assets for the settlement process.

The implementation of risk management at the Bank based on provisions in OJK Regulation (POJK) No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks as a reference. The Bank has also welcomed the issuance of *Climate Risk Management & Scenario Analysis* Banking 2024 from OJK and POJK Regulation No. 17 of 2023 concerning the Governance of Commercial Banks (which regulates the obligation to implement climate risk mitigation measures) to serve as its guide in mitigating climate risk.

The Bank's implementation of risk management starts from the process identification and 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 disbursement.

Kewajiban Program Pensiun Manfaat Pasti dan Program Pensiun Lainnya

[GRI 201-3]

Obligations in Defined Benefit Retirement Programs and Other Retirement Programs

Bank berkomitmen untuk memenuhi hak-hak karyawan sebagaimana diatur dalam Undang-Undang No. 13 Tahun 2003 tentang Ketenagakerjaan dan Perjanjian Kerja Bersama (PKB), termasuk di dalamnya berkaitan dengan uang pensiun atau imbalan pasca kerja. Bank juga mengikutsertakan karyawan dalam Program Jaminan Hari Tua dan Jaminan Pensiun yang diselenggarakan BPJS Ketenagakerjaan serta Jaminan Kesehatan Pensiunan dari BPJS Kesehatan serta program tambahan lainnya yang disediakan Bank. Bank akan memberikan manfaat pensiun normal atau karyawan yang berhenti sebelum usia pensiun sesuai dengan formula yang terdapat dalam PKB Bank Resona Perdania. Program *Smart Saving Plan* seluruh dananya di tanggung oleh Bank dan tidak ada yang ditanggung oleh karyawan. [GRI 3-3]

The Bank is committed to fulfilling employee rights as mandated in Law No. 13 of 2003 concerning Manpower and the Collective Labor Agreements (CLA). This includes commitments related to pensions or post-employment benefits. The Bank has also included its employees in its Old Age Security and Pension Security programs organized by BPJS Employment, its Pension Health Insurance program from BPJS Health, and in other additional programs provided by the Bank. The Bank provides normal pension benefits for employees who resign before retirement age in accordance with its formula contained in Bank Resona Perdania's CLA. The Bank's Smart Saving Plan program is entirely funded by the Bank and employees are not required to contribute. [GRI 3-3]

Program Jaminan Pensiun Retirement Guarantee Programs

Program	Ketentuan Provisions
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.
Smart Saving Plan	Program yang diselenggarakan oleh Bank untuk karyawan tetap yang pensiun atau mengundurkan diri, dimana dana tersebut dikelola oleh pihak ketiga. Program 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 Millions of IDR)

Uraian Description	2024	2023	2022
Jaminan Hari Tua Old Age Security	4,420	4,419	3,978
Jaminan Pensiun Pension Security	1,013	1,001	803
<i>Smart Saving Plan</i>	13,222	10,067	9,881
Jumlah Total	18,655	15,487	14,662

Tabel Prosentase Kontribusi Gaji dalam Program Pensiun – BPJS Pensiun
Table of Salary Contribution Percentages in the Pension Program – BPJS Pension

Uraian Description	2024	2023	2022
Karyawan Employee	1%	1%	1%
Pemberi Kerja (Bank) Employer (Bank)	2%	2%	2%
Jumlah Total	3%	3%	3%

Tabel Prosentase Kontribusi Gaji dalam Program Pensiun – BPJS Ketenagakerjaan
Table of Salary Contribution Percentages in the Pension Program – BPJS Employment

Uraian Description	2024	2023	2022
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 Prosentase Kontribusi Gaji dalam Program Pensiun – Smart Saving Plan
Table of Salary Contribution Percentages in the Pension Program – Smart Saving Plan

Uraian Description	2024	2023	2022
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 Pension Scheme Type

Program Pensiun Pension 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

Penerapan prinsip-prinsip GCG dan prinsip kehati-hatian dalam pengelolaan usaha perbankan menjadi pilar utama bagi Bank. Langkah kebijakan ini menjadi salah satu upaya untuk mencegah terjadinya tindakan penyimpangan (*fraud*) dan korupsi. Oleh karena itu, Bank menerapkan tata kelola perusahaan yang baik melalui Kebijakan *Anti-Fraud* dengan mengacu pada ketentuan Peraturan OJK No. 12 Tahun 2024 tentang Penerapan Strategi *Anti-Fraud* bagi Lembaga Jasa Keuangan. 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 3-3]**

Pengelolaan dan Evaluasi *Anti-Fraud*

Bank telah mengidentifikasi proses bisnis dan aktivitas unit kerja yang dapat menyebabkan *fraud* atau korupsi. Unit kerja audit internal memanfaatkan hasil identifikasi untuk meningkatkan kualitas pengendalian internal lebih baik lagi. Bank telah membuat dan menerapkan strategi *anti-fraud* yang komprehensif untuk mencegah, mendeteksi, menyelidiki, dan menilai penipuan di seluruh operasi.

[GRI 205-1]

The act implementing GCG principles and prudential principles serves as one of the Bank's main pillars for managing its banking business. This policy represents one of the Bank's efforts to prevent any instances of fraud and corruption. Towards this end, the Bank has implemented good corporate governance through an *Anti-Fraud* Policy that uses the provisions of OJK Regulation No. 12 of 2024 concerning the Implementation of *Anti-Fraud* Strategies for Financial Services Institutions as a reference. 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 3-3]**

Anti-Fraud Management and Evaluation

The Bank has identified a variety of its business processes and work unit activities that can potentially lead to instances of fraud or corruption. The Bank's internal audit work unit utilizes the results of this identification to further improve the quality of internal control. The Bank has created and implemented a comprehensive anti-fraud strategy to prevent, detect, investigate, and assess fraud that applies to all activities. **[GRI 205-1]**



Tabel Strategi Anti-Fraud
Table of Anti-Fraud Strategy

Pencegahan Prevention	Deteksi Detection	Investigasi Investigation	Pemantauan, Evaluasi, dan Tindak Lanjut Monitoring, Evaluation, and Follow-Up Actions
1. Kepekaan Anti-Fraud - Meningkatkan kesadaran terhadap risiko <i>fraud</i> dan implikasinya bagi Bank, manajemen, dan individu karyawan. 1. Anti-Fraud Sensitivity - Increasing awareness of fraud risks and implications of these risks 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 (SKAI). - Keluhan nasabah yang tidak biasa. 1. Fraud case disclosures can originate 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: <i>Interview</i>. - 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 internal Bank maupun sesuai dengan ketentuan peraturan perundang-undangan. 1. 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>Maintain 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> 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 Actions
2. Identifying Potential a. Fraud The process of internal fraud analysis focuses on the following elements: • Motivations: Desires or perceived needs (wants). • Opportunities: Access rights, information, and system/computer security. • Rationalization: The tendency to justify fraudulent actions. b. External Fraud	2. Whistleblowers The Bank offers employees ways to report fraud cases to management when any of them become aware of fraudulent activities. The identity of the reporting employee (whistleblower) will be kept confidential. Furthermore, their status as a whistleblower will not adversely affect their employment record. The following are 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. Maintaining Confidentiality. c. Anti-Retaliation Policy: Having measures to prevent retaliation. d. Rewards and Penalties: Providing rewards for accurate fraud reports by whistleblowers and imposing penalties for inaccurate reports.	2. Disciplinary Actions for Fraud a. Discussions regarding disciplinary measures for fraud perpetrators are conducted by the Bank's Disciplinary Committee in a way that ensures compliance with applicable regulations.	2. Evaluation Maintaining any fraud incident data. Fraud incident data and evaluation results are used to identify weaknesses and causes of fraud. This process also determines any necessary handling and improvement steps, including ways of strengthening the internal control system. A comprehensive evaluation of the Bank's fraud control system is carried out periodically.
3. <i>Know Your Employee</i> Divisi Human Capital dan Departemen Administrasi Proses melakukan kaji ulang secara berkala terhadap rekrutmen dan seleksi karyawan termasuk prosedur: a. Proses rekrutmen b. Seleksi c. Pengangkatan 3. Know Your Employee Human Capital Division and Process Administration Department conduct regular reviews of employee recruitment and selection includes the following procedures: a. Recruitment processes. b. Selection. c. Appointments.	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>. Surprise audit ini juga membantu Bank dalam mempertahankan citra Bank dari publikasi buruk seperti <i>fraud</i>. 3. Surprise Audit Surprise audit are inspection techniques conducted on an unannounced schedule. These inspections are aimed at detecting and preventing fraud. These surprise audits 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 Actions A follow-up mechanism is developed based on the evaluation results of fraud incidents to address weaknesses and strengthen the internal control system. This is done in order to prevent the recurrence of fraud resulting from similar weaknesses.



Pencegahan Prevention	Deteksi Detection	Investigasi Investigation	Pemantauan, Evaluasi, dan Tindak Lanjut Monitoring, Evaluation, and Follow-Up Actions
	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 <i>Anti-Fraud</i>. 4. Monitoring System A monitoring system encompasses testing or inspecting actions conducted without the knowledge or awareness of the party being assessed. This system is designed to monitor and evaluate the effectiveness of the Bank's Anti-Fraud Policy.		

Sosialisasi *Anti Fraud* [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:

Anti-Fraud Dissemination [GRI 205-2]

One of the important activities in the Anti-Fraud handling process is the socialization of Anti-Fraud Policy 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
Table of Anti-Fraud Policy Socialization

Deskripsi Description	2024		2023		2022	
	Jumlah Peserta Number of Participants	Persentase dari Total Percentage out of the Total	Jumlah Peserta Number of Participants	Persentase dari Total Percentage out of the Total	Jumlah Peserta Number of Participants	Persentase dari Total Percentage out of the Total
Sosialisasi Kebijakan Anti-Fraud Anti-Fraud Policy Socialization	299	94%	280	89%	244	84%

Penanganan *Anti-Fraud/Korupsi* [GRI 205-3]

Komitmen Bank dalam mencegah kejahatan perbankan melalui pengelolaan dana masyarakat secara profesional, memenuhi prinsip kehati-hatian, bersih dan bebas korupsi sejalan dengan Peraturan OJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum. Hal ini juga diperkuat dengan Bank menerbitkan Kebijakan Anti-Fraud, Kebijakan Benturan Kepentingan, Pedoman dan Tata Tertib Kerja Karyawan, yang antara lain mengatur mengenai:

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

The Bank's commitment to preventing banking crimes through professional management of public funds, fulfilling the prudent principle, and being clean and free from corruption is all in line with OJK Regulation Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks. This commitment is also reinforced by the Bank's issuance of an Anti-Fraud Policy, Conflict of Interest Policy, Business Ethics and Code of Conduct Guideline that regulate the following:

- 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; dan
 - Mekanisme penanganan pengaduan (*Whistleblowing*), dll.
- Prohibition of offering bribes to Bank Indonesia/Financial Services Authority/Government and other related parties;
 - Gratification, giving/receiving facilities, gifts, sponsorships both internal and external; and
 - Whistle-blowing mechanisms, etc.

Penerapan Kebijakan *Anti-Fraud* di Bank, juga disertai 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 Bank's Anti-Fraud Policy implementation is also accompanied by it requiring all members of the Board of Commissioners, Board of Directors and employees to sign an integrity pact. The Bank believes that effective handling of anti-fraud/corruption with the involvement of wider stakeholders can prevent incidents/cases of corruption/bribery.

Tabel Jumlah Insiden Korupsi yang Terbukti Tahun 2024 (205-3)
Table of Proven Corruption Incidents in 2024 (205-3)

Pihak Terlibat Involved Parties	Jumlah Kasus Number of Cases	Jumlah Individu/Organisasi Ditindak Number of Individuals/ Organizations Prosecuted	Keterangan (Diberhentikan/ Kontrak Diakhiri) Description (Dismissed/Sentenced/ Contract Terminated)	Pelapor (Internal/ Eksternal) Whistleblower (Internal/External)
Dewan Komisaris Board of Commissioners	Nihil None	-	-	-
Direksi Board of Directors	Nihil None	-	-	-
Karyawan Employees	Nihil None	-	-	-

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4

Produk dan Jasa Keuangan Berkelanjutan

Sustainable Finance
Products and Services



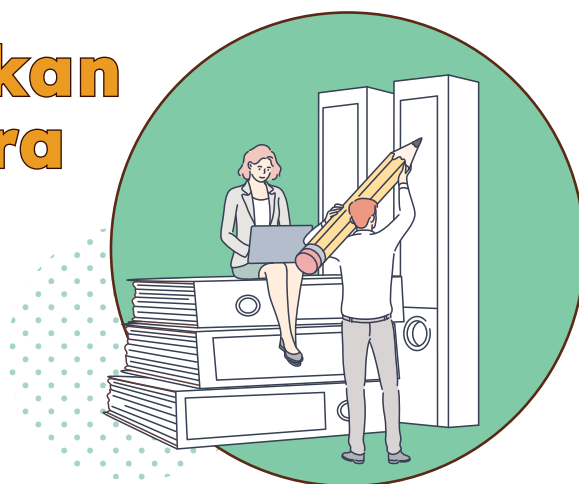




Komitmen Memberikan Layanan yang Setara Kepada Konsumen

[OJK EF.17]

A Commitment to Equality in Providing Customer Service



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

Bank berkomitmen untuk meningkatkan kualitas layanan keuangan/perbankan yang diberikan kepada nasabah agar dapat bersaing di industri perbankan dan menjaga kesinambungan Bank. Selain itu, Bank memastikan tersedianya informasi yang lengkap dan akurat mengenai produk dan/atau layanan perbankan kepada nasabah. Bank juga memastikan tidak adanya penyalahgunaan data nasabah di luar peruntukannya. Oleh karena itu, isu tanggung jawab Bank terhadap nasabah/konsumen menjadi pembahasan penting dalam laporan ini, terutama terkait dengan informasi dan layanan dalam GRI 417: Pemasaran dan Pelabelan, serta keamanan data dan transaksi dalam GRI 418: Privasi Pelanggan.

A Commitment to Equality in Providing Customer Service [OJK F.17]

Bank is committed to improving the quality of the financial/banking services to its customers to be able to compete in the banking industry and maintain its sustainability. In addition, the Bank is always working to ensure full availability of thorough and accurate information in regards to its banking products and/or services to customers. The Bank also ensures that there is never any misuse of customer data outside of its intended use. For that reason, the issue of the Bank's responsibility towards customers/consumers remains an important discussion topic for this report, especially when it comes to information and services as outlined in GRI 417: Marketing and Labeling, as well as data and transaction security in GRI 418: Customer Privacy.



Bank memberikan perhatian khusus kepada para nasabahnya, yang tercermin dalam salah satu misinya yaitu "Berkomitmen untuk memberikan solusi yang berkualitas tinggi dan menyeluruh dalam layanan keuangan". Dalam rangka memberikan layanan keuangan yang handal, Direksi dan Dewan Komisaris membentuk komite untuk membantu dan mendukung pelaksanaan tugas dan tanggung jawabnya. Direksi membentuk Komite Kebijakan Perkreditan, Komite Kredit, Komite Pengarah Teknologi Informasi, Komite Riset & Pengembangan Produk, Komite Manajemen Risiko, dan Komite Aset & Kewajiban. Sedangkan, Dewan Komisaris membentuk Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi & Nominasi. Selain itu, Bank memberikan kemudahan akses layanan keuangan dengan menyediakan 2 (dua) kantor cabang dan 4 (empat) kantor cabang pembantu.

Pada saat yang sama, Bank terus meningkatkan kualitas layanan dengan melakukan pemantauan dan evaluasi terhadap produk dan jasa keuangan melalui pengembangan riset internal dan merespon perkembangan iklim bisnis dan tuntutan industri. Bank juga menyediakan saluran pengaduan nasabah sebagai sarana masukan untuk meningkatkan kualitas produk dan layanan perbankan. [GRI 3-3]

Inovasi dan Pengembangan Produk dan Jasa Keuangan Berkelanjutan

[OJK F.26][GRI 417-1] [GRI 417-2]

Bank memperhatikan perubahan ekonomi dan tuntutan kebutuhan masyarakat sebagai salah satu dasar untuk terus meningkatkan layanan perbankan. Untuk itu, Bank melakukan beragam upaya seperti kegiatan kajian inovasi dalam pembuatan produk dan layanan perbankan. Inovasi perbankan yang dikembangkan mencakup produk dan layanan baik untuk penghimpunan dana simpanan dari masyarakat maupun pemberian kredit atau pembiayaan kepada nasabah.

Dengan memberikan pinjaman kepada masyarakat, Bank berusaha untuk meningkatkan kemampuan bisnis nasabah. Bank juga menyediakan pinjaman untuk usaha kecil dan menengah (UKM) sebagai salah satu produk dan layanan keuangan, yang memenuhi kriteria kegiatan usaha berkelanjutan (KUB) berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No.51 tahun 2017. Bank berencana untuk mengeluarkan barang dan jasa yang dapat dipertahankan secara ekologis, seperti pinjaman yang digunakan oleh nasabah untuk kegiatan bisnis yang bertanggung jawab terhadap lingkungan. Bank telah mengeluarkan pinjaman (non-konsolidasi) sebesar Rp11,80 triliun selama periode laporan 2024. Di sisi lain, penyaluran pinjaman untuk kegiatan usaha berkelanjutan (KUB), yang memenuhi kriteria dalam ketentuan POJK No.51 tahun 2017, mencapai Rp1,92 triliun atau 16,30% dari total kredit.

Bank pays special attention to its customers, a fact that can be seen reflected in one of its mission statements of being "Commit to deliver high-quality and comprehensive solutions in financial services". To provide reliable financial services, the Board of Directors and the Board of Commissioners have established various committees to assist and support the execution of their duties and responsibilities. The Board of Directors has formed the Credit Policy Committee, Credit Committee, Information Technology Steering Committee, Research & Product Development Committee, Risk Management Committee, and Asset & Liability Committee. Meanwhile, the Board of Commissioners has established the Audit Committee, Risk Monitoring Committee, and Remuneration & Nomination Committee. In addition, the Bank provides accessibility to financial services by operating 2 (two) branch offices and 4 (four) sub-branch offices.

At the same time, the Bank continues to improve the quality of its services through monitoring and evaluations of its financial products and services through internal research development and by responding to developments in business climate and industry demands. The Bank has also provided customer complaints channel as a facility for inputs that can potentially improve the quality of its products and services. [GRI 3-3]

Innovation and Development of Sustainable Financial Products and Services

[OJK F.26][GRI 417-1] [GRI 417-2]

The Bank is always paying attention to economic changes and community needs as one of its ways for continuously improving its banking services. To that end, the Bank makes various efforts, such as carrying out studies on how to innovate in the creation of banking products and services. The Bank has developed various banking products and services for both collecting deposits from the community and providing loan or financing to customers.

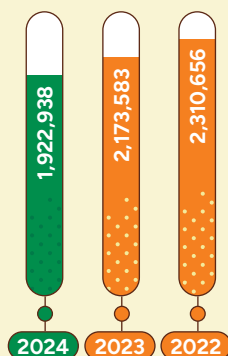
By providing the community with loan, the Bank try to improve its customers business capabilities. The Bank also provides loan for small and medium enterprises (SMEs) as one of the Bank's financial products and services to fulfill regulatory criteria for sustainable business activities (KUB) based on OJK Regulation (POJK) No.51 tahun 2017. The Bank plans to issue goods and services that can be maintained ecologically, such as loans used by customers for environmentally responsible business activities. The Bank has disbursed IDR11.80 trillion in loan (non-consolidated) during its 2024 reporting period. Meanwhile, loan disbursement for sustainable business activities (KUB) that meet regulatory criteria of POJK No.51 year 2017, reached IDR1.92 trillion or 16.30% of the Bank's total loans.



Total Kredit Kegiatan Usaha Berkelanjutan - Bank Resona Perdania

Total Loans for Sustainable Business Activities - Bank Resona Perdania

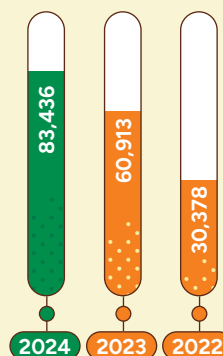
Dalam Rp Juta
In Millions of IDR



Total Pembiayaan Kegiatan Usaha Berkelanjutan - Resona Indonesia Finance (RIF)

Total Loans for Sustainable Business Activities - Resona Indonesia Finance (RIF)

Dalam Rp Juta
In Millions of IDR



Inovasi dalam industri perbankan yang memanfaatkan teknologi dapat memberikan kemudahan proses transaksi dan kenyamanan bagi nasabah. Inovasi perbankan juga dapat meningkatkan efisiensi operasional bank, mengurangi biaya, dan memperkuat daya saing serta mendukung kinerja Bank. Prosedur layanan elektronik memudahkan proses transaksi yang dilakukan secara *online* tanpa pertemuan tatap muka dengan nasabah. Nasabah dapat menggunakan layanan elektronik yang disediakan oleh Bank, yaitu:

- Aplikasi Internet Banking 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.
- Layanan *e-note* yang digunakan untuk mengirim nota (cetakan hasil dari transaksi tertentu seperti transaksi deposito, jasa giro, transfer dana, dan kredit) secara langsung ke *e-mail* nasabah; dan
- Pengiriman pengumuman kepada nasabah Internet Banking melalui *e-mail blast*.

Inovasi produk dan layanan perbankan tersebut, merupakan wujud komitmen Bank untuk menghadirkan layanan terbaik bagi nasabah sekaligus turut serta mendorong akselerasi pertumbuhan ekonomi masyarakat melalui sektor keuangan. Bank juga telah terintegrasi secara nasional sebagai peserta BI-FAST, salah satu infrastruktur sistem pembayaran yang disediakan Bank Indonesia (BI) 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 Cepat, Mudah, Murah, Aman, dan Handal (CEMUMUAH). Terkait kepesertaan pada BI-FAST tersebut, Bank menyampaikan informasi perbandingan layanan sistem pembayaran yang digunakan sebagai berikut:

Banking industry innovations that utilize technology can provide customers with convenience and ease when it comes to their transaction processes. Banking innovations can also increase the efficiency of bank operations, reduce costs, and strengthen competitiveness and support performance. Electronic service procedures facilitate transaction processes carried out online without face-to-face meetings with customers. Customers can use the electronic services provided by the Bank, namely:

- Internet Banking application facilitates customers in conducting transaction activities efficiently;
- Import the electronic bank statements via SWIFT, named SWIFT MT940;
- E-Statement service to deliver monthly bank statements to customers via e-mail;
- E-Note service to send electronic notes (printed records of specific transactions such as deposit, current account, fund transfers, and credit) directly to customers via e-mail; and
- Notification to customers of Internet Banking via e-mail blast.

The innovation of banking products and services serves as a manifestation of its commitment to providing the best in services for customers as well as encouraging the community's economic growth acceleration through the financial sector. The Bank has also been integrated nationally as a participant in BI-FAST, which is one of payment system infrastructures provided by Bank Indonesia (BI) that can be accessed through applications provided by the payment system industry for facilitating the public's retail payment transactions. BI-FAST implementation is designed to realize the creation of a Fast, Easy, Cheap, Safe, and Reliable (CEMUMUAH) payment system service. When it comes to its participation in BI-FAST, the Bank provides comparative information on the following payment system services:



Tabel Perbandingan Layanan Sistem Pembayaran [GRI 417-1]

Table of Payment System Service Comparison

Keterangan Description	BI-RTGS (Kondisi Bank) Bank Indonesia Real Time Gross Settlement (BI-RTGS) (the Bank's Conditions)	SKNBI (Kondisi Bank) Bank Indonesia National Clearing System (SKNBI) (the Bank's Condition)	BI-FAST (Ketentuan BI) BI-FAST (BI Regulations)
Jenis transfer Transfer type	Transfer dana Fund transfer	- Transfer dana - Transfer debit warkat - Fund transfer - Document clearing letters	- Transfer dana - Transfer debit non warkat - Fund transfer - Non-letters debit transfer
Tujuan transfer Transfer purpose	Nomor rekening Account number	Nomor rekening Account number	- Nomor rekening - Proxy (nomor HP/alamat e-mail) - Account number - Proxy (mobile phone number/e-mail address)
Batas nominal Nominal limit	Di atas Rp100 juta Above IDR100 million	- Transfer dana s.d. Rp1 miliar - Pembayaran dengan warkat debit s.d. Rp500 juta - Fund transfer up to IDR1 billion - Payment by debit letter up to IDR500 million	s.d. Rp250 juta Up to IDR250 million
Biaya ke Nasabah Fees to Customer			
• Counter	Rp25.000 IDR25,000	Rp2.500 IDR2,500	Rp2.500 IDR2,500
• Internet Banking	Rp20.000 IDR20,000	Rp1.500 IDR1,500	Rp1.500 IDR1,500

Sementara inovasi pengembangan produk dan layanan perbankan yang telah dilakukan Bank pada tahun 2024 ialah dengan meluncurkan produk baru, yaitu *Supply Chain Financing*. Produk ini hadir untuk memenuhi kebutuhan nasabah akan produk pinjaman Bank. Produk ini juga merupakan wujud komitmen Bank dalam meningkatkan kualitas pelayanan kepada para nasabah, khususnya pada transaksi kredit. *Supply Chain Financing* merupakan layanan pembiayaan modal kerja yang khusus diberikan kepada *supplier* dari nasabah Bank untuk pembelian barang dengan *invoice* yang diterbitkan oleh *supplier* sebagai dokumen yang mendasari.

Informasi lengkap terkait produk dan layanan perbankan dapat nasabah akses melalui website Bank pada <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. Perhitungan bunga dan pajak;
6. Menu unduh dokumen informasi lebih rinci;
7. *Customer Form*;
8. *Manual*; dan
9. Lain-lain.

Meanwhile, the Bank's innovations in developing banking products and services throughout 2024 were demonstrated by the launch of a new product, namely *Supply Chain Financing*. This product was introduced to meet customers needs for loan products and reflects the Bank's commitment to enhancing service quality to its customers, particularly in credit transactions. *Supply Chain Financing* is a working capital financing service specifically provided to suppliers of the Bank's customers for the purchase of goods with invoices issued by the supplier as the underlying document.

Customers can access complete information about the banking products and services through Bank's website at <https://www.perdania.co.id/product-services>. Information on financial products and services includes:

1. Benefits and risks;
2. Terms and procedures for use;
3. Fees;
4. Fee calculations;
5. Interest and tax calculations;
6. A download menu for more detailed information via a document;
7. Customer Forms;
8. Manuals; and
9. Other products and services.



Nasabah dapat mengakses semua produk dan layanan perbankan yang 100% telah dilengkapi dengan informasi yang memadai sesuai prosedur Bank. Dengan kata lain, 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]

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

Bank berkomitmen untuk mengikuti dan mematuhi peraturan perbankan. Setiap produk dan layanan perbankan yang diberikan kepada masyarakat telah melewati proses pemeriksaan dan evaluasi kepatuhan serta kesesuaian dengan ketentuan. Komite Riset dan Pengembangan Produk, bertanggung jawab untuk mengevaluasi rencana penerbitan produk dan layanan perbankan yang baru. Komite ini juga memastikan setiap produk dan layanan perbankan telah memenuhi aspek keamanan sesuai Kebijakan Produk Baru. Kebijakan ini juga bertujuan untuk:

1. Menjamin bahwa produk 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 baru dan untuk melindungi terhadap risiko kerugian pada Bank; dan
4. Mengidentifikasi kelemahan dan penyimpangan secara dini yang mungkin akan timbul dalam pengelolaan produk baru.

Bank memastikan terpenuhinya standar perbankan dalam penerbitan produk baru, antara lain:

1. Bank harus memiliki permodalan yang cukup untuk mendukung penerbitan produk baru sesuai dengan ketentuan tentang Kelompok Bank berdasarkan Modal Inti (KBMI);
2. Mengidentifikasi risiko dan menerapkan manajemen risiko yang memadai untuk memitigasi risiko yang ditimbulkan oleh penerbitan produk atau pelaksanaan aktivitas sesuai dengan ketentuan BI dan OJK yang mengatur mengenai penerapan manajemen risiko bagi bank umum;
3. Melakukan analisa aspek hukum yang mencakup kemungkinan adanya risiko hukum yang ditimbulkan oleh produk baru serta kesesuaian dengan ketentuan dan perundang-undangan yang berlaku;
4. Metode pencatatan sistem informasi akuntansi terhadap produk baru didasarkan pada Pernyataan Standar Akuntansi Keuangan (PSAK) dan dapat mencerminkan tingkat keuntungan maupun kerugian dari produk atau

Customers can access all banking products and services that 100% provides adequate information in accordance with Bank procedures. In other words, there were no incidents of non-compliance with regulations related to labeling and information whether in the form of warnings, fines or penalties on financial products and services during the Bank's reporting year. [GRI 417-1][GRI 417-2]

Product and Service Security Evaluation [OJK F.27][GRI 417-2, 417-3]

The Bank is committed to following and complying the banking regulations. Every one of its banking products and services has gone through a process of inspection and evaluation to ensure compliance and conformity with legal provisions. Product Research and Development Committee is responsible for evaluating plans to issue new banking products and services. This committee also ensures that every banking product and service has fulfilled all the necessary security aspects according to the New Product Policy. This security policy also aims to do the following:

1. Ensuring that new products issued are in accordance with applicable laws and regulations, whether those issued by the Government, supervisory authorities of the Bank, and internal provisions and regulations stipulated by the Bank;
2. Providing correct, complete, timely and relevant information, which is needed in decision making;
3. Increasing the effectiveness of costs incurred for new products and to protect against the risk of loss to the Bank; and
4. Early identification of weaknesses and deviations that may arise in the management of new products.

The Bank ensures that the highest banking standards are met in issuing new products, including:

1. The Bank must have sufficient capital to support the issuance of new products in accordance with the regulations on Bank Group based on Core Capital (KBMI);
2. Identifying risks and implementing adequate risk management to mitigate risks arising from the issuance of new products or the execution of activities, in accordance with BI and OJK regulations on risk management implementation for commercial banks;
3. Conducting a legal analysis covering potential legal risks associated with the new products and ensuring compliance with applicable regulations and laws;
4. The accounting information system recording method for new products must be based on Statements of Financial Accounting Standards (PSAK) and should reflect the level of profit or loss from the new product or activity. The



aktivitas baru tersebut. Evaluasi kecukupan dari sistem informasi akuntansi tertuang dalam proposal pengajuan produk baru yang dibuat oleh yang mengajukan rencana produk baru bekerjasama dengan Departemen Akunting;

5. Bank wajib melakukan perancangan produk dan/atau layanan dengan mempertimbangkan kebutuhan dan kemampuan target konsumen serta kesesuaian fitur, risiko dan biaya dengan target konsumen. Bank wajib mendokumentasikan pelaksanaan perancangan produk dan/atau layanan baru;
Dalam melakukan perancangan desain produk dan/atau layanan baru, Bank harus melakukan pengujian produk dan/atau layanan baru tersebut dan mendokumentasikan hasil pengujian;
6. Setiap pengajuan produk baru harus memperhatikan hal-hal sebagaimana diatur pada POJK No. 22 Tahun 2023 tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan; dan
7. Penyediaan informasi produk dan/atau layanan kepada nasabah dan transparansi informasi sesuai dengan POJK mengenai pelindungan konsumen sektor jasa keuangan.

Bank menerapkan Kebijakan Transparansi Informasi Produk dan Layanan perbankan pada setiap kegiatan pemasaran dan penjualan produk dan layanan perbankan. Transparansi dan keterbukaan informasi produk dan layanan perbankan tidak hanya bermanfaat untuk masyarakat, akan tetapi juga bermanfaat untuk Bank. Transparansi dan keterbukaan informasi membantu masyarakat dalam menentukan pilihan produk dan layanan perbankan yang akan digunakan sesuai dengan kebutuhan. Sedangkan, untuk Bank, keterbukaan informasi dapat menjadi faktor pendorong untuk meningkatkan daya saing dalam menawarkan kualitas produk dan layanan perbankan yang lebih baik. Setiap produk dan layanan disertai dengan penjelasan fitur-fitur dan risiko yang melekat pada produk dan layanan kepada nasabah atau calon nasabah.

Sebagaimana diatur dalam ketentuan perbankan yang berlaku, Bank juga menjaga data dan informasi nasabah tetap rahasia. Untuk mencegah penyalahgunaan data, Bank menerapkan Pedoman dan Tata Tertib Kerja Karyawan yang mengatur standar perilaku untuk menjaga kerahasiaan data dan informasi. Setiap karyawan diharuskan menghindari memberikan data dan informasi Bank kepada pihak yang tidak berkepentingan, dan mereka juga harus menjaga kerahasiaan data dan informasi nasabah. Bank menunjukkan komitmennya untuk menerapkan prosedur secara konsisten. Hal ini ditunjukkan dengan tidak adanya sanksi yang diberikan ke Bank untuk pelanggaran kerahasiaan data nasabah atau ketidakpatuhan informasi dan pelabelan produk atau jasa serta komunikasi pemasaran. **[GRI 417-2, 417-3]**

evaluation of the adequacy of the accounting information system is outlined in the new product proposal, which is prepared by the proposing party in collaboration with the Accounting Department;

5. The Bank is required to design products and/or services by considering the needs and capabilities of the target consumers, as well as ensuring that the features, risks, and costs align with the target consumers. The Bank must filing the implementation of the new product and/or service design process;
In designing new products and/or services, the bank must conduct testing of the new products and/or services and is documenting the test results;
6. Every new product proposal must comply with the provisions set forth in POJK No. 22 of 2023 regarding Consumer and Public Protection in the Financial Services Sector; and
7. Providing product and/or service information to customers and information transparency in accordance with the POJK regulation on consumer protection in the financial services sector.

The Bank implements a Policy on Bank Product Transparency Information Policy in every one of its marketing and sales activity for its products and services. Transparency and openness of information on banking products and services are not only beneficial for the public, but also beneficial for the Bank itself. Transparency and openness of information help the public in making choices for banking products and services that will be utilized according to their needs. Meanwhile, for the Bank itself, openness of information can serve as a driving factor to increase competitiveness in offering better quality banking products and services. Each product and service has to be accompanied by an explanation of the features and inherent risk in said product and service to customers or potential customers.

As stipulated within applicable banking regulations, the Bank must also keep its customer data and information confidential. To prevent data misuse, the Bank implements Business Ethics and Code of Conduct Guideline that regulates standards of behavior to maintain the confidentiality of data and information. Every employee is required to avoid providing the Bank's data and information to unauthorized parties. They must also maintain confidentiality of customer data and information. The Bank demonstrates its commitment to implementing its data security procedures consistently. It is shown by the absence of sanctions to the Bank for violations of customer data confidentiality or noncompliance with product or service information, and for labeling and marketing communications. **[GRI 417-2, 417-3]**



Dampak Produk dan Jasa Keberlanjutan [OJK F.28]

Bank berfokus pada penyediaan produk dan layanan perbankan dengan menghimpun dari masyarakat dan memberikan kembali dana tersebut melalui pembiayaan atau kredit. Bank memberikan pembiayaan kepada pelaku usaha bersama dengan RIF sebagai entitas anak, yang memberikan akses permodalan kepada masyarakat. Dengan menjadi pelaku usaha, masyarakat memiliki kemampuan untuk meningkatkan kegiatan usaha, mempekerjakan lebih banyak orang, dan meningkatkan perekonomian.

Dengan produk utama Bank yaitu pemberian kredit, Bank menyadari atas risiko kegagalan produk tersebut, yang terutama dapat dipengaruhi oleh perubahan iklim, konflik sosial dan bahkan *fraud*. Salah satu tindakan mitigasi adalah Bank menerapkan Pedoman Pelaksanaan Kredit yang mengatur persyaratan umum pengajuan kredit.

Produk yang Ditarik Kembali [OJK F.29]

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

Penanganan Keluhan Nasabah [GRI 418-1]

Dalam upaya menjaga kredibilitas Bank guna meningkatkan kepercayaan masyarakat selaku penyedia jasa keuangan serta aktivitas perlindungan nasabah, prioritas utama Bank adalah menangani keluhan nasabah. Untuk melakukannya, Bank telah menyediakan sarana dan prasarana bagi nasabah untuk menyampaikan keluhan mereka. Bank menyadari pentingnya pengaduan nasabah untuk meningkatkan pelayanan dan kinerja perbankan. Oleh karena itu, Bank berkomitmen untuk secara aktif menangani setiap pengaduan untuk mengurangi ketidakpuasan nasabah. Bank menyadari adanya risiko reputasi yang disebabkan oleh publikasi negatif dan informasi yang tidak akurat yang berkaitan dengan persepsi nasabah dan keterbukaan informasi yang tepat. [GRI 3-3]

Sementara itu, Bank memitigasi risiko reputasi dengan memantau pemberitaan di media untuk menghindari pemberitaan dan tanggapan negatif. Sesuai dengan prosedur, setiap pengaduan nasabah ditanggapi dengan segera. Bank menangani pengaduan yang disampaikan oleh nasabah melalui mekanisme pengaduan nasabah yang disesuaikan dengan peraturan OJK. Secara khusus, Bank mengeluarkan dan menerapkan prosedur penanganan pengaduan nasabah yang tercantum di bawah ini:

Impact of Sustainability Products and Services [OJK F.28]

The Bank focuses on providing banking products and services by collecting funds from the public and returning these funds through various financing or credit activities. The Bank provides financing to business actors together with RIF as the Bank's subsidiary, which provides the public with capital access. By becoming business actors, the public gains the ability to boost its activities, employ more people, and improve the economy.

As the Bank's primary product is credit disbursement, it recognizes the risks associated with potential credit failure, which may be influenced by factors such as climate change, social conflicts, and even fraud. To mitigate these risks, the Bank has implemented Credit Process Guidelines that establish the general requirements for credit proposal.

Recalled Products [OJK F.29]

Throughout the reporting year, the Bank did not withdraw or cancel any sales of its banking products and services.

Customer Complaints Handling [GRI 418-1]

To maintain its credibility, strengthen public trust as a financial service provider, and enhance customer protection, the Bank prioritizes the effective handling of customer complaints. To facilitate this, the Bank has developed various channels for customers to submit their complaints. The Bank recognizes the importance of addressing customer concerns to continuously improve its banking services and overall performance. Therefore, it is committed to actively managing complaints to minimize customer dissatisfaction. The Bank is aware of the reputational risk caused by negative publications and inaccurate information related to customer perceptions. It is also aware of the importance of proper information disclosure. [GRI 3-3]

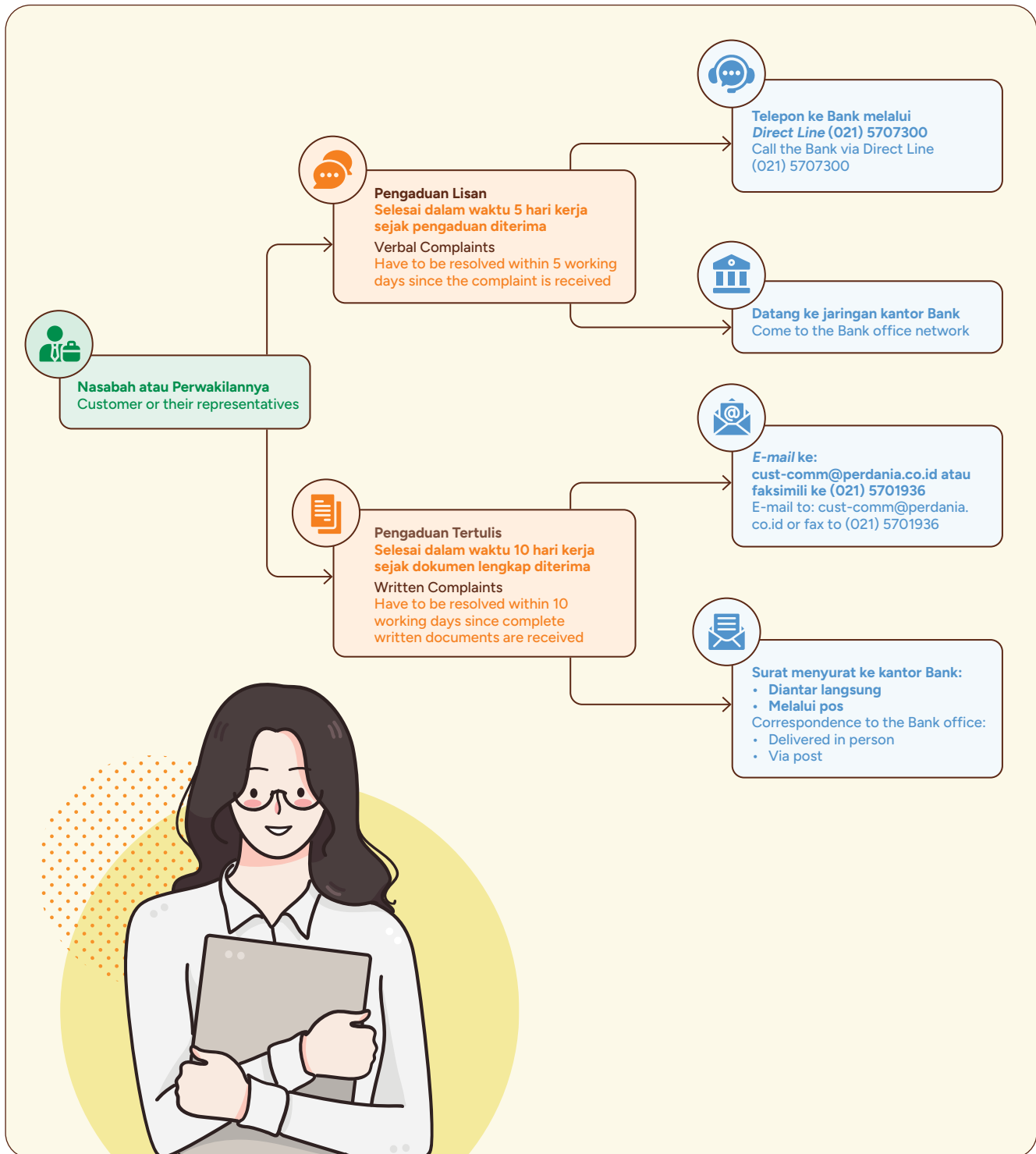
To mitigate reputational risks, the Bank monitors media coverage to promptly address potential negative reports and responses. In line with established procedures, every customer complaint is responded immediately. The Bank ensures that all complaints submitted by customers are handled through a structured complaint resolution mechanism, in compliance with Financial Services Authority (OJK) regulations. The following is the Bank's handling procedures for the issuance of complaints from customers:



Tabel Standar Penanganan dan Evaluasi Keluhan Nasabah

Table of Standards for Handling and Evaluation of Customer Complaints

Pengaduan Lisan Verbal Complaints	Pengaduan Tertulis Written Complaints
• Pengaduan yang diterima secara lisan wajib diselesaikan paling lama 5 hari kerja sejak pengaduan diterima oleh Bank; dan • Bilamana pengaduan tidak dapat diselesaikan oleh Bank dalam jangka waktu tersebut, maka nasabah atau perwakilannya diminta untuk mengajukan pengaduan secara tertulis. • Complaints received verbally must be resolved within a maximum of 5 working days since the complaint was received by the Bank; and • If the complaint cannot be resolved by the Bank within said period, the customer or their representative will be asked to submit a written complaint.	• Bank wajib menindaklanjuti dan menyelesaikan pengaduan secara tertulis paling lambat 10 hari kerja sejak dokumen yang berkaitan langsung dengan pengaduan diterima secara lengkap; • Bank dapat memperpanjang jangka waktu sampai dengan paling lama 10 hari kerja 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 10 hari kerja sejak tanggal permintaan tindak lanjut oleh Bank. • The Bank must follow up and resolve complaints in writing no later than 10 working days since the documents directly related to the complaint are received in full; • The Bank may extend this period up to a maximum of 10 working days with written notification to the customer before the period ends. The specific conditions referred to: a. The office/branch receiving the complaint is not the same as the office/branch where the reported problem occurred and there are communication constraints between the two offices/branches; b. Complaints reported by customers require special research into Bank documents; c. There are other matters beyond the Bank's control, such as the involvement of a third party outside the Bank in financial transactions carried out by the customer; d. Complaint resolution requires follow-up by another party; and e. Follow-up actions taken by the other party affect the Bank's complaint resolution period. • In the event of complaint resolutions and follow-up actions taken by another party as referred to in letters (d) and (e) above, the other party in question is required to submit a follow-up action to the complaint within a maximum of 10 working days from the date of the Bank's request for a follow-up.





Pengaduan secara tertulis wajib dilengkapi informasi dan dokumen yang dipersyaratkan sebagai berikut:

- Identitas nasabah;
- Nomor telepon nasabah dan/atau perwakilan nasabah yang dapat dihubungi;
- Jenis dan tanggal pemanfaatan produk dan/atau layanan;
- Dokumen pendukung seperti slip setoran, bukti transfer, polis asuransi, perjanjian kredit, dan/atau surat keterangan domisili;
- Kronologis permasalahan yang diajukan; dan
- Fotokopi identitas pihak yang mewakili nasabah dan surat kuasa yang memberikan kewenangan kepada pihak yang mewakili (apabila diwakilkan).

Bank telah menerima dan menindaklanjuti pengaduan berkaitan dengan pelayanan produk dan jasa perbankan secara tuntas 100%. Selain itu, sejak tahun 2022 hingga tahun 2024, tidak terdapat pengaduan nasabah yang berkaitan dengan adanya kebocoran atau kehilangan data nasabah serta tidak terdapat pengaduan yang berasal dari badan regulasi. **[GRI 418-1]**

Written complaints must be accompanied by the following required information and documents:

- Customer identity;
- Telephone number that can be contacted from the customer and/or their representative;
- Type and date of product and/or service utilization;
- Supporting documents such as deposit slips, proofs of transfer, insurance policies, credit agreements, and/or domicile certificates;
- Chronology of the problems being complained about; and
- Photocopy of identity of the customer's representative and a power of attorney granting authority to the representative (if being represented).

The Bank has 100% received and followed up on complaints related to its banking products and services. In full. In addition, since 2022 to 2024, there have been no customer complaints related to leaks or loss of customer data, nor any complaints from regulatory bodies. **[GRI 418-1]**

Tabel Rekapitulasi Penyelesaian Keluhan Nasabah
Customer Complaints Resolution Summary Table

Tahun Year	Jumlah Pengaduan yang Diterima Number of Complaints Received	Jumlah Pengaduan yang Ditindaklanjuti Number of Complaints Followed Up	Tingkat Penyelesaian Resolution Level
2024	227	227	100%
2023	16	16	100%
2022	6	6	100%

Survei Kepuasan Pelanggan [OJK F.30]

Bank melakukan survei tingkat kepuasan pelanggan untuk menilai kualitas pelayanan dan meningkatkan perbaikan kinerja perbankan. Kegiatan survei ini dilaksanakan setiap tahun secara elektronik (*e-survey*) kepada nasabah di Kantor Pusat, Cabang, dan 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 2024, hasil survei kepuasan pelanggan memberikan indikasi bahwa layanan pada *counter* untuk semua kantor menunjukkan sebagian besar responden memberikan penilaian "Puas" dan "Sangat Puas" (94,70% dari 392 responden) dan layanan IB menunjukkan sebagian besar responden memberikan penilaian "Puas" dan "Sangat Puas" (92,70% dari 189 responden).

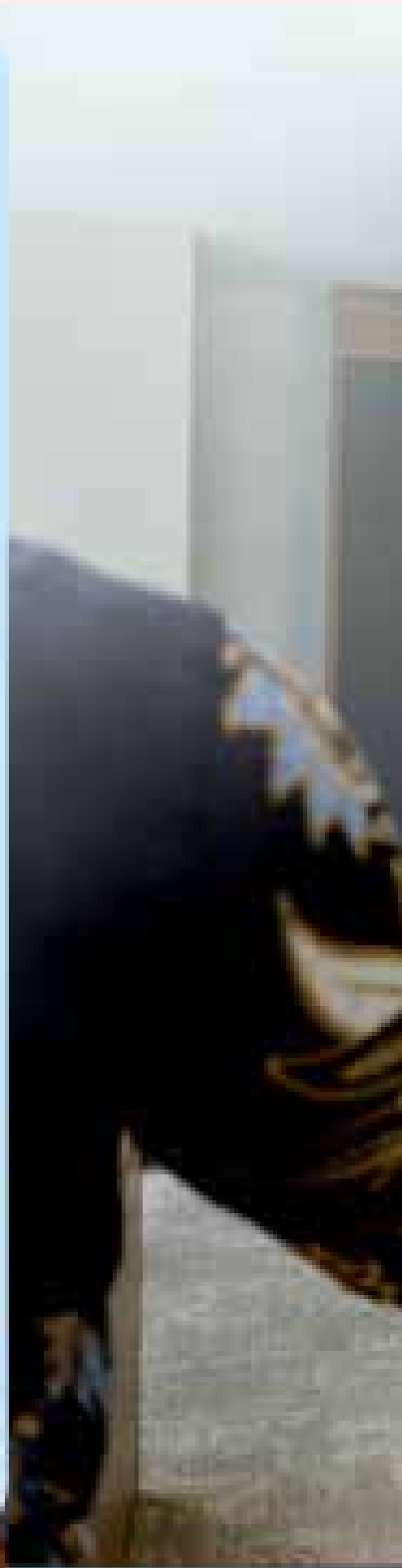
Customer Satisfaction Survey [OJK F.30]

The Bank conducts its own customer satisfaction survey to assess the service quality and improve its banking performance. This survey activity is carried out annually via electronic (*e-survey*) for the customers at the Bank's Head Office, Branch, and Sub-Branch, as well as for customers using Internet Banking (IB) services. This survey also aims to obtain input and assessments from customers for improving the Bank's own business processes. In 2024, the results of the Bank's customer satisfaction survey indicated that the counter services of all offices showed that most respondents gave a "Satisfied" and "Very Satisfied" rating (94.70% of 392 respondents), while the results for IB service surveys showed that most respondents gave a "Satisfied" and "Very Satisfied" rating (92.70% of 189 respondents).

5

Kinerja Keberlanjutan : Sosial

Sustainable Performance : Social





Ketenagakerjaan

Employment



Sumber Daya Manusia (SDM) Bank harus handal dan unggul secara kompetensi dalam dunia usaha yang semakin maju dan kompetitif. Karyawan dengan kompetensi tinggi sangat penting untuk mengelola perusahaan perbankan yang memiliki tingkat risiko tinggi. Selain itu, SDM yang ada harus memiliki kemampuan untuk menerapkan strategi, visi, misi, dan rencana bisnis untuk pertumbuhan berkelanjutan. Oleh karena itu, dalam pelaporan tahun ini, topik SDM dan ketenagakerjaan sangat penting khususnya GRI 401: Kepegawaian dan GRI 404: Pelatihan dan Pendidikan.

Bank telah memiliki Divisi Human Capital yang bertanggung jawab kepada Direktur untuk mengelola fungsi SDM. Divisi ini juga mencerminkan komitmen Bank untuk mengelola karyawan dengan baik dan memadai, termasuk memastikan kelengkapan struktur organisasi, sistem rekrutmen, pelatihan, karir, dan kepemimpinan untuk seluruh jenjang karyawan.

Secara berkala, Bank memastikan adanya pemantauan dan penilaian atas kinerja dan kompetensi karyawan yang dilakukan oleh setiap pemimpin di organisasi. Hal ini dilakukan karena mereka menyadari betapa pentingnya meningkatkan kualitas SDM untuk memenuhi pencapaian target organisasi dan beradaptasi dengan perkembangan industri. Hasil

Human Resources (HR) of the Bank must be reliable and have excellent competency in the increasingly advanced and competitive business world. Employees with high levels of competence are very important for managing a banking company that operates with a high level of risk. In addition, the Bank's existing HR must have the ability to implement strategies, vision, missions, and business plans for sustainable growth. As a result, the topic of HR and employment is very important for this year's report, especially in regards to GRI 401: Personnel and GRI 404: Training and Education.

The Bank has a Human Capital Division that responsible to the Board of Directors in managing HR functions. This division also reflects the Bank's commitment to managing its employees well and adequately, including ensuring the completeness of the organizational structure, recruitment system, training, career, and leadership for all levels of employees.

The Bank ensures on monitoring and assessment of employee performance and competence carried out periodically by each leader in the organization. The Bank does this because it realizes how important it is to improve its HR quality to meet the achievement of its organizational targets and adapt to industrial developments. The results of HR management

evaluasi pengelolaan SDM yang berdasarkan pada penilaian kinerja serta kompetensi dari setiap karyawan, yang mana hal ini juga dengan telah mempertimbangkan faktor beban kerja. Hasil evaluasi ini menjadi dasar bagi Bank dalam pemberian *reward* dan apresiasi kepada karyawan termasuk rencana pengembangan SDM pada periode berikutnya. **[GRI 3-3]**

Kesetaraan Kesempatan Kerja [OJK F.18]

Bank menerapkan kebijakan terkait perlakuan kesetaraan dan pemberian kesempatan yang sama dalam kerja bagi semua orang untuk bekerja dan berkarir. Bank melakukan perlakuan yang adil dan tidak membedakan siapa pun berdasarkan jenis kelamin serta suku, agama, ras, dan antar golongan (SARA) dalam memberikan peluang kerja dan pendidikan yang sama dan setara. Tidak ada diskriminasi dalam manajemen perbankan sepanjang periode pelaporan. Bank menunjukkan kesetaraan dengan memberikan peluang yang sama bagi perempuan untuk menjadi pemimpin di tempat kerja.

evaluation are based on performance assessment and the competency of each employee while also taking into account workload factors. The results of this evaluation serve as the basis for the Bank in providing rewards and appreciation to employees. They also use these results for its future HR development plans. **[GRI 3-3]**

Equal Opportunities [OJK F.18]

The Bank upholds policies that promote equal treatment and equal opportunities in the workplace. The Bank is committed to fair and non-discriminatory employment and career development practices, ensuring that no individual is discriminated based on gender as well as ethnicity, religion, race, and inter-group (SARA). There is no discrimination within its banking management practices throughout the reporting period. The Bank has demonstrated its commitment to equality by providing equal opportunities for women to become leaders in the workplace.

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

BRP	2024	2023	2022
Jumlah Karyawan Total Employee	317	314	289
Jumlah Manager Perempuan Number of Female Managers	27	23	20
Persentase Manager Perempuan Percentage of Female Managers	8.52%	7.32%	6.92%

Rekrutmen dan Pergantian Karyawan [GRI 401-1]

Pemenuhan kebutuhan SDM didasarkan pada pemetaan beban pekerjaan dan rencana pengembangan bisnis Bank. Kebutuhan karyawan tersebut dipenuhi melalui kegiatan rekrutmen yang melibatkan kepala divisi dan kepala departemen yang membutuhkan tenaga kerja baru. Hal ini bertujuan untuk memastikan bahwa kandidat yang terpilih, sesuai dengan posisi yang tersedia.

Employee Recruitment and Turnover [GRI 401-1]

The Bank fulfills its HR needs based on workload mapping and business development plans. Employee recruitment is conducted through a structured process that involves division and department heads to ensure that selected candidates are the best fit for the available positions.

Pelaksanaan rekrutmen dapat melibatkan jaringan kantor Bank, baik kantor pusat maupun cabang. Khusus untuk cabang pembantu, perekrutan dilakukan dari kantor pusat. Proses perekrutan menggunakan jaringan kantor Bank, diharapkan agar dapat menjangkau tenaga kerja lokal yang tinggal atau berdomisili di sekitar jaringan kantor Bank.

Recruitment activities utilize the Bank's office network, including both the head office and branches. For sub-branches, recruitment is managed from the head office. By leveraging the Bank's office network, the Bank aims to recruit local workers who reside in or domicile around the Bank's office networks

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

Usia Age	2024		2023		2022	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
< 30 tahun/years old	10	11	7	21	16	12
30 – 50 tahun/years old	13	5	21	12	23	10
> 50 tahun/years old	0	0	0	0	1	0
Jumlah Total	23	16	28	33	40	22

Usia Age	2024		2023		2022	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Total Perekrutan BRP Total BRP Recruitment	39		61		62	
Tingkat Perekrutan BRP BRP Recruitment Rate	12.30%		19.43%		21.45%	
Total Perekrutan RIF Total RIF Recruitment	2		3		8	
Tingkat Perekrutan RIF RIF Recruitment Rate	8.70%		13.04%		36.36%	
Total BRP+ RIF Total BRP + RIF	41		64		70	

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 experienced employee turnover, due to several factors such as resignations and retirements.

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

Usia Age	2024		2023		2022	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
< 30 tahun/years old	3	4	0	4	10	7
30-50 tahun/years old	14	5	10	8	10	14
> 50 tahun/years old	0	1	2	0	1	0
Jumlah berdasarkan Jenis Kelamin Total based on Gender	17	10	12	10	21	21
Jumlah Keseluruhan BRP Total BRP	27		22		42	
Jumlah berdasarkan Jenis Kelamin RIF Total Based on Gender at RIF	1	1	1	1	3	4
Jumlah Keseluruhan RIF Total RIF	2		2		7	
Jumlah berdasarkan Jenis Kelamin BRP + RIF Total based on Gender BRP + RIF	18	11	13	11	24	25
Jumlah Keseluruhan BRP + RIF Total of BRP + RIF	29		24		49	
% Tingkat Perputaran Karyawan BRP % BRP Employee Turnover	8.52%		7.01%		14.53%	
% Tingkat Perputaran Karyawan RIF % RIF Employee Turnover	8.70%		8.70%		31.82%	
% Tingkat Perputaran Karyawan BRP + RIF % Employee Turnover BRP + RIF	8.53%		7.12%		15.76%	



Tenaga Kerja Anak dan Tenaga Kerja Paksa [OJK F.19]

Bank mematuhi ketentuan yang mengatur ketenagakerjaan berdasarkan Undang-undang No. 13 Tahun 2003. Bank menjamin bahwa tidak mempekerjakan anak-anak di bawah umur. Selain itu, Bank memiliki kebijakan yang melarang kerja paksa, termasuk ancaman hukuman jika seseorang tidak menyediakan diri secara sukarela. Dengan menerapkan kebijakan tersebut, tidak ada kasus kerja paksa dan pekerja anak yang tercatat di Bank selama tahun pelaporan.

Child Labor and Forced Labor [OJK F.19]

Bank complies with employment regulations as outlined in Law No. 13 of 2003. The Bank ensures that it does not employ underage workers. Additionally, the Bank enforces a strict policy prohibiting forced labor, including any form of coercion or punishment for non-voluntary work. As a result of this policy, no cases of child labor or forced labor were recorded at the Bank during the reporting period.

Upah Minimum Regional [OJK F.20] [GRI 2-21]

Bank memberikan perhatian terkait pemberian upah bagi karyawan sebagai bentuk tanggung jawab terhadap ketenagakerjaan. Pemberian upah mengacu pada ketentuan peraturan perundang-undangan meliputi Undang-Undang No. 6 Tahun 2023 tentang Cipta Kerja, Peraturan Pemerintah No. 36 Tahun 2021 tentang Pengupahan, dan Peraturan Pemerintah No. 51 Tahun 2023. Dengan paket kompensasi yang kompetitif dan berbagai tunjangan manfaat yang memenuhi standar industri perbankan Indonesia, Bank memastikan karyawannya mendapatkan manfaat yang optimal. Jumlah kompensasi yang diberikan ditetapkan berdasarkan kinerja karyawan berdasarkan hasil evaluasi yang relevan. Karyawan menerima gaji pokok dan manfaat tetap, serta tunjangan transportasi, makan, jabatan, keluarga, dan lainnya.

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

The Bank ensures fair wage provisions for employees as part of its commitment to employment responsibility. Wage provisions comply with applicable laws and regulations, including Law No. 6 of 2023 concerning Job Creation, Government Regulation No. 36 of 2021 concerning Wages, and Government Regulation No. 51 of 2023. With a competitive compensation package and various benefits aligned with Indonesian banking industry standards, the Bank ensures that employees receive optimal benefits. Compensation is determined based on employee performance, assessed through relevant evaluations. Employees receive a basic salary, fixed benefits, including transportation, meals, position-based benefits, family support, and other allowances.

Tabel Rasio Upah Minimum Regional di BRP dan RIF 2024
Table of Regional Minimum Wage Ratios at BRP and RIF in 2024

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	5,067,381	5,100,000	100.64%
	Perempuan Female			5,328,000	105.14%
RIF	Laki-laki Male			5,081,200	100.27%
	Perempuan Female			5,081,100	100.27%

Tunjangan Karyawan [GRI 401-2]

Bank menyediakan beragam jenis kompensasi yang dapat meningkatkan produktifitas dan kinerja karyawan. Kompensasi insentif dan tunjangan yang diterima oleh karyawan menjadi salah satu faktor penting dalam menciptakan iklim bekerja yang kompetitif dan berdampak positif terhadap keberhasilan pencapaian tujuan Bank. Kompensasi dapat dibagi menjadi kompensasi langsung dan kompensasi tidak langsung. Kompensasi langsung adalah kompensasi yang dikaitkan dengan kinerja karyawan, seperti gaji, bonus, dan insentif. Sementara kompensasi tidak langsung adalah kompensasi yang tidak dikaitkan dengan kinerja karyawan, seperti tunjangan kesehatan dan tunjangan hari raya.

Employee Benefits [GRI 401-2]

The Bank provides various types of compensation to enhance employee productivity and performance. Incentive compensation and benefits play a crucial role in fostering a competitive work environment and positively contributing to the Bank's overall success. Compensation is categorized into direct compensation and indirect compensation. Direct compensation refers to performance-based rewards, such as salaries, bonuses, and incentives. Indirect compensation is compensation that is not performance-related, such as health benefits and holiday allowances.

Jenis tunjangan yang diberikan juga bergantung pada status karyawan yaitu karyawan kontrak dan karyawan tetap. Selain itu, Bank tidak membedakan pemberian kompensasi berdasarkan lokasi/wilayah operasi. Perbandingan jenis tunjangan antara karyawan tetap dan tidak tetap disajikan dalam tabel berikut:

The type of benefits provided also depends on the employee's status, namely contract and permanent employees. Additionally, the Bank applies a uniform compensation policy across all locations, without differentiating based on operational areas/locations. A comparison 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 Cuti 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
Asuransi Kesehatan Health Insurance	Ada Available	Ada Available	Tidak ada Not Available	Tidak ada Not Available
Perawatan Kesehatan Health Care	Sudah mendapatkan asuransi kesehatan They already have health insurance		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	Tidak Ada Not Available	Tidak Ada Not 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]

Bank menerapkan kebijakan cuti melahirkan kepada seluruh karyawan perempuan dan bagi karyawan laki-laki untuk istri yang melahirkan sesuai dengan peraturan pemerintah. Kebijakan ini mengacu pada ketentuan dalam Undang-Undang No. 4 Tahun 2024 tentang Kesejahteraan Ibu dan Anak (KIA). Pemberian cuti melahirkan menjadi tanggung jawab Bank terhadap pemenuhan terhadap hak karyawan untuk menjaga kesehatan karyawan dan anak. Seluruh karyawan Bank yang mengambil *maternity leave* dan *paternity leave* dijadwalkan kembali untuk bekerja setelah cutinya selesai.

Pelaksanaan hak cuti melahirkan kepada karyawan perempuan diberikan selama 3 (tiga) minggu sebelum persalinan dan 10 (sepuluh) minggu setelah persalinan. Selain itu, Bank memberikan hak cuti bagi karyawan laki-laki yang istrinya melahirkan selama 3 (tiga) hari. Berikut data karyawan yang mengambil hak cuti melahirkan:

Maternity Leave [GRI 401-3]

The Bank implements a maternity and paternity leave policy in accordance with government regulations for all employees. This policy is based on Law No. 4 of 2024 concerning the Welfare of Mothers and Children and reflects the Bank's commitment to supporting employee rights and well-being, particularly in maintaining the health of employees and their children. All employees who take maternity or paternity leave are scheduled to return to work after their leave period ends.

Female employees are entitled to 3 (three) weeks of leave before childbirth and 10 (ten) weeks after childbirth. Additionally, male employees whose wives give birth are granted 3 (three) days of paternity leave. The following table presents data on employees who have taken maternity leave:



Tabel Jumlah Karyawan Mendapatkan Cuti Melahirkan
Table of Number of Employees Granted Maternity Leave

Keterangan Description	2024		2023		2022	
	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	4	5	8	9	6	7
Jumlah karyawan yang mengambil cuti melahirkan Total employees taking maternity leave	4	5	8	9	6	7
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	4	5	8	9	6	7
Jumlah karyawan yang kembali bekerja 12 bulan setelah cuti berakhir Total employees returning to work 12 months upon completion of their leave period	4	5	8	9	6	7
Jumlah karyawan yang kembali bekerja dan tetap bekerja Total employees who returned to work and remain employed	4	5	8	9	6	7

Lingkungan Kerja yang Layak dan Aman [OJK F.21]

Bank bertanggung jawab untuk menyediakan lingkungan kerja yang layak dan aman sesuai dengan standar Keselamatan dan Kesehatan Kerja (K3). Kondisi lingkungan kerja yang baik sangat memengaruhi produktifitas dan kinerja karyawan.

Setiap proses dan tahapan pekerjaan dilakukan sesuai dengan aturan dan pedoman keselamatan dan kesehatan kerja yang berlaku. Hal ini berlaku untuk semua orang dalam mata rantai bisnis, mulai dari manajemen, mitra kerja, karyawan, hingga nasabah. Untuk memastikan tercapainya komitmen tersebut, setiap orang wajib berpartisipasi dalam membangun budaya sadar keselamatan dan kesehatan kerja dan menerapkannya dalam kehidupan sehari-hari.

Pengelolaan K3 di tempat kerja juga dilakukan untuk memastikan bahwa karyawan tetap sehat dan menghindari cedera. Untuk itu, Bank bekerja sama dengan pengelola gedung untuk melaksanakan program K3 secara berkala.

Kegiatan K3 yang rutin diselenggarakan sepanjang tahun 2024 meliputi:

- Simulasi pelatihan kebakaran;
- Inspeksi alat pemadam kebakaran;
- Inspeksi rutin petunjuk arah evakuasi;
- Pemeriksaan kesehatan sebelum bekerja;
- Pemeriksaan kesehatan berkala;
- Penyuluhan kesehatan mental; dan
- Penyediaan tenaga psikolog dan dokter perusahaan.

Decent and Safe Working Environment [OJK F.21]

The Bank is committed to providing a safe and conducive working environment in compliance with Occupational Safety and Health (OHS) standards. A well-maintained work environment significantly impacts employee productivity and performance.

All work processes and activities are conducted in accordance with OHS regulations and guidelines. This applies to everyone in the business chain, from management, partners, employees, to customers. To uphold this commitment, all individuals are encouraged to actively foster a culture of safety and health awareness and apply it into daily operations.

The Bank also implements OHS management to ensure employee well-being and prevent workplace injuries. To achieve this, the Bank collaborates with building management teams to implement OHS programs on a regular basis.

Throughout 2024, the Bank regularly conducted various OHS activities include:

- Fire training simulations;
- Fire extinguisher inspections;
- Routine checks of evacuation procedures;
- Pre-employment medical check-ups;
- Periodic health check-ups;
- Mental health counselling; and
- Access to company psychologists and medical professionals.

Tabel Statistik Kecelakaan Kerja
Table of Work Accident Statistics

Uraian Description	Satuan Unit	2024	2023	2022
Insiden Fatal Fatal Incident	Kasus Case	Nihil Nil	Nihil Nil	Nihil Nil
Kecelakaan Serius Serious Accident		Nihil Nil	Nihil Nil	Nihil Nil
Kecelakaan Sedang Moderate Accident		Nihil Nil	Nihil Nil	Nihil Nil
Kecelakaan Ringan Minor Accident		Nihil Nil	Nihil Nil	Nihil Nil

Pelatihan dan Pengembangan [OJK F.22][GRI 404-1][404-2]

Pengembangan kompetensi diberikan dalam bentuk pelatihan dan pendidikan sesuai dengan kebutuhan organisasi dan tugas tanggung jawab karyawan yang bersangkutan. Pemberian pelatihan dan pengembangan kompetensi kepada karyawan secara adil dan setara, tanpa membedakan jenis kelamin serta SARA. Pengembangan kompetensi diharapkan dapat membentuk SDM yang unggul, kompeten dan berdaya saing global.

Bank menyediakan jenis pelatihan dan pengembangan kompetensi yang fleksibel sesuai dengan kebutuhan bisnis baik dalam bentuk tatap muka (*offline*) maupun virtual (*online*). Selama periode pelaporan 2024, Bank telah memberikan pelatihan kepada seluruh karyawan, dengan rata-rata jam pelatihan 46,70 per karyawan.

Training and Development [OJK F.22][GRI 404-1][404-2]

Competency development is provided through training and education based on organizational needs and employee duties and responsibilities. The Bank ensures that training and competency development opportunities are offered fairly and equally without discrimination based on gender as well as SARA. These initiatives aim to establish highly skilled, competent, and globally competitive HR.

The Bank offers flexible training and competency development programs tailored to business needs, delivered in both face-to-face (*offline*) and virtual (*online*) formats. During 2024 reporting period, the Bank provided trainings for all employees, with an average of 46.70 training 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)		
	2024	2023	2022	2024	2023	2022	2024	2023	2022
Total Karyawan Total Employee	317	314	289	14,804	11,883	10,783	46.70	37.84	37.31
Berdasarkan Jenis Kelamin Based on Gender									
• Laki-laki Male	162	161	152	7,745.5	6,231.5	5,887.5	47.82	38.70	38.73
• Perempuan Female	155	153	137	7,058.5	5,651.5	4,895.5	45.54	36.94	35.73
Berdasarkan Kategori Jabatan Karyawan Based on Employee Position									
• Pejabat eksekutif Executive Officer	24	24	23	1,407	1,153.5	1,290	58.63	48.06	56.08
• Staf Staff	293	290	266	13,397	10,729.5	9,493	45.72	37.00	35.68



Pelaksanaan program pendidikan dan pelatihan bekerja sama dengan lembaga pelatihan eksternal yang memiliki tenaga pengajar dengan kompetensi dan pengalaman sebagai praktisi. Pelatihan juga memanfaatkan 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.

Educational and training programs are conducted in collaboration with external training institutions that employ instructors with expertise and industry experience. Additionally, training sessions utilized the knowledge of employees who demonstrate teaching potential and expertise in knowledge transfer. The Bank optimizes technology-based learning methods to enhance learning effectiveness.

Tabel Program Pelatihan berdasarkan Jenis dan Ruang Lingkup 2024 [GRI 404-2]

Table of Training Programs based on Type and Scope 2024 [GRI 404-2]

Jenis Type	Ruang Lingkup Scope
Mandatory Training	• <i>Mandatory: Annual Refreshment Program Sertifikasi Manajemen Risiko berdasarkan SEOJK No. 28/SEOJK.03/2022 untuk semua Jenjang;</i> • <i>Alignment Recertification & Certification Risk Management;</i> • <i>Refreshment - Implementation of Anti-Money Laundering and Prevention of Terrorism Financing;</i> • <i>Refreshment and Certification Program for Rupiah Payment System (SK SP);</i> • <i>Anti-Fraud dan Kode Etik; dan</i> • <i>Awareness Personal Data Protection based on Regulation No. 27 of 2022 regarding Personal Data Protection.</i> • <i>Mandatory: Annual Refreshment Program for Risk Management Certification based on OJK Circular Letter No. 28/SEOJK.03/2022 for all Levels;</i> • <i>Alignment Recertification & Certification Risk Management;</i> • <i>Refreshment - Implementation of Anti-Money Laundering and Prevention of Terrorism Financing;</i> • <i>Refreshment and Certification Program for Rupiah Payment System (SK SP);</i> • <i>Anti-Fraud and Code of Ethics; and</i> • <i>Awareness Personal Data Protection based on Regulation No. 27 of 2022 regarding Personal Data Protection.</i>
Pelatihan Fungsional/Teknikal Functional/Technical Training	• <i>End to End Credit;</i> • <i>Sustainability Finance & Climate Risk Assessment;</i> • <i>ITIL 4 Foundation;</i> • <i>Microsoft Power BI Data Analyst;</i> • <i>Certified Ethical Hacker (CEH);</i> • <i>ISO 27001:2022 Information Security Management System (ISMS) Foundation;</i> • <i>Computer Hacking Forensic Investigator V10 (CHFI);</i> • <i>Certified Data Privacy Solutions Engineer (CDPSE);</i> • <i>Identifikasi Transaksi Keuangan Mencurigakan & Penentuan Tindak Pidana Asal; dan</i> • <i>Refreshment dan Sertifikasi Treasury Dealer.</i> • <i>End to End Credit;</i> • <i>Sustainability Finance & Climate Risk Assessment;</i> • <i>ITIL 4 Foundation;</i> • <i>Microsoft Power BI Data Analyst;</i> • <i>Certified Ethical Hacker (CEH);</i> • <i>ISO 27001:2022 Information Security Management System (ISMS) Foundation;</i> • <i>Computer Hacking Forensic Investigator V10 (CHFI);</i> • <i>Certified Data Privacy Solutions Engineer (CDPSE);</i> • <i>Identification of Suspicious Financial Transactions & Determination of Predicate Crimes; and</i> • <i>Treasury Dealer Refreshment and Certification.</i>

Jenis Type	Ruang Lingkup Scope
Soft skills	- Leadership Training: Building Bridges, Connecting Talent Retention with Employee Engagement; - Leadership Training: Mastering the Art of Influence: Asserting Ideas and Persuading with Impact; - Leadership Training: Collab Rise, A Journey to High-Performing Team; - Leadership Training: Unleashing Leadership Potential, Empowerment Strategies; - Service Excellence and Handling Complaint; - Team Enrichment: Stronger Together; - Behavioral Event Interview; - Mental Health Awareness; dan - Crafting & Fostering The Ultimate Customer Relationship Management to Create Customer Engagement In Corporate Banking.
Pelatihan bagi Direksi dan Dewan Komisaris Training for the Board of Directors and Board of Commissioners	- Alignment Certification Risk Management for BOD and BOC; - Mandatory: Annual Refreshment Program Sertifikasi Manajemen Risiko berdasarkan SEOJK No.28/SEOJK.03/2022 Jenjang 6 dan Jenjang 7; - Sertifikasi Treasury Dealer Jenjang 7; - Refreshment - Anti-Money Laundering and Prevention of Terrorism Financing; - Certified Data Protection Officer (CDPO); - Executive Briefing - Awareness PDP (Personal Data Protection) based on regulation No.27 of 2022 regarding Personal Data Protection; dan - Seminar Nasional Economic Outlook 2024. Pelatihan lain dengan topik-topik sesuai ketentuan yang berlaku (bidang pelatihan antara lain <i>business strategic/functional/risk management training/lainnya</i>) Other trainings on topics in accordance with applicable regulations (other training areas include strategic business/ functional/risk management/other trainings)

Bank telah melaksanakan berbagai kegiatan pelatihan untuk meningkatkan kesadaran karyawan terhadap program Keuangan Berkelanjutan dan meningkatkan kemampuan tim Aksi Keuangan Berkelanjutan dan pihak terkait lainnya dalam membuat Laporan Keberlanjutan. Kegiatan pelatihan ini didasarkan pada target dan tahapan capaian program dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) 2024. Dalam periode pelaporan tahun 2024, Bank telah menyelenggarakan pelatihan Taksonomi Hijau untuk tim Aksi Keuangan Berkelanjutan serta divisi dan departemen yang terlibat dalam penerapan program Keuangan Berkelanjutan.

The Bank has conducted various training activities to raise employee awareness and enhance the capabilities of the Sustainable Finance team and other relevant stakeholders in preparing Sustainability Report. These training activities align with the targets and implementation stages outlined in Sustainable Finance Action Plan (SFAP) of 2024. During 2024 reporting period, the Bank has conducted Green Taxonomy training for its Sustainable Finance team and for divisions and departments involved in implementing the Bank's Sustainable Finance program.



Tabel Kegiatan Pengembangan Kapasitas Keuangan Berkelanjutan 2024
Table of Sustainable Finance Capacity Development Activities in 2024

No.	Topik Topic	Jumlah Peserta Total Participant
1	<i>Sustainable Finance: Awareness Climate Risk Assessment</i>	95
2	<i>Capacity Building - Sustainable Finance Event Forum</i>	2
3	<i>Sustainable Finance Seminar: Sustainable Finance Taxonomy</i>	2
4	<i>Coaching Clinic</i> Persiapan Implementasi Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) Coaching Clinic on Implementation Readiness for the Indonesian Sustainable Finance Taxonomy (TKBI)	3
5	<i>Coaching Clinic</i> Lanjutan "Pendalaman Penilaian Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI)" Advance Coaching Clinic: "In-Depth Assessment of the Indonesian Sustainable Finance Taxonomy (TKBI)"	2
6	Webinar: Peran Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) dalam Mendorong Transisi Energi Menuju <i>Net Zero Emission</i> Indonesia Webinar: The Role of the Indonesian Sustainable Finance Taxonomy (TKBI) in Driving the Energy Transition Towards Net Zero Emissions in Indonesia	12
7	Seminar " <i>Journeys Toward the Adoption of IFRS S1 and S2 in Indonesia</i> "	2
8	<i>Capacity Development</i> Perhitungan Emisi Gas Rumah Kaca Lingkup 3 Capacity Development: Scope 3 Greenhouse Gas Emissions Calculation	1
9	Seminar Internasional "Optimalisasi Kolaborasi Dalam Mencegah dan Menangani <i>Green Financial Crime</i> di Indonesia Menuju Indonesia Emas 2045" International Seminar: "Optimizing Collaboration in Preventing and Addressing Green Financial Crime in Indonesia Towards Golden Indonesia 2045"	3

Selain itu, Bank juga menyediakan program bantuan peralihan untuk memfasilitasi kemampuan kerja yang berkesinambungan dan manajemen akhir karier karena pensiun.

Additionally, the Bank provides transition assistance programs to support employees in continuous employability and end-of-career management in terms of retirement.

Tabel Program Bantuan Peralihan
Table of Transition Assistance Program

Program Program	Jumlah Total
Karyawan yang Berhak (orang) Eligible Employees (people)	4
Pembayaran Pesangon Severance Payment	Rp3,740,987,800 (tidak termasuk pajak) IDR3.740.987.800 (exclude tax)

Tinjauan Kinerja dan Pengembangan Karir [GRI 404-3]

Hasil evaluasi performa setiap karyawan menentukan penghargaan/apresiasi dan pengembangan karir. Setiap tahun, Bank melakukan tinjauan kinerja untuk setiap karyawan (100%). Tinjauan ini memberikan gambaran tentang pencapaian karyawan sehingga dapat digunakan sebagai dasar untuk pengembangan selanjutnya, seperti promosi, mutasi atau rotasi.

Performance Review and Career Development [GRI 404-3]

Employee performance evaluations determine career advancements and recognition. The Bank conducts a 100% annual performance review for all employees, providing an overview of their achievements and development potential. These evaluations serve as a basis for decisions regarding promotions, transfers or rotations.

Tidak ada diskriminasi terhadap karyawan berdasarkan agama, jenis kelamin, atau latar belakang sosial lainnya saat menilai kinerja mereka. Satu kali setahun, promosi diberikan kepada karyawan yang memenuhi kriteria yang ditetapkan dalam kebijakan internal Bank. Informasi tentang promosi karyawan dapat ditemukan di sini.

The Bank maintains a non-discriminatory approach in performance assessments, ensuring that factors such as religion, gender, or social background do not influence evaluation results. Promotions are awarded annually to employees who meet the criteria outlined in the Bank's internal policies. A detailed overview of employee promotions is presented in the table below.

Tabel Tinjauan Kinerja (Promosi) Karyawan
Table of Employee Performance (Promotion) Review

Uraian Description	2024	2023	2022
Total Karyawan Total Employee	47	50	34
Berdasarkan Jenis Kelamin Based on Gender			
• Laki-laki Male	22	27	15
• Perempuan Female	25	23	19
Berdasarkan Kategori Jabatan Karyawan Based on Employee Position			
• Pejabat Eksekutif Executive Officer	1	4	2
• Staf Staff	46	46	32

Perjanjian Perundingan Kolektif [GRI 2-30]

Hubungan industrial yang harmonis antara manajemen dan karyawan merupakan faktor penting untuk membangun kondisi kerja yang nyaman, dan pada akhirnya meningkatkan kinerja karyawan. Bank berupaya untuk membina hubungan kerja yang harmonis dan mengelola setiap isu dengan baik, untuk menghindari risiko perselisihan dan konflik.

Untuk memastikan bahwa karyawan merasa nyaman dan memiliki kesempatan yang sama untuk berkarya, Bank memperhatikan pemenuhan hak-hak ketenagakerjaan. Agar sejalan dengan peraturan perundang-undangan dan standar ketenagakerjaan, Bank menetapkan Perjanjian Kerja Bersama (PKB) antara karyawan dan Bank yang memuat hak dan kewajiban serta peraturan kerja yang mengikat Bank dan seluruh karyawan. Oleh karenanya, baik karyawan maupun Bank wajib mematuhi PKB. PKB yang berlaku pada periode pelaporan adalah PKB periode 2022-2024.

Karyawan terwakili oleh Serikat Pekerja selama proses penyusunan PKB dan pengelolaan hubungan industrial. Serikat pekerja dan manajemen Bank bertemu secara berkala untuk membahas masalah ketenagakerjaan. Pertemuan tersebut diselenggarakan dengan baik dan mencapai konsensus yang bermanfaat bagi kedua belah pihak.

Collective Bargaining Agreement [GRI 2-30]

Harmonious industrial relations between management and employees serve as an important factor for building comfortable working conditions and for ultimately improving employee performance. The Bank strives to foster harmonious working relationships and manage well all of its employee-related issues as a way to avoid the risk of disputes and conflicts.

To ensure that its employees feel comfortable and have equal opportunities to work, the Bank works to ensure that it pays attention to its fulfillment of employment rights. In order to be in line with laws and standards in regards to employment, the Bank has established a Collective Labor Agreement (CLA) between the Bank and its employees. This agreement contains rights and obligations as well as work regulations that bind the Bank and all employees. Accordingly, both employees and the Bank are required to comply with this CLA. The specific CLA that was in effect during the reporting period was 2022-2024 CLA.

Employees were represented by a Labor Union during the process of preparing this CLA and when managing industrial relations. The Bank's Labor Union and management met regularly to discuss employment issues. The meetings were well organized and reached a consensus that was beneficial to both parties.



Tata Cara Penyelesaian Permasalahan Ketenagakerjaan

Tata cara penyelesaian keluhan kesah yang terkait dengan perselisihan ketenagakerjaan yang tertuang dalam PKB adalah sebagai berikut:

- a. Penyelesaian di Dalam Perusahaan
 1. Setiap anggota Serikat Pekerja dapat mengemukakan keluhannya mengenai syarat dan kondisi kerja kepada Bank melalui Pimpinan Serikat Pekerja;
 2. Apabila keluhan dari anggota Serikat Pekerja tidak masuk akal atau bertentangan dengan apa yang ditentukan dalam PKB, maka Serikat Pekerja harus berusaha menyelesaikan sendiri;
 3. Untuk menyelesaikan keluhan dari anggota, Bank dan Serikat Pekerja bersama-sama membentuk suatu panitia yang anggotanya terdiri dari wakil masing-masing pihak; dan
 4. Panitia penyelesaian keluhan tersebut harus berusaha menyelesaikan persoalan dengan musyawarah secepat mungkin.
- b. Penyelesaian di Luar Perusahaan
 Dalam hal perundingan tidak menghasilkan penyelesaian, baik Bank maupun Serikat Pekerja dapat mengajukan permohonan penyelesaian kepada Pemerintah melalui Kementerian Ketenagakerjaan dan Pengadilan Hubungan Industrial. Untuk Serikat Pekerja, pengajuan dapat dilakukan melalui induk organisasi Serikat Pekerja.

Procedures for Resolving Employment Disputes

The procedures defined with the CLA for resolving complaints related to employment disputes are as follows:

- a. Settlement Within the Company
 1. Each member of the Labor Union can submit their complaints regarding the terms and conditions of employment to the Bank through the Leader of the Labor Union;
 2. If the complaint from the members of the Labor Union is unreasonable or contradicts what is stipulated in the CLA, then the Labor Union must try to resolve this complaint by themselves;
 3. To resolve complaints from members, the Bank and the Labor Union together form a committee whose members consist of representatives from each party; and
 4. The committee for resolving the complaints must try to resolve the problems through deliberation as soon as possible.
- b. Settlement Outside the Company
 In the event that negotiations do not result in a settlement, both the Bank and the Labor Union can submit a request for settlement to the Government through the Ministry of Manpower and the Industrial Relations Court. For Labor Union, submissions can be made through the Labor Union's parent organization.

Masyarakat

Society

Bank berfungsi untuk memenuhi kebutuhan masyarakat melalui penyediaan layanan keuangan dan perbankan. Dengan demikian, Bank berusaha untuk mengubah fungsi perbankan menjadi alat untuk pertumbuhan ekonomi yang berkelanjutan dan peningkatan kesejahteraan masyarakat. Melalui berbagai program Tanggung Jawab Sosial (CSR), Bank juga berkontribusi langsung pada masyarakat. Oleh karena itu, pelibatan dan pemberdayaan masyarakat merupakan bagian penting dari Laporan Keberlanjutan, terutama yang berkaitan dengan topik GRI 413: Masyarakat Lokal.

Bank berharap dapat meningkatkan pertumbuhan bisnisnya dan meningkatkan kualitas hidup masyarakat setempat maupun masyarakat pada umumnya. Sementara itu, Departemen Corporate Secretary bertanggung jawab atas pelaksanaan program CSR.

The Bank functions to meet society's needs through providing of financial and banking services. Towards this end, the Bank strives to transform its banking function into a tool for sustainable economic growth and for improving community welfare. Through its various social responsibility (CSR) programs, the Bank has also contributed directly to society. Accordingly, community involvement and empowerment are important parts of the Bank's Sustainability Report, especially those related to the topic of GRI 413: Local Community.

The Bank hopes to increase its business growth and improve the quality of life of both local society and the wider community in general. The Bank's Corporate Secretary Department is responsible for implementing CSR program.

Bank menetapkan inisiatif keberlanjutan dalam Rencana Bisnis Bank (RBB) Tahun 2024-2026 dan Rencana Aksi Keuangan Berkelanjutan (RAKB) 2024-2028 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 dengan efektif dan berdampak maksimal. **[GRI 3-3]**

Dampak Operasi terhadap Masyarakat Sekitar [OJK F.23][GRI 413-1, 413-2]

Kegiatan perbankan tidak berdampak negatif pada masyarakat. Sebaliknya, keberadaan Bank dan produk perbankan membantu bisnis serta kebutuhan masyarakat. Namun, program CSR secara langsung berkontribusi pada pencapaian Tujuan Pembangunan Berkelanjutan (TPB), tantangan iklim, literasi keuangan, dan peningkatan kemandirian ekonomi.

Bank berharap dapat meningkatkan kesejahteraan masyarakat melalui berbagai produk perbankan dan program CSR. Hal ini penting karena Bank percaya bahwa pertumbuhan yang berkelanjutan hanya dapat terjadi di tengah-tengah masyarakat yang makmur. Jumlah investasi sosial yang diperlukan untuk melaksanakan program CSR adalah sebagai berikut:

Tabel Biaya CSR (Juta Rupiah)
Table of CSR Costs (Million IDR)

Uraian Description	2024	2023	2022
Kegiatan Sosial Social Activities	310	187	215
Kegiatan Lingkungan Hidup Environmental Activities	102	154	67
Literasi Keuangan Financial Literacy	18	15	21
Jumlah Biaya CSR Total CSR Costs	430	356	304

Program CSR Bank berfokus pada empat pilar utama: BRP Cerdas (pendidikan masyarakat), BRP Sehat (kesehatan masyarakat), BRP Hijau (pelestarian lingkungan dan alam), dan BRP Berkelanjutan (pemberdayaan masyarakat). Selain itu, program peningkatan literasi keuangan untuk mendukung inklusi keuangan yang dipromosikan oleh Otoritas Jasa Keuangan dan Bank Indonesia. **[GRI 413-1]**

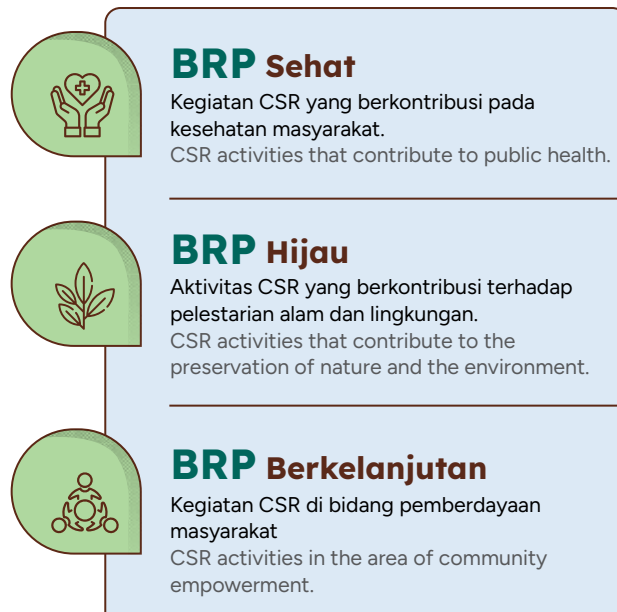
The Bank has established sustainability initiatives in Bank Business Plan (RBB) for 2024-2026 and Sustainable Finance Action Plan (SFAP) 2024-2028. These plans serve as guides for the Bank in building a focused and sustainable strategy. Additionally, the Bank continuously evaluates CSR initiatives and monitors the realization of sustainability activities in line with the SFAP. This allows the Bank to ensure that CSR objectives are met effectively and generate maximum impact. **[GRI 3-3]**

Impact of Operations on Surrounding Communities [OJK F.23][GRI 413-1, 413-2]

Banking operations do not have a negative impact on society. On the contrary, the Bank's presence and its banking products play a crucial role in supporting businesses and fulfilling societal needs. Furthermore, the Bank's CSR programs actively contribute to key global challenges, including the Sustainable Development Goals (SDGs), climate action, financial literacy, and economic empowerment.

Through its banking products and CSR programs, the Bank aims to enhance public welfare. This is essential because the Bank firmly believes that sustainable growth can only be achieved within a prosperous society. The amount of social investment allocated for CSR program implementation is as follows:

The Bank's CSR initiatives are centered around four main pillars: BRP Cerdas (community education), BRP Sehat (community health), BRP Hijau (environmental conservation), BRP Berkelanjutan (community empowerment). In addition, the Bank also has a financial literacy improvement program to support financial inclusion as promoted by the Financial Services Authority and Bank Indonesia. **[GRI 413-1]**



Program CSR “BRP Cerdas” berfokus pada bidang pendidikan untuk meningkatkan kehidupan bangsa dan meningkatkan kualitas infrastruktur pendidikan Indonesia. Salah satu kontribusi Bank pada TPB-4 Pendidikan Berkualitas adalah BRP Cerdas, yang menekankan pada penyediaan akses pendidikan yang inklusif.

Beragam bentuk kegiatan BRP Cerdas seperti pemberian beasiswa, peningkatan fasilitas pendidikan, dan literasi keuangan. Pelaksanaan kegiatan CSR di bidang pendidikan pada 2024 adalah sebagai berikut:

- **Bantuan Infrastruktur atau Sarana Pendidikan**
Bank memberikan bantuan berupa perlengkapan sekolah yaitu penyediaan 3 laptop dan 2 *printer* berwarna kepada Bandung Japanese School sebagai kepedulian Bank terhadap perbaikan dan peningkatan kualitas pendidikan di Indonesia.
- **Beasiswa**
Bank memberikan beasiswa kepada 10 pelajar berprestasi dari SMK Mitra Industri MM2100, Cikarang, Kabupaten Bekasi dengan total bantuan dana pendidikan senilai Rp84 juta.
- **Literasi Keuangan**
Salah satu tujuan dari literasi keuangan adalah untuk meningkatkan minat, kesadaran, pemahaman, dan pengetahuan masyarakat tentang institusi perbankan dan

The “BRP Cerdas” CSR program focuses on education as a means to improve national development and enhance the quality of Indonesia’s education infrastructure. As part of the Bank’s contribution to SDGs-4: Quality Education, BRP Cerdas emphasizes inclusive access to education.

BRP Cerdas various CSR activities include providing scholarships, improving educational facilities, and financial literacy. The following is a list of the Bank’s implementation of CSR activities in the field of education in 2024:

- **Infrastructure Assistance or Educational Facilities**
The Bank provided assistance in the form of school supplies. It did so specifically through donating 3 laptops and 2 color printers to Bandung Japanese School as part of the Bank’s concern for improving and enhancing the quality of education in Indonesia.
- **Scholarships**
The Bank provided scholarships to 10 outstanding students from SMK Mitra Industri MM2100 in Cikarang, Bekasi Regency, with a total of IDR84 million in educational fund assistance.
- **Financial Literacy**
The financial literacy aims to enhance public interest, awareness, understanding, and knowledge of banking and financial institutions. It also educates participants on the

pembiayaan secara keseluruhan. Hal ini juga memberikan penjelasan pentingnya mengelola uang dan investasi dengan benar untuk mencapai kebebasan finansial. Literasi keuangan yang dilaksanakan oleh Bank adalah sebagai berikut:

1. Kantor Pusat Bank berkolaborasi dengan Resona Indonesia Finance (RIF) dalam melaksanakan kegiatan literasi keuangan dan perbankan kepada 121 pelajar di SMK Mitra Industri MM2100 pada tanggal 24 Juni 2024. Dalam kegiatan tersebut, Bank menyampaikan literasi yang bertemakan "Memperkuat Ketahanan Finansial Melalui Peningkatan Literasi Keuangan", sedangkan RIF memberikan literasi mengenai perusahaan pembiayaan yaitu "Cerdas Memanfaatkan Layanan Pembiayaan di Era Keuangan Digital";
2. Literasi keuangan dan perbankan diberikan oleh Cabang Bandung kepada 50 pelajar dan guru di SMPN 31 Bandung pada tanggal 17 Oktober 2024 dengan tema "Pengenalan Keuangan dan Perbankan". Pada kesempatan ini, Cabang Bandung sekaligus melaksanakan program CSR melalui pemberian 1 unit *projector* dan perlengkapan olahraga berupa 2 buah matras senam lantai; dan
3. Literasi keuangan dan perbankan diberikan oleh Cabang Surabaya kepada 40 pelajar dan guru di SMK IPIEMS Surabaya pada tanggal 23 Oktober 2024 dengan tema "Memperkuat Ketahanan Finansial melalui Peningkatan Literasi Keuangan". Dalam pelaksanaan kegiatan ini, Cabang Surabaya juga melangsungkan program CSR melalui pemberian 2 unit *projector*.

importance of proper money management and investment to achieve financial stability and independence. The financial literacy conducted by the Bank were as follows:

1. The Bank's Head Office collaborated with Resona Indonesia Finance (RIF) in implementing financial and banking literacy activity to 121 students at SMK Mitra Industri MM2100 on June 24, 2024. Through this activity, the Bank taught financial literacy with a theme of "Strengthening Financial Resilience Through Increasing Financial Literacy", while RIF contributed by teaching participants about financing companies through a theme of "Smartly Utilizing Financing Services in the Digital Financial Era";
2. The Bank's Bandung Branch carried out financial and banking literacy to 50 students and teachers at SMPN 31 Bandung on October 17, 2024, with a theme of "Introduction to Finance and Banking". On this occasion, the Bandung Branch also conducted a CSR program by giving 1 projector and sports equipment in the form of 2 gymnastic mats; and
3. The Bank's Surabaya Branch delivered financial and banking literacy to 40 students and teachers at SMK IPIEMS Surabaya on October 23, 2024, with a theme of "Strengthening Financial Resilience through Increasing Financial Literacy". During implementation of this activity, the Surabaya Branch also carried out a CSR program by providing 2 projector units.



Pilar "BRP Sehat" adalah program CSR yang menitikberatkan pada kontribusi Bank terhadap kesehatan masyarakat luas. Bank telah mengimplementasikan kegiatan CSR dengan Pilar "BRP Sehat" selama tahun 2024, yaitu:

- Melaksanakan kegiatan donor darah bersama Palang Merah Indonesia (PMI) yang terbuka untuk seluruh karyawan Bank dan RIF melalui program CSR bertemakan "Save Lives and be a Hero" yang berlokasi di Kantor Pusat Bank

The Bank's "BRP Sehat" CSR Pillar is a program that emphasizes the Bank's contribution to public health. The Bank's CSR activities for implementing BRP Sehat implemented throughout 2024 include the following:

- Hosting a Blood Drive with the Indonesian Red Cross (PMI) that was open for all Bank and RIF employees through CSR program with the theme of "Save Lives and be a Hero". It was held at the Bank's Head Office on September 20,

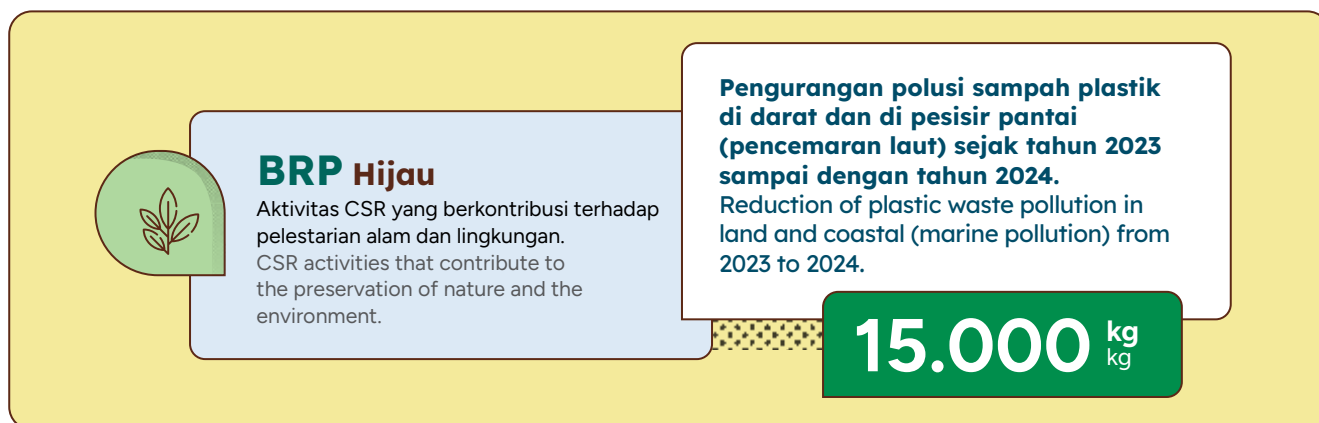


pada tanggal 20 September 2024. Kegiatan ini merupakan upaya membantu PMI terhadap ketersediaan stok darah bagi masyarakat yang membutuhkan dan menumbuhkan kesadaran karyawan untuk selalu menjaga kesehatan salah satunya dengan melakukan donor darah.

- Bekerja sama dengan PT Rohto Laboratories Indonesia dalam kegiatan CSR melakukan donasi kacamata sejumlah 250 pasang kacamata dari total 800 kacamata. Seluruh donasi kacamata tersebut dibagikan kepada siswa-siswi di 7 sekolah (SD/SMP) di 3 kota yaitu Bandung, Cirebon dan Pekanbaru. Acara seremoni pembagian kacamata dilaksanakan di SMPN 6 Cirebon pada tanggal 10 Oktober 2024 bertepatan dengan peringatan Hari Penglihatan Sedunia 2024 yang juga diberitakan oleh media-media nasional seperti media televisi, radio dan media digital.

2024. This activity served as an effort to help PMI with its availability of blood supplies for people in need and to raise employee's awareness for the importance of always maintaining good health.

- Collaborating with PT Rohto Laboratories Indonesia. It was through this collaboration that the Bank donated 250 pairs of eyeglasses from a total of 800 pairs of eyeglasses. All donations of eyeglasses were distributed to students across 7 schools (Elementary/Junior High Schools) in 3 cities, specifically, Bandung, Cirebon and Pekanbaru. The glasses distribution ceremony was held at SMPN 6 Cirebon on October 10, 2024, which coincided with the commemoration of World Sight Day 2024. This event was also reported by national media such as television, radio and digital media.



Pada tahun 2024, Bank melaksanakan kegiatan CSR lingkungan pilar BRP Hijau untuk melanjutkan komitmen dalam pelestarian alam dan lingkungan dalam bentuk:

- Kerja sama dengan PT Plastic Bank Indonesia untuk mengumpulkan 15.000 kg sampah plastik atau setara dengan 750.000 botol plastik PET 500 ml dari pencemaran lingkungan sejak tahun 2023. Jika dihitung pencapaian selama tahun 2024 saja, Bank telah berhasil mengumpulkan sebanyak 8.000 kg sampah plastik yang setara dengan 400.000 botol plastic PET 500 ml. Bank juga melakukan kunjungan ke komunitas Plastic Bank di daerah Tangerang pada tanggal 8 Agustus 2024 untuk melihat langsung dampak dukungannya terhadap upaya penghentian polusi plastik dan upaya pengentasan kemiskinan di Indonesia.

In 2024, the Bank carried out its "BRP Hijau" CSR pillar as part of its continuing commitment to preserving nature and the environment through the following activity:

- Collaborating with PT Plastic Bank Indonesia to collect 15,000 kilograms worth of plastic waste or an equivalent to 750,000 of 500 ml PET plastic bottles from the environment and reducing environmental pollution since 2023. If its efforts were calculated for just 2024, the Bank collected 8,000 kilograms of plastic waste or equivalent to 400,000 of 500 ml PET plastic bottles. The Bank also visited the Plastic Bank community in the Tangerang area on August 8, 2024 to see firsthand the impact of its efforts to stop plastic pollution and poverty alleviation efforts in Indonesia.



Inisiatif pada kegiatan CSR pilar “BRP Berkelanjutan” berfokus pada pemberdayaan masyarakat yaitu salah satunya melalui peningkatan ekonomi masyarakat informal untuk berkembang ke depannya. Melalui pilar ini, Bank berkontribusi pada pencapaian TPB-8: Pekerjaan yang Layak dan Pertumbuhan Ekonomi. Kegiatan BRP Berkelanjutan yang berlangsung selama periode pelaporan antara lain:

- Melaksanakan kegiatan Pembuatan Zona Edukasi Lebah di Hutan Kota Ciganjur bekerjasama dengan Kelompok Tani Hutan (KTH) Karya Mandiri Bersama dan koordinator Penyuluh Kehutanan dari Dinas Pertamanan dan Hutan Kota Provinsi DKI Jakarta senilai Rp10 juta yang bermanfaat sebagai sarana edukasi budidaya lebah madu kepada masyarakat.
- Memberikan dukungan terhadap Partisipasi KTH Karya Mandiri Bersama dalam Pameran Temu Usaha Usaha Mikro, Kecil, dan Menengah (UMKM) dan KTH pada tanggal 26-27 Oktober 2024 di hutan Kota Ciganjur untuk mempromosikan usaha UMKM dan KTH kepada masyarakat luas, terutama bagi KTH Karya Mandiri Bersama untuk menjual hasil panen madu dan produk lainnya serta meningkatkan kesadaran masyarakat terhadap madu Lebah Trigona (lebah tanpa sengat) sebagai produk KTH Karya Mandiri Bersama.

TJSL Bank Resona Perdania dan Tujuan Pembangunan Berkelanjutan [OJK F.25] [413-1]

Bank melaksanakan kegiatan TJSL 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 CSR, Bank berkontribusi pada beberapa target TPB terkait sebagaimana dirangkum sebagai berikut:

The Bank’s “BRP Keberlanjutan” CSR initiative focuses on community empowerment, including through efforts at improving the economy of informal communities so that they can develop in the future. It is through this CSR pillar that the Bank has contributed to the achievement of SDG-8: Decent Work and Economic Growth. BRP Keberlanjutan activities that took place during the reporting period include:

- Creating a Bee Education Zone in Ciganjur City Forest in collaboration with the Karya Mandiri Bersama Forest Farmer Group (KTH Karya Mandiri Bersama) and the Forestry Extension Coordinator from the DKI Jakarta Provincial Parks and City Forest Service. The zone is worth IDR10 million and provides a useful means of educating society about honey bee cultivation.
- Providing support for the participation of KTH Karya Mandiri Bersama in a KTH and Micro, Small, and Medium Enterprises (MSMEs) Business Meeting Exhibition that was held in Ciganjur City Forest from October 26-27, 2024, to promote the businesses of KTH and MSMEs to the wider community, especially as a means for KTH Karya Mandiri Bersama to sell its honey harvests and other products, as well as to increase public awareness of Trigona Bee honey (stingless bees) as one of KTH Karya Mandiri Bersama’s products.

CSR Bank Resona Perdania and the Sustainable Development Goals [OJK F.25] [413-1]

The Bank implements CSR programs through 4 (four) main pillars, aimed at supporting the achievement of the Sustainable Development Goals (SDGs). These goals align with both global and government development agendas, while also addressing climate change challenges. Through its CSR pillars, the Bank contributes to several SDG targets, as summarized below:



Tabel TJSL Bank dan TPB 2024
Table of CSR Bank and SDGs 2024

Pilar Pillar	TPB SDGs	Dampak/Capaian Kegiatan Impact/Achievements	Pencapaian Achievement
BRP Cerdas (termasuk kegiatan Literasi Keuangan) BRP Cerdas (including Financial Literacy activities)	   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 untuk pelajar SMK Mitra Industri MM2100 senilai Rp84,00 juta pada tanggal 31 Januari 2024; - Pemberian bantuan fasilitas pendidikan berupa perlengkapan sekolah yaitu 3 laptop dan 2 <i>printer</i> berwarna kepada Bandung Japanese School di Bandung pada tanggal 14 Oktober 2024; dan - Literasi keuangan yang dilakukan oleh Kantor Pusat Bank, Cabang Bandung dan Cabang Surabaya, sebagaimana berikut: - Kantor Pusat melaksanakan literasi keuangan kepada 121 pelajar di SMK Mitra Industri MM2100 berkolaborasi dengan Resona Indonesia Finance (RIF) pada tanggal 24 Juni 2024. - Cabang Bandung memberikan literasi keuangan kepada 50 siswa-siswi dan guru SMP Negeri 31 Bandung pada 17 Oktober 2024 serta melaksanakan kegiatan CSR dengan mendonasikan 1 unit <i>projector</i> dan perlengkapan olahraga berupa 2 buah matras senam lantai. - Cabang Surabaya mengadakan kegiatan literasi keuangan kepada 40 siswa-siswi dan guru SMK IPIEMS Surabaya pada tanggal 23 Oktober 2024 dan membagikan 2 unit <i>projector</i> untuk SMK IPIEMS Surabaya dalam rangka kegiatan CSR. - The total scholarships for SMK Mitra Industri MM2100 students was IDR84.00 million on January 31, 2024; - Donation of educational facility in the form of school supplies. This came in the form of 3 laptops and 2 color printers donated to Bandung Japanese School in Bandung on October 14, 2024; and - Financial literacy carried out by the Bank's Head Office, Bandung Branch and Surabaya Branch, with the following details: - The Head Office implemented financial literacy for 121 students at SMK Mitra Industri MM2100 in collaboration with Resona Indonesia Finance (RIF) on June 24, 2024. - The Bandung Branch provided financial literacy to 50 students and teachers of SMP Negeri 31 Bandung on October 17, 2024 and carried out CSR activities by donating the school with 1 projector and sports equipment in the form of 2 gymnastic mats. - The Surabaya Branch held financial literacy activity for 40 students and teachers of SMK IPIEMS Surabaya on October 23, 2024 and distributed 2 projectors for SMK IPIEMS Surabaya as part of its CSR activity.	Alokasi dana (termasuk kegiatan Literasi Keuangan) sebesar Rp132,41 juta, periode pelaksanaan bulan Januari s.d. Desember 2024. Fund allocation (including for Financial Literacy activities) reached IDR132.41 million, with an implementation period from January to December 2024.



Pilar Pillar	TPB SDGs	Dampak/Capaian Kegiatan Impact/Achievements	Pencapaian Achievement
BRP Hijau	   TPB#13 Penanganan Perubahan Iklim TPB#14 Ekosistem Lautan TPB#15 Ekosistem Daratan SDGs#13 Climate Action SDGs#14 Life Below Water SDGs#15 Life on Land	Selama tahun 2024, Bank telah berhasil mengumpulkan sebanyak 8.000 kg sampah plastik yang setara dengan 400.000 botol plastic PET 500 ml. Jika dihitung sejak tahun 2023, Bank telah berhasil mengumpulkan 15.000 kg sampah plastik atau setara dengan 750.000 botol plastik PET 500 ml dari pencemaran lingkungan. Bank juga melakukan kunjungan ke komunitas Plastic Bank di daerah Tangerang pada tanggal 8 Agustus 2024 untuk melihat langsung dampak dukungannya terhadap upaya penghentian polusi plastik dan upaya pengentasan kemiskinan di Indonesia. The Bank was successfully collected 8,000 kg of plastic waste throughout 2024 or equivalent to 400,000 of 500 ml PET plastic bottles. Altogether, the Bank has successfully collected 15,000 kg of plastic waste since 2023 or equivalent to 750,000 of 500 ml PET plastic bottles from causing environmental pollution. The Bank also visited the Plastic Bank community in the Tangerang area on August 8, 2024 to see firsthand the impact of its support for efforts to stop plastic pollution and for its efforts at poverty alleviation in Indonesia.	Alokasi dana sebesar Rp101,67 juta, periode pelaksanaan bulan Januari s.d. Desember 2024. Fund allocation reached IDR101.67 million, with an implementation period from January to December 2024.
BRP Sehat	 TPB#3 Kesehatan yang Baik dan Kesejahteraan SDGs#3 Good Health and Prosperity	- Bank menggandeng Palang Merah Indonesia (PMI) untuk menggelar kegiatan Donor Darah bertemakan "Save Lives and Be a Hero" yang diikuti lebih dari 100 karyawan Bank pada tanggal 20 September 2024 berlokasi di Kantor Pusat Bank; dan - Bank berkolaborasi dengan PT Rohto Laboratories Indonesia melakukan donasi kacamata sejumlah 250 pasang kacamata dari total 800 kacamata. Seluruh donasi kacamata tersebut dibagikan kepada siswas-siswi di 7 sekolah (SD/SMP) di 3 kota di Indonesia. Acara seremoni pembagian kacamata dilaksanakan di SMPN 6 Cirebon pada tanggal 10 Oktober 2024 bertepatan dengan peringatan Hari Penglihatan Sedunia 2024 yang juga diberitakan oleh media-media nasional seperti media televisi, radio dan digital. - The Bank collaborated with the Indonesian Red Cross (PMI) to host a Blood Drive activity with a theme of "Save Lives and Be a Hero" that featured the attendance of more than 100 Bank's employees on September 20, 2024, in an event that was held at the Bank's Head Office; and - The Bank collaborated with PT Rohto Laboratories Indonesia to donate 250 pairs of eyeglasses from a total of 800 pairs of eyeglasses. All donations of these eyeglasses were distributed to students across 7 schools (Elementary/Junior High School) in 3 cities in Indonesia. The eyeglasses distribution ceremony was held at SMPN 6 Cirebon on October 10, 2024, in an event that coincided with the commemoration of World Sight Day 2024. This event was also covered by national media such as television, radio and digital media.	Alokasi dana sebesar Rp175,60 juta, periode pelaksanaan bulan Januari s.d. Desember 2024. Fund allocation reached IDR175.60 million, with an implementation period from January to December 2024.



Pilar Pillar	TPB SDGs	Dampak/Capaian Kegiatan Impact/Achievements	Pencapaian Achievement
BRP Berkelanjutan	 TPB#8 Pekerjaan yang Layak dan Pertumbuhan Ekonomi SDGs#8 Decent Work and Economic Growth	Kelompok Tani Hutan (KTH) Karya Mandiri Bersama dan Koordinator Penyuluh Kehutanan dari Dinas Pertamanan dan Hutan Kota Provinsi DKI Jakarta melaksanakan kegiatan Pembuatan Zona Edukasi Lebah di Taman Hutan Kota Ciganjur untuk tujuan edukasi masyarakat serta mendukung partisipasi KTH Karya Mandiri Bersama dalam Pameran Temu Usaha UMKM dan KTH pada tanggal 26-27 Oktober 2024 yang memberikan kesempatan untuk KTH Karya Mandiri Bersama menjual hasil panen madu dan produk lainnya serta meningkatkan kesadaran masyarakat terhadap madu Lebah Trigona (lebah tanpa sengat) sebagai produk mereka. Karya Mandiri Bersama Forest Farmer Group (KTH Karya Mandiri Bersama) and the Forestry Extension Coordinator from the DKI Jakarta Provincial Parks and City Forestry Service worked together to create a Bee Education Zone at Ciganjur City Forest Park for the purpose of educating the community. The Bank also supported the participation of the KTH Karya Mandiri Bersama in the MSME and KTH Business Meeting Exhibition that was held from October 26-27, 2024. This exhibition also provided an opportunity for the KTH Karya Mandiri Bersama to sell their honey harvests and other products and to increase public awareness of Trigona Bee (stingless bees) honey as one of their products.	Alokasi dana sebesar Rp20 juta, periode pelaksanaan bulan Januari s.d. Desember 2024. Fund allocation reached IDR20 million, with an implementation period from January to December 2024.

Mekanisme dan Jumlah Pengaduan Masyarakat [OJK F.24]

Saluran pengaduan masyarakat menjadi wadah untuk menyampaikan keluhan, aspirasi, atau gagasan kepada Bank. 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 227 pengaduan dan telah ditindaklanjuti seluruhnya dengan tingkat penyelesaian 100%.

Mechanism and Number of Community Complaints [OJK F.24]

The public complaint channel serves as a platform for individuals to submit complaints, aspirations, or suggestions to the Bank. The Bank provides various facilities and channels for receiving and managing complaints, including violation reports from both customers and the general public. The complaint handling mechanism is aligned with the Bank's customer complaint resolution standards, which outline the procedures for managing and evaluating customer complaints. During the reporting period, a total of 227 public complaints were received from customers, all of which were successfully addressed, achieving a 100% resolution rate.

6

Kinerja Keberlanjutan : Lingkungan Hidup

Sustainability Performance: Environment







Tanggung jawab terhadap kelestarian lingkungan hidup, menjadi kewajiban bersama dalam upaya untuk menjaga keseimbangan ekosistem dan sumber daya alam. Pelaku usaha termasuk Bank memiliki peran penting dalam menjaga kelestarian lingkungan, salah satunya dengan mematuhi peraturan dan perundang-undangan terkait pengelolaan lingkungan.

Meskipun jenis industri perbankan tidak mengolah sumber daya alam yang berpotensi terhadap kerusakan lingkungan, namun kegiatan operasional perbankan tetap memberikan dampak negatif seperti dampak penggunaan energi dan air, pemakaian kertas, emisi karbon, penyaluran kredit/pembiayaan kepada perusahaan yang merusak lingkungan, dan penggunaan sumber daya yang tidak efisien dan lain-lain. Untuk mengurangi dampak tersebut, Bank dapat menerapkan praktik *green banking*, yaitu menggunakan sumber daya secara efisien dan ramah lingkungan, penghematan energi, air, dan kertas kepada seluruh karyawan, dan penggunaan komunikasi elektronik secara optimal.

Sejalan dengan hal tersebut, Bank menghadirkan produk dan layanan keuangan berbasis aplikasi digital bagi nasabah untuk mengurangi pemakaian kertas dan energi. Dalam hal pembiayaan, Bank memiliki kebijakan pemberian kredit kepada nasabah yang peduli 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 melakukan kaji ulang untuk aspek lingkungan dalam profil risiko kredit Bank.

Responsibility for environmental sustainability is a shared obligation in the effort to maintain the balance of ecosystems and natural resources. Business entities, including banks, play a crucial role in preserving environmental sustainability, primarily by complying with regulations and laws related to environmental management.

Although the banking industry does not process natural resources that has the potential to directly harms the environment, however, banking operations still have negative impacts, such as energy and water consumption, paper usage, carbon emissions, credit/financing disbursement to environmentally harmful companies, and inefficient resource utilization and others. To mitigate these impacts, the Bank may implement green banking practices, which include using resources efficiently, adopting environmentally friendly policies, conserving energy, water, and paper to the employees, and optimizing electronic communication.

In line with these efforts, the Bank offers digital application-based financial products and services to customers to reduce paper and energy consumption. In terms of financing, the Bank has a policy of providing credit to customers who are environmentally and socially responsible, playing a role in preserving the earth. Additionally, to support sustainable finance, the Bank has implemented due diligence procedures to assess the completeness of environmental permits for prospective customers and ensure their compliance. The Bank has also conducted a review for environmental aspects in Bank's credit risk profile.





1. Penggunaan Material [OJK F.5]

Dalam pengelolaan usaha perbankan, Bank menggunakan alat tulis kertas untuk keperluan administrasi perkantoran. Bank menerapkan inisiatif penghematan kertas dengan cara digitalisasi dokumen, pemanfaatan kertas bekas, penggunaan aplikasi internal dan *e-mail*. Berbagai upaya yang dilakukan Bank seperti penggunaan teknologi *digital banking*, pemanfaatan *e-mail*, dan alat komunikasi digital, pengurangan penggunaan kertas pada saat rapat dan pemanfaatan kertas bekas untuk keperluan administrasi. Bank meyakini, penghematan kertas dapat membantu melindungi hutan dan mengurangi jejak karbon. Hal ini karena produksi kertas membutuhkan banyak energi, air, dan pohon.

Pemakaian kertas selama periode pelaporan tahun 2024 tercatat sebanyak 3.941 kg, berkurang dibandingkan pemakaian kertas tahun 2023 sebanyak 3.968 kg. Sesuai dengan prinsip 3R (*Reduce, Renew, Recycle*), Bank tidak mengolah sendiri limbah kertas, namun menyerahkan kepada pihak ketiga untuk didaur ulang.

1. Use of Materials [OJK F.5]

In managing its banking operations, the Bank utilizes paper stationery for administrative purposes. To reduce paper consumption, the Bank has implemented a paper-saving initiative by digitizing documents, repurposing used paper, making use of internal applications, and prioritizing e-mail communications. Several initiatives have been undertaken, such as adopting digital banking technology, utilizing e-mail, and digital communication tools, minimizing paper use in meetings, and reusing paper for administrative tasks. The Bank believes that reducing paper consumption helps protect forests and reduce carbon footprint. This is because paper production requires lots of energy, water, and trees.

During 2024 reporting period, the Bank recorded paper usage of 3,941 kg, a decrease compared to 3,968 kg in 2023. In line with the 3R principle (Reduce, Reuse, Recycle), the Bank does not process its paper waste internally but instead hands it over to third-party for recycling.

Tabel Penggunaan Kertas
Table of Paper Usage

Uraian Description	Satuan Unit	2024	2023	2022
Pemakaian Kertas Paper Usage	Lembar Sheets	790,000	795,500	852,500
	Rim Reams	1,580	1,591	1,705
Berat Kertas Print A4 (80 gsm/Rim) A4 Printing Paper (80 gsm/Ream)	kg/Rim kg/Reams	2,494	2,494	2,494
Total Pemakaian Kertas Total Paper Usage	kg	3,941	3,968	4,252

*) 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, F.7]

Bank menggunakan energi berupa pemakaian listrik untuk keperluan operasional di dalam kantor. Sementara itu, penggunaan energi berupa bahan bakar minyak (BBM) yang dimanfaatkan untuk transportasi. Data penggunaan energi Bank disajikan dalam tabel berikut:

2. Use of Energy [OJK F.6, F.7]

The Bank utilizes energy in the form of electricity for operational purposes within the office. In addition, energy consumption 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	2024	2023	2022
Energi BBM Fuel Energy				
Pemakaian BBM Fuel Consumption	Liter	68,440	63,393	42,909



Uraian Description	Satuan Unit	2024	2023	2022
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	2,259	2,092	1,416
Energi Listrik Electrical Energy				
Total Pemakaian Listrik** Total Electricity Consumption**	kWh	251,969	218,659	389,537
Faktor Konversi Conversion Factor	Gj/kWh	0.0036	0.0036	0.0036
Total Pemakaian Listrik** Total Electricity Consumption**	Gj	907	787	1,402
Total Pemakaian Energi Total Energy Consumption	Gj	3,166	2,879	2,818

*) Pedoman Penyelenggaraan Inventarisasi Gas Rumah Kaca Nasional - KLH 2012 (ref: IPCC 2006), 1 liter BBM (premium) = 0.033 Gigajoule

Guidelines for Implementing National Greenhouse Gas Inventories - KLH 2012 (ref: IPCC 2006), 1 liter of fuel (premium) = 0.033 Gigajoule

**) Perhitungan Emisi GRK dari pemakaian kwh listrik berdasarkan ketentuan dari Dirjen Kelistrikan Kementerian ESDM (2017), 1 kWh=0.0036 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 sources (2017),

1 kWh=0.0036 Gigajoule

Pemakaian energi tahun 2024 mengalami peningkatan sebesar 9,95%, yang berasal dari kenaikan pemakaian BBM sebesar 7,96% dan kenaikan penggunaan listrik sebesar 15,23%. Beberapa faktor yang menyebabkan adanya peningkatan pemakaian energi tahun 2024 antara lain:

1. Peningkatan pemakaian listrik:

- **Proyek Internet Banking (IB) Enhancement**
Proyek IB *enhancement* ini sudah dimulai pada tahun 2024, sehingga kenaikan frekuensi penggunaan listrik disebabkan oleh meningkatnya aktivitas pengerjaan proyek tersebut.
- **Penyelenggaraan Kegiatan Internal**
Pasca COVID-19, Bank menyelenggarakan kegiatan-kegiatan seperti peringatan Hari Ulang Tahun Republik Indonesia (HUT RI), Idul Fitri, Natal, dan pelatihan internal, sehingga berdampak terhadap meningkatnya penggunaan listrik mengingat penyelenggaraan kegiatan-kegiatan tersebut dilakukan setelah jam kerja.

2. Peningkatan pemakaian BBM:

- **Kunjungan Nasabah/Calon Nasabah**
Untuk mencapai target Bank dalam total kredit, menyebabkan intensitas karyawan Bank dalam melakukan kunjungan kerja kepada nasabah/calon nasabah menggunakan kendaraan operasional cukup meningkat.
- **Event Branding**
Bank juga menyelenggarakan beberapa *event branding* selama tahun 2024, seperti kegiatan CSR kolaborasi dengan PT Rohto Laboratories Indonesia di Cirebon, kegiatan CSR dengan Bandung Japanese School di Bandung, serta kegiatan Literasi Keuangan.

In 2024, energy consumption increased by 9.95%, driven by a 7.96% rise in fuel usage and a 15.23% increase in electricity consumption. Several factors contributed an increase in usage Energy in 2024 includes:

1. Increasing electricity usage:

- **Internet Banking (IB) Enhancement Project**
This IB enhancement project began in 2024. The project's increased activity led to increased electricity usage.
- **Implementation of Internal Activities**
The Bank held a number of activities after COVID-19 such as the Republic of Indonesia's Independence Day, Eid al-Fitr, Christmas, and internal training sessions, that had an impact on increasing electricity usage considering that these activities were carried out after working hours.

2. Increasing fuel usage:

- **Customer/Prospective Customer Visits**
To achieve the Bank's target in total loans, the Bank's employees increased the intensity of work visits to customers/prospective customers by operational vehicle.
- **Branding Events**
The Bank also held several branding events during 2024, such as CSR activities in collaboration with PT Rohto Laboratories Indonesia in Cirebon, CSR activity with Bandung Japanese School in Bandung, and Financial Literacy activities.



- Kegiatan Menghadiri Pelatihan/Seminar/Undangan Pasca COVID-19, meningkatnya kegiatan pelatihan/seminar/undangan yang diselenggarakan secara *offline* oleh regulator maupun Bank sendiri (*in-house training*).

- Attending Training/Seminars/Invitations Post COVID-19, the Bank experienced an increase in training/seminars/invitations held offline by regulators and the Bank itself (through in-house training).

Intensitas Energi

Intensitas Energi dihitung berdasarkan pemakaian energi di dalam bangunan Bank per satuan luas kantor dan pemakaian energi dibandingkan dengan jumlah penyaluran kredit. Semakin kecil intensitas energi, berarti semakin kecil penggunaan energi per satuan luas kantor. Perhitungan intensitas energi dilakukan berdasarkan jumlah konsumsi listrik dibandingkan dengan luas bangunan kantor pusat, cabang, dan cabang pembantu. Pada periode pelaporan 2024, intensitas penggunaan energi listrik sebesar 36,42 kWh/m² dan 0,0003 GJ/Juta Rupiah.

Energy Intensity

Energy intensity is calculated based on energy usage in the Bank's buildings per unit area of office space and energy usage relative to the total credit distribution. A lower energy intensity indicates reduced energy usage per unit area of the office. The calculation of energy intensity is based on comparison between electricity consumption and the total area of the head office, branches, and sub-branches. During the 2024 reporting period, the Bank's electricity usage intensity was recorded at 36.42 kWh/m² and 0.0003 GJ per million Rupiah.

Tabel Intensitas Energi

Table of Energy Intensity

Uraian Description	Satuan Unit	2024	2023	2022
Pemakaian Energi BBM Fuel Energy Usage	Gj	2,259	2,092	1,416
Jumlah Karyawan (non konsolidasi) Number of Employees (non-consolidated)	Orang People	317	314	289
Intensitas Energi BBM Electrical Energy Intensity	Gj/Orang Gj/People	7.13	6.66	4.90
Pemakaian Energi Listrik Electrical Energy Consumption	kWh	251,969	218,659	389,537
Jumlah Luas Kantor Bank (non konsolidasi) Total Bank Office Area (non-consolidated)	m ²	6,918	6,918	7,198
Intensitas Energi Listrik Electrical Energy Intensity	kWh/m²	36.42	31.61	54.12
Total Energi (BBM & Listrik) Total Energy (Fuel & Electricity)	Gj	3,166	2,879	2,818
Total Kredit-Bersih* Total Net Loans*	Juta Rupiah Million Rupiah	10,956,418	9,901,545	11,278,068
Intensitas Energi Energy Intensity	Gj/Juta Rupiah Gj/Million Rupiah	0,0003	0,0003	0,0002

(*) Data non konsolidasi | Non-consolidated data

Berdasarkan tabel Nilai Intensitas Konsumsi Energi (IKE) Standard Bangunan Gedung Perkantoran Pemerintah, maka penggunaan energi listrik di dalam kantor Bank dengan ruangan yang menggunakan *Air Conditioner* (AC) tahun 2024 masuk kategori "Sangat Efisien".

Based on the table of IKE Standard Values for Government Office Buildings, the electricity consumption of the Bank's offices with air-conditioned rooms in 2024 was categorized as "Very Efficient."

Tabel Nilai IKE Standard di Bangunan Gedung Perkantoran Pemerintah Berdasarkan Peraturan Menteri Energi dan Sumber Daya Mineral (ESDM) No. 13 Tahun 2012
Table of IKE Standard Values in Government Office Buildings Based on Ministry Regulation of Energy and Mineral Resources No. 13 of 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]

Penggunaan air oleh Bank dimanfaatkan untuk kepentingan aktifitas perkantoran seperti kebutuhan sanitasi dan rumah tangga kantor. Pada periode pelaporan 2024, data penggunaan air oleh Bank tidak tersedia, karena data penggunaan air hanya dimiliki oleh pengelola gedung, sehingga 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.

3. Use of Water [OJK F.8]

The Bank utilizes water primarily for office activities, including sanitation and general office needs. However, during the 2024 reporting period, data on water usage was unavailable as the water supply is managed by the building management. As a tenant, the Bank does not have direct authority or access to water consumption data. Moreover, water usage cost is included in the office rental expense.

Tabel Pemakaian Air
Table of Water Usage

Sumber Source	Satuan Unit	2024*	2023*	2022
PDAM Regional Water Utility Company	m ³	-	-	481
Faktor Konversi Conversion Factor	MLiter/m ³	-	-	0.001
Pemakaian air Water Usage	MLiter	-	-	0.481
Jumlah Karyawan (non konsolidasi) Number of Employees (non-consolidated)	Orang People	317	314	289
Intensitas Pemakaian Air Intensity of Water Usage	MLiter/Orang MLiter/Person	-	-	0.00166

*) Tahun 2023 dan 2024, tidak tersedia data pemakaian air dari pihak pengelola gedung, sedangkan Bank pada posisi sebagai penyewa.
In 2023 and 2024, no water usage data was available from the building management, as the Bank was a tenant.



4. Keanekaragaman Hayati dan Biaya Lingkungan Hidup [OJK F.4][OJK F.9][OJK F.10]

Pelestarian lingkungan hidup bertujuan untuk meningkatkan kualitas hidup manusia dan menjaga sumber daya alam untuk generasi selanjutnya. Bank dapat berperan memberikan dampak positif terhadap pelestarian lingkungan melalui kredit kegiatan usaha berkelanjutan berupa *green banking*. *Green banking* merupakan praktik perbankan yang mengutamakan keberlanjutan lingkungan, ekonomi, dan sosial. Upaya pelestarian lingkungan oleh Bank melalui *green banking* seperti pembiayaan untuk proyek yang ramah lingkungan dan kegiatan usaha berkelanjutan (KUB) dan peduli terhadap pelestarian lingkungan.

Kontribusi Bank dalam pelestarian lingkungan hidup direalisasikan dalam bentuk program CSR pilar "BRP Hijau". Pada Tahun 2024, Bank telah melaksanakan program 'Waste Treatment and Recycle' sebagai upaya penghentian polusi plastik dan membantu mengentaskan kemiskinan di Indonesia serta kesejahteraan anggota komunitas PT Plastic Bank Indonesia yang mendapatkan peningkatan pendapatan dan berbagai program sosial, termasuk voucher sembako, BPJS Kesehatan, dan BPJS Ketenagakerjaan dari pengumpulan sampah plastik untuk didaur ulang. Bank telah bekerjasama dengan PT Plastic Bank Indonesia sejak tahun 2023 untuk mengumpulkan 15.000 kilogram sampah plastik atau setara dengan 750.000 botol plastik PET 500 ml dari pencemaran lingkungan. Dalam rangka kegiatan pelestarian lingkungan hidup, Bank telah mengeluarkan alokasi dana sebesar Rp101,67 juta selama tahun 2024.

5. Emisi Gas Rumah Kaca (GRK) [OJK F.11]

Kegiatan usaha perbankan berpotensi dan berkontribusi menghasilkan emisi gas rumah kaca (GRK) yang bersumber dari penggunaan energi listrik dan BBM. Oleh karena itu, Bank berkomitmen untuk mengelola emisi dengan baik melalui penghematan penggunaan energi.

Data emisi yang disajikan dalam pelaporan, yaitu emisi GRK cakupan 1 (BBM), emisi GRK cakupan 2 (listrik), dan emisi GRK cakupan 3 (perjalanan dinas dengan pesawat). Emisi GRK cakupan 1 bersumber dari penggunaan BBM premium untuk kendaraan operasional, emisi GRK cakupan 2 bersumber dari pemakaian listrik di gedung kantor, dan 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 Intergovernmental Panel on Climate Change (IPCC)*/Panel Antarpemerintah tentang Perubahan Iklim. Selama periode pelaporan 2024, emisi GRK cakupan 1 yang bersumber dari pemakaian BBM di kantor pusat dan kantor cabang sebesar 156.514 kgCO₂eq.

4. Biodiversity and Environmental Costs [OJK F.4][OJK F.9][OJK F.10]

Environmental preservation aims to improve human well-being while safeguarding natural resources for future generations. Banks can contribute to environmental conservation by supporting sustainable business activities through green banking, a practice that prioritizes environmental, economic, and social sustainability. The Bank's environmental preservation efforts through green banking include financing for environmentally friendly projects and sustainable business activities (KUB) and caring for environmental preservation.

The Bank's contributions to environmental preservation can be seen realized through its "BRP Hijau" CSR pillar. In 2024, the Bank implemented a 'Waste Treatment and Recycle' as an effort to stop plastic pollution and help alleviate poverty in Indonesia, as well as to improve the welfare of PT Plastic Bank Indonesia community members who received increased income and who were able to benefit from various social programs, including basic food vouchers, and BPJS Health, and BPJS Employment from collecting plastic waste to be recycled. The Bank has been working with PT Plastic Bank Indonesia since 2023 to collect 15,000 kilograms worth of plastic waste or the equivalent of 750,000 of 500 ml PET plastic bottles from adding to environmental pollution. In the context of environmental preservation activities, the Bank has allocated IDR101.67 million in funds throughout 2024.

5. Greenhouse Gas Emissions [OJK F.11]

The Bank's business activities have the potential to contribute to greenhouse gas (GHG) emissions, primarily due to electricity and fuel consumption. As part of its commitment to environmental responsibility, the Bank actively manages its emissions by implementing energy-saving measures.

The emission data presented in this report includes scope 1 GHG emissions (fuel consumption), scope 2 GHG emissions (electricity usage), and scope 3 GHG emissions (business trip by aircraft). Scope 1 emissions result from fuel (premium) used for operational vehicles, scope 2 emissions originate from electricity consumption in office building, and scope 3 emissions are generated from business trip by aircraft.

The Scope 1 GHG emissions (fuel) calculation follows the Tier-1 method recommended for Indonesia and other non-Annex 1 countries (developing nations). This method multiplies energy consumption data by the default emission factor established by the Intergovernmental Panel on Climate Change (IPCC). During the 2024 reporting period, Scope 1 GHG emissions from fuel consumption at the Bank's head office and branch offices was recorded at 156,514 kgCO₂eq.

**Tabel Emisi GRK Cakupan 1 (BBM)**

Table of Direct (Scope 1) GHG Emissions (Fuel)

Jenis BBM Fuel Type	Satuan Unit	2024	2023	2022
Konsumsi Energi BBM – Premium Fuel Energy Consumption – Premium	Gigajoule (Gj)	2,259	2,092	1,416
	Terajoule (Tj)	2.259	2.092	1.416
Faktor Emisi Default IPCC* Default Emission Factor IPCC*	kg CO ₂ /Tj	69,300	69,300	69,300
Emisi GRK Cakupan 1 Direct GHG Emissions – Scope 1	kg CO ₂ eq	156,514	144,974	98,129

*) 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).

Sementara penghitungan emisi GRK cakupan 2 bersumber dari pemakaian listrik mengacu pada ketentuan dari Dirjen Kelistrikan Kementerian ESDM (2017) tentang pemakaian kWh listrik. Selama periode pelaporan 2024, emisi GRK cakupan 2 yang bersumber dari pemakaian listrik sebesar 220.977 kgCO₂eq.

The calculation of scope 2 GHG emissions from electricity usage is follows the guidelines issued by the Director General of Electricity of the Ministry of Energy and Mineral Resources (2017) regarding electricity consumption in kilowatt-hours (kWh). During the 2024 reporting period, scope 2 GHG emissions from electricity usage amounted to 220,977 kgCO₂eq.

Tabel Emisi GRK Cakupan 2 (Listrik)

Table of Indirect (Scope 2) GHG Emissions (Electricity)

Jenis BBM Fuel Type	Satuan Unit	2024	2023	2022
Konsumsi Listrik Electricity Consumption	kWh	251,969	218,659	389,537
Faktor Emisi Default* Default Emission Factor*	kg CO ₂ /kWh	0.877	0.877	0.877
Emisi GRK Tidak Langsung - Cakupan 2 Indirect GHG Emissions – Scope 2	kg CO ₂ eq	220,977	191,764	341,624

*) http://jcm.ekon.go.id/id/index.php/content/Mzg%253D/faktor_emisi

Perhitungan Emisi GRK Cakupan 3 bersumber dari perjalanan dinas dilakukan sesuai dengan standar *International Civil Aviation Organization* (ICAO). Penyajian data emisi GRK Cakupan 3 dimulai tahun 2024 sebesar 13.591 kgCO₂eq.

The calculation of Scope 3 GHG emissions from official travel is conducted in accordance with International Civil Aviation Organization (ICAO) standards. The table below presents Scope 3 GHG emission data, which was first recorded in 2024 at 13,591 kgCO₂eq.

Tabel Emisi GRK Cakupan 3 (Perjalanan Dinas dengan Pesawat)

Table of GHG Emissions Scope 3 (Business Trip by Aircraft)

Uraian Description	Satuan Unit	2024
Dewan Komisaris Board of Commissioners	kg CO ₂ eq	11,932
Direksi Board of Directors		1,659
Jumlah Total	kg CO₂ eq	13,591

*) Perjalanan dinas dengan pesawat terbang (Direksi dan Dewan Komisaris) | Business trip by Aircraft (Board of Directors and Board of Commissioners)

**) ICAO Calculator (<https://applications.icao.int/icec>) | ICAO Calculator (<https://applications.icao.int/icec>)



Adapun penghitungan intensitas emisi berdasarkan jumlah emisi GRK cakupan 1, emisi GRK cakupan 2, dan emisi GRK cakupan 3 dibandingkan dengan total penyaluran kredit, masing-masing adalah sebesar 0,04 kgCO₂eq/juta Rupiah.

The calculation of emission intensity is based on the total amount of scope 1, scope 2, and scope 3 GHG emissions relative to the total loan disbursement, with each amounting to 0.04 kgCO₂eq per million Rupiah (IDR).

Tabel Intensitas Emisi GRK
Table of GHG Emission Intensity

Keterangan Description	Satuan Unit	2024	2023	2022
Emisi GRK Cakupan 1 GHG Emissions - Scope 1	kgCO ₂ eq	156,514	144,974	98,129
Emisi GRK Cakupan 2 GHG Emissions - Scope 2	kgCO ₂ eq	220,977	191,764	341,624
Emisi GRK Cakupan 3* GHG Emissions - Scope 3*	kgCO ₂ eq	13,591	-	-
Total Emisi GRK Total GHG Emissions	kgCO₂eq	391,082	336,738	439,753
Jumlah Karyawan (Non Konsolidasi) Number of Employees (Non-Consolidated)	Orang People	317	314	289
Jumlah Luas Kantor Bank (Non Konsolidasi) Total Bank Office Area (Non-Consolidated)	m ²	6,918	6,918	7,198
Jumlah Kredit Bersih** Total Net Loans**	Juta Rupiah Million IDR	10,956,418	9,901,545	11,278,068
Intensitas Emisi GRK Cakupan 1 (BBM) Scope 1 GHG Emission Intensity (Fuel)	kgCO ₂ eq/org	493.74	461.70	339.55
Intensitas Emisi GRK Cakupan 2 (Listrik) Scope 2 GHG Emission Intensity (Electricity)	kgCO ₂ eq/m ²	31.94	27.72	47.46
Intensitas Emisi GRK Cakupan 3 (Perjalanan Dinas dengan Pesawat) Scope 3 GHG Emission Intensity (Business Trip by Aircraft)	kgCO ₂ eq	13,591	-	-
Intensitas Total Emisi GRK GHG Total Emission Intensity	kgCO₂eq/juta Rupiah kgCO₂eq/million IDR	0.04	0.03	0.04

*) Penghitungan dimulai tahun 2024 | Calculations started in 2024

**) Data non konsolidasi | Non-consolidated data

Upaya dan Pencapaian Pengurangan Emisi [OJK F.12]

Bank terus berkomitmen untuk melakukan upaya-upaya pengurangan emisi GRK sebagai bagian dari tanggung jawab sosial dan lingkungan perusahaan. Upaya-upaya ini bertujuan untuk mendukung keberlanjutan lingkungan dan mencapai target pengurangan emisi. Beberapa langkah konkrit yang telah dilakukan oleh Bank antara lain:

1. Memilih Gedung dengan Konsep *Building and Construction Authority (BCA) Green Mark*

Bank memilih gedung yang mengadopsi konsep *BCA Green Mark*, sebuah sertifikasi bangunan ramah lingkungan yang menilai efisiensi penggunaan energi, pengelolaan air, serta penggunaan material yang berkelanjutan. Dengan menerapkan standar ini, Bank dapat mengurangi konsumsi energi, menurunkan emisi karbon, dan mengoptimalkan pengelolaan sumber daya di gedung operasionalnya.

Emission Reduction Efforts and Achievements [OJK F.12]

The Bank continues to commit itself to reducing GHG emissions as part of its belief in social and environmental responsibility. These efforts are designed to support environmental sustainability and achieve emission reduction targets. Some concrete steps that have been taken by the Bank towards these ends include:

1. Selecting a Building that has a *Building and Construction Authority (BCA) Green Mark Concept*

The Bank chose a building that had a *BCA Green Mark*, which is an environmentally-friendly building certification that assesses the efficiency of energy use, water management, and the use of sustainable materials. By implementing this standard, the Bank can reduce energy consumption, reduce carbon emissions, and optimize resource management in its operational buildings.

**2. Melakukan Kegiatan *Earth Hour* Secara Berkala**

Sebagai bagian dari upaya pengurangan emisi, Bank melaksanakan kegiatan *Earth Hour* secara berkala. Dalam kegiatan ini, Bank mematikan lampu selama periode tertentu, terutama selama jam istirahat. Langkah ini tidak hanya mengurangi konsumsi energi, tetapi juga meningkatkan kesadaran lingkungan di kalangan karyawan dan mendukung upaya global dalam pengurangan emisi karbon.

Melalui langkah-langkah konkret ini, Bank berkomitmen untuk terus mengurangi jejak karbon dan berkontribusi pada pelestarian lingkungan untuk masa depan yang lebih berkelanjutan.

6. Pengelolaan Limbah dan Efluen [OJK F.13][OJK F.14][OJK F.15]

Bank mengelola limbah dampak dari kegiatan operasional usaha untuk menjaga lingkungan. Pengelolaan limbah oleh Bank dilakukan dengan prinsip 3R (*Reduce, Reuse, dan Recycle*). Kegiatan pengelolaan limbah di bank sampah meliputi pengumpulan sampah, pemilahan sampah, pengolahan dan penanganan sampah.

Bank mengumpulkan limbah domestik yang dihasilkan, selanjutnya diserahkan kepada pihak ketiga yaitu pihak pengelola gedung atau pihak lain yang telah tersertifikasi untuk dikelola. 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.

7. Pengaduan Terkait Lingkungan Hidup [OJK F.16]

Kepatuhan terkait lingkungan hidup bermakna Bank mematuhi peraturan dan undang-undang lingkungan yang berlaku, meliputi berbagai aspek, seperti pengelolaan energi, limbah, dan dampak lingkungan pada rantai pasok. 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).

2. Regularly Conducting *Earth Hour* Activity

The Bank has periodically carried out *Earth Hour* activity as part of its emission reduction efforts. Through this activity, the Bank has turned off lights for specific periods, especially during break times. This step not only reduced the Bank's energy consumption, but also increased environmental awareness among employees and helped to support global efforts to reduce carbon emissions.

Through these concrete steps, the Bank is committed to continuing its carbon footprint reduction efforts and contribute to environmental preservation that can create a more sustainable future.

6. Waste and Effluent Management [OJK F.13][OJK F.14][OJK F.15]

The Bank manages waste generated from its business operations to minimize environmental impact. Waste management follows the 3R principle (*Reduce, Reuse, and Recycle*) and includes activities such as waste collection, sorting, processing, and handling.

The Bank collects domestic waste and hands it over to third parties, such as building management or other certified waste management entities, for proper disposal. The Bank does not generate significant amounts of hazardous and toxic (B3) waste, nor does it process waste independently or experience waste spills. Therefore, the report does not include details regarding the quantity of waste generated or its management mechanisms.

7. Complaints Related to the Environment [OJK F.16]

Environmental compliance refers to the Bank's understanding about prevailing environmental laws and regulations, covering various aspects such as energy management, waste handling, and environmental impacts within the supply chain. The Bank's compliance to environmental laws and regulations has yielded positive outcomes, with no reported complaints of environmental violations during the reporting period. Meanwhile, complaints or feedback can be submitted by telephone at +62 21 570 7300, via email at cust-comm@perdania.co.id, or through the *Whistleblowing System* (WBS) channel.



Tentang Laporan Keberlanjutan

About the Sustainability Report

Bank berkomitmen untuk menerbitkan Laporan Keberlanjutan secara konsisten sebagai bentuk pertanggungjawaban kepada pemangku kepentingan dan pemenuhan kepatuhan terhadap ketentuan Peraturan Otoritas Jasa Keuangan (OJK) No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik (POJK-51/2017).

Bank is committed to consistently publishing Sustainability Report as a form of accountability to stakeholders and in compliance with the Financial Services Authority (OJK) Regulation No. 51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies (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 2024. Bank menerbitkan Laporan Keberlanjutan pertama pada tahun 2019 dan terakhir kali tahun 2023, serta Bank telah mengirimkan Rencana Aksi Keuangan Berkelanjutan 2024-2028 kepada OJK sebagai bukti komitmen dari Bank dalam penerapan keuangan berkelanjutan. [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 2024 Bank 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 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 Standar GRI 2021.

1. Period, Cycle, and Scope of Reporting [GRI 2-2, 2-3]

This sustainability report is prepared once a year and it contains data and information within January 1 until December 31, 2024. The Bank published its first Sustainability Report in 2019 and its latest one in 2023. Also the Bank has submitted its 2024-2028 Sustainable Finance Action Plan to the OJK as evidence of the Bank's commitment to implementing sustainable finance. [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 explained in 2024 Annual Report of Bank that is published simultaneously with this report.

The financial statement covers the Bank's financial performance, as well as its subsidiary, namely PT Resona Indonesia Finance (RIF). Meanwhile, in this Sustainability Report, non-financial performance only includes the Bank's data. [GRI 2-2]

2. Reporting Standards and Guidelines

Bank 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 Pelaporan [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 2 (dua) tahun berturut-turut agar 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).

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 dinilai 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.

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*.

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 are valued as being 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.



Sementara itu, dalam menentukan topik dan isi laporan, Bank merujuk pada panduan GRI yang menentukan 4 (empat) yaitu:

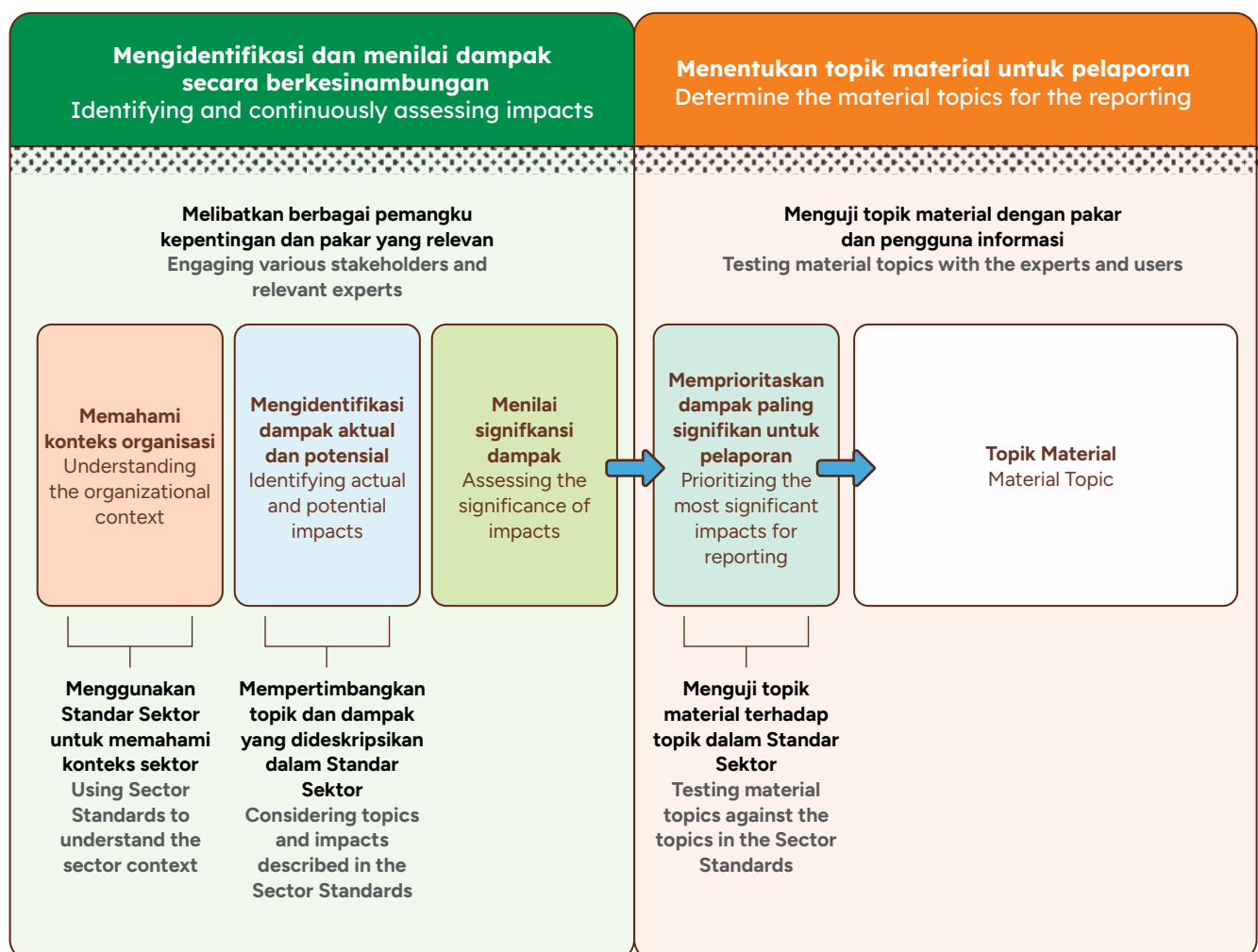
1. Identifikasi
Bank melakukan identifikasi terhadap topik-topik yang material/penting dan menetapkan batasan (*boundary*).
2. Prioritas
Bank membuat prioritas atas topik-topik yang telah diidentifikasi pada langkah sebelumnya.
3. Validasi
Bank melakukan validasi atas topik-topik yang dinilai material tersebut.
4. Reviu
Bank melakukan reviu atas laporan setelah diterbitkan guna meningkatkan kualitas laporan tahun berikutnya.

Langkah dalam menetapkan konten laporan dapat digambarkan dalam Bagan Alur Proses Penetapan Konten Laporan sebagai berikut:

Meanwhile, in determining the topic and content, the Bank refer to the GRI guideline consisting of 4 (four) steps as follows:

1. Identification
The Bank identifies material/important topics and set boundaries.
2. Priority
The Bank prioritizes the topics identified in the previous step.
3. Validation
The Bank validates the topics that are considered material.
4. Review
The Bank conducts a review of the report after it is published in order to improve the quality of the following year's report.

The aforementioned steps are presented in the following Report Content Determination Process Flowchart:





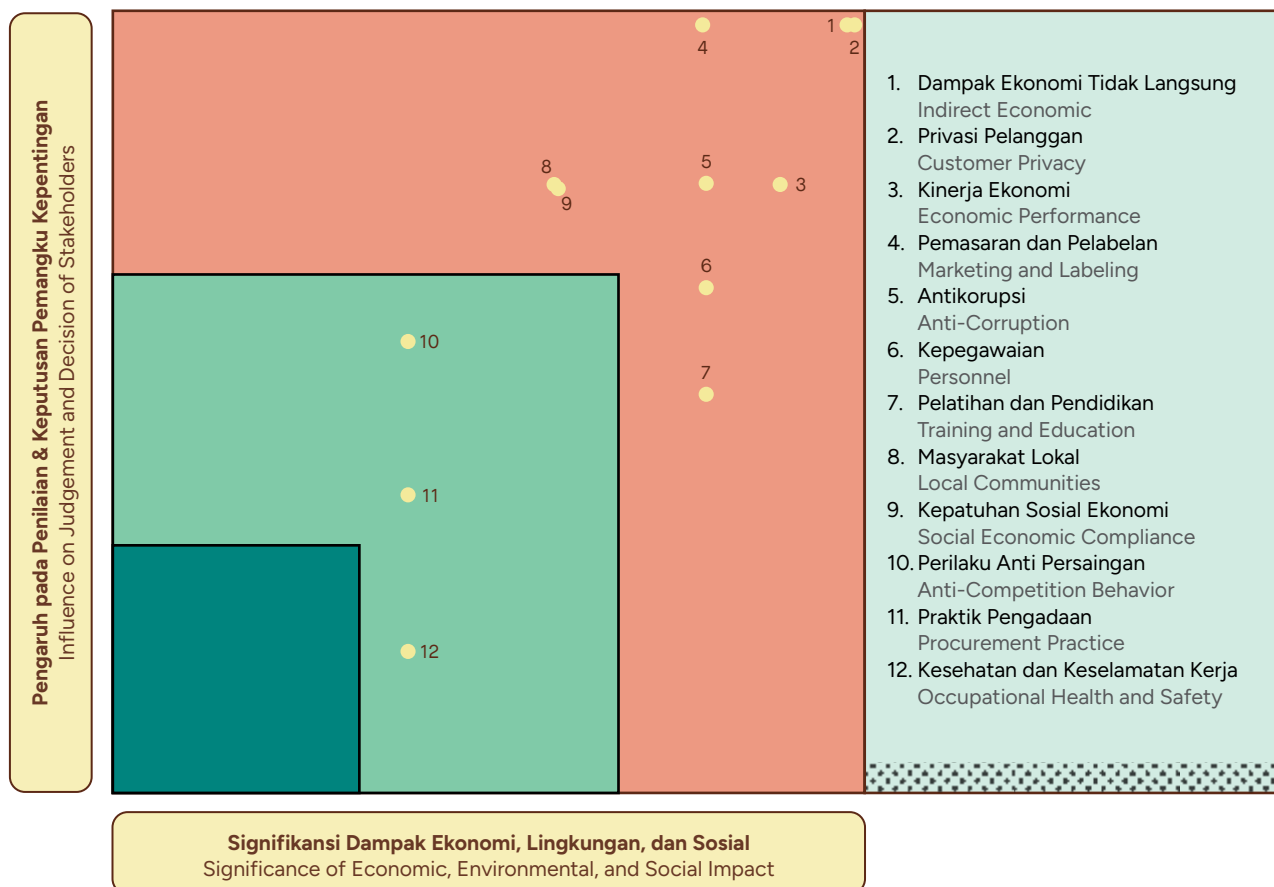
5. Daftar Topik Material [GRI 3-2] [GRI 3-3]

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 dengan meninjau ulang topik material tahun sebelumnya. Pada tanggal 22 Oktober 2024, berdasarkan pertimbangan internal, bahwa topik material periode pelaporan sebelumnya masih relevan untuk digunakan sebagai panduan pengungkapan informasi dan penentuan konten Laporan Keberlanjutan 2024.

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 22, 2024, 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 2024 Sustainability Report.

Matريك Topik Material Material Topic Matrix





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 201-2 Implikasi finansial serta risiko dan peluang lain akibat dari perubahan iklim 201-3 Kewajiban program pensiun manfaat pasti dan program pensiun lainnya 201-4 Bantuan finansial yang diterima dari pemerintah 201-1 Direct economic value is generated and distributed 201-2 Financial implications and other risks and opportunities resulted from climate change 201-3 Obligations of defined benefit plans and other pension plans 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 203-2 Dampak ekonomi tidak langsung yang signifikan 203-1 Infrastructure investment and service support 203-2 Significant impacts of indirect economic
3	Pelaksanaan tata kelola & antikorupsi Implementation of governance & anti-corruption	GRI 205	Antikorupsi 2016 2016 Anti-Corruption	205-1 Operasi-operasi yang dinilai memiliki risiko terkait korupsi 205-2 Komunikasi dan pelatihan tentang kebijakan dan prosedur anti korupsi 205-3 Insiden korupsi yang dikonfirmasi dan tindakan yang diambil 205-1 Operations assessed as having risks related to corruption 205-2 Communication and training on anti-corruption policies and procedures 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 401-2 Tunjangan yang diberikan kepada karyawan purnawaktu yang tidak diberikan kepada karyawan sementara atau paruh waktu 401-3 Cuti melahirkan 401-1 New employee recruitment and employee turnover 401-2 Benefits for full-time employees that are not provided to temporary or part-time employees 401-3 Maternity leave



No	Topik Topic	Indeks Index	Uraian GRI GRI Description	Sub Indeks GRI GRI Sub Index
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 404-2 Program untuk meningkatkan keterampilan karyawan dan program bantuan peralihan 404-3 Persentase karyawan yang menerima tinjauan rutin terhadap kinerja dan pengembangan karier 404-1 Average of training hour per year per employee 404-2 Programs to improve employee skills and transition assistance programs 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 413-2 Operasi yang secara aktual dan yang berpotensi memiliki dampak negatif signifikan terhadap masyarakat lokal 413-1 Activities with local community involvement, impact assessment, and development programs 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 417-2 Insiden ketidakpatuhan terkait informasi dan pelabelan produk dan jasa 417-3 Insiden ketidakpatuhan terkait komunikasi pemasaran 417-1 Requirements for labeling and information of product and service 417-2 Incidents of non-compliance with information and labeling of products and services 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 2024. 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 kepada 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 2024 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, Central Jakarta 10210

E-mail: corporate.secretary@perdania.co.id

Phone: +62-21 570 1958

Verifikasi Tertulis dari Pihak Independen

[OJK G.1]

Written Verification from An Independent Party

Bank Resona Perdania belum menugaskan pihak independen dari eksternal untuk melakukan jasa *assurance* atas Laporan Keberlanjutan 2024. 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 has not assigned any external independent parties to perform assurance services for its 2024 Sustainability Report. However, to ensure the quality of its reporting, the Bank's internal team has independently cross-checked the conformity of its information disclosure with the provisions of POJK-51/2017 and with 2021 GRI Standards for reporting.



Lembar Umpan Balik

[OJK G.2]

Feedback Sheet

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 would like to ask all stakeholders to kindly provide feedback after reading this Sustainability Report by sending an email or sending this form by 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 | Stakeholder Group

☐ Pemerintah Government	☐ Media
☐ LSM NGO	☐ Akademik Academic
☐ Perusahaan Corporate	☐ Lain-lain, mohon sebutkan Others, please state : _____
☐ Masyarakat Community	_____

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 boosts 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 following 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:



PT Bank Resona Perdania

Jakarta Mori Tower

Lantai 30, 31, dan 32 | Floors 30, 31 and 32

Jl. Jend. Sudirman Kav. 40-41

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Jakarta Pusat | Central Jakarta 10210

E-mail: corporate.secretary@perdania.co.id

Telepon: +62 21 570 1958

Faksimile | Fax: +62 21 570 1936



Tanggapan terhadap Lembar Umpan Balik

[OJK G.3]

Feedback Response

Selama tahun 2024, Bank Resona Perdania tidak menerima tanggapan dan umpan balik terhadap Laporan Keberlanjutan Tahun 2023. Namun demikian, Bank berupaya untuk menyempurnakan isi laporan tahun 2024 sesuai dengan kinerja keberlanjutan selama tahun pelaporan.

Throughout 2024, Bank Resona Perdania did not receive any responses or feedback for its 2023 Sustainability Report. Nevertheless, the Bank endeavored to enhance the content of the 2024 report, aligning it with its sustainability performance throughout the reporting year.



Referensi Peraturan POJK No. 51/POJK.03/2017 & Surat Edaran OJK No. 16/SEOJK.04/2021

[OJK G.4]

Reference POJK Regulation No. 51/POJK.03/2017

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Indeks GRI Standards 2021

GRI Standards 2021

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GRI 1 yang digunakan GRI 1 Used	GRI 1: Landasan 2021 GRI 1: 2021 Foundation
Standar Sektor GRI yang berlaku Applicable GRI Sector Standards	Perbankan Banking



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2024

Laporan Keberlanjutan
Sustainability Report



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